

State Level Review Meeting, March 2024 Agenda & Background Notes

1. ADOPTION OF MINUTES OF 142nd SLBC Meeting December 2023

The minutes of State Level Bankers' committee Meeting, held on 21st March 2024 circulated vide SLBC letter no SLBC/142/Minutes/52/AJS dated 30th March 2024.

The house may adopt the said minutes.

2. Review of Performance under Annual Credit Plan 23-24.

2.1 Review of Performance under Primary Sector

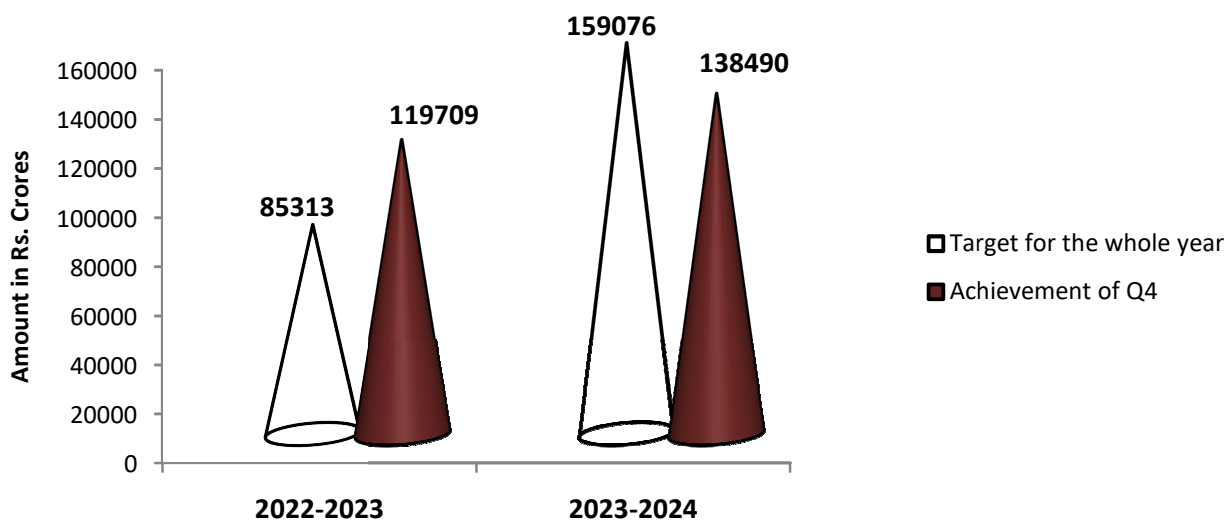
PRIMARY		
Parameter	2022-2023	2023-2024
Target for the whole year	85313	159076
Achievement of Q4	119709	138490
% achievement for Q4	140%	87%

Disbursement in 2022-2023 : Rs. 119709/- Crs

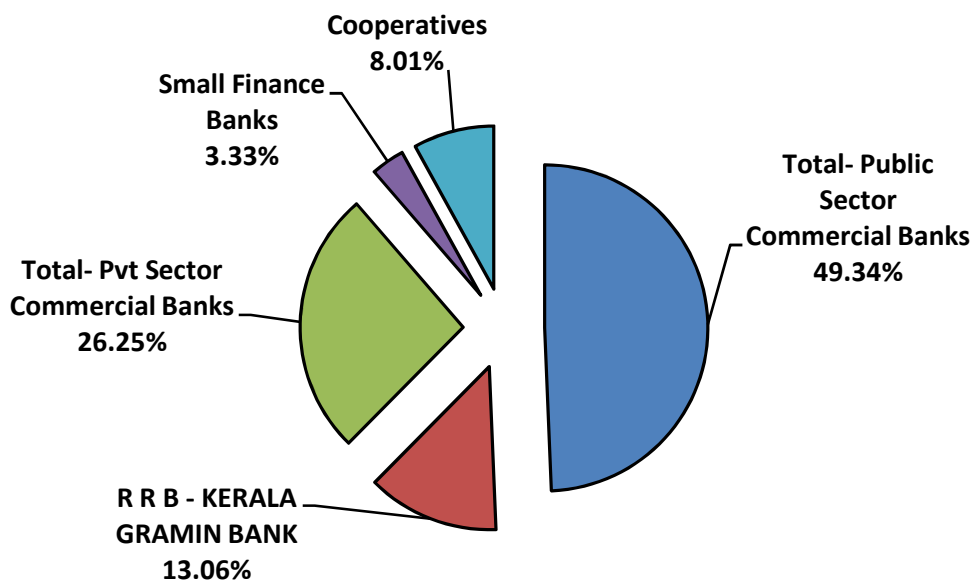
Disbursement in 2023-2024: Rs. 138490/- Crs.

Incremental Disbursement: Rs. 18,781/- Crs

% Increase from last Financial year: 15.68%

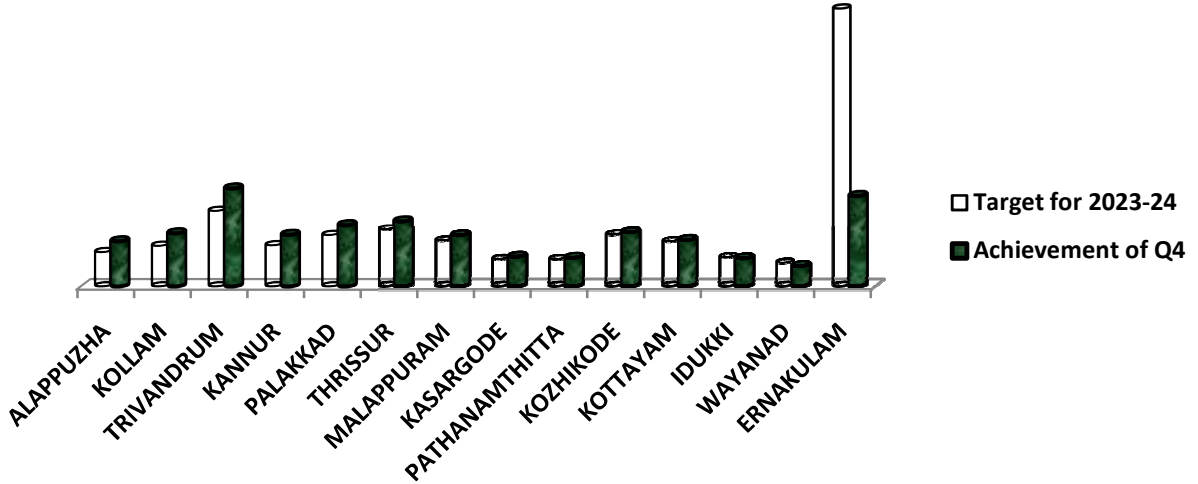


Share of Primary Sector Disbursement



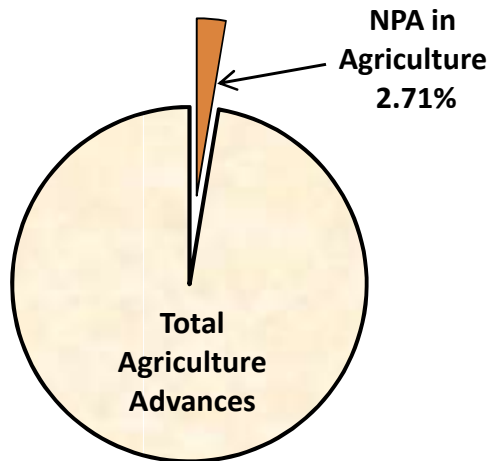
Sl. No.	District	Target for 2023-24	Achievement of Q4	% Achievement
1	ALAPPUZHA	6580	8632	131%
2	KOLLAM	7792	10166	130%
3	TRIVANDRUM	14488	18770	130%
4	KANNUR	7887	9884	125%
5	PALAKKAD	9868	11708	119%
6	THRISSUR	11000	12606	115%
7	MALAPPURAM	8800	9787	111%
8	KASARGODE	5222	5629	108%
9	PATHANAMTHITTA	5179	5420	105%
10	KOZHIKODE	9945	10364	104%
11	KOTTAYAM	8625	8867	103%
12	IDUKKI	5575	5327	96%
13	WAYANAD	4500	3825	85%
14	ERNAKULAM	53614	17504	33%
TOTAL		159076	138490	87%

Primary Sector Target Vs Achievement



Agriculture Advances over the years			
March 2021	March 2022	March 2023	March 2024
87091	94748	110611	131379

Share of Agriculture NPA



FY 22-23, the NPA percentage was: 3.38% where as the NPA percentage in agriculture has reduced to 2.71% in this financial year.

2.2 Pending Issues in Primary Sector

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

Sl. No.	Year (ends on March)	Total Advance	Agriculture Advances	% Agri advance in Total Advances	Growth in Agri
1	2013	175087.32	45054.61	26%	
2	2014	192010.19	48811.93	25%	3757.32
3	2015	218706.07	57655.91	26%	8843.98
4	2016	232417.61	54888.00	24%	-2767.91
5	2017	256074.70	61456.81	24%	6568.81
6	2018	286783.48	69343.93	24%	7887.12
7	2019	329899.97	80802.88	24%	11458.95
8	2020	359273.74	82220.56	23%	1417.67
9	2021	392669.16	87091.02	22%	4870.47
10	2022	424625.73	94748.01	22%	7656.99
11	2023	493157.02	110610.51	22%	15862.50
12	2023 June	498691	115156	23%	4546
13	2023 September	542171	121215	22.35%	6059
14	2023 December	558352	125540	21.94%	4325
15	2024 March	577092	131379	22.76%	5839

RBI vide their letter no.FIDD.CO.LBS.BC No. dated 29 September 2016 had advised all SLBC Convenor Banks/Lead Bank to include 'Doubling of Farmers Income by 2022' as a regular agenda under Lead Bank Scheme in various for a such as SLBC,DCC, DLRC and BLBC.

Though the timeline suggested by Government of India and RBI has ended by March 2023, a clarification regarding the same has been sought from SLBC side to the Department of Agriculture, Government of Kerala regarding the progress of the campaign and initiatives done from the side of the Department to improve the income of the farmers of the state. The Department has given the various initiatives adopted by them and the same is mentioned in the action taken part of this agenda.

Progress during the first three years in increasing farmers' income was nullified by the devastating flood especially in the agricultural sector. The state is recovering from the loss. SLBC has initiated natural calamity measures to overcome the disaster. Limited credit to lease land farming sector in Kerala was an issue pointed out in SLRM.

During 130th SLBC the forum observed that there is a need to adopt new strategies for ensuring the target of doubling the farmers' income by 2022. The two consecutive floods in 2018 and 2019 nullified the progress made and now the pandemic has also played havoc with the program. Hence there is a need to re-strategize the process.

Action Taken:

1. SLBC has made the following recommendation to the State Government on issues related to lease land farming vide letter **Ref: Kerala SLBC/95 /78/GN/2018 dated 13th July 2018** regarding Reducing Stamp duty & Registration fees on lease deeds for lease land cultivation. 134th SLBC forum approved the draft guidelines formulated by Department of Agriculture in consultation with SLBC for promoting lease/tenant/licensed farming in the State of Kerala. The major component of the proposed scheme is a tripartite agreement to be executed between Land owner – Licensor(s), Representative of LSGI and Licensee cultivator (s). A government order in this regard may be issued.
2. The Sub-committee on Agriculture decided focus on saturation of Kisan Credit Card to agriculture and farmers engaged in the allied sector besides "SUBHIKSHA KERALAM" Scheme launched by Government of Kerala. Integrated farming, market interventions to reduce the role of middleman, promoting organic farming methods, food processing etc. to be promoted.
3. SLBC has written to Department of Agriculture regarding marking of Hypothecation clause in the State Agriculture Insurance Scheme. Now the PMFBY scheme is made voluntary. In order to protect the interests of farmers, they may be given an option to choose between PMFBY and State Insurance Scheme.

SLBC had taken up the matter with Director of Agriculture and the reply received as follows;

No:ADFW/1518/2021-TP4	Date:05/03/2021
From Director of Agriculture	
To The Convenor , SLBC. Kerala	

Sir,

Sub:- Marking of "Banks Hypothecation clause" in Agricultural Insurance policies - report -submitting of-reg

Ref:- 1)Letter no Kerala SLBC/177/2020/SN dated 07/12/2020 from the Convenor SLBC
2) Note from TR(2)8254/20 dated 21/02/2021 of TR section

It is hereby informed that at present, the crop insurance compensation is paid directly to farmers account by EBT as per order no G.O.(MS) 37/2017/agri dated 22/03/2017. The Agriculture Department is working for the welfare of farmers and crop insurance scheme intends to pay compensation directly to farmers who incur heavy loss due to natural calamities.

It is also informed that inclusion of "Banks Hypothecation clause " in the crop insurance policies will hinder the farmers recultivation process as they may face difficulty to raise funds for the recultivation activities , if the compensation amount is credited to the loan account. .

133rd SLBC forum as well as the Central Government has opined that crop insurance coverage in the State of Kerala is less than 1% and need improvement.

For the Khariff season of this FY, Government has rolled out crop insurance vide G.O.(Rt)No.854/2023/AGRI dated 25/08/202. The cut off date for debiting the premium from farmers account was kept as 07/09/2023 and the last date of premium remittance by Commercial Banks RRBs/PACS/DCBs is 22/09/2023.

During 135thSmt. Ishita Roy IAS, Additional Chief Secretary & Agricultural Production Commissionerinformed concerns regarding the issues with regard to the hypothecation clause in the State Crop insurance policy. Banks hypothecation clause in the insurance policies will hinder the farmers to go for re-cultivation purpose since also will be a hurdle raise fund.

The SLBC Convenor replied regarding incorporation of hypothecation clause in State crop insurance for crediting the compensation in KCC Account of the borrower, Kisan Credit Card limit is in the nature of a revolving cash credit facility without any restrictions in number of debits and credits the compensation credited to the KCC account can be utilized by the farmer for their re-cultivation purpose. PMFBY insurance allows crediting of insurance claims in KCC account of the farmer.

In Kerala, Crop insurance coverage is very less compared to rest of India. Moreover, Crediting of State Crop Insurance claims to Kisan Credit Card account of the farmers will enable the Bankers to encourage tobring more farmers under crop insurance bracket.

4. In consultation with RBI, selected SLBCs and other stakeholders NABARD has developed the benchmarks/indicators for monitoring and reviewing the progress under Doubling of farmers' income by 2022.
5. SLBC is coordinating and reviewing the campaign for issuance of Kisan Credit Card to farmers for Agriculture and allied activities. After the withdrawal of Interest Subvention Scheme (ISS) and Prompt Repayment Incentive to short term crop loan other than Kisan Credit Card facility, there is an increase in number of KCC account. ***Number of Kisan Credit Card issued to farmers has decreased from 2400291 (Mar 2023) to 1956718 (Mar 24).***

The action points provided from the Department of Agriculture Department they have taken to improve the income of farmers of the state:

1. Various 'agricultural clusters' have been formed and are now functioning all over the state focusing on the areas of production, marketing, processing and service.
2. Steps have now been taken to raise small producer groups as agricultural companies. This will help to find international market for the unique products of Kerala. Also, the Government has given order to implement 'KABCO' company to strengthen the processing and marketing sectors.
3. In order to achieve the objective of increasing farmers' income, various arrangements are being planned and implemented by the State Agriculture Department for market expansion, dissemination of value added products and availability of fair prices. Long-term projects are being implemented by the Department of Agriculture Development and Farmers Welfare to make agriculture an attractive source of income and a key component of our economy and food security.
4. Along with sustaining the cultivation of food crops such as rice, vegetables, spices, fruits, etc., plans are being implemented to expand cultivation to more areas and increase production and productivity. The Integrated Coconut Development Program components Keragram, camp-based integrated pest control in coconut plantations, integrated management *practices*, *green* manuring and intercropping are planned to be implemented this year to maximize yield per unit area by adopting better agronomic management, intercropping and mixed farming in coconut plantations.
5. Department has shifted its initiative from crop-based development to a farm-based development approach to efficiently and judiciously utilize available resources in a sustainable manner and ensure assured income to farmers. Through this scheme, the Department of Agriculture aims to develop model plots in farmers' farms through integrated farming methods to increase efficiency by preparing and following a farm plan suitable for each farm. The main objective of this program is to maximize and maintain annual income over the long term. This year, 10,760 such units are planned to be developed under the scheme. The scheme is intended to be rolled out in a phased manner over the next few years. As part of this programme,

farmers' associations and groups will be identified to form FPOs/companies to streamline production, primary processing and marketing support. The Department of Agriculture is implementing a scheme called Assistance in Farm Mechanization to enable timely implementation of agricultural operations.

The Department of Agriculture aims to increase farmers' income by 50 percent in the next five years through careful planning and systematic action through the Farm Planning and Development approach. Below are the details of the major projects planned to be implemented this year by the Department of Agriculture Development and Farmers Welfare.

1. Farm Planning Based Development Approach:-

The main objective of this approach is to develop land holdings through a shift away from a crop-based approach to an integrated-multi-crop farming system. Considering the farm as the basic unit, it aims at increasing the income of the farmers by utilizing the available resources in a scientific manner and thereby achieving food self-sufficiency. As implemented in the year 2022-23, each farm will be selected as the basic unit of development through Krishi Bhavans with the support of the local self-government system and new farms will be selected and developed across the state in 2023-24. This approach will also cover agricultural ancillary sectors such as animal husbandry, dairy farming and fisheries. Following are the 3 projects implemented in this approach:

- Farm planning based production programs including pre-production support.
- Scheme for development of producer organizations and technical assistance.
- A scheme for supply chain/value chain development combined with an agro-based approach.

As part of this programme, farmer associations and groups will be identified to form FPOs/companies to streamline production, primary processing and support.

2. Increase in Crop Area and Development Approach:

This approach aims to increase the area of diversified crops by providing support to farmers and bring about changes in farming system based on agro-habitat units. It includes activities like paddy development, vegetable development, coconut development, spice development, fruit-flower-herb development and crop development through integrated farming system model. Schemes covered by this approach are included below.

Rice Agriculture Development Scheme:

The aim of the rice cultivation development plan is to expand the area through programs such as fallow cultivation, monoculture cultivation, conversion to two-culture cultivation, etc. Cultivation of special rice crops will also be encouraged through this.

Rice seed production will be implemented through the Registered Seed Growers Programme. The quality of the rice seed is the most important factor affecting the productivity of rice. According to the registered seed production scheme implemented by the Department of Agriculture, rice seeds are produced following special care procedures and their quality is checked in the seed testing labs of the Department of Agriculture and on the basis of which the seed tag is given to the farmers through the Kerala State Seed Development Authority.

A component of Operation Double Call will be implemented to promote Irupoo cultivation in call lands. Infrastructural development of paddocks will support implementation on project basis with block level integration. 95.10 crore rupees have been set aside in this year's budget for rice cultivation development project.

Vegetable development.

The vegetable development program is being implemented in the state with the objective of achieving self-sufficiency in vegetable production and promoting safe vegetable production. The Vegetable Development Project is planned to be implemented by agencies such as Department of Agriculture, VFPC, Horticulture, State Horticulture Mission, Primary Agricultural Co-operative Societies, Local Self-Government Bodies, Kerala Agricultural University and Farmer Producer Organizations (FPO). The project involves homestead vegetable cultivation, institutional vegetable cultivation, commercial vegetable cultivation through clusters, development of infrastructure for vegetable cultivation - rain shelters, permanent pandals, irrigation etc., support for vegetable development programs implemented through VFPC, pesticide residue determination in vegetables are key elements. The campaign is implemented with the aim of attracting all sections of the population to the agricultural sector, "We also go to agriculture". The said project is being implemented through the coordination of the Department of Agriculture, Local Self-Government and other related departments. 93.45 crore rupees have been included in the budget for the financial year 2023-24 only for the vegetable development project.

Coconut development.

The coconut development project aims to increase production and productivity of coconut by planting high productivity varieties and implementing better management practices. Timely implementation of scientific management methods for existing and new coconuts including soil test-based fertilization, population irrigation, pest management, multi-cropping of coconut plantations are targeted. Comprehensive Coconut Rejuvenation and Plantation Programs – Coconut Mission Program aims to implement the components of coconut restoration and regeneration in Kerala, Kerarakshwaram, Keragram activities, seed coconut procurement and coconut production. 68.95 crore rupees have been allocated in the budget for the coconut development project in the financial year 2023-24.

Organic farming and best farming practices.

The scheme aims to promote the production of toxin-free healthy food and to provide farmers practicing organic farming methods with additional price benefits for their premium produce. 6 crores have been allocated in the budget for the said project in the financial year 2023-24.

Scheme for Agricultural Development in Kuttanad Region.

12.00 Crores in the financial year 2023-24 for infrastructural development of various paddy fields in Kuttanad region, replacing the traditional box tiller system with Vertical Axial Flow Pumps/ Submersible Pumpsets (10-50 H.P.) and constructing elevated platforms for the same. has been allocated in the budget for the year. It is intended to integrate the infrastructural development activities of padasekharas implemented through various projects of RKVY, RLF and Local Government Department and infrastructural activities carried out by KLDC. Also PM, a centrally initiated project in collaboration with ANERT to harness solar energy in agriculture to reduce dependence on conventional energy sources. KUSUM (PM KUSUM) will be used, and it is proposed to provide additional subsidy of 20 percent of the capital cost of the pump seats to be established from the State Plan Fund.

3. Agricultural marketing and post-harvest management:

In order to ensure stable and high income to the farmers, the schemes are proposed to be implemented in this financial year with emphasis on development of well-designed and efficient marketing system for agricultural produce, prevention of post-harvest losses and promotion of value addition to ensure high prices. The objective of the project is to address the problems related to price fluctuations, lack of efficient marketing system and post-harvest losses. The main objectives are to strengthen the existing infrastructure of the markets, to coordinate the operations of the markets at various levels of collection, transport, storage and processing, to strengthen market intelligence and to adopt innovative technologies in agricultural marketing.

As part of the market development project, empowerment of agricultural wholesale markets and district procurement centres, collection of market information for Agamarketnet, additional assistance to graded weekly markets, empowerment of agricultural wholesale markets, assistance to ecoshops, assistance in setting up village markets, formation of urban and street weekly markets, cold chain for Idukki district, State The components include Price Board, WTO Cell and Assistance to VFPCCK in Agriculture.

28.25 crore has been earmarked as assistance in market intervention for price stability. This amount will be utilized for procurement activities through designated agencies of selected agricultural produce during harvest with the objective of ensuring price.

5.00 crore has been earmarked for the Kerala Farm Fresh Fruits Pakari- Base Price scheme to make available the announced base price of 16 varieties of vegetables and fruits to the farmers in the face of falling prices.

Post-harvest maintenance and value addition scheme is to be implemented with the intention of helping to promote innovative technologies in agricultural entrepreneurship and value addition. The objective of the project is to promote medium, small and micro agro processing/value addition units, ensure increase in farmers' income, reform farmer producer organizations and create employment opportunities. Project-based assistance to small, medium, agro-processing/value addition units, individual/SHG based small value addition units etc. will be provided through SAFAC. 20.20 crores have been earmarked for the said scheme in this financial year.

4. Income Securing and Loss Mitigation:

7.50 crore has been earmarked for this financial year to take measures to mitigate the risk of loss and to ensure farmers the expected income from their crops and to provide compensation in case of crop damage due to natural calamities. This is intended to be implemented through state crop insurance, emergency measures to deal with natural calamities and pest control.

5. Other Schemes:

Production and distribution of quality planting material.

Through 64 farms and three tissue culture labs under the Department of Agriculture, superior quality planting materials of paddy, vegetable, coconut, fruit crops, aromatic crops etc. are produced and made available to the farmers as part of various schemes.

6. Improving soil and crop health and productivity.

90% of soil in Kerala is acidic in nature. As a solution to this, on the basis of soil testing, calcareous materials and micro secondary elements were given to the farmers at free rates to increase the crop productivity of the soil. The program of distribution of soil health cards based on soil testing is in progress. This creates conditions for balanced fertilization and reduced cost of production.

7. Crop health management.

The crop health management program which is an important component of sustainable agricultural development includes pest monitoring activities, pest monitoring through Kerala Center for Pest Management (KCPM) plant health clinics, advisory bulletins on natural sound methods for pest control etc.

8. Modernization of laboratories.

The main services provided by the Department of Agriculture for the agricultural community are soil testing to estimate productivity, fertilizer testing, pesticide testing, and seed testing to check the quality of inputs. Strengthening of BMFC, operating cost including purchase of chemicals and equipment and vehicle cost are the main factors of modernization.

9. Assistance in farm mechanization.

Nowadays, when the shortage of agricultural labor is getting worse, to implement mechanization in the agricultural sector and solve the labor shortage, agricultural labor forces and agro service centers are formed and timely agricultural operations are carried out in the farms of the farmers. 107 Agro Service Centers and 368 Agricultural Workforces are functioning across the state. This project aims to strengthen the agricultural service centers, agricultural labor forces and custom hiring centers which are part of the mechanization operations and provide services through a single centre. Also, this project intends to integrate these and develop them as self-help groups (Krishisree Centers) in the agricultural sector and provide all services through a single window system.

Apart from this, agricultural knowledge dissemination is playing a good role in imparting innovative farming methods and technical knowledge to the farmers. As a part of this, agricultural information and exchange and human capacity development projects implemented through an organization called Farm Information Bureau under the Department of Agriculture, which aims to strengthen the spread of agricultural knowledge, create awareness among farmers and popularize the best traditional techniques and scientifically proven new techniques through field-level demonstrations, are also planned.

Centralized schemes implemented by the Department of Agricultural Development and Farmers' Welfare.

10. Mission for Horticulture Development.

Mission on Integrated Development of Horticulture- MIDH- 30 to 55% and 100% central funding is available for community irrigation and human capacity development. Rashtriya Krishi Vikas Yojana- RKVY scheme-based agricultural activities are available with central financial assistance ranging from 25-100 percent.

Sub-Mission on Agriculture Mechanization- 40 to 80% central funding is available for purchase of agricultural machinery. National Food Security Mission-NFSM- 40 to 50 per cent central funding for training programs and knowledge dissemination demonstration programs is available in selected districts for production enhancement of cereal crops and other edible oil producing crops such as oilseeds and oil palm.

National Scheme for Agricultural Knowledge Extension -SMAE 100 percent funding is available for setting up various demonstration gardens as part of the Atma project, conducting training programs, study tours, knowledge dissemination and demonstration programs for farmers.

Coconut Development Board Schemes- 50-100 per cent central funding available for expansion and revival of coconut cultivation. Pradhan Mantri Krishi Senchai Yojana (PMKSY) 45.55% central assistance is available for dissemination of technical irrigation methods for agricultural use. To improve the living style of farmers by increasing agricultural income and providing production increase and stable income through integrated agriculture - Rail Fed Area Development Scheme- 25 to 100% Union wealth assistance is available.

Soil Health Card – 100% Central Funding available for soil testing and understanding of soil condition for agricultural purpose. Under the National Mission on Edible Oilseeds-Oil Palm (NMEO-OP), a scheme of the central government, Rs 10,500 per hectare is given for expansion of oil palm cultivation and Rs 10,500 per hectare for intercropping. Mission on Agroforestry-S. MAF- 50 percent financial assistance to farmers and 100 percent central financial assistance is available to public sector institutions.

To promote and propagate organic farming practices on a cluster basis- Traditional Krishi Vikasa Yojana- PKVY and Bharatiya Prakriti Krishi Yojana- BPKP - are fully funded for project activities.

In addition to the state allocation for the said centrally funded schemes, additional financial assistance beyond the fixed rate can be provided to the farmer only if the state government provides additional financial assistance.

A discussion regarding the Kisan Credit Card Numbers reducing every quarter was raised by RBI as well as NABARD. We are providing the number of KCC bankwise for the last three quarter and the variation along with the same.

KCC number wise

YOY	Number of KCC	Variation	% Growth
March 2021	2123066		
March 2022	2454696	331630	16%
March 2023	2400291	-54405	-2%
March 2024	1956718	-443573	-18.47%

Quarter wise	Number of KCC	Variation	% Growth
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March 2023	2400291	-	-
June 2023	2108606	- 291685	-12.15%
September 2023	2011248	-97,358	-4.61%
December 2023	2198265	1,87,017	9.29%
March 2024	1956718	2,41,547	-10.98%

Number of KCC Bank wise Quarter Wise

Sl No	Name of the Bank	No of KCC				Mar-24	Variation in Number	% Variation
		Mar-23	Jun-23	Sep-23	Dec-23			
1	BANK OF BARODA	17147	16990	16856	124985	123081	105934	618%
2	BANK OF INDIA	17363	17190	17431	18360	18621	1258	7%
3	BANK OF MAHARASHTRA	681	920	1308	1983	3003	2322	341%
4	CANARA BANK	510890	548872	578526	489354	387976	-122914	-24%
5	CENTRAL BANK OF INDIA	7720	7530	7481	7173	6703	-1017	-13%
6	INDIAN BANK	23104	26596	31483	35245	38499	15395	67%
7	INDIAN OVERSEAS BANK	31777	31492	33595	37995	44558	12781	40%
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0%
9	PUNJAB NATIONAL BANK	13775	14600	15948	17357	18578	4803	35%
10	STATE BANK OF INDIA	106999	105553	105014	105819	108173	1174	1%
11	UCO BANK	7761	8611	9355	10056	10677	2916	38%
12	UNION BANK OF INDIA	71643	84447	95268	114503	135008	63365	88%
13	R R B - KERALA GRAMIN BANK	479792	497602	515544	535015	541471	61679	13%
14	AXIS BANK	1133	995	964	938	917	-216	-19%
15	BANDHAN BANK	0	0	0	0	0	0	0
16	CATHOLIC SYRIAN BANK	964	947	927	896	876	-88	-9%
17	CITY UNION BANK	2035	1615	974	974	6	-2029	-100%
18	DHANLAXMI BANK	893	882	863	846	836	-57	-6%
19	FEDERAL BANK	120306	122760	127884	120694	126834	6528	5%
20	HDFC BANK	261646	269017	250281	257619	228417	-33229	-13%

21	ICICI BANK	1559	1538	1577	1611	1677	118	8%
22	IDBI BANK	24244	24367	25692	27353	28984	4740	20%
23	IDFC FIRST Bank	0	0	0	0	0	0	0%
24	INDUS IND BANK	362	395	395	456	455	93	26%
25	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0%
26	KARNATAKA BANK	1403	1403	1461	1516	1676	273	19%
27	KARUR VYSYA BANK	0	0	1	1	1	1	0%
28	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0%
29	LAKSHMI VILAS BANK	0	0	0	0	0	0	0%
30	RBL Bank	0	0	0	0	0	0	0%
31	SOUTH INDIAN BANK	18610	18686	19377	20725	22320	3710	20%
32	T.N.MERCANTILE BANK	11	748	908	1240	1690	1679	15264%
33	YES BANK	0	0	0	0	0	0	0%
34	ESAF	59		89	97	101	42	71%
35	Ujjivan Small Finance Bank	0	79	0	0	0	0	0%
38	KSCB	678414	304771	152046	265454	105580	-572834	-84%
	TOTAL	2400291	2108606	2011248	2198265	1956718	-443573	-18%

Total Agriculture Outstanding as on 31/03/2024

Name of the Bank	Agri Outstanding (Cr)
Canara Bank	27819
State Bank of India	19617
Kerala Gramin Bank	16858
Federal Bank Ltd.	13106
Kscb	11751
South Indian Bank	7443
Union Bank of India	7212
Bank of Baroda	5888
ESAF	5047
Catholic Syrian Bank	3584
Indian Overseas Bank	3070
Indian Bank	3047
HDFC Bank	3034
Central Bank of India	2429
Dhan Laxmi Bank	1883

Bank of India	1822
Axis Bank	1565
IDBI Bank	1501
Punjab National Bank	1457
ICICI Bank	1290
Indus ind Bank Limited	1195
IDFC First Bank	753
Bank of Maharashtra	688
UCO Bank	360
Tamilnadu Mercantile Bank	155
Ujjivan Small Finance Bank	127
Kotak Mahindra Bank	101
Karur Vysya Bank Ltd.	95
City Union Bank	78
Karnataka Bank Limited	69
RBL Bank	38
Yes Bank	29
Lakshmi Vilas Bank	17
Bandhan Bank	1
Punjab and Sind Bank	1
Jammu and Kashmir Bank	0
Total	143130

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

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

Action Taken:

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

b. Loan to leased land farmers

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

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

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

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

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

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

The issue is still pending and not resolved till now.

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

Reserve Bank of India vide circular FIDD.CO.FSD.BC.12/05.05.010/2018-19 dated February 04, 2019, issued guidelines to all Scheduled Commercial Banks (including Small Finance Banks and excluding Regional Rural Banks) for extension of KCC Scheme to Animal Husbandry Farmers and Fisheries, to meet their working capital requirements.

State Level Bankers' Committee (SLBC) and District Consultative Committees (DCCs) shall ensure smooth extension of the KCC facilities to Animal Husbandry Farmers and Fisheries and monitor/ review the progress in the respective fora meetings.

Department of Financial Services, DFS has decided to launch a special saturation drive in the form of weekly "District Level Camp" for a period of 3 months w.e.f. 08th November 2021 to ensure maximum coverage of farmers engaged in Animal Husbandry and Fisheries under KCC.

Standard Operating procedure for holding the weekly camp is given below.

1. **“District-level KCC Camp”** will be held for the spot scrutiny and in-principle acceptance of applications for processing and sanction of KCC to eligible beneficiaries.
2. State Animal Husbandry Department/ State Fisheries Department will appoint District Nodal Officers respectively for this campaign and both Nodal Officers will regularly coordinate with LDM for the weekly camps in the district.
3. The applications will be sourced by the Nodal officers from eligible farmers for Animal Husbandry and Fisheries activities, through District Veterinary Surgeons, District Fishery Officer, field supervisors of district milk unions and CSC.
4. A KCC Coordination committee will be constituted at district level for scrutiny of sourced applications with the composition as follows:
 - (a) Lead District Manager- Convenor
 - (b) DDM, NABARD - Member
 - (c) District Nodal Officer, Department of Animal Husbandry - Member
 - (d) District Nodal Officer, Department of Fisheries - Member
 - (e) Bank’s representatives at District Level –Member

The Coordination Committee will function under the overall supervision of the District Magistrate.

5. During this Campaign **‘District level KCC Camp’** will be organized at least once a week.
 - a) A preliminary scrutiny of the applications will be conducted as per the standard checklist and applications found complete in all respects will be accepted by banks with a proper acknowledgement to the applicant.
 - b) Acknowledgement with running number for accepted applications.
 - c) The accepted application forms will be sent to bank branches/ handed over to representatives of Banks concerned, and a record of the same will be maintained at LDM office.
 - d) The concerned Bank branch in the District will process the accepted applications within 15 days of their receipt, as per the extant policy/guidelines.
 - e) Logistics and other incidental support for holding the District-level KCC Camp, will be facilitated by the Department of Animal Husbandry (DAH&D, Department of Fisheries (DoF) and District Administration.
 - f) Monthly Status of the proposal will be intimated by the bank branches to LDM. The LDM will share the details with the Dist. Magistrate and Nodal Officers for communicating the status to the applicants.
 - g) Pending finalization of online portal by DAHD, data on the application submitted during the Camp will be shared on a monthly basis with the and Department of Fisheries.
6. **Recently A one Day National Conference on KCC Fisheries has been organized by The Ministry of Fisheries, Animal Husbandry and Dairying. In the same the performance under the KCC Fisheries of all the states were reviewed. The state as**

a whole has been allotted a target of 1,00,000/-. All the banks were requested to improve the performance under the scheme as the same is being prioritized by Government of India.

Action taken

“District-level KCC Camp” has been organized in all the 14 districts for the spot scrutiny and in-principle acceptance of applications for processing and sanction of KCC to eligible beneficiaries in close coordination among District Dairy, Fisheries department and Lead District Managers.

Sourcing of applications of KCC Animal Husbandry and Fisheries have been done during the Viksit Bharat Sankalp Yatra which was started in our state from November 15 2023. Banks were giving information regarding the schemes during the yatra and same was sourced also.

Several meetings have been called by the Asst. Commissioner Department of Animal Husbandry , Government of Kerala for improving the financing of KCC Animal Husbandry to the farmers of the State

The details of camps conducted as follows as on 31/03/2024

Animal Husbandry

KCC Animal Husbandry application Bank wise status as on 31/03/2024				
Name of the District	Total Applications Received	Total Applications Accepted	Total applications sanctioned	Pendency for more than 15 days
Bank of Baroda	165	165	73	2
Bank of India	186	186	100	16
Bank of Maharashtra	10	10	9	0
Canara Bank	8323	8312	7626	34
Central Bank of India	105	105	60	0
Cooperative Bank	906	906	754	11
IDBI Bank Ltd.	6	6	0	4
Indian Bank	641	641	586	7
Indian Overseas Bank	373	373	219	5
Punjab National Bank	181	181	103	2
State Bank of India	3411	3397	2170	93
UCO Bank	42	42	35	0
Union Bank of India	858	858	380	153

Total	15207	15182	12115	327
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KCC Animal Husbandry application District wise status as on 31/03/2024				
Name of the District	Total Applications Received	Total Applications Accepted	Total applications sanctioned	Pendency for more than 15 days
Alappuzha	251	241	45	0
Ernakulam	490	490	137	297
Idukki	555	553	212	9
Kannur	394	394	102	0
Kasaragod	636	636	627	0
Kollam	6898	6898	6898	0
Kottayam	71	71	30	5
Kozhikode	1202	1202	1202	0
Malappuram	528	528	519	0
Palakkad	1007	1007	438	4
Pathanamthitta	582	582	39	3
Thiruvananthapuram	352	352	3	0
Thrissur	612	612	264	9
Wayanad	1629	1616	1599	0
Total	15207	15182	12115	327

Fisheries

Fisheries KCC data Bank wise				
Name of the Bank	Number of Applications received	Number of applications accepted	Number of applications sanctioned	Applications Pending for more than 15 days
Bank of Baroda	57	53	23	5
Bank of India	206	206	81	0
Canara Bank	927	922	701	4
Central Bank of India	35	34	9	1
Cooperative Bank	39	39	28	1
IDBI Bank Ltd.	2	2	2	0
Indian Bank	128	128	84	0
Indian Overseas Bank	293	293	271	6

Punjab National Bank	57	57	43	0
State Bank of India	915	899	478	24
UCO Bank	22	22	18	0
Union Bank of India	637	634	474	60
Total	3318	3289	2212	101

Fisheries KCC data District wise				
Name of the District	Number of Applications received	Number of applications accepted	Number of applications sanctioned	Applications Pending for more than 15 days
Alappuzha	109	107	55	0
Ernakulam	207	206	67	38
Idukki	240	240	81	7
Kannur	22	22	6	1
Kasaragod	150	150	150	0
Kollam	1226	1226	1226	0
Kottayam	324	324	162	17
Kozhikode	44	44	44	0
Malappuram	202	202	7	0
Palakkad	176	166	77	3
Pathanamthitta	215	199	80	32
Thiruvananthapuram	237	237	91	3
Thrissur	5	5	5	0
Wayanad	161	161	161	0
Total	3318	3289	2212	

F. No. 3/25/2021-AC
GOVERNMENT OF INDIA
Ministry of Finance
Department of Financial Services

Jeevan Deep Building,
Parliament Street, New Delhi,
Dated: 6th April, 2022

To

1. Chairman NABARD
2. Chairman SBI
3. MD & CEOs of all PSBs

Subject: Resumption of nationwide AHDF KCC Campaign from 18th April, 2022 to 31st July, 2022– reg.

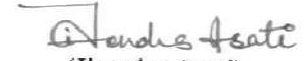
Sir,

As you are aware, a special saturation drive in the form of weekly “District-level Camp” was launched w.e.f 8th November 2021 to ensure maximum coverage of farmers engaged in Animal Husbandry & Fisheries under KCC.

2. A Standard Operating Procedure (SOP) dated 24th September, 2021 had been issued and shared with all PSBs and NABARD to streamline the process of credit delivery through KCC to Animal Husbandry & Fisheries farmers. A copy of the SOP is enclosed at Annexure I for ready reference.

3. In view of COVID, the weekly KCC Campaign was temporarily suspended w.e.f 18th January, 2022 vide DAHD letter dated 18th January, 2022. Now, DAHD vide its letter dated 1st April, 2022 has informed that the Nationwide AHDF KCC Campaign shall resume from 18.04.2022 till 31.07.2022. In this regards, DAHD’s communication dated 1st April, along with the guidelines are annexed at Annexure-II for reference.

4. In view of the above, you are kindly requested to issue suitable instructions to all zonal and regional head, bank branches and other field functionaries, including RRBs sponsored by your bank for their proactive participation in the camp and ensure processing and sanctioning of KCC to eligible Animal Husbandry & Fisheries farmers in a timely manner. You are also requested to kindly monitor the progress of the camp in your personal desk and ensure successful holding of camps.



(Jitendra Asati)

Joint Director to Govt. of India
Phone No.23748706
e-mail : acsec-bkg@nic.in

Encl as above

Copy to:

In the 142nd SLBC meeting, Deputy Director, Animal Husbandry is the nodal officer for the district wise coordination for the camps and he will be liasoning with the Lead District Managers for sourcing of the applications.

Convenor SLBC, informed the forum that there is good scope for Animal Husbandry KCC in the state of Kerala and informed that while analyzing the applications sourced the districts like Wayanad which is having good scope is far behind. Department and LDMs to work hand in hand for sourcing and sanctioning of good number of applications under KCC Animal Husbandry and Fisheries.

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

As per the third advance estimates of the Ministry of Agriculture & Farmer's Welfare, food grains production estimates in 2019-20 are 3.7 percent higher than the final estimates of the previous year. Rabi procurement is in full flow in respect of oilseeds, pulses and wheat, benefiting from the bumper harvest although some delays are reported owing to transportation and labour issues. Additionally, as per latest information available, kharif season sowing was higher by 44 per cent over last year's acreage. These developments will support farm incomes, improve the terms of trade facing the farm sector and strengthen food security for the country.

2. In this context, there is a need for taking full advantage of the bumper harvest and increase in net sown area in the ongoing crop cycle by enhancing the investment credit provided to agriculture logistics and supply chain sector through enhanced lending against Warehouse Receipts (WRs), including Negotiable Warehouse Receipts (NWRs) and electronic NWRs, and promoting agriculture infrastructure investment as is provided under the PSL guidelines.

3. The Prime Minister's Atma Nirbhar Bharat Abhiyan Stimulus Package, *inter alia* includes, setting up of ₹. 1 lakh crore agri infrastructure fund to strengthen the farm gate infrastructure wherein the prime focus is on development of post-harvest infrastructure including development of warehouse, silos, storage and grading units, cold chains, logistic facilities, supply chain services etc. Guidelines on this have been issued by the Govt. of India.

4. Accordingly, lending for augmenting the farm gate and supply chain infrastructure, including against WRs/ NWRs/ e-NWRs may be included as one of the key action points in your current Annual Credit Plan/ District Credit Plan.

By letter dated 10.01.2022 The Warehousing Development and Regulatory Authority advised all the public sector banks to consider extending Pledge financing to all the eligible applicants. Moreover by letter dated 27/07/2023, WDRA has emphasized the importance of pledge financing.

New Agricultural Marketing Infrastructure(AMI) Sub scheme of Integrated Scheme for Agricultural Marketing (ISAM)

The Agricultural Marketing Infrastructure (AMI) sub-scheme of ISAM is being implemented by the Ministry of Agriculture and Farmers' Welfare, Government of India.

The AMI sub-scheme of ISAM is applicable for new credit linked projects, where term loan has been sanctioned by eligible financial institutions from 22.10.2018 onwards. NABARD is the channelising agency for release of subsidy @ 25% to 33.33% of the capital cost for institutions eligible for refinance by NABARD or any other FI such as State Financial Corporations (SFCs) approved by DAC&FW.

Vide circular 87/12/2023 dated 15/05/2023 issued by NABARD, AMI scheme has been continued till 31/03/2026.

Action Taken

131stSLBC opined that all banks have schemes for financing under negotiable ware house receipt and requested the Banks to popularize the same in the Kerala State and informed LDMS to include the same as one of the Key point in the Annual Credit Plan/District credit plan.

Regarding Agri Infrastructure Fund, Banks are extending maximum support and SLMC meetings and DLMC meetings are monitoring the progress of the scheme. In the Agriculture sub-committee held on 15.07.2021, Special officer monitoring Agri Infrastructure fund had explained the scheme in detail and discussed about various other Central Sector Schemes that can be considered along with Agriculture Infrastructure Fund.

In 134th SLBC meeting, Regional Director, RBI informed banks to ensure the adequate lending under warehouse receipt and negotiable warehouse receipt, since the priority

sector lending limit under these two instruments have been enhanced from 50 lakhs to 75 lakhs per borrower. Credit limit other than warehouse receipt shall be continuing with existing 50 lakhs. This policy change should be noted by member banks and the progress report in lending should be submitted on time.

In 135th SLBC forum noted that WRDA (Warehousing Development Regulatory Authority of India) is implementing the electronic negotiable warehouse receipt system, which would help farmers to avail loans from Banks by pledging negotiable warehouse receipts. The registration process shall be online and contactless but one major concern is that only 10% of the Storage godown is registered with WDRA. Banks may encourage the warehouses to register with WDRA and loan against shall be promoted.

During 136th SLBC Chief Secretary has suggested the government department to encourage godowns to get registered under WDRA so that the farm produce can be stored and distress sale can be avoided.

A State Level awareness program was convened under the Chairmanship of CGM, NABARD to educate the banks regarding the AMI scheme on 26/02/2024.

EMAIL/SPEED POST



F. No.M-11011/2/AMI/2022/KOCHI
Government of India
Ministry of Agriculture & Farmers Welfare
Department of Agriculture & Farmers Welfare
Directorate of Marketing & Inspection
Regional Office, Kendriya Bhavan
Kakkanad Cochin 682 037
■ 0484 2424794/2424795 e-mail : dmikl03@nic.in

Date: 12.03.2024

To,

The Circle Head & Convenor,
State Level Bankers' Committee, Kerala,
Circle Office, Canara Bank Building,
Spencer Junction, M.G. Road,
Trivandrum – 695001.

Ref: F.No.M-11011/01/Budget/2024-AMI Dated 16.02.2024

Sub: Utilization of funds allocated to AMI Subsidy Scheme under SC/SCT Category under RE:2023-24 – reg.

Sir,

With respect to the reference on the above cited subject, with respect to the State level Awareness programme on AMI conducted at NABARD, RO – Trivandrum on 26.02.2024 and meeting held in your office on 11.03.2024, we wish to state that a budget of Rs. 6678.00 Lakhs has been allocated under **SC Sub Plan** and Rs. 2531.00 Lakhs has been allocated under **ST Sub Plan** under RE:2023-24 for AMI Subsidy Scheme. Around 97% of the allocated budget under SC/ST Category for AMI Subsidy Scheme is lying unutilized.

At this juncture we request SLBC to inform the banks and their branches falling under the SLBC's purview to fully utilize the benefit of the scheme. Banks who have disbursed loans for **Agricultural marketing Infrastructure (Storage and Non-storage)** purpose for **SC/ST Category** may immediately apply for subsidy through ENSURE Portal of NABARD to avail the benefit of the Scheme before 31.03.2024.

Operational Guidelines of the AMI Scheme is attached herewith in **soft-copy** as a ready reference to understand the various subsidy components eligible under the AMI Scheme to accommodate the loans availed by your borrowers/customers. A wide publicity and direction may be given in this regard to your constituent Banks and Branches to avail the benefit of the Scheme before 31.03.2024. This is for your kind perusal and favour of issuing favourable orders.

Encl : As Above

Yours faithfully,

(Dr. Anil Kumar R.),

Dy. Agri. Marketing Adviser/Regional Head,
Directorate of Marketing and Inspection

In the 142nd SLBC meeting Convenor, SLBC appealed to the banks of the state to identify more proposals under warehouses which can be financed under AIF and AMI scheme. Also instructed the banks to register the financed warehouses under the registering authority so that they can issue e-warehouse receipts. CGM, NABARD informed that now the registration of the warehouses are mandatory.

He also informed that under AMI scheme earlier there was joint inspection which is now discontinued and now branch manager can do the inspection after construction and provide the report. Banks to stick to the timeline of claiming the subsidy under AMI since everything is digitised.

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

1. Credit under Agriculture Infrastructure Fund (AIF).

AIF is a Central Sector Scheme meant for setting up storage and processing facilities to support farmers, PACS, FPOs, Agri-entrepreneurs in building community farming assets and post harvest agriculture infrastructure.

AIF is a medium-long term financing facility for investment in viable projects for post harvest management infrastructure and community farming assets through interest subvention and credit guarantee. The duration of the scheme for 10 years. It provides credit guarantee coverage for Micro and Small enterprises for loans upto Rs.2 crore.

Almost all Nationalised Banks are participating in the scheme. Hence all banks are requested to extend credit facilities to the beneficiaries under the scheme for smooth functioning of the scheme.

The main features of the scheme are as under;

- Convergence with all schemes of central or state government.
- Online single window facility in collaboration with participating lending institutions.
- Project Management Unit to provide handholding support for projects including project preparation.
- Size of the financing facility – ₹ 1 lakh Crore.
- Credit Guarantee for loans up to ₹ 2 Crore.
- Interest subvention of 3% p.a., limited to ₹ 2 crore per project in one location, though loan amount can be higher.

Principal Secretary Agriculture Department has made the following suggestions for the consideration in the SLRM 20222 meeting.

Review Meeting by the Chief Principal Secretary to Hon'ble Chief Minister held on 27/06/2023 and 3/08/2023 and in the meeting it was discussed that Rs. 63 crore have been newly submitted within the previous month and pending applications worth Rs. 75 crore have been verified. It was also informed that applications worth

Rs.39 crore have been sanctioned by the bank and applications worth Rs. 26 crore have been disbursed by the banks.

1. The banks may be allocated targets on AIF and review of their achievements may be done by SLBC.
2. As the scheme permits the existing borrowers to converge their loans, availed after July 8th, 2020, as eligible projects under AIF, SLBC shall prepare an SoP for banks and beneficiaries who wish to convert the loans to AIF.
3. It is noted that disbursed loans (6 AIF loan applications amounting to Rs.6.57 Cr) are not timely updated in the AIF Portal. Hence, it is requested that necessary instructions may be given to all banks to avoid such incidents in future.
4. M/s.NABCONS has been selected as PMU for AIF and agreement also has been executed by the Department of Agriculture. The PMU team may be permitted to participate in the BLMC/DLMC meetings.
5. The name of Nodal Officers for AIF loan in each bank may be shared with the PMU team for easy co-ordination.
6. SLBC may give directions to all banks to process and disburse AIF loans without delay. List of pending approval and disbursement as on 31.05.2022 is given below:

Performance of Kerala State under AIF

Name of the Bank	Approved	Disbursed	Sanctioned	Total
STATE BANK OF INDIA	76	430	506	1083
Canara Bank	30	394	424	838
Kerala Gramin Bank	0	165	165	320
Bank Of Baroda	7	118	125	248
Union Bank of India	3	73	76	168
The Federal Bank Ltd	1	74	75	183
Bank Of India	4	69	73	146
UCO Bank	5	35	40	109
HDFC Bank	12	21	33	124
HE KERALA STATE CO-OPERATIVE BANK LTD.	7	22	29	108
Punjab National Bank	3	25	28	71
Indian Bank	4	21	25	51
South Indian Bank	1	15	16	72
Indian Overseas Bank	5	10	15	40
Central Bank Of India	1	7	8	17
IDBI BANK LTD	0	7	7	24
Axis Bank	2	4	6	18
SAF Small Finance Bank Limited	1	4	5	26
Karur Vysya Bank	0	3	3	5
ICICI Bank	1	1	2	15
Kotak Mahindra Bank	0	2	2	6
Bank of Maharashtra	0	1	1	1
Tamilnad Mercantile Bank Ltd	0	1	1	1
CSB Bank Ltd	0	0	0	7
DCB Bank	0	0	0	6
Dhanlaxmi Bank Ltd	0	0	0	1
IndusInd Bank	0	0	0	2
J&K Bank	0	0	0	1
Karnataka Bank	0	0	0	1

Status of AIF Loan Applications as on 08-05-2024 (Rs. in Crore) - Bankwise														
Lending Institution	Total Applications Submitted in the Portal		Applications at CPMU Level				Applications at bank level							
			Applications Wanting Additional Info		Eligible Applications after Eliminating Ineligible Proposals		Rejected		Sanctioned		Disbursed		Applications Pending at Banks	
	No. of applications	Amount in Cr	No. of applications	Amount in Cr	No. of applications	Amount in Cr	No. of applications	Amount in Cr	No. of applications	Amount in Cr	No. of applications	Amount in Cr	No. of applications	Amount in Cr
Kerala State Cooperative Bank	698	1114.59	91	171.22	579	895.49	390	556.85	139	180.18	64	76.76	50	55.94
HDFC Bank	145	218.43	21	27.12	118	187.71	63	80.74	33	49.50	21	31.80	22	31.13
STATE BANK OF INDIA	1171	474.99	88	27.65	1011	407.91	442	188.71	506	163.12	430	124.55	63	25.65
The Federal Bank Ltd	206	176.71	23	13.53	179	160.16	81	65.79	75	57.15	74	45.59	23	24.89
Union Bank of India	186	70.03	18	3.78	156	56.19	48	23.51	76	17.13	73	10.16	32	13.87
Axis Bank	19	30.21	1	2.00	17	26.43	1	1.56	6	10.06	4	7.89	10	6.41
Bank Of Baroda	267	72.11	19	9.56	239	55.62	94	29.47	125	21.20	118	19.02	20	4.09
IDBI BANK LTD	26	14.64	2	1.05	22	12.82	7	5.12	7	3.16	7	3.00	8	4.07
Kerala Gramin Bank	349	60.27	29	3.66	305	47.36	119	23.74	165	19.59	165	19.03	21	3.60
Bank Of India	167	42.82	21	3.90	130	35.14	48	15.19	73	15.00	69	11.88	9	3.26
South Indian Bank	87	63.60	15	10.20	62	39.37	44	25.14	16	9.06	15	7.75	2	2.47
CSB Bank Ltd	10	4.70	2	1.40	7	2.72	4	0.36	0	0.00	0	0.00	3	2.36
Indian Overseas Bank	42	9.82	2	0.26	35	9.11	15	4.83	15	2.04	10	1.65	5	2.12
Karnataka Bank	1	2.00	0	0.00	1	2.00	0	0.00	0	0.00	0	0.00	1	2.00
Punjab National Bank	78	239.12	7	5.27	66	34.05	34	13.87	28	10.22	25	5.72	4	1.84
UCO Bank	128	72.13	19	13.09	101	57.27	60	39.12	40	14.89	35	10.12	1	1.34
Dhanlaxmi Bank Ltd	1	1.25	0	0.00	1	1.25	0	0.00	0	0.00	0	0.00	1	1.25
ESAF Small Finance Bank Limited	26	5.21	0	0.00	25	5.14	16	3.03	5	0.90	4	0.86	4	1.08
DCB Bank	7	3.60	1	0.90	3	0.87	0	0.00	0	0.00	0	0.00	3	0.87
IndusInd Bank	2	0.82	0	0.00	2	0.82	0	0.00	0	0.00	0	0.00	2	0.82
Canara Bank	1027	370.37	192	80.25	698	267.11	270	154.92	424	103.69	394	66.96	4	0.56
ICICI Bank	17	39.69	2	0.48	11	12.42	8	9.62	2	1.49	1	0.30	1	0.38
Karur Vysya Bank	7	3.39	2	1.04	5	2.35	1	0.91	3	1.23	3	0.63	1	0.20
Indian Bank	55	30.90	5	0.53	39	12.34	13	5.63	25	6.05	21	4.64	1	0.03
Kotak Mahindra Bank	6	21.96	0	0.00	4	15.46	2	8.18	2	4.00	2	2.52	0	0.00
NABKISAN Finance Ltd	4	5.10	0	0.00	4	5.10	3	3.10	1	1.00	1	0.76	0	0.00
Central Bank Of India	21	4.88	4	0.57	10	3.28	2	2.20	8	1.08	7	0.52	0	0.00
Tamilnad Mercantile Bank Ltd	1	0.43	0	0.00	1	0.43	0	0.00	1	0.43	1	0.43	0	0.00
Bank of Maharashtra	3	0.15	2	0.03	1	0.12	0	0.00	1	0.12	1	0.12	0	0.00
J&K Bank	1	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Grand Total	4758	3153.94	566	377.48	3832	2356.05	1765	1261.60	1776	692.28	1545	452.66	291	190.23

A copy each of the Scheme guidelines and SOPs is attached for your ready reference.

2. Also, recently it was decided that the applicants who have already who have received sanction for term loan by the Banks/ Lending Insitution before or after the date of notification of scheme guidelines and Eligible Entity as per the AHIDF guidelines can also avail benefit under AHIDF provided project has not commercially operationalized prior to or after the date of notification of scheme. However, the Interest subvention in such case will be calculated after 24.06.2020, the date on which the scheme got approval. In the regards, please find attached D.O. letter F.No. R-43023/1/2019-NLM-DADF dated December 21, 2021 along with a copy of the proceedings of Project Sanctioning Committee held on September 30, 2021 for your reference and necessary action.

3. Since, the Banks are the most crucial stakeholders in achieving the objectives of the Scheme, therefore, support in the matter from the banks are solicited. It is also requested to include the 'Status of funding of projects under AHIDF Scheme of DAHD, GoP' in as an agenda item for SI.BC meetings. The Banks in your state may be asked to furnish data of such funding. This will impart a strong impetus to the Scheme in your state.

5. We would also like to apprise you that Grant Thornton Bharat LLP is working as Program Management Agency (PMA) for AHIDF Scheme. The Grant Thornton PMA team will be in touch with you for follow-up and the banks for the Scheme related matters.

Yours Sincerely,


Dr. S.K. Dutta

Joint Commissioner (AH)



**AGRICULTURE INFRASTRUCTURE FUND
STATE PROJECT MANAGEMENT UNIT, KERALA**

Ref.

19.09.2023

Request to add these points in next SLBC meeting under AIF agenda.

1. Convergence of existing loans to AIF.

- Few banks are not keen on convergence of existing eligible activity loans in their portfolio with AIF. (Mainly BOB)
- As the MoU signed with GoI and lending institution the maximum interest rate cap to be charged is 9%. But some banks especially IOB, Indian Bank, etc are not ready to limit their interest rate to the base rate 9% under AIF. Beneficiaries are facing same issues in both existing loan convergence as well as new loan proposal.

2. AIF Portal Management.

- All the process flow of loan process management under AIF is integrated through an online portal managed by DAC & FW(GoI). Hence starting from the submission stage of application up to the final disbursement level all the timely status updation in the portal from the bank side is inevitable. It is noted that some banks are not respond positively to the portal updation, as a result we are facing difficulties in evaluating the total AIF performance subject to the portal data. (Union bank of India, UCO bank, HDFC, SBI some regions only, ESAF etc)

3. Exploring the possibility of E-Marketing facility under AIF.

- As per the scheme guidelines of AIF, E-marketing platform is one of the eligible components, and we are receiving more enquiries regarding the same. But when the beneficiary approach the bank to avail facility, the banks are rejecting the proposal citing the point that there is no particular product code to finance this facility under AIF.

Yours Faithfully


Shaji George

Team Lead, AIF

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

Directorate of Agriculture Development and Farmers' Welfare

Vikas Bhavan, Thiruvananthapuram – 695033
e-mail:cru.agridir@kerala.gov.in, Phone: 0471-2304481

No:ADFW/1077/2022-TP4

Date:04/03/2022

From

Director of Agriculture

To

The Convenor
SLBC, Kerala

Sir,

Sub:- Agriculture Department -Additional agenda of PM KISAN- Direct refund of Assistance transferred to ineligible beneficiaries - reg

Ref:- 1)Letter no Agri-PA2/19/2022-Agri dated 03/03/2022 of Agriculture (Planning A) Department

As per reference cited it has been directed from Government to include a new agenda in the upcoming 136th SLBC viz.**Direct refund of PM-KISAN Assistance released from the bank accounts of ineligible beneficiaries**

PM KISAN is completing 3 years in the state. Currently 37.2 lakhs registered beneficiaries in the scheme.For the past 3 years the scheme has actually transferred Rs.5600 crores to registered beneficiaries to their bank accounts directly. After continuous combing of the database by State and Central Government it has been found 30416 nos of ineligible beneficiaries.

The Central Government insists that the fund provided to the ineligible and income tax payees should be recovered in full and should be refunded to PMKISAN.The details of ineligible beneficiaries, the amount to be recovered from them as per portal values are listed below.

Sl.No	Refund Category (12/01/2022)	Total no.of farmers for refunding	Refund paid by the farmers (Nos)	Amount to be recovered(Rs)	Amount recovered (Rs)
1	Ineligible	9,398	283	12,24,46,000	21,12,000
2	Income Tax payees	21018	1,907	18,80,70,000	1,90,74,000
	Total	30,416	2,190	31,05,16,000	2,11,86,000

Though we are receiving refunds the process is slow. Central Government is giving much importance to this process and noted this slow rate of refund. Considering this, PMKISAN, Government of India has suggested the State to instruct the banks through SLBC to go for refund directly from the bank accounts of ineligible beneficiaries.

Hence it is requested that the proposal for Direct refund of PM-KISAN Assistance released from the bank accounts of ineligible beneficiaries may urgently be included in the agenda of the next (136 th SLBC).

Yours faithfully,


ADDL. DA(PLG) AGRIDIR (IC)

ADDL. DA(PLG) AGRIDIR (IC)
Director of Agriculture
Ministry of Agriculture, Government of India

Department of Financial Services has advised SLBC to comply with the instructions given in the SOP of DA & FW and act in close coordination with the State Nodal officer of PM KISAN.

F. No. 3/8/2022 – AC
Government of India
Ministry of Finance
Department of Financial Services

3rd Floor, Jeevandeep Building
Parliament Street, New Delhi
Dated the 4 April, 2022

To
All SLBCs,

Subject: Recovery of benefits passed on to ineligible beneficiaries under PM-KISAN Scheme

Sir / Madam,

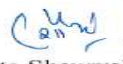
I am directed to enclose herewith a D.O. No. 13-2/2020-FWS dated 17.02.2022 received from Secretary, Department of Agriculture & Farmers Welfare (DA&FW) on the subject cited above.

2. Department of Agriculture & Farmers Welfare (DA&FW), Ministry of Agriculture & Farmers Welfare, GoI. has prepared a Standard Operating Procedure (SOP) for recovery of benefits passed on to ineligible/ income-tax payee/ death cases etc and has circulated it to the States/UTs for compliance, with the involvement of banks (SLBCs) and field officers of the State. MoA&FW is of the considered view that with active involvement of SLBCs, the pace of recovery can be expedited.

3. SLBCs are therefore, requested to comply with instructions given in the SOP of DA&FW and act in close coordination with the State Nodal Officers of PM-KISAN and help in realization of funds transferred to the ineligible beneficiaries under PM-KISAN Scheme.

Encl: As above

Yours faithfully


(Chandragupta Shaurya)
Under Secretary (AC)
E-mail: acsec-bkg@nic.in
Tel. No. 23747189

SLBC has shared the list of ineligible beneficiaries and Standard Operating procedure for refund of money which has been credited to incorrect/ineligible beneficiaries under PM-KISAN Scheme.

F.No. 1-6/2019-FWS
Government of India
Ministry of Agriculture & Farmers Welfare
Department of Agriculture, Co-operation & Farmers Welfare
(Farmers Welfare-II Section)

Krishi Bhawan
New Delhi.
Dated, the 2nd June, 2020

OFFICE MEMORANDUM

Subject:- Standard Operating Procedure (SoP) for refund of money, which has been credited to incorrect/ineligible beneficiaries under PM-KISAN Scheme – reg.

In connection with above mentioned subject, the undersigned is directed to forward herewith a final copy of approved Standard Operating Procedure (SoP) for compliance and further necessary action.

Yours faithfully,



(Sowmya Srikanth)
Under Secretary to the Govt. of India
E-mail : s.srikanth@nic.in

Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)

Standard Operating Procedure (SOP) for Refund of Money credited into the account of ineligible individuals / incorrect accounts

I PM-KISAN is a Central Sector Scheme under which financial benefit of Rs 6000/- per year is transferred into the bank accounts of farmers' families across the country, subject to certain exclusion criteria relating to higher income status, through Direct Benefit Transfer (DBT) mode. The amount is transferred in three equal installments of Rs 2000/- every four months, viz. April-July, August-November and December-March.

II Process Flow: (i) The farmers may register themselves through the mechanism devised by the State Nodal Officers (SNOs) or by self-registration through the Farmers Corner in PM-KISAN portal or the PM-KISAN Mobile App or through the Common Service Centers (CSCs) upon payment of certain minimal fees.

(ii) To register, the farmers are required to provide some mandatory and some optional information about themselves on the PM-KISAN portal, Aadhaar Number being one of the mandatory fields. This beneficiary information / data filled in by the farmers or provided by them to SNOs are validated at the first stage by PM-KISAN portal. Thereafter the details of the beneficiaries are sent to PFMS for account validation.

(iii) After successful validation of beneficiary information, the beneficiaries are bundled in 'Lots' by the PM-KISAN Central team. These Lots are opened to States/UTs for verification and closure on the PM-KISAN portal. The States/UTs verify the beneficiary data and close the lots on the portal itself. For every successful closure of one 'Lot' one RFT (Request for Fund Transfer) is generated. The States/UTs are required to provide digital signature on these RFTs.

(iv) The states may at times also exercise the option of 'stop payment' in respect of data belonging to dead farmers or ineligible farmers, etc. Once, the RFTs are signed, FTOs (Fund Transfer Orders) are generated by the PM-KISAN portal. Finally, sanction of the payment is issued by Program Division.

(v) The records rejected at various levels are made available to the States/UTs in the correction module of PM-KISAN portal for correction. The payment response against each record is then received by PFMS from Banks/NPCI and the same is passed on to PM-KISAN portal.

III Problem Statement: There have been cases where the financial benefit released by the PM-KISAN system have been transferred to ineligible individuals or the

benefit of eligible beneficiary farmer has been credited into the account of another individual. This document outlines the steps to be followed in the following scenarios: -

- 1) In case the ineligible recipient of money voluntarily wants to return the money;
- 2) In case the State Government identifies the recipient as an ineligible individual;
- 3) In case the financial benefit of an eligible beneficiary farmer is credited into the account of another individual;
- 4) In case of a dead beneficiary farmer as per the record of the beneficiary's bank.

IV Refund Mechanism: The concerned amount should be directly deposited to Pay & Accounts Office (PAO), Ministry of Agriculture & Farmers Welfare, Department of Agriculture, Cooperation & Farmers Welfare, through a cheque/DD by the concerned Nodal Officer. NIC in charge of the Department of Agriculture, Cooperation & Farmers Welfare will provide the requisite payment gateway in-coordination with SBI technical team.

V Technical Intervention: There will be a Refund Module on the PM-KISAN portal as well as on the PM-Kisan Mobile App, developed by the NIC, through which the user will have the option to fetch the details of the farmer/ beneficiary like Aadhaar number, Category (ie. GEN/SC/ST), all the transactions made into the account by entering Bank account number where the money was wrongly credited. Also, option to fill correct beneficiary account, in case money is earlier gone to wrong account with approval option and Cheque/ DD number of the refund amount deposited by the SNO.

NIC will develop the facility to check category of the farmer / person who is refunding the money, so that the SNO can deposit/refund the money category wise.

VI For SNO/ concerned Nodal Officer (NO):

(i) In case the wrong / ineligible recipient himself / herself wants to return money, he/she will have to approach concerned State Nodal Officer (SNO) through cash or cheque or any other method accepted by the State Government.

(ii) In case the wrong / ineligible recipient is identified by the State Government, the State Government will recover the money from that individual and give an acknowledgement to the individual therefor. The recovered money from individual can be deposited in a bank account. The Administrative Expenses account of the States/ UTs can be used for the purpose. Further, concerned officer of State/UT will make a list of all such returns, category wise and once it sends the Cheque/ DD of refund money to Pay & Accounts Office (PAO), Ministry of Agriculture & Farmers Welfare, Department of Agriculture, Cooperation & Farmers Welfare, the details of all such beneficiaries must be filled in the facility developed on the portal.

Here it is to clarify that money can be refunded for many beneficiaries through one Cheque/ DD for one category like GEN/SC/ST, however, details of beneficiaries has to be entered individually on portal.

(iii) The concerned Nodal Officer will fetch the details of the individual returning the money like his / her Category, the financial year in which the amount was wrongly credited, etc. from the facility developed by the NIC as per above. The SNO will refund the money of a particular category person through single Cheque/ DD.

(iv) The concerned SNO will open the Refund Module on PM-KISAN portal where the following inputs are available:

1. Concerned S(NO) will be asked to enter either the Bank Account number or the Aadhaar number of the individual to whom the amount was transferred incorrectly.
2. Concerned S(NO) will verify the Copy of the Bank passbook of the account in which the money was wrongly transferred.
3. Based on the account number, the details will be fetched from the Central Data Base and displayed.
4. As the details of the wrong recipient are filled in, the system will fetch the details of the payments made against the bank account, Category of the individual and the Financial Year.
5. Concerned S(NO) will select the installment number (1st, 2nd, 3rd, etc.) for which the money is returned.
6. Concerned S(NO) will enter the Cheque/ DD number of refunded money for reconciliation purpose.

VII For Corrections, the SNO will enter:

1. Account details of the valid beneficiary in case payment was earlier made to wrong account.
2. Cheque/ DD number of refunded money.

VIII Information desired by PAO: -

Cheque/ DD wise information is required by PAO in the following format.

Financial year	Category	Amount
	General/SC/ST	

Sample cases:

Scenario 1: - If the wrong recipient individual voluntarily wants to return the money being ineligible or if the State identifies him / her as ineligible:

- **Step 1** – Concerned S(NO) will perform the functions as mentioned above for SNO/ concerned NO.
- **Step 2**– All these individuals will be marked as ineligible and their registration will be closed at PM-KISAN portal and at PFMS level.
- **Step 3** – On receipt of money PAO and NIC will match the details.
- **Step 3** – NIC will share information with PFMS for MIS as per mutually decided format.

Scenario 2: - In case the state identifies that the money meant for one farmer has been transferred to another individual's account or an individual informs the State Government that he / she has wrongly got the money:

- **Step 1** - Concerned NO will perform the functions as mentioned above for SNO/ concerned NO.
- **Step 2** - On receipt of money PAO and NIC will match the details.
- **Step 3** – After matching the details PM-KISAN will initiate the process for refund to correct account.
- **Step 4**- PM-KISAN would open a separate lot for such cases similar to transaction failure cases.
- **Step 5**- States will close the lots and sign the RFT. No Stop payment facility will be provided for such cases. Accordingly, FTOs will be generated.
- **Step 6** – NIC will share information with PFMS for MIS as per mutually decided format.

Scenario 3: - In case of dead beneficiary as per the record of the bank:

The beneficiary's bank will return the amount, credited after death of the beneficiary farmer, to Nodal bank and the Nodal bank will in turn inform the Accredited bank and return the money to Accredited bank. Finally, Accredited bank will share the scroll of such refund cases directly to PAO and also with PM-KISAN portal. All such cases will be opened to States to mark the beneficiary as ineligible due to death. After States mark them all such cases will be permanently deleted from the system.

[It is also to be noted that for reporting purposes all such transactions would be kept separate]

As a latest development Directorate of Agriculture Development and Farmer's Welfare vide letter no ADFW/5342/2023-PMKS dated 02/08/2023 has issued the SOP and time line for completing the procedure.

Directorate of Agriculture Development and Farmers' Welfare

Vikas Bhavan, Thiruvananthapuram – 695033
e-mail:cru.agridir@kerala.gov.in, Phone: 0471-2304481

No:ADFW/5342/2023-PMKS

Date:02-08-2023

PM KISAN KERALA

Sub:- **PM KISAN - refund mechanism – SOP to be followed.**

Step 1:

Block level ADA's to download village wise list of ineligible farmers from PM KISAN portal and share with Krishi Bhavan.(IT Master Trainers, Agricultural Officers, PM KISAN Data entry operator at districts etc to offer help)

Timeline : 20 th August 2023

Step 2:

Krishi Bhavan level Agricultural Officers to compare the list with PM KISAN Portal to find out-

- i. ineligible and income tax payees who have not yet refunded ineligible amount. Agricultural Officers to issue notice to such beneficiaries.
- ii. ineligible and income tax payees who have refunded full amount. Verify details and make entries in PM KISAN portal by Agricultural Officer.
- iii. ineligible and income tax payees who have made partial refund. Issue notices to make full payment and submit details to Krishi Bhavan.

Timeline : To be completed before 30th August 2023

In Krishi Bhavans, Agricultural Officers will issue refund notice to ineligible beneficiaries and income tax payees (beneficiaries who have to make full or partial repayment). In case of beneficiaries who have made full refund, details should be entered in PM KISAN portal by Agricultural Officers.

Principal Agricultural Officers / Assistant Directors of Agriculture / Agricultural Officers to publish the following through mass media and give wide publicity.

“Ineligible beneficiaries and income tax payees to refund the full PM KISAN amount and submit the details to Krishi bhavan for entry in PM KISAN portal before 30-08-2023. For those who are not refunding and submitting the details before this date recovery will be effected through Bank. Those who have refunded the amount to ensure that data is entered in PM KISAN portal by Krishi Bhavans by submitting refund details to Krishi Bhavans.

Step 3:

Agricultural officers have to submit a list of defaulters (to whom refund notice was issued) and not refunded the amount to the Assistant Directors concerned. In case of refunds data to be updated in PM KISAN portal. The Assistant Directors to consolidate the list and submit details to Principal Agricultural Officers and also to the Block Level Bankers Committee for follow up.

Timeline : September 01-05, 2023

Step 4:

Principal Agricultural Officers should consolidate the Block level list and provide the same to District Level Bankers Committee with details of amount to be refunded, for follow up and necessary action along with a copy to PM KISAN, State PMU. District Level Bankers Committee will monitor the progress of refund.

Timeline: September 1-10, 2023

Step 5:

Block Level Bankers Committee to share the list of defaulters to banks with amount to be refunded to

A/c no.39858703941

Name : Director of Agriculture

State Bank of India, Vikas Bhavan Branch

IFSC Code: SBIN0070415

After refund a detailed statement should be provided to Block Level Assistant Director of Agriculture by Block Level Bankers Committee.

Timeline: September 10-20, 2023

Step 6:

Block Level Assistant Director of Agriculture should share the list with Krishi Bhavans.

Timeline: September 20-25, 2023

Step 7:

At Krishi Bhavan level, Agricultural Officers to do data entry regarding refund details in PM KISAN portal and submit details to the Assistant Director of Agriculture concerned.

Timeline: September 25-30, 2023

Step 8:

Assistant Director of Agriculture to consolidate the list and submit to Principal Agricultural Officers.

Timeline: October 1-10, 2023

Step 9:

A copy of refund statement consolidated at District level should be given to PM KISAN State PMU working at Directorate, Department of Agriculture Development and Farmers Welfare by Principal Agricultural Offices.

Timeline: October 11-15, 2023

Step 10:

The State PMU should check refund amount with portal and transfer funds to Government of India along with fund transfer report.

Timeline: October 16-20, 2023



AJAYAKUMAR S
ADDITIONAL DIRECTOR OF AGRICULTURE(EXT)

For Director of Agriculture
Additional Director of Agriculture (Extension)
Directorate of Agriculture
Thiruvananthapuram-33

3.1. REVIEW OF PERFORMANCE UNDER SECONDARY SECTOR

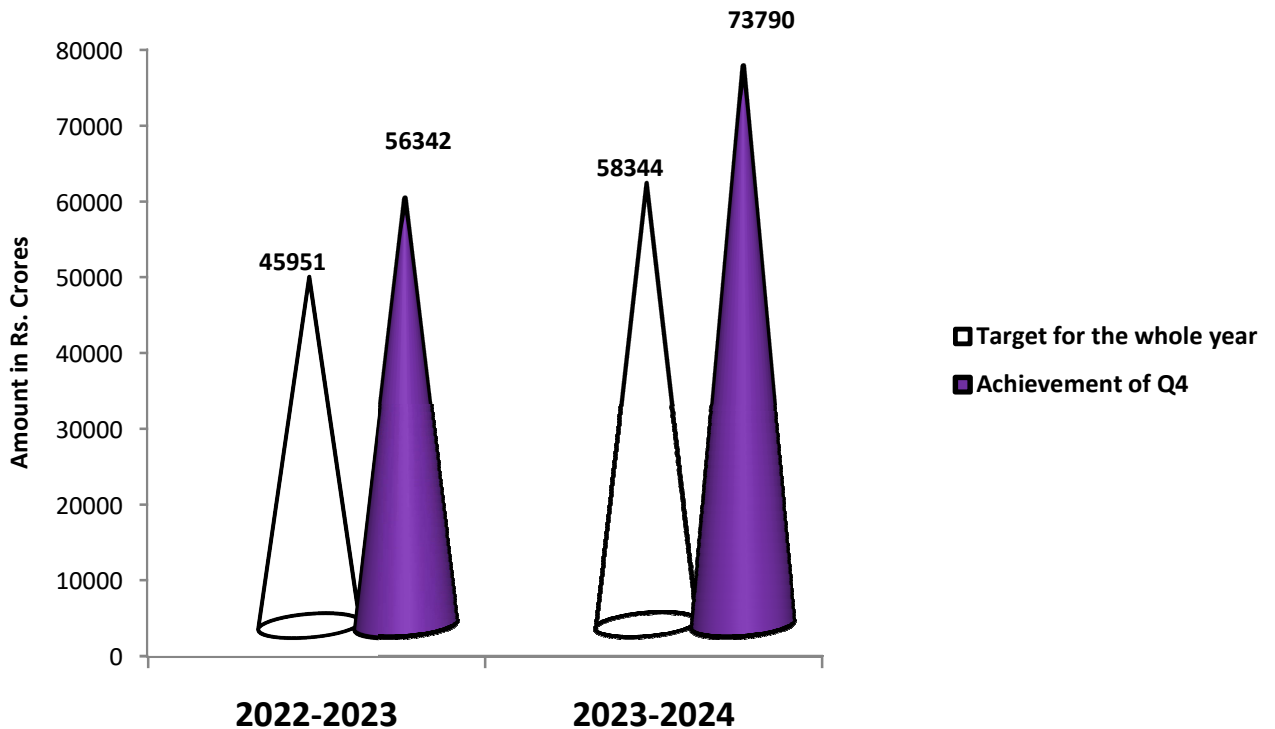
SECONDARY		
Parameter	2022-2023	2023-2024
Target for the whole year	45951	58344
Achievement of Q4	56342	73790
% achievement for Q4	123%	126%

Disbursement in 2022-2023 : Rs.56342/- Crs

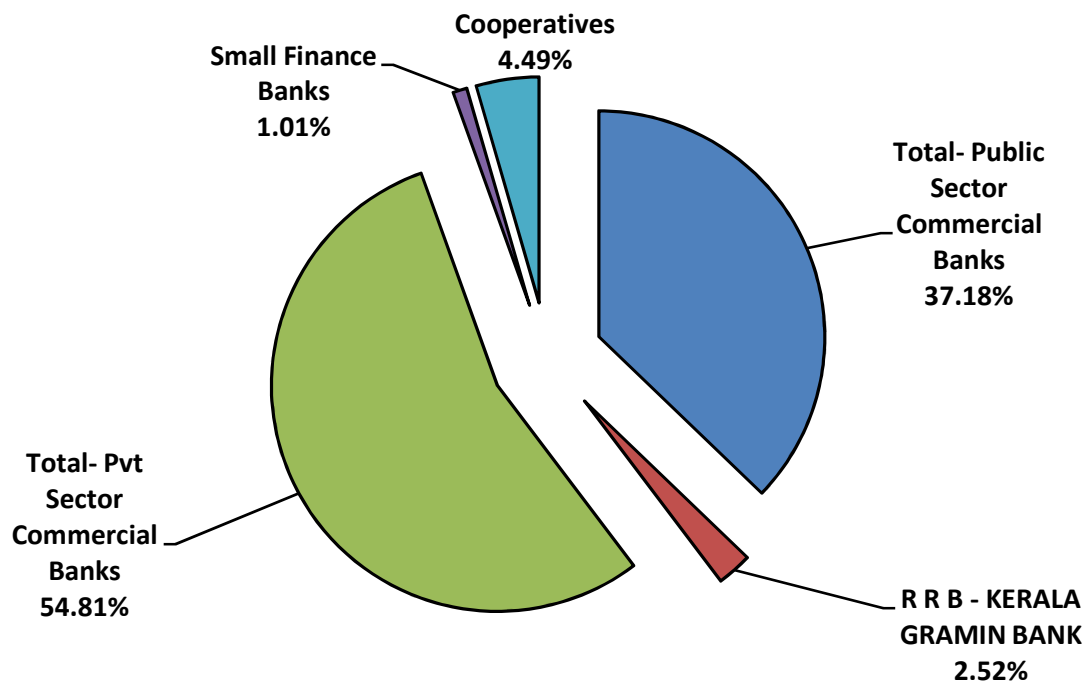
Disbursement in 2023-2024: Rs. 73790/- Crs.

Incremental Disbursement: Rs. 17,448/- Crs

% Increase from last Financial year: 30.96%

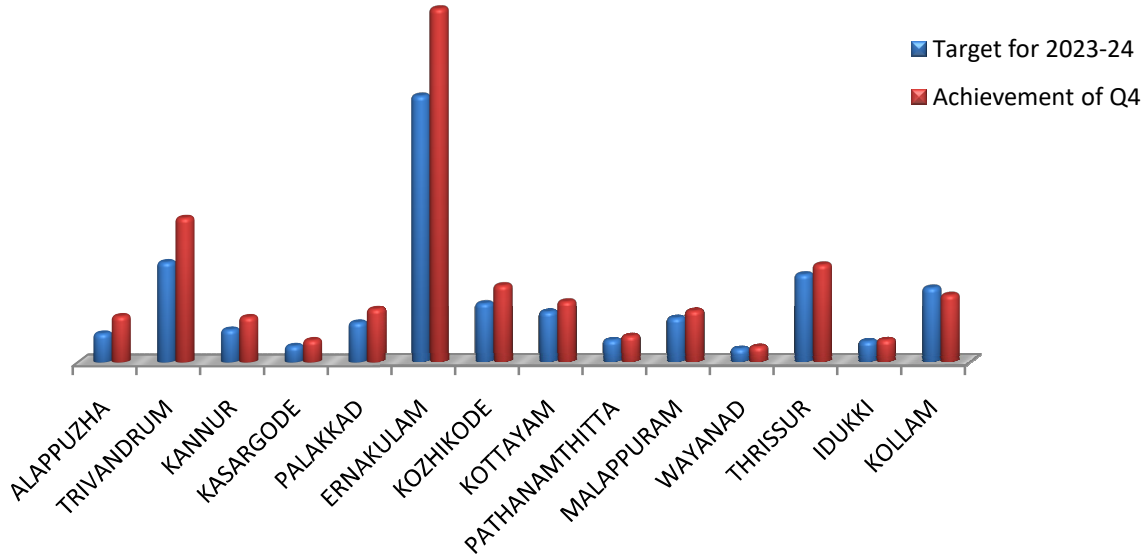


Share of Secondary Sector Disbursement



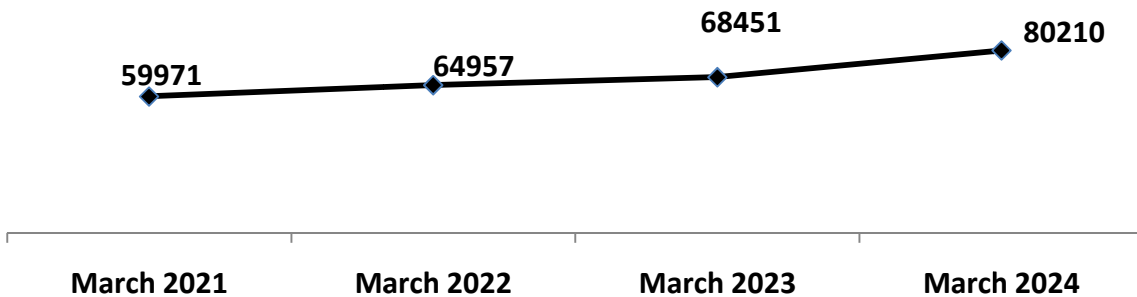
Sl. No.	District	Target for 2023-24	Achievement of Q4	% Achievement
1	ALAPPUZHA	1960	3140	160%
2	TRIVANDRUM	6818	9833	144%
3	KANNUR	2225	3075	138%
4	KASARGODE	1111	1505	136%
5	PALAKKAD	2710	3628	134%
6	ERNAKULAM	18190	24143	133%
7	KOZHIKODE	4021	5251	131%
8	KOTTAYAM	3430	4153	121%
9	PATHANAMTHITTA	1485	1771	119%
10	MALAPPURAM	3000	3490	116%
11	WAYANAD	900	1036	115%
12	THRISSUR	6000	6667	111%
13	IDUKKI	1404	1501	107%
14	KOLLAM	5091	4598	90%
TOTAL		58344	73790	126%

Secondary Sector Target Vs Achievement

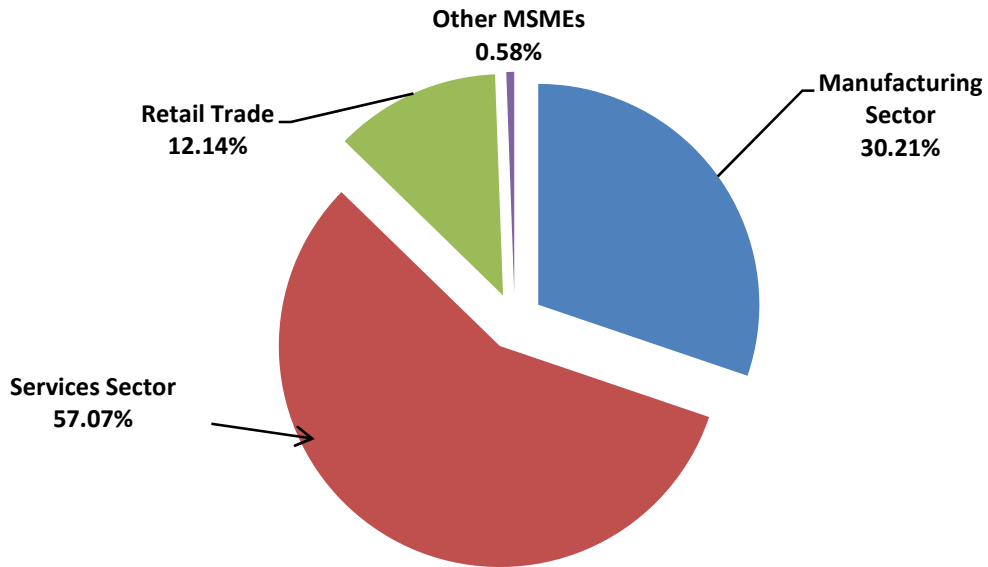


MSME Advances over the years			
March 2021	March 2022	March 2023	March 2024
59971	64957	68451	80210

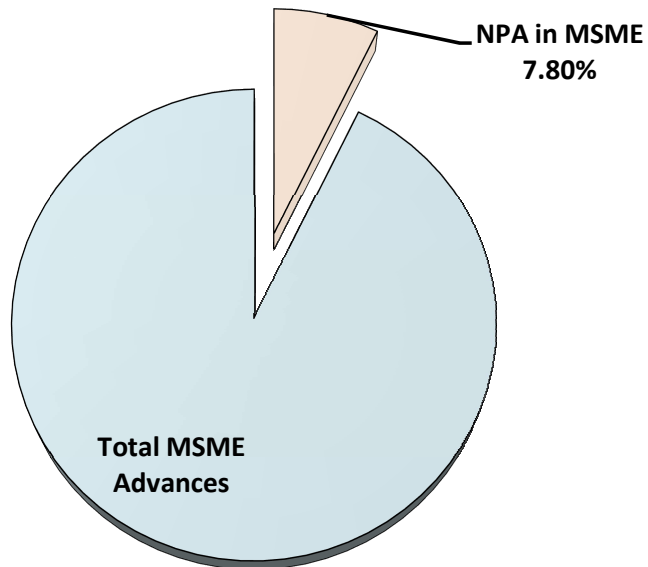
MSME Advances



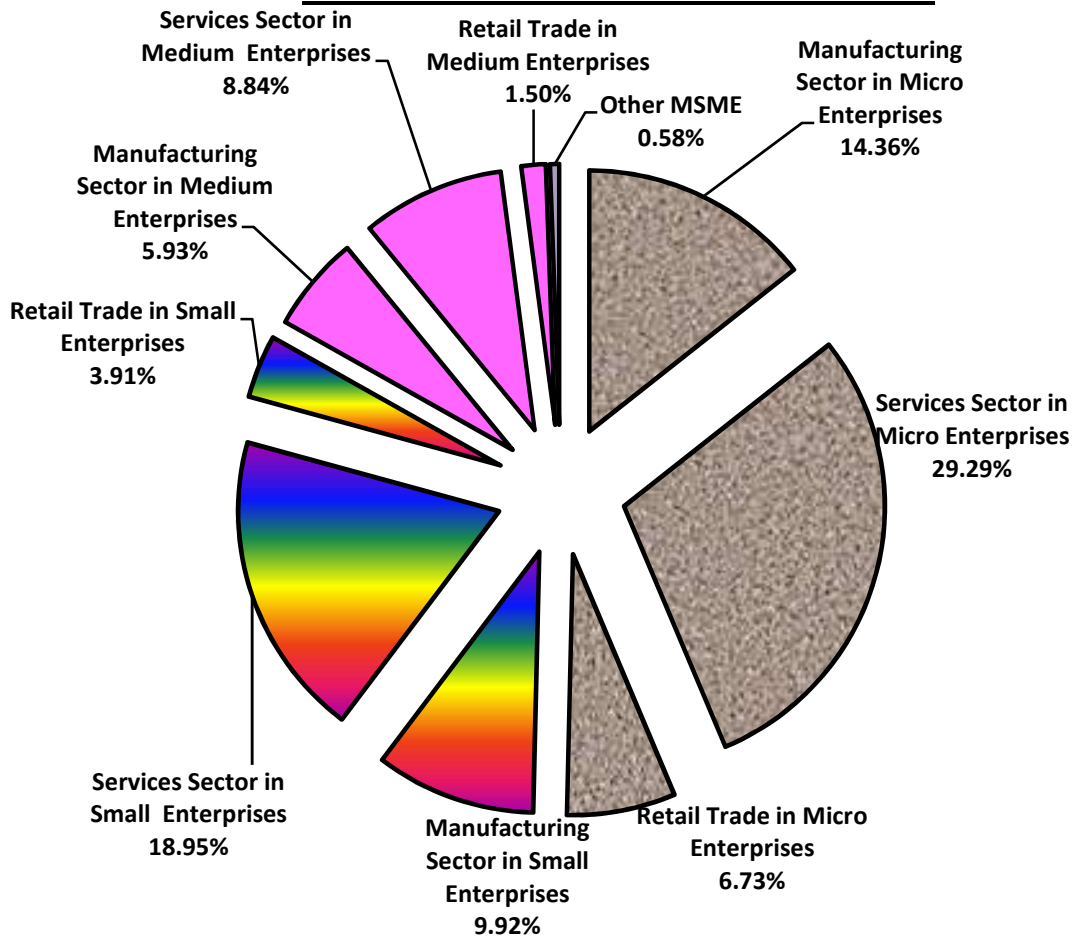
Share in MSME Sector



Share of MSME NPA



% Share of sub sectors in MSME



3.1.1 Agenda Suggested by the Director of Industries and Commerce – Review of MSME Schemes part of Atmanirbhar Bharat

Sharing the data of eligible loan accounts, details of loan sanctioned and disbursed by financial institutions under Emergency Credit Line Guarantee Scheme (ECLGS) to MSME Sector in the State. The Bank wise and district wise data.

A. Review of Performance under PMSAVNidhi

A review of performance of states has been conducted by Department of Financial Services and MoHUA on 24/08/2023 at Bangalore. The performance of Kerala was critically reviewed and Sri. Bhagvat Karad, Hon'ble Minister of State For Finance has directed us to improve the performance under PM SVANidhi. A Central team will be visiting our state specifically to review the ULBs and Banks of the state considering the poor performance under PM SVANidhi.

NUMBER OF FIRST TERM LOANS SACNTIONED AND DISBURSED UNDER PM SVANIDHI	
NAME OF THE BANK	NUMBER OF APPLICATIONS DISBURSED
STATE BANK OF INDIA	49568
CANARA BANK	20000
KERALA GRAMIN BANK	8309
INDIAN BANK	8092
UNION BANK OF INDIA	4683
BANK OF BARODA	4287
INDIAN OVERSEAS BANK	2289
BANK OF INDIA	2153
PUNJAB NATIONAL BANK	2001
CENTRAL BANK OF INDIA	1719
THE FEDERAL BANK LTD	1119
UCO BANK	853
BANK OF MAHARASHTRA	636
SOUTH INDIAN BANK	444
IDBI BANK LTD	144
DHANLAXMI BANK LTD	128
PUNJAB AND SIND BANK	80
KARNATAKA BANK	73
CITY UNION BANK LTD	59
KERALA STATE CO-OP.BANK LTD.	56
CSB BANK LIMITED	49
HDFC BANK LTD	36
ICICI BANK LTD	35
AXIS BANK	23
TAMILNAD MERCANTILE BANK LTD	16
KARUR VYSYA BANK	5
ESAF Small Finance Bank Limited	4
KOTAK MAHINDRA BANK	1
THE JAMMU AND KASHMIR BANK LTD	1
Grand Total	106863

NUMBER OF SECOND TERM LOANS SACNTIONED AND DISBURSED UNDER PM SVANIDHI

NAME OF THE BANK	NUMBER OF APPLICATIONS DISBURSED
STATE BANK OF INDIA	2320
CANARA BANK	1678
UNION BANK OF INDIA	610
KERALA GRAMIN BANK	546
INDIAN BANK	505
INDIAN OVERSEAS BANK	276
BANK OF BARODA	253
PUNJAB NATIONAL BANK	209
CENTRAL BANK OF INDIA	203
BANK OF INDIA	159
THE FEDERAL BANK LTD	127
UCO BANK	111
SOUTH INDIAN BANK	70
PUNJAB AND SIND BANK	39
IDBI BANK LTD	24
BANK OF MAHARASHTRA	11
DHANLAXMI BANK LTD	10
KARNATAKA BANK	10
CSB BANK LIMITED	6
TAMILNAD MERCANTILE BANK LTD	5
HDFC BANK LTD	3
CITY UNION BANK LTD	1
Grand Total	7176

NUMBER OF THIRD TERM LOANS SACNTIONED AND DISBURSED UNDER PM SVANIDHI	
NAME OF THE BANK	NUMBER OF APPLICATIONS DISBURSED
CANARA BANK	670
STATE BANK OF INDIA	605
KERALA GRAMIN BANK	225
UNION BANK OF INDIA	223
INDIAN BANK	195
INDIAN OVERSEAS BANK	113
PUNJAB NATIONAL BANK	74
CENTRAL BANK OF INDIA	70
BANK OF INDIA	56
BANK OF BARODA	44
THE FEDERAL BANK LTD	32
UCO BANK	27
PUNJAB AND SIND BANK	25
SOUTH INDIAN BANK	18
IDBI BANK LTD	5
KARNATAKA BANK	3
DHANLAXMI BANK LTD	2
BANK OF MAHARASHTRA	1
CSB BANK LIMITED	1
TAMILNAD MERCANTILE BANK LTD	1
Grand Total	2390

Total Sanctions	
First Term	106863
Second Term	7176
Third Term	2390
	1,16,429

NUMBER OF APPLICATIONS PENDING TO BE DISBURSED BANKWISE	
NAME OF THE BANK	NUMBER OF APPLICATIONS PENDING
STATE BANK OF INDIA	2899
RRB Kerala GB	924
KERALA GRAMIN BANK	598
canara bank	377
BANK OF INDIA	295
UNION BANK OF INDIA	282
Indian Bank	184
INDIAN OVERSEAS BANK	146
PUNJAB NATIONAL BANK	121
Bank Of Baroda	119
IDBI BANK	50
KERALA STATE CO-OPERATIVE BANK LTD.,	42
Karnataka Bank Ltd	40
HDFC Bank	36
FEDERAL BANK	33
SOUTH INDIAN BANK	32
The Kerala State Co Operative Bank Ltd	25
DHANLAXMI BANK LIMITED	20
UCO BANK	15
SBI	14
CORPORATION BANK	13
KARNATAKA BANK LIMITED	13
Bank of Maharashtra	12
UNION BANK	12
CSB BANK LTD	11
SYNDICATE BANK	9
CENTRAL BANK OF INDIA	8
DHANALAKSHMI BANK	8
KARNATAKA BANK	5
KERALA GRAMEEN BANK	3
KOZHICODE DISTRICT COOPERATIVE BANK LTD	3
Tamilnad Mercantile Bank Ltd	3
ALLAHABAD BANK	2
Axis Bank	2

Canara	2
City Union Bank	2
Dhanalaxmi Bank	2
KERALA GRAMINA BANK	2
KGB	2
PANJAB NATIONAL BANK	2
STATE BANK OF TRAVANCORE	2
YES BANK	2
ANDHRA BANK	1
CATHOLIC SYRIAN BANK	1
CSB BANK	1
CSB BANK LIMITED	1
DHANLAXMI BANK	1
DISTRICT CO-OPERATIVE BANK	1
Federal bank of india	1
ICICI Bank	1
IDBI BANK LTD	1
IDBI PERINTHALMANNA	1
INDIA OVERSIS BANK	1
Jammu & Kashmir Bank Ltd	1
KARNATAKA	1
KARUR VYSYA BANK	1
KLGB	1
ORIENTAL BANK OF COMMERCE	1
PEOPLES URBAN CO-OPERATIVE BANK LTD	1
S B I	1
S BI	1
SBT	1
South Malabar Gramin Bank	1
STATE BANK OF HYDERABAD	1
STATE BANK OF TRANVANCORE	1
SYNDICATE BANK BRANCH	1
TAMILNAD MERCANTILE BANK LIMITED	1
The Catholic Syrian Bank Ltd	1
Thrissur district co operative bank	1
TMB	1
Grand Total	6401

Kudumbasree Mission has informed the following to the SLBC Cell regarding the implementation of PMSVNidhi Scheme;

Second tranche of Loan limit

Ministry of Housing and Urban Affairs through letter dated 9/4/2021 had given direction to all participating lending institutions and banks to support the street vendors with enhanced loan of 20000/- to the street vendor's (letter attached as annexure III). Kudumbashree had started to mobilize the eligible street vendors for second loan, but the banks are not processing the second tranche loans (e.g.: SBI, Indian Bank). Moreover banks are also conveying the message to the beneficiaries that they had not received any communication regarding the same. This creates a lot of difficulties to the vendors and is also affecting the credibility of the scheme. State is planning to support all the 8216 street vendors who had availed first dose of PM SVANidhi loan, but only 49 street vendors had so far supported with the second tranche loan.

Directions may be given to the banks for considering the enhanced loan applications and take necessary steps for sanctioning the same at the earliest.

Steering committee observed that the Ministry of Housing and Urban Affairs (MoHUA), vide their communication ref No.K-12017(30)/2/2020-UPA-II(9088388) dated 09.04.2021 and No. K-12017(30)/2/2020-UPA-II-UD (EFS 9088388) dated 18.08.2021, has conveyed guidelines on implementation of 2nd tranche of loan under PM-SVANidhi scheme, for eligible PM SVANidhi beneficiaries on timely/early repayment of earlier loan.

DFS letter dated 24.12.2021 regarding PM SVANidhi Scheme - Rejection of PM SVANidhi loans on low credit scores of CIBIL/ other CICs

Subject: PM SVANidhi Scheme- Rejection of PM SVANidhi loans on low credit scores of CIBIL/other CICs (Credit Information Companies)

Reference is invited to the Video Conferencing (VC) meeting jointly conducted by the Ministry of Housing and Urban Affairs (MoHUA) and Department of Financial Services (DFS) with the State officials, Member Lending Institutions (MLIs) and SLBC conveners on 20-12-2021 to review performance of the Prime Minister Street Vendors Atma Nirbhar Nidhi (PM SVANidhi) scheme.

2. During the VC, some of the state officials have informed that many of the applications have been returned by the Lending Institutions (LIs) due to CIBIL score issues (Para 3.j of the minutes of meeting). In this regard, it is informed that all public sector banks have already confirmed that while they are not insisting on high credit score/ credit rating requirement for the purpose of sanctioning PM SVANidhi loans, credit reports are checked to verify past repayment history and overdue/ default records of the applicant. The issue was also highlighted in the department's letter no. 16/01/2021-MO-DFS dated 27.09.2021 addressed to all concerned Member Lending Institutions (MLIs) and also during various follow up meetings.

3. In view of the above, all MLIs are requested to review the status of returned applications on the ground of low credit score. Minutes of meeting is also being enclosed for further suitable action by the MLIs.

Yours faithfully,


(Sushil Kumar Singh)
Director (FI)

Email: sushilidas.dad@hub.nic.in
Tel: 23748718

A review meeting was called by the Hon'ble Executive Director of Kudumbasree on 14/09/2023 for assessing the pending status in the banks. Selected banks were called for the meeting and were instructed to clear the pending at the earliest.

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

In each SLBC meetings the performance under PM SVANidhi has been reviewed.

B. Review of Performance under PM FME

MoFPI is honoring the top performing States and Banks under PMFME scheme in association with the Mega Event " World Food India" to be Held in November. The cut off dates for qualifying to this is 28.09.2023. We are attaching the pending status of applications available with the banks. We are having around 682 applications pending with banks for sanctions.

PMFME BANK WISE TARGET FOR FY 2024-25

SI No.	Bank Name	Quarter wise target breakup- (Actual in numbers)				Target for the Fy 2024- 25(No.s)
		Q1	Q2	Q3	Q4	
	Public Sector Commercial Banks					
1	Bank of Baroda	19	28	28	33	108
2	Bank of India	9	15	15	16	55
3	Bank of Maharashtra	5	9	7	9	30
4	Canara Bank	53	77	77	92	299
5	Central Bank of India	10	15	15	18	58
6	Indian Bank	14	22	22	27	85
7	Indian Overseas Bank	15	22	22	26	85
8	Punjab and Sind Bank	1	2	3	3	9
9	Punjab National Bank	15	23	23	27	88
10	State Bank of India	93	138	138	165	534
11	UCO Bank	5	9	8	9	31
12	Union Bank of India	30	44	44	54	172
	Total Public Sector Commercial banks	269	404	402	479	1554
13	Regional Rural Bank-Kerala Gramin Bank	48	71	71	84	274
	Total- Public Sector Banks including RRB	317	475	473	563	1828
	Private Sector Commercial Banks					
14	Axis Bank	12	17	17	20	66
15	Bandhan Bank	2	3	3	3	11
16	Catholic Syrian Bank	21	30	30	36	117
17	City Union Bank	2	2	2	2	8
18	Dhan Laxmi Bank	11	16	16	20	63
19	Federal Bank Ltd.	47	69	69	82	267
20	HDFC Bank	29	42	42	50	163
21	ICICI Bank	16	24	24	28	92
22	IDBI Bank	5	6	6	7	24
23	IDFC First Bank	1	1	2	2	6
24	Indus ind Bank Limited	10	14	14	17	55
25	Jammu and Kashmir Bank	0	0	1	0	1
26	Karnataka Bank Limited	2	3	2	3	10
27	Karur Vysya Bank Ltd.	2	3	2	3	10
28	Kotak Mahindra Bank	3	4	5	5	17
29	Lakshmi Vilas Bank	1	1	1	2	5
30	RBL Bank	1	1	1	2	5
31	South Indian Bank	35	56	56	68	215
32	Tamilnadu Mercantile Bank	2	2	2	3	9
33	Yes Bank	2	2	2	3	9
	Total -Private Sector Commercial Banks	204	296	297	356	1153
	Small Finance Banks					
34	ESAF	2	2	3	3	10
35	Ujjivan Small Finance Bank	2	2	2	3	9
	Total -Small Finance Banks	4	4	5	6	19
	Total-Banking Sector	525	775	775	925	3000

PMFME APPLICATIONS SANCTIONED	
NAME OF THE BANK	NUMBER OF APPLICATIONS
CANARA BANK	1089
STATE BANK OF INDIA	649
KERALA GRAMIN BANK	396
UNION BANK OF INDIA	323
FEDERAL BANK	164
BANK OF BARODA	128
The Kerala State Co Operative Bank Ltd	122
INDIAN OVERSEAS BANK	114
INDIAN BANK	83
BANK OF INDIA	74
CENTRAL BANK OF INDIA	55
PUNJAB NATIONAL BANK	53
UCO BANK	51
IDBI BANK	32
THE WAYANAD DIST CO-OP BANK LT	32
HDFC BANK	30
DHANALAKSHMI BANK	19
SOUTH INDIAN BANK	18
IDUKKI DISTRICT CO OPERATIVE BANK LTD	10
BANK OF MAHARASHTRA	3
KARNATAKA BANK LIMITED	3
ESAF SMALL FINANCE BANK LIMITED	2
CSB BANK LIMITED	1
ICICI BANK LIMITED	1
KARUR VYSYA BANK	1
THRISSUR DISTRICT CO-OPERATIVE BANK LTD	1
Grand Total	3454

PMFME APPLICATIONS UNDER PROCESS	
NAME OF THE BANK	NUMBER OF APPLICATIONS
AXIS BANK	3
BANK OF BARODA	24
BANK OF INDIA	13
CANARA BANK	38
CENTRAL BANK OF INDIA	7
CSB BANK LIMITED	2
DHANALAKSHMI BANK	3
ESAF SMALL FINANCE BANK LIMITED	4
FEDERAL BANK	49
HDFC BANK	16
ICICI BANK LIMITED	4
IDBI BANK	7
IDUKKI DISTRICT CO OPERATIVE BANK LTD	2
INDIAN BANK	16
INDIAN OVERSEAS BANK	17
KERALA GRAMIN BANK	50
KOZHIKODE DISTRICT COOPERATIVE BANK LTD	1
PUNJAB NATIONAL BANK	9
SOUTH INDIAN BANK	16
STATE BANK OF INDIA	111
TAMILNAD MERCANTILE BANK LIMITED	1
The Kerala State Co Operative Bank Ltd	41
THE KOLLAM DISTRICT COOP BANK LTD	1
THE WAYANAD DIST CO-OP BANK LT	2
UCO BANK	5
UNION BANK OF INDIA	56
Grand Total	498

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

C. Review of PMEGP

Target and performance for the FY 2023-24

Under PMEGP Basic Scheme		Under PMEGP 2 nd Loan		Total State Target	
No.of Projects (Nos)	2398	No. of Projects	26	Total No. of Projects	2424
MarginMoney (Rs.in lakhs)	6954.00	Margin Money (Rs.in lakhs)	253.21	Margin Money (Rs.in lakhs)	7207.21
Employment (Nos)	19184	Employment (Nos)	208	Employment (Nos)	19392

Implementing agency wise performance during 2023-24 as on 31-03-2024

Agency	Projects forwarded to banks		Sanction Position		M.M. claimed	Status of M.M. Disbursement		Proposals pending at Banks	
	Nos.	M.M. involved (in lakhs)	Nos.	M.M. involved (in Lakhs)		Nos.	M.M. involved (in lakhs)	Nos.	M.M. involved (in lakhs)
DIC	7612	21039.79	5104	12645.9	4624	2779	5959.55	795	2568.79
KVIC	794	3161.73	321	1034.04	259	164	457.15	116	524.72
KVIB	1786	6703.90	917	3021.34	663	410	1336.31	257	995.22
Coir Board	12	44.43	16	24.78	23	22	68.01	3	25.73
TOTAL	10204	30949.85	6358	16726.06	5569	3375	7821.02	1171	4114.46

Overall percentage in terms of disbursement of M.M. Grant against target:109.37%

The year wise total pendency of projects with banks as on 31-03-2024 is given below:

Year	No. of proposals pending with banks for decision	M.M. Involved (in lakhs)
2021-22	42	100.17
2022-23	296	776.26
2023-24	1171	4114.46
Total	1509	4990.89

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

The year wise bank wise pendency is annexed at Annexure.1

The performance of the PMEGP programme is reviewed in DLRC's, SLBC and meetings conducted by the RBI.

II) Performance under SC & ST category

(Amount in lakhs)

	Target(MM Involved) in lakhs	Achievement (No. of projects)	Achievement (MM disb.) in lakhs	Ach. In %
S.C	632.81	292	513.69	81.17%
S.T	100.83	12	21.11	20.94%

Year 2023-24

Category	No. of applications forwarded	M.M. involved (in lakhs)	Pending for decision	M.M. involved (in lakhs)
S.C	1020	2521.63	108	328.95
S.T	119	294.19	11	33.50
Total	1139	2815.82	119	362.45

While the PMEGP scheme has made commendable strides in various category of beneficiaries, it has come to the notice that there has been a perceptible lag in achieving the specific targets set for the SC and ST category. The data shown above indicated that, dismal performance under SC and S.T category and banks have to consider the proposals of the above category for sanction of loan so as to achieve the target allocated for the respective F.Y.

Target and Financial out lay for the F.Y 2024-25

As decided by the SLMC and based on the performance, Ststa office KVIC has forwarded the budget demand for 2024-25 for 3800 projects with Margin Money involvement of Rs.11000.00 Lakhs . The said budget allocation is yet to be received from Central office-KVIC-Mumbai.

III) Referred Back M.M.claims

Year	No. of Projects	M.M. Involved
2021-22	14	13.31
2022-23	240	442.20
2023-24	2042	5177.88

Clearing the referred back M.M. claims is to be attended on priority to improve the performance of the State. Wherever, banks role is involved, branches have to take time bound action. In case of issues faced by banks in uploading documents required to clear the referred back M.M. claims, the same may be taken up with KVIC.

Majority of the referred back M.M. claims belongs to DIC. DIC may take up the same with Dist. offices to clear the referred back pendency.

One of the reason for referred back M.M. claim is want of uploading Rural Area Certificate: **The LSGD Dept. Govt. of Kerala vide letter Dt.04-04-2024 intimated Dy.Directors(LSGD) of all Districts that respective Gram Panchayat Secretaries are designated to issue the Rural Area Certificate under PMEGP accordingly.**

Communication from KVIC has been sent to all concerned intimating the above decision, which will help in minimizing the referred back M.M. claims.

It is noted that there are huge number of referred back MM claims in this financial year 2023-24 due to various reasons as below:

1. Loan disbursement statement to be uploaded with the name of the proprietor and signature of Branch manager with seal. System generated loan sanction letter to be uploaded in portal with seal and signature of the branch.
2. Signboard as per PMEGP norms to be uploaded - The bilingual format of the signboard is available in the last page of the revised PMEGP guidelines.

IV) The photograph of the signboard with beneficiary erected in front of the PMEGP unit is to be uploaded.

V) Physical verification of PMEGP units

The contract with M/s GenesysIntl.Corpn. Ltd for the P.V of PMEGP has ended w.e.f from 31st March 2024. The Central Office of KVIC is in the process of MOU with Dept. of Post for P.V of PMEGP units. As a pilot run of the P.V, training has been given to Postal Dept. officials by KVIC and started sample verification works in Thiruvananthapuram Dist. The said dept. likely to take up the P.V assignment subject to final approval by Central Office of KVIC and after entering the MOU .

Deputy Director (I/c)

A long standing clarification regarding the issuing authority of the Rural Area Certificate was clarified by the LSGD Department vide letter LSGD /PD/14078/2024-CSSA2 dated 02/04/2024.



सत्यमेव जयते

खादी और ग्रामोद्योग आयोग
KHADI AND VILLAGE INDUSTRIES COMMISSION
(सूक्ष्म, लघु और मध्यम उद्यम मंत्रालय, भारत सरकार)
(Ministry of Micro-Small & Medium Enterprises, Govt. of India)
वेबसाइट / website: www.kvic.org.in
राज्य कार्यालय (केरल) / State Office (Kerala)



सत्यमेव जयते
सर्वोत्तमं कर्मिण्येव

No.SOK/PMEGP/Impl./2024-25

Date:22-04-2024

To

The Convener

State Level Bankers Committee
Kerala

Sub:- "Rural Area Certificate" under PMEGP reg:.

Ref:- Letter No.LSGD/PD/14078/2024-CSSA2 Dt.02-04-2024.

Sir,

As kindly aware, PMEGP units established in Rural/Panchayat locations are eligible to avail higher rate of Margin Money grant and Rural Area Certificate is an essential document mandated by the PMEGP guidelines. However, due to lack of proper Rural Area Certificate issued by competent authority, for which delay has been occurred in processing/dispersing the Margin Money grant by the concerned. The said matter came up for discussions in the 37th State Level Monitoring Committee [SLMC] held on 05-03-2024 under the Chairmanship of Principal Secretary (Industries)-Govt. of Kerala. The SLMC forum has decided to take up the matter with the Local Self Dept. Govt. of Kerala to designate the authority for the issuance of the Rural Area Certificate. As a sequel to this, an order has been issued from Principal Directorate -LSGD Dt.02-04-2024 (shown under reference) designating Gram Panchayat- Secretaries are empowered to issue the Rural Area Certificate under PMEGP. Copy of the order/letter is enclosed.

The above ~~position~~ may please be communicated to all Lead District Managers for needful information.

Yours faithfully

Dy. Director (I/c)

Encl: As above.

Copy to: The Asst.General Manager
FIDD, Reserve Bank of India
Thiruvananthapuram. For kind information



ISO 9001 : 2015
Certified

पट्टम पालस पि.ओ. तिरुवनंतपुरम-695 004
TC NO.21/235 R, Pattam Palace . P.O. Thiruvananthapuram- 695 004
Phone : 0471 2331625, 9446585973, 04712331061
इ मेल e-mail sotvm.kvic@gov.in, kvictvm@gmail.com

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

Convenor:



Ref: SLBC/PMEGP/29/2024/SPS

Date: 04/03/2024

To,

The Principal Secretary,
Department of Industries,
Government of Kerala.

Dear Sir/Madam

Sub: Regarding issuance of Rural Area Certificate for eligible PMEGP beneficiaries.

Ref: Letter from KVIC dated 12/02/2024 vide No. SOK/PMEGP/Impl./2023-24.

Prime Minister' Employment Generation Programme (PMEGP) is a central sector scheme being administered by the Ministry of Micro, Small and Medium Enterprises (Mo MSME).The main objective of this scheme is to generate employment opportunities in rural as well as urban areas of the country through setting up of new self-employment ventures/projects/micro enterprises. The Scheme is implemented by Khadi and Village Industries Commission (KVIC), a statutory organization under the administrative control of the Ministry of MSME as the single nodal agency at the National level. At the State level, the Scheme is being implemented through State KVIC Directorates, State Khadi and Village Industries Boards (KVIBs) , District Industries Centres (DICs) and banks. The Government subsidy under the scheme is being routed by KVIC through the identified Banks for eventual distribution to the beneficiaries/entrepreneurs in their Bank accounts.

The existing quantum and nature of the financial assistance provided to the scheme beneficiaries of PMEGP are as below:

Categories of Beneficiaries under PMEGP	Beneficiary's contribution(of project cost)	Rate of Subsidy(of project cost)	
		Urban	Rural
General category	10%	15%	25%
Special(including SC/ST/OBC/Minorities/Women/Ex service men, PH,NER,Hill and Border areas	5%	25%	35%

As evident from the table above the the units set in the rural areas are provided with higher rate of subsidy. Rural area certificate is one among the mandatory documents stipulated by PMEGP to be

All communications to be addressed to:

General Manager
Canara Bank, SLBC Cell
Circle Office, Canara Bank Bldg.
P.B.No.159, M.G.Road
Thiruvananthapuram -695 001

Phone : 2331302 (Direct),
2331051 Ext. 608,609
Fax : 0471 2338236 / 2331355
E-mail : slbckerala@canarabank.com
Website: www.slbckerala.com

submitted by the applicants to avail the benefits of higher subsidy for the units set in rural area to avail the higher government grant.

It has been brought to our attention by KVIC State office that several margin money claims for the higher subsidy rate as applicable to rural areas submitted by bank branches are getting rejected due to the non submission of rural area certificate. It is learned from DIC that the Government Departments in our State are not issuing rural area certificate for any reason.

As per PMEGP scheme guidelines any area classified as Village as per the revenue record of the State/Union Territory, irrespective of population and also any area even if classified as town, provided its population does not exceed 20,000 persons, may be classified as rural area. Moreover, the authority for issuing the Rural Area Certificate to be decided as presently the applicants are obtaining the certificates from non competent authorities for which the subsidy claim is getting returned stating the reason " Rural Area Certificate issued from competent authority not submitted".

In this regard we request your kind office to consider the situation and issue the necessary directive so that the rural area certificates may be issued to eligible applicants so that the scheme reaches its intended objective of bringing together widely dispersed traditional artisans and rural unemployed youth and give them self-employment opportunities to the extent possible.

Thanking You,

Yours Faithfully,



S Premkumar,
Convener, SLBC Kerala & GM Canara Bank



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

Convenor:



Ref: SLBC/PMEGP/42/2024/SPS

Date: 04/03/2024

To,

The Additional Chief Secretary,
Local Self Government Department,
Government of Kerala.

Dear Sir/Madam

Sub: Regarding issuance of Rural Area Certificate for eligible PMEGP beneficiaries.

Ref: 1. Letter from KVIC dated 12/02/2024 vide No. SOK/PMEGP/Impl./2023-24.

2. Letter from SLBC to The Principal Secretary, Industries Department, Government of Kerala dated 04/03/2024 vide No. SLBC/PMEGP/29/2024/SPS.

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submitted by the applicants to avail the benefits of higher subsidy for the units set in rural area to avail the higher government grant.

It has been brought to our attention by KVIC State office that several margin money claims for the higher subsidy rate as applicable to rural areas submitted by bank branches are getting rejected due to the non submission of rural area certificate. It is learned from DIC that the Government Departments in our State are not issuing rural area certificate for any reason.

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In this regard we request your kind office to consider the situation and issue the necessary directive so that the rural area certificates may be issued to eligible applicants so that the scheme reaches its intended objective of bringing together widely dispersed traditional artisans and rural unemployed youth and give them self-employment opportunities to the extent possible.

Thanking You,

Yours Faithfully,



S Premkumar,

Convenor, SLBC Kerala & GM Canara Bank



All communications to be addressed to:

General Manager
Canara Bank, SLBC Cell
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52610/2024



ഭരണഭാഷ - മാതൃഭാഷ

പ്രിൻസിപ്പൽ ഡയറക്ടറേറ്റ്,
തദ്ദേശസ്വയംഭരണ വകുപ്പ്
സ്വരാജ് ഭവൻ, നന്തൻകോട്,
കവടിയാർ പി.ഒ തിരുവനന്തപുരം - 695003
ഫോൺ : 0471-2727255, 2314526
ഇ-മെയിൽ : pd.lsgd@kerala.gov.in
വെബ്സൈറ്റ്: principaldirectorate.lskerala.gov.in
തീയതി: 02-04-2024

No. LSGD/PD/14078/2024-CSSA2

പ്രിൻസിപ്പൽ ഡയറക്ടർ

എല്ലാ ജില്ലാ ജോയിന്റ് ഡയറക്ടർമാർക്കും .

സർ,

വിഷയം: ത.സ്വ.ഭ.വ.-പ്രിൻസിപ്പൽ ഡയറക്ടറേറ്റ് -State Level Monitoring Committee-
PMEGP പദ്ധതി - റൂറൽ ഏരിയ സർട്ടിഫിക്കറ്റ് നൽകുന്നതിന് ഉദ്യോഗസ്ഥരെ
ചുമതലപ്പെടുത്തുന്നതുമായി ബന്ധപ്പെട്ട നിർദ്ദേശം നൽകുന്നത് സംബന്ധിച്ച്.
സൂചന : 1. 5/ 3/ 2024 ൽ നടന്ന State Level Monitoring Committee യുടെ 37 മത് യോഗം
മിനിറ്റ് .

മേൽ സൂചനയിലുപരിശ്രദ്ധ ക്ഷണിക്കുന്നു. 05/03/2024 ൽ ബഹു പ്രിൻസിപ്പൽ സെക്രട്ടറിയുടെ (ഇൻഡസ്ട്രീസ്) അധ്യക്ഷതയിൽ നടന്ന State Level Monitoring Comitty യുടെ 37-മത് യോഗത്തിൽ ആവശ്യപ്പെട്ട പ്രകാരം PMEGP പദ്ധതിയുമായി ബന്ധപ്പെട്ട റൂറൽ ഏരിയ സർട്ടിഫിക്കറ്റ് നൽകുന്നതിന് ബന്ധപ്പെട്ട ഗ്രാമപഞ്ചായത്ത് സെക്രട്ടറിയെ ആണ് അധികാരപ്പെടുത്തിയിട്ടുള്ളതെന്ന് അറിയിക്കുന്നു. ടി വിവരം ജില്ലയിലെ PMEGP പദ്ധതിയുടെ നിർവഹണ ഏജൻസികളെയും മീഡ് ബാങ്ക് അധികൃതരെയും അറിയിക്കേണ്ടതാണ്.

വിശ്വസ്തതയോടെ,

Signed by **Belegopal P C**
Belegopal P C
ADDITIONAL DIRECTOR
Date: 02-04-2024 09:17:08

3.1.2 Agenda suggested by NORKA – NDPREM

NDPREM scheme is envisaged for the rehabilitation and re-integration of returned migrants. Scheme aims to provide sustainable livelihood to Keralites who return after their tenure of employment abroad. NORKA-ROOTS have signed MOU with 18 financial institutions for the implementation of the scheme. Capital subsidy subject to a maximum of 15% of the project cost (limited to Rs. 3 Lakh) and interest subvention of 3% for first four years are released to the beneficiaries on prompt repayment of loans.

During the last four months , We have recommended around 1594 applications to various banks. Bank wise details are as follows;

It is seen that many applications are still pending with various branches of banks without informing the genuine status to Norka Roots. This delayed response from the banks creates lot of hardship to the loan applicant and affects the very purpose of the project.

- Sanctioning all eligible loan applications recommended by us and also issue necessary directions to all banks/branches to forward all pending capital/Interest subsidy claims with respect to NDPREM scheme to Norka Roots at the earliest so as to provide the benefit of subsidy to the beneficiaries in this financial year itself.
- Convey maximum applications under MUDHRA Scheme without security
- Fixing lead time to processing the NDPREM applications.
- It's important to note that a majority of the loans disbursed under the NDPREM scheme fall under MUDRA collateral-free category. However, there have been complaints from borrower regarding the bank's imposition of processing fees, inspection charges and insurance charges, particularly concerning CGTMSE coverage. The annual CGTMSE amount and additional processing fees significantly impact borrower who have established micro-enterprises using funds from the scheme, especially during the initial years when these enterprises have not yet matured to a level where they yield profitable outcomes. Hence, there should be considerations made, wherever feasible, for exceptions to these charges for MUDRA loans, particularly during the initial stages of these ventures.

In the above circumstances, it is requested to place these issues before the SLBC meeting and necessary instructions maybe given to the respective bank to take immediate actions in this matter for the uninterrupted continuance of the scheme.

Number of pending applications with the bank branches as provided by NORKA:

Sl.No	Name of Bank	No.of applications Sent to bank	Sanctioned	Pending
1	Canara Bank	315	77	238
2	State Bank of India	429	49	380
3	Union Bank of India	69	28	41
4	Bank of Baroda	83	20	63
5	South Indian Bank	74	1	73
6	Federal Bank	163	8	155
7	Indian Overseas Bank	41	6	35
8	Bank of India	17	5	12
9	UCO Bank	9	1	8
10	Dhanalaxmi Bank	5	0	5
11	KSBCDC	99	6	93
12	SC/ST	9	7	2
13	KSCARD	18	1	17
14	Pravsi Ltd. Malappuram	51	13	38
15	Indian Bank	96	1	95
16	Kerala Bank	1018	79	939
17	Kerala financial Corporation	5	0	5

3.1.3 Agenda suggested by Reserve Bank of India

1. Bringing Kerala State Government PSUs into TrEDS Platform

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

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

It is informed by the MSMI-DI that Govt. of Kerala vide order dated 16th May, 2022 on TReDS permitted State owned Public Undertakings, Companies, Local Government institutions, all Statutory Boards/Societies under the State Government and all Apex Co-operatives to participate on the Trade Receivable Discounting System (TReDS) envisaged for settlement of

bills for Micro, Small & Medium Enterprises, suppliers of Goods and Services. It is requested that wide publicity of the same may be done in all Bank branches).

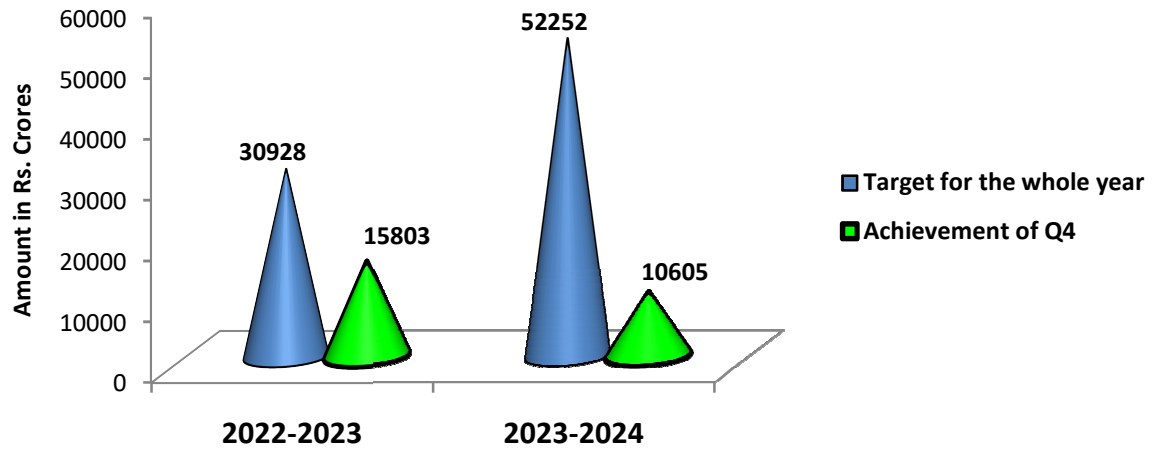
The Steering committee suggested that the TrEDS may make mandatory for the stakeholders up to certain limit.

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

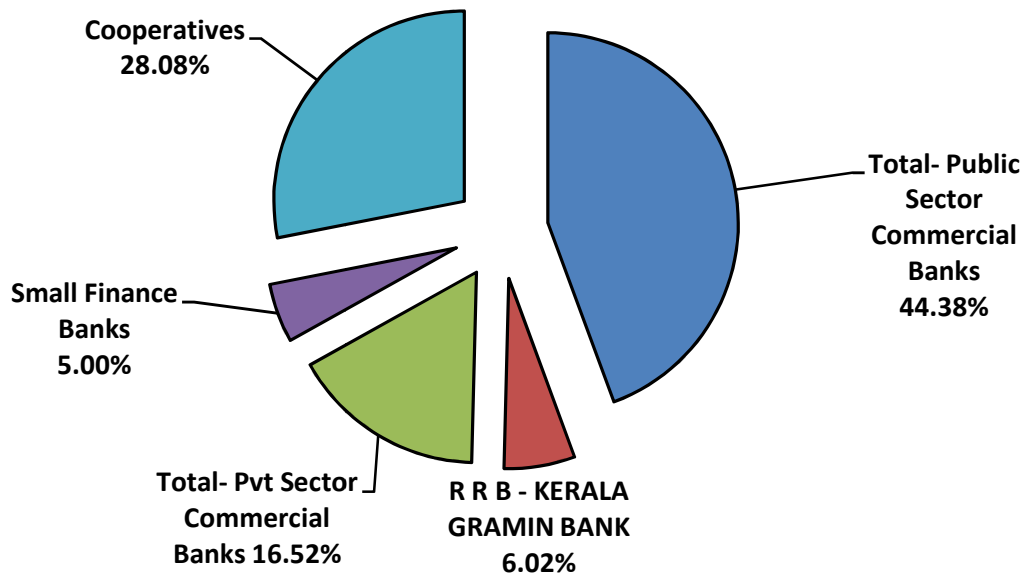
Regional Director, Reserve Bank of India informed that if Central Government can make all their PSUs to enroll into the TrEDS platform mandatorily why we cannot. As a reply to the same Additional Sector informed that since the financial positions of State PSUs are not so strong settling the same under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

4. REVIEW OF PERFORMANCE UNDER TERTIARY SECTOR

TERTIARY		
Parameter	2022-2023	2023-2024
Target for the whole year	30928	52252
Achievement of Q4	15803	10605
% achievement for Q4	51%	20%



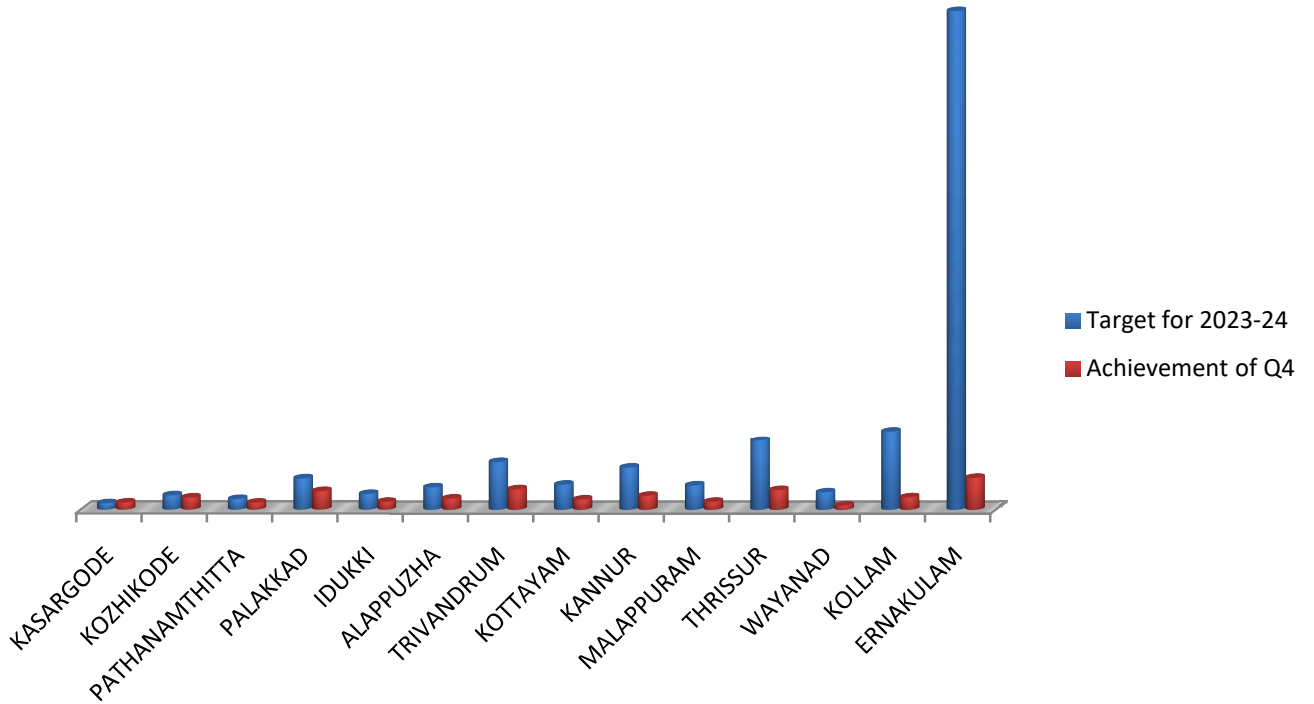
Share of Tertiary Sector Disbursement



Sl.No.	District	Target for 2023-24	Achievement of Q4	% Achievement
1	KASARGODE	362	401	111%

2	KOZHIKODE	818	688	84%
3	PATHANAMTHITTA	603	395	65%
4	PALAKKAD	1785	1061	59%
5	IDUKKI	892	454	51%
6	ALAPPUZHA	1290	645	50%
7	TRIVANDRUM	2746	1182	43%
8	KOTTAYAM	1445	591	41%
9	KANNUR	2427	804	33%
10	MALAPPURAM	1400	460	33%
11	THRISSUR	4000	1135	28%
12	WAYANAD	1000	237	24%
13	KOLLAM	4548	717	16%
14	ERNAKULAM	28935	1836	6%
TOTAL		52252	10605	20%

Tertiary Sector Target Vs Achievement



4.1. Revamp of Lead Bank Scheme standardized system for data flow

Revamp of Lead Bank Scheme - Action Points for SLBC Convenor Banks/ Lead Banks - Developing a Standardized System for data flow and its management by SLBC/ UTLBC Convenor Banks on SLBC/ UTLBC websites

Please refer to RBI Circular FIDD.CO.LBS.BC.No.19/02.01.001/2017-18 dated April 6, 2018 on Revamp of Lead Bank Scheme - Action Points for SLBC Convenor Banks/ Lead Banks, prescribing certain action points.

2. With respect to Action Point – (iv) of the abovementioned Circular, SLBC Convenor Banks were advised, inter alia, to develop a standardized system on the websites maintained by each SLBC to enable uploading and downloading of the data pertaining to the Block, District as well as the State by the members banks. It was also advised that the relevant data must also be directly downloadable from the CBS and/ or MIS of the banks with a view to keeping manual intervention to a minimal level in the process. The Circular also suggested the procedure relating to Management of data flow at LBS fora and advised that necessary modifications may be made on the SLBC websites and to the CBS & MIS systems of all banks to implement the envisaged data flow mechanism.

3. Based on the preliminary feedback received from several SLBC/ UTLBC Convenor Banks in respect of status of implementation of the abovementioned Action Point, a Working Group (WG) of select SLBC Convenor Banks and NABARD was constituted by RBI to work out a standardized system for collection, storage, presentation and management of data on the SLBC/ UTLBC website.

4. The WG reviewed the existing major categories of data being collated and monitored by SLBCs and suggested a broad set of data structure in the form of a Model Format which may be adapted by SLBCs/ UTLBCs for collection and monitoring of data. The model format is enclosed at Annexure I. While SLBC/ UTLBC Convenor Banks are encouraged to adapt the

model format to the extent possible, they may make suitable additions/ deletions/ modifications in the format as per State/ UT specific needs including future requirements. Further, while SLBCs/ UTLBCs may advise member banks to endeavor to report the data through direct extraction from their CBS/ MIS to the extent possible, there could still be some data which may not be available in the banks' systems. Such data may be collated at the Controlling Office level as is being done now for reporting purposes. The/ input file format structure suggested by the WG for the purpose is enclosed at Annexure II.

5. The WG has further suggested that in order to enable banks in uploading and downloading of the data upto the block level, banks should map all the branches with block codes. Once mapping of the branches with block codes is completed by banks in their systems, data at block level as well as at district and state level can be generated and monitored at different fora of the Lead Bank Scheme. (A portal is required to be developed by SLBC/ UTLBC Convenor Banks on their respective SLBC/ UTLBC websites for facilitating uploading and downloading of data by member banks/ LDMs) A Standard Operating Procedure (SOP), which may be followed by SLBC/ UTLBC Convenor Banks, member banks and LDMs, as suggested by the WG is enclosed at Annexure III.

6. SLBC/ UTLBC Convenor Banks are advised to decide, in consultation with the member banks, a reasonable timeframe not exceeding six months from the date of issuance of this letter, for migration to the new data flow and management system as envisaged in RBI Circular dated April 6, 2018. SLBC/ UTLBC Convenor Banks are also advised to bring this letter to the notice of all member banks under the Lead Bank Scheme.

Action taken

As instructed by RBI, SLBC has constituted an implementation committee for devising and executing transition plan for migration to new data system within 6 months. The first meeting of the committee held on 28th OCT 2019. Banks are finding difficulty in getting block code for all the 152 blocks in Kerala. RBI subsequently provided the Block Codes.

SLBC Website is enabled with new functionality and ready for uploading and downloading of data. Member banks are requested to upload the data into the website from the next quarter onwards.

All the member Banks except co operative Bank has enabled the functionality.

In the SLRM 2023, Kerala Bank has informed that their CBS merger has been completed and they will be following the revamped module of data flow from next quarter onwards.

We are find difficult to consolidate the data and to ensure data consistency.

Kerala bank also has moved to the standardized system for data flow from SLRM 2024.

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

PRAGATI Meeting: Review of Social Security Schemes - PMJJBY and PMSBY

PRAGATI (Pro-Active Governance and Timely Implementation) meeting to review implementation of Social Security Schemes was held under the Chairmanship of Hon'ble Prime Minister on January 22, 2020. The meeting reviewed the performance of PMJJBY & PMSBY Schemes in terms of enrolment, claims settlement, grievance redressal and overall benefits to the people at large across the nation and an urgent need was felt on augmenting the reach and efficiency of PMJJBY & PMSBY Schemes.

2. Department of Financial Services (DFS), Govt. of India has shared the concerns raised in the PRAGATI meeting in respect of implementation of PMJJBY and PMSBY Schemes with Reserve Bank of India and requested to advise banks to take the following actions for increasing the coverage and spreading awareness among targeted beneficiaries under these schemes:

- a. Conduct periodic publicity campaigns with special focus on rural areas at regular intervals for creating awareness about benefits of Social Security Schemes;
- b. Streamline procedures and leverage technology to speed up claim settlement process and improve outreach;
- c. Ensure that no eligible Jan Dhan account holders are left out from availing the risk covers under PMJJBY & PMSBY;
- d. Enrol beneficiaries of other government scheme like PM Ujjawala, PM Kisan, MGNREGA etc. under the Schemes;
- e. Use SMS and other digital platforms to make account holders aware of the Schemes and also to seek auto debit mandate from them;
- f. Leverage Marketing Channels like Banking Correspondents (BCs) for ensuring Pan India coverage and innovative ways be devised for motivating the field level functionaries for enhancing enrolments, especially under PMJJBY & PMSBY; and
- g. Fix target of fresh enrolment under PMJJBY & PMSBY to enhance enrolment till March 31, 2020.

3. Further, the recently launched National Strategy for Financial Inclusion (NSFI): 2019-24, sets forth the vision and key objectives of the Financial Inclusion policies in India to expand the reach and sustain the efforts through a broad convergence of action involving all the stakeholders in the financial sector, which has also envisaged that "Every willing and eligible adult who has been enrolled under the PMJDY (including the young adults who have

recently taken up employment) to be enrolled under an insurance scheme (PMJJBY, PMSBY, etc.), Pension scheme (NPS, APY, etc.) by March 2020", as one of its objectives.

4. In view of the above, SLBC/UTLBC Convenor Banks are advised to initiate the actions as suggested by DFS, GoI. The issues/concerns associated with implementation of PMJJBY & PMSBY Schemes in the States/UTs under your jurisdiction should also be discussed and resolved in the SLBC/UTLBC meetings in consultation with concerned stakeholders, in order to achieve the Government's vision of a financially included society along with universal insurance coverage.

5. SLBC/UTLBC Convenor Banks are also advised to place the status report of implementation of these schemes in their SLBC/UTLBC meetings on quarterly basis invariably. A copy of status report should be forwarded to the concerned Regional Office/Sub-Office of RBI for information.

Action Taken

Progress of implementation social security schemes are attached in the annexure.8.30

- *SLBC had convened a meeting of Banker and discussed about the implementation of various social security scheme and Atal pension Yojana Scheme. The forum discussed about strategies to improve the coverage and also advised Member Banks to impart special focus on propagating and enrolling maximum beneficiaries under the schemes. The forum also requested to enroll at least 60 APYs each by all the Member Banks before 31.03.2021.*
- *SLBC had conducted a webinar on expanding the outreach of APY schemes on 9th September 2021, by inviting speakers from PFRDA for the SLBC State Coordinators, Lead District Managers and BCs.*
- *Member Banks are covering beneficiaries of PMMY & PMJDY scheme under Social Security Schemes in a campaign mode.*

Department of Financial Services has communicated "Saturation drive for Jan Suraksha Schemes" vide F.No.21(23)/2014-FI(Mission) dated 27.09.2021.

Hon'ble Prime Minister, in his Independence Day 2021 speech, has announced: "We have to achieve saturation. ... all the households should have bank accounts... We have to connect every entitled person with the government's insurance and pension schemes. We have to move ahead with a mindset of cent percent achievement."

2. While the goal of ensuring a bank account for all households has been substantially achieved under Pradhan Mantri Jan Dhan Yojana (PMJDY), this entails ongoing work as young persons attain adulthood and in course of time set up independent households. Therefore, it is necessary to proactively identify such persons, as well as any other persons who may not have an account, and reach out to them to ensure opening of a bank account. The electoral roll is available online on the websites of the Chief Electoral Officers of States and Union territories (UTs), which includes all local adults along with their address details. Addressee banks are hereby advised to ensure the following:

- (a) The Corporate Office of the bank shall arrange to download the electoral rolls for the respective States/UTs for which it is the SLBC convener and arrange to prepare lists in Excel format of all such adults who have attained majority in the last three years i.e. 2019, 2020 & 2021. This should be arranged by district, Assembly constituency and polling station as specified in the electoral roll;
- (b) Communicate the lists prepared above to their respective SLBC/UTLBC Convenors for allocating among the addressee banks latest by 31.10.2021 the responsibility for reaching out directly or through their sponsored RRBs to all such adults, with a view to ascertaining whether they already have a bank account and, if not, to facilitate their account-opening within Q3FY2021-22;
- (c) For allocating responsibility as above, the Convenor shall consult the State In-Charge of the addressee banks and their sponsored RRBs as well as all the LDMs and generate the bank-wise, branch-wise allocation of polling station-wise lists keeping in view proximity to the polling station area;
- (d) Reports of progress against the allocated lists shall be collated by the Convenor's office from the respective addressee banks, who shall also be responsible for collecting and incorporating the progress in respect of their sponsored RRBs;
- (e) The addressee banks shall put in place centralised arrangements to collect the feedback from the branches (including RRBs) regarding which of the targeted persons reported already having an account and which ones opened an account with the bank; and
- (f) Convenors shall furnish consolidated monthly reports in this regard to the Mission Office [missionfi@nic.in].

3. Towards saturation cover of eligible persons under the three Prime Minister's Jan Suraksha Schemes (PMJSS), *viz.*, Pradhan Mantri Jeevan Jyoti Bima Yojana, Pradhan Mantri Suraksha Bima Yojana and Atal Pension Yojana, as lead banks, the addressee banks are hereby advised to take immediate necessary steps for initiating a campaign for enrolment of persons eligible for PMJSS. For this, they may firm up in regular or special State/UT Level Bankers Committee (SLBC/UTLBC) meetings held at the earliest, State/UT-wise Jan Suraksha Schemes Enrolment Plans that include both a digital campaign and periodic physical camps/drives, the first round of which will begin from 2.10.2021.

4. In parallel, the ministries/departments implementing large-scale beneficiary-oriented schemes have been requested (copy of letter attached) to leverage their own or State/UT or other implementing partners' field formations and databases for enrolling eligible beneficiaries under PMJSS for their social security protection and to instruct the national level Scheme Implementing Authorities (SIAs) of their major schemes to advise State/UT level SIAs to provide duly filled enrolment forms to LDMs of the district concerned and to extend necessary cooperation to the SLBC/UTLBC Convener in mobilisation for camps/drives, outreach for the digital campaign, and reviews convened. State Governments and UT Governments/Administrations too have been requested to extend similar cooperation and to schedule the special SLBC/UTLBC meeting at the earliest possible (copy of letter attached).

5. While other ministries/departments and States/UTs have been requested to assist the banks in realising the Prime Minister's vision in respect of their major schemes, the banks need to ensure saturation cover of beneficiaries under the major schemes implemented through the banks themselves, *viz.*, PMJDY and Pradhan Mantri Mudra Yojana (PMMY), in the eligible age groups. In PMJDY, a quarterly average balance of Rs. 1,000 or more in Q2FY2021-22 may be taken as indicative of the holder of an operative account to pay premium/contribution for PMJSS. To this end, addressee banks are hereby advised to ensure by 15.10.2021,—

- (a) from the Corporate Office, extraction of State/UT-wise numbers of their respective accountholders in each of the three PMJSS scheme eligibility age groups who have—
 - (i) operative accounts under PMJDY with such quarterly average balance, and
 - (ii) standard PMMY accounts,along with the number of such accounts that are already enrolled under the respective PMJSS scheme, and communication of the same to the SLBC/UTLBC Convenors concerned;
- (b) through the SLBC/UTLBC Convener of the States and UTs for which the addressee bank is the lead bank, allocation by of monthly targets to each addressee bank (including its sponsored RRBs) for achieving saturation enrolment under each of the PMJSS schemes of the unenrolled accounts by 30.9.2022, with advice to similarly allocate targets to their branches;
- (c) furnishing through their SLBC/UTLBC Convenors consolidated monthly reports in this regard to the Mission Office [missionfi@nic.in].

6. In addition, PSBs are instructed—
- (i) to further assign enrolment targets to each individual field functionary and their sponsored RRBs by 15.10.2021;
 - (ii) put in place instructions for special mention in their service record for each of the appraisal years concerned achievement of their target by 15.10.2021;
 - (iii) institute policies to give this due consideration to such special mention in the promotion process by 15.10.2021;
 - (iv) create auto-prompt feature across channels (branch, BC and ATM) to alert the teller/BC/customer that an uncovered customer is transacting, so that the bank executive / BC may enrol him/her or the customer may self-enrol by 31.10.2021;
 - (v) create by 31.10.2021 a CBS-based MIS for both the bank and its sponsored RRBs to work out the monthly rate of enrolling such uncovered customers transacted with, coupled with automated feedback to branches regarding the absolute and relative performance of the branch and its BCs and automated escalation to supervisory levels in case of pre-defined poor performance;
 - (vi) create by 15.11.2021 CBS-enabled outreach mechanism in the bank and its sponsored RRBs to identify uncovered accounts, detect significant DBT credits to such accounts and send SMSs in local language with feature for voluntarily enrolling through SMS or/and app;
 - (vii) ensure immediately that all BCs of the bank and its sponsored RRBs are made aware of the enhanced intermediary commission of Rs. 30 under PMJJBY, as well as existing commissions under PMSBY and APY, and are encouraged to take advantage of the same, while also ensuring they receive such commission in a quick, timebound manner;
 - (viii) furnish through their SLBC/UTLBC Convenors consolidated monthly reports in this regard to the Mission Office [missionfi@nic.in].

7. The addressee bank's chief executive and the whole-time director reporting to him on financial inclusion are advised to personally review progress in this regard with their respective circle/zonal heads and the SLBC/UTLBC Convenors for the States/UTs for which the address bank is the lead bank, and copy the minutes of the review to the Mission Office [missionfi@nic.in] by the 10th of each month.

Yours faithfully,

Encl.: as above



Sushil Kumar Singh
Director (FI)

DFS has celebrated Azadi ka Amrit Mahotsav (AKAM) to celebrate 75 years of independence of our country. As part of the celebration, iconic week is being celebrated from 6-12 June 2022. Department of Financial Services has advised to arrange nationwide programme by ensuring maximum customer outreach during the celebration of the iconic day. District Level outreach camps are being arranged on 08.06.2022 and during the camp maximum number of Social Security Schemes are also promoted by the Banks.

RBI has started a campaign to saturate all the districts of our state with the social security schemes. RBI has allotted a target 2000 enrolments per branch of a bank and the same is being reviewed weekly.

In SLRM 2023, RBI, GM added that the performance of the banks having head office in Kerala is not up to the mark. During the campaign period the bulk of the numbers has been done by State Bank of India, Canara Bank, Kerala Bank and Kerala Gramin Bank. Other banks also to gear up their performances for achieving the target.

In continuation with the saturation drive, Wayanad and Palakkad has been saturated with PMJJBY and PMSBY. The criteria for saturation adopted is a member from each household to be a member of the above schemes.

Along with the same a drive to saturate all the districts of the state has been rolled out from RBI side. It is being planned to saturate the State of Kerala by June 2024. It is instructed that all the banks of the state work for the same course.

LDMs are instructed to conduct surveys to all the households and confirm the percentage of saturation at the earliest.

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

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

As you are aware annual targets for FY 2023-24 have already been communicated to all SLBCs and Banks. As on December 9, 2023, the achievement of SLBC Kerala under APY is 29% vis-à-vis 63% national average. To enhance APY coverage in the state of Kerala, we urge that member banks and LDMs be sensitized during the scheduled meeting and be requested to actively participate in ongoing campaigns of PFRDA (APY Citizen's Choice for SLBC/UTLBC and LDMs). Special emphasis may be given to the Banks and Districts having low performance under APY.

PERFORMANCE OF APY

Name of APY- SPs	Cumulative APY accounts opened since inception
STATE BANK OF INDIA	2,35,447
CANARA BANK	2,30,566
KERALA GRAMIN BANK	2,09,721
UNION BANK OF INDIA	83,939
BANK OF BARODA	54,773
INDIAN BANK	54,048
CENTRAL BANK OF INDIA	44,151
THE SOUTH INDIAN BANK LTD MARKETING DEPARTMENT NPS CELL	37,261
BANK OF INDIA	33,368
INDIAN OVERSEAS BANK	31,087
HDFC BANK LTD	29,117
THE FEDERAL BANK LTD	15,365
IDBI BANK LTD	13,341
AXIS BANK LTD	12,579
DHANLAXMI BANK LIMITED	12,484
UCO BANK	12,481
PUNJAB NATIONAL BANK	12,004
BANK OF MAHARASHTRA	6,290
TAMILNAD MERCANTILE BANK LTD	6,255
THE KOTTAYAM DISTRICT CO-OPERATIVE BANK LTD	3,044
THE CATHOLIC SYRIAN BANK LIMITED	2,764
ICICI BANK LIMITED	2,160
KARNATAKA BANK LIMITED	1,730
THIRUVANANTHAPURAM DISTRICT CO-OPERATIVE BANK LTD	1,309
THE KOZHIKODE DISTRICT CO-OPERATIVE BANK LTD	1,245
CITY UNION BANK LTD	799
KOTAK MAHINDRA BANK	789
THE KASARAGOD DISTRICT COOPERATIVE BANK LTD	643
PUNJAB AND SIND BANK	385
MALAPPURAM DISTRICT CO-OPERATIVE BANK	378

THE KOLLAM DISCTRICT CO-OPERATIVE BANK LTD	350
IDUKKI DISTRICT COOPERATIVE BANK LTD	330
THE KARUR VYSYA BANK LTD	315
BANDHAN BANK LIMITED	292
KERALA STATE CO-OPERATIVE BANK LTD	235
WAYANAD DISTRICT COOPERATIVE BANK LTD	215
THRISSUR DISTRICT CO OPERATIVE BANK LTD	115
INDUSIND BANK LIMITED	77
THE PATHANAMTHITTA DISTRICT CO-OPERATIVE BANK LTD	49
THE LAKSHMI VILAS BANK LTD	28
THE JAMMU AND KASHMIR BANK LTD	24
RBL BANK LIMITED	23
KANNUR DISTRICT CO-OPERATIVE BANK LTD	18
YES BANK LIMITED	4
STANDARD CHARTERED BANK	4
DCB BANK LIMITED	3
IDFC FIRST BANK LIMITED	0
Total	11,51,605
Total	11,51,605

4.4.Review of CD Ratio -Suggested by RBI

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

List of banks having CD ratio more than the state average

Name of the Bank	CD Ratio
Bank of Maharashtra	654.17%
Jammu and Kashmir Bank	497.88%
UCO Bank	291.29%
IDFC First Bank	164.17%
Punjab and Sind Bank	163.15%
HDFC Bank	131.25%
Bank of Baroda	119.22%
City Union Bank	115.90%
Yes Bank	114.75%
Bank of India	111.80%
IDBI Bank	107.94%
Central Bank of India	104.28%
Canara Bank	104.25%
Union Bank of India	102.01%
Indus ind Bank Limited	101.96%
Kotak Mahindra Bank	101.11%
Kerala Gramin Bank	100.65%
Axis Bank	98.48%
Punjab National Bank	91.50%
Indian Bank	88.90%
Karnataka Bank Limited	82.24%
ICICI Bank	78.11%

List of banks having CD ratio less than the state average

Name of the Bank	CD Ratio
Kscb	71.22%
Tamilnadu Mercantile Bank	68.71%
Karur Vysya Bank Ltd.	59.97%
Indian Overseas Bank	59.01%
State Bank of India	57.08%
Dhan Laxmi Bank	54.33%
Bandhan Bank	52.14%
South Indian Bank	45.24%
Federal Bank Ltd.	43.84%
ESAF	43.69%
Lakshmi Vilas Bank	42.54%
Catholic Syrian Bank	41.01%
Ujjivan Small Finance Bank	40.34%
RBL Bank	9.40%

The Chief Secretary suggested implementing a performance dash board in the State Government portal with Banking Statics to evaluate Bank's participation and performance in

various sectors, it will be informed to the Government department. This will help to identify and to encourage top performing Banks in our State.

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

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

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

CD Ratio of the Kerala State stood at 73.21%. The CD ratio of the state is growing with the expected pace and as informed earliar banks of the state to strive to achieve a CD ratio of 75% by the end of this financial year.

4.5 Rural Self Employment Training Institutes (RSETIs) – Reimbursement of Training Expenses of BPL Candidates to “AA” Rated RSETIs

The matter came up for discussion in the 122nd meeting of SLBC, Kerala held on 05.10.2017 as suggested by SBI.

For providing training to BPL candidates, State Rural Livelihood Mission (SRLM) is providing reimbursement of training expenses through Kudumbashree Mission of Kerala State Government, which acts as State Rural Livelihood Mission Office. The claim submitted for the financial year 2015-16 and 2016-17, is yet to be received. The details of pending claims are given below. 16.50 cr MOrd processed 20-21 1st allotment. Budget allocation of 3.5 crs. Ajeevikaskills.kerala@gmail.com

RSETI - Pending reimbursement of training expenses										
								(Amt.in Lacs)		
Year	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	Total
Sponsor Bank										
IOB (Trivandrum)					7.50	8.99	10.41	4.41	10.85	42.15
Syndicate (Kollam)					6.71	4.82	10.47	2.80	11.20	36.00
SBI (Pathanamthitta)					6.23	7.74	10.86	3.21	13.04	41.08

SBI (Alappuzha)					6.33	9.56	10.30	2.44	10.68	39.31
SBI (Kottayam)					7.28	7.47	7.02	2.65	9.15	33.57
UBI (Idukki)					4.27	6.22	4.73	1.10	4.51	20.83
UBI (Ernakulam)					7.80	6.17	4.24	1.06	9.21	28.48
Canara Bank (Thrissur)				5.97	9.50	10.33	12.45	2.74	5.34	46.33
Canara Bank (Palakkad)				1.13	7.28	9.35	24.62	3.66	8.85	54.89
Canara Bank (Malappuam)	0.76	1.07	2.29	1.02	3.10	5.76	6.39	5.10	17.62	43.12
Canara Bank (Kozhikode)					7.06	8.38	5.83	2.83	8.50	32.60
SBI (Wayanad)					7.02	8.42	8.36	2.30	13.79	39.89
RUDSET (Kannur)					6.32	6.34	9.83	0.94	38.20	61.62
Andhra Bank (Kasaragode)					6.46	10.37	11.97	3.54	11.77	44.11
Grand Total	0.76	1.07	2.29	8.13	92.85	109.93	137.47	38.78	172.72	563.99

Action Taken

The 122nd meeting of SLBC observed that similar claims are pending with all RSETIs and forum requested the following:

- 1) Kudumbashree to expedite the matter*
- 2) If such cases are there with other RSETIs, their Controlling Banks to collect the information and forward to SLBC for onward transmission to the LSGD and Kudumbashree.*

Representative from Kudumbashree informed that they have already taken up the matter with Ministry of Rural Development, Government of India. The aggregate pendency was collected by SLBC Convenor and submitted to the Executive Director Kudumbashree vide letter No. Kerala SLBC/35 /145 /GN/2017 dated 2017 November 24th.

In 125th SLBC ED of Kudumbashree informed that Rs.3 Cr is pending and the matter is under discussion with MoRD and early settlement is expected..

In 126 SLBC Kudumbashree informed the forum that the matter was taken up with MoRD and is expecting to sort out the matter before this financial year.

A first stage of release of Rs.1.6Cr has been received vide Order No.7683/M Skill/2013/KSHO dated 06.05.2019 . Remaining portion is expected to be credited shortly.

SLBC vide letter Ref: Kerala SLBC/159/AJS/2020 dated 26 Feb 2020 had written to ED Kudumbashree regarding the reimbursement of pending claim.

Ministry of rural development vide letter no.J-18027/01/2017-RSETI(Computer No.358598)-22 ordered for release of another Rs.2.26 Crore towards Reimbursement of Training Expenses of BPL Candidates to "AA" Rated RSETIs. The amount pertains to 2018-19 and 2019-20.

SLBC vide letter Kerala SLBC/RSETI/158/AJS/2020 dated 14.10.2020 has written to MoRD as decided in the 130th SLBC meeting, we are awaiting reply from MoRD.

National Centre for Excellence of RSETIs (NACER) has also written to the SRLM for the reimbursement of training

National Centre for Excellence of RSETIs (NACER)
(Under the aegis of MoRD, Govt. of India)
'Renukaleela', No.1210, 1st Floor,
80 Feet Road, Chandra Layout
BENGALURU – 560 040

Ref.No.NACER/2021-22/F-415

Date: 17.04.2021

To
The CEO
All SRLMs

Dear Sir/Madam,

Sub: Position of State-wise pending claims for reimbursement of training cost of RSETIs

We wish to bring in notice to all State SRLMs regarding the pending position of reimbursement of training cost for RSETIs as on 31.03.2021.

This data has been collected by us from respective RSETIs through the State Director of RSETIs (SDRs) and to us.

State-wise position / Bank-wise position of pending claims is annexed with this letter for your perusal.

In this regard we wish to inform you that the consolidated position as on 31.03.2021 as under

Sl No.	Financial year	Pending claims (Amt in Lakhs)
1	Upto 2017-18	3643.93
2	2018-19	3870.56
3	2019-20	10385.23
4	2020-21	2620.40
Total		20520.12

We request all SRLMs to expedite the claim settlement process to enable the RSETIs to function in a better way.

Yours faithfully,


Bipul Chandra Saha
National Director for RSETIs



Copy to:

1. Additional Secretary / Joint Secretary / Director of Rural Development, MoRD- For kind information
2. The President, NAR – for kind information
3. DG / Controller, NAR – for kind information
4. SLBC Convenor – Requested to have one permanent agenda on the topic
5. RSETI Sponsoring Banks – For kind information & for checking correctness of claims
6. All SDRs / ALL RSETIs – for follow-up with SRLMs

During 135th SLBC RSETI State Director informed that the issue regarding pendency of claims taken up with Ministry of Rural Development, Government of India and early settlement expected by the month of February 2022.

During RSETI review meeting held on 15.07.2022 Kudumbasree has informed that they are following up with the MoRD for the payment.

In SLRM 2023 meeting of SLBC, SLRM has confirmed that a claim of Rs. 16.71 CR has been submitted to the Ministry.

In the 140th SLBC meeting, Sri. Jafar Malik IAS, Executive Director Kudumbasree has informed the forum that the details regarding the claims has been forwarded to MoRD and the same is under process.

With the constant follow up and initiative from the Respected Executive Director Kudumbasree, Sri. Jafar Malik IAS an amount of Rs. 12,14,90,000/- has been allotted from Government of India and the State government has conveyed the same vide G.O.(Rt) No.504/2024/LSGD dated 01/03/2024.



GOVERNMENT OF KERALA

Abstract

Local Self Government Department - Release of the amount of reimbursement received from MoRD for the training cost of RSETIs for the Financial Years 2020-21, 2021-22, 2022-23 and 2023-24 (till 30.9.2023) - Sanction accorded - Orders issued.

LOCAL SELF GOVERNMENT (DD) DEPARTMENT

G.O.(Rt)No.504/2024/LSGD Dated, Thiruvananthapuram, 01-03-2024

- Read: 1. G.O.(Rt) No.864/2024/Fin dated 31.01.2024 from Finance (Budget Wing-J) Department
2. Order No J-18027/01/2017-RSETI (Computer No. 358598)-15 dated 16.02.2024 from Ministry of Rural Development
3. Letter No. I/07752/2024 dated 19.02.2024 from the Executive Director, Kudumbashree.
4. Letter No.7683/Mskills/13/KSHO dated 22.02.2024 from the Director Admin & Finance, Kudumbashree.

ORDER

As per the letter read as 2nd paper above Ministry of Rural Development (MoRD) had sanctioned ₹12,14,90,000/- as reimbursement of the training cost of rural poor for the Financial Years 2020-21, 2021-22, 2022-23 and 2023-24 (till 30.09.2023), to Government of Kerala for Rural Self Employment Training Institutes (RSETIs) in the State. The funding pattern is 100% CSS and the programme comes under DDUGKY component. Being the implementing agency of RSETI in Kerala, the Executive Director, Kudumbashree, as per the letter read as 3rd and 4th papers above, has requested to release the amount to the Account No. 50100241977941 maintained at HDFC Bank from the head of Account 2501-06-198-48(17).

2) Government have examined the matter and are pleased to accord sanction to release the amount ₹12,14,90,000/- (Rupees Twelve Crore Fourteen Lakhs and Ninety Thousand only) received from MoRD to the Executive Director, Kudumbashree from the head of Account 2501-06-198-48(17), as the reimbursement of the training cost of rural poor for the Financial Years 2020-21, 2021-22, 2022-23 and 2023-24 (till 30.09.2023) for RSETIs in the State.

3) The amount will be transfer credited to the Account No. 50100241977941 (IFSC code: HDFC0004063) maintained at HDFC Bank by The Executive Director, Kudumbashree for RSETIs. The Executive Director, Kudumbashree shall ensure the compliance of all the terms and conditions stipulated as per the letter read as 2nd paper above.

(By order of the Governor)
MILAN ELIZABETH GEORGE
UNDER SECRETARY

To: The Executive Director, Kudumbashree, Thiruvananthapuram
The Principal Director, LSGD, Thiruvananthapuram
The Principal Accountant General (A&E), Thiruvananthapuram
The Accountant General (Audit), Kerala, Thiruvananthapuram
The District Treasury Officer, Thiruvananthapuram
Finance (Development) Department
Finance (Planning) Department
Web & New Media, I&PRD
The Director, Information Kerala Mission, Thiruvananthapuram
Stock File

Forwarded /By order

Signed by

Nisam N

Date: 01-03-2024 16:13:12

Section Officer

Copy to: Private Secretary to Hon'ble Chief Minister

Private Secretary to Hon'ble Minister for LSGD

The fund has been transferred to the treasury and the same has to be transferred to the respective RSETI's. Further action is awaited from the side of Government

4.6.Status of Land allotment for RSETIs building

The Status of Land allotment RSETIs at various districts as follows;

RSETI Thiruvananthapuram : The plan for the RSETI is pending for approval with the Trivandrum Corporation and issue regarding the pathway to the property is to be resolved.

RSETI Kollam : Land is allotted and building permit has been obtained. The construction of the RSETI has completed till 1st floor and the construction of the same is going on. The building is expected to be completed by June 2024.

RSETI Alappuzha:

Construction is under way and is in the final stage.

RSETI Kottayam:

The vacant possession of the allotted land at Pallom Block Panchayat is not yet handed over and selective felling of trees is pending. The Director, RSETI Kottayam has approached the Social Forestry Department vide his letter No. RSETI/KTM/23/2021-22 dated 25/08/2021 for felling of trees in the allotted land. The State Forestry Department will give permission to fell trees only after demarcation of land.

Meanwhile, the Pallom Block Panchayat has passed a resolution to not to give the allotted land to RSETI Kottayam for construction of building. In this regard, we have taken up the matter several times with the Govt. authorities and Commissioner for Rural Development. DGM (FI) had meeting in person with the Hon'ble Minister for Local Self Government Shri. M V Govindan at his residence on 21/04/2022 at 2.30 Pm to discuss the pending issues of allotted land at Kottayam.

In this regard, on 29.04.2022, a meeting was conducted under the chairmanship of Principal Secretary Smt. Dr. Sharmila Mary Joseph I.A.S to discuss the pending issues, and the minutes is attached. Commissioner for Rural Development, District Collector- Kottayam, Pallom Block Panchayat Secretary and President, DGM (FI) – SBI LHO TVPM, attended the meeting. The Pallom block secretary and president were advised by the Principal Secretary to conduct a meeting immediately with the

pending land issues as an agenda item and come out with a positive decision and inform the DC Kottayam.

The same land has not been allotted due to various reasons and new land has to be identified for construction of RSETI.

RSETI Pathanamthitta:

Even though we have made several correspondence and personally visited the District Collector, Commissioner for Rural Development and other concerned authorities for the handing over of vacant possession of the allotted land, ICDS, the Dairy Extension Unit and Gram Nyayalaya are still housed in the building.

RSETI Director along with the Project Officer from Poverty Alleviation Unit (PAU), Pathanamthitta have clearly stated the right and interest of RSETI over the allotted property as per the Government Order during the meeting held on 19/11/2021 at Collectorate, Kottayam. We are continuously following up the matter with Govt. Depts. for a speedy resolution of the pending issues.

Further, AGM (LB) had a personal meeting with the Smt. P I Sreevidya IAS, Executive Director (ED), at State SRLM on 03/03/2022 and discussed the pending issues. As directed by ED, a letter detailing all the facts regarding the land for RSETI Pathanamthitta has been submitted to the Executive Director, Kudumbasree vide our Letter No. LHO/FI/329/2021-22 dated 07/03/2022 requesting her intervention in the matter.

The same land has not been allotted due to various reasons and also new land has not been allotted.

RSETI Idukki :

Idukki- District Panchayat, Idukki vide their minutes of land sub committee meeting has agreed to allot 50 cents of land adjacent to Kendriya Vidyalaya office quarters, Painavu which is 2 kms from District Collectorate and 1 km from District Panchayat office for development and building construction of RSETI on 11.04.2022. The revenue department has to conduct land survey and demarcate the offered land. RSETI director has submitted a request to District Collector and District Development Commissioner for the same which will be completed by the end of this month. After that the same has to be taken up at state level (various departments viz LSGD, Revenue, RDD, Land Revenue Commissioner etc) for

getting a G.O issued for entering into a MOU between the concerned departments and RSETI and sponsoring bank.

RSETI Palakkad :

Vide Go 2056/2023/LSGD dated 19/10/2023 land has been allotted for construct of Palakkad RSETI building in kuzhalmandam block Thenkurussi gram panchayath. The land is 54.55 cents in extent.

RSETI Kozhikode :

Land has been identified and survey completed but MoU to be executed. Plan has been submitted for approval to the panchayath.

RSETI Wayanad:

The vacant possession of the allotted land is not handed over yet. Also the Sulthan Battery Block Panchayat has constructed a building on the access of the allotted land. The Sulthan Battery Block Panchayat Authorities has expressed their view that, as per MoRD guidelines the extent of land may be reduced up to 37 Cents in hilly areas. As such the Block Panchayat is seeking reduction of the land area to 37 Cents, excluding the approach road.

In this connection, the RSETI Director has been advised to obtain the site plan of the proposed land of 37 Cents along with clearly demarcated boundaries and the approach road, to decide on the adequacy of the land to construct the building for RSETI Wayanad as per MORD prescribed parameters. We are following up with Sulthan Battery Block Panchayat for a favorable action in this regard.**The same land has not been allotted due to various reasons.**

As the latest update, a new land has been identified in the Panamaram Panchayath and send for the approval from the LSGD department and the same is pending.

Ernakulam: Land allotted and Building constructed but issues are facing.

Kannur : Land allotted and Building constructed

Kasargode : Land allotted and Building constructed

Malappuram : Land allotted and Building constructed

Thrissur : Land allotted and Building constructed

Still land allotment is pending in three districts: Wayanad, Kottayam and Pathanamthitta. The same to be discussed and finalized since it is a long pending agenda.

4.7 Agenda suggested by Indian Bankers Association regarding - SVAMITVA Scheme

SVAMITVA Scheme was launched by Hon'ble Prime Minister on 24th April 2020 with the objective to enable demarcation of inhabited land in rural areas by the latest drone survey methods. The scheme is of national importance and aims at bringing financial stability to the citizens in rural areas by enabling them to use their property as a financial asset for taking loans and other financial benefits. Hon'ble Prime Minister in his recent address to United Nations has mentioned SVAMITVA Scheme as one of his prime focus agenda.

2. The SVAMITVA Scheme aims to provide an integrated property validation solution for rural India. The demarcation of abadi areas (the abadi area includes inhabitant land, inhabited areas contiguous to Abadi and wadis/basties in rural areas) would be done using Drone Surveying technology, with the collaborative efforts of the Ministry of Panchayati Raj, State Panchayati Raj Department, State Revenue Departments and Survey of India.

3. The SVAMITVA Scheme would provide the 'Record of Rights' to village household owners possessing houses in inhabited rural areas in villages which, in turn, would enable them to use their property as a financial asset for taking loans and other financial benefits from Banks.

Brief Steps in the Scheme

4. Following are the Steps in the Scheme:

- i. Brief/ broad level implementation process flow of the scheme is illustrated
- ii. Signing of MoU between Survey of India and respective State Governments.
- iii. Identification of villages to be surveyed during Pilot Phase.
- iv. Sensitisation of GPs/villages
- iv. Demarcation of abadi area and chunna marking of rural properties
- v. Large scale mapping of rural abadi area using unmanned aerial vehicles/drones.
- vi. Creation of maps.
- vii. Ground verification of maps by drone survey teams
- viii. Correction of maps – post ground verification
- viii. Inquiry Process/ Objection process – Conflict/dispute resolution
- x. Generation of final Property Cards/ Title deed or "SampattiPatrak".
- ix. Availability of the Property Cards on digital platform/ hard copies.

Objective of the Scheme

5. The scheme seeks to achieve the following objectives: -

- i. Creation of accurate land records for rural planning and reduce property related disputes.
- ii. **To bring financial stability to the citizens in rural India by enabling them to use their property as a financial asset for taking loans and other financial benefits.**
- iii. Determination of property tax, which would accrue to the GPs directly in States where it is devolved or else, add to the State exchequer.
- iv. Creation of survey infrastructure and GIS maps that can be leveraged by any department for their use.
- v. To support in preparation of better-quality Gram Panchayat Development Plan (GPDP) by making use of GIS maps.

Scheme Achievements

6. To fulfil Hon'ble Prime Minister's vision and achieve SVAMITVA Scheme's objective of financial bankability of the property cards prepared to have universal acceptance against which they can be used as collateral for availing loans.

7. As on 20 June 2022, 75 lakh property cards have been prepared in around 40,000 villages and it is expected that property card distribution will soon be starting in the 23 new states/UTs in which work has already been initiated.

8. Making property card as financial instrument is one of the most crucial steps for upliftment and mainstreaming villagers. The Property Card should serve as an effective collateral which the institution should be confident of redeeming in case of default by the borrower.

9. Pilot phase of the Scheme during the financial year 2020-21 covered about 40 thousand villages in the States of Maharashtra, Karnataka, Haryana, Uttar Pradesh, Uttarakhand and Madhya Pradesh, Andhra Pradesh, Punjab & Rajasthan States have generated Property cards under State Revenue/ Panchayati Raj Rules/ Acts. States have different formats and nomenclature for the Property Cards viz. 'Title deed' in Haryana, 'Rural Property Ownership Record (RPOR)' in Karnataka, 'Adhikar Abhilekh' in Madhya Pradesh, 'Sannad' in Maharashtra, 'Gharauni' in Uttar Pradesh and 'Svमित्वा Abhilekh' in Uttarakhand (Sample Property Cards are enclosed in **Annexure-I**)

10. Further, an advisory has been issued to the States, highlighting the important parameters to be included in the property cards (copy enclosed **Annexure-II**):

- a. **Legal Recognition**- Recognition of "Property Card" or "Record of Right" under State Panchayati Raj or Land Revenue or Code for legal validity of transfer of title and for securing loans

- b. **Record Consistency-** Aligning of Record of Gharauni register with Khatauni Records under Land Revenue.
- c. **Encumbrances-** Provision must be made for noting of charge/Mortgage/Attachment on property whenever such encumbrances are created.
- d. **Registration and Mutation** - Provision must be made for registration of property cards under State Acts/Rules as is being done in Haryana where Title deed being issued is deemed registered and subsequent change in ownership would entail a regular registration.
- e. **Geo Tagging-** Linking the property with geo spatial which will could be utilized for identification of part or areas of property, which would further enable prevention of frauds.
- f. **Align and Inclusion-**Alignment of property card with the records maintained under respective state laws and inclusion of non-obstante clause.

Way Forward

11. Ministry of Panchayati Raj has collaborated with many financial institutions including Department of Financial Services and have incorporated the suggestions of several Banks and Financial Institutions in discussing the way forward regarding the format of the Property Cards. Similar to the Unique Land Parcel Identification Number(ULPIN) of the DoLR's Digital India-Land Records Modernization Programme, MoPR are also planning to issue Unique Identification Numbers to the Property Cards issued to the property parcels of the Abadi area under SVAMITVA Scheme, so that they can have a legitimate value and can be taken up for availing bank loans by the property owners.

12. States have been approached; update is as follows:

- i) Indian Bank's Association (IBA) has probably taken up the matter in the agenda of their meetings.
- ii) State Level Bankers Committee (SLBC)/Union Territory Level Bankers Committee (UTLBC) have taken up the matter in the agenda of their meetings and in finalizing Property Card Formats , their comments have been incorporated.
- iii) Financing against the Property Card may be included as a part of Annual Credit Plan (ACP) of the Banks and monitored at the District Consultative Committee (DCC)/SLBC level.
- iv) Banks may be suggested to formulate internal guidelines for issuance of loan against the issued Property cards.

Dr. Vivek Joshi, Secretary, Department of Financial Services (DFS) chaired a meeting on 07.08.2023 to review Survey of Villages and Mapping with Improvised Technology

in Village Areas (SVAMITVA) Scheme with special thrust on issues relating to bankability of property cards issued under the scheme.



Indian Banks' Association

SOCIAL BANKING

No. SB/MBR/SVAMITVA/0341

Date: 05.07.2023

The Chairman/
Managing Director & CEOs,
all Public Sector Banks and J & K Bank

Madam/ Sir,

Review of Survey of Villages & Mapping with Improvised Technology in Village Areas (SVAMITVA) Scheme

We refer to our letter No. SB/MBR/SVAMITVA/11380 dated 20.07.2022 (copy enclosed) on the captioned subject wherein we had sought for the feedback from member banks regarding issues/ challenges faced by the operating units while implementing the captioned Scheme.

2. We are now in receipt of a communication from Department of Financial Services (DFS) enclosing a reference from Minister of Rural Development & Panchayati Raj on the captioned subject. A copy of the same is enclosed for ready reference. The communication highlights, that while some States/ Union Territories (UTs) have been actively engaging with SLBC/ UTLBC to address the concerns of bankers adequately and proactively for recognizing the bankability of Property Cards however, it is observed that banks in other States and UTs are still to be onboarded and sensitized about the benefits of the SVAMITVA Scheme.

3. DFS in their communication has sought comments from IBA on the current status in this matter with Banks/ SLBCs. With this backdrop, may we request member banks to ascertain the status and share with us following information:

- a. whether the matter has been discussed in SLBCs in the recent past;
- b. whether this is an Agenda in progress in the ATR of the SLBC; and
- c. If so, an extract the minutes/ status in ATR of the AGENDA may be provided.

4. We shall be glad to have the response from member Banks to take the matter forward. The response may please be sent at mgr.rbsb@iba.org.in and mgr2.sb@iba.org.in latest by 15.07.2023 positively. A copy of this letter is also endorsed to SLBCs.

Yours faithfully,


K S Anbalagan
Senior Advisor
Retail And Social Banking

Encl: a/a



Indian Banks' Association

SOCIAL BANKING

No. SB/MBR/SVAMITVA/11380

Date: 20.07.2022

The Chairman/
Managing Director & CEOs,
all Public Sector Banks

Madam/ Sir,

Property Cards issued under Svamitva Scheme

We refer to the communication dated 07.07.2022 received from Reserve Bank of India (RBI) on captioned subject. A copy of the same is enclosed for ready reference and perusal.

2. In this context, the attention is drawn to the Svamitva Scheme launched by Government of India with an aim to provide an integrated property validation solution for rural India. One of the objectives of the scheme is to bring financial stability to the citizens in rural India by enabling them to use their property as a 'financial asset' for availing loans and other financial benefits.
3. The Ministry of Panchayati Raj, has communicated to RBI that Public Sector Banks in some States are reluctant in providing loans against Property Cards issued under the scheme. It has also been conveyed that the matter was discussed in State Level Bankers Committee meetings, though no perceptible improvement is observed.
4. May we, request member banks to examine the challenges/ issues if any faced by the operating units. Further, if there are any State related specific issues, the same may please be advised to us to enable us to apprise the Ministry of Panchayati Raj/ the regulators. Meanwhile, the issues may also be taken up in the SLBC forum.
5. We shall be glad to have the response from member Banks to take the matter forward. The response may please be sent to SWAPNIL at mgr.rbsb@iba.org.in and RUPALI at mgr2.sb@iba.org.in latest by 30.07.2022 positively. The copy of this letter has also been endorsed to SLBCs.

Yours faithfully,


K.S. ANBALAGAN
SENIOR ADVISOR
RETAIL AND SOCIAL BANKING

Encl: a/a

F. No. 6/30/2021-FI
Government of India
Ministry of Finance
Department of Financial Services

3rd floor, Jeevandeep Building,
Sansad Marg, New Delhi-110 001
Dated:19.06.2023

To,

Chief Executive Officer (CEO),
Indian Bank's Association (IBA)
World Trade Centre Complex,
Cuff Parade, Mumbai - 400005

Sub:- Review of Survey of Villages and Mapping with Improvised Technology in Village Areas (SVAMITVA) Scheme- Reg.

Sir,

Please find enclosed Minister of Rural Development & Panchayati Raj (RD&PR) D.O. letter dated 31.05.2023 on the subject.

2. IBA is requested to provide comments in the matter on **PRIORITY** latest by 23.06.2023.

Yours faithfully,

Encl: As Above


(Sushil Kumar Singh)
Director
Tel: 23362422
Email: Email: sushil.sk@gov.in

गिरिराज सिंह
GIRIRAJ SINGH



सत्यमेव जयते



ग्रामीण विकास तथा पंचायती राज मंत्री
भारत सरकार
कृषि भवन, नई दिल्ली
MINISTER OF
RURAL DEVELOPMENT AND PANCHAYATI RAJ
GOVERNMENT OF INDIA
KRISHI BHAWAN, NEW DELHI

D. O. N- 19011(50)/12/2020-e-Panchayat

Dated: 31 May, 2023

Dy. No. 3205084/FM/VIP/2023

Respected Smt. Nirmala Sitharaman ji,
Namaskar,

05 JUN 2023

secy (DFS)
As you may be aware that the SVAMITVA Scheme is playing a pivotal role in transforming the rural landscape in the country by providing the Record of Rights (RoR) in rural inhabited areas. Hon'ble Prime Minister has vouched for the benefits of the scheme like settlement of disputes, and bankability of property cards among others on various forums viz United Nations General Assembly, World Geospatial Information Congress, etc.

h
fms
sfs
The RoR created under the SVAMITVA Scheme are backed by the State Revenue/Panchayati Raj Acts for providing a legal sanctity to property cards issued. The scheme implementation framework is designed in a manner to provide for the settlement of disputes in the initial stages during Abadi area demarcation, gram sabha conduction, and claims & objections settlement. Some states/UTs have also provisioned for registration of Records of Rights and created online systems for registration of encumbrances and mutation of records. It is worth noting that the diligent processes followed in creating the RoR provide for the robustness of the property cards issued under the SVAMITVA Scheme.

3. While some states and UTs have been actively engaging with SLBC/UTLBC to address the concerns of Bankers adequately and proactively for recognizing the bankability of property cards; it is observed that Banks in other states and UTs are still to be onboarded and sensitized about the benefits of the SVAMITVA Scheme.

4. Since loans against Abadi land will be a new feature for the banks, it is requested that The Department of Financial Services (DFS) may also take up the matter with SLBC/UTLBC for alleviation of any hesitation on the part of bank officials, adequate sensitization of banks regarding SVAMITVA property cards, and securitization of Abadi land. Loans against property cards issued under SVAMITVA Scheme may also be included as part of the meeting agenda of SLBC/UTLBC. If deemed fit, DFS may also write to RBI for examination of the issue of mortgaging Abadi land. This will enable an ecosystem for capitalizing on the value of rural abadi land and ensure that bank loans are provided seamlessly.

गिरिराज सिंह
GIRIRAJ SINGH



ग्रामीण विकास तथा पंचायती राज मंत्री
भारत सरकार
कृषि भवन, नई दिल्ली
MINISTER OF
RURAL DEVELOPMENT AND PANCHAYATI RAJ
GOVERNMENT OF INDIA
KRISHI BHAWAN, NEW DELHI

-2-

5. DFS had provided necessary support to the Ministry of Panchayati Raj for the examination of property cards issued under SVAMITVA Scheme and had also sought feedback from nationalized banks early on to make a robust property card format. The feedback from DFS and Nationalized Banks had been instrumental for States and UTs to finalize the property card design. As part of realizing the SVAMITVA Scheme objectives, an endeavor from DFS to precipitate the objective of the bankability of property cards is solicited.

With Regards

Yours sincerely,


(GIRIRAJ SINGH)

Smt. Nirmala Sitharaman,
Hon'ble Finance Minister,
Ministry of Finance,
Government of India,
North Block, New Delhi.

സംസ്ഥാനതല ബാങ്കേഴ്സ് സമിതി, കേരളം
(രാജ്യാലത റിസർവ് ബാങ്കിംഗ് റീഡ് ബാങ്ക് പദ്ധതി പ്രകാരം)

राज्य स्तरीय बैंकों की समिति, केरल
(भा.रि.बैं.के अग्रणी बैंक योजना के तहत)

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

കമ്പ്യൂട്ടർ

കമ്പ്യൂട്ടർ

Convenor

കനറാ ബാങ്ക്
केनरा बैंक
Canara Bank



Ref: SLBC/PMS/81/2023/AJS

Date: 12/07/2023

To,

Sri. K S Anbalagan,
Senior Advisor,
Retail & Social Banking,
IBA

Respected Sir,

Sub: Review of Survey of Villages & Mapping with Improvised Technology in Village Areas.

Ref: Letter dated 05.07.2023 No. SB/MBR/SVAMITVA/0341

The Agenda suggested by Indian Bankers Association is part of the SLBC Agendas from SLRM March 2022 meeting itself. The same agenda is a continuing agenda in all the SLBC meetings from then onwards. In the initial meeting the Hon'ble Chief Secretary, Government of Kerala has responded regarding the same and overview was presented. In the meetings which followed the Survey Department has responded that the digital survey is progressing and the same has been completed for 15 villages. Right of Record will be issued for these 15 villages once the government formalities have been completed. The same agenda will be part of the coming SLBC meetings and the progress of the same will be followed up.

Information regarding the PM Svamitva Scheme and the bankability of the property cards/Right of Record had been disseminated to the banks of the state from SLBC side.

The Agenda as well as the minutes of the meeting is attached to this letter as annexure.

Thanking You,

Yours faithfully

Convenor,
SLBC Kerala.

Annexure-I

1. Gharauni (Uttar Pradesh)



Department of Revenue
(राजस्व विभाग)

Government of Uttar Pradesh
उत्तर प्रदेश सरकार
Record of Rural Habitation-Gharauni (ROH)
ग्रामीण आवासीय अभिलेख (घरौनी)



Department of Panchayati Raj
(पंचायती राज विभाग)

District (जिला)	Tahsil (तहसील)	Block (ब्लॉक)	Gram Panchayat (ग्राम पंचायत)	Police Station (थाना)	Village Code : Name (ग्राम कोड : नाम)	Survey Year (सर्वेक्षण वर्ष)	Document No (अभिलेख सं)	
बाराबंकी	नबाबगंज	देवा	मुरादाबाद	देवा	नरगिसमऊ : 164577	2020		
1. Aabadi Gata Number (आबादी गाटा संख्या)	2. Plot No (भू-खंड संख्या)	3. Property Unique ID No (भू-खंड युनिक आईडी नं)	4. Property Classification (संपत्ति वर्गीकरण)		5. Area of property (in sq.m.) (भू-खंड का क्षेत्रफल (वर्गमीटर में))	6. Dimensions (in m) (अयाम (मीटर में))		7. Property Sketch (नजरी नक्शा)
			4.1 Type (श्रेणी)	4.2 Sub Type (उप श्रेणी)		No of Sides (भुजाओं की संख्या)	Lengths of Sides (भुजाओं की लंबाई)	
133	67		निजी/व्यक्तिगत/पारिवारिक भवन एवं भूमियां-श्रेणी-6	पक्का मकान	161.23	4	4.23,31.7,31.22,4.61	
8. Bounded by -East (पूर्व चौहद्दी) सड़क		9. Bounded by -West (पश्चिम चौहद्दी) बुन्दे लाल		10. Bounded by -North (उत्तर चौहद्दी) रमेश		11. Bounded by -South (दक्षिण चौहद्दी) रास्ता		
12. Owners' Names (भू-स्वामियों के नाम)		13. Father/Mother/Husband/Wife Name (पिता / माता / पति / पत्नी का नाम)		14. Address of Owner (भू-स्वामी का पता)		15. Share of Owner (भू-स्वामी का हिस्सा)		16. GP Resolution No. and Date (ग्राम पंच प्रस्ताव संख्या एवं तिथि)
रामू		बृज लाल		नि० ग्राम		1/3		1/2020 : 2020-09-01 00:00:00
17. Remark (अभियुक्ति)								-
Assistant Record Officer (सहायक अभिलेख अधिकारी)								
18. Printed Date (मुद्रित तिथि)	19. Printing id (मुद्रित आईडी)	20. Service Charge (सेवा प्रभार)	21. Place of Issue (जारी करने का स्थान)	22. QR Code (क्यूआर कोड)	Digital Signature (डिजिटल सिग्नेचर)			

2. Svamitva Abhilekh (Uttarakhand)

उत्तराखण्ड सरकार
ग्रामीण आवादी स्वामित्व अभिलेख
प्रपत्र-9
नियम -33

ग्राम: नालगढ़, कणहारखुंड, 11120 कोड: 944447 ब्लॉक: पालना, देवतगढ़ जहाँगीर, चक्रीलेख जिला: पौड़ी

मूल कसरा संख्या	संगति संख्या	संगति की पुनिक आई डी संख्या	संविधायक का नाम, पित, माता, पति/पत्नी का नाम और विवाह स्थान	संगति की श्रेणी	संगति की उप-श्रेणी	क्षेत्र का क्षेत्रफल			संविधायक का अन्य विवरण	
						निर्मित वर्ग मी०	कुल वर्ग मी०	कुल वर्ग मी०		
श्रेणी: 6-2 - स्वतंत्र, तटबंध, रेहवे, भवन और ऐसी दुसरी भूमिगत जो अक्षयक उपप्लोतों के सिधे काम में लाई जाती है।										
885	09901	944447000000101	राम सिंह; गुमान सिंह; राम न्यागढ़ कणहारखुंड नुसहरत सिंह; मेहरलख सिंह; राम नालगढ़ कणहारखुंड	निर्वाही	अव्यवस्थित	1,8700	1,0000	2,0	1/2 1/2	
नजरी नम्बरा	पूर्व चौहद्दी	पश्चिम चौहद्दी	उत्तर चौहद्दी	दक्षिण चौहद्दी	नामांतरण प्रकार	नामांतरण		भवन कर	मुद्रित तिथि	मुद्रित आई डी संख्या
						नामांतरण संख्या	नामांतरण तिथि			
885	श्याम सिंह का मकान	विक्टो फिरोज की गल्ल	राधेश्याम की गल्ल	रुन पवनत की जमीन	et	नामांतरण संख्या	नामांतरण तिथि	10A	04	04
जारी करने का स्थान			क्यू आर कोड		जारीकर्ता के डिजिटल सिग्नेचर				अभ्युक्ति	
P		08		04						
राज्य अधिकाारी चक्रीलेख, नालगढ़, कणहारखुंड, पौड़ी दिनांक 04 अगस्त, 2020										
१) यह सन्धि 2020 के अन्तर्गत निर्मित है। (यदि कोई भी अन्य सन्धि निर्मित है, तो उसे ध्यान में रखना है।)										

3. Sannad (Maharashtra)

मालमत्ता पत्रक

जिल्हा		तालुका / तहसील		गावाचे नाव / नगर	
अहमदनगर		राहुरी		मल्हारवाडी	
नगर भूमापन क्रमांक		क्षेत्रफळ (चौरस मिटर)	धारणाधिकार	शासनाला दिलेल्या आकारणीचा किंवा भाड्याचा तपशील व त्याच्या फेरतपासणीची नियत वेळ	
4		711.00	अ		
सुविधाधिकार					
हक्काचा मूळ धारक (शोधून काढला जाईल तेथेच) वर्ष: 2020		मल्हारी नाना जाधव			
पट्टेदार					
इतर भार					
इतर शोरा					
दिनांक	व्यवहार	खंड क्रमांक	नवीन धारक(एच) पट्टेदार (एल) किंवा भार (इ)	साक्षकांन	

4. Adhikar Abilekh (Madhya Pradesh)

अधिकार अभिलेख

प्ररूप- तीन

(नियम 6 देखिए)

मध्यप्रदेश भू-राजस्व संहिता(भू-सर्वेक्षण एवं भू-अभिलेख) नियम,2020

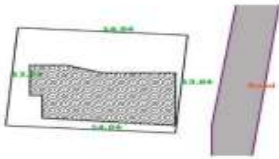
ग्राम/नगर.. देवरी कला.. पटवारी हल्का क्रमांक/सेक्टर क्रमांक... 49..तहसील...शहपुरा...जिला.. डिंडोरी

सरल क्रमांक	सर्वेक्षण संख्यांक/ब्लाक संख्यांक	भू-खण्ड संख्यांक (ब्लॉक की दशा में)	पूर्ववर्ती सर्वेक्षण संख्यांक	1. क्षेत्रफल (वर्ग मीटर में) 2. भू-राजस्व (रुपये में)	भूमि उपयोग जिसके लिए निर्धारण किया गया है।	1. भूमिस्वामी / सरकारी पट्टेदार का नाम 2. उसकी माता / पिता / पति / पालक का नाम 3. निवास का पता	अधिकार की प्रकृति	संयुक्त खाते की दशा में प्रत्येक खातेदार के हित की सीमा	1. अधिभोगी कृषक का नाम (यदि कोई हो) 2. उसकी माता / पिता / पति का नाम 3. निवास का पता	भूमि पर विलंगम तथा प्रभार	अभ्युक्ति या संबंधी प्राप्ति
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
4	278	4		209	आवासीय	फूलचंद पिता लालसाय विसंजन पिता लालसाय	भूमि स्वामी	¼ ¼			

5. RPOR (Karnataka)

9/3/2020

localhost:39778/Home/GetSample?propertyNo=19&HamletID=1

<p>ಕರ್ನಾಟಕ ಸರ್ಕಾರ</p> <p>ಸ್ವಾಮಿತ್ವ ಯೋಜನೆ</p> <p>ಕರಡು ಗ್ರಾಮೀಣ ಅಸ್ತಿಗಳ ಮಾಲೀಕತ್ವದ ದಾಖಲೆ</p>				ಪು.ಸಂ: 1/2
ಹೆಸರು :	ತಾಲ್ಲೂಕು:	ಗ್ರಾಮ	ಮಂಡ	
ರಾಯಚೂರು	ರಾಯಚೂರು	M G Palya	Seebakatte	
<p>1. ಸ್ಥಳೀಯ ಸಂಖ್ಯೆ</p> <p>ಗ್ರಾಮದ ಸ್ಥಳೀಯ ಸಂಖ್ಯೆ</p> <p>19</p>		<p>2. ಸ್ಥಳೀಯ ವಿನ್ಯಾಸ (ಚ.ಮೀ)</p> <p>ನಿರ್ದೇಶನ</p> <p>183.42</p> <p>ಶಬ್ದ</p> <p>80.28</p>		<p>3. ಬಳಸಲಾಗುವ ಸ್ಥಳೀಯ ಕರಡು</p> <p>ಗ್ರಾಮದ ಗ್ರಾಮರಾಜ/ಮಂಡ</p> <p>ಹೆಸರು</p>
<p>4. ಸರ್ಕಾರಿ ಸಂಖ್ಯೆ</p> <p>ಭೂಮಿ ದಾಖಲಾತಿ ಸಂಖ್ಯೆ</p> <p>152900400901800190</p>		<p>5. ಸರ್ಕಾರಿ ಸಂಖ್ಯೆ</p> <p>ಭೂಮಿ ದಾಖಲಾತಿ ಸಂಖ್ಯೆ</p> <p>ಬರಾವಣೆ ಸರ್ಕಾರಿ ಅನುದಾನ</p> <p>ಮಂಜೂರಾತಿ ಅಡಿಯಲ್ಲಿ</p> <p>ಹೆಸರು, ವಯಸ್ಸು, ಸಂಖ್ಯೆ ಮತ್ತು ದಿನಾಂಕ</p>		
6. ಸ್ಥಳೀಯ ಕರಡು	ಖಾಸಗಿ	7. ಸ್ಥಳೀಯ ಉಲ್ಲೇಖ	ದಾಖಲೆ	
<p>8. ಸ್ಥಳೀಯ ನಕ್ಷೆ</p> 		<p>9. ಸ್ಥಳೀಯ ಕರಡು ನಕ್ಷೆ</p>		
<p>10. ಮಾಲೀಕತ್ವದ ವಿವರ</p> <p>ಮಾಲೀಕರ ಹೆಸರು</p> <p>ಸಂಬಂಧ ಕೋನ/ದಿಕ್ಕು</p> <p>ಕಂಡ /ತಾಯಿ/ಗಂಡದ ಹೆಸರು</p> <p>ಗುರುತಿಸಿದ ಟೀಕೆ ಕರಡು ಮತ್ತು ಸಂಖ್ಯೆ</p> <p>ಹತ್ತು ಅರ್ಜಿಯಿಂದ ರೀತಿ ಎಂ.ಆರ್ ಸಂಖ್ಯೆ</p> <p>ಉರಿತಮ್ನೋಂ ವಂಶಪುತ್ರ</p> <p>ಖಾಸಗಿ / ಗುರುತಿಸಿದ ಸ್ವಾಧೀನದಾರರ ಹೆಸರು -ಸಂಬಂಧ-ಕಂಡ/ ತಾಯಿ /ಗಂಡದ ಹೆಸರು</p> <p>ಉರಿತಮ್ನೋಂ ವಂಶಪುತ್ರ</p>				
<p>11.ಸ್ವಾಧೀನದಾರರ ಹೆಸರು</p> <p>12. ಕರಡು ಹೆಸರುಗಳು</p> <p>13. ಮುಖಾಂತರಗಳು</p> <p>14. ಪರಾ</p>				

ಮುದ್ರಿಸಿದ ದಿನಾಂಕ: 03-09-2020

This is computer generated and does not require seal and signature

आलोक प्रेम नागर
ALOK PREM NAGAR



संयुक्त सचिव
भारत सरकार
पंचायती राज मंत्रालय
JOINT SECRETARY
Government of India
Ministry of Panchayati Raj
11th Floor, Jeevan Prakash Building
25, Kasturba Gandhi Marg,
New Delhi-110001
Tel.: +91-11-23356556, +91-11-23354816
E-mail: ap.nagar@gov.in
Mob.: 9418007426

D.O. No. N-19011(35)/1/2019-e-Panchayat

06th October, 2023

Dear Ma'am/Sir,

With reference to the letter from the Ministry of Finance dated 23rd September 2023 (*copy enclosed*), I would like to inform that the SVAMITVA Scheme has made significant progress across States and UTs with drone survey completed in 2.82 lakh villages. With an objective to provide Record of Rights to the property owners in Rural Abadi area, 1.55 Crore property cards have also been prepared in 1 Lakh villages and the milestone has been made possible with close collaboration between Survey of India and States.

2. Ministry of Panchayati Raj had organized a Round Table discussion on SVAMITVA Scheme in August 2023 with SLBCs/UTLBCs, leading nationalized and rural cooperative banks along D/o Financial Services and RBI with an aim to bring the stakeholders on a common forum to crystalize the actions needed by SLBCs as well as States/UTs to recognize SVAMITVA property cards as an instrument for mortgage.

3. As you may be aware, the Record of Rights created under SVAMITVA Scheme are of higher quality with an accuracy 5cms and are backed by State Revenue/Panchayati Raj Acts which provides them the necessary legal validity. Ministry of Finance and RBI have also recognized the property cards created under SVAMITVA Scheme as an instrument to avail financial benefits and have advised SLBCs/UTLBCs to include "Lending by financial institutions against the security of property cards issued under the SVAMITVA Scheme" as an agenda item in the regular SLBC meetings of States and UTs.

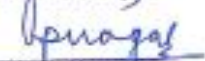
4. Therefore, in order to ensure that intended benefits of SVAMITVA Scheme reach the beneficiaries, it is important that SLBCs/UTLBCs regularly keep active track of the progress of financial benefits availed under SVAMITVA Scheme. To that end, it is requested that discussion and decisions pertaining to property cards be shared with the Ministry of Panchayati Raj regularly through email at moqr_svamitva@nic.in

5. I look forward to your continued support and cooperation.

Warm regards,

Yours sincerely,

सशक्त पंचायत सतत विकास


(A. P. Nagar)

To,

Convenors of SLBCs/UTLBCs as per list attached

Copy To:

1. Chief Secretaries of States/Administrators of UTs as per List
2. Sh Vivek Joshi, Secretary, D/o Financial Services

आलोक प्रेम नागर
ALOK PREM NAGAR



संयुक्त सचिव
भारत सरकार
पंचायती राज मंत्रालय
JOINT SECRETARY
Government of India
Ministry of Panchayati Raj
11th Floor, Jeevan Prakash Building
25, Kasturba Gandhi Marg,
New Delhi-110001
Tel.: +91-11-23356556, +91-11-23354816
E-mail: ap.nagar@gov.in
Mob.: 9418007426

D.O. No. N-19011(35)/1/2019-e-Panchayat

28th February 2024

Dear Ma'am/Sir,

With reference to the letter of even number dated 6th October 2023 (copy enclosed) wherein it was apprised that a roundtable discussion was held on SVAMITVA Scheme with leading nationalized banks, D/o Financial Services, Reserve Bank of India, Registration Deptt. and State Revenue and Panchayati Raj Deptt. regarding bankability of property cards and crystalize the actions needed to recognize the property cards as an instrument of mortgage.

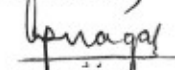
2. It was further requested that in order to ensure the intended benefits of the Scheme reach the beneficiaries, it is important that **SLBC/UTLBC keep track of progress of financial benefits availed under SVAMITVA Scheme** by property card owners and also to include "lending against security of property cards issued under SVAMITVA Scheme" as an agenda in the regular meeting of SLBC/UTLBC.

3. To this end, I am to request you to regularly share the discussion and decisions pertaining to the property cards with the Ministry of Panchayati Raj through email at mopr.svमितva@nic.in so that I may share it on Pragati.

4. I look forward to your continued support and cooperation.

Warm regards,

Yours sincerely,


(A. P. Nagar)

To,

सशक्त पंचायत सतत विकास

Conveners of SLBC/UTLBC as per list attached

Copy To,

1. Chief Secretaries of States and UTs as per list attached
2. Shri Vivek Joshi, Secretary, D/o Financial Services

4.8 Agenda Suggested by DFS - Diversification of Income Avenues of Fair Price Shop Owners for improving their Financial Viability

F. No. 21(23)/2014-FI (Mission)
Government of India
Ministry of Finance
Department of Financial Services

3rd Floor, Jeevan Deep Building
Sansad Marg, New Delhi - 110001

Dated: 14.3.2023

To

The SLBC/UTLBC Convener of all States and UTs

Madam/ Sir,

Subject: Diversification of Income Avenues of Fair Price Shop Owners for Improving their financial viability – Monitoring the Progress

Please find attached a DO from the Secretary, Department of Food and Public Distribution (DFPD), Ministry of Consumer Affairs dated 3rd March, 2023 on the above subject.

2. The DFPD, with the objective of improving the financial viability of Fair Price Shops(FPSs) and to diversify their income avenues, has taken various initiatives to deliver additional citizen-centric services through these FPSs including engaging them as banking/business correspondent (BC) through India Post Payments Bank (IPPB) and tie-ups with Common Services Centres (CSC-SPV), among others.
3. Since FPS dealers have poor digital literacy, lack of confidence and entrepreneurship skills to start and manage a new business and also lack the requisite knowledge of the availability of credit facilities, the DFPD is planning to conduct awareness workshops/ training programs for FPS dealers through the existing Financial Literacy Centres (FLCS) and Rural Self Employment Training Institutes (RSETI) across the country.
4. In view of above, SLBCs are requested to consider suitable inclusions in agenda relating to the above activities in the meetings at appropriate forum(s) for the purpose of monitoring and coordination.

Yours faithfully,



(Sushil Kumar Singh)
Director (FI)
Email-missionfi@nic.in
Ph.011-23362422

Encl: as above

Letter from Department of food and public distribution



D.O. No 6(1)2021-PD.I (Part.1)

Dated: 3rd March, 2023

Dear Sir,

As you are aware, this department is providing subsidized foodgrains to around 80 crore beneficiaries across the country through a vast network of 5.3 lakh Fair Price Shops (FPSs). These FPSs form a critical backbone of the Public Distribution System (PDS) and we have endeavored to improve the viability and profitability of these FPSs to ensure that these shops remain viable and vibrant, offering a multitude of services and enhanced beneficiary experience.

2. This department has taken various initiatives to deliver additional citizen-centric services aimed at improving the financial viability of the FPSs. States and UTs Governments have been empowered to collaborate with various service providers to provide banking/business correspondent (BC) services through India Post Payments Bank (IPPB), Department of Posts (DoP), and CSC-SPV, among others, at the FPSs, as per local demand and requirements. These initiatives help the dealers diversify their income avenues, over and above the regular margins, and provide additional services to the citizens.

3. However, FPS dealers have low awareness about the options available to them under FPS transformation to start a new business and limited support/guidance from concerned stakeholders. This also includes their low awareness of the availability of credit facilities to start a new business. Additionally, FPS dealers lack the confidence and entrepreneurship skills to start and manage a new business other than the PDS as they have been running an FPS for years. Moreover, many of these FPS owners have poor digital literacy which is essential to operate CSC and BC operations.

4. In this regard, this Department in coordination with the States/UTs and service providers is planning to conduct awareness workshops for the FPS dealers, followed by training programs and align credit linkages for the dealers through the existing Financial Literacy Centres (FLCs) and Rural Self Employment Training Institutes (RSETI) across the country.

5. The conduct of awareness sessions, training and capacity building through RSETI, and credit linkage of FPSs can be made an agenda point in the monthly District-level Consultative Committee (DLCC) at the district level chaired by the District Collector or Block Level Bankers' Committee (BLBC) chaired by the Lead District Manager (LDM). To further strengthen the monitoring and coordination, this agenda can also be included in the quarterly State Level Bankers' Committee (SLBC) meetings held at the State level. These review meetings should specifically monitor the progress of the number of transactions and services offered beyond just onboarding and creation of IDs for FPSs.

..contd..2/-

6. In this regard, it is kindly requested that DFS may instruct and issue an advisory to all the SLBCs and key stakeholders to conduct awareness through FLCs and training and credit linkage through RSETI and incorporate the above agenda points in their review meetings for effective monitoring and oversight.

4.9 Agenda suggested by NeSL :- Use Of Digital Stamps In Kerala

- a) DIGITAL DOCUMENT EXECUTION (DDE) BY BANKS & NBFCs
- b) OPERATIONAL CONTRACTS BY COMMON CITIZENS
- c) ELECTRONIC BANK GUARANTEES (eBG)

In Kerala State Banks have been permitted to use Digital Document Execution platform provided by NeSL through API. About 11 Banks have operationalised the platform for execution of loan documents. DDE transactions across the country have reached to 14 lacs.

The potential for increasing the number is tremendous. DDE Platform can also be used by Banks for non-loan documents like Locker Agreements etc. It can also be used by Govt Departments in implementing various Government Schemes involving subsidy, loan etc,. Platform can be used by Government, other institutions for Contract Management. Example: e-Procurement Department and other departments can execute contracts once the tender process is complete.

Various other contracts like building works, Employee / Employer Contracts, Indemnity Bonds, apprenticeship can be executed through the platform.

As an extension to DDE, in close consultation with Indian Bankers' Association, tamper-free electronic Bank Guarantees (eBG) are issued by Banks on this platform. It is a substitute for paper-based Bank Guarantee, which can be digitally stamped, e-Signed, shared and retrieved digitally compared with the time consuming paper based process. The Central Vigilance Commissioner has expressed support for the platform. Use of eBG by Banks will address many of the concerns and enable better monitoring with triggers for renewal, less risk of forgery, fast procurement cycle, quick way of invocation of eBG in case of necessary. Leading Banks like SBI, Canara Bank, IOB, ICICI & HDFC Banks have commenced issue of eBG while others are in the process of integration. The Department of Expenditure Ministry of Finance, Govt of India vide OM No. F1/3/2022-PPD dated 05.08.2022 has amended the General Financial Rules (GFR) 2017 by including e-BG. Other Central Govt departments and State Governments are also accepting the eBG.

In view of this various State Govt Departments including e-Procurement departments can accept eBG in lieu of Earnest Money Deposit, Performance Guarantee and Bank Guarantee. A one-time registration of Departments on NeSL platform is required which will be facilitated.

A presentation on DDE, Operational Contracts and eBG will be made by us in the forthcoming SLBC. Please provide us a time slot so that Digital Stamp Papers / Digital Contracts can be popularized in the State of Kerala with the help of Bankers and Government functionaries.

Meeting will discuss:

1. Progress made by Banks in implementing Digital Document Execution (DDE)
2. Addition of more loan and non loan products like Locker Agreement etc. to DDE

4.10 Agenda Suggested by RBI – Adoption of Fintech

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

4.11 Agenda suggested by FIDD, Thiruvananthapuram: Progress under Government Schemes for all banks

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

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

1. Stand Up India Performance

Sl. No.	Name of the bank	DECEMBER 2023 (Rs.in lakhs)		MARCH 2024 (Rs.in lakhs)		Q to Q Variation %		MARCH 2023 (Rs.in lakhs)		Y o Y Variation %	
		Loan Outstanding under the Scheme		Loan Outstanding under the Scheme		Loan Outstanding under the Scheme		Loan Outstanding under the Scheme		Loan Outstanding under the Scheme	
		A/cs	Amt	A/cs	Amt	A/cs	Amt	A/cs	Amt	A/cs	Amt
A	PUBLIC SECTOR COMMERCIAL BANKS										
1	BANK OF BARODA	336	3400	324	3334	-3.57%	-1.95%	360	3777	-10.00%	-11.74%
2	BANK OF INDIA	166	1466	160	1416	-3.61%	-3.41%	201	1684	-20.40%	-15.89%
3	BANK OF MAHARASHTRA	0	0	50	0	0.00%	0.00%	6	0	733.33%	0.00%
4	CANARA BANK	439	5251	415	4989	-5.47%	-4.99%	501	5958	-17.17%	-16.27%
5	CENTRAL BANK OF INDIA	51	584	58	592	13.73%	1.41%	33	363	75.76%	63.25%
6	INDIAN BANK	345	3217	349	3189	1.16%	-0.86%	346	2866	0.87%	11.30%
7	INDIAN OVERSEAS BANK	162	2094	160	2041	-1.23%	-2.54%	158	2062	1.27%	-1.03%
8	PUNJAB & SIND BANK	0	0	4	61	0.00%	0.00%	4	80	0.00%	-24.65%
9	PUNJAB NATIONAL BANK	135	1643	127	1497	-5.93%	-8.89%	148	1670	-14.19%	-10.35%
10	STATE BANK OF INDIA	1278	19884	1377	21849	7.75%	9.88%	858	12465	60.49%	75.28%

11	UCO BANK	95	1955	103	2090	8.42%	6.89%	70	1319	47.14%	58.48%
12	UNION BANK OF INDIA	848	13620	901	14957	6.25%	9.81%	627	9092	43.70%	64.50%
	Total- Public Sector Commercial Banks	3855	53114	4028	56013	4.49%	5.46%	3312	41335	21.62%	35.51%
B	R R B - KERALA GRAMIN BANK	1853	35622	1983	38826	7.02%	8.99%	1602	30119	23.78%	28.91%
	Total- Public Sector Banks including RRB	5708	88736	6011	94839	5.31%	6.88%	4914	71455	22.32%	32.73%
C	PRIVATE SECTOR COMMERCIAL BANKS										
1	AXIS BANK	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
2	BANDHAN BANK	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
3	CATHOLIC SYRIAN BANK	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
4	CITY UNION BANK	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
5	DHANLAXMI BANK	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
6	FEDERAL BANK	1	18	1	16	0.00%	-11.37%	1	22	0.00%	-24.17%
7	HDFC BANK	65	757	59	745	-9.23%	-1.60%	64	848	-7.81%	-12.14%
8	ICICI BANK	5	54	8	160	60.00%	197.27%	11	59	-27.27%	173.49%
9	IDBI BANK	5	29	5	29	0.00%	0.33%	5	29	0.00%	0.32%
10	IDFC FIRST Bank	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
11	INDUS IND BANK	194	1744	165	1350	-14.95%	-22.59%	271	2836	-39.11%	-52.40%
12	JAMMU & KASHMIR BANK	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
13	KARNATAKA BANK	11	317	4	50	-63.64%	-84.21%	7	159	-42.86%	-68.57%
14	KARUR VYSYA BANK	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%

15	KOTAK MAHINDRA BANK	41	1370	45	1517	9.76%	10.72%	37	1018	21.62%	48.95%
16	LAKSHMI VILAS BANK	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
17	RBL Bank	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
18	SOUTH INDIAN BANK	20	448	19	422	-5.00%	-5.94%	22	439	-13.64%	-4.02%
19	T.N.MERCANTILE BANK	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
20	YES BANK	5	39	0	0	-100.00%	-100.00%	0	0	0.00%	0.00%
	Total- Pvt Sector Commercial Banks	347	4775.69	306	4288	-11.82%	-10.20%	418	5409	-26.79%	-20.72%
D	SMALL FINANCE BANKS										
1	ESAF	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
2	Ujjivan Small Finance Bank	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
	Total- Small Finance Banks	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
	Total - Commercial Banks + RRB + SFB	6055	93511.26	6317	99128	4.33%	6.01%	5332	76864	18.47%	28.97%
E	CO-OPERATIVE BANKS										
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
3	KSCB	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
	Total Co-operative Banks	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
	Total - Banking Sector	6055	93511.26	6317	99128	4.33%	6.01%	5332	76864	18.47%	28.97%

2. Performance under PMMY

S I N o	Bank	Dec-23		Mar-24		Q to Q Variation %		Mar-23		Y o Y Variation %	
		Total Outstanding		Total Outstanding		Total Outstanding		Total Outstanding		Total Outstanding	
		A/cs	Amt	A/cs	Amt	A/cs	Amt	A/cs	Amt	A/cs	Amt
A	PUBLIC SECTOR COMMERCIAL BANKS										
1	BANK OF BARODA	14524	32683	14420	32603	-0.72%	-0.24%	15441	31808	-6.61%	2.50%
2	BANK OF INDIA	5614	11630	8566	16257	52.58 %	39.78 %	6245	12738	37.17%	27.63%
3	BANK OF MAHARASHTRA	924	1868	910	1806	-1.52%	-3.31%	894	3007	1.79%	-39.95%
4	CANARA BANK	14740 6	25370 0	15080 9	25958 0	2.31%	2.32%	14235 5	24202 2	5.94%	7.25%
5	CENTRAL BANK OF INDIA	9640	18168	9586	17676	-0.56%	-2.71%	9385	17287	2.14%	2.25%
6	INDIAN BANK	16981	22323	18649	23635	9.82%	5.88%	18810	20743	-0.86%	13.94%
7	INDIAN OVERSEAS BANK	23433	31762	21784	30214	-7.04%	-4.88%	27361	35192	-20.38%	-14.15%
8	PUNJAB & SIND BANK	0	0	189	277	0.00%	0.00%	185	253	2.16%	9.13%
9	PUNJAB NATIONAL BANK	13936	26591	14267	27048	2.38%	1.72%	13673	26358	4.34%	2.61%
10	STATE BANK OF INDIA	12538 4	18919 8	14746 8	20261 1	17.61 %	7.09%	45366	84068	225.06 %	141.01 %
11	UCO BANK	7282	11541	7296	11696	0.19%	1.35%	7273	11081	0.32%	5.55%
12	UNION BANK OF INDIA	81240	12644 0	85099	13300 7	4.75%	5.19%	65165	99000	30.59%	34.35%
	Total- Public Sector Commercial Banks	44636 4	72590 2	47904 3	75641 0	7.32%	4.20%	35215 3	58355 8	36.03%	29.62%
B	R R B - KERALA GRAMIN	16913 3	25190 3	17284 4	25715 7	2.19%	2.09%	16011 5	24209 8	7.95%	6.22%

	BANK										
Total- Public Sector Banks including RRB		61549 7	97780 5	65188 7	10135 67	5.91%	3.66%	51226 8	82565 6	27.26%	22.76%
C	PRIVATE SECTOR COMMERCIAL BANKS										
1	AXIS BANK	96253	23360	10018 5	27140	4.09%	16.18 %	88377	17369	13.36%	56.25%
2	BANDHAN BANK	5	7	0	0	- 100.00 %	- 100.00 %	5	14	- 100.00 %	- 100.00 %
3	CATHOLIC SYRIAN BANK	138	237	129	226	-6.52%	-4.61%	162	272	-20.37%	-16.96%
4	CITY UNION BANK	6	27	6	28	0.00%	3.17%	5	12	20.00%	135.49 %
5	DHANLAXMI BANK	260	693	263	681	1.15%	-1.74%	191	408	37.70%	66.77%
6	FEDERAL BANK	12966	30162	16293	32838	25.66 %	8.87%	10628	26888	53.30%	22.13%
7	HDFC BANK	15088 2	69620	13243 3	61722	- 12.23 %	- 11.34 %	13662 6	50549	-3.07%	22.10%
8	ICICI BANK	2037	7085	2498	9404	22.63 %	32.73 %	2016	6092	23.91%	54.37%
9	IDBI BANK	4747	8253	4378	7533	-7.77%	-8.72%	3972	8270	10.22%	-8.92%
10	IDFC FIRST Bank	15046 0	62003	17375 2	62220	15.48 %	0.35%	16867 3	61816	3.01%	0.65%
11	INDUS IND BANK	39774 3	97554	41786 6	10431 2	5.06%	6.93%	41970 2	11229 7	-0.44%	-7.11%
12	JAMMU & KASHMIR BANK	202	623	205	651	1.49%	4.52%	180	538	13.89%	21.10%
13	KARNATAKA BANK	475	1148	484	1186	1.89%	3.32%	426	1129	13.62%	5.09%
14	KARUR VYSSA BANK	25	37	23	34	-8.00%	-7.82%	4	14	475.00 %	143.35 %
15	KOTAK MAHINDRA BANK	266	143	266	143	0.00%	0.00%	266	143	0.00%	0.00%
16	LAKSHMI VILAS BANK	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
17	RBL Bank	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
18	SOUTH INDIAN BANK	1718	5913	1671	5870	-2.74%	-0.73%	1887	6263	-11.45%	-6.26%
19	T.N.MERCANT ILE BANK	33	27	28	26	- 15.15 %	-3.59%	39	42	-28.21%	-37.43%

20	YES BANK	195	1160	255	1485	30.77%	28.01%	9	45	2733.33%	3222.22%
	Total- Pvt Sector Commercial Banks	818411	308054	850735	315499	3.95%	2.42%	833168	292160	2.11%	7.99%
D	SMALL FINANCE BANKS										
1	ESAF	721835	341476	721094	332949	-0.10%	-2.50%	748711	326366	-3.69%	2.02%
2	Ujjivan Small Finance Bank	96994	40784	98652	40490	1.71%	-0.72%	80276	34184	22.89%	18.45%
	Total- Small Finance Banks	818829	382260	819746	373438	0.11%	-2.31%	828987	360550	-1.11%	3.57%
	Total - Commercial Banks + RRB + SFB	2252737	1668119	2322368	1702504	3.09%	2.06%	2174423	1478366	6.80%	15.16%
E	CO-OPERATIVE BANKS										
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
3	KSCB	0	0	554	140	0.00%	0.00%	0	0	0.00%	0.00%
	Total Co-operative Banks	0	0	554	140	0.00%	0.00%	0	0	0.00%	0.00%
	Total - Banking Sector	2252737	1668119	2322922	1702644	3.12%	2.07%	2174423	1478366	6.83%	15.17%

3. Performance under PMJDY

Sl. No.	BANK	PMJDY Accounts details AS AT DECEMBER 2023			PMJDY Accounts details AS AT MARCH 2024			Q to Q Variation %		
		No. of Rural PMJDY A/Cs	No. of Urban PMJDY A/Cs	Total No. of BSBDA Accounts	No. of Rural PMJDY A/Cs	No. of Urban PMJDY A/Cs	Total No. of BSBDA Accounts	Rural PMJDY A/Cs	Urban PMJDY A/Cs	BSBDA Accounts (A)
A	PUBLIC SECTOR COMMERCIAL BANKS									
1	BANK OF BARODA	8511	179189	187700	8551	171375	179926	0.47%	-4.36%	-4.14%
2	BANK OF INDIA	8154	132972	141126	9145	133001	142146	12.15%	0.02%	0.72%
3	BANK OF MAHARASHTRA	19415	15035	34450	22614	16365	38979	16.48%	8.85%	13.15%
4	CANARA BANK	701514	138078	839592	712496	141731	854227	1.57%	2.65%	1.74%

5	CENTRAL BANK OF INDIA	975	98085	99060	8769	81763	90532	799.38%	-16.64%	-8.61%	
6	INDIAN BANK	2186	174869	177055	2958	176852	179810	35.32%	1.13%	1.56%	
7	INDIAN OVERSEAS BANK	107416	47846	155262	102873	45864	148737	-4.23%	-4.14%	-4.20%	
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0.00%	0.00%	0.00%	
9	PUNJAB NATIONAL BANK	7198	139630	146828	7149	140411	147560	-0.68%	0.56%	0.50%	
10	STATE BANK OF INDIA	300911	906375	1207286	50734	300879	351613	-83.14%	-66.80%	-70.88%	
11	UCO BANK	93930	107919	201849	94806	14136	108942	0.93%	-86.90%	-46.03%	
12	UNION BANK OF INDIA	367238	79623	446861	370223	80349	450572	0.81%	0.91%	0.83%	
	Total- Public Sector Commercial Banks	1617448	2019621	3637069	1390318	1302726	2693044		-14.04%	-35.50%	-25.96%
B	R R B - KERALA GRAMIN BANK	1273308	222880	1496188	1330853	222880	1553733	4.52%	0.00%	3.85%	
	Total- Public Sector Banks including RRB	2890756	2242501	5133257	2721171	1525606	4246777		-5.87%	-31.97%	-17.27%
C	PRIVATE SECTOR COMMERCIAL BANKS										
1	AXIS BANK	565	31949	32514	563	31690	32253	-0.35%	-0.81%	-0.80%	
2	BANDHAN BANK	0	0	0	0	0	0	0.00%	0.00%	0.00%	
3	CATHOLIC SYRIAN BANK	7452	36285	43737	7421	36336	43757	-0.42%	0.14%	0.05%	
4	CITY UNION BANK	0	0	0	0	0	0	0.00%	0.00%	0.00%	
5	DHANLAXMI BANK	3164	24886	28050	3161	24736	27897	-0.09%	-0.60%	-0.55%	
6	FEDERAL BANK	305356	19460	324816	304226	17491	321717	-0.37%	-10.12%	-0.95%	
7	HDFC BANK	2016	45627	47643	2017	60933	62950	0.05%	33.55%	32.13%	
8	ICICI BANK	63	10669	10732	63	10622	10685	0.00%	-0.44%	-0.44%	
9	IDBI BANK	0	40279	40279	0	40194	40194	0.00%	-0.21%	-0.21%	
10	IDFC FIRST Bank	0	126	126	0	150	150	0.00%	19.05%	19.05%	
11	INDUS IND BANK	0	3548	3548	0	3620	3620	0.00%	2.03%	2.03%	
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0.00%	0.00%	0.00%	
13	KARNATAKA BANK	194	8878	9072	186	10233	10419	-4.12%	15.26%	14.85%	
14	KARUR VYSYA BANK	0	3865	3865	0	0	0	0.00%	-100.00%	-100.00%	
15	KOTAK MAHINDRA BANK	0	3573	3573	0	4059	4059	0.00%	13.60%	13.60%	
16	LAKSHMI VILAS BANK	0	0	0	0	1445	1445	0.00%	0.00%	0.00%	
17	RBL Bank	0	0	0	0	0	0	0.00%	0.00%	0.00%	
18	SOUTH INDIAN BANK	18233	161909	180142	18453	163834	182287	1.21%	1.19%	1.19%	
19	T.N.MERCANTILE BANK	0	1645	1645	0	1645	1645	0.00%	0.00%	0.00%	
20	YES BANK	0	0	0	0	0	0	0.00%	0.00%	0.00%	
	Total- Pvt Sector Commercial Banks	337043	392699	729742	336090	406988	743078		-0.28%	3.64%	1.83%
D	SMALL FINANCE BANKS										
1	ESAF	0	0	0	0	0	0	0.00%	0.00%	0.00%	
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0.00%	0.00%	0.00%	
	Total- Small Finance Banks	0	0	0	0	0	0		0.00%	0.00%	0.00%
	Total - Commercial Banks	3227799	2635200	5862999	3057261	1932594	4989855		-5.28%	-26.66%	-14.89%

+ RRB + SFB										
E	CO-OPERATIVE BANKS									
1	DIST CO-OPERATIVE BANKS	24193	11046	35239	0	0	0	-100.00%	-100.00%	-100.00%
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0.00%	0.00%	0.00%
3	KSCB	41265	26451	67716	114489	164634	279123	177.45%	522.41%	312.20%
	Total Co-operative Banks	65458	37497	102955	114489	164634	279123	74.90%	339.06%	171.11%
	Total - Banking Sector	3293257	2672697	5965954	3171750	2097228	5268978	-3.69%	-21.53%	-11.68%

4. Performance under PMJJBY and PMSBY

Sl. No.	BANK	OUTSTANDING ENROLLMENT UNDER JAN SURAKSHA SCHEMES AS AT DECEMBER 2023		OUTSTANDING ENROLLMENT UNDER JAN SURAKSHA SCHEMES AS AT MARCH 2024		Q to Q Variation %		OUTSTANDING ENROLLMENT UNDER JAN SURAKSHA SCHEMES AS AT MARCH 2023	
		PMJJBY	PMSBY	PMJJBY	PMSBY	PMJJBY	PMSBY	PMJJBY	PMSBY
A	PUBLIC SECTOR COMMERCIAL BANKS								
1	BANK OF BARODA	38885	375723	38867	375273	-0.05%	-0.12%	37901	355478
2	BANK OF INDIA	36395	280022	40470	288559	11.20%	3.05%	34460	130136
3	BANK OF MAHARASHTRA	5935	21070	6219	22362	4.79%	6.13%	2456	6727
4	CANARA BANK	254691	1365784	512364	2741232	101.17%	100.71%	890475	3537479
5	CENTRAL BANK OF INDIA	32217	170651	33780	176506	4.85%	3.43%	28182	135334
6	INDIAN BANK	74413	273267	85794	295299	15.29%	8.06%	54558	213030
7	INDIAN OVERSEAS BANK	25960	144241	14169	85272	-45.42%	-40.88%	22658	113428
8	PUNJAB & SIND BANK	547	4240	587	4473	7.31%	5.50%	492	3500

9	PUNJAB NATIONAL BANK	23402	150400	24335	154203	3.99%	2.53%	83367	527980
10	STATE BANK OF INDIA	667367	2369314	752723	2523127	12.79%	6.49%	466910	1643684
11	UCO BANK	15210	48189	15587	49768	2.48%	3.28%	12315	39393
12	UNION BANK OF INDIA	107597	706373	107693	706785	0.09%	0.06%	95545	469418
	Total- Public Sector Commercial Banks	1282619	5909274	1632588	7422859	27.29%	25.61%	1729319	7175587
B	R R B - KERALA GRAMIN BANK	192803	1160771	200920	1189291	4.21%	2.46%	127100	759499
	Total- Public Sector Banks including RRB	1475422	7070045	1833508	8612150	24.27%	21.81%	1856419	7935086
C	PRIVATE SECTOR COMMERCIAL BANKS								
1	AXIS BANK	3013	9838	3013	9838	0.00%	0.00%	3013	9838
2	BANDHAN BANK	0	0	0	0	0.00%	0.00%	0	0
3	CATHOLIC SYRIAN BANK	3437	50921	3434	50985	-0.09%	0.13%	2317	11960
4	CITY UNION BANK	560	1232	583	1289	4.11%	4.63%	354	757
5	DHANLAXMI BANK	4684	34248	4721	34614	0.79%	1.07%	3736	16414
6	FEDERAL BANK	1776	8916	1763	8846	-0.73%	-0.79%	1715	6421
7	HDFC BANK	21793	64599	22711	78474	4.21%	21.48%	20202	46292
8	ICICI BANK	66	66	99	10	50.00%	-84.85%	11	11
9	IDBI BANK	12485	35933	12713	38028	1.83%	5.83%	12189	33428
10	IDFC FIRST Bank	21	7	33	7	57.14%	0.00%	3	1
11	INDUS IND BANK	206	4265	216	4286	4.85%	0.49%	154	4028
12	JAMMU & KASHMIR BANK	67	198	68	199	1.49%	0.51%	57	134

13	KARNATAKA BANK	1289	8744	1290	3210	0.08%	-63.29%	1368	4705
14	KARUR VYSSA BANK	461	1016	461	1016	0.00%	0.00%	0	0
15	KOTAK MAHINDRA BANK	1746	3794	1789	3921	2.46%	3.35%	1527	3031
16	LAKSHMI VILAS BANK	0	0	0	0	0.00%	0.00%	0	0
17	RBL Bank	6	41	6	41	0.00%	0.00%	0	0
18	SOUTH INDIAN BANK	16314	110105	16591	111933	1.70%	1.66%	203	327
19	T.N.MERCANTILE BANK	24922	43551	24867	43377	-0.22%	-0.40%	923	6961
20	YES BANK	27	34	27	34	0.00%	0.00%	26	32
	Total- Pvt Sector Commercial Banks	92873	377508	94385	390108	1.63%	3.34%	47798	144340
D	SMALL FINANCE BANKS								
1	ESAF	625	114455	696	121227	11.36%	5.92%	0	0
2	Ujjivan Small Finance Bank	0	0	0	0	0.00%	0.00%	0	0
	Total- Small Finance Banks	625	114455	696	121227	11.36%	5.92%	0	0
	Total - Commercial Banks + RRB + SFB	1568920	7562008	1928589	9123485	22.92%	20.65%	1904217	8079426
E	CO-OPERATIVE BANKS								
1	DIST CO-OPERATIVE BANKS	1711	15875	0	0	-100.00%	-100.00%	1409	10948
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0.00%	0.00%	0	0
3	KSCB	33501	247850	74242	639566	121.61%	158.05%	33490	247773
	Total Co-operative Banks	35212	263725	74242	639566	110.84%	142.51%	34899	258721
	Total - Banking Sector	1604132	7825733	2002831	9763051	24.85%	24.76%	1939116	8338147

4.12 Agenda suggested By Additional Commissioner of State GST.



Office of the Commissioner of State Tax,
State Goods and Services Tax Department,
Tax Towers, Karamana P.O, Thiruvananthapuram.
email: csttpshq.sgst@kerala.gov.in
Date: 24-02-2024

From
The ADDITIONAL COMMISSIONER,
State Goods and Services Tax Department.

To
The Divisional Manager,
SLBC, Kerala.

Sir,

Sub:- SGSTD - Agenda call for the 142nd meeting of SLBC, Kerala- Agenda items reporting- Reg.

Ref:- email dated 22.02.2024 of Divisional Manager, SLBC, Kerala.

In the open forum for the discussion of the 141st meeting Smt. Sreelakshmi. R, IAS, Additional Commissioner has suggested to provide Nodal Officers for each bank to liaison with the department for tax arrears recovery. Hence it is requested to include, appointing Nodal Officers for each bank to liaison with the State Goods and Services Tax Department for tax arrears recovery and its operationalizing procedures in the agenda for the 142nd meeting of SLBC, Kerala.

Yours faithfully

Signed by

Sreelakshmi R Ias

Date: 24-02-2024 12:45:21

ADDITIONAL COMMISSIONER

5. FRESH ISSUES

5.1 Fresh issues in Primary Sector

5.1.1 Agenda suggested by NABARD: Credit flow to agriculture

I. Credit flow to agriculture

- Since investment in agriculture is crucial for ensuring food security, Banks may focus their attention on improving the lending towards agricultural activities.
- Various GOI schemes can be leveraged for stepping up Agricultural Term Lending.
 - (i) ACABC scheme:

Directorate of Extension, DoA&FW, GoI has communicated the continuation of ACABC scheme during 2024-25 also. A credit linked capital subsidy of upto 36% or 44% of the project cost (which ever applicable) is available for eligible projects sanctioned during the financial year.
 - (ii) AMI scheme:
 1. AMI scheme has been extended upto 31 March 2026 wherein, credit linked capital subsidy of upto 25% or 33.33% could be availed for both storage (godown/silos/cold storage) and non-storage projects (primary processing/reefer vans/refrigerated vans/integrated value chain etc.).
 - (iii) AIF: Under AIF, interest subvention of 3% is available for loans upto Rs.2.00 crore for eligible investment activities. The projects sanctioned under AIF, if found eligible, could also be converged with AMI scheme for availing capital subsidy.

II. AMI Scheme: Timely Submission of Claims

Govt. of India has prescribed a timeframe of 90 days from date of disbursement of first installment of loan for submission of advance subsidy claims and 90 days from the date of receipt of relevant documents regarding completion of the project from the promoter for submission of final subsidy claims in ENSURE portal. FIs may strictly adhere to the timelines prescribed by Govt. of India for submission of claims.

Claims under correspondence

Claims under AMI scheme has to be invariably submitted in ENSURE portal. Following are the claims received under the scheme which have been returned/rejected in the portal due to deficiencies in submission of information/documents.

Sr. No.	Name of the Bank and Branch	Project Name	Beneficiary Name	Subsidy type	Times the claims scrutinized and pushed back
1	State Bank of India, Angamaly branch	Godown infrastructure	Able Joy	Advance	3
2	State Bank of India,	Primary processing	Mathews	Advance	2

	Kalpetta branch		business Corporation LLP		
3	State Bank of India, Azhiyur branch	P K Marine Park – Farmer consumer market	Sindhu P K	Final	1
4	HDFC Bank, Near Baby Memorial Hospital branch	Coffee drying unit	Cherian M P	Final	1
5	South Indian Bank, Perumbavoor branch	Ponmani Natural Foods - Primary processing of cereals and pulses	V P Lovesy	Advance	2
6	The Federal Bank, Wandoor branch	Pristine Tropical Fruits & Agro Products - Reefer vans	Kunjumol Tom	Advance	3
7	The Federal Bank, Kizhakkambalam branch	Sara Spices Pvt. Ltd.	BoBYMeckamk unnel Jacob	Advance	2
8	Canara Bank, Eraviperoor branch	-	Kanakamma	Advance	2
9	State Bank of India, SME branch	Kreem Foods Pvt. Ltd. - Reefer vans	Francis John	Final	1
10	Indian Bank, Pushpa Jn. Branch	Roopa Enterprises - Reefer vans	Roopa	Final	1

Concerned Banks may take note and arrange to submit claims, complete in all aspects, in ENSURE portal at the earliest.

III. GSS – Submission of Utilization Certificate

As per the guidelines of erstwhile AMIGS scheme of Govt. of India, it is mandatory to submit Utilisation Certificate after receipt of subsidy and crediting the subsidy amount to Subsidy Reserve Fund account. However, the submission is pending from various banks. Banks are requested to submit utilization certificates for the projects financed by them at the earliest possible time.

IV. Support under the Financial Inclusion Fund

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

Sr No	Name of the Scheme	Support available from NABARD
1	Financial and Digital Literacy Camps (FiDgi)	Per Camp Rs. 5000 for Non SFD and Rs.6000 for SFD
2	Examination Fees of BC/BF	SFD and other districts alike: ₹800/-per BC or BF
3	Micro ATM Deployment	Deployment locations of micro ATMs:

		i. SCBs: Schools and colleges in SFDs. Milk Societies in all districts- SFD: ₹22,500/ device Other districts: SCB: ₹15,000/
4	PoS /mPoS Deployment	SFD and Other districts alike: ₹6,000/-per device. Deployment in Tier III to VI centres

NABARD support limited to Commercial Banks-60 % of Cost, RRBs- 80 % of Cost and RCBS-90% of cost

Banks may submit proposals for the above projects through their controlling offices to NABARD, Kerala Regional Office either physically or through mail to dfibt.trivandrum@nabard.org

V. CAPEX Support - RSETIs/ RUDSETI

NABARD has sanctioned projects to the various banks for CAPEX support in their sponsored RSETIs during the year. **Except for Union Bank of India, Idukki**, other claims have been submitted and settled in the FY 2023-24.

VI. NABARD support for Centre for Financial Literacies

RBI had initiated the Centre for Financial Literacy (CFL) Project in 2017 with the objective of exploring innovative and participatory approaches to financial literacy. The project aims to enhance financial inclusion and customer protection by promoting financial literacy through the Centre for Financial Literacy (CFL).

NABARD has also given approval to set up 504 new CFLs from FIF. Out of which, 28 CFLs are being set up in Kerala under Phase III of CFL expansion.

We have received 20 CFL claims from various clients, and the remaining 8 CLF claims are yet to be received from the **Indian Overseas Bank (3) and Union Bank of India (5)**

Details of Claims are as follows ;

Sl	Schemes	Agency	District	Date of sanction	Sanc.Amount	Disburs.Amount	Balance
1	CFL	SBI	Pathanamthitta	11.03.2024	29,30,000	4,50,000	24,80,000
2	CFL	SBI	Kottayam	11.03.2024	29,30,000	4,50,000	24,80,000
3	CFL	SBI	Alappuzha	11.03.2024	29,30,000	4,50,000	24,80,000
4	CFL	SBI	Kottayam	11.03.2024	29,30,000	4,50,000	24,80,000
5	CFL	SBI	Kottayam	11.03.2024	29,30,000	4,50,000	24,80,000

				24			
6	CFL	Indian Bank	Kollam	12.03.2024	29,30,000	4,50,000	24,80,000
7	CFL	Indian Bank	Kollam	12.03.2024	29,30,000	4,50,000	24,80,000
8	CFL	Canara Bank	Thrissur	20.03.2024	29,30,000	3,27,076	26,02,924
9	CFL	Canara Bank	Palakkad	20.03.2024	29,30,000	3,27,076	26,02,924
10	CFL	Canara Bank	Palakkad	20.03.2024	29,30,000	3,27,076	26,02,924
11	CFL	Canara Bank	Malappuram	20.03.2024	29,30,000	3,27,076	26,02,924
12	CFL	Canara Bank	Malappuram	20.03.2024	29,30,000	3,27,076	26,02,924
13	CFL	Canara Bank	Kozhikode	20.03.2024	29,30,000	3,27,076	26,02,924
14	CFL	Canara Bank	Kozhikode	20.03.2024	29,30,000	3,27,076	26,02,924
15	CFL	Canara Bank	Kozhikode	20.03.2024	29,30,000	3,27,076	26,02,924
16	CFL	Canara Bank	Wayanad	20.03.2024	29,30,000	3,27,076	26,02,924
17	CFL)	Canara Bank	Kannur	20.03.2024	29,30,000	3,27,076	26,02,924
18	CFL	Canara Bank	Kannur	20.03.2024	29,30,000	3,27,076	26,02,924
19	CFL	Canara Bank	Kannur	20.03.2024	29,30,000	3,27,076	26,02,924
20	CFL	Canara Bank	Kasargod	20.03.2024	29,30,000	3,27,076	26,02,924

The lead banks, which will set up CFLs are requested to initiate the necessary ground-level implementation strategy for rolling out the project and submission of reimbursement request to NABARD, Kerala Regional Office.

5.1.2. Agenda suggested by DFS

Recently, the Minister of Consumer Affairs, Food & Public Distribution launched the '**e-Kisan Upaj Nidhi**' (**Digital Gateway**) of **Warehousing Development and Regulatory Authority (WDRA)** to leverage technology for easing farmers' warehousing logistics and ensuring fair prices for their produce.

- The 'e-Kisan Upaj Nidhi' platform simplifies the digital process, allowing farmers to store their produce at any registered WDRA warehouse for **up to six months at 7% interest per annum**.
 - This initiative, featuring a **no collateral, extra security deposit policy**, aims to **prevent distress sales by farmers**, enabling better post-harvest storage opportunities.
- The Minister highlighted that the integration of e-Kisan Upaj Nidhi and **e-NAM** enables farmers to leverage interconnected markets, **extending benefits beyond government Minimum Support Price (MSP)**.
- WDRA was established in October 2010, under the **Warehousing (Development and Regulation) Act, 2007**, with the aim of **developing and regulating warehouses**, promoting negotiability of warehouse receipts, and facilitating orderly growth of the warehousing business in India.
 - WDRA operates as a **statutory authority under the Department of Food and Public Distribution**, with its headquarters located in New Delhi.

5.1.3 Agenda suggested by Department of Agriculture

കൃഷിവകുപ്പ് ജനകീയ പങ്കാളിത്തത്തോടെ തദ്ദേശഭരണ സ്ഥാപനങ്ങൾ കേന്ദ്രീകരിച്ച് നടപ്പാക്കിയ “ഞങ്ങളും കൃഷിയിലേക്ക്” പദ്ധതിയുടെ ആദ്യ ഘട്ട പ്രവർത്തനത്തിന്റെ ഭാഗമായി ഉൽപാദന സേവന വിപണന മൂല്യ വർദ്ധിത മേഖലകളിൽ 5 മുതൽ 20 പേർ അടങ്ങുന്ന 20551 കൃഷിക്കൂട്ടങ്ങൾ (Farmers interested Group) കേരളമൊട്ടാകെ രൂപീകൃതമായിട്ടുണ്ട് . ഈ കൃഷിക്കൂട്ടങ്ങൾ ചേർന്ന് കർഷക ഉൽപ്പാദക സംഘങ്ങളും (FPO) കർഷക ഉൽപ്പാദക കമ്പനികളും (FPC) രൂപീകൃതമായി കൊണ്ടിരിക്കുന്നു. ഈ FPO/FPC കളെ വിപണനത്തിൽ സഹായിക്കുവാൻ FPO/FPC ഓഹരി പങ്കാളിത്തത്തോടെ കേരളാ അഗ്രോ ബിസിനസ് കമ്പനി (KABCO) യും രൂപീകൃതമായി കഴിഞ്ഞു.

രണ്ടാംഘട്ടം എന്ന നിലയിൽ 107 തദ്ദേശഭരണ സ്ഥാപനങ്ങൾ കേന്ദ്രീകരിച്ച് കാർഷിക മേഖലയിലെ സമഗ്ര ഇടപെടലുകൾ സാധ്യമാകും വിധം പദ്ധതി ആസൂത്രണം ചെയ്തു കഴിഞ്ഞു. ഈ തദ്ദേശഭരണ സ്ഥാപനങ്ങളിലെ തരിശു ഭൂമി ഉൾപ്പെടെയുള്ള മുഴുവൻ കൃഷിസ്ഥലവും ഉൽപാദന വിളനിർണയ വിപണന പ്ലാൻ അടിസ്ഥാനത്തിൽ കൃഷി ചെയ്ത് പ്രാദേശിക വിപണിയും മൂല്യ വർദ്ധന വിപണിയും പ്രോത്സാഹിപ്പിക്കുവാനും കർഷക വരുമാനം 50 ശതമാനം വർദ്ധിപ്പിക്കുവാനും ഉദ്ദേശിക്കുന്നു. ഘട്ടം ഘട്ടമായി കേരളത്തിലെ എല്ലാ തദ്ദേശഭരണ സ്ഥാപന പ്രദേശങ്ങളിലും ഈ പ്രവർത്തനം വ്യാപിപ്പിക്കുന്നതോടെ 2026 ഓട്ടുകൂടി കാർഷിക മേഖലയിൽ മൂന്നുലക്ഷം പ്രത്യക്ഷ തൊഴിലവസരങ്ങളും അത്രയും തന്നെ പരോക്ഷ തൊഴിലവസരങ്ങളും സൃഷ്ടിക്കും. കാർഷിക മേഖലയിലെ നവീന സാങ്കേതിക വിദ്യകളും ഡിജിറ്റൽ സാങ്കേതിക വിദ്യകളും സമന്വയിപ്പിച്ചു പരമാവധി യന്ത്രവൽക്കരണം ഉപയോഗപ്പെടുത്തി നടത്തുന്ന ഈ പ്രവർത്തനം വിവിധ വകുപ്പുകളുടെ ഏകോപനത്തോടെയാണ് നടപ്പാക്കുന്നത്.

കൃഷിക്കൂട്ടങ്ങൾ അടിസ്ഥാന പ്രവർത്തന മേഖലയായി നിശ്ചയിച്ചിട്ടുള്ള ഈ പ്രവർത്തനത്തിൽ കൃഷിക്കൂട്ടങ്ങൾക്ക് ആവശ്യമായ സാമ്പത്തിക പിന്തുണ ധനകാര്യ സ്ഥാപനങ്ങളുടെ പങ്കാളിത്തത്തോടെ കണ്ടെത്തുവാനാണ് ലക്ഷ്യമിടുന്നത്. അതിനാൽ താഴെ പറയുന്ന കാര്യങ്ങളിൽ സംസ്ഥാന തല ബാങ്കേഴ്സ് കമ്മിറ്റിയുടെ തീരുമാനം ഉണ്ടാകണമെന്ന് അഭ്യർത്ഥിക്കുന്നു .

1. ഉൽപാദന, സേവന വിപണന മേഖലയിലെ കൃഷിക്കൂട്ടങ്ങളെ (FIGs) ആക്ടിവിറ്റി ഗ്രൂപ്പുകളായി പരിഗണിച്ച് കൃഷിവകുപ്പിന്റെ AIMS പോർട്ടലിൽ രജിസ്റ്റർ ചെയ്തിട്ടുള്ള കൃഷിക്കൂട്ടങ്ങൾക്ക് “സിറോ ബാലൻസ് അക്കൗണ്ട്” തുടങ്ങുവാനുള്ള അനുമതി.

2. ഉൽപാദന, സേവന, വിപണന മേഖലയിലെ കൃഷിക്കൂട്ടങ്ങൾക്ക് കുറഞ്ഞ പലിശ നിരക്കിലുള്ള കാർഷിക വായ്പ നൽകാൻ എല്ലാ ബാങ്കുകൾക്കുമുള്ള നിർദ്ദേശം.
3. കേന്ദ്ര-സംസ്ഥാന പദ്ധതിയായ SMAM പദ്ധതി പ്രകാരം 80 ശതമാനം സബ്സിഡിയോടു കൂടി കാർഷിക ഉപകരണങ്ങൾ കൃഷിക്കൂട്ടങ്ങൾക്ക് ലഭ്യമാക്കുവാൻ സാധ്യമാകും. തെരഞ്ഞെടുത്ത കൃഷിക്കൂട്ടങ്ങൾക്ക് 10 ശതമാനം ടോപ്പ് അപ്പ് സബ്സിഡി കേരള സർക്കാർ നൽകുന്നുണ്ട്. എന്നാൽ മേൽപ്പടി സ്കീമിൽ യന്ത്രോപകരണങ്ങൾ ലഭ്യമാക്കുവാൻ അഡ്വാൻസായി യന്ത്രങ്ങളുടെ വില ഗ്രൂപ്പ് നൽകേണ്ടതുണ്ട് . യന്ത്രങ്ങൾ ലഭ്യമായതിനു ശേഷം മാത്രമാണ് ഈ തുക കർഷകന്റെ അക്കൗണ്ടിലേക്ക് എത്തുക അതിനാൽ യന്ത്രവൽക്കരണത്തിന് സഹായിക്കുന്ന സേവനമേഖലയിലെ കൃഷിക്കൂട്ടങ്ങൾക്ക് കേന്ദ്രാവിഷ്കൃത പദ്ധതിയായ SMAM വഴി യന്ത്രോപകരണങ്ങൾ ലഭ്യമാക്കുവാനുള്ള എസ്കാല വായ്പ കൃഷിക്കൂട്ടങ്ങൾക്ക് കുറഞ്ഞ പലിശ നിരക്കിൽ ഗ്രൂപ്പിന്റെ ജാമ്യത്തിൽ നൽകാൻ എല്ലാ ബാങ്കുകൾക്കും ആവശ്യമായ നിർദ്ദേശം.

പ്രാദേശിക സാമ്പത്തിക വികസനത്തിൽ വിവിധ വകുപ്പുകളുടെ ഏകോപനത്തോടെ കൃഷി വകുപ്പ് നടത്തുന്ന ഇടപെടലുകൾക്ക് ഊർജ്ജം നൽകാൻ സാധിക്കുമാറ് മേൽ തിരുമാനങ്ങൾ ഏറ്റെടുക്കാനും അടുത്ത സംസ്ഥാന തല ബാങ്കേഴ്സ് കമ്മിറ്റിയിൽ തന്നെ കൈക്കൊള്ളണമെന്ന് അഭ്യർത്ഥിക്കുന്നു .


 വി. പ്രസാദ്

5.1.4 Agenda suggested by the Director of Fisheries

AGENDA NOTE :

Liberal approach to extend banking facility to fisheries sector Region of Alappuzha District.

According to the recommendation No. 8.236 of Justice JB Koshy Commission, which was appointed to study the issues of education, economic and welfare of Christian minorities, no bank exists within the radius of 20 km from Arthungal to Chellanam and 24 km from Arthungal to Alappuzha . Therefore, in order to ensure banking facilities in these areas & to resolve the issue kindly take step to include this in the agenda of the State Level Bankers Committee to be held in the second week of May 2024.

5.2. FRESH ISSUES IN SECONDARY SECTOR

5.2.1 Agenda suggested by the SC/ST Department.

1. Self Employment Subsidy Scheme

ബഹു.പട്ടികജാതി പട്ടികവർഗ്ഗ ക്ഷേമ സമിതി മുൻപാകെ ഭാരതീയ പട്ടികജന സമാജം മഹിളാ വിഭാഗം വയനാട് ജില്ലാ എക്സിക്യൂട്ടീവ് അംഗം ശ്രീമതി.ലക്ഷ്മിക്കുട്ടി സമർപ്പിച്ച ഹർജിയിൽ വകുപ്പിന്റെ സ്വയംതൊഴിൽ പദ്ധതിക്ക് സബ്സിഡിയും ബാങ്ക് ലോണം ലഭിക്കുമ്പോൾ, ബാങ്ക് പലിശ ഇനത്തിൽ 12%-ൽ അധികം ഈടാക്കുന്നു എന്നും ബാങ്ക് പലിശ കുറവ് ചെയ്തു കിട്ടാൻ നടപടി സ്വീകരിക്കണമെന്നും ആവശ്യപ്പെട്ടിരിക്കുന്നു.

പട്ടികജാതി വിഭാഗത്തിൽപ്പെട്ടവർക്ക് സ്വയംതൊഴിൽ സംരംഭങ്ങൾ ആരംഭിക്കുന്നതിന് ബാങ്കുകൾ ലോണം, പട്ടികജാതി വികസന വകുപ്പിൽ നിന്നും സംരഭകർക്ക് സബ്സിഡിയും ആണ് അനുവദിച്ചു വരുന്നത് . ലോണിന് ഈടാക്കുന്ന പലിശ സംബന്ധിച്ച കാര്യത്തിൽ തീരുമാനം എടുക്കുന്നത് ബാങ്കുകൾ തന്നെയാണ് . ഈ സാഹചര്യത്തിൽ പട്ടികജാതി വിഭാഗത്തിൽപ്പെട്ടവർക്ക് സ്വയം തൊഴിൽ പദ്ധതി പ്രകാരം അനുവദിക്കുന്ന ലോണിന് പരമാവധി പലിശ കുറവ് ചെയ്തു നൽകുന്നതിനുള്ള നടപടികൾ സ്വീകരിക്കുന്ന വിഷയം യോഗം പരിഗണിക്കുവാൻ താൽപ്പര്യപ്പെടുന്നു.

5.3. FRESH ISSUES IN TERTIARY SECTOR

5.3.1. Agenda suggested by Kerala Lotteries

Waiving of Cash Handling Charges to Lottery Agents.

The agents of the State Lottery Department are encountering an issue regarding cash handling charges. When depositing amounts into their respective Current/Savings accounts for transferring them to the department's agent portal through various channels like net banking, UPI, or cards, a certain sum is deducted as cash handling charges from their accounts. Each bank sets varied limits for imposing cash handling charges; some banks are charging for deposits greater than 2 lakhs, while others charge for amounts exceeding 5 lakhs. Additionally, some banks offer cash handling charges based on 15/20/30 times their monthly average balance. Many banks insist on a fixed deposit of Rs. 5 lakhs for current accounts to waive cash handling charges. Agents have noted that Indian Overseas Banks do not levy any cash handling charges. Consequently,

agents are left with only two options: either opening an account with Indian Overseas Bank or making a fixed deposit of Rs. 5 lakhs to open a current account. Therefore, the State Lotteries Department seeks to waive cash handling charges for lottery agents.

The department can arrange a meeting with the lottery agents if needed so that the bankers can issue QR code scanners to the lottery agents. This initiative would facilitate more digital transactions, enabling amounts to be directly deposited into the agents' accounts. Consequently, the volume of cash handled in banks would also be reduced.

We would like to include this matter as an item in the agenda for taking necessary actions in this regard.

Yours faithfully
ABRAHAM RENN S IRS
DIRECTOR OF STATE LOTTERIES

5.3.2. Agenda suggested by the Inspector General of Registration

- 1.Directions shall be given to all banks to utilize the Digital Document Execution Platform for executing financial contracts.
- 2.In Kerala Budget Speech 2024-2025, Hon, Minister for Finance, announced that online filing of agreement relating to Deposit of Title Deed of equitable Mortgages has been made compulsory/mandatory from the current financial year. Hence necessary directions shall be issued to all banks to file the same.

5.3.3. Agenda suggested by FIDD, Thiruvananthapuram.

As you are aware, the District Level Review Committee (DLRC) is a district_level forum under the aegis of Lead Bank Scheme, primarily aims at facilitating stakeholders to undertake review of the district level credit plans and to devise workable solutions for enhancing flow of credit to deserving sectors, besides serving as a platform for Public Representatives to share their valuable feedback for improvising strategy. In terms of extant guidelines, DLRC meetings are to be held at least once in a quarter.

There has been various suggestions from the members of the Lead Bank fora with regard to frequency of DLRC meetings. In this connection, SLBC Kerala is advised to include 'Proposal for reducing the frequency of DLRC meetings' as a special agenda item in the ensuing SLBC meeting. The outcome on the deliberations in the matter may be forwarded to this Office within 05 days of conduct of the meeting.