Ref: SLBC/SLRM/Minutes/116/AJS **Date: 08/06/2026**

(All Members of SLBC)

Dear Sir,

Sub: <u>Minutes of the SLRM Meeting of the SLBC Kerala for March 2026</u>

We are forwarding herewith the minutes of the SLRM Meeting of SLBC, Kerala held on 01st June 2026 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,

Santosh V S
Convenor, SLBC Kerala
& General Manager, Canara Bank

All communicationsto be addressed to:

കൺവീനർ,
എസ്എൽബിസി കേരളം,
കനറാ ബാങ്ക് ബിൽഡിങ്,
പി.ബി.നം.159, സ്പെൻസർ ജങ്ക്ഷൻ,
എം. ജി. റോഡ്, തിരുവനന്തപുരം,
കേരളം- 695 001

संयोजक,
राज्स्तबैंस केरळ,
केनरा बैंक अं.का. बिल्डिंग,
पी. बी. सं.159, स्पेन्सर जंक्शन,
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MINUTES OF THE STATE LEVEL BANKERS' COMMITTEE MEETING MARCH 2026
Held on 01.06.2026 (Monday) at Hotel Residency Tower, Trivandrum

The SLRM meeting of the SLBC Kerala commenced at 10:30 am. The List of participants is as per annexure.

Shri. Santosh V. S., Convenor, SLBC Kerala and General Manager, Canara Bank, welcomed all the dignitaries and participants to the State Level Review Meeting of SLBC Kerala for the quarter ended March 2026. He stated that the meeting was significant as it reviewed the banking sector's performance during FY 2025-26 and deliberated on the strategic priorities and Credit Plan for FY 2026-27.

- Reviewing the banking performance in the State, he informed that Kerala's total banking business increased by over ₹2.00 lakh crore during FY 2025-26 to reach ₹18,37,201 crore. Total deposits registered a growth of 12% year-on-year and stood at ₹10,62,694 crore, while NRE deposits grew by 11% to ₹3,24,636 crore. He observed that despite prevailing geopolitical uncertainties in the Middle East, the State continued to maintain healthy growth in remittance-linked deposits. Total advances increased by 13% year-on-year to ₹7,74,507 crore.
- He further noted that Priority Sector Advances constituted 45.86% of total advances, with Agriculture and MSME advances recording year-on-year growth of 12% and 11% respectively. He also highlighted the improvement in asset quality, stating that the collective recovery efforts of member banks had resulted in a 16% reduction in gross NPAs, amounting to a decline of ₹4,655 crore over the previous year.
- Referring to the State's Credit-Deposit Ratio of 72.88%, he observed that while the ratio remained above the regulatory benchmark, there existed structural disparities in credit deployment across regions and institutions. He pointed out that Kerala-based banks had demonstrated strong deposit mobilisation capabilities; however, local credit deployment, particularly in rural and semi-urban areas, required further strengthening. He urged member banks, especially Kerala-based banks, to intensify efforts towards grassroots credit expansion and enhance credit flow to productive sectors within the State.
- Shri. Santosh V. S. welcomed the Hon'ble Chief Minister of Kerala, Shri. V. D. Satheesan, and congratulated him on assuming office. He expressed appreciation for the Hon'ble Chief Minister's initiative in convening an interaction with the banking fraternity ahead of the State Budget and assured the banking sector's full support towards the Government's developmental and economic objectives.
- He also welcomed Dr. A. Jayathilak, IAS, Chief Secretary, Government of Kerala and Co-Chairman of the meeting; Shri. Bhavendra Kumar, Executive Director, Canara Bank and Chairman of the meeting; Shri. Manoj Muttathil Ayyappan, Joint Secretary, Department of Financial Services, Government of India; Shri. Praveen Kumar Vasantha Ramachandran, Regional Director, Reserve Bank of India; Shri.

Nagesh Kumar Anumala, Chief General Manager, NABARD; senior officers of the State Government, Reserve Bank of India, NABARD, banks, insurance companies and other participating institutions.

- In conclusion, he expressed confidence that the coordinated efforts of all stakeholders would help address emerging challenges and leverage new opportunities for the economic development of the State.

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

- Reviewing the banking performance in the State, he noted that the banking sector in Kerala had recorded commendable achievements under the Annual Credit Plan for FY 2025-26, achieving 109% of the overall target with priority sector credit disbursement exceeding ₹3.06 lakh crore. He highlighted that Agriculture recorded an achievement of 109% with disbursements exceeding ₹1.97 lakh crore, MSME sector achieved 108% with disbursements of over ₹91,700 crore, and Other Priority Sectors achieved 113% of the annual target.
- While appreciating the performance of member banks, he cautioned against complacency and stressed the need for continued efforts to support economic growth in the State amidst emerging global economic uncertainties.
- He expressed concern over the impact of the ongoing geopolitical tensions in the Middle East, noting that disruptions in overseas employment, remittance inflows, fuel price volatility and supply chain constraints could adversely affect households and businesses in Kerala. He observed that these developments may impact the repayment capacity of borrowers and called upon banks to closely monitor asset quality, particularly in retail loan portfolios including housing and vehicle loans.
- Referring to the Reserve Bank of India's monetary policy stance, he emphasized the importance of maintaining prudent liquidity management and sound credit underwriting standards while ensuring uninterrupted flow of productive credit to the economy.
- He advised banks to strike a balance between recovery efforts and fresh credit delivery. He underscored the importance of extending timely support to MSMEs, particularly those affected by external economic shocks, and encouraged banks to effectively utilize available credit guarantee mechanisms such as CGTMSE and CGFMU.
- He also drew attention to the revised regulatory guidelines permitting collateral-free loans up to ₹20 lakh for Micro and Small Enterprises and urged member banks to implement the provisions in letter and spirit to facilitate easier access to credit for eligible enterprises.
- In conclusion, he called upon all member banks to remain vigilant, responsive and customer-centric in their approach and expressed confidence that the

banking sector would continue to play a pivotal role in supporting Kerala's economic development despite prevailing global uncertainties.

Dr. A. Jayathilak, IAS, Chief Secretary, Government of Kerala, observed that while the State had achieved commendable performance under various banking and credit-linked schemes, the aggregate achievements at the State level should not overshadow the pending cases and implementation gaps at the district and bank levels. He emphasized the need for a detailed review of scheme-wise and bank-wise pendency, particularly in cases where applications had been approved but sanctions or disbursements were yet to be completed. (**Action: All Banks**)

He instructed that Action Taken Reports on such pending cases be obtained from member banks before subsequent review meetings to ensure that the benefits of Government-sponsored schemes reach the intended beneficiaries in a timely manner.

The Chief Secretary stressed that mere approval of applications through online portals was insufficient and that actual sanction and disbursement of credit should be ensured at the ground level. He further directed banks to communicate specific reasons for rejection of applications to applicants in a transparent manner to avoid grievances and improve accountability. (**Action: All Banks**)

Referring to the performance under the Kisan Credit Card (KCC) Scheme, he expressed concern over the declining number of KCC accounts in the State and noted that the number of KCC accounts had reduced by around 39% during the period from 2023 to 2026. He observed that the major decline had been reported by Punjab National Bank, IDBI Bank, Union Bank of India and State Bank of India. While appreciating the State's achievement under the Agriculture Annual Credit Plan, he stated that the shrinking KCC base was a matter of concern and advised banks to explore special renewal and reactivation drives to improve KCC coverage in the State.(**Action: All Banks**)

Reviewing sector-wise performance under KCC, he noted that the achievement under KCC-Animal Husbandry was not satisfactory. He directed SLBC, member banks and the Animal Husbandry Department to convene a separate meeting and formulate strategies for improving sanctions under the scheme. He observed that the performance under KCC-Fisheries was comparatively better and advised stakeholders to replicate successful practices in other allied sectors. (**Action: SLBC member banks, Animal husbandry department)**

The Chief Secretary highlighted the importance of the Agriculture Infrastructure Fund as a flagship programme of the Government of India and expressed concern over the large pendency in geo-tagging of sanctioned projects. He directed that meetings be held with the concerned banks to resolve the issue at the earliest.

He further pointed out that under the PM Formalisation of Micro Food Processing Enterprises (PMFME) Scheme, a large number of applications remained pending for marking sanction status in the portal. He noted that such delays adversely affected subsidy release to beneficiaries and could result in customer grievances. Similarly, he observed that pendencies under the Prime Minister's Employment Generation Programme (PMEGP), including cases dating back to FY 2022-23, were unacceptable. He instructed banks to update the status of all pending applications by marking them either as sanctioned or rejected in the respective portals within ten days and to furnish compliance to SLBC.

Reviewing the district-wise achievement under the MSME Annual Credit Plan, he noted that Kannur and Kasaragod districts had not achieved their targets. He advised the District Industries Centres (DICs), Lead District Managers (LDMs) and the Industries Department to prepare focused outreach and credit mobilisation plans for the underperforming districts during FY 2026-27.**(Action: DIC and LDMs of Kannur and Kasaragod districts and Industries department)**

Under the Other Priority Sector category, he observed that the performance of Wayanad, Ernakulam and Kollam districts was below expectations and directed the concerned stakeholders to improve credit flow under segments such as housing, education and Self-Help Groups (SHGs) to enhance overall performance.**(Action: LDM Wayanad, Ernakulam, Kollam)**

The Chief Secretary emphasized that deposits mobilized from Kerala should be increasingly deployed within the State for productive credit expansion. He expressed concern over the decline in the State's Credit-Deposit Ratio during the quarter and noted that twelve banks were functioning below the State average CD Ratio. He specifically advised Kerala-based banks, including ESAF Small Finance Bank, Federal Bank, South Indian Bank and CSB Bank, to prepare and submit concrete credit expansion plans for improving credit deployment within the State.**(Action:ESAF Small Finance Bank, Federal Bank, South Indian Bank, Dhanlaxmi Bank and CSB Bank)**

While reviewing the performance of banks under various Government-sponsored schemes, he observed that the participation and performance of private sector banks remained below expectations. He called upon private sector banks to strengthen their involvement in Government-sponsored programmes and contribute more actively towards achieving the State's developmental and financial inclusion objectives.**(Action:All private banks)**

Shri. V. D. Satheesan, Hon'ble Chief Minister of Kerala, expressed his pleasure in participating in the State Level Review Meeting of SLBC Kerala and observed that the SLBC forum represents an exemplary partnership among the Government, regulators, Government departments and the banking sector in advancing the developmental aspirations of the State.

The Hon'ble Chief Minister congratulated the banking sector for its commendable performance during FY 2025-26. He noted that the achievement of total banking business exceeding ₹18 lakh crore, deposits crossing ₹10.62 lakh crore and advances reaching ₹7.74 lakh crore reflected both the strength of Kerala's economy and the confidence reposed by the public in the banking system. He appreciated the achievement of Agriculture targets under the Annual Credit Plan across all districts, the robust growth in MSME lending, the substantial share of Priority Sector Advances in total credit, the reduction in NPAs and the maintenance of a healthy Credit-Deposit Ratio.

The Hon'ble Chief Minister outlined the vision of the State Government under the initiative "Puthuyuga Keralam – A New Age Kerala", aimed at combining economic growth with social justice, technological advancement with human development, environmental sustainability and social equity. He stated that the successful implementation of this vision would require close collaboration between the Government and the banking sector.

He observed that the Government had inherited significant fiscal challenges and reaffirmed its commitment to transparent governance, fiscal responsibility, administrative efficiency and inclusive development. In this context, he emphasized the critical role of the banking sector in supporting Kerala's economic transformation.

Highlighting the Government's infrastructure development agenda, he informed that Kerala intends to fully leverage its coastline, ports, waterways and airports through an integrated logistics and trade ecosystem. He stated that the State, with its extensive coastline, ports and waterways, possesses immense potential for coastal shipping and maritime trade. The Government proposes to develop coastal shipping in the first phase, followed by cruise tourism and inland waterway connectivity, with the long-term objective of transforming Kerala into a major maritime and logistics hub. He sought the active support of banks in financing these initiatives.

The Hon'ble Chief Minister informed the house that the Government had identified several aviation and infrastructure projects where private sector participation would be encouraged and financial support from the banking sector would be essential. He requested banks to increase support to key sectors such as manufacturing, industry, food processing, tourism and hospitality, green industries, startups, biotechnology, women-led enterprises and social enterprises.

Referring to the education and healthcare sectors, he stated that the Government aims to position Kerala as a preferred destination for quality education and healthcare services. He informed that the Government is collaborating with international educational institutions and plans to establish a Global Educational Watch Tower to monitor emerging trends across sectors and recommend curriculum reforms and new educational programmes aligned with future employment opportunities.

The Hon'ble Chief Minister further informed that the Government intends to facilitate the establishment of 10,000 MSMEs across the State through mentoring support, entrepreneurship promotion and affordable credit. He sought the cooperation of banks in providing timely financial assistance to entrepreneurs and startups.

He highlighted the Government's initiative to establish a dedicated Department for Senior Citizens, describing it as a step towards developing a "Silver Economy" by enabling senior citizens to remain active contributors to economic development. He observed that such models had been successfully implemented in several developed regions and expressed the Government's commitment to creating a society that promotes dignity and opportunities for senior citizens.

The Hon'ble Chief Minister referred to various welfare and entrepreneurship initiatives proposed by the Government and requested banks to actively partner in their implementation, particularly those aimed at supporting women, students, youth entrepreneurs and vulnerable sections of society.

Acknowledging the significant contribution of the expatriate community to Kerala's economy, he observed that remittances continue to be a major pillar of the State's economic growth. At the same time, he highlighted the need to study the phenomenon of reverse remittances arising from migrant workers employed in Kerala and assess its impact on the State's economy.

He suggested that NORKA, banks and Government agencies jointly explore innovative financial products to channel diaspora savings into productive investments such as entrepreneurship ventures, tourism projects, infrastructure development and knowledge economy sectors within the State.

The Hon'ble Chief Minister also emphasized the growing challenges posed by climate change and informed that the Government would be promoting renewable energy, electric mobility, climate-resilient infrastructure and environmentally sustainable industrial development. He invited banks to play a leading role in green financing and expressed confidence that Kerala could emerge as a national leader in sustainable finance and climate-conscious investments.

In conclusion, he stated that the Government views banks not merely as financing institutions but as key partners in Kerala's development journey. He reaffirmed the Government's commitment to promoting investments, innovation, quality employment, digital governance and ease of doing business, and called upon all banks to actively partner with the State Government in achieving its developmental objectives.

Following his address, the Hon'ble Chief Minister interacted with the representatives of the banking sector and invited their views on the State's development priorities and the role of banks in supporting Kerala's economic transformation. During the interaction, Shri. Bangararaju, Chief General Manager, State Bank of India; Smt. Vijayalakshmi Vijaya Bhasker, Chairperson, Kerala Grameena Bank; Shri. Aju K. Mathen, Zonal Head, HDFC Bank; and Shri. Jose John, Senior Vice President, IndusInd Bank, shared their perspectives on enhancing credit flow to priority sectors, supporting entrepreneurship and MSME development, strengthening financial inclusion initiatives, and partnering with the Government in infrastructure, industrial and social sector development. The Hon'ble Chief Minister acknowledged the suggestions and observations made by the bankers and assured the State Government's continued support in fostering a conducive environment for sustainable economic growth and banking sector development in Kerala.

Shri. Praveen Kumar Vasantha Ramachandran, Regional Director, Reserve Bank of India, appreciated the overall performance of the banking sector in Kerala and observed that key banking indicators had recorded healthy growth in the range of 11% to 15% during FY 2025-26. Referring to the observations made by the Chief Secretary, Government of Kerala, regarding pendencies under various Government-sponsored schemes, he emphasized the need for timely processing and sanction of eligible applications and expressed confidence that the banking community would take necessary measures to reduce pendencies and ensure faster credit delivery.

He informed the house that the Reserve Bank of India, in its recent Monetary Policy review, had decided to maintain the policy rates at the existing level. He observed that the evolving global economic environment, geopolitical developments and uncertainties in international trade continue to pose challenges for monetary policy and economic growth.

Shri. Ramachandran stated that the Reserve Bank of India had taken measures to ensure adequate liquidity within the banking system and had recently issued revised regulatory guidelines relating to relief measures in areas affected by natural calamities. He also highlighted recent amendments pertaining to Urban Cooperative Banks and Cooperative Banks, including governance-related measures such as cooling-off period requirements for Directors aimed at strengthening institutional governance and oversight.

He informed that the Reserve Bank of India had launched "Mission Saksham", a capacity-building initiative aimed at enhancing the skills and capabilities of Directors and senior management of Urban Cooperative Banks. He noted that two training programmes under the initiative had already been conducted successfully.

Highlighting RBI's efforts in promoting financial literacy and inclusion, he stated that extensive capacity-building programmes had also been conducted for the officials of the Centre for Financial Literacy (CFL) and Financial Literacy Centres (FLCs) across the State.

Referring to the vision outlined by the Hon'ble Chief Minister, he observed that the agenda before the banking sector was both strategic and developmental in nature. He further informed that efforts were underway to strengthen the Lead Bank architecture and enhance coordination among stakeholders to improve the effectiveness of credit delivery and financial inclusion initiatives.

In conclusion, he assured the continued support of the Reserve Bank of India and emphasized the importance of coordinated efforts among banks, Government departments and other stakeholders to ensure that the financial and developmental needs of the people of Kerala are met in a timely and adequate manner.

Shri. K. R. Jyothilal, IAS, Additional Chief Secretary (Finance), Government of Kerala, observed that banking and financial institutions are key drivers of economic growth and emphasized the importance of improving the Credit-to-GDP Ratio as a critical indicator of economic development. He noted that several advanced and emerging economies have achieved significantly higher levels of credit penetration and stressed the need for enhancing productive credit deployment to support sustained economic growth in Kerala.

Referring to the increasing impact of climate change, he stated that climate-related disruptions would pose significant challenges to the State in the coming years. He informed that the Government of Kerala is exploring innovative risk mitigation measures such as Parametric Insurance and Catastrophe Bonds (Cat Bonds) and has sought the support of the Government of India in this regard. He observed that such mechanisms would enable timely financial assistance to citizens affected by natural calamities, particularly those who suffer loss of housing and livelihood.

The Additional Chief Secretary informed that the Government is addressing two major developmental constraints of the State, namely land availability and power infrastructure. He stated that reforms are being planned to facilitate private sector participation in the power sector and to make land available for port-based and industrial projects. He further observed that the State is actively creating an enabling ecosystem for investment and industrial expansion.

Reviewing the banking statistics, he noted that nearly ₹2 lakh crore of deposits mobilized from Kerala are currently being deployed outside the State due to the limited availability of viable investment opportunities within Kerala. He expressed confidence that the Government's ongoing infrastructure and industrial development initiatives would create greater opportunities for local credit deployment in the near future.

Highlighting the importance of storage and supply chain infrastructure, he observed that strengthening warehousing facilities would improve the distribution of essential commodities and reduce the fiscal burden associated with subsidised distribution through Supplyco. In this regard, he called for renewed focus on the Agriculture Infrastructure Fund (AIF) Scheme and urged NABARD, banks, the Agriculture Department and the Cooperation Department to work in close coordination for the creation of storage and logistics infrastructure across the State.**(Action: AIF SPMU, NABARD, Agriculture Department & Cooperation Department)**

He further informed that the Government is considering reforms in the governance structure of State Public Sector Undertakings (PSUs), which could facilitate improved efficiency and potentially enable the listing of suitable PSUs in the future. He also observed that the global presence and entrepreneurial strength of the Malayali diaspora present significant opportunities for supporting the State's developmental initiatives.

The Additional Chief Secretary stated that the Government is exploring new avenues for improving revenue mobilisation through greater integration of data from various sources, including GST records, Revenue Department databases, Ministry of Corporate Affairs records, RERA databases and banking systems. He observed that such data-driven governance measures would enhance transparency, improve compliance and strengthen revenue collection.

While acknowledging Kerala's high levels of financial and digital literacy, he expressed concern over the increasing incidence of financial and cyber frauds. He emphasized the need for enhanced public awareness programmes and financial education initiatives relating to safe digital transactions and various investment avenues. He urged banks and other stakeholders to intensify efforts in financial literacy and customer awareness to reduce instances of fraud.**(Action: All banks, LDMs, CFLs)**

In conclusion, he instructed member banks to furnish details of accounts belonging to Government Departments that have been transferred to the Unclaimed Deposits category. He stated that such information should be provided to the Government at the earliest to facilitate appropriate action for repatriation of eligible funds.**(Action: All banks)**

Shri. Manoj Muttathil Ayyappan, Joint Secretary, Department of Financial Services (DFS), Ministry of Finance, Government of India, congratulated the banking fraternity in Kerala for its commendable performance during FY 2025-26. He observed that credit growth in the State had shown notable improvement compared to the previous financial year and that there had also been a marginal improvement in the State's Credit-Deposit Ratio.

Reviewing the performance under Priority Sector Lending, he noted that Priority Sector Advances had registered a growth of around 15% and appreciated the significant growth of nearly 30% in Priority Sector Housing Loans. He observed that while several banks had demonstrated strong performance, a detailed analysis at the bank level revealed variations in performance across institutions, warranting focused attention by the underperforming banks.

Referring to the Agriculture and Allied sectors, he stated that Animal Husbandry and Fisheries financing had not yet reached their full potential and advised member banks and concerned departments to formulate targeted action plans for improving credit flow under these sectors.

The Joint Secretary highlighted the importance of the PM Surya Ghar: Muft Bijli Yojana and suggested that the scheme be included as a regular agenda item in future SLBC meetings. He observed that Kerala has witnessed encouraging adoption of rooftop solar installations; however, the uptake of bank finance under the scheme remained relatively low. He advised banks to undertake wider publicity and awareness campaigns to promote the scheme among eligible beneficiaries. **(Action:SLBC)**

He further expressed concern regarding the high rejection rate of loan applications under PM Surya Ghar. Referring to instructions issued by the Department of Financial Services, he clarified that income proof need not be insisted upon for loans up to ₹2 lakh under the scheme, considering its self-liquidating nature wherein savings in electricity expenditure contribute towards loan repayment. He emphasized that the scheme presents mutual benefits for both borrowers and lending institutions and should therefore be actively promoted.

Reviewing the performance under Education Loans, he noted that while the number of education loan accounts had increased by around 10%, the outstanding amount had grown by approximately 23%, indicating a rising trend in higher-value educational loans.

He observed that the performance under PM Vishwakarma Scheme showed scope for further improvement, with sanctions remaining relatively modest. Similar concerns were expressed regarding the progress under the PM SVANidhi Scheme, and he urged member banks to intensify efforts for improving coverage and sanctions under these flagship programmes.

The Joint Secretary informed the house that the Government of India, through the Indian Banks' Association (IBA), had introduced a housing loan scheme for the urban population with Government guarantee support of up to 60%. He advised banks to popularise the scheme and extend its benefits to eligible beneficiaries.

He also emphasized the need for greater enrolment under the flagship social security schemes of the Government of India, namely Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Atal Pension Yojana

(APY), and urged member banks to strengthen their outreach efforts under these schemes.

Further, he informed that the Government of India had introduced a Credit Card facility for Micro Enterprises under the MSME sector with a credit limit of up to ₹5 lakh, supported by Government guarantee coverage in case of default. He advised banks to actively promote the scheme to facilitate easier access to credit for micro enterprises.

In conclusion, Shri. Manoj Muttathil Ayyappan stressed the growing importance of cyber security and customer awareness. He suggested that cyber risk management and cyber fraud prevention should form an integral component of all financial literacy programmes conducted by banks and other financial institutions to enhance public awareness and safeguard customers from emerging digital threats.

Shri. Jyothis Jagannadh, General Manager, NABARD, expressed concern over the continued decline in the number of Kisan Credit Card (KCC) accounts in the State and urged member banks to accord special attention to improving KCC coverage and revitalising the scheme. He emphasized that expanding KCC outreach remains critical for strengthening agricultural credit delivery and supporting the farming community.

Highlighting NABARD's developmental role in the State, he informed that NABARD has been actively partnering with the Government of Kerala in the creation of rural and economic infrastructure through the Rural Infrastructure Development Fund (RIDF) and the NABARD Infrastructure Development Assistance (NIDA) programme. During the previous financial year, NABARD had sanctioned projects amounting to ₹733 crore under RIDF and approximately ₹12,400 crore under NIDA. He assured the house that NABARD would continue to support the State Government and its developmental initiatives, including major infrastructure and growth-oriented projects.

Referring to the preparation of the Annual Credit Plan (ACP), he advised that the plan should be aligned with the Ground Level Credit (GLC) targets communicated by the Government of India. He further suggested that bank-wise and sector-wise targets be communicated to member banks at the earliest to facilitate timely implementation and achievement of the prescribed credit targets.

Shri. Jagannadh informed the house about the nationwide “Khet Bachao” campaign being conducted from 01 June 2026 to 30 June 2026. He stated that the campaign, launched under the vision of the Hon'ble Prime Minister, focuses on promoting sustainable agricultural practices and reducing dependence on chemical fertilizers, particularly in the context of emerging global supply chain and geopolitical challenges.

He stressed the importance of prompt and effective grievance redressal mechanisms and observed that timely resolution of customer grievances is essential for maintaining public confidence in the banking system and retaining the customer base.

The General Manager, NABARD, also pointed out that grant claims relating to Centre for Financial Literacy (CFL) activities were pending submission by certain banks, including Union Bank of India, Indian Bank, Canara Bank and Indian Overseas Bank. He advised the concerned banks to submit the pending claims on or before 10 June 2026 to enable timely settlement and release of eligible grants.

In conclusion, he reiterated NABARD's commitment to working closely with banks, Government departments and other stakeholders for strengthening agricultural credit, rural infrastructure, financial inclusion and sustainable development in the State

Review of Agendas

1. Adoption of Minutes of 148th SLBC Meeting, December 2026.

The forum unanimously adopted the minutes of the 148th SLBC Meeting for December 2025, held on 19th February 2026, which was forwarded to the members, vide SLBC letter vide SLBC/148/Minutes/28/AJS dated 03rd March 2026.

2. Discussion of Action taken report of the 148th SLBC Meeting

<table>
<tr><th>Action point</th><th>Reply</th></tr>
<tr><td>SLBC was instructed to ask explanation to Indus Ind Bank the reason for not participating in the 148th SLBC Meeting held on 19/02/2026.

(Action: SLBC)</td><td><u>Reply provided from SIDBI</u>

SLBC vide its letter dated 20.04.2026, had sought a formal explanation from IndusInd Bank regarding its non-participation in the 148th SLBC Meeting. In response, the bank informed that the absence was not intentional and occurred due to medical reasons. The explanation submitted by the bank may be considered.</td></tr>
<tr><td>PMEGP loans which are yet to be sanctioned for the FY 22-23 to be sanctioned at the earliest by the banks. (Action: Bank of Baroda, Axis Bank, Federal Bank, Union Bank of India, City Union Bank, Indus Ind Bank, Dhanlaxmi Bank, IDBI Bank and Karur Vysya Bank)</td><td>The data as per the reply received from the banks

<table>
<tr><th colspan="4">PMEGP applications pending for sanction FY 22-23</th></tr>
<tr><th>Sl No</th><th>NAME OF THE Bank</th><th>148th slbc</th><th>sl r m</th></tr>
<tr><td>1</td><td>BANK OF BARODA</td><td>20</td><td>0</td></tr>
<tr><td>2</td><td>AXIS BANK LTD</td><td>6</td><td>4</td></tr>
<tr><td>3</td><td>FEDERAL BANK</td><td>6</td><td>5</td></tr>
<tr><td>4</td><td>UNION BANK OF INDIA</td><td>6</td><td>5</td></tr>
</table>
</td></tr>
</table>

5	CITY UNION BANK LIMITED	3	3
6	INDUSIND BANK	3	3
8	DHANALAKSHMI BANK LTD	2	0
9	IDBI BANK	1	0
10	KARUR VYSYA BANK	1	1
	Total	48	21

<u>Discussions made in the meeting</u>

The Additional Chief Secretary (Industries) observed that, despite the issue being discussed in the previous SLBC meeting held on 19.02.2026, 21 applications are still pending. He further noted that approximately 14 of these pending applications pertain to accounts maintained with Axis Bank Ltd., Federal Bank, and Union Bank of India, and urged the concerned banks to take necessary action for their early disposal.

Federal Bank informed that all five pending applications have been rejected. The bank further stated that the applications continue to appear as pending due to technical issues in the system.

(Action: Federal Bank)

The General Manager, Union Bank of India, informed that a decision on the pending applications is expected to be taken on or before 10.06.2026.

(Action: Union Bank of India)

Axis bank informed that all these applications has been rejected and portal marking is pending.

(Action: Axis Bank)

City Union Bank as well as Indus Ind Bank was also instructed to reduce the pendency at the earliest.

<table>
<tr><td></td><td>(Action: City Union Bank and Indus Ind Bank)</td></tr>
<tr><td>PMFE application pendency

Application pending for more than a year
(Action: Axis Bank, Dhanlaxmi Bank and UCO bank)

Applications pending for more than 6 months and less than a year
(Action:City Union Bank, Dhanlaxmi Bank, HDFC Bank, Indian Overseas Bank, Kerala Grameena Bank, South Indian Bank, UCO Bank.

Applications pending for more than 3 months and less than 6 months

Action: Bank of Baroda, Bank of India, Dhanlaxmi Bank, Federal Bank, HDFC Bank, IDBI Bank, Indian Overseas Bank, Kerala Grameena Bank, Punjab National Bank, South Indian Bank, State Bank of India, Kerala Bank, Union Bank of India)</td><td><u>Reply provided from Various Banks</u>
<table>
<tr><td colspan="2">Status of applications pending for more than an year - PMFME</td></tr>
<tr><td>Name of the Bank</td><td>No of Applications</td></tr>
<tr><td>Axis Bank</td><td>1</td></tr>
<tr><td>Dhanlaxmi Bank</td><td>0</td></tr>
<tr><td>UCO Bank</td><td>0</td></tr>
</table>

<table>
<tr><td colspan="2">Status of applications pending for more than 6 months - PMFME</td></tr>
<tr><td>Name of the Bank</td><td>No of Applications</td></tr>
<tr><td>City Union Bank</td><td>0</td></tr>
<tr><td>Dhanlaxmi Bank</td><td>0</td></tr>
<tr><td>HDFC Bank</td><td>3</td></tr>
<tr><td>Indian Overseas Bank</td><td>0</td></tr>
<tr><td>Kerala Grameena Bank</td><td>1</td></tr>
<tr><td>South Indian Bank</td><td>0</td></tr>
<tr><td>UCO Bank</td><td>0</td></tr>
</table>

<table>
<tr><td colspan="2">Status of applications pending for 3-6 months - PMFME</td></tr>
<tr><td>Name of the Bank</td><td>No of Applications</td></tr>
<tr><td>Bank of Baroda</td><td>1</td></tr>
<tr><td>Bank of India</td><td>6</td></tr>
<tr><td>Dhanlaxmi Bank</td><td>0</td></tr>
<tr><td>Federal Bank</td><td>9</td></tr>
<tr><td>HDFC Bank</td><td>4</td></tr>
<tr><td>IDBI Bank</td><td>0</td></tr>
<tr><td>Indian Overseas Bank</td><td>0</td></tr>
<tr><td>Kerala Grameena</td><td>9</td></tr>
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<tr>
<td></td>
<td>
<table>
<tr><td>Bank</td><td></td></tr>
<tr><td>Punjab National Bank</td><td>3</td></tr>
<tr><td>South Indian Bank</td><td>1</td></tr>
<tr><td>State Bank of India</td><td>6</td></tr>
<tr><td>Kerala Bank</td><td>0</td></tr>
<tr><td>Union Bank of India</td><td>17</td></tr>
</table>
<u>Discussions made in the meeting</u>
The Convenor, SLBC, instructed all concerned banks to reduce the pendency at the earliest. He noted that applications are still pending with banks such as Axis Bank, HDFC Bank, Kerala Grameena Bank, Bank of Baroda, Bank of India, Federal Bank, Union Bank of India, State Bank of India, South Indian Bank, and Punjab National Bank, and emphasized the need for expeditious disposal of the pending cases.
ACS, Industries informed that there are 1183 applications pending for marking disbursement in the portal.
(Action: Union Bank of India, Kerala Bank, State Bank of India, Kerala Grameena Bank and Canara bank)
Convenor SLBC informed that unless the disbursement is marked in the portal the beneficiaries will not be receiving the subsidy.
</td>
</tr>
<tr>
<td>It was instructed to State Bank of India, Canara Bank, Indian Overseas Bank and Bank of Baroda to submit utilization certificate for various schemes under NABARD.</td>
<td>
<u>Reply received from the banks</u>
<table>
<tr><th>Sl No</th><th>Name of the borrower</th><th>Name of the Bank</th><th>Status</th></tr>
<tr><td>1</td><td>Abdulla Kutty</td><td>State Bank of India</td><td>Submitted</td></tr>
<tr><td>2</td><td>V Prakash</td><td>Canara Bank</td><td>Not Traceable and bank has asked for additional details</td></tr>
</table>
</td>
</tr>
</table>

<table>
<tr>
<td></td>
<td>
<table>
<tr><td>3</td><td>AP Thomas</td><td>State Bank of India</td><td>Not Traceable and bank has asked for additional details</td></tr>
<tr><td>4</td><td>Shaji Natarajan</td><td>State Bank of India</td><td>Not Traceable and bank has asked for additional details</td></tr>
<tr><td>5</td><td>Ragesh CR</td><td>Thrissur DCB</td><td>Submitted</td></tr>
<tr><td>6</td><td>Sudeer M N (Prop Aamzon Bio Inputs & Eco Agri Consultancy)</td><td>State Bank of India</td><td>Not Traceable and bank has asked for additional details</td></tr>
<tr><td>7</td><td>Shijit Kumar (KAIZEN Agro Solutions and Farm Machinery Consultancy)</td><td>South Indian Bank</td><td>Submitted</td></tr>
<tr><td>8</td><td>Shaji Natarajan.</td><td>State Bank of India</td><td>Not Traceable and bank has asked for additional details</td></tr>
<tr><td>9</td><td>Ramachandran Pillai C</td><td>State Bank of India</td><td>Not Traceable and bank has asked for additional details</td></tr>
<tr><td>10</td><td>K Kalidas</td><td>Canara Bank</td><td>Not Traceable and bank has asked for additional details</td></tr>
<tr><td>11</td><td>Joyal Jacob and Siljo Abraham</td><td>Canara Bank</td><td>Submitted</td></tr>
</table>
<u>Discussions made in the meeting</u>
The SLBC Convenor informed that the banks have sought additional information from NABARD and, upon receipt of the same, will be in a position to furnish the utilization certificates as requested.
</td>
</tr>
<tr>
<td>Regarding the AIF margin norms, it was informed by AIF State PMU that the State Bank of India and Indian Bank based on their internal communication is quoting more margin from the customers under AIF Scheme. (Action: Indian Bank and State Bank of India)</td>
<td>
Reply from State Bank of India:
For loan amount: Upto Rs 2 Lakhs: Nil
Above Rs 2 Lakhs: 25% of the project cost
However, there is an authority structure in place to waive the stipulated margin of 25% to
</td>
</tr>
</table>

	10%(minimum) for all loans above Rs 2 Lakhs. **Indian Bank** has informed that they have referred the same to their Head Office and a reply is awaited.
ACS Industries instructed the Department of Agriculture to the list of active FPOs in the state so that they can be targeted by various agencies. (Action: Department of Agriculture and Farmers' Welfare)	The Department of Agriculture and Farmers' Welfare Department has shared the list of active FPOs in the state to us on the basis of the discussions made in the 148th SLBC meeting. **Action point has been complied**
ACS Industries also instructed to have a tri party meeting with the RBI, Land Revenue Commissionerate, SLBC and the bankers to have a clear picture of the issue. **(Action: RBI, SLBC, Land and Revenue Commissionerate and Banks)**	As part of the discussions SLBC had given a letter to the Office of the Land and Revenue Commissioner dated 27/02/2026 mentioning that if the list of disputed cases is provided to SLBC we would have discussion with the concerned banks and a resolution in the matter may be sought the reply for the same is yet to be received. **Discussions made in the meeting** The Additional Chief Secretary (Industries) instructed that a meeting on the matter be convened at the earliest.**(Action: SLBC)** The Chairperson, Kerala Gramin Bank, informed the forum that in the case of Kerala Gramin Bank, Revenue Recovery (RR) proceedings and action under the SARFAESI Act are not initiated simultaneously. RR proceedings are taken up only after all other recovery measures, including SARFAESI proceedings, have been exhausted. The General Manager, Reserve Bank of India, clarified that Revenue Recovery and SARFAESI are distinct recovery mechanisms and that initiation of Revenue Recovery proceedings need not necessarily be preceded by SARFAESI action. He observed that RR proceedings may also be initiated before invoking the provisions of the SARFAESI Act, depending on the circumstances of the case.

<table>
<tr>
<td></td>
<td>Smt. Tinku Biswal, IAS, Principal Secretary, Local Self Government Department (LSGD), informed the forum that, even in cases where recovery has been effected through proceedings under the SARFAESI Act, the dues pertaining to Revenue Recovery (RR) proceedings should be settled by the concerned banks.

Shri K. R. Jyothilal, IAS, Additional Chief Secretary (Finance), Government of Kerala, observed that where banks choose to proceed with recovery action under the SARFAESI Act, it is the responsibility of the concerned banks to withdraw the Revenue Recovery (RR) applications filed by them, so as to avoid parallel proceedings and unnecessary burden on the Revenue Recovery machinery.

The General Manager, Reserve Bank of India, enquired whether a list of cases available in the Revenue Recovery (RR) Portal, where both Revenue Recovery proceedings and SARFAESI action have been initiated by banks, could be provided to facilitate further review and appropriate action. (Action: Revenue Department)</td>
</tr>
<tr>
<td>Land allocation to RSETI

Pending Land Allocation

1. Kottayam
2. Pathanamthitta
3. Idukki
Thiruvananthapuram</td>
<td>
<table>
<tr><th>Sl</th><th>District</th><th>Present Status</th></tr>
<tr><td>1</td><td>Kottayam</td><td>The District Administration had asked certain clarifications from the side State Bank of India which has been addressed and the file is pending at District administration itself</td></tr>
<tr><td>2</td><td>Idukki</td><td>The Government order allotting land for the Idukki RSETI has been issued.</td></tr>
<tr><td>3</td><td>Pathan</td><td>From the Land and</td></tr>
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<table>
<tr><td></td><td>amthitta</td><td>Revenue Commissioners' Officer certain clarification has been asked to the District Administration and the same is not yet addressed.</td></tr>
<tr><td>4</td><td>Thiruvananthapuram</td><td>The demarcation which was pending for a long period has been completed and bank is into the process of completing the plan of the building and submitting the same</td></tr>
</table>

<u>Discussions made in the meeting</u>

The Additional District Magistrate (ADM), Pathanamthitta, informed that the proposal has been submitted to the Office of the Land Revenue Commissionerate. He further stated that certain clarifications have been sought by the Commissionerate and that the District Administration would furnish the required reply at the earliest.

(Action: District Collector, Pathanamthitta)
</td>
</tr>
<tr>
<td>Karur Vysaya Bank was instructed to provide the data to SLBC on time.</td>
<td>For the SLBC meeting of the March 2026 quarter Karur Vysya Bank has submitted the data on time.</td>
</tr>
<tr>
<td>NABARD enquired whether agriculture insurance company is providing insurance coverage of shellfish (Action: AIC)</td>
<td>Reply received from AIC

The company currently offers insurance products covering shrimp cultivation,however, no insurance product is presently available for shellfish cultivation.</td>
</tr>
</table>

Performance Analysis of the banking sector as on 31.03.2026.

Deposit Comparison	
FY	Amt in Cr
Mar-25	9,48,249
Dec-25	10,12,675

Mar-26	10,62,694

Deposit growth QoQ growth in Cr : Rs. 50,019 Cr. Percentage growth QoQ is 5%.

Deposit Growth YoY growth in Cr: Rs. 1,14,445 Cr. Percentage growth YoY is 12%.

Advances Comparison	
FY	Amt in Cr
Mar-25	6,83,513
Dec-25	7,44,838
Mar-26	7,74,507

Advances growth QoQ growth in Cr : Rs. 29,669 Cr. Percentage growth QoQ is 4%.

Advances Growth YoY growth in Cr: Rs. 90,994 Cr. Percentage growth YoY is 13%.

Priority Advances Comparison	
FY	Amt in Cr
Mar-25	3,08,850
Dec-25	3,40,031
Mar-26	3,55,215

Priority Sector Advances growth QoQ growth in Cr : Rs. 15,184 Cr. Percentage growth QoQ is 4%.

Priority Sector Advances Growth YoY growth in Cr: Rs. 46,365 Cr. Percentage growth YoY is 15%.

Agriculture Advances Comparison	
FY	Amt in Cr
Mar-25	1,55,775
Dec-25	1,62,099
Mar-26	1,73,931

Agriculture Advances growth QoQ growth in Cr : Rs. 11,832 Cr. Percentage growth QoQ is 7%.

Agriculture Advances Growth YoY growth in Cr: Rs. 18,156 Cr. Percentage growth YoY is 12%.

MSME Advances Comparison	
FY	Amt in Cr

Mar-25	95,118
Dec-25	1,02,517
Mar-26	1,05,545

MSME Advances growth QoQ growth in Cr : Rs 3,028 Cr. Percentage growth QoQ is 3%.

MSME Advances Growth YoY growth in Cr: Rs. 10,427 Cr. Percentage growth YoY is 11%.

Annual Credit Plan Achievement under Agriculture		
Parameter	**2024-25**	**2025-26**
Target	1,50,405	181303
Achievement	1,67,336	197081
% Achievement	116	108.7

Shri. K. R. Jyothilal, IAS, Additional Chief Secretary (Finance), while reviewing the ACP performance, observed that Panchayats have the potential to act as key growth engines for the State's economy. He emphasized the importance of undertaking Panchayat-level assessments of GDP, employment generation, and investment promotion, noting that Kerala is well-positioned to perform better than other States in this regard. He further stated that attracting investments should be a key responsibility of Panchayats. Highlighting that many Panchayats maintain surplus funds, he suggested exploring avenues such as municipal bonds and other borrowing mechanisms to facilitate infrastructure development and promote local economic growth.

Smt. Tinku Biswal, IAS, Principal Secretary, observed that while the State has achieved its target under the Annual Credit Plan (ACP) for the Agriculture sector, a significant portion of the credit disbursed comprises gold loans. She emphasized the need for banks to assess the extent to which agricultural credit is being utilized for actual agricultural activities and infrastructure development, and to ensure that lending contributes meaningfully to the growth and modernization of the sector.

The SLBC Convenor, while presenting the agenda notes, informed the house that 65% of the agricultural credit disbursed in the State is towards short-term loans, while 26.02% is accounted for by term loans. He further stated that only 3.3% of the total agricultural credit is extended for agricultural infrastructure development and 6% for ancillary agricultural activities, indicating the need for greater focus on investment-oriented lending to support long-term growth in the sector.

While reviewing the NPA position under the Agriculture sector, the SLBC Convenor informed that out of the total agricultural advances of ₹1,73,931 crore, 3.40% had turned non-performing assets (NPAs). He further noted that agricultural loans account for 23.35% of the total NPAs in the banking sector within the State, highlighting the need for focused measures to improve asset quality and strengthen recovery efforts in the sector.

While going through QoQ comparison under Agriculture advances growth and decline :

Top 5 banks with the highest growth:

- ✓ State Bank of India
- ✓ Kerala Grameena Bank
- ✓ HDFC Bank
- ✓ Canara Bank
- ✓ ESAF

Top 5 banks which has shown the highest reduction are:

- ✓ Federal Bank
- ✓ Indus Ind Bank
- ✓ Kerala Bank
- ✓ Kotak Mahindra Bank
- ✓ City Union Bank

Review of performance under Priority Sector:

Pending issues under Agriculture:

1. **Enhancing Farmers' Income**

The SLBC Convenor informed the house that, as per the latest Economic Survey Report, agriculture and allied activities continue to play a stabilizing role in India's growth cycle by supporting rural demand and ensuring income security. He stated that the sector is estimated to grow by 3.1% during FY 2025-26, aided by a favourable monsoon during the first half of the year. Agricultural Gross Value Added (GVA) registered a growth of 3.6% in H1 FY 2025-26, compared to 2.7% during the corresponding period of the previous year, reflecting improved crop performance.

He further highlighted those allied activities, particularly livestock and fisheries, have demonstrated consistent growth of around 5–6%, contributing to the resilience and diversification of the agricultural sector and indicating stable expansion in these sub-sectors.

Smt. Tinku Biswal, IAS, Principal Secretary, informed the house about the key focus areas of the KERA (Kerala Climate Resilient Agri-Value Chain Modernization) Project. She stated that the project is built around four major pillars: **Climate-Resilient Agriculture**, aimed at promoting sustainable and climate-smart farming practices, efficient water management, and adaptation to climate change; **Value Chain Modernization**, focusing on strengthening agricultural value chains through improvements in production, processing, storage, logistics, and market linkages; **Market Access and Commercialization**, which seeks to enhance farmers' access to local, national, and international markets through Farmer Producer Organizations (FPOs), productive alliances, and agribusiness partnerships; and **Institutional Strengthening and Digital Transformation**, aimed at modernizing agricultural institutions and service delivery through digital platforms, data-driven decision-making, and capacity-building initiatives. She noted that the project is expected to enhance the resilience, productivity, and profitability of Kerala's agriculture sector.

Shri. K R Jyothilal IAS, ACS Finance informed that JS Banking informed that banks are instructed to provide more loans under PM Surya Ghar. Under rooftop solar scheme there are assured returns for the people as KSEB is doing the net off. So Agriculture Department can also explore the possibility of extending the same to agriculturists also

Smt. Tinku Biswal, IAS, Principal Secretary informed that under KERA project the possibilities of convergence is also explored.

Shri. K. R. Jyothilal, IAS, Additional Chief Secretary (Finance), informed the house that the Joint Secretary, Department of Financial Services (Banking), Government of India, had emphasized the need for banks to extend greater credit support under the PM Surya Ghar Yojana. He observed that the rooftop solar scheme offers assured returns to beneficiaries, as the electricity generated is adjusted through net metering arrangements implemented by KSEB. In this context, he suggested that the Agriculture Department may explore the possibility of extending similar solar initiatives to the agricultural sector so as to benefit farmers and promote sustainable energy usage.

Responding to the suggestion, Smt. Tinku Biswal, IAS, Principal Secretary, informed the house that the possibilities for such convergence are also being explored under the KERA (Kerala Climate Resilient Agri-Value Chain Modernization) Project, with a view to integrating renewable energy solutions and other complementary interventions for the benefit of the agriculture sector.

Smt. Tinku Biswal, IAS, Principal Secretary, further informed the house about the proposed Partial Credit Guarantee Fund and stated that **NABSANRAKSHAN** would be extending support to the Government in this initiative. She requested the General Manager, NABARD, to expedite the signing of the Memorandum of Understanding (MoU) in this regard so that the scheme could be operationalized at the earliest and the intended benefits could be extended to the target beneficiaries without delay.**(Action: NABARD)**

2. Credit Delivery Framework for Tenant Farmers

The Agriculture Department informed the house that the draft Bill relating to tenant farming had been placed before the Legislative Assembly during the previous session. However, the Bill was subsequently referred back for further examination to assess its implications on the existing land reforms framework in the State and to ensure that its provisions are in harmony with the prevailing legislation.

In this regard, Shri. K. R. Jyothilal, IAS, Additional Chief Secretary (Finance), informed that the new Government is proposing to undertake reforms under the existing Land Reforms Act and assured the house that the concerns relating to tenant farming and its interface with the current legal framework would be appropriately addressed as part of the reform process.

3.**<u>Review of Performance under KCC Animal Husbandry and Fisheries</u>**

The SLBC Convenor informed the house that, owing to the continuous reviews and monitoring undertaken at various levels, the pendency of applications under the Kisan Credit Card (KCC) schemes for Animal Husbandry and Fisheries has reduced considerably. He stated that the next priority should be to increase the enrolment of eligible farmers under these schemes, as the State's performance in terms of sanctions and coverage remains below that of several other States.

Shri. K. R. Jyothilal, IAS, Additional Chief Secretary (Finance), informed that financial assistance is available under the Central Government's initiative for establishing Compressed Biogas (CBG) units. He suggested that a coordinated strategy may be developed by converging the efforts of the Agriculture, Fisheries, and Animal Husbandry Departments to facilitate the establishment of at least one CBG unit in each municipality. He observed that such an approach would promote sustainable waste management, generate renewable energy, and create additional income opportunities for stakeholders across these sectors. (**Action: Agriculture, Fisheries, and Animal Husbandry Departments)**

<u>4.Enhancing Credit Delivery to Agriculture Logistics and Supply Chain Ecosystem</u>

Shri. K. R. Jyothilal, IAS, Additional Chief Secretary (Finance), informed the house about the *Mother Dairy* model and observed that adopting a similar integrated approach could significantly benefit the State by strengthening agricultural value chains, enhancing processing and marketing capabilities, and improving returns to farmers. He further stated that with the commissioning and expansion of operations at Vizhinjam International Seaport, there would be a substantial increase in the demand for storage, warehousing, cold-chain, and other logistics infrastructure. In this context, he emphasized that bank finance would play a crucial role in supporting the development of such infrastructure and facilitating investments required to leverage the economic opportunities arising from the port.

5.Performance under Agriculture Infrastructure Fund

The AIF State PMU informed the house that the **Agriculture Infrastructure Fund (AIF) Scheme** has been extended up to September 2026. He further stated that a data-cleaning exercise is currently underway in the AIF portal to address issues relating to multiple applications by the same applicant across different banks. Necessary modifications are being made to strengthen the system and prevent such instances in the future.

Regarding geo-tagging of AIF projects, he informed that the State's geo-tagging compliance had improved significantly from 57% to 87% over the past year. He added that certain accounts which have been closed, wound up, or have turned into NPAs are facing difficulties in completing the geo-tagging process. Efforts are being undertaken to resolve these issues, and the concerned stakeholders are being closely followed up to ensure completion of the remaining geo-tagging requirements

The Additional Chief Secretary, Industries, instructed the Department of Agriculture and Farmers' Welfare to actively engage in resolving the pendency related to geo-tagging under the Agriculture Infrastructure Fund (AIF) Scheme. He directed the Department to provide necessary guidance and support to the farmers and other beneficiaries to facilitate the timely completion of geo-tagging requirements and ensure compliance with the scheme guidelines. **(Action: Department of Agriculture and Farmers' Welfare)**

6. Agenda suggested by NABARD

The DGM, NABARD, informed the house that, as per the directions of the Government of India, sub-sector-wise targets may be prescribed under sectors such as Fisheries and Animal Husbandry, including activities like sheep rearing and poultry farming. Referring to the earlier discussion on the predominance of gold loans in agricultural lending, she observed that the introduction of sub-sector-specific targets would help channel credit towards productive activities and address the issue to a considerable extent.

She further informed that a fresh list of utilization certificates pending with banks has been circulated to all member banks as well as the SLBC and requested the concerned banks to submit the pending utilization certificates to NABARD at the earliest.

With regard to Centre for Financial Literacy (CFL) claims, she stated that State Bank of India has submitted all claims pertaining to CFLs. She further informed that the claims from Indian Bank, Canara Bank, Union Bank of India, and Indian Overseas Bank are still pending and requested the concerned banks to submit the same without further delay.

(Action: Indian Bank, Canara Bank, Union Bank of India and Indian Overseas Bank.)

Performance under MSME Sector

ACP Performance

Annual Credit Plan Performance under MSME

Parameter	2024-25	2025-26
Target	78,341	85,232
Achievement	76,047	91,796
% Achievement	97.07%	107.70%

1. **Agenda Suggested by Kudumbashree Mission – PM SVaNidhi**

Smt. Tinku Biswal, IAS, Principal Secretary, observed that while promoting credit cards among street vendors could enhance their access to formal credit, banks should exercise due caution in extending such facilities. She emphasized that, in the absence of adequate financial literacy and awareness regarding responsible credit usage, beneficiaries may be exposed to the risk of over-indebtedness and financial distress. She therefore stressed the importance of coupling credit access with appropriate financial literacy and counselling initiatives.

Shri. K. R. Jyothilal, IAS, Additional Chief Secretary (Finance), suggested that the concerned Department undertake a study to assess the number of micro enterprises that have graduated to the small enterprise category and the number of small enterprises that have progressed to the medium enterprise category. He observed that such an assessment would provide a meaningful measure of the effectiveness and success of the State's industrial policies and support evidence-based policy interventions for enterprise growth.

Shri. Mohammed Hanish, IAS, Additional Chief Secretary (Industries), informed the house that the State Government is already implementing an initiative under the **Mission 1000 Scheme** aimed at supporting the growth and scaling up of enterprises. He stated that, so far, around 550 units have been brought under the ambit of the scheme and are being provided with the necessary support and handholding to enhance their operations and facilitate their progression to higher categories of enterprise. He added that the scheme serves as an important mechanism for promoting the growth of MSMEs and strengthening the industrial ecosystem in the State.

2. **Agenda suggested by Industries Directorate – Review of PMFME Scheme**

Shri. Mohammed Hanish, IAS, Additional Chief Secretary (Industries), informed the house that the State has successfully achieved its targets under the **PM Formalisation of Micro Food Processing Enterprises (PMFME) Scheme** and has emerged as the **third-best performing State in the country** under the programme. He attributed this achievement to the coordinated efforts of the Department and the banking fraternity in the State and congratulated both for their effective collaboration and commitment in ensuring the successful implementation of the scheme.

3. **Agenda suggested by Industries Directorate – Review of PMEGP**

The Director (i/c) informed the house that the targets under the **Prime Minister's Employment Generation Programme (PMEGP)** for **Scheduled Caste (SC)** and **Scheduled Tribe (ST)** beneficiaries could not be achieved during the previous financial year, despite a number of proposals being under various stages of processing with banks. He requested the member banks to expedite the appraisal and sanction of the pending applications so that the State is able to achieve the prescribed targets for SC and ST beneficiaries during the current financial year. He emphasized the need for timely processing of applications to ensure greater credit flow and enhanced livelihood opportunities for these vulnerable sections of society.

Shri. Mohammed Hanish, IAS, Additional Chief Secretary (Industries), expressed concern over the low level of achievement under the **Scheduled Tribe (ST)** category of the **Prime Minister's Employment Generation Programme (PMEGP)**. He instructed the member banks to expedite the processing and disposal of the pending proposals under the category and ensure their timely sanction. He further advised banks to proactively source and sponsor new proposals from eligible ST beneficiaries so as to improve credit flow to the community and achieve the targets stipulated under the scheme during the current financial year. (**Action: All Banks**)

DGM, Indian Bank, sought clarification regarding the treatment of subsidy in cases where PMEGP accounts had successfully completed the prescribed three-year lock-in period as standard accounts but subsequently turned into NPAs. He enquired about the procedure to be followed for adjustment of the subsidy in such cases.

Responding to the query, the Director, KVIC, informed that banks should adjust the subsidy only after the completion of physical verification of the unit and upon receipt of the subsidy adjustment letter from the competent authority. He clarified that the adjustment of subsidy should be carried out strictly in accordance with the prescribed guidelines and only after the necessary formalities have been completed.

Bank wise pendency for the FY 2022-23			
SL No	Name of the Bank	No of Projects	MM Involved
1	Federal Bank	5	12.88
2	Union Bank of India	5	7.79
3	Axis Bank	4	11.28
4	City Union Bank Ltd	3	5.25
5	Indus Ind Bank	3	6.28
6	Kozhikde District Cooperative Bank	3	5.74
7	Karur Vysya Bank	1	0.81
8	Thrissur District Cooperative Bank	1	1.23
Total		**25**	**51.23**

Banks were instructed to clear the pendency before June 30th 2026.**(Action: All Banks)**

4.<u>Agenda suggested by Industries Directorate – Review of PM Vishwakarma</u>

Shri. Mohammed Hanish, IAS, Additional Chief Secretary (Industries), instructed the member banks to expedite the disposal of long-pending loan applications and other pending cases under various schemes. He observed that undue delays in processing proposals could lead to customer grievances and complaints, adversely affecting the effectiveness of the schemes and the confidence of beneficiaries. He therefore advised banks to take necessary steps to clear the backlog and ensure timely processing of applications.**(Action: All Banks)**

5.<u>Bringing Kerala State Government PSUs into TReDS Platform</u>

Shri. Mohammed Hanish, IAS, Additional Chief Secretary (Industries), informed the house that certain Public Sector Undertakings (PSUs) in the State are performing well and suggested that they should be encouraged to actively utilize the **Trade Receivables Discounting System (TReDS)** platform. He observed that wider adoption of the platform by PSUs would facilitate faster realization of receivables by MSMEs, improve their liquidity position, and at the same time enhance the efficiency of payment systems within the PSUs.

The SLBC Convenor informed that the Government of India has introduced **ECLGS 5.0 (Emergency Credit Line Guarantee Scheme 5.0)** with an outlay of ₹2.55 lakh crore, particularly in response to the economic impact arising from the West Asian crisis, to support both MSME and non-MSME borrowers facing financial stress. He stated that the scheme will remain in force until March 2027 and urged all member banks to identify and extend the benefits of the scheme to all eligible borrowers. He instructed banks to ensure maximum coverage under the scheme so that stressed but viable units receive timely financial support and business continuity is maintained.

Shri. Mohammed Hanish, IAS, Additional Chief Secretary (Industries), further instructed the member banks and concerned stakeholders to actively promote the **ECLGS 5.0 Scheme** among eligible and needy borrowers. He emphasized the importance of creating awareness about the scheme and ensuring that financially stressed yet viable MSME and non-MSME units are able to access the benefits available under it. He advised banks to proactively identify eligible beneficiaries and facilitate timely assistance under the scheme.

Review of Other Priority Sector

ACP Performance

Annual Credit Plan Performance under other priority sector		
Parameter	**2024-25**	**2025-26**
Target	20,960	15,916
Achievement	12,302	18,012
% Achievement	58.69%	113.16%

Shri. Mohammed Hanish, IAS, Additional Chief Secretary (Industries), sought an explanation for the relatively low achievement levels recorded under the **Other Priority Sector** category in districts such as Wayanad and Malappuram. He directed the concerned banks and stakeholders to examine the factors contributing to the shortfall and identify suitable measures to improve credit flow under the category. He emphasized the need for focused efforts in these districts to ensure better achievement of Priority Sector Lending targets and balanced regional development**. (Action: All Banks, LDM – Wayanad, LDM - Malappuram)**

1. **Social Security Schemes Review**

The SLBC Convenor informed the house that the Department of Financial Services (DFS), Government of India, has launched a campaign aimed at ensuring **100% renewal of all existing enrolments under the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY)**. He instructed the member banks to closely monitor renewal dates and ensure that the linked savings accounts maintain adequate balances to facilitate seamless renewal of the policies.

He further advised banks to intensify efforts towards enrolling new beneficiaries under both schemes. The Convenor informed that the annual growth in enrolments under PMJJBY stood at **17.5%**, while the corresponding growth under PMSBY was **7.6%**. He emphasized the need for sustained efforts to improve coverage and extend the benefits of these social security schemes to a larger section of the population

2. **Social Security Schemes Review – APY**

The SLBC Convenor informed the house that enrolments under the **Atal Pension Yojana (APY)** in the State have shown improvement compared to the previous financial year. He stated that the State has achieved **59.80% of its annual enrolment target** under the scheme as on the 31.03.2026.

He further informed that **Tamilnad Mercantile Bank, IndusInd Bank, IDBI Bank, Dhanlaxmi Bank, Kerala Grameena Bank, UCO Bank, Canara Bank, and IDFC FIRST Bank** were the banks that had achieved their respective APY targets. He congratulated the target-achieving banks for their performance and urged the other banks to intensify their efforts to improve enrolments and achieve the stipulated targets within the prescribed timeframe.

Smt. Sharmila Mary Joseph, IAS, Principal Secretary, Higher Education, enquired whether the reduction in the number of NPAs under Educational Loans indicated a corresponding decline in the number of students availing educational loans. She sought clarification on whether the improvement in the asset quality of the educational loan portfolio was attributable to better repayment performance and recovery efforts or to a reduction in the volume of educational loans being sanctioned and disbursed to students.

Smt. Sharmila Mary Joseph, IAS, Principal Secretary, Higher Education, observed that a comparison of the State's total advances with Priority Sector Advances reveals that a substantial portion of bank credit is flowing to sectors outside the priority sector. She sought clarification on the reasons for the relatively lower share of Priority Sector Lending in the overall credit portfolio.

Responding to the query, the SLBC Convenor informed that certain categories of loans, such as housing loans and educational loans, qualify for classification under the Priority Sector only up to the limits prescribed under the extant guidelines. Any amount sanctioned beyond the stipulated threshold is not reckoned under Priority Sector Lending, which partly explains the difference between total advances and Priority Sector Advances.

3. **Review of CD Ratio**

Shri. Mohammed Hanish, IAS, Additional Chief Secretary (Industries), observed that the State's **Credit-Deposit (CD) Ratio of 72.88%** is not particularly encouraging when compared to several neighbouring States. He noted that, upon reviewing the performance of banks whose CD ratios are below the State average, it is evident that some of them have a significant branch network and substantial presence in Kerala.

He emphasized that banks should give greater focus to enhancing credit deployment within the State and support productive sectors of the economy, rather than concentrating predominantly on mobilizing deposits. He instructed the member banks to take proactive measures to improve credit disbursement in Kerala so as to contribute more effectively to the State's economic growth, employment generation, and investment development.

4. **Agenda suggested by GST Department**

Shri. K. R. Jyothilal, IAS, Additional Chief Secretary (Finance), instructed all member banks to furnish the required details to the concerned Government Departments at the earliest. He observed that the timely availability of such information would facilitate the recovery of pending GST arrears and strengthen revenue collection efforts. He further noted that expeditious collection of GST dues would contribute positively to the State's financial position and support the Government's fiscal management objective.

Fresh Issues

1. **Agenda suggested by Kudumbashree**

The representative of Kudumbashree informed the house that, in addition to promoting regular women Self-Help Groups (SHGs), the Mission is also actively supporting and nurturing special SHGs comprising elderly persons, transgender individuals, and persons with disabilities (PwDs). The representative requested the SLBC to advise member banks to extend due consideration to these groups while providing financial assistance and credit support. It was emphasized that enhanced access to institutional finance for such vulnerable sections would promote financial inclusion, livelihood generation, and socio-economic empowerment.

The Forum took note of the request and advised member banks to consider financing proposals from Self-Help Groups comprising elderly persons, transgender individuals, and persons with disabilities (PwDs) based on their merits and viability. The banks were encouraged to extend appropriate credit support to such groups in accordance with the extant guidelines, with a view to promoting financial inclusion, entrepreneurship, and livelihood opportunities among these vulnerable sections of society.

Shri. Suvash Kumar, Deputy General Manager, Canara Bank, proposed the vote of thanks. He expressed his gratitude to the Chair, representatives of the Government of Kerala, Reserve Bank of India, NABARD, member banks, and all other participants for their valuable contributions and active participation in the deliberations. He also thanked the organizers and supporting officials for the successful conduct of the meeting.

There being no other agenda items for discussion, the meeting concluded at **2:00 PM** with a vote of thanks to the Chair.

Participants

CHIEF GUEST			
SL NO	INSTITUTION	NAME	DESIGNATION
1	Government of Kerala	Shri. V D Satheesan	Chief Minister

CHAIRPERSON OF THE MEETING			
SL NO	INSTITUTION	NAME	DESIGNATION
1	Government of Kerala	Dr. A Jayathilak IAS	Chief Secretary
2	Canara Bank	Shri. Bhavendra Kumar	Executive Director

RESERVE BANK OF INDIA		
SL NO	NAME	DESIGNATION
1.	Shri. Praveen Kumar Vasantha Ramachandran	Regional Director
2.	Shri. Mohammed Sajid P K	General Manager
3.	Shri. Sabith Salim	Assistant General Manager
4.	Shri. Sreekant T K	Manager
5.	Shri. Akhil V S	Manager
6.	Shri. V G Monikandan	Manager
7.	Shri. Amal N S	Manager

DEPARTMENT OF FINANCIAL SERVICES		
SL NO	NAME	DESIGNATION
1*	Shri. Manoj Muttathil Ayyappan	Joint Secretary

*-Attended the meeting online

NABARD		
SL NO	NAME	DESIGNATION
1	Shri. Jyothis Jagannadh	General Manager
2	Smt. Jiksy Raphael	Deputy General Manager
3	Smt. Surabhi S Kurup	Manager

GOVERNMENT OF KERALA/ GOVERNMENT OF INDIA/DEVELOPMENTAL AGENCIES			
SL No	INSTITUTION	NAME	DESIGNATION
1.	Finance Department	Shri. K R Jyothilal IAS	Additional Chief Secretary
2.	Department of Industries & Commerce	Shri. APM Mohammed Hanish IAS	Additional Chief Secretary
3.	Animal Husbandry Department & Dairy Development Department	Shri. Minhaj Alam IAS	Additional Chief Secretary
4.	Planning and Economic Affairs Department	Dr. Sharmila Mary Joseph IAS	Principal Secretary
5.	LSGD & Agriculture Department	Smt. Tinku Biswal IAS	Principal Secretary & APC
6.	Secretary to Chief Minister	Dr. Rathan U Kelkar IAS	Secretary
7.	Co-Operation Department	Dr. Veena N Madhavan IAS	Secretary
8.	Additional Secretary and Officer on Special Duty to Chief Minister	Shri. Umesh N S K IAS	Additional Secretary
9.	Planning & Economic Affairs Department	Smt. Lethakumari M B	Additional Secretary
10.	Department of Industries & Commerce	Shri. Rajeev G	Additional Director- Directorate of Industries & Commerce
11.		Shri. Sasikumar S	Deputy Director- Directorate of Industries & Commerce

12.	**Department of Co-Operation**	**Smt. Shibi Abraham**	**Joint Secretary**
13.	**Economics & Statistics Department**	**Smt. Shailamma K**	**Director**
14.		**Shri. Premarajan E V**	**Joint Director**
15.	**State Planning Board**	**Shri. Nagesh S S**	**Chief –Agriculture Division**
16.		**Smt. Josephine J**	**Chief-Decentralized Planning Division**
17.	**KURDFC**	**Shri. S Premkumar**	**Managing Director**
18.	**State GST Department**	**Shri. Anil Kumar S**	**Joint Commissioner**
19.		**Shri. Shahin Shah KAS**	**Deputy Commissioner**
20.	**Animal Husbandry Department**	**Dr. Vinayaraj S**	**Deputy Director**
21.	**Agriculture Development & Farmers' Welfare Department**	**Shri. Jayakrishnan K G KAS**	**Under Secretary**
22.		**Shri. Pramod M S**	**Assistant Director**
23.		**Smt. Leaya Jose**	**Assistant Director**
24.	**State Horticulture Mission**	**Smt. Asha S**	**Joint Director**
25.		**Smt. Noobiya Basheer**	**Assistant Director**
26.	**Finance Department**	**Shri. Rajesh Prakash**	**Additional Secretary**
27.	**Co-operation Department -Office of Registrar of Co-operative Societies**	**Shri. Sreekumar A**	**Additional Registrar**
28.	**PM VISHWAKARMA - SLPMU**	**Shri. Arun G**	**Asst. Manager-SLPMU-PMVKY**
29.		**Shri. Nithin O**	**Consultant**

30.	Kerala Livestock Development Board	Dr. J Sajeev Kumar	Deputy General Manager
31.	Land Revenue Commissionerate	Shri. Rajesh Kumar P	Assistant Commissioner (LR)
32.	Kerala Bureau of Industrial Promotion	Shri. Suraj S	CEO
33.		Shri. Van Roy	General Manager
34.		Shri. Alby Eldose	Project Executive
35.	National Housing Bank	Shri. Dhiraj Kumar	Regional Manager
36.	SIDBI	Shri. Krishna Murthy	Assistant General Manager
37.	KVIC	Shri. C G Andavar	State Director(i/c)
38.		Shri. Sanjeev	Assistant Director
39.	KVIB	Smt. Ashitha P A	Director
40.	ST Development Department	Shri. Rajesh S	Joint Secretary
41.		Shri. Varun G Kumar	JRC
42.	SC Development Department	Shri. Aravindakshan Chettiar	Deputy Director
43.	ST Directorate	Shri. Sudheer S S	Assistant Director
44.	Kudumbashree	Shri. Naveen C	COO-NRLM
45.	NORKA Roots	Smt. Jency Josey	Asst.Manager
46.	Agriculture Infra Fund	Shri. Bijukumar D S	Team Leader
47.		Smt. Soumithri Krishnanunni	Post Harvest Management Expert

48.	Agri Insurance Company of India Ltd	Shri. Vishwanath Durki	Regional Manager
49.		Shri. K M Sooraj	Deputy Manager

**-Attended the meeting in online mode*

District Collectors/Representatives attended the meeting in Online Mode.

PUBLIC SECTOR BANKS			
SL NO	INSTITUTION	NAME	DESIGNATION
1.	BANK OF BARODA	Shri. D Prajith Kumar	General Manager
2.		Shri. R V S V Sridhar	Deputy General Manager
3.	BANK OF INDIA	Shri. Rajeev Kumar	Deputy Zonal Manager
4.	BANK OF MAHARASHTRA	Shri. P Karthigeyan	Zonal Manager
5.	CENTRAL BANK	Shri. Abhijeet Kumar Jha	Regional Head
6.		Shri. Sreekuttan A	Chief Manager
7.	INDIAN BANK	Shri. Suresh K	Zonal Manager
8.	INDIAN OVERSEAS BANK	Shri. Praduman Kumar Sinha	Regional Manager
9.		Shri. Rajeev K S	Manager
10.	PUNJAB & SIND BANK	Shri. Gaurav Garg	Assistant General Manager
11.		Shri. D Ravikumar	Chief Manager
12.	PUNJAB NATIONAL BANK	Shri. M Jagadeesh Kumar	Circle Head-Assistant General Manager

13.	STATE BANK OF INDIA	Shri. K V Bangarraju	Chief General Manager
14.		Shri. Santhosh Kumar	Deputy General Manager
15.		Smt. P Reeja	Chief Manager
16.		Shri. Arun Krishna	Chief Manager
17.	UCO BANK	Shri. Gajanan Pradhan	Deputy General Manger & Zonal Head
18.	UNION BANK OF INDIA	Shri. S Sakthivel	General Manager
19.		Shri. Renjith Swaminathan	Deputy General Manager

CONVENOR BANK (CANARA BANK)		
SL NO	NAME	DESIGNATION
1	Shri. V S Santosh	SLBC Convener & General Manager
2	Shri. Barun Singh Thakur	General Manager
3	Smt. C J Vijayalakshmi	General Manager
4	Shri. Suvash Kumar	Deputy General Manager
5	Shri. Achuth J Sankar	Senior Manager
6	Shri. Kiran Krishnan	Senior Manager
7	Shri. Sreejesh P S	Manager
8	Shri. Khoushik S	Officer

REGIONAL RURAL BANK			
SL NO	INSTITUTION	NAME	DESIGNATION
1	Kerala Grameena Bank	Smt.Vimala Vijayabhaskar	Chairperson
2	Kerala Grameena Bank	Shri. Harish G Gundekar	General Manager
3	Kerala Grameena Bank	Shri. Surendran T V	Regional Manager
4	Kerala Grameena Bank	Shri. A S Kumar	Manager

PRIVATE SECTOR BANKS			
SL No	INSTITUTION	NAME	DESIGNATION
1.	AXIS BANK	Shri. S Anand	Circle Head
2.		Shri. Shinod Varghese	Vice President
3.		Smt. Anjumole Antony	Senior Manager
4.	BANDHAN BANK	Shri. Lilgith Mohan	AVP
5.	CSB BANK Ltd	Shri. Shoby Michael	Regional Head-Agri
6.	CITY UNION BANK	Shri. Ajin S	Officer
7.	DBS BANK Ltd	Shri. Dinu L Mohan	Senior Manager
8.	DHANLAXMI BANK	Shri. Sreekanth V V	Deputy General Manager
9.	FEDERAL BANK	Shri. Shiju K V	SVP & Zonal Head
10.		Shri. Preetha K	Associate Vice President
11.	HDFC BANK Ltd	Shri. Aju K Mathen	Zonal Head
12.		Shri. K Venkata Anil	Regional Head
13.	ICICI BANK	Shri.	
14.		Shri. Arun P V	Zonal Head
15.		Smt. M Sajitha	SLBC Co-Ordinator
16.	IDBI BANK	Shri. Rajesh M Jha	Chief General Manager
17.		Shri. Lijo John	Deputy General Manager
18.	IDFC FIRST Bank	Shri. Bipin V S	Sales Manager
19.	J&K BANK	Shri. Vivek Sharma	Senior Manager

20.	KARNATAKA BANK	Sri.Sathyajith J K	Cluster Head
21.	KARUR VYSYA BANK	Smt.Jayasree K	Manager
22.	KOTAK MAHINDRA BANK	Shri. Aneesh V	Head-Government Banking
23.	RBL BANK	Shri. Abhilash David	Deputy Vice President
24.	THE SOUTH INDIAN BANK	Shri. Madhu M Pillai	General Manager
25.	TAMILNAD MERCANTILE BANK	Shri. N Kalaimani	Assistant Vice President
26.	YES BANK	Shri. Harikrishnan V	SVP&Cluster Head
27.	DBS BANK	Shri. Arun P S	Branch Manager

CO-OPERATIVE BANKS			
SL NO	INSTITUTION	NAME	DESIGNATION
1	Kerala Bank	Shri. Jorty Chacko	CEO
2	Kerala Bank	Shri. Roy Abraham	Executive Director
3	KSCARDB (incl. PCARDBs)	Smt. Smitha Chandran C K	General Manager
4	KSCARDB (incl. PCARDBs)	Shri. Biju Varghese T	Agriculture Development Manager

LEAD BANK OFFICES			
SL NO	INSTITUTION	NAME	DESIGNATION
1.	Indian Overseas Bank	Shri. Jayamohan S	LDM Trivandrum
2.	Indian Bank	Shri. Ajit Kumar C	LDM Kollam

3.	State Bank of India	Shri. Arun M	LDM Alappuzha
4.	State Bank of India	Shri. Manoj K S	LDM Pathanamthitta
5.	State Bank of India	Shri. Raju Philip	LDM Kottayam
6.	State Bank of India	Shri. Varghese M Mathew	LDM Idukki
7.	State Bank of India	Shri. Ajilesh C	LDM Ernakulam
8.	Canara Bank	Shri. Mohammed Shafi K C	LDM Thrissur
9.	Canara Bank	Shri. Anilkumar P T	LDM Palakkad
10.	Canara Bank	Smt. Anjanadev M V	LDM Malappuram
11.	Canara Bank	Shri. Jyothis S	LDM Kozhikode
12.	Canara Bank	Shri. Vineesh Babu A	LDM Wayanad
13.	Canara Bank	Dr. Renjith K S	LDM Kannur
14.	Canara Bank	Shri. Thippesh S	LDM Kasargod

SMALL FINANCE BANK			
SL NO	INSTITUTION	NAME	DESIGNATION
1	ESAF	Shri. Annamma Simon	Vice President
2	Ujjivan	Shri. Vijesh V Kumar	State Leader

Payment Bank			
SL NO	INSTITUTION	NAME	DESIGNATION
1	India Post Payment Bank	Shri. Ajith K C	Circle Distribution in Charge
2	Airtel Payments Bank		