

SLBC MEETING, June 2025 & Background Notes

1. ADOPTION OF MINUTES OF SLRM Meeting March 2025

The minutes of State Level Bankers' committee Meeting, held on 27th May 2025 circulated vide SLBC letter no SLBC/SLRM/Minutes/71/AJS dated 9th June 2025.

The house may adopt the said minutes.

2. Review of Performance under Agriculture Sector

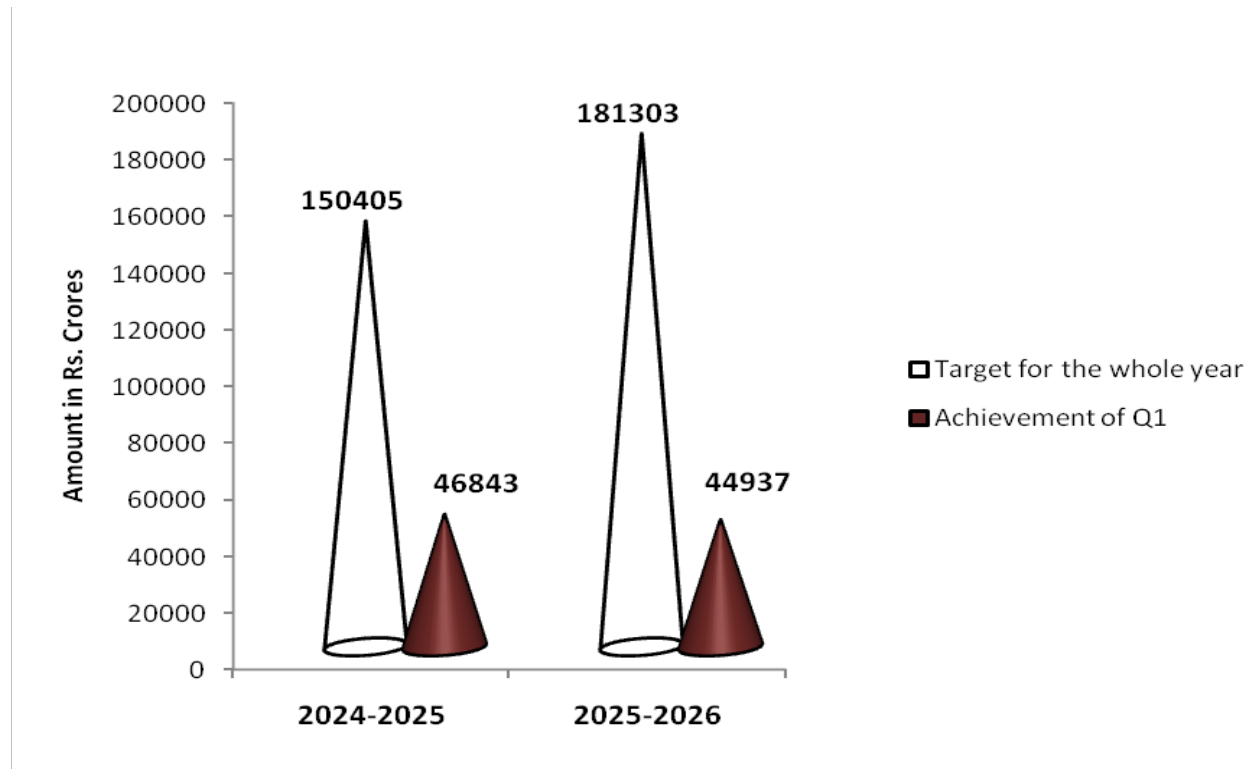
2.1 Review of performance under Annual Credit Plan 25-26.

Agriculture		
Parameter	2024-25	2025-26
Target for the whole year	150405	181303
Achievement of Q1	46843	44937
% achievement for Q1	31.14%	24.78%

Disbursement in 2024-25 : Rs. 46,843/- Crs

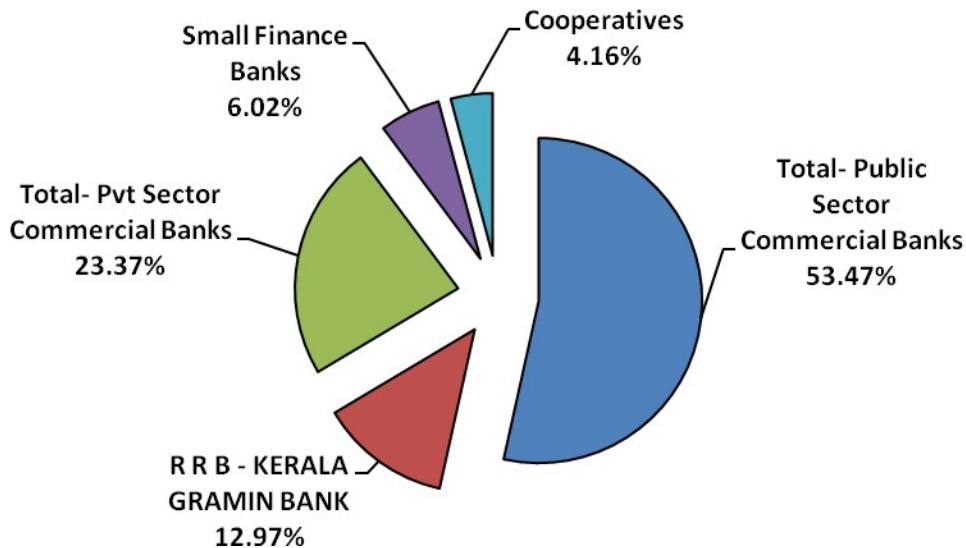
Disbursement in 2025-26: Rs. 44,937/- Crs.

Incremental Disbursement: Rs. -1,906/- Crs

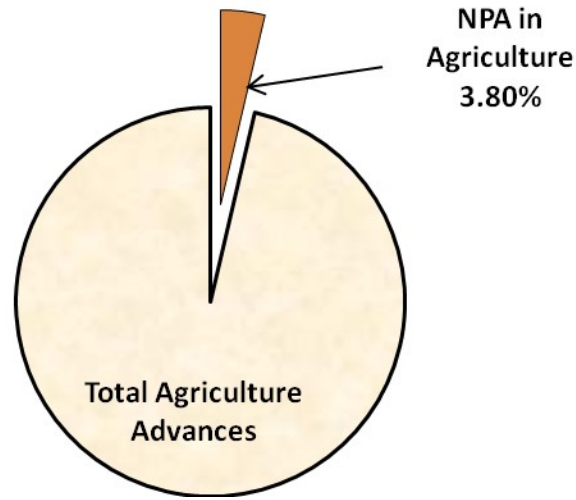


Sl. No.	District	Target for 2025-26	Achievement of Q1	% Achievement
1	WAYANAD	5450	1488	27%
2	TRIVANDRUM	20596	5452	26%
3	MALAPPURAM	13300	3436	26%
4	PALAKKAD	16800	4288	26%
5	KOTTAYAM	12080	3077	25%
6	ERNAKULAM	20694	5229	25%
7	KOLLAM	13600	3396	25%
8	KASARGODE	7900	1938	25%
9	KOZHIKODE	14265	3452	24%
10	PATHANAMTHITTA	7200	1740	24%
11	IDUKKI	7312	1755	24%
12	THRISSUR	17000	3973	23%
13	ALAPPUZHA	11845	2723	23%
14	KANNUR	13261	2989	23%
TOTAL		181303	44937	25%

Share of Agriculture Sector Disbursement



Share of Agriculture NPA



2.2 Pending Issues in Primary Sector

2.2.1. Enhancing 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
16	2024 June	580372	133468	22.99%	2089
17	2024 September	598934	138354	23.10%	4886

18	2024 December	665469	155232	23.32%	16878
19	2025 March	683512	157138	22.98%	1906
20	2026 June	696577	152232	-3.12%	-4906

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 135th Smt. Ishita Roy IAS, Additional Chief Secretary & Agricultural Production Commissioner informed 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 to bring 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 Irupo 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, VFPCCK, HortiCorp, 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 VFPCCK, 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 VFPC 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.

The new initiatives of the Department of Farmer's Welfare and Agriculture:

കുതിർആപ്പ്

കൃഷി ഭവനങ്ങളെ സ്മാർട്ടാക്കുകയെന്ന ലക്ഷ്യത്തോടെ കൃഷി വകുപ്പ് തയ്യാറാക്കിയതാണ് 'കുതിർ' സോഫ്റ്റ്‌വെയറും മൊബൈൽ ആപ്ലിം. കർഷകർക്കുള്ള എല്ലാ സേവനവും ഒരുക്കുകിഴിൾ ലഭ്യമാക്കുന്ന രാജ്യത്തെ ആദ്യ സംയോജിത പോർട്ടലാണ് ഇത്. കാലാവസ്ഥാ വിവരങ്ങൾ, മണ്ണ് പരിശോധനാ സംവിധാനം, പ്ലാന്റ് ഡോക്യൂർ സംവിധാനം, കാർഷികപദ്ധതി വിവരങ്ങൾ, വകുപ്പിന്റെ പ്രോഗ്രാമുകൾ, ഇവൻ്റുകൾ സംബന്ധിച്ച വിവരങ്ങൾ ഒന്നാംഘട്ടത്തിലും വിത്ത്, വളം തുടങ്ങിയവയുടെ ലഭ്യത, കാർഷിക യന്ത്രങ്ങളുടെയും തൊഴിലാളികളുടെയും ലഭ്യത തുടങ്ങിയവ രണ്ടാംഘട്ടത്തിലും വിള ഇൻഷുറൻസ്, വിളനാശത്തിനുള്ള നഷ്ടപരിഹാരം, കർഷകരുടെ ഉൽപ്പന്നങ്ങൾ വിപണനം നടത്താൻ സംവിധാനം തുടങ്ങിയ സേവനങ്ങൾ മൂന്നാം ഘട്ടത്തിലും ആപ്പിലൂടെ

കർഷകരിലേക്കെത്തിക്കും. കതിർ ആപ് പ്ലേ സ്റ്റോറിൽനിന്ന് ഡൗൺലോഡ് ചെയ്യാം. ചിങ്ങം ഒന്നുമുതൽ കതിർ ആപ്പിന്റെ ആദ്യഘട്ട സേവനങ്ങൾ ലഭിക്കും.

കാബ്കോഅഗ്രിപാർക്ക്

ആനയറ വേൾഡ് മാർക്കറ്റിലാകും കാബ്കോ എക്സിബിഷൻ ആൻഡ് അഗ്രിപാർക്കിന്റെ നിർമ്മാണം. കൺവൻഷനുകൾ, വിപണനമേളകൾ, ബിസിനസ് മീറ്റുകൾ, കോർപറേറ്റ് ഇവന്റുകൾ എന്നിവ നടത്തുന്നതിനുള്ള സൗകര്യം. മൊത്തം 1,02,876 ചതുശ്രയടി വിസ്തൃതി. ഏഴുനില. ഒന്നരവർഷത്തിനകം ഭാഗികമായി പൂർത്തീകരിക്കും. ചെലവ് 59 കോടി.

നവോത്ഥാൻപദ്ധതി

കൃഷിക്ക് അനുയോജ്യമായ ഭൂമി, അത് വിട്ടുനൽകാൻ താൽപ്പര്യമുള്ള വ്യക്തികളിൽനിന്നും പൊതുമേഖലാ സ്ഥാപനങ്ങളിൽനിന്നും കണ്ടെത്തി കൃഷി ചെയ്യാൻ താൽപ്പര്യമുള്ളവർക്ക് കൈമാറുന്നതാണ് പദ്ധതി. വ്യക്തികൾ / ഗ്രൂപ്പുകൾ എന്നിവർക്ക് സർക്കാർ ഇടപെടലിൽ ഭൂമി ലഭ്യമാക്കും. ഏകദേശം 50,000 ഹെക്ടർ തരിശ് സ്ഥലത്തുനിന്നും 3500 കോടി വിലമതിപ്പുള്ള പഴങ്ങളും പച്ചക്കറികളും ഉൽപ്പാദിപ്പിക്കുകയാണ് ലക്ഷ്യം. കാബ്കോയാണ് പദ്ധതിനിർവഹണ ഏജൻസി.

അനുഭവംപദ്ധതി

ഓരോ കൃഷിഭവനിലും വൃശ്ചിക ക്ഷൗര കോഡുകൾ സ്ഥാപിച്ച് കർഷകരുടെ പ്രതികരണങ്ങൾ തത്സമയം ശേഖരിച്ച്, കൃഷിഭവനുകളിലെ സന്ദർശക രജിസ്ട്രേഷൻ, പ്രതികരണ സംവിധാനങ്ങൾ എന്നിവ ശക്തിപ്പെടുത്തുന്നതാണ് പദ്ധതി. സേവനാനുഭവങ്ങൾ ഉന്നതതലത്തിൽനിന്ന് നേരിട്ട് വിലയിരുത്താനായി കോൾ സെന്റർ സംവിധാനവും ഒരുക്കും.

വെളിച്ചംപദ്ധതി

കാർഷികമേഖലയുമായി ബന്ധപ്പെട്ട വിവിധ സർക്കാർ യോഗങ്ങൾ പൊതുജനങ്ങൾക്ക് കാണാൻ ലൈവായി ഓൺലൈനായി സൗകര്യം ഒരുക്കുന്നതാണ് വെളിച്ചം. കൃഷി വകുപ്പിന്റെ പ്രവർത്തനങ്ങളിൽ സുതാര്യതയും ഉത്തരവാദിത്വവും വർദ്ധിപ്പിക്കുകയാണ് ലക്ഷ്യം.

As part of doubling of the farmer’s income agenda , there was a recent study conducted by NABARD in association with the same where the farmers income was analysed state wise and as per their report Kerala stands third under the average income of the farmers.

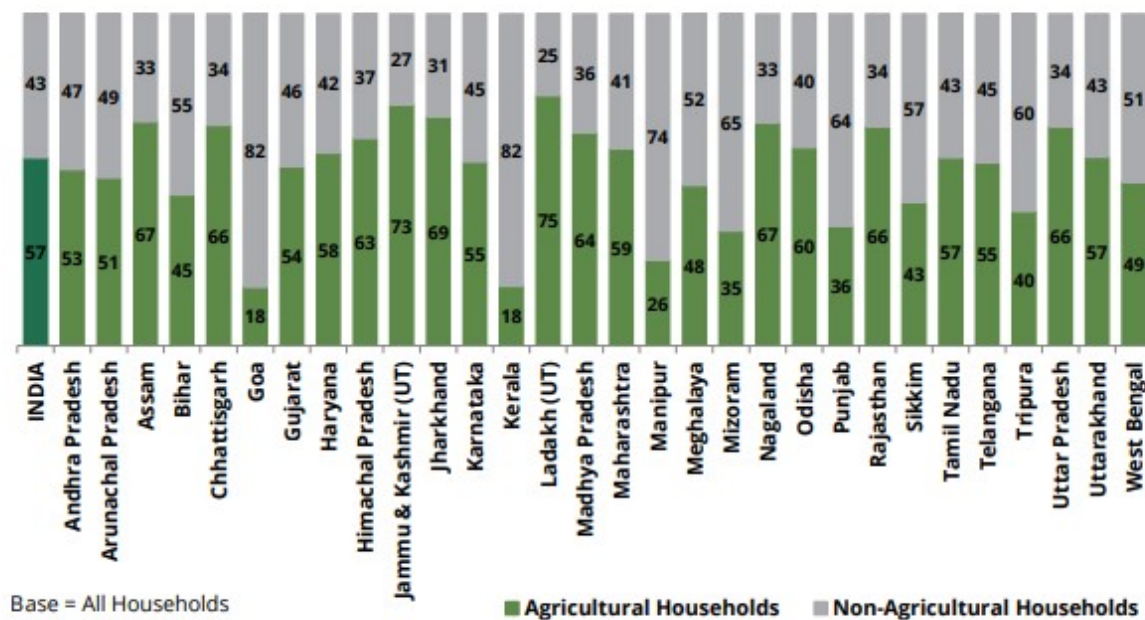
How the segregation between Agriculture V/S Non Agricultural\households?

For the purpose of gaining better understanding of the broad profile of households falling in the survey area, all the households were categorized into agricultural and non-agricultural households. For the purpose of this survey, an 'Agricultural Household' (AH) is defined as a

household that received some value of produce more than ₹ 6500 from agricultural activities (e.g., cultivation of field crops, horticultural crops, fodder crops, plantation, animal husbandry, poultry, fishery, piggery, bee-keeping, vermi-culture, sericulture, etc.) and had at least one member who was self-employed in agriculture during the reference agricultural year (2021-22). The condition of land possession was dispensed with. Further, to eliminate households pursuing agricultural activities of insignificant nature, households that reported a total produce of more than ₹ 6500 during last one year were only considered as agricultural households⁵. 'NonAgricultural Households' (NAH) on the other hand included all other households excluding the ones classified as agricultural households.

Overall, based on the definition stated above, 57% of households were identified as agricultural households. The state-wise distribution of AH and NAH has been presented in figure

Figure 2.2 State-wise Share of Agricultural and Non-Agricultural Households (%)



State-wise comparisons reflected in the figure above suggest that in 20 States more than 50% of the households were classified as agricultural households indicating a sizeable dependence on agriculture as a source of livelihood. This indicates that a sizeable proportion of households are vulnerable to climatic adversities like droughts or floods which have severe impact on their livelihoods. In contrast, in states like Goa and Kerala, a significant majority of 82% of households were prominently engaged in non-agricultural activities to earn their livelihoods. The other states where non-agricultural households constituted a sizeable majority of households include West Bengal (51%), Meghalaya (52%), Bihar (55%), Sikkim (57%), Tripura (60%), Punjab (64%), Mizoram (65%), and Manipur (74%).

Income for Agricultural Households by Size Class of Land Possessed

In view of the operational focus of NAFIS, an in-depth analysis of the income of agricultural households was done from various perspectives. Besides studying the quantum of monthly income for agricultural households, the survey also attempted to delve into the livelihood pattern of these households. These figures will act as important benchmarks for various agencies working towards improving farmer's income. Table 4.4 presents the findings pertaining to the contribution of various sources to the average monthly income of agricultural households for different size class of land possessed.

Table 4.4 Average Monthly Income of Agricultural Households from Different Sources by Size Class of Land Possessed (₹)					
Size Classes ->	<0.01 ha	0.01-0.40 ha	0.41-1.00 ha	1.01-2.00 ha	>2.00 ha
1	2	3	4	5	6
Cultivation	225 (2)	1,792 (16)	4,193 (31)	8,684 (52)	12,930 (61)
Livestock Rearing	2,752 (25)	1,449 (13)	1,507 (11)	1,897 (12)	2,196 (10)
Other Enterprises	1,393 (12)	1,681 (15)	2,083 (15)	2,527 (15)	2,687 (13)
Wage Labour	3,183 (29)	2,999 (26)	2,052 (15)	1,033 (6)	1,095 (5)
Govt/ Pvt Service	3,420 (31)	3,309 (29)	3,568 (27)	2,324 (14)	2,136 (10)
Other Sources	136 (1)	117 (1)	104 (1)	84 (1)	133 (1)
Total Income	11,110 (100)	11,347 (100)	13,509 (100)	16,548 (100)	21,177 (100)

Base = Agricultural Households

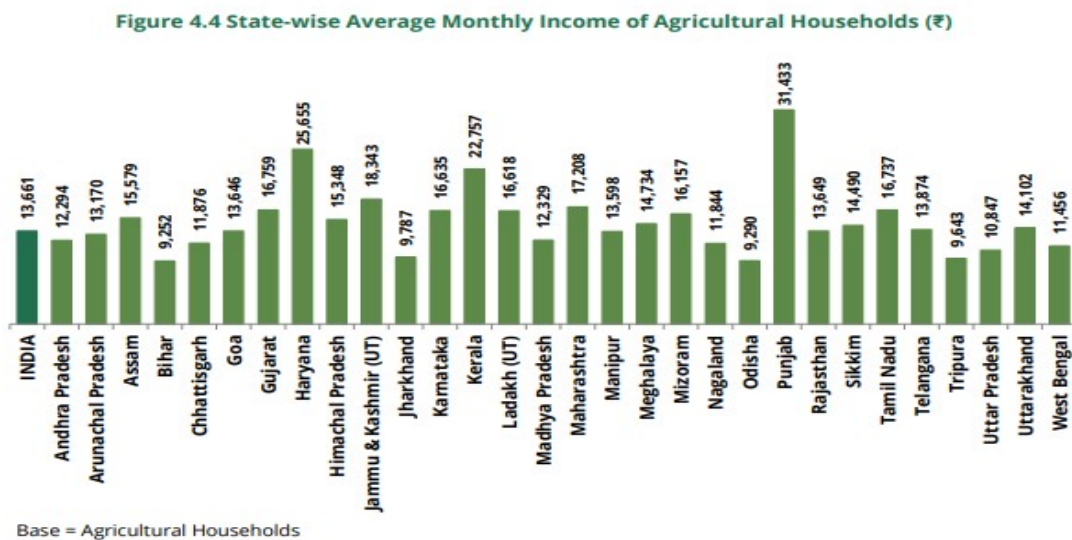
Note: Figures in parentheses are share (%) in total.

The figures are indicative of a positive correlation between the average monthly income and the size class of land possessed. The agricultural households with more than 2 ha of land earned close to 2 times the amount earned by the ones having small landholdings. Agricultural households with less than 0.01 ha of land reflected dependence on varied sources with sizeable income being contributed by Government or Private service (31%), wage labour (29%), and livestock rearing (25%). The contribution of cultivation was a mere 2% of the total household income of farmers possessing less than 0.01 hectare land. In absolute terms, the income from cultivation among households having the land size of more than 2 ha reporting to have earned over 57 times the income from the same source for households possessing less than 0.01 ha of land. This may directly be attributed to greater production potential and higher profitability from the scale of cultivation undertaken based on the land available. However, the households in lower land size categories exhibit a positive trend, as they reflect the tendency to diversify their income with a sizeable proportion of income being contributed by sources other than cultivation. This diversification of income

sources is critical to reducing the vulnerability of households to any economic shocks that the household may face in any particular sector.

On the contrary, the households lying at the other end of the continuum including those possessing more than 2 Hectares land reported to be drawing 61% of their income from cultivation. These households exhibited less dependence on other sources of income. The contribution of cultivation shows a clear rise in terms of contribution to the total household income as one moves from lower to higher size classes of land possessed. The contribution of livestock rearing shows a reverse trend with decreasing contribution with an increase in size class of land possessed. Other enterprises emerged as equally contributing across all categories of agricultural households with a share of about 15% of total household income across various groups. The contribution of wage labour as a source of income is highest among the households in the lowest size class category and its share reduces significantly with an increase in the size of land possessed. The same is true for the salaried government or private jobs.

The status of agricultural households with respect to their average monthly income across various states is reflected in figure



A marked variation was noted among states with respect to the average monthly household income of agricultural households. The agricultural households in states like Punjab (₹ 31,433), followed by Haryana (₹ 25,655) and Kerala (₹ 22,757) reported maximum levels of income, which is indicative of the fact that this sector is making a sizeable contribution to the State's economy. On the other hand, agricultural households from states like Bihar (₹ 9,252), Odisha (₹ 9,290), Jharkhand (₹ 9,787), and Tripura (₹ 9,643) reported low average monthly income of less than ₹ 10,000 per household indicating the need for promoting improved and more remunerative agricultural practices in these states.

Kerala Budget 2025 Highlight

The Kerala Budget 2025 has earmarked Rs. 227 Cr for the agriculture sector, focusing on key areas such as soil conservation, paddy cultivation and coconut farming. Rs. 77.9 Cr has been

allocated for soil conservation, while Rs. 78.4 Cr has been set aside for vegetable farming development. To promote paddy cultivation, the government has allocated Rs. 150 Cr, while the coconut farming sector will receive Rs. 73 Cr. The Kera Scheme, aimed at supporting coconut farmers, has been allocated Rs. 100 Cr.

In addition to Agriculture, the budget has also prioritized animal protection and dairy development. Rs.159 Cr has been allocated for the protection of animals while Rs. 133 Cr will be used to establish a dairy village in Dharmadam.

Kerala Government to develop horticulture hub through cooperative consortium

The Kerala Government has initiated steps to consolidate funds from cooperative societies to implement new projects. A key pilot initiative under this strategy is the plan to transform Kerala into horticulture hub. Thrissur to become a key centre for essential supplies for horticulture crops. Cooperative Distribution Centres will be established in various localities to ensure availability. A distribution network for nursery will be established at airports and seaports, encouraging cooperative societies in agri sector to handle production, networking, transportation and exports. A cooperative consortium will cultivate horticulture trees on their land or leased properties. An initiative will be set up to launch processing units to convert fruits into jams, squash, jelly.

Kerala has introduced the Climate-Resilient and Energy-Efficient Agriculture (CREEA) report on July 16, 2025, aiming to safeguard its ₹560 billion farm economy from climate change impacts. Developed through expert consultations and district workshops, the 240-page report outlines five key strategies: Integration and Convergence Planning, Risk and Emergency Planning, Climate-Resilient Farming Systems, Net-Zero Agriculture and Energy Efficiency, and Capacity Building. A major initiative under CREEA is K-CRAIL (Kerala Climate-Resilient Agriculture Innovation Labs), set to launch in Alappuzha, Palakkad, and Wayanad by 2026, to promote sustainable practices like bio-inputs and micro-irrigation. The plan also includes farmer seed networks, AI-powered risk-mapping tools, and a 40% reduction in farm energy use through solar pumps and biogas units. With 94% of Kerala's cropland at climate risk, CREEA aligns with the state's 2050 net-zero goals and India's 2070 pledge, highlighting the carbon-neutral Aluva State Seed Farm as a model. Agricultural scientist S. Usha emphasized CREEA's role in cutting costs, boosting soil health, and protecting biodiversity. The Kerala government will establish a CREEA Steering Task Force and an investment plan to secure funding for low-carbon farming solutions.

The Kerala government's KERA (Kerala Environmentally Resilient Agriculture) project and Kerala Agricultural University (KAU) have partnered to promote climate-resilient agriculture (CRA) across the state. The collaboration will modernize soil testing labs, improve advisory systems, and pilot sustainable techniques like Alternate Wetting and Drying (AWD) for paddy cultivation in key districts. A key initiative under this partnership is the establishment of the Kerala Agro Climate Research Centre (KACRC) at KAU, supported by the Agriculture Department's IT cell, to develop climate-smart advisories and enhance farmer training. Agriculture Director Vishnu Raj emphasized that combining KAU's research expertise with KERA's development goals will accelerate sustainable farming adoption and improve rural livelihoods. This five-year World Bank-supported KERA project aims to modernize agricultural value chains while strengthening Kerala's resilience against climate

risks. Senior officials, including KAU's Director of Research K.N. Anith, attended the MoU signing ceremony.

A recent Kerala government survey reveals that social media has become the most accessible source of farming advice, reaching 355 out of 1,000 agricultural households, surpassing traditional channels like radio/TV (327), print media (213), and farming apps (146). While digital platforms gain prominence, Kerala Agricultural University remains the top source for seed advice (790 households), with input dealers leading in fertilizer guidance and KVKs/govt agencies in plant protection. The survey notes growing influence of progressive farmers, government extension services, and smartphone-based information since 2018-19. Farmer-to-farmer knowledge transfer remains vital, while Farmer Producer Organizations (reaching 438 households) and private processors (158) are increasingly important for post-harvest and marketing advice, reflecting Kerala's blended approach to agricultural extension combining digital, institutional, and peer-learning systems.

A discussion regarding the Kisan Credit Card Numbers reducing every quarter was raised by RBI as well as NABARD.

KCC number wise

Quarter wise	Number of KCC	Variation	% Growth
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%
June 2024	1812580	-1,44,138	-7.95%
September 2024	1755286	-57294	-3.16%
December 2024	1762172	6886	3.92%
March 2025	1760515	-1657	-0.09%
June 2025	1663682	-96,833	-5.50%

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.

In a move to bring large tracts of unused land under farming, the state government is set to introduce a bill to give legal sanctity to tenant farming. The move will also help cultivators access bank credit, crop insurance and other benefits. Currently, the state has a total of 1,03,334 hectares of fallow land, of which 49,420 ha is permanently fallow. The remaining 53,914 ha has been classified under ‘current fallow’, or lying unused in recent times. In Kerala, 35% of horticulture and vegetable production is through tenant farming, though such practices violate the provisions of Kerala Land Reforms Act (KLRA). Such farming is done through simple 11-month contracts. By legalising these 11-month contracts, tenant farmers will be able to access bank loans. Andhra Pradesh had passed a ‘tenant farmers bill’ a few years back, and Kerala is following a similar model. Under the Andhra Pradesh Crop Cultivator Rights Bill passed in July 2019, tenant farmers were given all benefits, including bank loans, crop insurance, and ‘Rythu Bharosa’, a scheme that provides financial assistance of `13,500 per farmer family a year. According to officials, apart from individuals, tenant farming is being taken up by joint liability groups and Kudumbashree. Here, a person gives his/her land for farming as it’s unused. However, there’s no official sanctity to it. The

new bill gives legal cover and will free up large tracts of land for farming. Large tracts of land ideal for farming are lying fallow or under-utilised due to resource scarcity, labour shortage, lack of interest in cultivation due to low returns or inability of owners to manage daily farm activities, particularly if they are aged, NRIs or employed elsewhere. Cultivable land is also available with various government departments and public sector undertakings. On the other hand, there are farmer producer organisations, krishikootams, Kudumbashree units, self-help groups and startups who seek land for agriculture activities, especially for hi-tech and scientific cultivation

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 13.08.2025

KCC Animal Husbandry Performance District Wise				
District Name	No of Applications Received	No of Applications Accepted	No of Applications Sanctioned	Pendency more than 15 days
Alappuzha	786	785	100	3
Ernakulam	2172	2172	2036	0
Idukki	2025	2023	1029	4
Kannur	4778	4778	4486	0
Kasaragod	5209	5209	5200	0
Kollam	7261	7261	7261	0
Kottayam	995	995	121	0
Kozhikode	9798	9798	9798	0
Malappuram	5379	5379	5370	0
Palakkad	8260	8258	7592	0
Pathanamthitta	647	647	204	0
Thiruvananthapuram	8127	8127	7109	161
Thrissur	6655	6655	6266	125
Wayanad	6148	6135	6118	0
Grand Total	68240	68222	62690	293

KCC Animal Husbandry Performance - Bankwise - 13.08.2025				
Bank Name	Cummulative No of Applications Received	Cummulative No of Applications Accepted	Cummulative No of Applications Sanctioned	Pendency more than 15 days
Bank of Baroda	1953	1953	1805	7
Bank of India	2022	2022	1917	31
Bank of Maharashtra	15	15	15	0
Canara Bank	27737	27726	26728	41
Central Bank of India	222	222	121	0
Cooperative Bank	7621	7621	7367	58

IDBI Bank Ltd.	271	271	267	0
Indian Bank	822	822	744	2
Indian Overseas Bank	5162	5162	4892	8
Jammu & Kashmir Bank Ltd	0	0	0	0
Punjab & Sind Bank	0	0	0	0
Punjab National Bank	1048	1047	931	5
State Bank of India	12669	12663	10121	78
UCO Bank	572	572	560	0
Union Bank of India	8126	8126	7222	63
Grand Total	68240	68222	62690	293

KCC Fisheries Performance - District Wise- 13.08.2025				
Name of the District	No of Applications Received	No of Applications Accepted	No of Applications Sanctioned	Pendency more than 15 days
Alappuzha	153	151	59	1
Ernakulam	1556	1537	1389	0
Idukki	275	275	96	0
Kannur	197	197	181	0
Kasaragod	850	850	850	0
Kollam	1762	1762	1762	0
Kottayam	387	387	163	5
Kozhikode	1787	1787	1787	0
Malappuram	346	346	151	0
Palakkad	609	599	484	1
Pathanamthitta	215	199	91	0
Thiruvananthapuram	4028	4028	2952	160
Thrissur	605	605	562	32
Wayanad	289	289	289	0
Grand Total	13059	13012	10816	199

KCC Fisheries Performance- Bankwise 13.08.2025				
Name of the Bank	No of Applications Received	No of Applications Accepted	No of Applications Sanctioned	Pendency more than 15 days
Bank of Baroda	244	240	175	0
Bank of India	600	598	345	3
Bank of Maharashtra	3	3	3	0
Canara Bank	2562	2557	2252	4
Central Bank of India	131	130	94	4
Cooperative Bank	555	555	513	20
IDBI Bank Ltd.	3	3	3	0
Indian Bank	1459	1459	1372	1

Indian Overseas Bank	504	503	461	6
Jammu & Kashmir Bank Ltd	0	0	0	0
Punjab & Sind Bank	0	0	0	0
Punjab National Bank	257	257	241	0
State Bank of India	3436	3413	2277	157
UCO Bank	138	136	111	4
Union Bank of India	3167	3158	2969	0
Grand Total	13059	13012	10816	199

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.

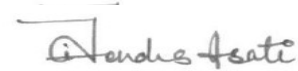
Sir,

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.

There was a mismatch which was observed while comparing the data reported by the banks of the State through their MIS. Considering the same a meeting has been called by the SLBC Convenor with the LDMs regarding the same and it was instructed to input the data as per the reporting provided by the banks in this matter

Secretary, DFS chaired a meeting on 05.11.2024 to review the progress of credit disbursement to agri allied aciticities with PSBs, NABARD and State/UT Level Bankers' Committee. Representatives of Sate Governmenbts/UTs etc. At the outset, ANABARD made a brief presentation highlighting the current status of credit disbursement to allied sector and underscored the importance of the allied sector in driving allied

sector in driving agriculture growth and its employment potential. Specific issues and recommendations related to credit facilitation for animal husbandry and fisheries were highlighted. A huge financial exclusion was seen in this sector as per the reports.

Secretary, DFS noted the trend of regional disparity in credit disbursement in allied sector and directed the banks to conduct regional level credit camps to improve the disbursement.

F. No. 3/25/2024 – AC
Government of India
Ministry of Finance
Department of Financial Services

3rd Floor, Jeevandeep Building
Parliament Street, New Delhi
Dated: 13.05.2025

To
All SLBCs/ UTLBCs,

Subject: Pendency of Animal Husbandry, Dairy and Fisheries (AHDF) KCC applications beyond 15 days under weekly district-level camps – reg.

Madam/ Sir,

I am directed to refer to this department letter of even number dated 29.10.2024 on the captioned subject wherein it was requested to direct the respective LDMs for updation/ cleaning of data in the portal in consultation with bank branches. It has been observed that applications pending for more than 15 days have increased from 81,020 on 04.10.2024 to 81,443 as on 04.04.2025. More than 96% of these applications are from 13 States/UTs (Andhra Pradesh, Bihar, Chhattisgarh, Gujarat, Jammu & Kashmir, Karnataka, Kerala, Maharashtra, Madhya Pradesh, Odisha, Tamil Nadu, Uttar Pradesh, Uttarakhand).

2. As per SOP issued for the campaign, banks are advised to process application within 15 days of its receipt, whereas as per data uploaded by LDMs on the portal, as on 04.04.2025, 81,443 AHDF KCC applications are still pending for more than 15 days. District-wise, bank-wise pendency as of 04.04.2025 is enclosed herewith.

3. In view of above, all SLBCs/UTLBCs are requested to direct LDMs to ensure processing of all pending applications and submit status to department by 22.05.2025.

Encl: As above

Yours faithfully



(Ratnakar Jha)

Under Secretary to the Govt. of India

Tel. No. 23748762

E-mail: acsec-bkg@nic.in

Copy to:

As per the instruction from the DFS, a meeting was called for the LDMs of the State for reduction of pendency under KCC Animal Husbandry and Fisheries. As on March 2025 the number of applications pending for more than 15 days was 2328 under Animal

Husbandry and 3002 under Fisheries which was brought down to 293 and 199 respectively.

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 warehouse 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 note 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 indentify 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.

In the 144th SLBC meeting_Principal Secretary, Industries discussed regarding Vizhinjam being the first deep water trans-shipment terminal with a capacity going up to 3 million TEUs. In association with the development of the port there is huge demand for the development of Cold Chain as well as warehousing facilities in and around the port. The Government itself is trying to procure maximum land in and around the port for developing the infrastructures. So banks can play a major role in these by financing to these cold chain/warehousing facilities.

Also Shri. Anil Kumar, AGMARK addressed the forum regarding the modifications in the AMI scheme brought out by the Central Government and he requested the LDMS/DDMs to help in disseminate the same as it will attract more and more beneficiaries to this scheme. Another important revision is that there is increase in the cost of construction of storage structures which is also an improvement under this scheme. 112 districts have been identified as aspirational district across the nation and in Kerala, Wayanad is the one district which is identified as an aspirational district. Central Government has informed to conduct special camps for the AMI schemes in these districts and requested the cooperation of NABARD as well as SLBC for these camps.

In the 145th SLBC meeting it was mentioned by Shri. Anil Kumar, AGMARK that the performance under Wayanad, Idukki, Ernakulam, Kottayam and Pathanamthitta districts is not up to the mar. As a response to the same, SLBC Convener informed the LDMS of these districts to conduct online meeting with the bankers of respective districts to disseminate information regarding the same. Initial meeting has been conducted by the LDMS of Wayanad and Thrissur.

In another update in this matter it was informed that there are several proposals which are eligible under both AIF and AMI schemes. A meeting with the officials of both the schemes where conducted by the Convener, SLBC and the data was shared by the AIF officials to SLBC to disseminate to the LDMS and DDMS.

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

The key objective of the scheme is to mobilize a medium to long term debt financing facility for investment in viable projects for post-harvest management Infrastructure and community farming assets through incentives and financial support in order to improve agriculture infrastructure in the country.

The scheme covers post-harvest management projects like supply chain services including e-marketing platforms, warehouse, silos, pack-houses, assaying units,

sorting & grading units, cold chain, logistics facilities, primary processing centers, ripening chambers and other viable projects for building community farming assets such as organic input production, bio stimulant production units, infrastructure for smart and precision agriculture, supply chain infrastructure for clusters of crops including exports clusters etc.

All loans up to a limit of ₹ 2 crores under this financing facility will have interest subvention of 3% per annum. This subvention will be available for a maximum period of 7 years. An applicant can put up to 25 projects in different locations and each of such projects will be eligible under the scheme for loan upto ₹ 2 crore. Under the scheme, it is mandatory for borrowers to contribute at least 10% of total project cost irrespective of available capital subsidy. Multiple projects in one location are also eligible with an overall cap of ₹2 crore. In case, one eligible entity puts up projects in different locations then all such projects will be eligible under the scheme for loan upto ₹2 crore. However, for a private sector entity, such as farmer, agri entrepreneur, start-up there will be a limit of maximum of 25 such projects. This limitation of 25 projects will not be applicable to state agencies, cooperatives, national and state federations of cooperatives, FPOs, federations of FPOs, SHGs and federation of SHGs.

The Scheme will be operational from 2020-21 to 2032-33. Loan disbursement under the scheme will complete in six years, i.e. by the end of Financial Year 2025-26.

24% of total grants – in – aid under the scheme should be utilized for SC/ST entrepreneurs (16% for SC and 8% for ST). Besides this, lending institutions would ensure adequate coverage of entrepreneurs belonging to women and other weaker segments of society may be provided loan on priority basis to ensure that benefits of implementation are inclusive and accrued to the intended beneficiaries in accordance with Government guidelines and policies.

Benefits:

The scheme targets to provide following benefits:

- 1) Improved marketing infrastructure to allow farmers to sell directly to a larger base of consumers and hence, increase value realization for the farmers. This will improve the overall income of farmers.
- 2) With investments in logistics infrastructure, farmers will be able to sell in the market with reduced post-harvest losses and a smaller number of intermediaries. This further will make farmers independent and improve access to market.
- 3) With modern packaging and cold storage system access, farmers will be able to further decide when to sell in the market and improve realization.
- 4) Community farming assets for improved productivity and optimization of inputs will result in substantial savings to farmers.

5) Government will be able to direct priority sector lending in the currently unviable projects by supporting through interest subvention, incentive and credit guarantee. This will initiate the cycle of innovation and private sector investment in agriculture.

6) Due to improvements in post-harvest infrastructure, government will further be able to reduce national food wastage percentage thereby enable agriculture sector to become competitive with current global levels.

7) Central/State Government Agencies or local bodies will be able to structure viable PPP projects for attracting investment in agriculture infrastructure.

8) With Credit Guarantee, incentive and interest subvention lending institutions will be able to lend with a lower risk. This scheme will help to enlarge their customer base and diversification of portfolio.

9) Refinance facility will enable larger role for cooperative banks and RRBs.

Eligibility:

1) Participating lending institutions will decide criteria for selection of eligible borrower as per their own policy, keeping in mind the viability of the projects.

2) 24% of total grants – in – aid under the scheme should be utilized for SC/ST entrepreneurs (16% for SC and 8% for ST). Besides this, lending institutions would ensure adequate coverage of entrepreneurs belonging to women and other weaker segments of society may be provided loan on priority basis

Performance of Kerala State under AIF as on 13.08.2025

<u>Performance of AIF Scheme since inception in Nos</u>	
Number of applications under Draft	234
Applications kept pending due to pending information	717
Applications denied	859
Number of Verified applications	459
Number of Rejected application	2979
Number of applications sanctioned	3746
Out of the sanctioned applications disbursed	3283
Applications pending to be disbursed	463

Performance of AIF Scheme since inception in Cr	
Number of applications under Draft	72.95
Applications kept pending due to pending information	446.89
Applications denied	986.92
Number of Verified applications	216.20
Number of Rejected application	1358.87
Number of applications sanctioned	1339.97
Out of the sanctioned applications disbursed	850.83
Applications pending to be disbursed	489.14

Performance under AIF Scheme

Name of the Bank	Disbursed	Sanctioned
Kerala Gramin Bank	434	434
Axis Bank	12	16
Bandhan Bank Ltd	0	0
Bank Of Baroda	282	376
Bank Of India	189	196
Bank of Maharashtra	3	3
Canara Bank	624	692
Central Bank Of India	11	17
CSB Bank Ltd	0	0
DCB Bank	0	0
Dhanlaxmi Bank Ltd	0	1
HDFC Bank	56	59
ICICI Bank	4	5
IDBI BANK LTD	32	38
Indian Bank	62	70
Indian Overseas Bank	25	31
IndusInd Bank	0	0
J&K Bank	0	0
Karnataka Bank	0	0
Karur Vysya Bank	3	3
Kotak Mahindra Bank	2	2
Punjab and Sind Bank	0	0
Punjab National Bank	89	97
South Indian Bank	36	37
STATE BANK OF INDIA	873	1023
Tamilnad Mercantile Bank Ltd	1	1
The Federal Bank Ltd	173	175

UCO Bank	58	68
Union Bank of India	169	201
ESAF Small Finance Bank Limited	5	6
THE KERALA STATE CO-OPERATIVE BANK LTD.	62	68
Total	3205	3619



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



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

No.AIF-PMU/02-11-2024/17

02-11-2024

From

**The State PMU
Agriculture Infrastructure Fund
Directorate of Agriculture
Thiruvananthapuram
Kerala**

To

**Convenor
State Level Banking Committee
Kerala**

Sir,

Sub: Agriculture Infrastructure Fund-SLBC Agenda

- As per the AIF guidelines Credit guarantee coverage will be available for eligible borrowers from this financing facility under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) scheme for a loan up to ₹ 2 crore. Initially the fee for the coverage is paid by beneficiary, but it will be reimbursed by the government. Many banks missing to claim this CGTMSE fees and also portal updation of details claimed for interest subvention and CGTMSE is not done properly. Hence it is not possible to getting the claim information details.
- To conduct Agri loan melas in collaboration with various departments for materializing more applications under Agri Infra fund.

Yours Faithfully,

Soumithri Krishnanunni P
Post harvest Management Expert
Agriculture Infrastructure Fund
State PMU-Kerala

It is mandatory to **Geo Tag all units set up with AIF funding**, as a tool for end use verification and to ensure the successful implementation of the scheme. Geo tagging is to be done by the entrepreneur /farmer by using KRISHI MAPPER app available in Google Play Store using Android Phone.

- The current geo tagging status in Kerala -13-05-2025

Lending Institution	Pending for Geo Tagging as on date 12-05-2025	Pending for Geo Tagging as on date 14-07-2025	As % of total units to be geotagged (14/07/2025) in Kerala	Current Variation (over 12-05-2025)
STATE BANK OF INDIA	312	300	31.61	-12
Canara Bank	145	151	15.91	6
Bank Of Baroda	142	141	14.86	-1
Kerala Gramin Bank	83	105	11.06	22
Bank Of India	75	79	8.32	4
Union Bank of India	35	50	5.27	15
Punjab National Bank	31	43	4.53	12
Kerala State Cooperative Bank	30	22	2.32	-8
Indian Bank	13	20	2.11	7
South Indian Bank	11	10	1.05	-1
UCO Bank	13	7	0.74	-6
HDFC Bank	7	6	0.63	-1
Indian Overseas Bank	5	6	0.63	1
IDBI BANK LTD	10	3	0.32	-7
The Federal Bank Ltd	2	2	0.21	0
ESAF Small Finance Bank Limited	2	1	0.11	-1
Axis Bank	1	1	0.11	0
ICICI Bank	0	1	0.11	1
Central Bank Of India	1	0	0.00	-1
Bank of Maharashtra	0	0	0.00	0
Karur Vysya Bank	0	0	0.00	0
Kotak Mahindra Bank	0	0	0.00	0
NABKISAN Finance Ltd	0	0	0.00	0
Tamilnad Mercantile Bank Ltd	0	0	0.00	0
Grand Total	919	949	100.00	30

-Suggestion

Banks should advise their AIF loan borrowers to

- download KRSIHIMAPPER app
- do geotagging by uploading photo/s of the unit set up under AIF from **the location of the unit.**

2.2.6. 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 (I/C)

*ADDL. Director of Agriculture (PLG)
Directorate of Agriculture
Main Station, Tiruchirappalli-620 002*

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,

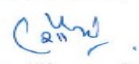
I am directed to enclose herewith a D.O. No. 13-2/2020-FWS dated 17.02.2022 received from Secretary, Department of Agriculture & Farmers Welfare (DA&FW) on the subject cited above.

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: aesec-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:- **PMKISAN - 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

As per the latest report submitted from the Department of Farmer's Welfare and Agriculture:

Agriculture Department informed that as on 18/07/2025:

Total Number of ineligible beneficiaries: 63819.

Total number of ineligible refunded so far: 26989

Total amount refunded so far: 16.19 Cr

2.2.7. Agenda Suggested by NABARD

NABARD
Kerala Regional Office

Agenda points from NABARD for discussion in 146th meeting of SLBC, Kerala

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.
- a) **ACABC scheme:**
Directorate of Extension, DoA&FW, GoI has communicated the continuation of ACABC scheme during 2025-26 also. A credit linked capital subsidy of upto 36% or 44% of the project cost (whichever applicable) is available for eligible projects sanctioned during the financial year.
- b) **AIF:** Under AIF, interest subvention of 3% is available for loans upto Rs.2.00 crore for eligible investment activities.
- c) **Special Refinance Scheme:** Concessional refinance is available for KGB and KStCB under Special Refinance Scheme for
 - i. AIF
 - ii. NRLM
 - iii. PMFPE*
 - iv. Aspirational Districts and Districts with low Priority Sector Lending (PSL)
 - v. Rural Home Loans bundled with Solar Roof Top (SRT)
 - vi. Installation of Solar Rooftop Systems for Residential Sector#

**PMFPE is also available for Commercial Banks and Small Finance Banks*

#This scheme is also available for Commercial banks, Small Finance Banks, NBFCs and NBFC-mFIs.

II. Suspension of Implementation of AMI Sub Scheme of ISAM till further advice:

Govt of India has communicated that the allocated budget under Agriculture Marketing Infrastructure (AMI) Sub Scheme of ISAM, has been fully utilized. Accordingly, it has been decided by Directorate of Marketing and Inspection, Govt of India that the implementation of AMI Sub Scheme of ISAM is kept in abeyance with immediate effect from 10.06.2025. Further, it was informed that the no new sanction may be made until fresh budgetary allocations are communicated by the competent authority. The ENSURE portal has been disabled temporarily for submission of new AMI claims and the pending claims at all levels may be kept in abeyance till further orders from DMI, GoI.

III. Ghar - Ghar PMFBY Abhiyan: Saturation of loanee farmers under PMFBY / RWBCIS

The campaign aims to ensure comprehensive coverage of all eligible loanee farmers under the Pradhan Mantri Fasal Bima Yojana (PMFBY) until 100% saturation of KCC holder farmers is achieved.

1. The opt-out option will be allowed only for a single season and shall not be applicable for subsequent seasons.
2. Banks are required to obtain a fresh opt-out form, duly signed by the farmer, for each season he/she wishes to be excluded from PMFBY enrollment.
3. Cutoff dates for farmers to enroll under PMFBY for Kharif and Rabi seasons are 31 July and 31 December respectively.
4. Banks may ensure the debiting of premium amount from the loanee farmers account and remitting to the insurance companies before the respective enrollment deadline dates for Kharif and Rabi seasons.
5. Banks should ensure that all farmers sanctioned KCC loan for notified crop(s) are necessarily insured (except for those farmers who have opted out) and strict adherence of all provisions stated in the Operational Guidelines of the Scheme.
6. No eligible farmer should be deprived of insurance cover. Lead Banks/ Administrative Offices of Banks, therefore, should make all efforts and pursue their branches for enrolling all eligible loanee farmers and interested non-loanee farmers under crop insurance.
7. As per clause 38.5.8 of the PMFBY Operational guidelines 2023, "In case, claims have arisen during crop season then respective defaulting bank and its branches would be responsible to make payment of the admissible claims to loanee farmers who were deprived of insurance cover".

IV. GSS – Submission of Utilization Certificate

As per the guidelines of erstwhile AMIGS/New AMI scheme of Govt. of India, ACABC 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 as per **Annexure I**. Banks are requested to submit utilization certificates for the projects financed by them at the earliest possible time.

V. Ground Level Credit Target for Agriculture for 2025-26

- GoI vide letter F.No.12/3/2022-AC dated 03.07.2025 has communicated the Agriculture Credit target set by Govt. of India and disaggregated State-wise broad Sector wise and Agency wise targets for the financial year 2025-26.

- On review of the ACP targets fixed for the FY 2025-26 vis-à-vis the GLC targets fixed for the FY 2025-26, it is observed that the ACP targets fixed for crop loan/working capital for Kerala Gramin Bank and term loan targets fixed for Commercial Banks and Kerala Gramin Bank are less than the GLC targets set for agriculture sector by Govt. of India. Hence, SLBC may review the targets for FY 2025-26 in the light of GLC targets fixed by Govt. of India and inform us the revised targets for the FY 2025-26.

Kerala							
Sr. No.	Bank	Crop Loan/ Working Capital Target 2025-26		Term Loan Target 2025-26		Total Target 2025-26	
		GoI	ACP	GoI	ACP	GoI	ACP
1	Commercial Banks	70,000.00	96,873.95	73,000.00	45,211.00	1,43,000.00	1,42,084.69
2	Cooperative Banks	3,500.00	14,454.32	4,000.00	4,143.00	7,500.00	18,597.25
3	RRBs	20,000.00	18,427.45	3,600.00	2194.00	23,600.00	20,621.36
	Total Agriculture Loans	93,500.00	1,29,755.72	80,600.00	51,548.00	1,74,100.00	1,81,303.30

- Further, as advised in our above correspondence, you may fix bank-wise category-wise credit disbursement targets and monitor the achievements thereagainst and review bank-wise category-wise achievements in SLBC meetings.
- As Govt. of India has given separate target for e-NWR financing, you may explore the possibility of fixing bank-wise targets for the activity.

VI. Credit Targets for Shrimp Farming

In line with the Budget Announcement 2024-25, Government of India is focusing on shrimp farming to promote fisheries sector. Govt of India has directed Banks to enhance credit disbursement for shrimp farming at the State and District levels. To increase financing for the activity by lending institutions, SLBC may fix separate credit targets for shrimp farming under fisheries sector.

VII. Popularization of National Fisheries Digital Platform (NFDP) among stake holders

- Department of Fisheries, Ministry of Fisheries Animal Husbandry and Dairy has launched National Fisheries Digital Platform (NFDP) under Pradhan Mantri Matsya Kisan Samridhi Sah-Yojana (PM-MKSSY) on 11.09.2024.
- The NFDP aims at formalization of the Indian fisheries and aquaculture sector through creation of work-based digital identity and the database for all stakeholders in fisheries sector. It also serves as 'one-stop' solution for access to institutional credit, strengthening of fisheries co-operatives,

incentivizing aquaculture insurance, performance-based incentives, fisheries' traceability systems and training and capacity building.

- Department of Fisheries, GoI has advised to strengthen the digital access for institutional financing under PM-MKSSY.
- Banks may create awareness of National Fisheries Digital Platform (NFDP) among all stake holders and also increase KCC and term loan to fisheries sector.
- **Saturation of Fishermen villages with KCC** – Under the Climate Resilient Coastal Fishermen Villages (CRCFV) initiative, GoI is funding ₹2.00 crore per village through PMMSY to develop essential fisheries infrastructure and promote sustainable and economic livelihood opportunities. Out of 100 identified villages, 06 are in Kerala-

Sr. No.	Village	District
1	Thottapally	Alappuzha
2	Azheekal	Alappuzha
3	Edavanakkad	Ernakulam
4	Njarakkal	Ernakulam
5	Eravipuram	Kollam
6	Pallam	Thiruvananthapuram

Banks may focus on saturation of these 06 villages with KCC.

VIII. The National level workshop on FPO financing

- The workshop organized under the Chairmanship of the Secretary, Department of Agriculture & Farmers Welfare (DA&FW), Government of India on 15th May 2024 came up with policy recommendations for mainstreaming FPO financing among the Banks and other Financial Institutions.
- One of the recommendations includes need to undertake necessary measures to sensitize bankers across the States/ UTs and streamline the loan approval and disbursement processes for FPOs to expedite access to credit and other financial services. Therefore, District Consultative Committee (DCC) with bankers, should designate a nodal officer for facilitating FPO financing at district level. Similarly, State Level Bankers Committee (SLBC), should designate a nodal officer for facilitating FPO financing at State level.
- In this regard, SLBC is requested to take measures for designating a nodal officer at State level and Lead District Manager (LDM) at district level for facilitating FPO financing.

- IX. NABSANRAKSHAN Trustee Private Limited** – a wholly owned subsidiary of NABARD was constituted to operationalize the Credit Guarantee Scheme for FPO financing. Guarantee cover up to 85% of loan amount up to ₹1 crore (max ₹ 85 lakh) and 75% if sanctioned loan amount is beyond ₹ 1 crore (max ₹1.5 crore) are available. For further information, the banks may refer the website of NABARD.

It is requested to impress upon bankers to extend loan to the credit worthy FPOs for which credit guarantee (75/85%) is available to banks from Credit Guarantee Fund Trust for FPOs by NABSsanrakshan.

X. FSDD – TDF/WDF

- NABARD in Kerala has made significant strides in enhancing the rural economy through various developmental projects. With the implementation of 29 projects under Tribal Development Fund (TDF) projects, 43 KfW Soil SEOWH II Watershed projects, 9 Springshed projects and 01 Non watershed-based project, NABARD has positively impacted over 36,000 families across Kerala. These initiatives have not only improved agricultural productivity but also raised the income levels of beneficiaries by promoting soil and water conservation, crop cultivation, animal husbandry, apiculture, and micro-enterprises.
- The establishment of community organizations like the Springshed Committee and Village Planning Committee has further strengthened the framework for executing group-based projects. To amplify these efforts, the SLBC may consider launching a special credit drive to enhance credit availability, thereby supporting both individual and group-based activities.
- Additionally, the **presence of banking correspondents** in remote tribal areas could be a game-changer, ensuring financial inclusion by bridging the gap between the banking sector and the beneficiaries reliant on cash transactions. Such measures could significantly contribute to the sustainable development of Kerala's rural economy.

XI. Proposal for provision of Farm Credit to Marginal Farmers without land ownership documents in Idukki district

Idukki district has a significant population of marginal and small farmers engaged in cultivation of cardamom, pepper, vegetables, fruits and seasonal staples. A large number of these farmers cultivate on government owned land, or land under title disputes, without valid pattayams or land ownership documents. **As per Revenue and Agricultural Departments, approximately 20,000 such farmers are currently excluded from institutional credit due to absence of formal land titles.**

To address the issue, the District Collector, Idukki has proposed to the DLRC for "Seasonal agricultural working capital loans (valid for one crop year) to such

NABARD
Kerala Regional Office

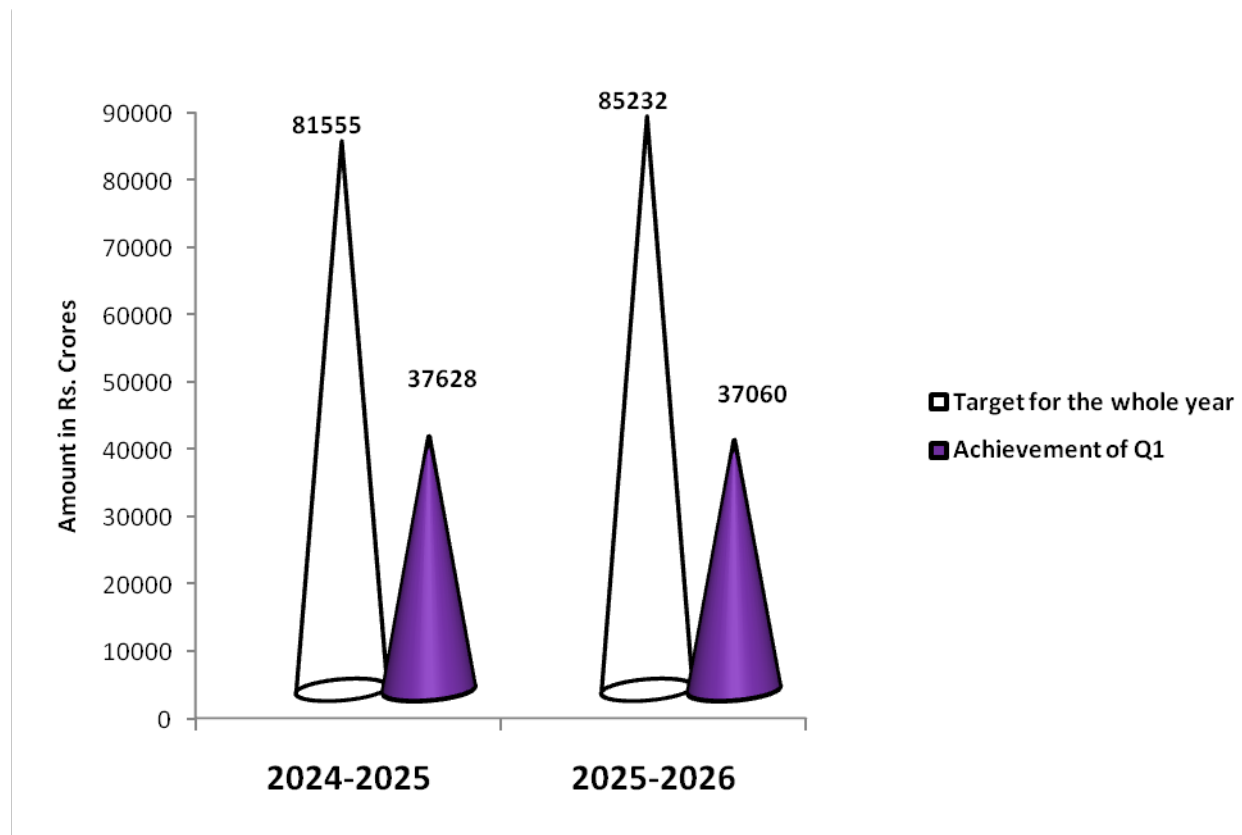
marginal farmers through a special credit dispensation, leveraging a Virtual Pledge Financing Model adapted for Idukki. **Under this model, the Revenue Department will issue cultivation certificates to eligible farmers, which will serve as the basis for banks to extend credit.** The detailed proposal of District Collector, Idukki is enclosed as **Annexure II.**

In this regard, SLBC may consider designing a pilot program with suitable risk mitigation measures and developing a model bankable project to facilitate credit access for these farmers.

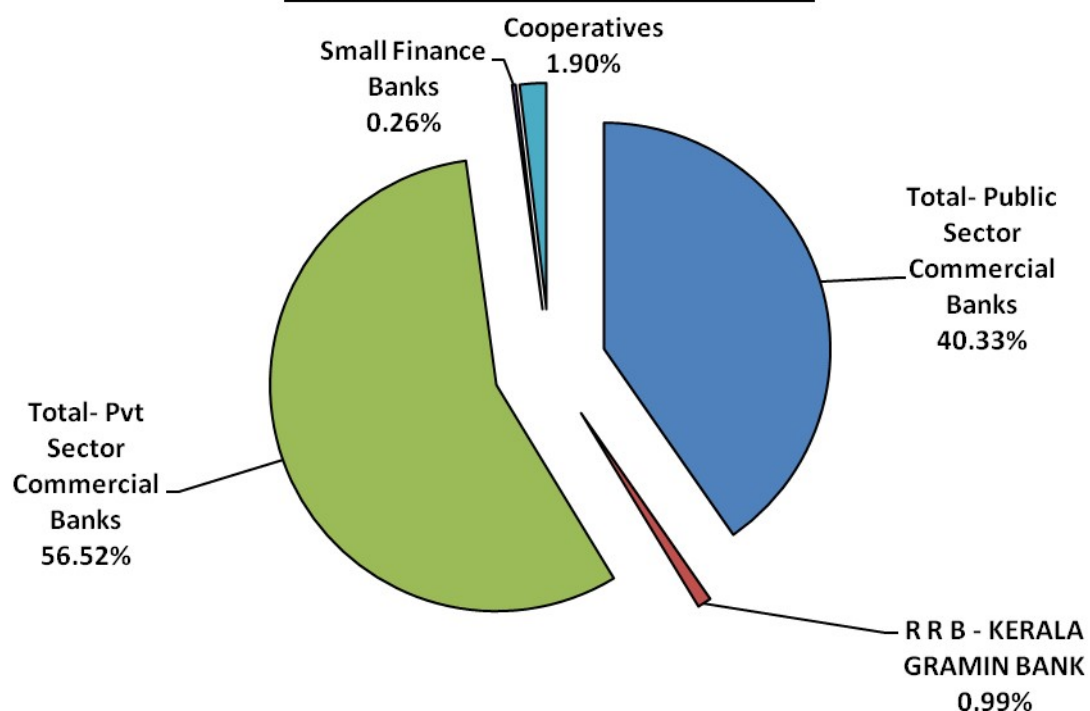
3.1. PERFORMANCE UNDER MSME SECTOR IN ANNUAL CREDIT PLAN 25-26

MSME		
Parameter	2024-2025	2025-26
Target for the whole year	81555	85232
Achievement of Q1	37628	37060
% achievement for Q1	46%	43%

Disbursement in 2023-24 : Rs.37337/- Crs
Disbursement in 2024-25: Rs. 37060/- Crs.
Incremental Disbursement: Rs. -277/- Crs

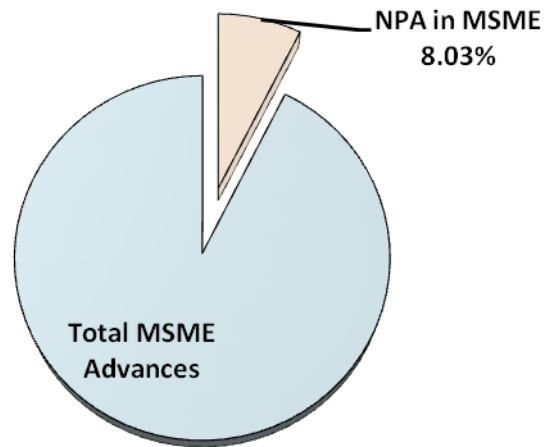


Share MSME Sector Disbursement



Sl. No.	District	Target for 2025-26	Achievement of Q1	% Achievement
1	KOZHIKODE	6205	3122	50%
2	ERNAKULAM	23556	11031	47%
3	ALAPPUZHA	3726	1689	45%
4	IDUKKI	1806	816	45%
5	PATHANAMTHITTA	1700	766	45%
6	THRISSUR	8500	3720	44%
7	KOTTAYAM	4986	2135	43%
8	PALAKKAD	4800	2036	42%
9	KANNUR	4066	1714	42%
10	TRIVANDRUM	11590	4666	40%
11	KOLLAM	6000	2385	40%
12	MALAPPURAM	4900	1855	38%
13	WAYANAD	1350	494	37%
14	KASARGODE	2048	632	31%
TOTAL		85232	37060	43%

Share of MSME NPA



3.2. Pending Agendas under Secondary Sector

3.2.1. Agenda Suggested by the Kudumbashree

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.

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

F.No.16/01/2021-MO-DFS
Government of India
Ministry of Finance
Department of Financial Services

'Jeevan Deep' Building,
Parliament Street, New Delhi.
Dated 07th November, 2024

To

1. The Conveners, All State Lever Bankers' Committee (SLBCs)/Union Territory Level Bankers' Committee (UTLBCs)
2. Chairman/MD/CEO of Public Sector Banks/Private Banks/Small Finance Banks
3. Chairman, NABARD with a request to circulate the letter to the heads of all Regional Rural Banks and Co-Operative Banks

Subject: "SVANidhi bhi, Swabhiman bhi" Pakhwada campaign from 18th Nov- 2nd Dec. 2024- reg.

Madam/Sir,

Please find enclosed copy of OM No. K-12012/08/2020- PM SVANidhi dated 29th October 2024 from Ministry of Housing and Urban Affairs (MoHUA) on the Subject.

2. SVANidhi se Samridhi, is an additional component of PM SVANidhi scheme, was launched on 4th January 2021 by MoHUA, for socio-economic profiling and linkages to select Central Schemes for PM SVANidhi beneficiaries and their families. Under the program, three schemes of Department of Financial Services (DFS) - Pradhan Mantri Jan Dhan Yojana (PMJDY), Pradhan Mantri Suraksha Bima Yojana (PMSBY), Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) are selected.

3. MoHUA has proposed to launch a 15-day Pakhwada campaign across all Urban Local Bodies (ULBs) under the title "SVANidhi bhi, Swabhiman bhi" from November 18 to December 02,2024 with the following objectives:

- To Expedite Loan Disbursement that have already been sanctioned
- To address pendency in socio economic profiling and scheme sanctions
- To Strengthen Programme's outreach through active participation of line ministries and a targeted IEC campaign

The activities planned for the campaign are outlined in Concept Note (Copy enclosed).

4. To make the campaign successful, the seamless coordination among all the stakeholders including SLBCs/UTLBCs, Lead District Managers (LDMs) and Banks is crucial. Therefore, the following directives are issued as under:

- As stated in our previous communication, the SLBC/UTLBC Conveners will act as State/UT Level Nodal Officers (SLNOs) of their respective States/UTs, while LDMs will act as City/ULB level Nodal Officers (CLNOs) of their respective Cities/ULBs for this campaign as well.

- SLBC Conveners of all the States/UTs and Banks are requested to hold the meeting with the local heads of banks & LDMs and issue necessary instructions to ensure their active participation in the campaign.
- All bank branches and LDMs, in collaboration with ULBs, are to reach out to vendors and expedite the processing of applications pending for sanction and disbursement under the PM SVANidhi Scheme during the campaign.
- All eligible applications, including those profiled during the campaign, related to PMJJBY, PMSBY, and PMJDY that are pending for approval must be reviewed and approved by bank branches and LDMs in coordination with ULBs. These approvals should also be marked as sanctioned on the SVANidhi Se Samridhi Portal.
- Maximum Street Vendors are made digitally active during the campaign.
- Bank Branches to ensure maximum downloads of PM SVANidhi mobile applications among street vendors.
- A process flow for handling closure of Resubmitted Applications under PM SVANidhi was shared with Banks vide our email dated 11.07.2024 (Copy enclosed). The same may be popularized among bank branches to reduce the pendency.
- SLNOs are encouraged to conduct monitoring visits at the ULB level to oversee the linkage of schemes under the program. Special attention should be given to ULBs with high sanction/disbursement pendency under the PM SVANidhi Scheme, as well as pending applications for DFS schemes such as PMJJBY, PMSBY, and PMJDY under the SVANidhi se Samridhi Program.
- Adequate Publicity need to be given about the program
- SLBCs/UTLBCs need to monitor the progress ULB wise on daily basis during the pakhwada campaign and submit the progress report to this ministry.
- With an objective to enhance the penetration of Jansuraksha Schemes i.e Pradhan Mantri Jeevan Jyoti Bima Yojna/ Pradhan Mantri Suraksha Bima Yojna (PMJJBY/ PMSBY), a saturation campaign in all the Gram Panchayat's (GPs) of the country was launched by DFS from 15.10.2024 to 15.01.2025. All stakeholders may leverage this opportunity and maximize the scheme sanctions.

4. In view of above, it is requested to have close coordination with the ULBs, District Authorities and State government and work in mission mode during the campaign to achieve the desired objectives.

Encl: As Above

Yours faithfully,



(Garima Kapoor)

Deputy Secretary (FI)

Email: missionsupi-dfs@nic.in

Tel: 23362782

MOST IMMEDIATE

**K-12012/08/2020-PM SVANidhi
Government of India
Ministry of Housing and Urban Affairs
(PM SVANidhi Division)**

Nirman Bhawan, New Delhi
Dated 29th October, 2024

Office Memorandum

Subject: "SVANidhi bhi, Swabhimani bhi" Pakhwada campaign from 18th Nov - 2nd Dec 2024 - reg

The undersigned is directed to state that this Ministry plans to launch a 15-day Pakhwada campaign across all ULBs under the title "**SVANidhi bhi, Swabhimani bhi**" from 18th November 2024 to 2nd December 2024. This initiative aims to accelerate the progress of PMSVANidhi scheme. A concept note detailing expected campaign outcomes is attached at **Annexure**.

2. In view of the above-mentioned campaign, it is to state that the usual monthly 'SVANidhi se Samridhi' week-long camps due for the month of November, 2024 and December, 2024 will not be organized. Accordingly, it is requested to issue necessary instructions to Chairman, SLBC, and LDMS of all ULBs to actively participate in the Pakhwada campaign for ensuring maximum sanctions of scheme benefits to eligible beneficiaries and their families.

3. This issues with the approval of Competent Authority.

Encl: as above



(Asghar Ali)

**Under Secretary to the Govt. of India
Email id: asghar.ali@nic.in**

To

**Department of Financial Services,
(Kind Attn: Shri Prashant Kumar Goyal, Joint Secretary),
Room No. 033, Jeevan Deep Building, New Delhi.
(Email id: dirac-dfs@nic.in)**

Process to be followed by the Lenders for PM SVANidhi "Resubmitted Applications"

If a loan application from Street Vendor is first time returned by a Lender, it lands at "Returned by banks" bin, which is then reviewed by ULBs. A proper and willing applicants' loan application is then re-submitted by the ULB to the bank for sanction and/or disbursement.

However, in case, bank is still not in a position to disburse such "Resubmitted Application" because of unwillingness and/or absence of Street Vendors or any other valid reason, it can again "Return" the application through a 2-stage process. First, branch will return the application once it remains pending for more than 90 days which will be sent to its RO/HO with their remarks, who will in-turn approve the same. After RO/HO approval application will not be pushed again to the bank. Detailed steps are as follows:

Step by Step Procedure:

1. Lender goes to the 'Resubmitted Application' bin from the menu bar and searches for the specific PMS application.
2. Lender clicks on the "gear" icon associated with the PMS application and clicks on the 'Not Interested' option if it is pending for more than 90 days.
3. A drop-down menu appears with pre-defined reasons for returning the application.
4. Lender selects an appropriate reason, puts remarks / reason for rejection and clicks on "Submit" button.
5. The PMS application is then forwarded to its HO/ RO for the review.
6. New bin named 'Application Review of Resubmitted Cases' is introduced for Bank HO/RO users.
7. Bank HO/ RO user goes to the 'Application Review of Resubmitted Cases' tab and searches for the PMS application through filter option.
8. It reviews the application and either agrees or disagrees with the branch recommendation.
9. If it approves, then application is moved to the 'Ineligible' bin.
10. If RO/ HO disagrees, the application is sent back to the branch for further processing.

Concept Note

***'SVANidhibhi, Swabhimanbhi'* Pakhwada**

The '**SVANidhi Se Samriddhi**' programme, launched on 4th January 2021 by the Ministry of Housing and Urban Affairs (MoHUA), is an additional component of the PM SVANidhi scheme. While PM SVANidhi focuses on economic upliftment, '**SVANidhi se Samriddhi**' aims to achieve holistic development of street vendors and their families. This is done through the socio-economic profiling of beneficiaries to assess their eligibility for eight Central welfare schemes, and facilitate scheme linkages.

The programme has successfully profiled 38 Lakh Street vendor families with 90 Lakh scheme linkages. However, significant challenges remain, with 26 lakh families still pending profiling and over 73 Lakh eligible scheme benefits awaiting sanctions. Additionally, a significant number of sanctioned loans under PMSVANidhi are yet to be disbursed. To facilitate scheme linkages, Urban Local Bodies (ULBs) currently organize week-long monthly camps starting on the first Monday of every month. While these camps have proven effective, a more focused approach is proposed through a dedicated campaign mode to accelerate progress and ensure broader coverage.

It is proposed to launch a 15-day *Pakhwada* campaign across all ULBs under the title '**SVANidhi bhi, Swabhiman bhi**' from November 18 to December 02, 2024. On account of this, the usual monthly '**SVANidhi se Samriddhi**' weeklong camp due for November 04 & December 02, 2024 will not be organized.

Objectives

1. **Expedite loan disbursement** that have already been sanctioned.
2. **To address pendency** in socio economic profiling and scheme sanctions.
3. **To strengthen programme's outreach** through active participation of line ministries and a targeted IEC campaign.

Proposed activities

1. **15 days ULB level camps** to facilitate loan disbursement, complete socio- economic profile of pending PM SVANidhi beneficiary families, and expedite sanctioning of scheme benefits.
2. **Monitoring visits by officials of MoHUA and Central Ministries:** To encourage active participation of in-line Ministries to drive the campaign, Central Ministries will be encouraged to have their officials (National-State and local officials) conduct monitoring visits in selected ULBs based on pendency data. Officials of PM SVANidhi, MoHUA will also conduct such visits to oversee the campaign's implementation.
3. **State-level Stakeholder Consultations prior to Pakhwada:** State level stakeholder consultations will be held as a run-up to the event activity in one State/ UT of five geographical zones. These consultations will represent State Governments, line departments, civil society organizations, private sector experts to deep dive into the nuances of ensuring inclusive access to welfare benefits for street vendors and their families.
4. **'SVANidhi bhi, Swabhiman bhi' public dashboard:** A dedicated web portal will be designed to showcase key activities of the campaign. A public dashboard will be created to display real-time progress on socio-economic profiling and scheme linkages through out the 15-day period.
5. **Centre Led Real-Time Support for Pakhwada:** The programme operates an existing call centre that provides ongoing support to ULBs. During the Pakhwada, this call centre will be leveraged to offer real-time assistance to ULBs in creating awareness and feed back mechanism.
6. **Branding and Communications:** Comprehensive branding guidelines will be made for driving diverse campaigns spanning radio, print, outdoor, and digital media and undertaking innovative, locally relevant initiatives. Thematic branding celebrating inclusivity and self-respect (*Swabhiman*) will be explored to reinforce campaign's holistic approach. The IEC campaign will commence with a build-up to the Pakhwada phase a month prior i.e. October 2024.

Branding activities by in-line Ministries: The campaign will be strengthened as in-line Ministries actively promote the Pakhwada by showcasing how their schemes benefit street vendors and their families. To support this, MoHUA will provide branding collaterals that the Ministries can use across various platforms, including websites, ULB-level camps, and other relevant channels as they deem fit.

7. **National level event:** A culminating event will be held in the second week of December, 2024, in New Delhi, where stakeholders will be invited and felicitated for their contributions and achievements during the campaign.

Expected Outcomes

1. Complete profiling of 7 lakh PM-SVANidhi beneficiaries & their family members.
2. Facilitate 10 lakh scheme linkage to eligible beneficiaries.
3. Clearance of loans that are pending for sanction & disbursement to street vendors.
4. Boost download of PM-SVANidhi mobile application among street vendors.

B. Review of Performance under PM FME

MoFPI is honoring the top performing States and Banks under PMFME scheme in association with the Mega Even “ 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

Sl 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 Status	
Total Applications	11565
Loan under process	645
Loan sanctioned	7234
Loan Rejected	632

NUMBER OF APPLICATIONS SANCTIONED DURING FY 25-26	
NAME OF THE BANK	NO OF APPLICATIONS
BANK OF BARODA	18
BANK OF INDIA	10
CANARA BANK	106
CENTRAL BANK OF INDIA	2
DHANALAKSHMI BANK	5
FEDERAL BANK	9
IDBI BANK	10
INDIAN BANK	9
INDIAN OVERSEAS BANK	7
KERALA GRAMIN BANK	69
MALAPPURAM DISTRICT CO-OPERATIVE BANK- MALAPPURAM	1
PUNJAB NATIONAL BANK	16
SOUTH INDIAN BANK	3
STATE BANK OF INDIA	66
The Kerala State Co Operative Bank Ltd	48
UCO BANK	9
UNION BANK OF INDIA	29
Grand Total	417

NUMBER OF APPLICATIONS PENDING FOR SANCTION - FY 25-26	
NAME OF THEBANK	NO OF APPLICATIONS
KERALA GRAMIN BANK	93
STATE BANK OF INDIA	90
CANARA BANK	71
UNION BANK OF INDIA	66
FEDERAL BANK	46
The Kerala State Co Operative Bank Ltd	29
BANK OF BARODA	26
INDIAN OVERSEAS BANK	15
IDBI BANK	13

PUNJAB NATIONAL BANK	13
BANK OF INDIA	12
DHANALAKSHMI BANK	12
CENTRAL BANK OF INDIA	8
SOUTH INDIAN BANK	8
INDIAN BANK	7
HDFC BANK	3
BANK OF MAHARASHTRA	2
UCO BANK	2
CSB BANK LIMITED	1
MALAPPURAM DISTRICT CO-OPERATIVE BANK- MALAPPURAM	1
Grand Total	518

NO OF LOANS REJECTED : FY -25-26	
Bank Name	Total
STATE BANK OF INDIA	12
CANARA BANK	10
KERALA GRAMIN BANK	5
PUNJAB NATIONAL BANK	4
INDIAN BANK	2
UNION BANK OF INDIA	2
BANK OF BARODA	1
BANK OF INDIA	1
CENTRAL BANK OF INDIA	1
CSB BANK LIMITED	1
IDBI BANK	1
UCO BANK	1
Grand Total	41

Total Number of applications sanctioned from inception	
Bank Name	No.of Applications
CANARA BANK	1934
STATE BANK OF INDIA	1323
KERALA GRAMIN BANK	958
UNION BANK OF INDIA	611
The Kerala State Co Operative Bank Ltd	576
FEDERAL BANK	275
BANK OF BARODA	268
INDIAN OVERSEAS BANK	176
BANK OF INDIA	173
INDIAN BANK	144
PUNJAB NATIONAL BANK	140
IDBI BANK	119
UCO BANK	116
CENTRAL BANK OF INDIA	91
SOUTH INDIAN BANK	48
DHANALAKSHMI BANK	44
HDFC BANK	35
THE WAYANAD DIST CO-OP BANK LT	32
MALAPPURAM DISTRICT CO-OPERATIVE BANK-MALAPPURAM	22
IDUKKI DISTRICT CO OPERATIVE BANK LTD	10
BANK OF MAHARASHTRA	9
KARNATAKA BANK LIMITED	4
ESAF SMALL FINANCE BANK LIMITED	2
ICICI BANK LIMITED	2
CSB BANK LIMITED	1
KARUR VYSYA BANK	1
THRISSUR DISTRICT CO-OPERATIVE BANK LTD	1
Grand Total	7115

Total number of applications under process	
Bank Name	No.of applications
KERALA GRAMIN BANK	108
STATE BANK OF INDIA	100
UNION BANK OF INDIA	81
CANARA BANK	77
FEDERAL BANK	62
The Kerala State Co Operative Bank Ltd	40
BANK OF BARODA	36
INDIAN OVERSEAS BANK	23
PUNJAB NATIONAL BANK	19
DHANALAKSHMI BANK	16
SOUTH INDIAN BANK	16
IDBI BANK	15

BANK OF INDIA	12
CENTRAL BANK OF INDIA	10
HDFC BANK	8
INDIAN BANK	7
AXIS BANK	6
BANK OF MAHARASHTRA	2
UCO BANK	2
CITY UNION BANK LIMITED	1
CSB BANK LIMITED	1
ESAF SMALL FINANCE BANK LIMITED	1
MALAPPURAM DISTRICT CO-OPERATIVE BANK-MALAPPURAM	1
THE WAYANAD DIST CO-OP BANK LT	1
Grand Total	645

Total number of applications rejected since inception	
Bank Name	No of applications
STATE BANK OF INDIA	338
CANARA BANK	240
UNION BANK OF INDIA	153
KERALA GRAMIN BANK	149
FEDERAL BANK	117
SOUTH INDIAN BANK	58
BANK OF BARODA	40
INDIAN BANK	36
INDIAN OVERSEAS BANK	33
BANK OF INDIA	30
CENTRAL BANK OF INDIA	25
PUNJAB NATIONAL BANK	25
The Kerala State Co Operative Bank Ltd	20
UCO BANK	19
IDBI BANK	9
IDUKKI DISTRICT CO OPERATIVE BANK LTD	8
CSB BANK LIMITED	7
ESAF SMALL FINANCE BANK LIMITED	7
HDFC BANK	7
DHANALAKSHMI BANK	3
ICICI BANK LIMITED	3
BANK OF MAHARASHTRA	1
KARNATAKA BANK LIMITED	1
KOTAK MAHINDRA BANK LIMITED	1
Grand Total	1332

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

C. Review of PMEGP

1. Target 2024-25

Under PMEGP Basic Scheme		Under PMEGP 2 nd Loan		Total State Target	
No. of Projects (Nos)	2451	No. of Projects	32	Total No. of Projects	2483
Margin Money (Rs.in lakhs)	6714.81	Margin Money (Rs.in lakhs)	320.00	Margin Money (Rs.in lakhs)	7034.81
Employment (Nos)	26961	Employment (Nos)	352	Employment (Nos)	27313

2. Implementing agency wise performance during 2024-25 as on 31-03-2025

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	6437	18964.53	4406	11936.99	4456	1876	4534.06	749	2480.31
KVIC	427	1802.66	198	651.37	254	84	294.49	59	263.86
KVIB	2155	7130.61	1232	3344.03	882	296	1063.13	354	1119.63
Coir Board	16	139.11	8	78.28	8	4	4.44	5	40.68
TOTAL	9035	28036.91	5844	16011.81	5600	2260	5896.12	1167	3904.48

*M.M grant involved for 5844 units and amount is 160.11 Crs.

The performance of the State is 83.81 % of the target (for fresh loans)

3. Overall performance of PMEGP for the FY 2024-25 as per portal

During the financial year 2024–25, the state of Kerala has demonstrated commendable performance under the Prime Minister’s Employment Generation Programme (PMEGP) in terms of sanction of projects by banks. The effective implementation of the scheme by the Khadi and Village Industries Commission (KVIC), District Industries Centres (DICs), and Khadi and Village Industries Board (KVIB) and Coir Board has led to a notable increase in generating projects and sanction of projects by banks across the state.

Key highlights include:

- **Increased Project Sanctions:** A higher number of project proposals were successfully sanctioned compared to the previous year, indicating improved awareness and mobilization of aspiring entrepreneurs.
- **Enhanced Women and Youth Participation:** A significant portion of the beneficiaries were women and youth, reflecting inclusive growth and a targeted push for empowerment.

Year wise total pendency of projects with banks as on 01-08-2025 is given below:

Year	No. of proposals pending with banks for decision	M.M. Involved (in lakhs)
2022-23	100	229.03
2023-24	260	1003.01
2024-25	1142	3828.09
Total	1502	5060.13

The bank wise pendency of the last 3 FY’s are detailed at **Annexure B**

All DLRC’s, SLBC, Quarterly Bankers meeting and meetings conducted by the RBI.

The bank wise performance during 2024-25 is detailed at **Annexure C**

4. Status of achievement under SC/ST category during 2024-25

The performance under the above category for the year 2024-25 is given under.

II) Performance under SC & ST category (2024-25)

(Amount in lakhs)

	Target(MM) in lakhs	Achievement (No. of projects)	Achievement (MM disb.) in lakhs	Ach. In %
S.C	411.86	371	759.72	184%
S.T	59.55	58	82.13	138%

During the financial year 2024–25, the implementation of the Prime Minister’s Employment Generation Programme (PMEGP) in Kerala has shown notable improvement in the inclusion and support of SC/ST category beneficiaries. This reflects the successful execution to ensure social equity and economic empowerment among marginalized communities.

Key Highlights:

- **Increased Beneficiary Coverage:** There was a significant rise in the number of SC/ST entrepreneurs whose projects were approved and financed, compared to the previous financial years.
- **Focused Awareness Campaigns:** Special awareness drives and outreach programs conducted in SC/ST-dominated regions helped increase participation and application rates from these communities.
- **Higher Subsidy Support:** SC/ST beneficiaries continued to avail of the enhanced margin money subsidy of 35%, encouraging more individuals from these groups to pursue self-employment ventures.

5. Target for the FY 2025-26

Under PMEGP Basic Scheme		Under PMEGP 2nd Loan		Total State Target	
No. of Projects (Nos)	2044	No. of Projects	27	Total No. of Projects	2071
Margin Money (Rs.in lakhs)	7600.84	Margin Money (Rs.in lakhs)	104.91	Margin Money (Rs.in lakhs)	7705.75
Employment (Nos)	22484	Employment (Nos)	297	Employment (Nos)	22781

Target for SC& ST beneficiaries for 2025-26

For SC

No. of Projects:344

MM Grant : Rs. 1279.15 Lakhs

For ST

No. of Projects:178

MM Grant : Rs. 662.69 Lakhs

Eventhough the margin money target is communicated for the FY 25-26 it is observed that:

- The current fiscal is the terminal year of the 15th financial Commission Cycle for PMEGP and the remaining MM grant available is Rs. 2258.13 Crs only (All India).
- There is substantial pendency of MM to disburse MM grant from previous FYs, as significant number of MM claims have been referred back to the implementing agencies for rectification or updation of additional documents for compliance.
- The quantum of these pending and referred back MM claims exceeds the current year's target, thus raising concerns for sanction of new loans and availability of MM grant.
- The new applications submitted online portal except SC/ST applicants comes with a rider that there is no guarantee for subsidy, legally not binding to receive the MM grant and are also wait listed.

Refund of Margin Money

There are 949 units which are either Non traceable or Defunct involving MM grant Rs. 15.46 Crs. Timely action by banks concerned is required to refund the ineligible MM grant pertaining to these units to ensure accountability and proper utilization of Government funds. So far recovery effected for 204 projects amounting to Rs. 16.03 lakhs only.

Referred Back M.M.claims

Year	No. of Projects	M.M. Involved (in lakhs)
2022-23	146	267.65
2023-24	514	1131.44
2024-25	2191	5892.58
2025-26	424	1141.92
Total	3275	8433.59

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 initiate 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 or I.A.

Major observations in referred back M.M. claims are given under:

1. Loan disbursement statement to be uploaded with the name of the beneficiary 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 revised PMEGP guidelines.
3. The photograph of the signboard with beneficiary erected in front of the PMEGP unit is to be uploaded.

The bank wise referred back status is detailed **Annexure C**

6. Physical verification of PMEGP units

The Dept. of Post-GoI has been assigned with physical verification of PMEGP units from 2016-17 to 2020-21. The verification process is progressing in the State . The respective implementing agencies are to process the physical verification reports available in the portal. While processing the physical verification reports, due diligence is to be accorded in arriving the actual M.M. grant eligibility in accordance to the bank form issued by the financing banks. In case, ineligible Margin Money is noticed and where recovery is

to be effected, such instances must be attended on a priority basis, particularly in accordance with bank certificates issued by the respective financing banks. The information contained in the bank certificates viz. Loan sanctioned and Disbursed should be treated as a reliable basis for initiating and expediting M.M. grant adjustment and recovery proceedings. The current progress of P.Vis53% in the State.

No of assigned for physical verification : 8208 nos

Physical verification completed: 4310 nos

State Director (I/c)

d. PM Vishwakarma

Dear Sir/Madam,

With reference to your email regarding the agenda call for the 146th meeting of SLBC-Kerala, this office would like to propose the inclusion of the following agenda items concerning the loan approval process under the PM Vishwakarma Scheme:

1. Status of Pending PM Vishwakarma Loan Applications

As of 16/07/2025, a total of 4,757 loan applications remain pending across various branches of 22 Banks in Kerala. A detailed breakdown is attached for reference. This issue requires immediate discussion and resolution.

Sl.No	Bank Name	Total Number of Application	Number of Pending Applications	% Total Pending Applications	Maximum Days Pendency
1	STATE BANK OF INDIA	3364	1323	39.33	338
2	CANARA BANK	1606	774	48.19	495
3	THE FEDERAL BANK LTD	818	589	72	436
4	KERALA GRAMIN BANK	689	476	69.09	291
5	UNION BANK OF INDIA	451	271	60.09	368
6	SOUTH INDIAN BANK	417	398	95.44	495

7	INDIAN BANK	416	204	49.04	236
8	BANK OF BARODA	386	177	45.85	30
9	INDIAN OVERSEAS BANK	322	156	48.45	293
10	PUNJAB NATIONAL BANK	208	99	47.60	216
11	CENTRAL BANK OF INDIA	198	137	69.19	123
12	BANK OF INDIA	94	53	56.38	267
13	UCO BANK	62	30	48.39	37
14	HDFC BANK LTD	23	23	100	426
15	ESAF Small Finance Bank Limited	12	12	100	340
16	IDBI BANK LTD	9	7	77.78	50
17	AXIS BANK	8	7	87.50	247
18	CSB BANK LIMITED	8	8	100	173
19	The Kerala State Co-operative Bank Ltd.	6	6	100	325
20	BANK OF MAHARASHTRA	4	4	100	108
21	INDUSIND BANK LIMITED	2	2	100	326
22	KARNATAKA BANK	2	1	50	0
	Total	9105	4757	71.11	

Source: PM Vishwakarma Portal (as on 16.07.2025)

2. Long-Pending Loan Applications

A total of 933 applications have been pending for more than 100 days, out of which 12 applications have been delayed for over 400 days, 71 applications have been pending for more than 300 days and 231 for more than 200 days. These prolonged delays are a matter

of serious concern and need to be addressed immediately to ensure timely financial support to eligible beneficiaries. Banks should review these cases on priority and take necessary action to expedite processing.

3. Clarification on Loan Processing for PM Vishwakarma Scheme

It has been observed that some bank officials are unclear about the eligibility criteria for loan processing under the scheme. In this connection, it is requested that directions may be given to all banks to follow the Standard Operating Procedure (SOP) to deal with the credit application of PM Vishwakarma beneficiaries. Accordingly it may be directed to all banks to issue internal communications to the branch level officers on the procedure to be followed to process the loan applications of the PM Vishwakarma beneficiaries. This needs to be effectively communicated to all concerned bank officials to ensure smooth and timely processing of applications.

4. Suggestions on Enhancing Implementation of MSME Support Schemes through Banking System in Kerala

a. MSME Sustainable ZED Certification Scheme – Suggestions for Strengthening Bank Linkage

- ✓ SLBC may circulate updated guidelines from the Ministry of MSME on the ZED Certification Scheme—covering Bronze, Silver, and Gold levels with applicable subsidy benefits—to all member banks for awareness at the branch level.
- ✓ SLBC may advise banks to consider ZED- Bronze, Silver & Gold certified MSMEs on preferential basis of their certification including faster processing and concessional interest rates.
- ✓ SLBC may coordinate with M/o MSME and SIDBI to explore CGTMSE premium concessions or risk mitigation incentives for ZED-certified units.
- ✓ SLBC may recommend inclusion of ZED-certified MSMEs for appropriate interest subvention schemes.
- ✓ Private sector banks (e.g., HDFC, Axis Bank, South Indian Bank)—holding large MSME portfolios—may be encouraged to reduce processing fees and introduce custom loan products to incentivize ZED adoption.

b. MSME LEAN Scheme – Enhancing Credit Linkage

- ✓ Banks may be advised to treat MSMEs that have implemented Lean practices as quality-enhanced and lower-risk borrowers, eligible for preferential terms such as improved working capital limits, faster loan processing, and credit renewal support.

c. MSME Innovative Scheme – Incubation Component

- ✓ SLBC may advise banks to consider the sanctioned incubatee proposals (especially under MSME Idea Hackathon 2.0, 3.0, 4.0, and 5.0) as bankable for term loans and working capital, and guide branches to facilitate credit under CGTMSE, PMEGP, or Stand-Up India, wherever applicable.
- ✓ SLBC may recommend introduction of a simplified “Incubation Loan Product”, tailored for DPIIT-recognized start-ups and incubatees, converting their business ideas to

sustainable business operation which mainly involves business activities other than creation of assets also with features such as streamlined KYC, interest subvention, and CGTMSE guarantee coverage to support innovation-led entrepreneurship.

d. MSME Innovative Scheme – IPR (Intellectual Property Rights) Component

- ✓ **SLBC may encourage member banks to consider registered IP assets (such as patents, trademarks, and designs) as intangible collateral**, especially for creditworthy MSMEs in innovation, technology, and design-led sectors.
- ✓ **Banks may be advised to extend small ticket working capital or bridge loans**, backed by **CGTMSE**, to support MSMEs in meeting upfront costs related to **IPR filing, prosecution, and commercialization**, especially where government reimbursement is pending.

e. MSME Innovative Scheme – Design Component

- SLBC may issue an advisory allowing inclusion of design & prototype development costs as valid heads under MSME project financing.

Conclusion:

The above suggestions are submitted for kind consideration of the SLBC at appropriate level and to facilitate improved credit access and institutional coordination in the implementation of key MSME schemes, thereby strengthening the MSME ecosystem in Kerala.

3.2.3 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 HortiCorp 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).

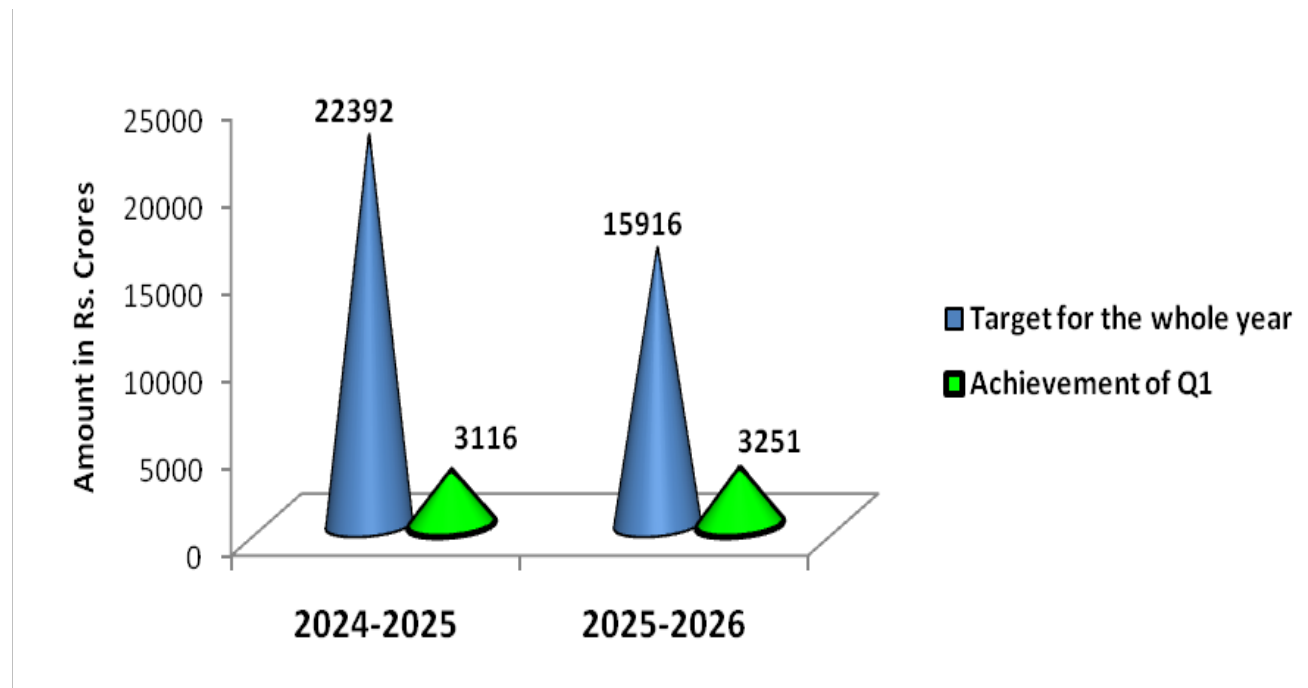
The Steering committee suggested that the TrEDS may make mandatory for the stakeholders up to certain limit.

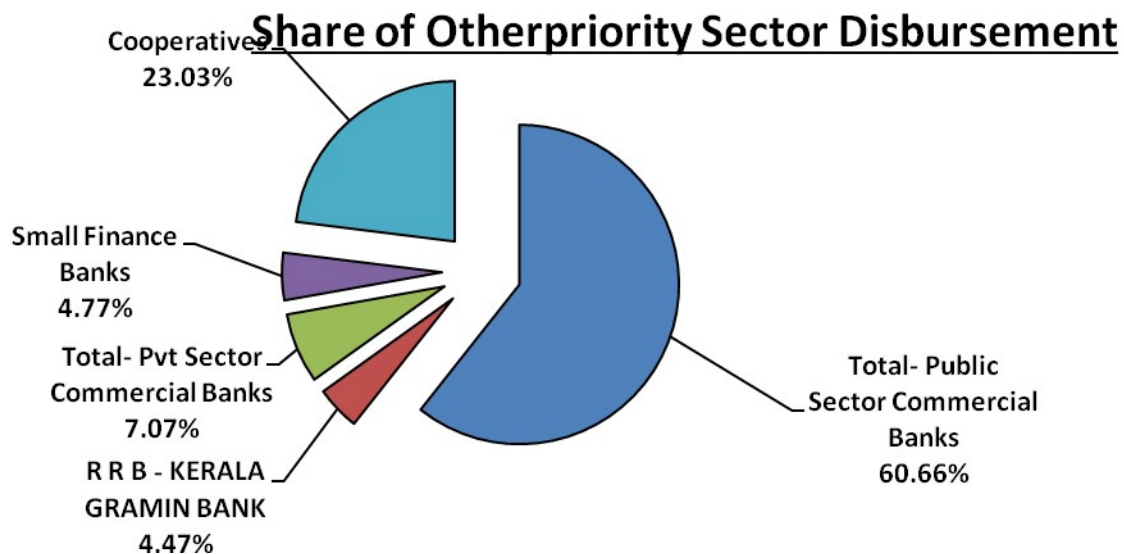
In the 142nd SLBC Meeting, Additional Secretary, Industries Department, informed the chair that after the last SLBC meeting there has been a considerable progress in enrolling the State Government PSU into TrEDS Platform and around 8 PSUs has been enrolled till date.

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. PERFORMANCE UNDER THE OTHER PRIORITY SECTOR

OTHER PRIORITY SECTOR		
Parameter	2024-2025	2025-2026
Target for the whole year	22392	15916
Achievement of Q1	3116	3251
% achievement for Q1	14%	20%





Sl.No.	District	Target for 2025-26	Achievement of Q1	% Achievement
1	PALAKKAD	1500	454	30%
2	KOTTAYAM	740	200	27%
3	ALAPPUZHA	712	186	26%
4	THRISSUR	1000	256	26%
5	KOZHIKODE	799	200	25%
6	KANNUR	962	235	24%
7	KASARGODE	547	130	24%
8	IDUKKI	447	97	22%
9	KOLLAM	1500	323	22%
10	PATHANAMTHITTA	600	129	22%
11	ERNAKULAM	2779	498	18%
12	TRIVANDRUM	1759	307	17%
13	WAYANAD	700	69	10%
14	MALAPPURAM	1870	167	9%
TOTAL		15916	3251	20%

4.1. 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 Yogana 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 Mangers 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.3/2025-FI(Mission Office) dated 16.06.2025.

F. No. 3/2025-FI (Mission Office)
Government of India
Ministry of Finance
Department of financial Services

3rd floor, Jeevandeep Building
Sansad Marg, New Delh-110001
Dated: 16.06.2025

To

MD & CEOs of all Public & Private Sector Banks

Subject: Campaign for Saturation of FI Schemes at GP level in all districts from 01.07.2025 to 30.09.2025-reg.

Sir/Madam,

Financial inclusion schemes of the Government of India play a critical role in empowering the underserved sections of society by ensuring equitable access to formal financial services. These initiatives have helped bring millions of unbanked individuals into the banking fold and laid the foundation for inclusive and sustainable economic growth.

2. With a view to enhance the penetration of Financial Inclusion flagship schemes i.e PMJDY, PMJJBY, PMSBY, APY and Re-verification of KYC for existing inactive PMJDY accounts, it has been decided to launch a 3 month saturation campaign covering all the Gram Panchayat's of the country from 01.07.2025 to 30.09.2025. Our endeavour is to ensure that every eligible citizen should get the benefits of these schemes. Necessary communications have also been sent to State & District Administration in this regard.

3. In view of above, I would like to request you to instruct your SLBCs & LDMs to organize a 3 months intensive campaign in all the districts of the country covering all the Gram Panchayat's for saturation of beneficiaries under the said schemes.

4. We would like to reiterate that PMJJBY & PMSBY are consent based schemes with premium paid by individual beneficiaries through debit to their bank account with their explicit consent. It is utmost important that before enrolling the beneficiary's under these schemes banks, consent should be obtained from them for debiting the premium from their accounts.

5. Banks/ SLBCs have a stellar role to play in bringing these schemes to the reach of the unserved segments. I am sure that with our coordinated efforts in the campaign, left out eligible persons will be duly identified and enrolled under above mentioned schemes.

Yours faithfully,


(Parshant Kumar Goyal)
Joint Secretary (FI)

Copy to :
SLBC/UTLBC convenors of all States/ UTs

F.No 3/2025 (FI-Mission Office)
Ministry of Finance
Department of Financial Services

3rd floor, Jeewandeeep Building,
Sansad Marg, New Delhi,
Dated 16.06.2025

To

- i. District Magistrates / District collectors
- ii. MD & CEO of Public & Private Sector Banks
- iii. MD & CEO of Public Sector Insurance Companies
- iv. Chairman RRBs, NABARD(For Cooperative Banks – SCB/RCB)
- v. CEO, India Post Payment Bank
- vi. SLBC Convenors
- vii. Lead District Managers

Subject: Detailed Standard Operating Procedure for a 3-month saturation campaign for FI Schemes at Gram Panchayat (GP) level – 01.07.2025 to 30.09.2025.

Sir/Madam,

With an objective to enhance the penetration of Financial Inclusion flagship schemes i.e PMJDY/PMJJBY/PMSBY and APY, DFS is launching a 3-month saturation campaign at Gram Panchayat (GP) level from **01.07.2025 to 30.09.2025**.

2. Duration of the Saturation Campaigns:

The Campaign will run from 01.07.2025 to 30.09.2025 (3 months) in all Gram Panchayats of the country. During the campaign period, special camps to be held preferably on Saturday as per pre-approved program. However camps can be conducted on other days also after discussions in DLCC.

3. Activities to be covered during the campaign:

- i. Re verification of KYC for existing inactive PMJDY accounts
- ii. Opening of bank accounts for unbanked adults under PMJDY
- iii. Enrolments under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY)
- iv. Enrolments under Atal Pension Yojana (APY)

4. Organising the Campaign:

The Campaigns will be coordinated by LDM under the overall guidance and directions of the District Collector & District Magistrate. The exact schedule of the camps to be organized at the Gram Panchayat headquarter shall be decided by the District Level Consultative Committee (DLCC). The responsibility for organizing the camp at a particular Gram Panchayat shall be given to the Bank (SCB/ RRB/ IPPB/ Cooperative Bank) having a branch in the Panchayat or its neighbourhood by the DLCC through LDM. The relevant State Level Bankers Committee Convener Bank will provide related help and assistance to LDM's.

5. Prior Preparation / Communication Strategy:

Meetings of SLBC and DLCC may be held at the state and district level for working out the details of the campaign. It is expected that meetings are held at block / branch level also by the Branch Managers to enlist the support of all

concerned Government functionaries and public representatives. Sarpanch, Panchayat Secretary, SHG members, public representatives and other government functionaries are expected to actively participate in the campaign besides the Business Correspondents and Customer Service Points.

Progress should be continuously monitored at the highest level, directly from the offices of Managing Directors (MDs) and Executive Directors (EDs).

6. Arrangements for the Camps:

The camp should be organized at Panchayat headquarter or any other convenient place in the Gram Panchayat. The campaign should be given wide publicity through both print and electronic media. The exact dates of the camps and the schemes covered therein should be publicised through advertisements in the local media having high circulation, notice boards of the bank branches, Gram Panchayat and local government offices, etc.

Proper arrangements for seating of bank / government functionaries / public representatives and beneficiaries should be made at the camp site. Arrangements for drinking water etc should be ensured. Banners and posters of the schemes in the local language may also be displayed. Forms for enrolments should be made available at the camp site. Financial literacy activities also be undertaken at camp sites by the lead bank in the district.

The Banks should ensure deputation of adequate staff to the camp location for smooth conduct of camp and enrolment of eligible beneficiaries under these schemes.

7. Budget:

All the Banks are advised to provide sufficient budget to the field offices including branches for publicity and local arrangements for the campaign.

8. Monitoring and Reporting:

The Banks, LDM and the District Collector / District Magistrates shall appoint senior officers for visiting the Camps to ensure that the Camps are organized smoothly and as per the instructions.

A portal for reporting the campaign data shall be provided by the Department of Financial Services. The progress of the camps is to be reported by LDM on the said DFS portal. Detailed guidelines for the portal shall be sent separately.

9. Coordination:

For effective coordination, all public and private sector banks, regional rural banks and state cooperative banks are advised to appoint a senior officer (CGM/GM(FI) or equivalent) as the nodal officer of the campaign. SLBC convener's to coordinate with State Authorities and Zonal Heads of banks and request them to provide full support in organizing camps through District officials.

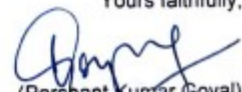
10. Roles and responsibilities:

The role and responsibilities of the various stakeholders involved in campaign is indicated at Annex I.

11. Reward and Recognition:

The best performing 3 Banks, 3 SLBCs, 3 LDMs and 10 Bank/PO branches would be suitably awarded by DFS. It is requested to take immediate necessary action to ensure the success of the campaign.

Yours faithfully,


(Parshant Kumar Goyal)
Joint Secretary (FI)

District Collector / District Magistrate

- To provide overall leadership to the campaign at District level.
- To ensure participation of front-line district level staff of line departments including panchayat officials in the campaign.
- Holding preparatory meeting of DLCC with banks, LDMs, India Post Payment Bank (IPPB), line departments and other stakeholders to discuss and plan the smooth conduct of campaign.
- To guide the LDM in finalizing the location and dates of campaigns in such a way that all Gram Panchayats get covered with at least one camp during the campaign period.
- To periodically supervise, monitor and review the bank wise progress of the campaign.

State Level Bankers Committee (SLBC/ UTLBC)

- To create public awareness in regional languages about the campaign through advertisements in newspapers, banners, pamphlets etc.
- Coordinate with State Authorities and Zonal Heads of banks and request them to provide full support in organizing camps through District officials.
- To create a pool of Senior bankers from all banks for site visits/surprise checks at different locations.
- To periodically monitor the progress of the campaign as reported by LDMs through periodical review meetings.
- To invite local public representatives and Government functionaries for the campaign.

Lead District Manager (LDM)

- Under the overall guidance of the District Collector, to coordinate the campaign
- To work as the nodal officer at the district level.
- Conduct DLCC meetings every month for the duration of the campaign.
- To assign Gram Panchayats with approval of DLCC to the banks (including RRBs, Rural Cooperative Banks and IPPB) for organizing the campaign at identified dates.
- To finalize the location and dates of camps in such a way that all GPs get covered with at least one camp during the campaign period.
- To continuously monitor the progress of the campaign at the grass root (BLBC level).
- To upload the information of camps along with allocation to Banks on DFS portal.
- To ensure that all Bank/PO branches participate in camp as per the allotment and no Gram Panchayat is left out from holding of camps.

MD & CEOs of Banks/RCBs/IPPB

- To provide leadership to the campaign at Bank level and ensure the successful conduct of the Camps in the locations assigned to their bank.
- To periodically monitor & review the progress and achievement of targets assigned to banks
- To appoint CGM/GM (FI) as nodal officer and single point of contact at the bank level
- To ensure deployment of sufficient staff in LDM office during the campaign period

- To depute senior officials to visit camps and monitor / review the progress of the campaign

National Bank for Agriculture and Rural Development (NABARD)

- NABARD to advise all Rural Co-operative Banks to actively participate in the campaign and organize camps as directed by concerned DLCC / LDM.
- NABARD through its regional offices and District Development Managers (DDMs) will also monitor the progress of camps organized by RCBs and provide them support / guidance wherever necessary.

4.2. 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.

KERALA STATE TARGET			
Name of APY- SPs	No. of Branches	AAPB Target	ANNUAL TARGET
State Bank of India	1,233	100	1,23,300
Canara Bank	666	100	66,600
Kerala Gramin Bank	635	100	63,500
Union Bank of India	355	100	35,500
HDFC Bank Ltd.	403	70	28,210
The Federal Bank Ltd.	618	40	24,720
Bank of Baroda	235	100	23,500
The South Indian Bank Ltd.	526	40	21,040
ESAF Small Finance Bank Ltd.	321	65	20,865
Punjab National Bank	193	100	19,300
Indian Overseas Bank	181	100	18,100
Indian Bank	174	100	17,400
The Catholic Syrian Bank Ltd.	300	40	12,000
Central Bank of India	118	100	11,800
ICICI Bank Ltd.	157	70	10,990
Axis Bank Ltd.	149	70	10,430
Bank of India	102	100	10,200
Dhanlaxmi Bank Ltd.	147	40	5,880
UCO Bank	56	100	5,600
Bank of Maharashtra	55	100	5,500
IDBI Bank Ltd.	63	70	4,410
Thiruvananthapuram District Co-op Bank Ltd.	82	20	1,640
Kotak Mahindra Bank	34	40	1,360
Ujjivan Small Finance Bank Ltd.	20	65	1,300
The Kozhikode District Co-op Bank Ltd.	62	20	1,240
The Ernakulam District Co-op Bank Ltd.	59	20	1,180
The Pathanamthitta District Co-op Bank Ltd.	59	20	1,180
Kannur District Co-op Bank Ltd.	58	20	1,160
The Kollam District Co-op Bank Ltd.	58	20	1,160
The Kottayam District Co-op Bank Ltd.	58	20	1,160
Thrissur District Co-op Bank Ltd.	58	20	1,160
The Alappuzha District Co-op Bank Ltd.	55	20	1,100
Idukki District Co-op Bank Ltd.	54	20	1,080
Malappuram District Co-op Bank	53	20	1,060
Bandhan Bank Ltd.	26	40	1,040
Indusind Bank Ltd.	23	40	920
The Kasaragod District Co-op Bank Ltd.	45	20	900
Tamilnad Mercantile Bank	21	40	840
Karnataka Bank Ltd.	21	40	840

The Karur Vysya Bank Ltd.	21	40	840
City Union Bank Ltd.	19	40	760
Wayanad District Co-op Bank Ltd.	36	20	720
Punjab and Sind Bank	6	100	600
AU Small Finance Bank Ltd.	9	65	585
The Lakshmi Vilas Bank Ltd.	13	40	520
Yes Bank Ltd.	12	40	480
Kerala State Co-op Bank Ltd.	20	20	400
DCB Bank Ltd.	4	40	160
Equitas Small Finance Bank Ltd.	2	65	130
Standard Chartered Bank	3	40	120
RBL Bank Ltd.	2	40	80
The Jammu and Kashmir Bank Ltd.	2	40	80
IDFC First Bank	1	40	40
	7,683		5,64,680

PERFORMANCE OF APY

Name of State	Annual Target FY 2025-26	Enrolments FY 2025-26	% Achievement FY 2025-26	Gap to Achieve this year Target
Kerala	5,64,680	1,15,201	20.40%	4,49,479

APY ENROLLMENTS AS ON 14.08.2025		
NAME OF THE BANK	TARGET	ENROLMENTS
KERALA GRAMIN BANK	63500	33986
CANARA BANK	66600	24422
STATE BANK OF INDIA	123300	14856
HDFC BANK LTD	28210	7080
THE SOUTH INDIAN BANK LTD MARKETING DEPARTMENT NPS CELL	21040	6902
UNION BANK OF INDIA	35500	4319
INDIAN BANK	17400	3605
INDIAN OVERSEAS BANK	18100	3396
DHANLAXMI BANK LIMITED	5880	2977
ESAF SMALL FINANCE BANK LIMITED	20865	2724
BANK OF BARODA	23500	2433
UCO BANK	5600	1643
BANK OF INDIA	10200	1338
CENTRAL BANK OF INDIA	11800	987
IDBI BANK LTD	4410	730
TAMILNAD MERCANTILE BANK LTD	840	688
UJJIVAN SMALL FINANCE BANK LIMITED	1300	557
INDUSIND BANK LIMITED	920	472
BANK OF MAHARASHTRA	5500	420
THE FEDERAL BANK LTD	24720	385
THE KARUR VYSYA BANK LTD	840	257
CITY UNION BANK LTD	760	251
PUNJAB NATIONAL BANK	19300	215
KOTAK MAHINDRA BANK	1360	186
KARNATAKA BANK LIMITED	840	124
AU SMALL FINANCE BANK LIMITED	585	112
BANDHAN BANK LIMITED	1040	60
CSB Bank Limited	12000	32
PUNJAB AND SIND BANK	600	26
AXIS BANK LTD	10430	11
ICICI BANK LIMITED	10990	5
YES BANK LIMITED	480	2
DCB BANK LIMITED	160	0
EQUITAS SMALL FINANCE BANK LIMITED	130	0
IDFC FIRST BANK LIMITED	40	0
IDUKKI DISTRICT COOPERATIVE BANK LTD	1080	0
KANNUR DISTRICT CO-OPERATIVE BANK LTD	1160	0
KERALA STATE CO-OPERATIVE BANK LTD	400	0
MALAPPURAM DISTRICT CO-OPERATIVE BANK	1060	0
RBL BANK LIMITED	80	0

STANDARD CHARTERED BANK	120	0
THE ALAPPUZHA DISTRICT CO-OPERATIVE BANK LTD	1100	0
THE ERNAKULAM DISTRICT COOPERATIVE BANK LTD	1180	0
THE JAMMU AND KASHMIR BANK LTD	80	0
THE KASARAGOD DISTRICT COOPERATIVE BANK LTD	900	0
THE KOLLAM DISCTRICT CO-OPERATIVE BANK LTD	1160	0
THE KOTTAYAM DISTRICT CO-OPERATIVE BANK LTD	1160	0
THE KOZHIKODE DISTRICT CO-OPERATIVE BANK LTD	1240	0
THE LAKSHMI VILAS BANK LTD	520	0
THE PATHANAMTHITTA DISTRICT CO-OPERATIVE BANK LTD	1180	0
THIRUVANANTHAPURAM DISTRICT CO-OPERATIVE BANK LTD	1640	0
THRISSUR DISTRICT CO OPERATIVE BANK LTD	1160	0
WAYANAD DISTRICT COOPERATIVE BANK LTD	720	0
Grand Total	564680	115201

4.3.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.

NAME OF THE BANK	DEPOSIT IN CR	ADVANCE IN CR	CD RATIO
KSCARDB (incl. PCARDBs)	409	7943	1941%
BANK OF MAHARASHTRA	1478	10224	692%
JAMMU & KASHMIR BANK	26	100	378%
UCO BANK	2208	6941	314%
BANDHAN BANK	1829	2526	138%
PUNJAB & SIND BANK	605	831	137%
IDFC FIRST Bank	2582	3389	131%
BANK OF BARODA	18718	24252	130%
BANK OF INDIA	6271	7652	122%
YES BANK	5673	6791	120%
HDFC BANK	52554	61527	117%
CITY UNION BANK	853	914	107%
UNION BANK OF INDIA	29961	31982	107%

IDBI BANK	6719	7052	105%
R R B - KERALA GRAMIN BANK	27081	28274	104%
AXIS BANK	24201	23916	99%
CANARA BANK	73890	72112	98%
INDUS IND BANK	12845	12398	97%
INDIAN BANK	14849	14094	95%
CENTRAL BANK OF INDIA	7316	6793	93%
KOTAK MAHINDRA BANK	4850	4462	92%
PUNJAB NATIONAL BANK	12156	11097	91%
ICICI BANK	30399	25892	85%
T.N.MERCANTILE BANK	981	731	74%
KARUR VYSYA BANK	2180	1562	72%
KSCB	66179	47201	71%
KARNATAKA BANK	1112	771	69%
INDIAN OVERSEAS BANK	16425	11022	67%
STATE BANK OF INDIA	254250	147369	58%
DHANLAXMI BANK	12323	6708	54%
CATHOLIC SYRIAN BANK	15002	6406	43%
FEDERAL BANK	163871	68846	42%
SOUTH INDIAN BANK	70082	27624	39%
ESAF	17955	6308	35%
Ujjivan Small Finance Bank	1873	584	31%
DBS BANK	631	186	30%
RBL Bank	1194	99	8%
DIST CO-OPERATIVE BANKS	0	0	0%

CD RATIO OF THE BANKS WHICH ARE ABOVE STATE AVERAGE

NAME OF THE BANK	DEPOSIT IN CR	ADVANCE IN CR	CD RATIO
KSCARDB (incl. PCARDBs)	409	7943	1940.98%
BANK OF MAHARASHTRA	1478	10224	691.61%
JAMMU & KASHMIR BANK	26	100	378.35%
UCO BANK	2208	6941	314.41%
BANDHAN BANK	1829	2526	138.12%
PUNJAB & SIND BANK	605	831	137.19%
IDFC FIRST Bank	2582	3389	131.24%
BANK OF BARODA	18718	24252	129.57%
BANK OF INDIA	6271	7652	122.01%
YES BANK	5673	6791	119.71%
HDFC BANK	52554	61527	117.07%
CITY UNION BANK	853	914	107.13%
UNION BANK OF INDIA	29961	31982	106.75%
IDBI BANK	6719	7052	104.96%
R R B - KERALA GRAMIN BANK	27081	28274	104.41%
AXIS BANK	24201	23916	98.82%
CANARA BANK	73890	72112	97.59%

INDUS IND BANK	12845	12398	96.52%
INDIAN BANK	14849	14094	94.91%
CENTRAL BANK OF INDIA	7316	6793	92.86%
KOTAK MAHINDRA BANK	4850	4462	92.00%
PUNJAB NATIONAL BANK	12156	11097	91.29%
ICICI BANK	30399	25892	85.17%
T.N.MERCANTILE BANK	981	731	74.44%

CD RATIO OF THE BANKS WHICH ARE BELOW STATE AVERAGE			
NAME OF THE BANK	DEPOSIT IN CR	ADVANCE IN CR	CD RATIO
KARUR VYSYA BANK	2180	1562	71.65%
KSCB	66179	47201	71.32%
KARNATAKA BANK	1112	771	69.37%
INDIAN OVERSEAS BANK	16425	11022	67.10%
STATE BANK OF INDIA	254250	147369	57.96%
DHANLAXMI BANK	12323	6708	54.44%
CATHOLIC SYRIAN BANK	15002	6406	42.70%
FEDERAL BANK	163871	68846	42.01%
SOUTH INDIAN BANK	70082	27624	39.42%
ESAF	17955	6308	35.13%
Ujjivan Small Finance Bank	1873	584	31.21%
DBS BANK	631	186	29.50%
RBL Bank	1194	99	8.30%
DIST CO-OPERATIVE BANKS	0	0	0.00%

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 72.08%. The CD ratio of the state is growing with the expected pace and as informed earlier banks of the state to strive to achieve a CD ratio of 75% by the end of this financial year.

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

4.4. 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.

The land consisting of 1.24 cents for the purpose of passage for Trivandrum RSETI has already been identified and mutually agreed upon and survey completed. However, this file containing the allotment of this 1.24 cents is with the office of the Land and Revenue commissioner for the past one month without any progress. We request the concerned Department to take a decision on the same at the earliest.

RSETI Kollam : The building has been completed and the inauguration of the same is awaited.

RSETI Alappuzha: Building construction is completed and functioning properly.

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 approved and work has started.

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.

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.

4.5 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.

4.6 Agenda suggested by Reserve Bank of India: 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

The data regarding the same is provided in Annexure 43.

4.7 Agenda suggested by Reserve Bank of India: Unbanked Revenue Centers

The Reserve Bank of India (RBI) emphasizes the need to extend banking services to all revenue centers across the state to promote financial inclusion and ensure equitable access to banking facilities. In this regard, Lead District Managers (LDMs) have been instructed to conduct detailed surveys to identify revenue centers currently lacking banking services. The findings of these surveys must be compiled and submitted for review. This exercise will help assess the gaps in banking infrastructure and facilitate targeted interventions to address the unmet needs of these areas.

Furthermore, if the District Level Review Committee (DLRC) meetings reveal that certain revenue centers still lack adequate banking services, the matter shall be discussed in detail, and major banks will be assigned the responsibility of opening branches in these underserved locations. RBI expects all stakeholders to collaborate proactively to ensure compliance with this directive, thereby strengthening the banking network and fostering inclusive growth across the state. Timely action and regular monitoring will be essential to achieve the desired outcomes.

4.8. Agenda suggested by CGST Department



No. SGST/1220/2024-TPS(HQ)8

Office of the Commissioner of State Tax
State Goods and Services Tax Department
Tax Towers, Karamana P.O, Thiruvananthapuram
e-mail Id - csttpshq.sgst@kerala.gov.in
Date: 18-07-2025

From
The Additional Commissioner,
Taxpayer Services.

To
The Convenor,
SLBC, Kerala.

Sir,

Sub:- SGSTD - Agenda called for the 146th meeting of SLBC, Kerala- Agenda items reporting- Reg.

- Ref:-
1. Agenda call for the 146th meeting of SLBC, Kerala via email dated 10.07.2025 of that office.
 2. Letter No.H2/255/2024-TAXES dated 15.07.2025 of Taxes (H) Department.
 3. Letter No.SGST-1220/2024-TPS(HQ)8 dated 05.06.2024 of this office.
 4. Letter No.SGST-1220/2024-TPS(HQ)8 dated 10.12.2024 of this office.
 5. Letter No.SGST-1220/2024-TPS(HQ)8 dated 23.04.2025 of this office.

Kind attention is invited to the references cited above. As per reference cited 1st above, your office has sought for the agenda to be discussed on the 146th meeting of SLBC, Kerala. It may be noted that, in the 141st meeting of SLBC, Kerala, the appointment of Nodal Officers of banks for facilitating tax arrears recovery was discussed and consequently 33 banks have appointed nodal officers to liaison with the State Goods and Services Tax Department, Kerala for facilitating recovery of tax arrears.