



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

R1/Recovery Review/NPA/2023-24

07.07.2023

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"**--reg

Ref: Resolution no: A2 dated 22.06.2023 of the Administrator of the Bank

The year 2022-23 was earmarked by giving focus to recovery along with lending and a campaign named **"100% Recovery 2022-23"** with 15 point action plan was launched. As a part of this campaign, the Recovery Review Meetings were conducted, "45 Days Intensive Recovery Campaign" from 15.10.2022 to 30.11.2022 was took place, PCARDB wise recovery targets were allotted, Nodal Officers were deputed, daily reporting of recovery percentage introduced, zonal Recovery Review Meetings, Special Zonal Recovery Review Meetings, Workshop/ODI for weak PCARDBs, Presidents Conference etc were also conducted during the year 2022-23. With the joint effort by the PCARDB and KSCARDB, we were able to achieve **63.53%** recovery as on 31.03.2023 as against **57.51%** as on 31.03.2022 registering a growth of **6.02%** in recovery.

As a part of the second phase in recovery in the year 2023-24, KSCARDB is initiating the recovery programme in a more effective manner by giving special emphasis on NPA reduction and concentrating on collection of arrear demands, naming the programme as **"No New NPA (NNN) Campaign 2023-24"**.

The 35th sitting of the Administrator of the Bank held on 22.06.2023 resolved to

- accord permission to implement the new campaign viz. **"No New NPA (NNN) Campaign 2023-24"** and
- authorize 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'.

The Action plan will be as follows:

1. NPA based recovery is focused during the year 2023-24



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2. Recovery action plan for the year 2023-24 with special task "No New NPA"(NNN) is envisaged
3. PCARDB Banks are divided into 3 zones viz. South, Central and North and 2 Nodal Officers for each zone has been deputed for coordinating recovery works as was done in the last year.
4. Targets for recovery has been provided to PCARDBs for specified dates ie;20%, 40% and 60% by each PCARDBs as on 30.06.2023, 30.09.2023 and 31.12.2023 respectively. The target set for 31.03.2024 (State level average) is 80%.
5. The daily wage Assistants of Regional Office are deputed exclusively for arrear collection work of PCARDBs w.e.f 01.06.2023 in the region by allocating clear target with special emphasis for collection of arrear demand by ROs and Regional Managers were also advised to report the recovery initiatives made at RO level on 15th and 30th of every month to Head Office.
6. Zonal wise daily Reporting has been made from 01.06.2023 in the format demand, collection, balance and recovery% to Head Office.
7. Online review meetings commenced from 05.06.2023 and fortnightly review (online meetings) of each zone has been arranged for constant follow-up. Weekly online meetings of RMs, Section heads at HO and other Officers of RO/HO also will be convened during this campaign period so as to assess performance of Regional Office and will be monitored strictly.
8. Review meetings will have to be conducted in each 3 zone by giving emphasis on NPA based recovery and Special Organizational Development Intervention trainings will be given to weak PCARD Banks by KSCARDB ITM
9. Support of Sale Officers will be facilitated throughout the year. The service of the Sale Officer in some of the PCARDBs are not satisfactory. Strict monitoring of the Sale Officer by Co-Operative Department is highly appreciated. We may request the Registrar of Co-operative Societies to interfere in this regard.
10. A special attention is to be given for Staff/Director related loans by ensuring that such loans do not become either overdue or NPA, which should be monitored on a quarterly basis by the PCARDBs.
11. Best performance awards will be declared to ROs and PCARDBs at the end of financial year and also by considering collection against arrear demand/reduction in NPA.
12. 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



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7)Meenachil 8) Chengannur 9) Kollam 10) Kottarakkara 11) Neyyatinkara 12) Kilimanoor for which special recovery work need to be channelized.

13. At Head Office level, a "Special Task Force" is to be 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
- Sri.Sakeerudeen Sait.A Regional Manager(i/c)(Recovery)
- Sri.R.Pradeep Deputy Manager, Head Office
- Sri.M.Harikumar Deputy Manager, Head Office

14. A meeting of the President, Secretary, Sale Officer, Recovery Officer of the above weak 12 PCARDBs and with the concerned Regional Managers along with the members of Special Task Force/Nodal Officers will have to be conducted at KSCARDB ITM before 31.07.2023.

15. Since, the daily wage Assistant of Regional Office are deputed exclusively for arrear collection work of PCARDBs w.e.f 01.06.2023, a training on Recovery and NPA Management need to be provided to those daily paid Assistants at ITM within first week of July 2023.

Based on the above resolution, we have already initiated action plan and conducted workshop for daily paid Assistants working at Regional Offices all over Kerala on 04.07.2023 at ITM, Ernakulam, wherein the guidelines have been given on NPA Management and recovery aspects and also about the weekly reporting to Had Office. The PCARDBs and Regional Offices are once again requested to join their hands to reduce the impact of impaired assets so as to attain the desired State level recovery of 80% by 31.03.2024. They are also requested to exhibit banners highlighting the Campaign in all the offices of KSCARDB and PCARDBs and wide publicity may also be given in this matter.

Yours faithfully

Managing Director

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