



കേരള സംസ്ഥാന സഹകരണ കാർഷിക ശ്രമ വികസന ബാങ്ക് ലിമിറ്റഡ്. Kerala State Co-operative Agricultural and Rural Development Bank Ltd.

R1/Recovery Review/NPA/2023-24

10.07.2023

The CIO (SZ) & (NZ)  
The Principal, KSCARDB, ITM  
All Regional Managers  
Secretaries of all PCARD Banks

Sir,

Sub : **"No New NPA (NNN) Campaign 2023-24"- Constituion of Special Task Force--reg**

- Ref: (1) This office letter of even number dated 24.05.2023 and 05.06.2023  
(2) Resolution no: A2 dated 22.06.2023 of the Administrator of the Bank  
(3) This office letter of even number dated 07.07.2023  
(4) Workshop conducted at ITM, Ernakulam on 04.07.2023

As you aware that, the Administrator of the Bank vide resolution referred above has accord permission to implement the new campaign viz. "No New NPA (NNN) Campaign 2023-24" and authorized the Managing Director/General Manager(i/c) to take necessary steps to proceed with implementing the "No New NPA (NNN) Campaign 2023-24" with a '15 point Action Plan' which has already been intimated vide letter cited 3<sup>rd</sup> above. Based on the performance as on 31.03.2023, we have identified 12 weak PCARDBs viz.1) Manjeswaram 2) Sulthan Bathery 3) Mannarkad 4) Aluva 5) Muvattupuzha 6) Idukki 7) Meenachil 8) Chengannur 9) Kollam 10) Kottarakkara 11) Neyyatinkara 12) Kilimanoor wherein special recovery work need to be channelized for which a **"Special Task Force"** at Head Office level is constituted for the on-site support/guidance/review etc of the above said 12 weak PCARDBs to boost up recovery/reduction of impaired assets with the following officials.

- Smt.Sindhu.R.Nair General Manager(i/c)
- Sri.Thomaskutty Thomas Chief Inspecting Officer, South Zone
- Sri.C.Ramadas Finance Manager, Head Office
- Sri.Biju Varghese Agricultural Development Manager,HO
- Smt.V.Sujatha Agricultural Development Manager (i/c), HO
- SriSakeerudeen Sait.A Regional Manager(i/c), (Recovery)
- Sri.R.Pradeep Deputy Manager, Head Office
- Sri.M.Harikumar Deputy Manager, Head Office

Accordingly, in order to coordinate the work relating to recovery and NPA management, the Special task Force is divided to 4 teams and the Regions which comes under each team is detailed here under.

**HEAD OFFICE: THIRUVANANTHAPURAM,**

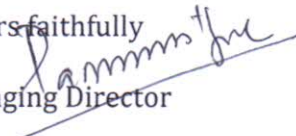
Post Box No. 56, Statue Jn., Thiruvananthapuram-695 001. Phone: 0471-2460595(6 lines), Fax:0471-2462671,  
Mail id: recovery.kscardb@gmail.com



കേരള സംസ്ഥാന സഹകരണ കാർഷിക പ്രാദേശിക വികസന ബാങ്ക് ലിമിറ്റേഡ്. Kerala State Co-operative Agricultural and Rural Development Bank Ltd.

TEAM	OFFICERS INCHARGE	REGIONS/PCARDBs COVERED	SPECIAL ATTENTION NEEDED PCARDBs	E-MAIL ID
NNN TASK FORCE TEAM 1	SriSakeerudeen Sait.A RM(i/c) (Recovery) & Sri.M.Harikumar DM (NFS)	Kollam Idukki Ernakulam & all PCARDBs in the above 3 regions	Kollam Kottarakkara Idukki Aluva Muvattupuzha	<a href="mailto:nnnteam001@gmail.com">nnnteam001@gmail.com</a>
NNN TASK FORCE TEAM 2	Sri.Biju Varghese ADM (F&I) & Smt.V.Sujatha ADM(i/c) (Monitoring)	Trivandrum Pathanamthitta Alappuzha Kottayam & all PCARDBs in the above 4 regions	Neyyattinkara Kilimanoor Chenganoor Meenachil	<a href="mailto:nnnteam002@gmail.com">nnnteam002@gmail.com</a>
NNN TASK FORCE TEAM 3	Sri.C.Ramadas Finance Manager & Sri.R.Pradeep DM (General)	Thrissur Palakkad Wayanad Kasargod & all PCARDBs in the above 4 regions	Mannarkkad Sulthan Bathery Manjeshwaram	<a href="mailto:nnnteam003@gmail.com">nnnteam003@gmail.com</a>
NNN TASK FORCE TEAM 4	Sri.Thomaskutty Thomas CIO,SZ	Kozhikode Malappuram Kannur & all PCARDBs in the above 3 regions	-----	<a href="mailto:nnnteam004@gmail.com">nnnteam004@gmail.com</a>

In addition to this, as advised in the workshop held on 04.07.2023, the daily paid Assistants who are deputed for recovery and NPA management at PCARDBs have to report their **Weekly Work Diary** only to the respective team's e-mail IDs and not to any other mails. A team of Assistants (both daily paid and permanent) at Head Office will be provided to each team will be provided for support and coordination. Seperate whatsapp group for each team comprising of Task Force Members, Regional Managers, Secretaries of PCARDBs, Daily Paid Assistants deputed to respective PCARDBs etc are to be formed for constant followup/online meetings/updation of the data etc. The Secretaries of PCARDBs are requested to make use of the service of the daily paid Assistants deputed for recovery and NPA management to its optimum and required to make their comments on the weekly work diary. Further queries/clarification in the matter, if any, can be had from the respective team Officers in charge at Head Office

Yours faithfully  
  
Managing Director

Copy to: Nodal Officers (North/Central/South Zone)