

SPECIAL AGENDA: CASHEW OTS SCHEME

A Special meeting of the Banks with the Cashew Exposure has been called by the Hon'ble Chief Minister of Kerala Shri. Pinarayi Vijayan to discuss the issues faced by the Cashew industries of the State. Government had rolled out an OTS scheme for settling the NPA accounts in the cashew with the banks where it was recommended by the banks with cashew sector to settle the accounts with principal liability 2 Cr by taking 50% of the same and the liability above the same by taking 60%. The orders as well as the other communications made regarding the same is attached below:

"ഭരണഭാഷ- മാതൃഭാഷ"



വ്യവസായ വകുപ്പ് - സ്വകാര്യ കൂട്ടുവണ്ടി വ്യവസായ മേഖലയിൽ സർക്കാർ പ്രഖ്യാപിച്ച പുനരുദ്ധാരണ പാക്കേജിന്റെ ഭാഗമായ "ഒറ്റത്തവണ തീർപ്പാക്കൽ" സംബന്ധിച്ച് ഫോർമുല ത്രൂപീകരിക്കുന്നതിനും ബാങ്കിന് ശുപാർശ നൽകുന്നതിനുമായി ത്രൂപീകരിച്ച 'മൂന്നംഗ കമ്മിറ്റി'യുടെ 30/12/2021 -ൽ നടന്ന യോഗത്തിലുടനീളം പ്രാബല്യം നൽകിയും 'മൂന്നംഗ കമ്മിറ്റി' പിരിച്ചുവിട്ടുകൊണ്ടും സർക്കാർ ഉത്തരവ് പുറപ്പെടുവിക്കുന്നു.

വ്യവസായ (കെ) വകുപ്പ്

സ.ഉ.(സാധാ) നം.224/2022/ID തീയതി.തിരുവനന്തപുരം, 14-03-2022

- പരാമർശം: 1. സ.ഉ.(സാധാ.) നം. 182/2021/വ്യവ. തീയതി 11/02/2021.
2. 'മൂന്നംഗ കമ്മിറ്റി'യുടെ 30/12/2021 -ൽ നടന്ന യോഗത്തിന്റെ നടപടിപ്പട്ടിക.

ഉത്തരവ്

സ്വകാര്യ കൂട്ടുവണ്ടി വ്യവസായ മേഖലയിൽ സർക്കാർ പ്രഖ്യാപിച്ച പുനരുദ്ധാരണ പാക്കേജ് നടപ്പാക്കുന്നതുമായി ബന്ധപ്പെട്ട് ബഹു. മുഖ്യമന്ത്രിയുടെ അദ്ധ്യക്ഷതയിലും ബഹു. വ്യവസായ വകുപ്പ് മന്ത്രിയുടെ സാന്നിധ്യത്തിലും 21/12/2020 തീയതിയിൽ നടന്ന SLBC (State Level Bankers Committee), കൂട്ടുവണ്ടി വ്യവസായികളുടെ പ്രതിനിധി എന്നിവരുമായുള്ള യോഗത്തിൽ, 'ഒറ്റത്തവണ തീർപ്പാക്കൽ' സംബന്ധിച്ച് കൃത്യമായ ഫോർമുല ത്രൂപീകരിക്കുന്നതിനും ബാങ്കിന് ശുപാർശ നൽകുന്നതിനുമായി ബാങ്കിന്റെ പ്രതിനിധി, വ്യവസായികളുടെ പ്രതിനിധി, സർക്കാർ പ്രതിനിധി എന്നിവരെ ഉൾപ്പെടുത്തി മൂന്നംഗ കമ്മിറ്റി ത്രൂപീകരിക്കുകയും മാനദണ്ഡങ്ങൾ ഉണ്ടാക്കി സഹകരിച്ച് നടപ്പിലാക്കുകയും ചെയ്യണമെന്ന് തീരുമാനിച്ചിരുന്നു. അതുപ്രകാരം SLBC കൺവീനർ (ഡെപ്യൂട്ടി ജനറൽ മാനേജർ, കാന്റോ ബാങ്ക്), വ്യവസായ വകുപ്പ് ജോയിന്റ് സെക്രട്ടറി, വ്യവസായികളുടെ പ്രതിനിധി എന്നിവരെ ഉൾപ്പെടുത്തി പരാമർശം 1 പ്രകാരം 'മൂന്നംഗ കമ്മിറ്റി' ത്രൂപീകരിച്ചിരുന്നു.

2) തുടർന്ന് പ്രസ്തുത കമ്മിറ്റി നിരവധി മീറ്റിംഗുകൾ ചേർന്നെങ്കിലും ബാങ്കുകളും വ്യവസായികളുമായി OTS സംബന്ധിച്ച് ഒരു സമവായത്തിലെത്താൻ സാധിക്കാതിരുന്ന സാഹചര്യത്തിൽ 22/09/2021, 06/12/2021, 17/12/2021, 30/12/2021 എന്നീ തീയതികളിൽ ബഹു. വ്യവസായ വകുപ്പ് മന്ത്രിയുടെ അദ്ധ്യക്ഷതയിൽ മൂന്നംഗ കമ്മിറ്റിയുടെ യോഗം ചേരുകയും 30/12/2021 -ൽ നടന്ന യോഗത്തിൽ അന്തിമ തീരുമാനം കൈക്കൊള്ളുകയും ചെയ്തിരുന്നു. 30/12/2021 -ൽ നടന്ന യോഗം ചുവടെ പറയുന്ന തീരുമാനങ്ങൾ അംഗീകരിച്ചു.

1. 31.01.2019 വരെ ആയ NP അക്കൗണ്ടുകൾക്ക് പകരം 31.03.2020 വരെ NPA ആയ അക്കൗണ്ടുകൾ ഈ പാക്കേജിന്റെ പരിധിയിൽ ഉൾപ്പെടുത്തുന്നതാണ്.
2. രണ്ട് കോടി വരെയുള്ള അക്കൗണ്ടുകൾക്ക് OTS തുകയുടെ 50% അംഗീകരിച്ച് OTS അനുവദിക്കുന്നതാണ്.
- 2 കോടിയിൽ 10 കോടി വരെയുള്ള NP അക്കൗണ്ടുകൾക്ക് OTS തുകയുടെ 60% അംഗീകരിച്ച് OTS അനുവദിക്കുന്നതാണ്.
3. OTS സ്വീകരിക്കുന്ന അക്കൗണ്ട് ഫോർഡർ 31/03/2022 നകം ബാങ്കുമായി കരാറിൽ ഏർപ്പെട്ട് തുടർ നടപടികൾ സ്വീകരിക്കേണ്ടതാണ്.
4. OTS സ്വീകരിച്ച് ബാധ്യത ഒഴിവാക്കുന്നതിന് OTS സ്വീകരിക്കുന്ന തീയതി മുതൽ പരമാവധി 1 വർഷം വരെ സമയം അനുവദിക്കുന്നതാണ്.
5. OTS സ്വീകരിക്കുന്നവർ OTS തുകയുടെ 10% Initial Payment ആയി ബാങ്കുകളിൽ ഒടുക്കുന്നതിന് OTS സ്വീകരിക്കുന്ന തീയതി മുതൽ 2 മാസത്തെ സമയം അനുവദിക്കുന്നതാണ്.
6. Trading Account -കൾ മാത്രമുള്ളവ ഒഴിവാക്കാമെങ്കിലും Cashew Business ഉം Production/ Processing etc. and including Trading ഉം ഈ Settlement - ന്റെ പരിധിയിൽ വരുന്നതാണ്.
7. ബിസിനസ്സ് സ്ഥാപനത്തിന്റെ നഷ്ടം ബോധ്യപ്പെടുത്തുന്ന Audited Account- ന്റെ ഏതെങ്കിലും മുൻ വർഷത്തെ പകർപ്പ് ബാങ്കുകൾക്ക് ലഭ്യമാക്കേണ്ടതാണ്.

8. OTS തുകയുടെ ബുക്ക് ഓഫ് അക്കൗണ്ടിന് അല്ലെങ്കിൽ പ്രിൻസിപ്പൽ തുക, ഇതിൽ ഏതാണോ കുറവ് അതാണ് പരിഗണിക്കുന്നത്.

3. മേൽ സാഹചര്യത്തിൽ, ബഹു. വ്യവസായ വകുപ്പ് മന്ത്രിയുടെ അദ്ധ്യക്ഷതയിൽ 30/12/2021 -ന് നടന്ന മൂന്നംഗ കമ്മിറ്റിയുടെ മേൽ വ്യവസ്ഥകൾക്ക് വിധേയമായി യോഗ തീരുമാനങ്ങൾക്ക് ഉടനടി പ്രാബല്യം നൽകിയും തുടർ നടപടികൾക്ക് അംഗീകാരം നൽകിക്കൊണ്ടും സൂചന 1-ലെ മൂന്നംഗ കമ്മിറ്റി പിരിച്ചുവിട്ടുകൊണ്ടും സർക്കാർ ഉത്തരവ് പുറപ്പെടുവിക്കുന്നു.

(ഗവർണ്ണറുടെ ഉത്തരവിൻ പ്രകാരം)
RAJESH KUMAR SINHA
പ്രിൻസിപ്പൽ സെക്രട്ടറി

ശ്രീ. എസ്.മുരളി, ഓയിന്റ് സെക്രട്ടറി, വ്യവസായ (കെ) വകുപ്പ്
ശ്രീ. എസ്.പ്രേംകുമാർ, ജനറൽ മാനേജർ, സർക്കിൾ ഹെഡ് ആന്റ് കൺവീനർ, കാനറാ ബാങ്ക് (എസ്.എൽ.ബി.സി പ്രതിനിധി), തിരുവനന്തപുരം
ശ്രീ. സഞ്ജു മോൻ, ഡിവിഷണൽ മാനേജർ, കാനറാ ബാങ്ക്, സർക്കിൾ ഓഫീസ്, തിരുവനന്തപുരം
ശ്രീ.ശശിധരൻ ആചാരി, മഹാലക്ഷ്മി ക്യാഷ്യൂ ഇൻഡസ്ട്രീസ്, നെട്ടയം പി.ഒ, അമ്പലമുക്ക്, കൊല്ലം (വ്യവസായ പ്രതിനിധി)
പ്രിൻസിപ്പൽ അക്കൗണ്ടന്റ് ജനറൽ (ഓഡിറ്റ്/എ&ഇ), കേരളം, തിരുവനന്തപുരം
വ്യവസായ വാണിജ്യ ഡയറക്ടർ, തിരുവനന്തപുരം
സെക്രട്ടറി, റിയാബി, തിരുവനന്തപുരം
സ്പെഷ്യൽ ഓഫീസർ, ക്യാഷ്യൂ
ധനകാര്യ വകുപ്പ്
ആസൂത്രണ സാമ്പത്തിക കാര്യ (എഫ്) വകുപ്പ്
വിവര പൊതുജന സമ്പർക്ക വകുപ്പ് (സർക്കാർ ഉത്തരവ് വെബ് സൈറ്റിൽ പ്രസിദ്ധീകരിക്കുന്നതിന്)
കരുതൽ ഫയൽ

ഉത്തരവിൻ പ്രകാരം
Signed by S Padmaja
Date: 15-03-2022 10:45:02
സെക്ഷൻ ഓഫീസർ

പകർപ്പ് .ബഹു മുഖ്യമന്ത്രിയുടെ പ്രിൻസിപ്പൽ സെക്രട്ടറിക്ക് ,
ബഹു വ്യവസായ വകുപ്പ് മന്ത്രിയുടെ പി എസ് ന് ,
ബഹു: ധനകാര്യ വകുപ്പ് മന്ത്രിയുടെ പി എസ് ന് ,
വ്യവസായ (ക്യാഷ്യൂ) വകുപ്പ് പ്രിൻസിപ്പൽ സെക്രട്ടറിയുടെ പി എ-യ്ക്ക് ,
വ്യവസായ വകുപ്പ് പ്രിൻസിപ്പൽ സെക്രട്ടറിയുടെ പി എ-യ്ക്ക് .

"ജനതാകം മാതൃഭാഷ"



കേരള സർക്കാർ

സംഗ്രഹം



വ്യവസായ വകുപ്പ് - സ്വകാര്യ കൂട്ടവണ്ടി വ്യവസായ മേഖലയിൽ സർക്കാർ പ്രഖ്യാപിച്ച പുനരുദ്ധാരണ പാക്കേജിന്റെ ഭാഗമായ 'ഒറ്റത്തവണ തീർപ്പാക്കൽ' (OTS) പദ്ധതി നടപ്പിലാക്കിയ ഉത്തരവിന്റെ വ്യാപ്തി ഉയർത്തിയും വ്യവസ്ഥകൾ പുതുക്കിയും ഉത്തരവ് പുറപ്പെടുവിക്കുന്നു.

വ്യവസായ (കെ) വകുപ്പ്

സ.ഉ.(സാധാ) നം.542/2023/ID തീയതി,തിരുവനന്തപുരം, 08-06-2023

- പരാമർശം:-
1. സ.ഉ.(സാധാ.)നം.224/2022/വ്യവ. തീയതി 14/03/2022.
 2. സ.ഉ.(സാധാ.)നം.562/2022/വ്യവ. തീയതി 16/06/2022.
 3. ബഹു. വ്യവസായ വകുപ്പ് മന്ത്രിയുടെ അദ്ധ്യക്ഷതയിൽ 24/05/2023 -ന് എസ്.എൽ.ബി.സി (SLBC) ബാങ്കുകളുമായി നടത്തിയ യോഗത്തിന്റെ നടപടിക്രമം.

ഉത്തരവ്

സ്വകാര്യ കൂട്ടവണ്ടി വ്യവസായ മേഖലയിൽ സർക്കാർ പ്രഖ്യാപിച്ച പുനരുദ്ധാരണ പാക്കേജിന്റെ ഭാഗമായ 'ഒറ്റത്തവണ തീർപ്പാക്കൽ' (OTS) പദ്ധതി സംബന്ധിച്ച് ഫോർമുല രൂപീകരിക്കുന്നതിനും ബാങ്കുകൾക്ക് ശുപാർശ നൽകുന്നതിനുമായി രൂപീകരിച്ച മൂന്നംഗ കമ്മിറ്റിയുടെ 30/12/2021 -ൽ നടന്ന യോഗ തീരുമാനങ്ങൾക്ക് പ്രാബല്യം നൽകിക്കൊണ്ടും മൂന്നംഗ കമ്മിറ്റി പരിഷ്കരിച്ചുകൊണ്ടും പരാമർശം 1 പ്രകാരം സർക്കാർ ഉത്തരവ് പുറപ്പെടുവിച്ചിരുന്നു. തുടർന്ന് പ്രസ്തുത ഉത്തരവ് പ്രകാരം അക്കാണ്ട് ഹോൾഡർ ബാങ്കുമായി കരാറിൽ ഏർപ്പെട്ട് തുടർ നടപടികൾ സ്വീകരിക്കേണ്ട തീയതി 31/03/2022 -ൽ നിന്നും 31/12/2022 വരെ നീർത്തിട്ടിട്ട് പരാമർശം 2 പ്രകാരവും ഉത്തരവ് പുറപ്പെടുവിച്ചിരുന്നു.

2) എന്നാൽ മേൽ പരാമർശം (1),(2) ഉത്തരവുകൾ പ്രകാരമുള്ള 'ഒറ്റത്തവണ തീർപ്പാക്കൽ' പദ്ധതിയുടെ ആനുകൂല്യം അർഹരായ നിരവധി വ്യവസായികൾക്ക് നേടാനായില്ലെന്നും കൂടുതൽ വ്യവസായികൾക്ക് പ്രസ്തുത പദ്ധതിയുടെ ആനുകൂല്യം അഭ്യർത്ഥിച്ചും നിരവധി നിവേദനങ്ങൾ സർക്കാരിൽ ലഭിച്ചിട്ടുണ്ട്. പ്രസ്തുത സാഹചര്യത്തിൽ, ബഹു. വ്യവസായ വകുപ്പ് മന്ത്രിയുടെ അദ്ധ്യക്ഷതയിൽ എസ്.എൽ.ബി.സി (SLBC) യും മെമ്പർ ബാങ്കുകളുമായി പരാമർശം (3) പ്രകാരം നടത്തിയ യോഗം കൂട്ടവണ്ടി വ്യവസായത്തിൽ നിലനില്ക്കുന്ന പ്രതിസന്ധികൾ ചർച്ച ചെയ്യുകയും ആയതിന്റെ അടിസ്ഥാനത്തിൽ പ്രസ്തുത യോഗം അംഗീകരിച്ച ചുവടെ പറയുന്ന വ്യവസ്ഥകൾ കൂടി ഉൾപ്പെടുത്തി 'ഒറ്റത്തവണ തീർപ്പാക്കൽ' പദ്ധതി പരിഷ്കരിച്ച് ഉത്തരവ് പുറപ്പെടുവിക്കുന്നു.

1. പരാമർശം (1) പ്രകാരം സർക്കാർ പ്രഖ്യാപിച്ച 'ഒറ്റത്തവണ തീർപ്പാക്കൽ' പദ്ധതിയുടെ പരിധിയിൽ 31/03/2021 വരെ നിഷ്ഠിത ആസ്തി (NPA) ആയ കൂട്ടവണ്ടി വ്യവസായികളുടെ ലോൺ അക്കാണ്ടുകൾ കൂടി ഉൾപ്പെടുത്താനാണ്.

2. 'ഒറ്റത്തവണ തീർപ്പാക്കൽ' പദ്ധതിയുടെ ആനുകൂല്യം ലഭിക്കുന്നതിനായി വ്യവസായികൾ ബന്ധപ്പെട്ട ബാങ്കുകൾക്ക് അപേക്ഷ സമർപ്പിക്കാനുള്ള അവസാന തീയതി 31/12/2023 ആയിരിയുന്നതാണ്.

3. 10 കോടി രൂപയ്ക്ക് മുകളിൽ മൂലധനമുള്ള നിഷ്ഠിത ലോണം 'ഒറ്റത്തവണ തീർപ്പാക്കൽ' പദ്ധതിയുടെ പരിധിയിൽ ഉൾപ്പെടുത്തി, പ്രിൻസിപ്പൽ തുകയുടെ 60% അംഗീകരിച്ച് OTS അനുവദിക്കുന്നതാണ്.

4. 'ഒറ്റത്തവണ തീർപ്പാക്കൽ' പദ്ധതി സംബന്ധിച്ച് വ്യവസായികളും ബാങ്കുകളും തമ്മിൽ നിലനിൽക്കുന്ന പ്രശ്നങ്ങളും തർക്കങ്ങളും പരിഹരിക്കുന്നതിനുള്ള നോഡൽ ഓഫീസർ ആയി കേരള കാഷ്യൂ ബോർഡ്, ചെയർമാൻ & മാനേജിംഗ് ഡയറക്ടർ പ്രവർത്തിക്കുന്നതാണ്.

5. 'ഒറ്റത്തവണ തീർപ്പാക്കൽ' പദ്ധതിയുടെ കീഴിൽ ലഭിക്കുന്ന അപേക്ഷകളുടെ വേഗത്തിലും സുഗമവുമായ നടത്തിപ്പിനായി ഒരു സീനിയർ ഉദ്യോഗസ്ഥനെ നോഡൽ ഓഫീസറായി എല്ലാ ബാങ്കുകളും നിയമിക്കേണ്ടതാണ്.

(ഗവർണറുടെ ഉത്തരവിൻ പ്രകാരം)
അജിത് കുമാർ ഐ എ എസ്
സെക്രട്ടറി

ശ്രീ എസ് പ്രേംകുമാർ, എസ്.എൽ.ബി.സി കൺവീനർ & ജനറൽ മാനേജർ, കാന്നറ ബാങ്ക്, തിരുവനന്തപുരം.

സെക്രട്ടറി, റിയാബ്, തിരുവനന്തപുരം.

ഡയറക്ടർ, വ്യവസായ വാണിജ്യ ഡയറക്ടറേറ്റ്, തിരുവനന്തപുരം.

ചെയർമാൻ & മാനേജിംഗ് ഡയറക്ടർ, കേരള കാഷ്യൂ ബോർഡ്, തിരുവനന്തപുരം.

ജില്ലാ കളക്ടർ, കൊല്ലം.

സ്പെഷ്യൽ ഓഫീസർ (കാഷ്യൂ) & ചെയർമാൻ, കേരള സംസ്ഥാന കൂട്ടമാവ് കൃഷി വികസന ഏജൻസി, കൊല്ലം.

പ്രിൻസിപ്പൽ അക്കൗണ്ടന്റ് ജനറൽ (എ&ഇ)/(ആഡിറ്റ്), തിരുവനന്തപുരം

വീവര പൊതുജന സമ്പർക്ക വകുപ്പ് (സർക്കാർ ഉത്തരവ് വെബ്സൈറ്റിൽ

പ്രസിദ്ധീകരിക്കുന്നതിന്)

സ്റ്റോക്ക് ഫയൽ/ഓഫീസ് കോപ്പി (കെ2/6/2023/വ്യവ.)

ഉത്തരവിൻ പ്രകാരം
Signed by
S Padmaja
Date: 08-06-2023 16:52:52

പകർപ്പ്:- വ്യവസായ വകുപ്പ് മന്ത്രിയുടെ പി. എസ് -ന്
കാഷ്യൂ സെക്രട്ടറിയുടെ പി. എ -യ്ക്ക്



കേരള സർക്കാർ

സംഗ്രഹം

വ്യവസായ വകുപ്പ് - സ്വകാര്യ കച്ചവടബി വ്യവസായ മേഖലയിൽ സർക്കാർ പ്രഖ്യാപിച്ച പുനരുദ്ധാരണ പാക്കേജിന്റെ ഭാഗമായ ഒറ്റത്തവണ തീർപ്പാക്കൽ (OTS) പദ്ധതിയിൽ അപേക്ഷകൾ സ്വീകരിക്കുന്ന അവസാന തീയതി 31/12/2024 വരെ ദീർഘിപ്പിച്ച് ഉത്തരവ് പുറപ്പെടുവിക്കുന്നു

വ്യവസായ (കെ) വകുപ്പ്

സ.ഉ.(സാധാ) നം.355/2024/ID തീയതി,തിരുവനന്തപുരം, 22-05-2024

- പരാമർശം:-
1. സ.ഉ.(സാധാ.) നം.224/2022/വ്യവ. തീയതി 14/03/2022.
 2. സ.ഉ.(സാധാ.) നം.562/2022/വ്യവ. തീയതി 16/06/2022
 3. സ.ഉ. (സാധാ.) നം.542/2023/വ്യവ. തീയതി 08/06/2023
കാഷ്യ സെക്രട്ടറിയുടെ അദ്ധ്യക്ഷതയിൽ 18/04/2024, 24/04/2024 എന്നീ തീയതികളിൽ എസ്. എൽ.ബി.സി (SLBC) കൺവീനറുമായും ബാങ്കുകളുമായും നടത്തിയ യോഗങ്ങളുടെ നടപടിക്രമം.

ഉത്തരവ്

സ്വകാര്യ കച്ചവടബി വ്യവസായ മേഖലയിൽ സർക്കാർ പ്രഖ്യാപിച്ച പുനരുദ്ധാരണ പാക്കേജിന്റെ ഭാഗമായ ഒറ്റത്തവണ തീർപ്പാക്കൽ (OTS) പദ്ധതി സംബന്ധിച്ച് ഹോർദ്ദല രൂപീകരിക്കുന്നതിനും ബാങ്കിന് ശുപാർശ നൽകുന്നതിനുമായി സർക്കാർ രൂപീകരിച്ച മൂന്നംഗ കമ്മിറ്റിയുടെ 30/12/2021 -ൽ നടന്ന യോഗ തീരുമാനങ്ങൾക്ക് പ്രാബല്യം നൽകിക്കൊണ്ടും ഒറ്റത്തവണ തീർപ്പാക്കൽ (OTS) പദ്ധതി നടപ്പിലാക്കിക്കൊണ്ടും പരാമർശം (1) പ്രകാരം സർക്കാർ ഉത്തരവ് പുറപ്പെടുവിച്ചിരുന്നു. തുടർന്ന് പ്രസ്തുത ഉത്തരവ് പ്രകാരം അക്കൗണ്ട് ഹോൾഡർമാർ ബാങ്കുകളുമായി കരാറിൽ ഏർപ്പെട്ട് തുടർ നടപടികൾ സ്വീകരിക്കേണ്ട തീയതി 31/03/2022 -ൽ നിന്നും 31/12/2022 വരെയായി ദീർഘിപ്പിച്ച് പരാമർശം (2) പ്രകാരം ഉത്തരവ് പുറപ്പെടുവിച്ചു.

2) അതേ സമയം, പ്രസ്തുത ഉത്തരവുകൾ പ്രകാരമുള്ള ഒറ്റത്തവണ തീർപ്പാക്കൽ പദ്ധതിയുടെ ആനുകൂല്യം അർഹരായ നിരവധി വ്യവസായികൾക്ക് നേടാനായില്ലെന്നും കൂടുതൽ വ്യവസായികൾക്ക് പ്രസ്തുത പദ്ധതിയുടെ ആനുകൂല്യം അഭ്യർത്ഥിച്ചും നീവേദനങ്ങൾ സർക്കാരിൽ ലഭിച്ചതിന്റെ അടിസ്ഥാനത്തിൽ ബഹു.വ്യവസായ വകുപ്പ് മന്ത്രിയുടെ അദ്ധ്യക്ഷതയിൽ എസ്.എൽ.ബി.സി (SLBC) മെമ്പർ ബാങ്കുകളുമായി യോഗം നടത്തിയതിന്റെ അടിസ്ഥാനത്തിൽ 'ഒറ്റത്തവണ തീർപ്പാക്കൽ' പദ്ധതിയുടെ ആനുകൂല്യം ലഭിക്കുന്നതിനായി വ്യവസായികൾ ബന്ധപ്പെട്ട ബാങ്കുകൾക്ക് അപേക്ഷ സമർപ്പിക്കാനുള്ള അവസാന തീയതി 31/12/2023 വരെയായി ദീർഘിപ്പിച്ച് ഉത്തരവ് പുറപ്പെടുവിച്ചു.

3) എന്നാൽ, കോവിഡാനന്തരം സാമ്പത്തിക മേഖലയിൽ പൊതുവായി ഉണ്ടായിട്ടുള്ള തകർച്ചയും ദേശീയ-അന്തർദേശീയ മാർക്കറ്റിലെ ചാഞ്ചാട്ടം നീമിത്തം കൂടുവണ്ടി വ്യവസായത്തിൽ സംഭവിച്ച പ്രതിസന്ധിയും കാരണം ഭൂരിഭാഗം വ്യവസായികൾക്കും സർക്കാർ പ്രഖ്യാപിച്ച 'ഒറ്റത്തവണ തീർപ്പാക്കൽ' പദ്ധതിയുടെ ആനുകൂല്യം മുതലാക്കാനായില്ലെന്നും ആയതിനാൽ ബാങ്കുകൾ OTS അപേക്ഷകൾ സ്വീകരിക്കുന്ന അവസാന തീയതി ഒരിക്കൽ കൂടി ദീർഘിപ്പിക്കുന്നതിന് നടപടി സ്വീകരിക്കണമെന്നും നിരവധി കൂടുവണ്ടി വ്യവസായികളും സംഘടനകളും സർക്കാരിനോട് തുടർന്ന് അഭ്യർത്ഥിച്ചു.

4) മേൽ സാഹചര്യം സർക്കാർ വിശദമായി പരിശോധിച്ചതിന്റെ അടിസ്ഥാനത്തിൽ എസ്.എൽ.ബി.സി (SLBC) കൺവീനറുമായും മെമ്പർ ബാങ്കുകളുമായും കാഷ്യൂ സെക്രട്ടറിയുടെ അദ്ധ്യക്ഷതയിൽ 18/04/2024, 24/04/2024 എന്നീ തീയതികളിൽ യോഗങ്ങൾ നടത്തി, പ്രസ്തുത യോഗങ്ങളിൽ കൈക്കൊണ്ട തീരുമാനങ്ങളുടെ അടിസ്ഥാനത്തിൽ, പരാമർശം (1) ഉത്തരവ് പ്രകാരം സർക്കാർ പ്രഖ്യാപിച്ച 'ഒറ്റത്തവണ തീർപ്പാക്കൽ' പദ്ധതിയുടെ ആനുകൂല്യം ലഭിക്കുന്നതിനായി കൂടുവണ്ടി വ്യവസായികൾ ബന്ധപ്പെട്ട ബാങ്കുകൾക്ക് അപേക്ഷ സമർപ്പിക്കാനുള്ള അവസാന തീയതി 31/12/2024 വരെ ഒരിക്കൽ കൂടി ദീർഘിപ്പിച്ച് ഉത്തരവ് പുറപ്പെടുവിക്കുന്നു. 'ഒറ്റത്തവണ തീർപ്പാക്കൽ' പദ്ധതിയുമായി ബന്ധപ്പെട്ട് മേൽ പരാമർശ ഉത്തരവുകളിൽ പ്രതിപാദിച്ചിട്ടുള്ള മറ്റ് വ്യവസ്ഥകളെല്ലാം നിലനിൽക്കുന്നതാണ്.

(ഗവർണറുടെ ഉത്തരവിൻ പ്രകാരം)
 ബിജു പ്രഭാകർ
 സെക്രട്ടറി

ശ്രീ എസ് പ്രൊകമാർ, എസ്.എൽ. ബി.സി കൺവീനർ & ജനറൽ മാനേജർ, കാനറ ബാങ്ക്, തിരുവനന്തപുരം.
 മെമ്പർ സെക്രട്ടറി, ബി.പി.റ്റി, തിരുവനന്തപുരം.
 ഡയറക്ടർ, വ്യവസായ വാണിജ്യ ഡയറക്ടറേറ്റ്, തിരുവനന്തപുരം.
 ചെയർമാൻ & മാനേജിംഗ് ഡയറക്ടർ, കേരള കാഷ്യൂ ബോർഡ്, തിരുവനന്തപുരം.
 സ്പെഷ്യൽ ഓഫീസർ (കാഷ്യൂ) & ചെയർമാൻ, കേരള സംസ്ഥാന കളമാവ് കൃഷി വികസന ഏജൻസി, കൊല്ലം.
 പ്രിൻസിപ്പൽ അക്കൗണ്ടന്റ് ജനറൽ (എ&ഇ)/(ആഡിറ്റ്), തിരുവനന്തപുരം
 വീവര പൊതുജന സമ്പർക്ക വകുപ്പ് (പ്രസിദ്ധീകരണത്തിനായി)
 സ്റ്റോക്ക് ഫയൽ (ഫയൽ നം. കെ2/23/2024/വ്യവ.)

ഉത്തരവിൻ പ്രകാരം

 സെക്ഷൻ ഓഫീസർ

പകർപ്പ്: വ്യവസായ വകുപ്പു മന്ത്രിയുടെ പി.എസിന്
 കാഷ്യൂ സെക്രട്ടറിയുടെ പി.എസ്



GOVERNMENT OF KERALA

Industries (K) Department

No. K2/98/2024/ID

22-07-2024, Thiruvananthapuram

From

Principal Secretary to Government

To

Shri S Premkumar,
General Manager, Canara Bank
& Convenor, SLBC, Tvpm.

Sir,

Sub: ID - Representation submitted by Cashew Protection Council regarding non-compliance of OTS scheme by Banks - Reg.

Ref: 1) G.O (Rt) No. 224/2022/ID Dtd 14/03/2022.

2) G.O (Rt) No. 355/2024/ID Dtd 22/05/2024.

3) Representation submitted by Cashew Protection Council (Copy enclosed).

Please refer to the subject and references mentioned above. As per Government Order cited 1st above, Government had announced a 'One Time Settlement' scheme in consultation with all stakeholders for the settlement of NPA loans which were availed by cashew entrepreneurs for the betterment of Cashew business in Kerala. Later Government modified the said order by extending the scope of the OTS Scheme for the benefit of the industry. Recently, vide Government Order cited 2nd, the date for receiving applications under OTS scheme was extended till 31/12/2024 in order to avail its benefits by more cashew entrepreneurs. However, despite these bonafide efforts by Government, Cashew Protection Council, as per petition referred 3rd above, pointed out that certain banks like SBI, UCO bank, Union bank of India, Tamilnadu Mercantile bank, City Union bank, CSB bank, Karur Vysya bank and

Enclosure

Dhanalaxmi bank are refusing to implement the OTS scheme. Therefore, I am to request you to look into the matter personally and take appropriate measures to address their grievances amicably at the earliest.

Yours Faithfully,
SIJU JACOB
JOINT SECRETARY
For Principal Secretary to Government.

Approved for Issue,

Signed by

Simi Jose V

Date: 25-07-2024 11:21:48

Section Officer.

In the special meeting, Chief Minister instructed to discuss the same in the upcoming SLBC meeting and the modalities of extending the scheme to be finalized. In the background of this we are putting this as a special agenda for discussing in the forum.

State Level Bankers Committee Meeting, September 2024 Agenda & Background Notes

1. ADOPTION OF MINUTES OF 143rd SLBC Meeting. June 2024

The minutes of State Level Bankers' committee Meeting, held on 30th August 2024 circulated vide SLBC letter no SLBC/143/Minutes/163/AJS dated 05th September 2024.

The house may adopt the said minutes.

2. Review of Performance under Primary Sector

2.1 Review of performance under Annual Credit Plan 24-25.

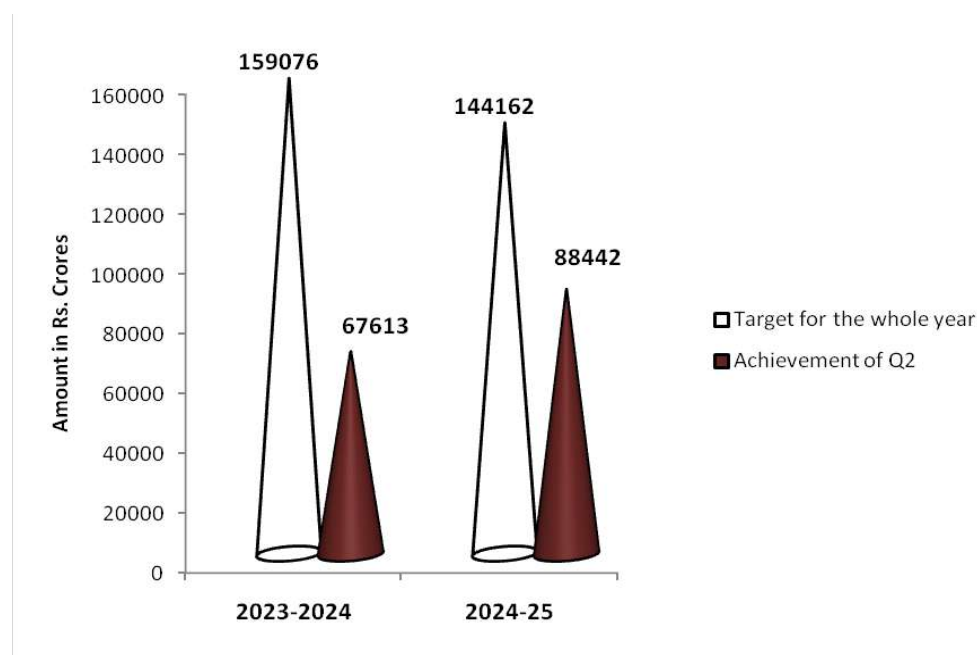
PRIMARY		
Parameter	2023-24	2024-25
Target for the whole year	159076	144162
Achievement of Q2	67613	88442
% achievement for Q2	43%	61%

Disbursement in 2023-24 : Rs. 67613/- Crs

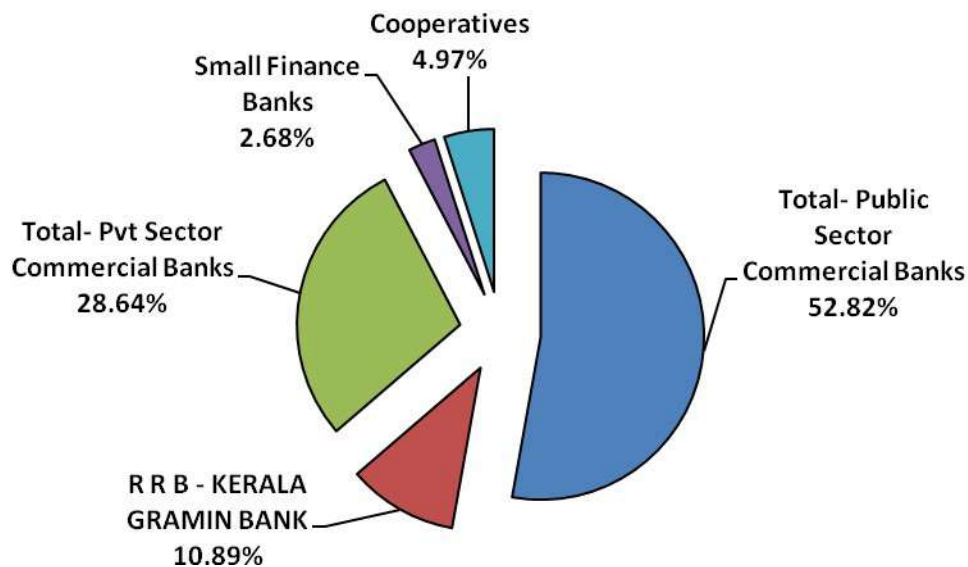
Disbursement in 2024-25: Rs. 88442/- Crs.

Incremental Disbursement: Rs. 20829/- Crs

% Increase from last Financial year: 30.80%

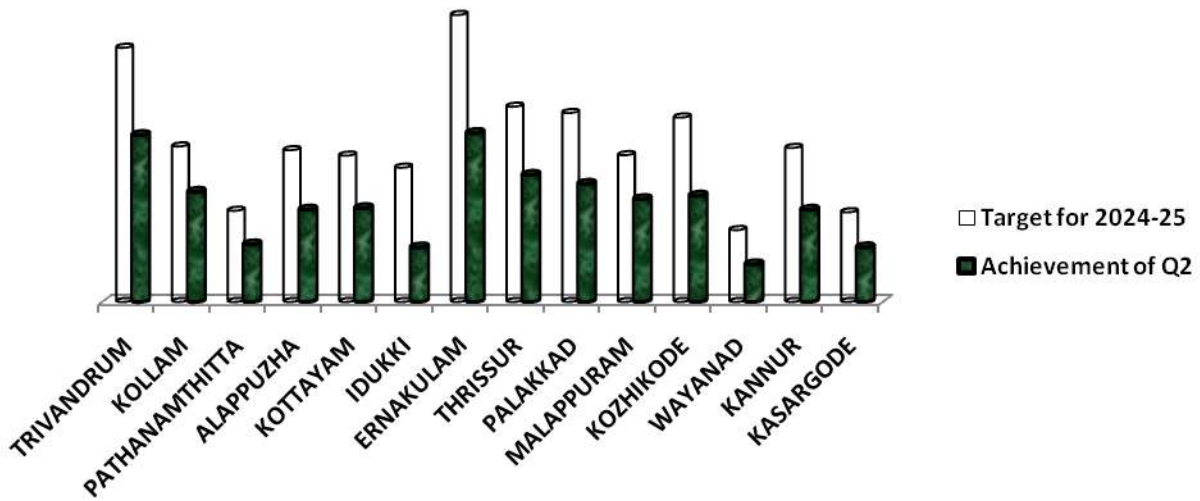


Share of Primary Sector Disbursement



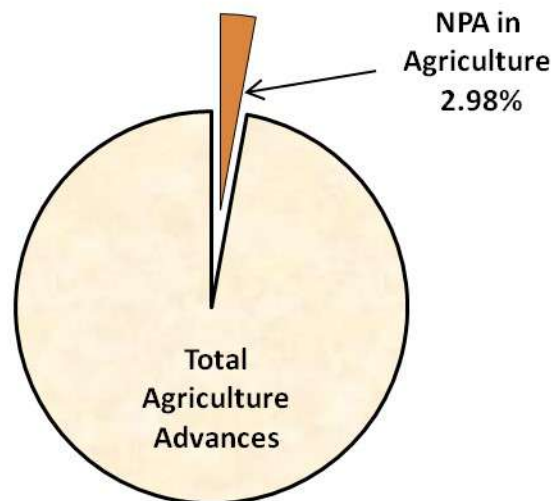
Sl. No.	District	Target for 2024-25	Achievement of Q2	% Achievement
1	TRIVANDRUM	16274	10675	66%
2	KOLLAM	9959	7046	71%
3	PATHANAMTHITTA	5836	3677	63%
4	ALAPPUZHA	9722	5905	61%
5	KOTTAYAM	9370	6000	64%
6	IDUKKI	8599	3483	41%
7	ERNAKULAM	18379	10810	59%
8	THRISSUR	12503	8129	65%
9	PALAKKAD	12100	7555	62%
10	MALAPPURAM	9400	6576	70%
11	KOZHIKODE	11812	6796	58%
12	WAYANAD	4600	2402	52%
13	KANNUR	9863	5896	60%
14	KASARGODE	5745	3493	61%
TOTAL		144162	88442	61%

Primary Sector Target Vs Achievement



Agriculture Advances over the years (Cr) Outstanding		
September 2022	September 2023	September 2024
101825	120553	138354

Share of Agriculture NPA



2.2 Pending Issues in Primary Sector

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

Sl. No.	Year (ends on March)	Total Advance	Agriculture Advances	% Agri advance in Total Advances	Growth in Agri
1	2013	175087.32	45054.61	26%	
2	2014	192010.19	48811.93	25%	3757.32
3	2015	218706.07	57655.91	26%	8843.98
4	2016	232417.61	54888.00	24%	-2767.91
5	2017	256074.70	61456.81	24%	6568.81
6	2018	286783.48	69343.93	24%	7887.12
7	2019	329899.97	80802.88	24%	11458.95
8	2020	359273.74	82220.56	23%	1417.67
9	2021	392669.16	87091.02	22%	4870.47
10	2022	424625.73	94748.01	22%	7656.99
11	2023	493157.02	110610.51	22%	15862.50
12	2023 June	498691	115156	23%	4546
13	2023 September	542171	121215	22.35%	6059
14	2023 December	558352	125540	21.94%	4325
15	2024 March	577092	131379	22.76%	5839
16	2024 June	580372	133468	22.99%	2089
17	2024 September	598934	138354	23.10%	4886

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

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

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

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

Action Taken:

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

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



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

Sir,

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

Ref:- 1)Letter no Kerala SLBC/177/2020/SN dated 07/12/2020 from the Convenor SLBC

2) Note from TR(2)8254/20 dated 21/02/2021 of TR section

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

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

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

For the Khariff season of this FY, Government has rolled out crop insurance vide G.O.(Rt)No.854/2023/AGRI dated 25/08/2023. 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 sets 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:

കതിർആപ്

കൃഷി ഭവനകളെ സ്റ്റാർട്ടാക്കുകയെന്ന ലക്ഷ്യത്തോടെ കൃഷി വകുപ്പ് തയ്യാറാക്കിയതാണ് 'കതിർ' സോഫ്റ്റ്‌വെയറും മൊബൈൽ ആപ്. കർഷകർക്കുള്ള എല്ലാ സേവനവും ഒരുക്കുകിഴിൽ ലഭ്യമാക്കുന്ന രാജ്യത്തെ ആദ്യ സംയോജിത പോർട്ടലാണ് ഇത്. കാലാവസ്ഥാ വിവരങ്ങൾ, മണ്ണ് പരിശോധനാ സംവിധാനം, പ്ലാന്റ് ഡോക്യൂർ സംവിധാനം, കാർഷികപദ്ധതി വിവരങ്ങൾ, വകുപ്പിന്റെ പ്രോഗ്രാമുകൾ, ഇവൻകൾ 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 ഇവൻകൾ 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.

അനുഭവപദ്ധതി

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

വെളിച്ചംപദ്ധതി

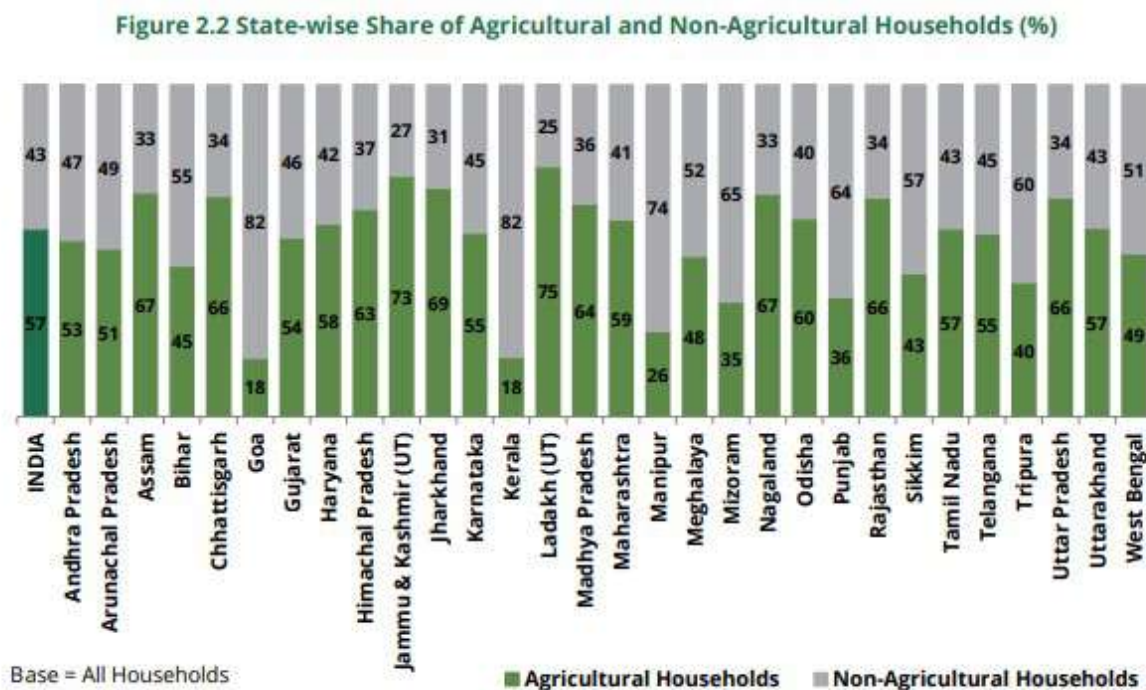
കാർഷികമേഖലയുമായി ബന്ധപ്പെട്ട വിവിധ സർക്കാർ യോഗങ്ങൾ പൊതുജനങ്ങൾക്ക് കാണാൻ ലൈവായി ഓൺലൈനായി സൗകര്യം ഒരുക്കുന്നതാണ് വെളിച്ചം. കൃഷി വകുപ്പിന്റെ പ്രവർത്തനങ്ങളിൽ സുതാര്യതയും ഉത്തരവാദിത്വവും വർധിപ്പിക്കുകയാണ് ലക്ഷ്യം.

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



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. **22**is 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

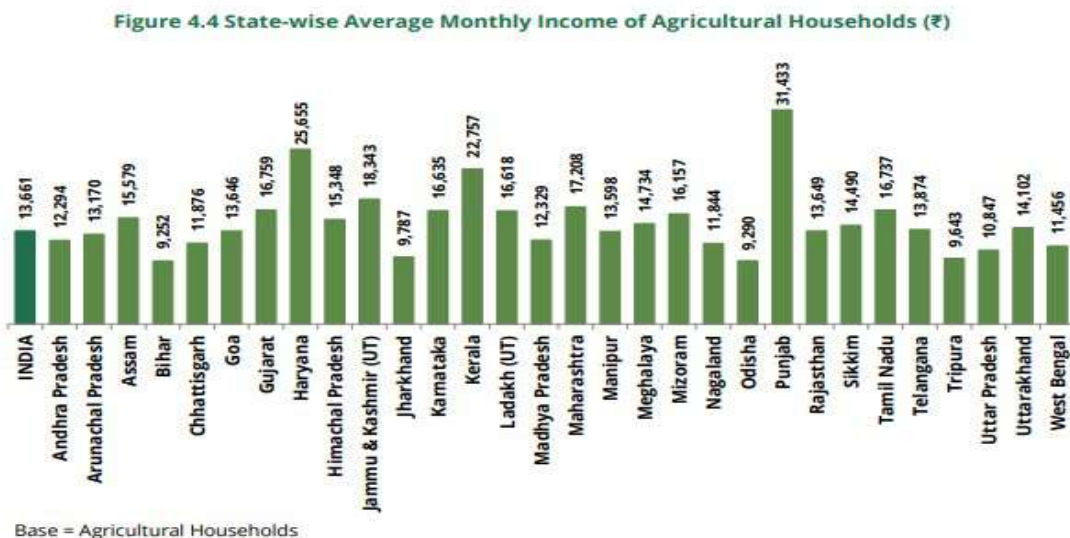
Note: Figures in parentheses are share (%) in total.

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.

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

KCC number wise

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%

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.

As per the latest report received a bill is being placed in the coming Legislative Assemble session regarding the legalization of tenant farming in the state of Kerala. As per reports there is 1,03,334 hectares of fallow land in our state which will be benefited by this bill.

The same is planned to be implemented through KABCO.

SLBC meetings has been raising this issue of legalizing the tenant farming as it will provide more scope for providing agricultural loan in the state.

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 28/06/2024
Animal Husbandry

KCC FISHERIES DATA			
NAME OF THE DISTRICT	NO OF APPLIATIONS RECEIVED	NO OF APPLICATIONS SANCTIONED	PENDING
Alappuzha	123	55	26
Ernakulam	247	120	1
Idukki	240	81	7
Kannur	22	6	0
Kasaragod	213	213	0
Kollam	1449	1449	0
Kottayam	328	163	19
Kozhikode	76	76	0
Malappuram	223	28	0
Palakkad	182	80	0
Pathanamthitta	215	91	0
Thiruvananthapuram	1018	872	0
Thrissur	17	17	0
Wayanad	225	225	0
Grand Total	4578	3476	53

KCC FISHERIES DATA			
NAME OF THE BANK	NO OF APPLIATIONS RECEIVED	NO OF APPLICATIONS SANCTIONED	PENDING
Bank of Baroda	63	28	2
Bank of India	227	100	4
Canara Bank	1070	840	5
Central Bank of India	46	20	1
Cooperative Bank	110	98	1
IDBI Bank Ltd.	3	3	0
Indian Bank	630	586	0
Indian Overseas Bank	349	329	2
Punjab National Bank	75	61	0
State Bank of India	1057	604	15
UCO Bank	27	21	0
Union Bank of India	921	786	23

Fisheries

KCC FISHERIES DATA			
NAME OF THE DISTRICT	NO OF APPLIATIONS RECEIVED	NO OF APPLICATIONS SANCTIONED	PENDING
Alappuzha	123	55	26
Ernakulam	247	120	1
Idukki	240	81	7
Kannur	22	6	0
Kasaragod	213	213	0
Kollam	1449	1449	0
Kottayam	328	163	19
Kozhikode	76	76	0
Malappuram	223	28	0
Palakkad	182	80	0
Pathanamthitta	215	91	0
Thiruvananthapuram	1018	872	0
Thrissur	17	17	0
Wayanad	225	225	0
Grand Total	4578	3476	53

KCC FISHERIES DATA			
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Cooperative Bank	110	98	1
IDBI Bank Ltd.	3	3	0
Indian Bank	630	586	0
Indian Overseas Bank	349	329	2
Punjab National Bank	75	61	0
State Bank of India	1057	604	15
UCO Bank	27	21	0
Union Bank of India	921	786	23

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

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 identify more proposals under warehouses which can be financed under AIF and AMI scheme. Also instructed the banks to register the financed warehouses under the

registering authority so that they can issue e-warehouse receipts. CGM,NABARD informed that now the registration of the warehouses are mandatory.

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

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

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

<u>Performance of AIF Scheme since inception</u>	
Number of applications under Draft	617
Applications kept pending due to pending information	635
Applications denied	713
Number of Verified applications	463
Number of Rejected application	1903
Number of applications sanctioned	2347
Out of the sanctioned applications disbursed	2030
Applications pending to be disbursed	317

AIF Applications sanctioned Bank wise		
Name of the Bank	Disbursed	Sanctioned
STATE BANK OF INDIA	513	608
Canara Bank	489	537
Kerala Gramin Bank	240	240
Bank Of Baroda	147	201
Union Bank of India	123	129
The Federal Bank Ltd	115	119
Bank Of India	103	118
UCO Bank	43	50
Punjab National Bank	38	42
HDFC Bank	31	41
Indian Bank	26	31
South Indian Bank	22	24
Indian Overseas Bank	15	18
Axis Bank	10	12
IDBI BANK LTD	10	11
Central Bank Of India	9	10
ESAF Small Finance Bank Limited	5	6
ICICI Bank	2	3
Karur Vysya Bank	3	3
Bank of Maharashtra	1	2
Kotak Mahindra Bank	2	2
Tamilnad Mercantile Bank Ltd	1	1
CSB Bank Ltd	0	0
DCB Bank	0	0
Dhanlaxmi Bank Ltd	0	0
IndusInd Bank	0	0
J&K Bank	0	0
Karnataka Bank	0	0



**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 sub mission 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

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)

*Asst. Director of Agricultural Extension
Department of Agriculture
Main Building, Tarn Taran - 143001*

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: asesc-bkg@nic.in
Tel. No. 23747189

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

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

Krishi Bhawan
New Delhi.

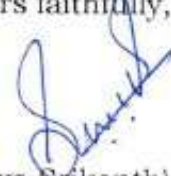
Dated, the 2nd June, 2020

OFFICE MEMORANDUM

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

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

Yours faithfully,



(Sowmya Srikanth)

Under Secretary to the Govt. of India

E-mail : s.srikanth@nic.in

Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)

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

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

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

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

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

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

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

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

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

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

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

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

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

VI For SNO/ concerned Nodal Officer (NO):

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

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

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

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

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

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

VII For Corrections, the SNO will enter:

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

VIII Information desired by PAO: -

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

Financial year	Category	Amount
	General/SC/ST	

Sample cases:

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

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

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

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

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

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

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

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

Directorate of Agriculture Development and Farmers' Welfare

Vikas Bhavan, Thiruvananthapuram – 695033

e-mail: cru.agridir@kerala.gov.in, Phone: 0471-2304481

No:ADFW/5342/2023-PMKS

Date:02-08-2023

PM KISAN KERALA

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

Step 1:

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

Timeline : 20 th August 2023

Step 2:

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

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

Timeline : To be completed before 30th August 2023

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

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

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

Step 3:

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

Timeline : September 01-05, 2023

Step 4:

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

Timeline: September 1-10, 2023

Step 5:

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

A/c no.39858703941

Name : Director of Agriculture

State Bank of India, Vikas Bhavan Branch

IFSC Code: SBIN0070415

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

Timeline: September 10-20, 2023

Step 6:

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

Timeline: September 20-25, 2023

Step 7:

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

Timeline: September 25-30, 2023

Step 8:

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

Timeline: October 1-10, 2023

Step 9:

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

Timeline: October 11-15, 2023

Step 10:

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

Timeline: October 16-20, 2023



AJAYAKUMAR S
ADDITIONAL DIRECTOR OF AGRICULTURE(EXT)

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

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

Agriculture Department informed that as on 25/11/2024:

Total Number of ineligible beneficiaries: 60,687.

Total Amount to be refunded: Rs. 36,40,74,478/-

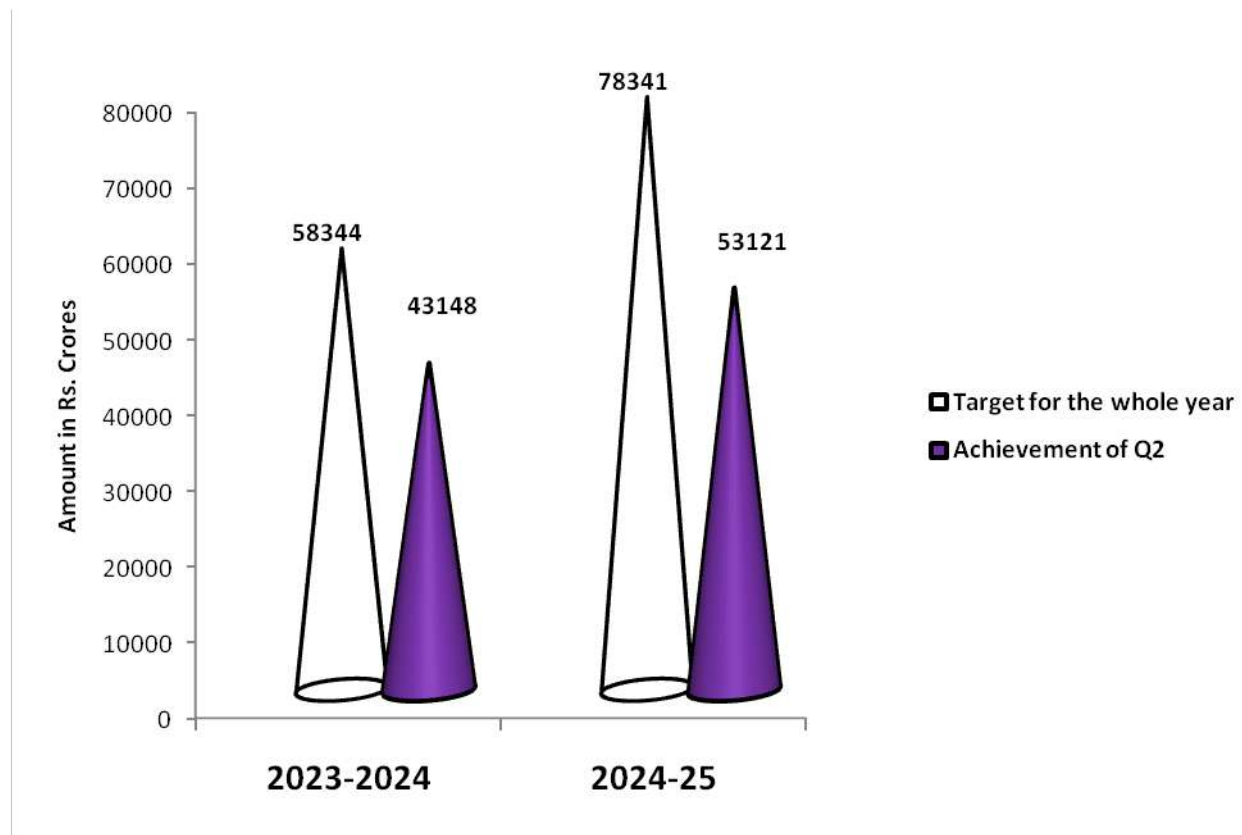
Total number of ineligible refunded so far: 22,661

Total amount refunded so far: 13,59,52,233.44/-

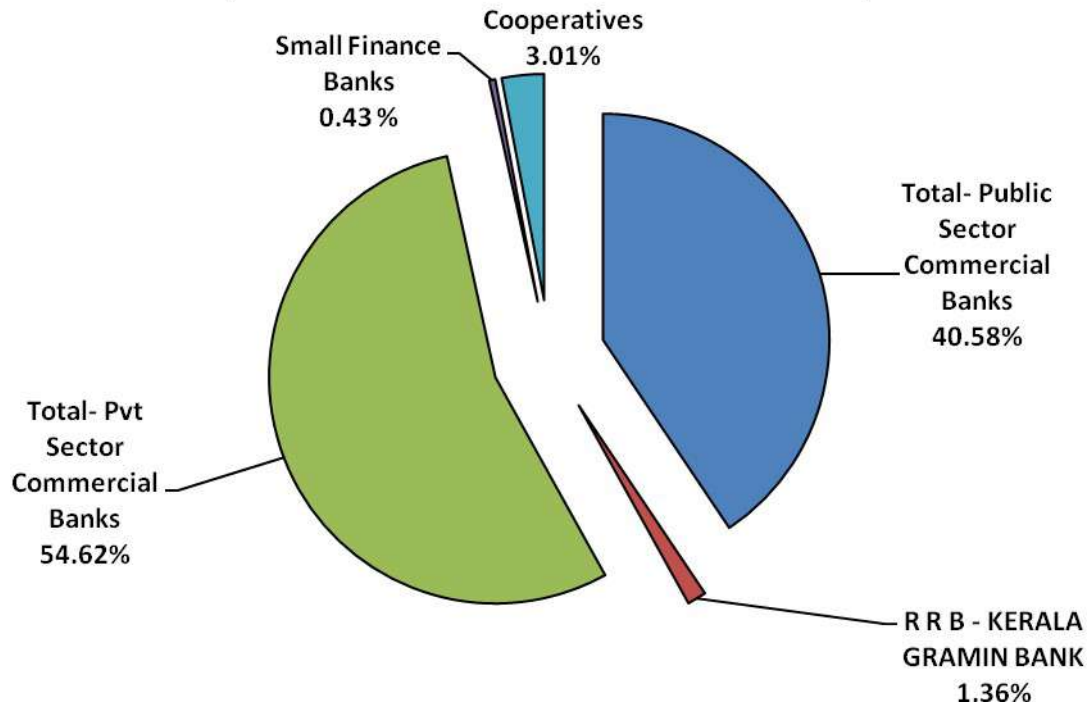
3.1. PERFORMANCE UNDER SECONDARY SECTOR IN ANNUAL CREDIT PLAN 24-25

SECONDARY		
Parameter	2023-24	2024-25
Target for the whole year	58344	78341
Achievement of Q2	43148	53121
% achievement for Q2	74%	68%

Disbursement in 2023-24 : Rs.43,148/- Crs
Disbursement in 2024-25: Rs. 53,121/- Crs.
Incremental Disbursement: Rs. 9,973/- Crs
% Increase from last Financial year: 23.11%

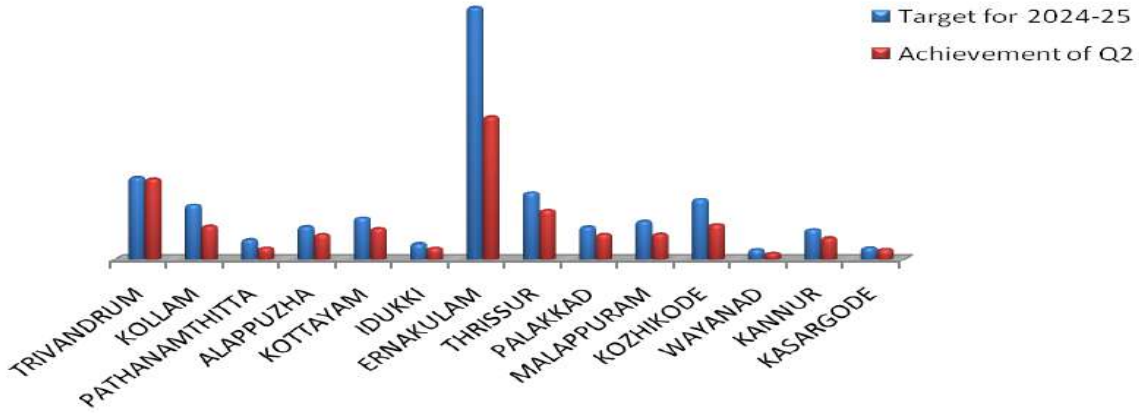


Share of Secondary Sector Disbursement



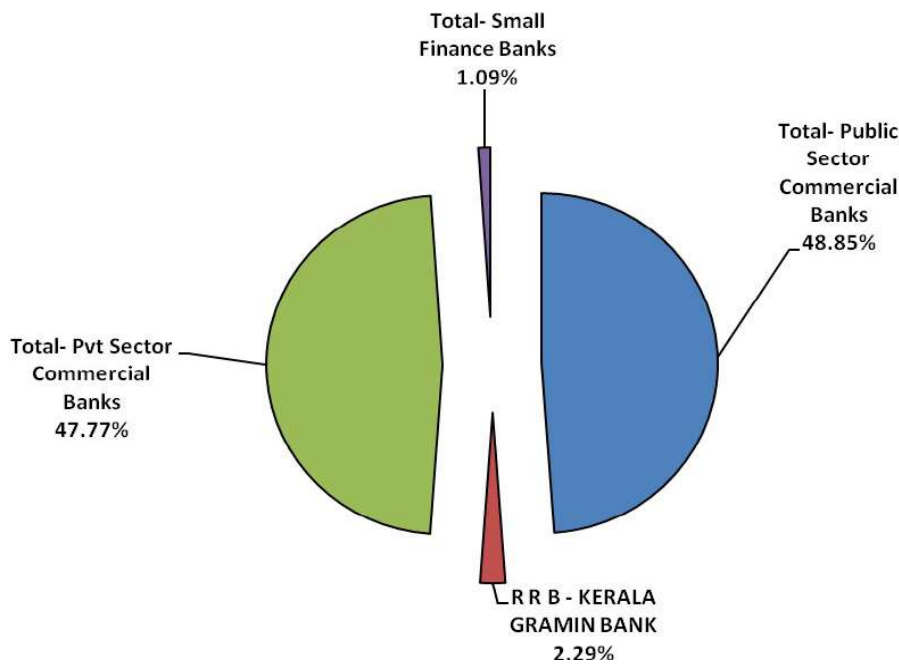
Sl. No.	District	Target for 2024-25	Achievement of Q2	% Achievement
1	TRIVANDRUM	8601	8456	98%
2	KOLLAM	5701	3466	61%
3	PATHANAMTHITTA	2063	1196	58%
4	ALAPPUZHA	3424	2606	76%
5	KOTTAYAM	4362	3236	74%
6	IDUKKI	1621	1196	74%
7	ERNAKULAM	26518	14990	57%
8	THRISSUR	7002	5151	74%
9	PALAKKAD	3400	2626	77%
10	MALAPPURAM	4000	2656	66%
11	KOZHICODE	6297	3637	58%
12	WAYANAD	1000	636	64%
13	KANNUR	3128	2229	71%
14	KASARGODE	1223	1041	85%
TOTAL		78341	53121	68%

Secondary Sector Target Vs Achievement

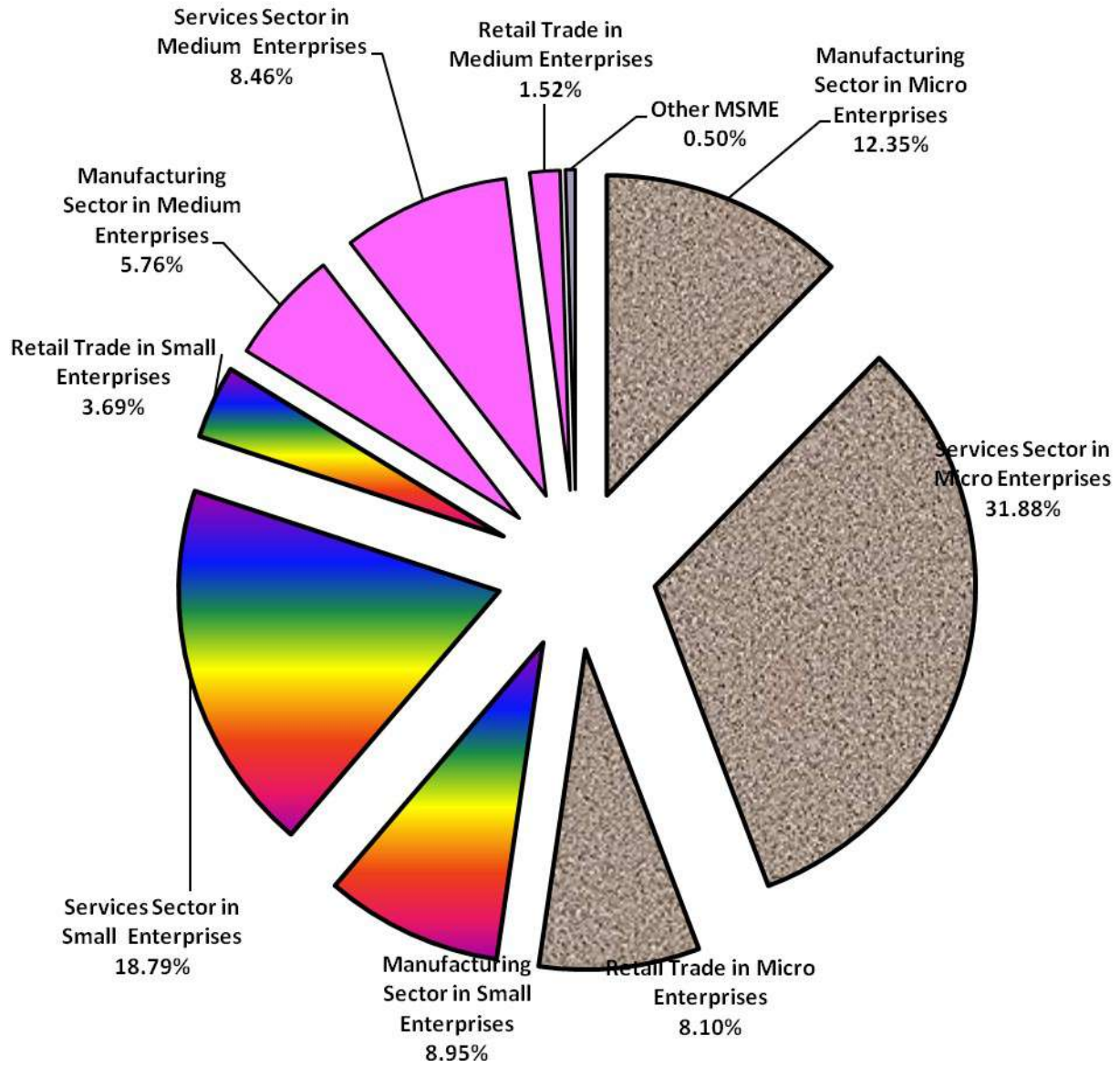


MSME Advances over the years			
September 2021	September 2022	September 2023	September 2024
57267	65996	74033	89979

Share in MSME Sector



% Share of sub sectors in MSME



3.2. Pending Agendas under Secondary Sector

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

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

A. Review of Performance under PMSAVNidhi

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

NUMBER OF APPLICATION SANCTIONED UNDER FIRST TERM	
NAME OF THE BANK	NO OF APPLICATIONS
AXIS BANK	27
BANK OF BARODA	4685
BANK OF INDIA	2325
BANK OF MAHARASHTRA	661
CANARA BANK	21107
CENTRAL BANK OF INDIA	1768
CITY UNION BANK LTD	59
CSB BANK LIMITED	64
DHANLAXMI BANK LTD	137
ESAF Small Finance Bank Limited	4
HDFC BANK LTD	36
ICICI BANK LTD	35
IDBI BANK LTD	154
INDIAN BANK	8517
INDIAN OVERSEAS BANK	2642
KARNATAKA BANK	97
KARUR VYSYA BANK	10
KERALA GRAMIN BANK	9999
KOTAK MAHINDRA BANK	1
PUNJAB AND SIND BANK	85
PUNJAB NATIONAL BANK	2235
SOUTH INDIAN BANK	465
STATE BANK OF INDIA	54515
TAMILNAD MERCANTILE BANK LTD	17
THE FEDERAL BANK LTD	1265
THE JAMMU AND KASHMIR BANK LTD	2
The Kerala State Co-operative Bank Ltd.	69
UCO BANK	914
UNION BANK OF INDIA	4959
TOTAL	116854

APPLICATIONS SANCTIONED UNDER SECOND TERM	
NAME OF THE BANK	NO OF APPLICATIONS
BANK OF BARODA	497
BANK OF INDIA	300
BANK OF MAHARASHTRA	70
CANARA BANK	3917
CENTRAL BANK OF INDIA	488
CITY UNION BANK LTD	1
CSB BANK LIMITED	14
DHANLAXMI BANK LTD	11
HDFC BANK LTD	3
IDBI BANK LTD	28
INDIAN BANK	2074
INDIAN OVERSEAS BANK	627
KARNATAKA BANK	14
KARUR VYSYA BANK	2
KERALA GRAMIN BANK	1930
PUNJAB AND SIND BANK	40
PUNJAB NATIONAL BANK	428
SOUTH INDIAN BANK	82
STATE BANK OF INDIA	9458
TAMILNAD MERCANTILE BANK LTD	5
THE FEDERAL BANK LTD	172
The Kerala State Co-operative Bank Ltd.	3
UCO BANK	238
UNION BANK OF INDIA	920
TOTAL	21322

APPLICATIONS SANCTIONED UNDER THIRD TERM	
NAME OF THE BANK	NO OF APPLICATIONS
BANK OF BARODA	60
BANK OF INDIA	68
BANK OF MAHARASHTRA	2
CANARA BANK	786
CENTRAL BANK OF INDIA	114
CSB BANK LIMITED	4
DHANLAXMI BANK LTD	2
IDBI BANK LTD	8
INDIAN BANK	225
INDIAN OVERSEAS BANK	159
KARNATAKA BANK	3
KERALA GRAMIN BANK	293
PUNJAB AND SIND BANK	26
PUNJAB NATIONAL BANK	99
SOUTH INDIAN BANK	25
STATE BANK OF INDIA	960
TAMILNAD MERCANTILE BANK LTD	1
THE FEDERAL BANK LTD	43
UCO BANK	30
UNION BANK OF INDIA	286
TOTAL	3194

Term	Sanctioned	Disbursed	Pendency for Disbursement	Returned by Bank	% disbursement against Sanction
1st Term	118943	116697	2246	10142	98.11%
2nd Term	23202	20471	2731	2995	88.22%
3rd Term	3353	3155	198	471	94.09%
Total	145498	140323	5175	13608	96.44%

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:

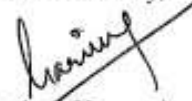
- As stated in our previous communication, the SLBC/UTLBC Conveners will act as State/UT Level Nodal Officers (SLNOs) of their respective States/UTs, while LDMs will act as City/ULB level Nodal Officers (CLNOs) of their respective Cities/ULBs for this campaign as well.

- 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)

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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.
5. 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.
6. It reviews the application and either agrees or disagrees with the branch recommendation.
3. 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.

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

PMFME APPLICATIONS SACNTIONED IN 24-25	
NAME OF THE BANK	NO OF APPLICATIONS
CANARA BANK	294
The Kerala State Co Operative Bank Ltd	208
KERALA GRAMIN BANK	185
STATE BANK OF INDIA	154
UNION BANK OF INDIA	110
BANK OF BARODA	32
UCO BANK	32
FEDERAL BANK	28
BANK OF INDIA	24
IDBI BANK	20
INDIAN OVERSEAS BANK	18
INDIAN BANK	16
PUNJAB NATIONAL BANK	15
CENTRAL BANK OF INDIA	13
SOUTH INDIAN BANK	8
BANK OF MAHARASHTRA	5
DHANALAKSHMI BANK	5
HDFC BANK	2
ICICI BANK LIMITED	1
TOTAL	1170

PMFME APPLICATIONS PENDING FOR SANCTION 24-25	
NAME OF THE BANK	NO OF APPLICATIONS
STATE BANK OF INDIA	159
KERALA GRAMIN BANK	116
CANARA BANK	89
UNION BANK OF INDIA	88
The Kerala State Co Operative Bank Ltd	81
FEDERAL BANK	66
BANK OF BARODA	44
INDIAN OVERSEAS BANK	23
SOUTH INDIAN BANK	23
BANK OF INDIA	21
CENTRAL BANK OF INDIA	20
INDIAN BANK	18
PUNJAB NATIONAL BANK	11
HDFC BANK	10
IDBI BANK	9
UCO BANK	8
DHANALAKSHMI BANK	5
CSB BANK LIMITED	2
ESAF SMALL FINANCE BANK LIMITED	2
KARNATAKA BANK LIMITED	2
AXIS BANK	1
ICICI BANK LIMITED	1
TOTAL	799

PMFME APPLICATIONS PENDING FOR SANCTIONS FROM INCEPTION	
NAME OF THE BANK	NO OF APPLICATIONS
STATE BANK OF INDIA	161
KERALA GRAMIN BANK	118
UNION BANK OF INDIA	91
CANARA BANK	90
The Kerala State Co Operative Bank Ltd	87
FEDERAL BANK	67
BANK OF BARODA	51
INDIAN OVERSEAS BANK	27
SOUTH INDIAN BANK	27
BANK OF INDIA	24
CENTRAL BANK OF INDIA	21
INDIAN BANK	19
HDFC BANK	13
PUNJAB NATIONAL BANK	11
IDBI BANK	9
UCO BANK	8
DHANALAKSHMI BANK	6
ESAF SMALL FINANCE BANK LIMITED	3
AXIS BANK	2
CSB BANK LIMITED	2
ICICI BANK LIMITED	2
KARNATAKA BANK LIMITED	2
THE WAYANAD DIST CO-OP BANK LT	1
TOTAL	842

PMFME applications Sanction- District Wise	
Name of the Bank	No of Applications
Malappuram	520
Thrissur	517
Ernakulam	437
Alappuzha	407
Palakkad	395
Thiruvananthapuram	380
Kozhikode	356
Kollam	350
Kottayam	298
Kannur	294
Pathanamthitta	272
Idukki	211
Wayanad	182
Kasaragod	181
Total	4800

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

C. Review of PMEGP

KHADI AND VILLAGE INDUSTRIES COMMISSION
STATE OFFICE, T.C. NO. 21/235-R, PATTOM PALACE P.O
THIRUVANANTHAPURAM - 695004

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

Date:18-11-

Agenda/background note for 144th State Level Bankers Committee

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

Under PMEGP Basic Scheme		Under PMEGP 2ndLoan		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

The above target for FY 2024-25 has been communicated to all stake holders.

Implementing agency wise performance during 2024-25 as on 10-11-2024

Agency	Projects forwarded to banks		Sanction Position		M.M. claimed	Status of M.M. Disbursement		Proposals pending at Banks	
	Nos.	M.M involved (in lakhs)	Nos.	M.M involved (in lakhs)	Nos.	Nos.	M.M involved (in lakhs)	Nos.	M.M involved (in lakhs)

DIC	3973	11365.68	2398	6349.70	3032	898	2102.05	1178	3566.51
KVIC	302	1276.80	112	368.80	190	34	114.31	95	401.71
KVIB	1296	4344.31	607	1746.70	542	104	314.80	515	1652.40
Coir Board	12	91.71	3	23.83	7	4	4.44	8	51.26
TOTAL	5583	17078.50	3120	8489.03	3771	1040	2535.6	1796	5671.88

*M.Mgrantinvolved for 3771 units and amount is 100.68 Crs.

The year wise total pendency of projects with banks as on 10-11-2024 is given below:

Year	No. of proposals pending with banks for decision	M.M. Involved (in lakhs)
2021-22	42	100.17
2022-23	232	592.22
2023-24	510	1819.28
2024-25	1795	5668.20
Total	2579	8179.87

Data on year wise bank wise pendency is attached Annexure-1 to 4

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

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

(Amount in lakhs)

	Target(MM Involved) in lakhs	Achievement (No. of projects)	Achievement (MM disb.) in lakhs	Ach. In %
S.C	411.86	148	268.68	65.23%
S.T	59.55	12	21.78	36.57%

The data shown above indicated that, dismal performance under SC and S.T category and banks have to consider the proposals of the above category for sanction of loan so as to achieve the target allocated for the respective F.Y. Banks can consider SC/ST proposals forwarded during 2023-24 and pending with banks for 2024-25 also.

While the PMEGP scheme has made commendable performance in various category of beneficiaries, it has come to the notice that there has been a short fall in achieving the specific targets set for the SC and ST category. The scheme also focuses on enhancing the socio, economic status of marginalized communities under SC and ST category. However, despite the availability of funds and support mechanisms, it is observed that SC and ST beneficiaries have not been able to achieve the desired level of performance in comparison to other categories.

Further analysis with the portal shows, most of the proposals sanctioned and claimed M.M. grant during current fiscal are pertains to FY 2023-24. Considering the progress in respect of sanction and M.M. claim by banks, and based on the recommendations of SLMC on PMEGP, State office-KVIC has requested Dte. of PMEGP-KVIC to enhance the M.M. grant allocation to 110.00 Crs for the FY 2024-25 which is to be decided and approved by the competent authority.

III) Referred Back M.M.claims

Year	No. of Projects	M.M. Involved (in lakhs)
2021-22	13	13.18
2022-23	192	353.03
2023-24	979	2274.26
2024-25	1914	5144.46
Total	3098	7784.93

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.

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

Pending approval of Physical Verification reports.

The earlier agency M/s GenesysIntl.Corp. has forwarded P.V reports to implementing agencies. Out of the P.V reports available with I.A'S, the following are the data of unattended cases to be processed by the I.A'S. The Ministry has taken a serious view of such pending cases and has sought a report for not processing the same.

Name of I.A	No.of P.V reports pending for approval
DIC	147
KVIB	17
KVIC	10
TOTAL	174

A time bound action is immediately required by the I.A'S

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.

IV) 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. Training to officials of Post. Dept .conducted by KVIC in Trivandrum, Ernakulam and Kozhikkode. Thereby, officials designated for P.V has been given training and already started the works. In this matter, the following is submitted to SLBC for immediate attention.

- It is informed by the Dept. of Post that banks are not cooperating to furnish the Bank form timely which is the most important document to conduct verification which is delaying the entire verification process. Intimation has been given to all Lead Bank offices/SLBC couple of times about the commencement of P.V by Dept. of Post timely submission of bank forms.
- Even though, the loan details are available at financing branch, enumerators are asked to approach loan processing centers especially State Bank of India branches, or to collect the filled form at a later stage, which has caused delays in timely completing physical verification.
- Given the urgency of the matter, soliciting the kind intervention of SLBC to ensure that the required bank form is handed over to enumerator timely/with out delay.

Deputy Director (I/c)



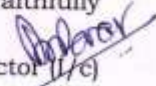

BANK WISE PENDENCY FOR THE YEAR 2021-22			
Sl. No.	Name of Bank	Pending at bank	
		No of Prj.	MM Involve
			(In Lakh)
1	CATHOLIC SYRIAN BANK LTD	25	58.95
2	AXIS BANK LTD	4	11.77
3	UNION BANK OF INDIA	3	3.13
4	KOZHIKODE DISTRICT COOPERATIVE BANK LTD	2	6.3
5	PALAKKAD DISTRICT CO-OP. BANK LTD	2	3.6
6	DHANALAKSHMI BANK LTD	1	2.39
7	INDUSIND BANK	1	1.75
8	KOTAK MAHINDRA BANK LTD	1	2.83
9	THE KERALA STATE CO-OPERATIVE BANK LTD	2	7
10	THE PATHANAMTHITTA DISTRICT CO-OPERATIVE BANK LTD	1	2.45
	Total	42	100.17

BANK WISE PENDENCY FOR THE YEAR 2022-23			
Sl. No.	Name of Bank	Pending at bank	
		No of Prj.	MM Involve (In Lakh)
1	BANK OF BARODA	52	139.42
2	The Kerala State Co Operative Bank Ltd	50	138.08
3	UNION BANK OF INDIA	39	97.6
4	CATHOLIC SYRIAN BANK LTD	37	79.82
5	FEDERAL BANK	16	45.84
6	HDFC BANK	11	20.92
7	DHANALAKSHMI BANK LTD	7	13.27
8	AXIS BANK LTD	6	17.27
9	CITY UNION BANK LIMITED	3	5.25
10	INDUSIND BANK	3	6.28
11	KOZHIKODE DISTRICT COOPERATIVE BANK LTD	3	5.74
12	ICICI BANK LTD	1	1.73
13	IDBI BANK	1	1.46
14	KARUR VYSYA BANK	1	0.81
15	STATE BANK OF INDIA	1	17.5
16	THRISSUR DISTRICT CO-OPERATIVE BANK LTD	1	1.23
	Total	232	592.22

BANK WISE PENDENCY FOR THE YEAR 2023-24			
Sl. No.	Name of Bank	Pending at bank	
		No of Prj.	MM Involve
			(In Lakh)
1	UNION BANK OF INDIA	146	503.22
2	BANK OF BARODA	100	324.21
3	The Kerala State Co Operative Bank Ltd	67	141.82
4	HDFC BANK	58	293.16
5	FEDERAL BANK	45	191.79
6	INDIAN BANK	26	69.39
7	INDIAN OVERSEAS BANK	17	63.44
8	IDBI BANK	15	55.30
9	DHANALAKSHMI BANK LTD	13	44.84
10	SOUTH INDIAN BANK	6	17.09
11	PUNJAB NATIONAL BANK	5	33.34
12	AXIS BANK LTD	4	19.69
13	ICICI BANK LTD	2	4.70
14	BANK OF MAHARASHTRA	1	12.50
15	CATHOLIC SYRIAN BANK LTD	1	3.48
16	INDUSIND BANK	1	17.50
17	KARNATAKA BANK LTD	1	1.31
18	STATE BANK OF INDIA	1	5.00
19	TAMILNAD MERCANTILE BANK LTD	1	17.50
	Total	510	1819.28

BANK WISE PENDENCY FOR THE YEAR 2024-25			
Sl. No.	Name of Bank	Pending at bank	
		No of Prj.	MM Involve (In Lakh)
1	The Kerala State Co Operative Bank Ltd	316	512.51
2	STATE BANK OF INDIA	297	1036.43
3	UNION BANK OF INDIA	277	872.01
4	CANARA BANK	161	573.68
5	KERALA GRAMIN BANK	153	483.51
6	FEDERAL BANK	100	345.22
7	BANK OF BARODA	93	396.45
8	INDIAN OVERSEAS BANK	84	239.77
9	HDFC BANK	56	286.68
10	INDIAN BANK	56	184.24
11	SOUTH INDIAN BANK	55	191.26
12	PUNJAB NATIONAL BANK	47	164.74
13	BANK OF INDIA	27	127.67
14	DHANALAKSHMI BANK LTD	21	78.91
15	CENTRAL BANK OF INDIA	11	36.00
16	BANK OF MAHARASHTRA	10	28.60
17	UCO BANK	9	28.13
18	IDBI BANK	7	17.19
19	KARNATAKA BANK LTD	7	35.75
20	KOZHICODE DISTRICT COOPERATIVE BANK LTD	3	3.82
21	CATHOLIC SYRIAN BANK LTD	2	3.73
22	ICICI BANK LTD	2	4.40
23	TAMILNAD MERCANTILE BANK LTD	1	17.50
	Total	1795	5668.20

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

 सत्यमेव जयते	खादी और ग्रामोद्योग आयोग KHADI AND VILLAGE INDUSTRIES COMMISSION (सूक्ष्म, लघु और मध्यम उद्यम मंत्रालय, भारत सरकार) (Ministry of Micro-Small & Medium Enterprises, Govt. of India) वेबसाइट / website: www.kvic.org.in राज्य कार्यालय (केरल) / State Office (Kerala)	 സംസ്ഥാന ഉത്പാദന അതിരവ് ഉദ്യോഗസ്ഥന്മാരുടെ
No.SOK/PMEGP/Impl./2024-25		Date:22-04-2024
To		
The Convener		
State Level Bankers Committee		
Kerala		
Sub:- "Rural Area Certificate" under PMEGP reg:.		
Ref:- Letter No.LSGD/PD/14078/2024-CSSA2 Dt.02-04-2024.		
Sir,		
<p>As kindly aware, PMEGP units established in Rural/Panchayat locations are eligible to avail higher rate of Margin Money grant and Rural Area Certificate is an essential document mandated by the PMEGP guidelines. However, due to lack of proper Rural Area Certificate issued by competent authority, for which delay has been occurred in processing/disbursing the Margin Money grant by the concerned. The said matter came up for discussions in the 37th State Level Monitoring Committee [SLMC] held on 05-03-2024 under the Chairmanship of Principal Secretary (Industries)-Govt. of Kerala. The SLMC forum has decided to take up the matter with the Local Self Dept. Govt. of Kerala to designate the authority for the issuance of the Rural Area Certificate. As a sequel to this, an order has been issued from Principal Directorate -LSGD Dt.02-04-2024 (shown under reference) designating <u>Gram Panchayat- Secretaries are empowered to issue the Rural Area Certificate under PMEGP.</u> Copy of the order/letter is enclosed.</p>		
The above position may please be communicated to all Lead District Managers for needful information.		
		Yours faithfully
		
		Dy. Director (I/c)
Encl: As above.		
Copy to: The Asst.General Manager		
FIDD, Reserve Bank of India		
Thiruvananthapuram. For kind information		
	ISO 9001 : 2015 Certified	पट्टम पालस पि.ओ. तिरुवनंतपुरम- 695 004 TC NO.21/235 R, Pattom Palace . P.O, Thiruvananthapuram- 695 004 Phone : 0471 2331625, 9446585973, 04712331061 इ मेल e-mail sotvm.kvic@gov.in, kvictvm@gmail.com

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

Convenor:



Ref: SLBC/PMEGP/29/2024/SPS

Date: 04/03/2024

To,

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

Dear Sir/Madam

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

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

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

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

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

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

All communications to be addressed to:

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

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

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

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

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

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

Thanking You,

Yours Faithfully,


S Premkumar,
Convener, SLBC Kerala & GM Canara Bank

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

Convenor:



Ref: SLBC/PMEGP/42/2024/SPS

Date: 04/03/2024

To,

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

Dear Sir/Madam

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

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

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

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Thanking You,

Yours Faithfully,


S Premkumar,
Convenor, SLBC Kerala & GM Canara Bank

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E-mail : sibckerala@canarabank.com
Website: www.sibckerala.com

52610/2024



ഭരണഭാഷ - മാതൃഭാഷ

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

No. LSGD/PD/14078/2024-CSSA2

പ്രിൻസിപ്പൽ ഡയറക്ടർ

എല്ലാ ജില്ലാ ജോയിന്റ് ഡയറക്ടർമാർക്കും .

സർ,

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

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

വീശസ്വതയോടെ,

Signed by Balagopal P C
ADDL DIRECTOR
Date: 02-04-2024 09:17:08



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



सत्यमेव जयते

No.SOK/PMEGP/Phy.Verif./DoP/2024-25

Date:05-11-2024

To

The Lead District Manager

Lead Bank

All Districts- Kerala.

Sub:- Physical verification of PMEGP units by officials of Postal Dept. reg:

Sir,

As already aware, Physical Verification of PMEGP units implemented from 2016-17 to 2020-21 will be done by Postal Dept.Gol. KVJC has imparted training to officials of the said dept. and verification will soon commence in Kerala.

As the part of this verification process, prior to unit visit, the officials from Postal Dept. will visit bank branches to get the necessary information form concerned banks related to PMEGP unit sponsored by the branch.

It is kindly requested to convey the above to all bank branches in the District and to extend all support in facilitating this process by providing timely assistance to Postal Dept. officials during their visit to bank branch.

Kindly accord top priority

Yours faithfully

Dy. Director (IC)

Copy to: The Convener
SLBC-Kerala for kind information



ISO 9001 : 2015
Certified

एट्टम पालस पि.ओ. तिरुवनंतपुरम-695 004
TC NO.21/235 R, Pattom Palace . P.O, Thiruvananthapuram- 695 004
Phone : 0471 2331625, 94465585973, 04712331061
ई मेल e-mail sotvm.kvic@gov.in, kvictvm@gmail.com

1. Alaphey

PMEGP PHYSICAL VERIFICATION PENDING	
NAME OF THE BANK	NO OF APPLICATIONS
AXIS BANK LTD	2
BANK OF BARODA	21
BANK OF INDIA	16
CANARA BANK	85
CATHOLIC SYRIAN BANK LTD	2
CENTRAL BANK OF INDIA	8
DHANALAKSHMI BANK LTD	10
FEDERAL BANK	67
HDFC BANK	1
ICICI BANK LTD	4
IDBI BANK	2
INDIAN BANK	12
INDIAN OVERSEAS BANK	34
KERALA GRAMIN BANK	25
PUNJAB NATIONAL BANK	35
SOUTH INDIAN BANK	14
STATE BANK OF INDIA	81
UCO BANK	1
UNION BANK OF INDIA	64
Grand Total	484

2. Ernakulam

PMEGP PHYSICAL VERIFICATION PENDING	
NAME OF THE BANK	NO OF APPLICATIONS
AXIS BANK LTD	2
BANK OF BARODA	28
BANK OF INDIA	52
BANK OF MAHARASHTRA	1
CANARA BANK	104
CATHOLIC SYRIAN BANK LTD	5
CENTRAL BANK OF INDIA	3
FEDERAL BANK	46
HDFC BANK	5
ICICI BANK LTD	4
IDBI BANK	4
INDIAN BANK	13
INDIAN OVERSEAS BANK	12
KERALA GRAMIN BANK	13
PUNJAB NATIONAL BANK	19
SOUTH INDIAN BANK	14
STATE BANK OF INDIA	66
UCO BANK	6
UNION BANK OF INDIA	133
Grand Total	530

3. Kannur

PMEGP PHYSICAL VERIFICATION PENDING	
NAME OF THE BANK	NO OF APPLICATIONS
BANK OF BARODA	10
BANK OF INDIA	1
CANARA BANK	108
CENTRAL BANK OF INDIA	3
DENA BANK	2
FEDERAL BANK	6
ICICI BANK LTD	1
IDBI BANK	1
INDIAN BANK	2
INDIAN OVERSEAS BANK	7
KERALA GRAMIN BANK	63
PUNJAB NATIONAL BANK	3
SOUTH INDIAN BANK	5
STATE BANK OF INDIA	38
UCO BANK	3
UNION BANK OF INDIA	9
Grand Total	262

4. Kollam

PMEGP PHYSICAL VERIFICATION PENDING	
NAME OF THE BANK	NO OF APPLICATIONS
AXIS BANK LTD	1
BANK OF BARODA	6
BANK OF INDIA	10
CANARA BANK	153
CATHOLIC SYRIAN BANK LTD	2
CENTRAL BANK OF INDIA	16
DHANALAKSHMI BANK LTD	4
FEDERAL BANK	46
HDFC BANK	1
ICICI BANK LTD	2
INDIAN BANK	112
INDIAN OVERSEAS BANK	36
KARNATAKA BANK LTD	2
KERALA GRAMIN BANK	10
PUNJAB NATIONAL BANK	2
SOUTH INDIAN BANK	3
STATE BANK OF INDIA	56
UCO BANK	1
UNION BANK OF INDIA	19
Grand Total	482

5. Kottayam

PMEGP PHYSICAL VERIFICATION PENDING	
NAME OF THE BANK	NO OF APPLICATIONS
AXIS BANK LTD	1
BANK OF BARODA	14
BANK OF INDIA	2
BANK OF MAHARASHTRA	1
CANARA BANK	96
CATHOLIC SYRIAN BANK LTD	1
CENTRAL BANK OF INDIA	21
DENA BANK	1
DHANALAKSHMI BANK LTD	4
FEDERAL BANK	25
ICICI BANK LTD	2
IDBI BANK	1
INDIAN BANK	4
INDIAN OVERSEAS BANK	17
KARUR VYSYA BANK	1
KERALA GRAMIN BANK	17
KOTTAYAM DISTRICT COOPERATIVE BANK	1
PUNJAB NATIONAL BANK	4
SOUTH INDIAN BANK	9
STATE BANK OF INDIA	91
UCO BANK	2
UNION BANK OF INDIA	27
Grand Total	342

6. Kozhikode

PMEGP PHYSICAL VERIFICATION PENDING	
NAME OF THE BANK	NO OF APPLICATIONS
AXIS BANK LTD	1
BANK OF BARODA	15
BANK OF INDIA	8
CANARA BANK	166
CENTRAL BANK OF INDIA	6
FEDERAL BANK	9
HDFC BANK	3
ICICI BANK LTD	4
INDIAN BANK	5
INDIAN OVERSEAS BANK	10
KARNATAKA BANK LTD	1
KERALA GRAMIN BANK	73
PUNJAB NATIONAL BANK	20
SOUTH INDIAN BANK	7
STATE BANK OF INDIA	44
UCO BANK	8
UNION BANK OF INDIA	12
Grand Total	392

7. Malappuram

PMEGP PHYSICAL VERIFICATION PENDING	
NAME OF THE BANK	NO OF APPLICATIONS
BANK OF BARODA	16
BANK OF INDIA	13
CANARA BANK	201
CENTRAL BANK OF INDIA	4
FEDERAL BANK	22
ICICI BANK LTD	2
IDBI BANK	2
INDIAN BANK	5
INDIAN OVERSEAS BANK	19
KERALA GRAMIN BANK	50
PUNJAB NATIONAL BANK	56
SOUTH INDIAN BANK	13
STATE BANK OF INDIA	25
UCO BANK	3
UNION BANK OF INDIA	16
Grand Total	447

8. Pathanamthitta

PMEGP PHYSICAL VERIFICATION PENDING	
NAME OF THE BANK	NO OF APPLICATIONS
BANK OF BARODA	15
BANK OF INDIA	4
BANK OF MAHARASHTRA	2
CANARA BANK	31
CENTRAL BANK OF INDIA	13
DHANALAKSHMI BANK LTD	4
FEDERAL BANK	24
IDBI BANK	1
INDIAN BANK	6
INDIAN OVERSEAS BANK	9
KERALA GRAMIN BANK	8
PUNJAB NATIONAL BANK	1
SOUTH INDIAN BANK	4
STATE BANK OF INDIA	46
UCO BANK	1
UNION BANK OF INDIA	8
Grand Total	177

9. Trivandrum

PMEGP PHYSICAL VERIFICATION PENDING	
NAME OF THE BANK	NO OF APPLICATIONS
BANK OF BARODA	15
BANK OF INDIA	42
BANK OF MAHARASHTRA	4
CANARA BANK	141
CATHOLIC SYRIAN BANK LTD	2
CENTRAL BANK OF INDIA	20
DENA BANK	1
DHANALAKSHMI BANK LTD	4
FEDERAL BANK	28
IDBI BANK	1
INDIAN BANK	39
INDIAN OVERSEAS BANK	73
KERALA GRAMIN BANK	31
PUNJAB NATIONAL BANK	9
SOUTH INDIAN BANK	3
STATE BANK OF INDIA	122
TAMILNAD MERCANTILE BANK LTD	2
UCO BANK	8
UNION BANK OF INDIA	34
Grand Total	579

10. Thrissur

PMEGP PHYSICAL VERIFICATION PENDING	
NAME OF THE BANK	NO OF APPLICATIONS
BANK OF BARODA	16
BANK OF INDIA	36
CANARA BANK	206
CATHOLIC SYRIAN BANK LTD	11
CENTRAL BANK OF INDIA	16
DENA BANK	1
DHANALAKSHMI BANK LTD	27
FEDERAL BANK	47
HDFC BANK	5
ICICI BANK LTD	2
INDIAN BANK	14
INDIAN OVERSEAS BANK	17
KERALA GRAMIN BANK	23
PUNJAB NATIONAL BANK	36
SOUTH INDIAN BANK	34
STATE BANK OF INDIA	100
UCO BANK	3
UNION BANK OF INDIA	23
Grand Total	617

11. Wayanad

PMEGP PHYSICAL VERIFICATION PENDING	
NAME OF THE BANK	NO OF APPLICATIONS
AXIS BANK LTD	1
BANK OF BARODA	7
CANARA BANK	31
CENTRAL BANK OF INDIA	10
FEDERAL BANK	1
HDFC BANK	1
ICICI BANK LTD	1
IDBI BANK	1
INDIAN BANK	1
INDIAN OVERSEAS BANK	2
KERALA GRAMIN BANK	27
PUNJAB NATIONAL BANK	3
SOUTH INDIAN BANK	2
STATE BANK OF INDIA	5
UNION BANK OF INDIA	4
Grand Total	97

12. Kasargode

PMEGP PHYSICAL VERIFICATION PENDING	
NAME OF THE BANK	NO OF APPLICATIONS
BANK OF BARODA	23
BANK OF INDIA	2
BANK OF MAHARASHTRA	1
CANARA BANK	59
CENTRAL BANK OF INDIA	2
FEDERAL BANK	3
INDIAN BANK	7
INDIAN OVERSEAS BANK	5
KERALA GRAMIN BANK	40
PUNJAB NATIONAL BANK	2
SOUTH INDIAN BANK	3
STATE BANK OF INDIA	11
UCO BANK	1
UNION BANK OF INDIA	19
TOTAL	178

13. Idukki

PMEGP PHYSICAL VERIFICATION PENDING	
NAME OF THE BANK	NO OF APPLICATIONS
BANK OF BARODA	3
BANK OF INDIA	4
CANARA BANK	37
CENTRAL BANK OF INDIA	23
DENA BANK	2
DHANALAKSHMI BANK LTD	1
FEDERAL BANK	55
ICICI BANK LTD	3
IDBI BANK	6
INDIAN BANK	1
INDIAN OVERSEAS BANK	3
KERALA GRAMIN BANK	28
PUNJAB NATIONAL BANK	2
SOUTH INDIAN BANK	28
STATE BANK OF INDIA	112
The Kerala State Co Operative Bank Ltd	11
UCO BANK	4
UNION BANK OF INDIA	149
TOTAL	472

14. Palakkad

PMEGP PHYSICAL VERIFICATION PENDING	
NAME OF THE BANK	NO OF APPLICATIONS
BANK OF BARODA	37
BANK OF INDIA	21
CANARA BANK	198
CATHOLIC SYRIAN BANK LTD	2
CENTRAL BANK OF INDIA	1
DENA BANK	1
DHANALAKSHMI BANK LTD	13
FEDERAL BANK	8
HDFC BANK	3
ICICI BANK LTD	1
INDIAN BANK	13
INDIAN OVERSEAS BANK	14
KERALA GRAMIN BANK	19
PUNJAB NATIONAL BANK	76
SOUTH INDIAN BANK	19
STATE BANK OF INDIA	86
TAMILNAD MERCANTILE BANK LTD	1
UNION BANK OF INDIA	53
Grand Total	566

The state as a whole there are 5625 applications pending for Physical Verification in the State of Kerala.

COIR BOARD

Ministry of MSME, Government of India

Agenda for discussion in the 144th Meeting of SLBC Kerala

Implementation of Prime Minister's Employment Generation (PMEGP) in Coir Sector

As per the modified operational guidelines of Prime Minister's Employment Generation Programme (PMEGP), the Coir Board has been included as an implementing agency for facilitating setting up of Coir Units under the Scheme. Accordingly, the Board has been implementing PMEGP in Coir Sector w.e.f. 1st April, 2018. In the State of Kerala, the Scheme is being implemented through Board's Field Offices viz. Regional Office, Kalavoor and Sub Regional Office, Kannur.

Even though the Nodal Agency, KVIC, has allocated separate target to the Coir Board Kerala region for PMEGP for the FY 2024-25. As per the target allocated, it is included that 50 Nos projects and 400 Nos of employment with MM grant of Rs.70 lakhs. The status of applications under PMEGP during the year 2023-24 and 2025-25 (as on 31.10.24) in Kerala are as follows:

	2023-24	2024-25
Application received	14	11
Applications forwarded to Banks	12	10
Applications sanctioned by Banks	17	02
Applications returned by Banks	00	00
Applications pending at Banks	02	08
MM Disbursed	No. of projects	
	22	03
	Amount	
	Rs.68.01 lakhs	Rs.4.26 lakhs

From the above, it can be seen that the Board could set up only 14 Nos. and 11 Nos. coir units under PMEGP in Kerala during the last year and current year respectively. Even though the Board has received sufficient numbers of applications for achieving the target, due to the rejection/pending of applications by banks resulted in non-achievement of target by the Board. The Bank Branch-wise pending applications for the year 2023-25 and 2025-25 are annexed as **Annexure-A**.

Annexure –A

Coir Board Regional Office, Kalavoor					
Bank-Branch wise pending PMEGP applications 2023-24					
Sr No	Bank	District	Branch	No.of Application	MM Involved
1	UNION BANK OF INDIA	ALAPPUZHA	KARTHIKAPALLY	01	35,000
2	FEDERAL BANK		CHERTHALA	01	9,62,500

		TOTAL	02	9,97,500
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Bank-Branch wise pending PMEGP applications 2024-25

Sr No	Bank	District	Branch	No.of Application	MM Involved
01	CANARA BANK	KOLLAM	PARAVUR	01	17,50,000
02	CANARA BANK	ALAPPUZHA	THURAVOOR	01	8,75,000
03	PUNJAB NATIONAL BANK	ALAPPUZHA	HARIPAD	01	38,500
04	UNION BANK	ALAPPUZHA	KARTHIKAPALLY	01	38,500
05				01	38,500
06				01	38,500
07			KALAVOOR	01	12,60,000
08			UCO BANK	ALAPPUZHA	ALAPPUZHA
		TOTAL			50,39,000

3.2.2 Agenda suggested by NORKA – NDPREM

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

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

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

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

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

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



Lr. No. **ROOTS/819/2019-JE(A)**

To,

The Divisional Manager
SLBC Kerala
Thiruvananthapuram

Sir,

Sub NORKA ROOTS - NDPREM – Agenda for placing before the SLBC -reg.
Ref Your e-mail dated 25.10.2024.

The NDPREM scheme is designed to support the rehabilitation and reintegration of returned migrants, offering sustainable livelihood opportunities to Keralites who have completed employment abroad. NORKA-ROOTS has signed an MoU with 19 financial institutions to implement this scheme. Beneficiaries are eligible for a capital subsidy of up to 15% of the project cost (capped at ₹ 3 lakh) and an interest subvention of 3% for the first four years, provided the loan repayments are made promptly. From April 1, 2024, to October 31, 2024, approximately 1,829 applications have been recommended to various banks, the details of which are as follows:

SL. NO	NAME OF BANK	NO.OF APPLICATIONS SENT TO BANK	SANCTIONED	PENDING
1	BANK OF BARODA	43	5	38
2	BANK OF INDIA	10	1	9
3	CANARA BANK	240	44	196
4	DHANALAXMI BANK	4	0	4
5	FEDERAL BANK	145	41	104
6	INDIAN BANK	50	4	46
7	INDIAN OVERSEAS BANK	39	2	37
8	KERALA BANK	631	139	492
9	KSBDC	100	47	53
10	KSCARD BANK	7	4	3

11	KERALA FINANCIAL CORPORATION	4	0	4
12	PRAVASI Ltd. MALAPPURAM	55	50	5
13	STATE BANK OF INDIA	376	67	309
14	SOUTH INDIAN BANK	46	2	44
15	TRAVANCORE PRAVASI DEVELOPMENT CO-OPERATIVE SOCIETY Ltd	13	12	1
16	UNION BANK OF INDIA	50	9	41
17	UCO	15	0	15
18	KERALA STATE DEVELOPMENT CORPORATION FOR SCHEDULED CASTES AND SCHEDULED TRIBES	1	1	0
	TOTAL	1829	428	1401

The unresolved status of numerous applications across various bank branches, without timely updates to Norka Roots, is creating considerable challenges for loan applicants and compromising the project's objectives. Hence I strongly request the approval of all eligible loan applications as recommended, along with instructing banks and branches to promptly submit all pending capital and interest subsidy claims under the NDPREM scheme to Norka Roots. This will help ensure that beneficiaries receive their subsidy benefits within the current fiscal year.

Moreover, I am also to request that a defined lead time be set to expedite the processing of NDPREM applications. Furthermore, I would also like to urge the banks to prioritize approving the maximum number of applications under the MUDRA Scheme without requiring collateral.

In light of the above challenges, I kindly request that these matters be raised at the SLBC meeting, along with clear directives for banks to take prompt action to ensure the scheme's smooth continuation.

Yours faithfully

Signed by
Ajith Kolassery
Date: 13-11-2024 17:22:00

CHIEF EXECUTIVE OFFICER

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).

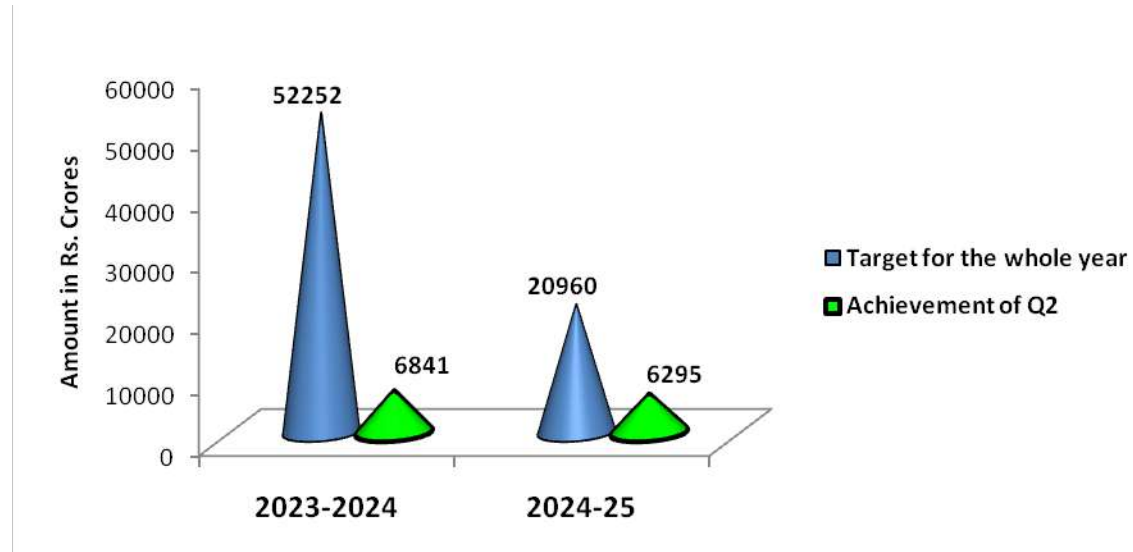
The Steering committee suggested that the TrEDS may make mandatory for the stakeholders up to certain limit.

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.

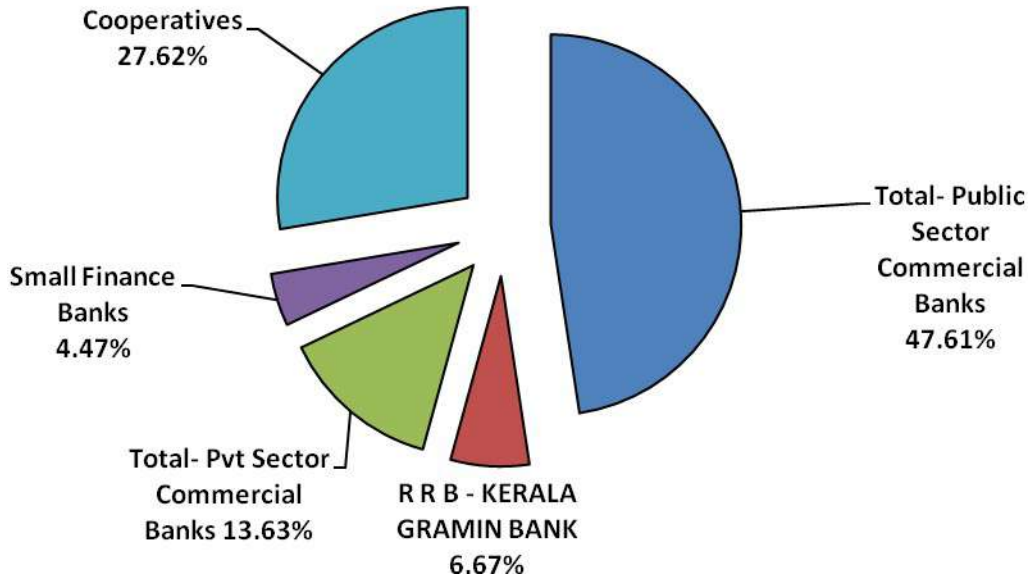
Regional Director, Reserve Bank of India informed that if Central Government can make all their PSUs to enroll into the TrEDS platform mandatorily why we cannot. As a reply to the same Additional Sector informed that since the financial positions of State PSUs are not so strong settling the same under 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 TERTIARY SECTOR

TERTIARY		
Parameter	2023-24	2024-25
Target for the whole year	52252	20960
Achievement of Q2	6841	6295
% achievement for Q2	13%	30%

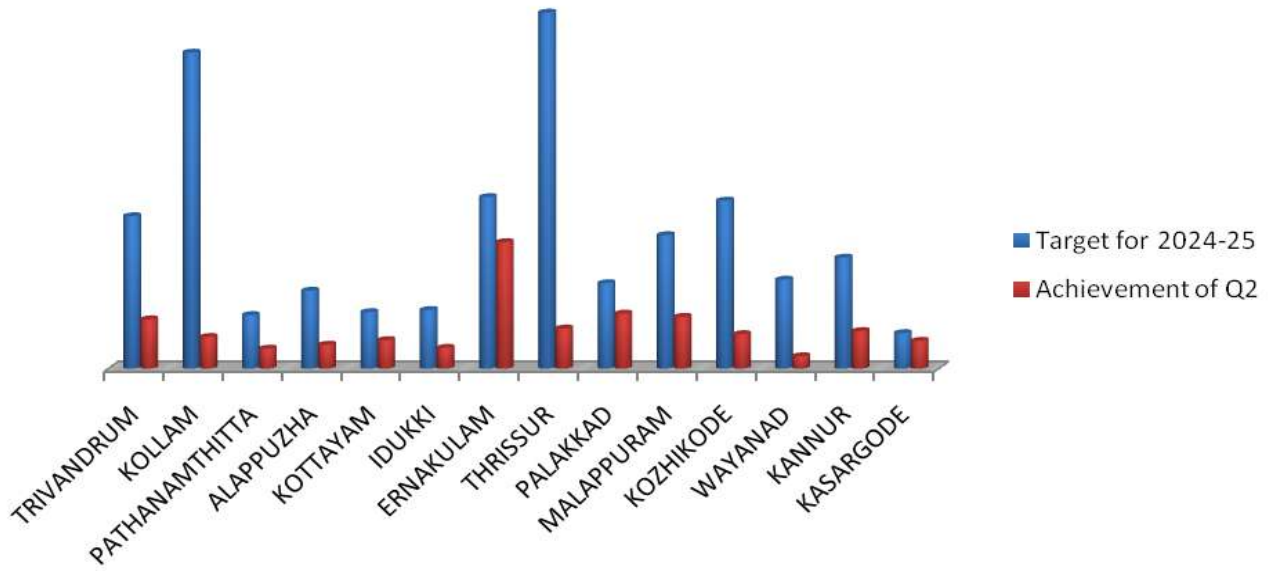


Share of Tertiary Sector Disbursement



Sl.No.	District	Target for 2024-25	Achievement of Q2	% Achievement
1	TRIVANDRUM	1714	555	32%
2	KOLLAM	3552	356	10%
3	PATHANAMTHITTA	602	225	37%
4	ALAPPUZHA	875	269	31%
5	KOTTAYAM	635	321	51%
6	IDUKKI	658	234	36%
7	ERNAKULAM	1928	1421	74%
8	THRISSUR	4001	451	11%
9	PALAKKAD	960	618	64%
10	MALAPPURAM	1500	582	39%
11	KOZHIKODE	1888	388	21%
12	WAYANAD	1000	140	14%
13	KANNUR	1248	422	34%
14	KASARGODE	399	313	78%
TOTAL		20960	6295	30%

Tertiary Sector Target Vs Achievement



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 Yojana Scheme. The forum discussed about strategies to improve the coverage and also advised Member Banks to impart special focus on propagating and enrolling maximum beneficiaries under the schemes. The forum also requested to enroll at least 60 APYs each by all the Member Banks before 31.03.2021.*
- *SLBC had conducted a webinar on expanding the outreach of APY schemes on 9th September 2021, by inviting speakers from PFRDA for the SLBC State Coordinators, Lead District 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.21(23)/2014-FI(Mission) dated 27.09.2021.

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

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

- (a) The Corporate Office of the bank shall arrange to download the electoral rolls for the respective States/UTs for which it is the SLBC convener and arrange to prepare lists in Excel format of all such adults who have attained majority in the last three years i.e. 2019, 2020 & 2021. This should be arranged by district, Assembly constituency and polling station as specified in the electoral roll;

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

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

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

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

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

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

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

Yours faithfully,

Encl.: as above



Sushil Kumar Singh
Director (FI)

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

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

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

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

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

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

4.2. 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.

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

PERFORMANCE OF APY

NAME OF THE BANK	APY accounts opened in FY 2024-25	Cumulative APY accounts opened since inception
AU SMALL FINANCE BANK LIMITED	0	0
AXIS BANK LTD	35	12613
BANDHAN BANK LIMITED	0	292
BANK OF BARODA	3410	58196
BANK OF INDIA	4711	38082
BANK OF MAHARASHTRA	478	7125
CANARA BANK	13359	243960
CENTRAL BANK OF INDIA	3712	47870
CITY UNION BANK LTD	20	819
DCB BANK LIMITED	0	3
DHANLAXMI BANK LIMITED	1896	14396
EQUITAS SMALL FINANCE BANK LIMITED	0	0
ESAF SMALL FINANCE BANK LIMITED	2805	39224
HDFC BANK LTD	3876	33306
ICICI BANK LIMITED	14	2174
IDBI BANK LTD	1099	14466
IDFC FIRST BANK LIMITED	0	0
IDUKKI DISTRICT COOPERATIVE BANK LTD	0	330
INDIAN BANK	5651	60382
INDIAN OVERSEAS BANK	1718	32811
INDUSIND BANK LIMITED	541	618
KANNUR DISTRICT CO-OPERATIVE BANK LTD	0	18
KARNATAKA BANK LIMITED	203	1933
KERALA GRAMIN BANK	50350	260127
KERALA STATE CO-OPERATIVE BANK LTD	1	236
KOTAK MAHINDRA BANK	175	964
MALAPPURAM DISTRICT CO-OPERATIVE BANK	34	379
PUNJAB AND SIND BANK	86	471
PUNJAB NATIONAL BANK	285	12306
RBL BANK LIMITED	0	23
STANDARD CHARTERED BANK	0	4
STATE BANK OF INDIA	27660	263188
TAMILNAD MERCANTILE BANK LTD	146	6406
THE ALAPPUZHA DISTRICT CO-OPERATIVE BANK LTD	0	0
THE CATHOLIC SYRIAN BANK LIMITED	1360	4122

THE ERNAKULAM DISTRICT COOPERATIVE BANK LTD	0	0
THE FEDERAL BANK LTD	21623	37001
THE JAMMU AND KASHMIR BANK LTD	10	34
THE KARUR VYSYA BANK LTD	56	371
THE KASARAGOD DISTRICT COOPERATIVE BANK LTD	0	643
THE KOLLAM DISCTRICT CO-OPERATIVE BANK LTD	0	350
THE KOTTAYAM DISTRICT CO-OPERATIVE BANK LTD	0	3043
THE KOZHIKODE DISTRICT CO-OPERATIVE BANK LTD	0	1245
THE LAKSHMI VILAS BANK LTD	0	28
THE PATHANAMTHITTA DISTRICT CO-OPERATIVE BANK LTD	0	49
THE SOUTH INDIAN BANK LTD MARKETING DEPARTMENT NPS CELL	11072	48337
THIRUVANANTHAPURAM DISTRICT CO-OPERATIVE BANK LTD	0	1309
THRISSUR DISTRICT CO OPERATIVE BANK LTD	0	115
UCO BANK	774	13335
UJJIVAN SMALL FINANCE BANK LIMITED	276	293
UNION BANK OF INDIA	10037	94041
WAYANAD DISTRICT COOPERATIVE BANK LTD	0	215
YES BANK LIMITED	1	10
Grand Total	167474	1357263

NAME OF THE DISTRICT	APY accounts opened in FY 2024-25	Cumulative APY accounts opened since inception
ALAPPUZHA	7,936	73,908
ERNAKULAM	20,813	1,76,901
IDUKKI	5,303	34,375
KANNUR	13,358	89,179
KASARAGOD	6,857	54,173
KOLLAM	12,909	1,06,186
KOTTAYAM	11,342	95,597
KOZHIKODE	12,513	92,582
MALAPPURAM	16,225	1,03,690
PALAKKAD	11,124	1,04,226
PATHANAMTHITTA	8,782	63,682
THIRUVANANTHAPURAM	19,956	1,97,555
THRISSUR	16,760	1,33,037
WAYANAD	3,596	32,172
Grand Total	1,67,474	13,57,263

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.

List of banks having CD ratio more than the state average

SI No.	Bank	Credit	Deposit	CD Ratio
1	BANK OF MAHARASHTRA	8362	1451	576.17%
2	UCO BANK	6418	1951	328.93%
3	JAMMU & KASHMIR BANK	106	54	197.20%
4	IDFC FIRST Bank	3119	2123	146.88%
5	BANDHAN BANK	2217	1557	142.39%
6	PUNJAB & SIND BANK	497	350	141.87%
7	BANK OF BARODA	21821	17967	121.45%
8	YES BANK	6658	5483	121.43%
9	HDFC BANK	58738	49043	119.77%
10	CITY UNION BANK	891	744	119.65%
11	BANK OF INDIA	6890	5958	115.65%
12	IDBI BANK	6624	6057	109.36%
13	R R B - KERALA GRAMIN BANK	25301	24649	102.65%
14	KOTAK MAHINDRA BANK	4139	4041	102.41%
15	UNION BANK OF INDIA	29582	28925	102.27%
16	AXIS BANK	23281	23082	100.86%
17	CENTRAL BANK OF INDIA	6705	6650	100.82%
18	CANARA BANK	68921	68843	100.11%
19	INDUS IND BANK	12014	12126	99.07%

20	INDIAN BANK	13563	14606	92.86%
21	PUNJAB NATIONAL BANK	10481	12026	87.15%
22	ICICI BANK	22403	27164	82.47%
23	KARNATAKA BANK	852	1040	81.93%
24	T.N.MERCANTILE BANK	716	956	74.85%

List of banks having CD ratio less than the state average

SI No.	Bank	Credit	Deposit	CD Ratio
1	INDIAN OVERSEAS BANK	9861	15202	64.87%
2	STATE BANK OF INDIA	133430	237363	56.21%
3	KARUR VYSYA BANK	1362	2444	55.70%
4	DHANLAXMI BANK	6097	11043	55.21%
5	FEDERAL BANK	68167	151033	45.13%
6	Ujjivan Small Finance Bank	697	1677	41.56%
7	SOUTH INDIAN BANK	26258	64192	40.91%
8	CATHOLIC SYRIAN BANK	5905	14629	40.37%
9	ESAF	6556	17250	38.01%
10	LAKSHMI VILAS BANK	195	646	30.25%
11	RBL Bank	109	1183	9.18%

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 72.9%. 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.

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

RSETI Alappuzha:

Construction is under way and is in the final stage.

RSETI Kottayam:

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

Meanwhile, the Pallom Block Panchayat has passed a resolution to not to give the allotted land to RSETI Kottayam for construction of building. In this regard, we have taken up the matter several times with the Govt. authorities and Commissioner for Rural Development. DGM (FI) had meeting in person with the Hon'ble Minister for

Local Self Government Shri. M V Govindan at his residence on 21/04/2022 at 2.30 Pm to discuss the pending issues of allotted land at Kottayam.

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

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

RSETI Pathanamthitta:

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

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

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

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

RSETI Idukki :

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

RSETI Palakkad :

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

RSETI Kozhikode :

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

RSETI Wayanad:

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

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

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

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

Kannur : Land allotted and Building constructed

Kasargode : Land allotted and Building constructed

Malappuram : Land allotted and Building constructed

Thrissur : Land allotted and Building constructed

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

4.5 Agenda suggested by Indian Bankers Association regarding - SVAMITVA Scheme

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

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

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

Brief Steps in the Scheme

4. Following are the Steps in the Scheme:
 - i. Brief/ broad level implementation process flow of the scheme is illustrated
 - ii. Signing of MoU between Survey of India and respective State Governments.
 - iii. Identification of villages to be surveyed during Pilot Phase.
 - iv. Sensitisation of GPs/villages iv. Demarcation of abadi area and chunna marking of rural properties
 - v. Large scale mapping of rural abadi area using unmanned aerial vehicles/drones.
 - vi. Creation of maps.

- vii. Ground verification of maps by drone survey teams
- viii. Correction of maps – post ground verification
- viii. Inquiry Process/ Objection process – Conflict/dispute resolution
- x. Generation of final Property Cards/ Title deed or “SampattiPatrak”.
- ix. Availability of the Property Cards on digital platform/ hard copies.

Objective of the Scheme

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

Scheme Achievements

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

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

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

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

Pradesh, 'Sannad' in Maharashtra, 'Gharauni' in Uttar Pradesh and 'Svamiitva Abhilekh' in Uttarakhand (Sample Property Cards are enclosed in **Annexure-I**)

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

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

Way Forward

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

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

- i) Indian Bank's Association (IBA) has probably taken up the matter in the agenda of their meetings.
- ii) State Level Bankers Committee (SLBC)/Union Territory Level Bankers Committee (UTLBC) have taken up the matter in the agenda of their meetings and in finalizing Property Card Formats , their comments have been incorporated.

- iii) Financing against the Property Card may be included as a part of Annual Credit Plan (ACP) of the Banks and monitored at the District Consultative Committee (DCC)/SLBC level.
- iv) Banks may be suggested to formulate internal guidelines for issuance of loan against the issued Property cards.

Dr. Vivek Joshi, Secretary, Department of Financial Services (DFS) chaired a meeting on 07.08.2023 to review Survey of Villages and Mapping with Improvised Technology in Village Areas (SVAMITVA) Scheme with special thrust on issues relating to bankability of property cards issued under the scheme.



Indian Banks' Association

SOCIAL BANKING

No. SB/MBR/SVAMITVA/0341

Date: 05.07.2023

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

Madam/ Sir,

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

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

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

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

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

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

Yours faithfully,


K S Anbalagan
Senior Advisor
Retail And Social Banking
Encl: a/a



Indian Banks' Association

SOCIAL BANKING

No. SB/MBR/SVAMITVA/11380

Date: 20.07.2022

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

Madam/ Sir,

Property Cards issued under Svamitva Scheme

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

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

Yours faithfully,


K/S ANBALAGAN
SENIOR ADVISOR
RETAIL AND SOCIAL BANKING

Encl: a/a

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

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

To,

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

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

Sir,

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

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

Yours faithfully,

Encl: As Above


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

गिरिराज सिंह
GIRIRAJ SINGH



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

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

Dated: 31 May, 2023

Dy. No. 3205084/FM/VIP/2023

Respected Smt. Nirmala Sitharaman ji,
Namaskar,

secy (DFS)
S
2/6
As you may be aware that the SVAMITVA Scheme is playing a pivotal role in transforming the rural landscape in the country by providing the Record of Rights (RoR) in rural inhabited areas. Hon'ble Prime Minister has vouched for the benefits of the scheme like settlement of disputes, and bankability of property cards among others on various forums viz United Nations General Assembly, World Geospatial Information Congress, etc.

h
1/1/23
1/1/23
1/1/23
The RoR created under the SVAMITVA Scheme are backed by the State Revenue/Panchayati Raj Acts for providing a legal sanctity to property cards issued. The scheme implementation framework is designed in a manner to provide for the settlement of disputes in the initial stages during Abadi area demarcation, gram sabha conduction, and claims & objections settlement. Some states/UTs have also provisioned for registration of Records of Rights and created online systems for registration of encumbrances and mutation of records. It is worth noting that the diligent processes followed in creating the RoR provide for the robustness of the property cards issued under the SVAMITVA Scheme.

1/1/23
1/1/23
3. While some states and UTs have been actively engaging with SLBC/UTLBC to address the concerns of Bankers adequately and proactively for recognizing the bankability of property cards; it is observed that Banks in other states and UTs are still to be onboarded and sensitized about the benefits of the SVAMITVA Scheme.

1/1/23
1/1/23
1/1/23
4. Since loans against Abadi land will be a new feature for the banks, it is requested that The Department of Financial Services (DFS) may also take up the matter with SLBC/UTLBC for alleviation of any hesitation on the part of bank officials, adequate sensitization of banks regarding SVAMITVA property cards, and securitization of Abadi land. Loans against property cards issued under SVAMITVA Scheme may also be included as part of the meeting agenda of SLBC/UTLBC if deemed fit, DFS may also write to RBI for examination of the issue of mortgaging Abadi land. This will enable an ecosystem for capitalizing on the value of rural abadi land and ensure that bank loans are provided seamlessly.

गिरिराज सिंह
GIRIRAJ SINGH



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

-2-

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

With Regards

Yours sincerely,


(GIRIRAJ SINGH)

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

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

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

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

കമ്പ്യൂട്ടർ

സെക്രട്ടറി

Convenor

കനറാ ബാങ്ക്
केनरा बैंक
Canara Bank



Ref: SLBC/PMS/81/2023/AJS

Date: 12/07/2023

To,

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

Respected Sir,

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

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

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

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

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

Thanking You,

Yours faithfully

Convenor,
SLBC Kerala.

Annexure-I

1. Gharauni (Uttar Pradesh)



Department of Revenue
(राजस्व विभाग)

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



Department of Panchayati Raj
(पंचायती राज विभाग)

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

2. Svamitva Abhilekh (Uttarakhand)

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

ग्राम: ग्यालपु, कन्नाहरा, 110 कोड: 04447 ब्लॉक: परना, देवतापड़ा तहसील: चण्डीसैम जिला: चोटी

ग्राम कतार संख्या	संपत्ति संख्या	संपत्ति की पुनिक आई डी संख्या	संचालितकर्ता का नाम, पित्त, माता पति, छोटी का नाम और निवास स्थान	संपत्ति की श्रेणी	संपत्ति की उप-श्रेणी	संपत्ति का क्षेत्रफल			संचालितकर्ता का अंग जिला	
						निर्मित वर्ग मी.	कुल वर्ग मी.	पुर वर्ग मी.		
श्रेणी: 6-2 - स्थल, सड़कें, रेलवे, भवन और ऐसी इतरी भूमि पर जो अक्षुण्ण उपयोगों के लिये काम में लाई जाती है।										
885	09001	04447000000101	राम सिंह / गुमान सिंह / राम न्यारगढ़ कन्नाहरा बुधहास सिंह / मेहरावन सिंह / ग्राम ग्यालपु कन्नाहरा	निर्वाह	अवस्थीय	3.8700	1.0000	2.0	1/2 1/2	
नज़दी नक्शा	पूर्व चौहदी	पश्चिम चौहदी	उत्तर चौहदी	दक्षिण चौहदी	नामांतरण प्रकार	नामांतरण		भवन कर	मुद्रित तिथि	मुद्रित आई डी संख्या
						नामांतरण संख्या	नामांतरण तिथि			
885	शरम सिंह का मकान	सिद्धी विमान की गढ़	सुरेश्वर की गेवाला	रुन पंचम की कर्मन	अ	नामांतरण संख्या	नामांतरण तिथि	100	001	001
जारी करने का स्थान			क्यू आर कोड		जारीकर्ता के डिजिटल सिग्नेचर				अभ्युक्ति	
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नाम जारीकर्ता तहसील: चण्डीसैम, कन्नाहरा, चोटी दिनांक 01 मई 2020 Set Aug 19 16:55:11 IST 2020										
0 यह संचालित अभिलेख डिजिटल सिग्नेचर पर केवल की गई है जो इस नाम अभिलेख प्रमाण पर आधारित है।										

3. Sannad (Maharashtra)

मालमत्ता पत्रक

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

4. Adhikar Abilekh (Madhya Pradesh)

अधिकार अभिलेख

प्ररूप-तीन
(नियम 6 देखिए)

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


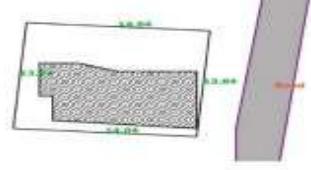
ग्राम/नगर.. देवरी कला.. पटवारी हल्का क्रमांक/सेक्टर क्रमांक... 49..तहसील...शहपुरा...जिला.. विंडोरी

सराल क्रमांक	सर्वेक्षण संख्यांक/ब्लाक संख्यांक	भू-खण्ड संख्यांक (ब्लॉक की दशा में)	पूर्ववर्ती सर्वेक्षण संख्यांक	1. क्षेत्रफल (वर्ग मीटर में) 2. भू-राजस्व (रुपये में)	भूमि उपयोग जिसके लिए निर्धारण किया गया है।	1. भूमिस्वामी / सरकारी पट्टेदार का नाम 2. उसकी माता / पिता / पति / पालक का नाम 3. निवास का पता	अधिकार की प्रकृति	संयुक्त खाले की दशा में प्रत्येक खालेदार के हित की सीमा	1. अधिभोगी कृषक का नाम (यदि कोई हो) 2. उसकी माता / पिता / पति का नाम 3. निवास का पता	भूमि पर विल्लंगम तथा प्रभार 1. बंधक 2. दृष्टिबंधक 3. भू-अर्जन प्रक्रियाधीन	अभ्युक्ति या 1. सिंचाई संबंधी प्रास्थिति 2. अन्य ब्यारी
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
4	278	4		209	आवासीय	फूलचंद पिता लालसाय विरसजन पिता लालसाय	भूमि स्वामी	% %			

5. RPOR (Karnataka)

9/3/2020

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

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ಶಿಲ್ಡ್ : ರಾಮನಗರ	ತಾಲ್ಲೂಕು: ರಾಮನಗರ	ಗ್ರಾಮ M G Palya	ಮಂಡ Seebakatte
1. ಸ್ವತ್ತಿನ ಸಂಖ್ಯೆ ಗ್ರಾಮದ ಸ್ವತ್ತಿನ ಸಂಖ್ಯೆ 19	2. ಸ್ವತ್ತಿನ ವಿವರ (ಚ.ಮೀ) ಸ್ವತ್ತಿನ ಎಡಿ (ಪಂಚಾಯತಿ ವ್ಯಕ್ತಾರ) 152900400901800190	3. ಸ್ವತ್ತಿನ ವಿಸ್ತೀರ್ಣ (ಚ.ಮೀ) ವಿಸ್ತೀರ್ಣ 183.42	4. ಸರ್ಕಾರಿ/ಕಾರ್ಪೊರೇಷನ್/ಪ್ರೈವೇಟ್/ಇತರೆ ಗ್ರಾಮದ ಗ್ರಾಮೀಣ/ಮಂಡ
5. ಸರ್ಕಾರಿ/ಕಾರ್ಪೊರೇಷನ್/ಪ್ರೈವೇಟ್/ಇತರೆ ಭೂಮಿ ದಾಖಲೆ	6. ಸ್ವತ್ತಿನ ಕಡತ	7. ಸ್ವತ್ತಿನ ಬಳಕೆಯ ಉದ್ದೇಶ	8. ಸ್ವತ್ತಿನ ಸ್ಥಿತಿ
9. ಸ್ವತ್ತಿನ ಸರಿಯಾದ 		10. ಮಾರ್ಕೆಟ್ ವಾಲ್ ಮಾರ್ಕೆಟ್ ವಾಲ್/ಬಿಡುಗಡೆ/ಕಡತ/ತಾಲ್ಲೂಕು/ಗ್ರಾಮೀಣ/ಕೆರೆದು ಗುರುತಿಸಿದ ಬಿಡುಗಡೆ ಕಡತ ಮತ್ತು ಸಂಖ್ಯೆ ಹಕ್ಕು ಅರ್ಜಿ ಸಿದ್ಧಿಡಿ ಎಂ.ಆರ್ ಸಂಖ್ಯೆ ಲರಿತಮ್ಯೂಷಿಯಂ ವೆಂಕಟಪ್ಪ ಬಾರ್ಡರ್ / ಸುತ್ತಿಗೆ ಇದ್ದಲ್ಲಿ ಪ್ರಾಧಿಕಾರದ ಹೆಸರು -ಸಂಬಂಧ-ಕಡತ/ ತಾಲ್ಲೂಕು /ಗ್ರಾಮೀಣ ಹೆಸರು ಲರಿತಮ್ಯೂಷಿಯಂ ವೆಂಕಟಪ್ಪ	
11. ಸ್ವತ್ತಿನ ವಾಲ್		12. ಅಡ್ಡ ಹಕ್ಕುಗಳು	
13. ಮೂಲಾಧಾರಗಳು		14. ಷರಾ	

ಮುದ್ರಿಸಿದ ದಿನಾಂಕ: 03-09-2020

This is computer generated and does not require seal and signature

आलोक प्रेम नागर
ALOK PREM NAGAR



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

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

06th October, 2023

Dear Ma'am/Sir,

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

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

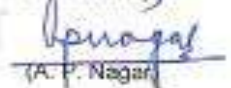
3. As you may be aware, the Record of Rights created under SVAMITVA Scheme are of higher quality with an accuracy 50ms and are backed by State Revenue/Panchayati Raj Acts which provides them the necessary legal validity. Ministry of Finance and RBI have also recognized the property cards created under SVAMITVA Scheme as an instrument to avail financial benefits and have advised SLBCs/UTLBCs to include "Lending by financial institutions against the security of property cards issued under the SVAMITVA Scheme" as an agenda item in the regular SLBC meetings of States and UTs.

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

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

Warm regards,

Yours sincerely,


A.P. Nagar

To,

Convenors of SLBCs/UTLBCs as per list attached

Copy To:

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

आलोक प्रेम नागर
ALOK PREM NAGAR



संयुक्त सचिव
भारत सरकार
पंचायती राज मंत्रालय
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Government of India
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New Delhi-110001
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E-mail: ap.nagar@gov.in
Mob.: 9418007426

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

28th February 2024

Dear Ma'am/Sir,

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

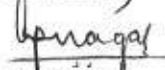
2. It was further requested that in order to ensure the intended benefits of the Scheme reach the beneficiaries, it is important that **SLBC/UTLBC keep track of progress of financial benefits availed under SVAMITVA Scheme** by property card owners and also to include "lending against security of property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

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

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

Warm regards,

Yours sincerely,


(A. P. Nagar)

To,

सशक्त पंचायत सतत विकास
Conveners of SLBC/UTLBC as per list attached

Copy To,

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

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

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

3rd Floor, Jeevan Deep Building
Sansad Marg, New Delhi - 110001
Dated: 14.3.2023

To
The SLBC/UTLBC Convener of all States and UTs

Madam/ Sir,

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

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

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

Yours faithfully,



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

Encl: as above

Letter from Department of food and public distribution



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

Dated: 3rd March, 2023

Dear Sir,

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

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

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

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

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

..contd..2/-

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

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

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

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

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

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

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

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

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

Meeting will discuss:

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

4.8 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.

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

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

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

1. Stand Up India

Sl. No.	BANK	OUTSTANDING ENROLLMENT UNDER JAN SURAKSHA SCHEMES AS AT JUNE 2024		OUTSTANDING ENROLLMENT UNDER JAN SURAKSHA SCHEMES AS AT SEPTEMBER 2024		Q to Q Variation %		OUTSTANDING ENROLLMENT UNDER JAN SURAKSHA SCHEMES AS AT SEPTEMBER 2023		Y o Y Variation %	
		PMJBY	PMSBY	PMJBY	PMSBY	PMJBY	PMSBY	PMJBY	PMSBY	PMJBY	PMSBY
A	PUBLIC SECTOR COMMERCIAL BANKS										
1	BANK OF BARODA	38824	374731	23238	261618	-40.15%	-30.19%	38893	376273	-40.25%	-30.47%
2	BANK OF INDIA	36931	279762	41725	291217	12.98%	4.09%	35713	280130	16.83%	3.96%
3	BANK OF MAHARASHTRA	6394	22967	6651	23620	4.02%	2.84%	5433	20026	22.42%	17.95%
4	CANARA BANK	210983	1273328	217544	1299481	3.11%	2.05%	251098	1356699	-13.36%	-4.22%
5	CENTRAL BANK OF INDIA	28047	163152	30933	174877	10.29%	7.19%	30894	165275	0.13%	5.81%
6	INDIAN BANK	90257	306927	97056	320066	7.53%	4.28%	64698	246935	50.01%	29.62%
7	INDIAN OVERSEAS BANK	27559	158797	16689	87544	-39.44%	-44.87%	24971	135254	-33.17%	-35.27%
8	PUNJAB & SIND BANK	600	4553	623	4771	3.83%	4.79%	535	4188	16.45%	13.92%
9	PUNJAB NATIONAL BANK	24663	153912	25008	155778	1.40%	1.21%	22653	146893	10.40%	6.05%
10	STATE BANK OF INDIA	520723	1901653	846966	2631335	62.65%	38.37%	451251	1619755	87.69%	62.45%
11	UCO BANK	16013	51427	14106	48518	-11.91%	-5.66%	14933	47020	-5.54%	3.19%

12	UNION BANK OF INDIA	107851	707124	109905	716562	1.90%	1.33%	106751	704797	2.95%	1.67%
	Total- Public Sector Commercial Banks	1108845	5398333	1430444	6015387	29.00%	11.43%	1047823	5103245	36.52%	17.87%
B	R R B - KERALA GRAMIN BANK										
		172265	1171896	218497	1368228	26.84%	16.75%	168758	1046648	29.47%	30.72%
	Total- Public Sector Banks including RRB	1281110	6570229	1648941	7383615	28.71%	12.38%	1216581	6149893	35.54%	20.06%
C	PRIVATE SECTOR COMMERCIAL BANKS										
1	AXIS BANK	3013	9838	3013	9838	0.00%	0.00%	3013	9838	0.00%	0.00%
2	BANDHAN BANK	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
3	CATHOLIC SYRIAN BANK	2742	43446	3096	46736	12.91%	7.57%	3408	48979	-9.15%	-4.58%
4	CITY UNION BANK	510	1164	530	1206	3.92%	3.61%	546	1199	-2.93%	0.58%
5	DHANLAXMI BANK	4519	33965	4528	34098	0.20%	0.39%	4602	33194	-1.61%	2.72%
6	FEDERAL BANK	1637	6372	1652	6378	0.92%	0.09%	1734	8483	-4.73%	-24.81%
7	HDFC BANK	23036	87934	23506	100879	2.04%	14.72%	21662	61845	8.51%	63.12%
8	ICICI BANK	40	3	171	29862	327.50%	#####	66	66	159.09%	45145.45%
9	IDBI BANK	12867	38761	13256	41122	3.02%	6.09%	11968	31280	10.76%	31.46%
10	IDFC FIRST Bank	33	7	33	8	0.00%	14.29%	3	2	1000.00%	300.00%
11	INDUS IND BANK	220	4292	222	4316	0.91%	0.56%	198	4243	12.12%	1.72%
12	JAMMU & KASHMIR BANK	90	252	90	252	0.00%	0.00%	67	186	34.33%	35.48%
13	KARNATAKA BANK	1290	3210	1290	3210	0.00%	0.00%	1262	7106	2.22%	-54.83%
14	KARUR VYSYA BANK	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
15	KOTAK MAHINDRA BANK	1823	3993	1861	4187	2.08%	4.86%	1709	3627	8.89%	15.44%

16	LAKSHMI VILAS BANK	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
17	RBL Bank	6	41	6	41	0.00%	0.00%	6	41	0.00%	0.00%
18	SOUTH INDIAN BANK	14870	109734	19033	148509	28.00%	35.34%	1331	24782	1329.98%	499.26%
19	T.N.MERCANTILE BANK	30086	51752	927	7295	-96.92%	-85.90%	974	7737	-4.83%	-5.71%
20	YES BANK	27	34	27	34	0.00%	0.00%	27	34	0.00%	0.00%
	Total- Pvt Sector Commercial Banks	96809	394798	73241	437971	-24.34%	10.94%	52576	242642	39.31%	80.50%
D	SMALL FINANCE BANKS										
1	ESAF	732	123743	853	139855	16.53%	13.02%	165	9136	416.97%	1430.81%
2	Ujjivan Small Finance Bank	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
	Total- Small Finance Banks	732	123743	853	139855	16.53%	13.02%	165	9136	416.97%	1430.81%
	Total - Commercial Banks + RRB + SFB	1378651	7088770	1723035	7961441	24.98%	12.31%	1269322	6401671	35.74%	24.37%
E	CO-OPERATIVE BANKS										
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0.00%	0.00%	1621	15808	-100.00%	-100.00%
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
3	KSCB	44654	387957	45626	397439	2.18%	2.44%	0	0	0.00%	0.00%
	Total Co-operative Banks	44654	387957	45626	397439	2.18%	2.44%	1621	15808	2714.68%	2414.16%
	Total - Banking Sector	1423305	7476727	1768661	8358880	24.26%	11.80%	1270943	6417479	39.16%	30.25%

2. PMJDY

Sl. No.	BANK	PMJDY Accounts details AS AT JUNE 2024			PMJDY Accounts details AS AT SEPTEMBER 2024			Q to Q Variation %			PMJDY Accounts details AS AT SEPTEMBER 2023			Y o Y Variation %		
		No. of Rural PMJDY A/Cs	No. of Urban PMJDY A/Cs	Total No. of BSBDA Accounts	No. of Rural PMJDY A/Cs	No. of Urban PMJDY A/Cs	Total No. of BSBDA Accounts	Rural PMJDY A/Cs	Urban PMJDY A/Cs	BSBDA Accounts (A)	No. of Rural PMJDY A/Cs	No. of Urban PMJDY A/Cs	Total No. of BSBDA Accounts	Rural PMJDY A/Cs	Urban PMJDY A/Cs	BSBDA Accounts
A	PUBLIC SECTOR COMMERCIAL BANKS															
1	BANK OF BARODA	8544	171956	180500	8560	40627	49187	0.19%	-76.37%	-72.75%	8504	170069	178573	0.66%	-76.11%	-72.46%
2	BANK OF INDIA	9814	133321	143135	2	46	48	-99.98%	-99.97%	-99.97%	8016	132547	140563	-99.98%	-99.97%	-99.97%
3	BANK OF MAHARASHTRA	25510	17587	43097	28245	18418	46663	10.72%	4.73%	8.27%	15670	10489	26159	80.25%	75.58%	78.38%
4	CANARA BANK	705884	137253	843137	731020	144680	875700	3.56%	5.41%	3.86%	693384	132376	825760	5.43%	9.29%	6.05%
5	CENTRAL BANK OF INDIA	8970	82190	91160	71950	24195	96145	702.12%	-70.56%	5.47%	950	98082	99032	7473.68%	-75.33%	-2.92%
6	INDIAN BANK	3025	176950	179975	1527	183946	185473	-49.52%	3.95%	3.05%	1896	163291	165187	-19.46%	12.65%	12.28%
7	INDIAN OVERSEAS BANK	68950	30566	99516	132104	19471	151575	91.59%	-36.30%	52.31%	135648	614256	749904	-2.61%	-96.83%	-79.79%
8	PUNJAB & SIND BANK	0	0	0	0	1963	1963	0.00%	0.00%	0.00%	0	0	0	0.00%	0.00%	0.00%
9	PUNJAB NATIONAL BANK	7001	139479	146480	6923	137834	144757	-1.11%	-1.18%	-1.18%	7247	139083	146330	-4.47%	-0.90%	-1.07%
10	STATE BANK OF INDIA	958137	278604	1236841	46533	1162172	1208705	-95.14%	317.29%	-2.26%	50432	300911	351343	-7.73%	286.22%	244.02%
11	UCO BANK	95666	14195	109861	91611	13952	105563	-4.24%	-1.71%	-3.91%	91544	13666	105210	0.07%	2.09%	0.34%
12	UNION BANK OF INDIA	374988	80478	455466	375490	80421	455911	0.94%	-0.07%	0.76%	377366	81236	458602	-0.50%	-1.00%	-0.59%
	Total- Public Sector Commercial Banks	2263489	1262479	3525968	1493965	1827725	3321690	-34.00%	44.77%	-5.79%	1390657	1856006	3246663	7.43%	-1.52%	2.31%
B	R R B - KERALA GRAMIN BANK	1358515	222880	1581395	104320	1431450	1535770	-92.32%	542.25%	-2.88%	1251844	222880	1474724	-91.67%	542.25%	4.14%
	Total- Public Sector Banks including RRB	3622004	1485359	5107363	1598285	3259175	4857460	-55.87%	119.42%	-4.89%	2642501	2078886	4721387	-39.52%	56.78%	2.88%
C	PRIVATE SECTOR COMMERCIAL BANKS															
1	AXIS BANK	543	31936	32479	547	32254	32801	0.74%	1.00%	0.99%	567	31824	32391	-3.53%	1.36%	1.27%
2	BANDHAN BANK	0	0	0	0	0	0	0.00%	0.00%	0.00%	0	0	0	0.00%	0.00%	0.00%
3	CATHOLIC SYRIAN BANK	7385	36324	43709	7295	4898	12193	-1.22%	-86.52%	-72.10%	7484	36084	43568	-2.53%	-86.43%	-72.01%
4	CITY UNION BANK	0	0	0	0	1030	1030	0.00%	0.00%	0.00%	0	1030	1030	0.00%	0.00%	0.00%
5	DHANLAXMI BANK	2974	22609	25583	3150	24672	27822	5.92%	9.12%	8.75%	3163	24936	28099	-0.41%	-1.06%	-0.99%
6	FEDERAL BANK	326136	21091	347227	447641	31985	479626	37.26%	51.65%	38.13%	70400	8903	79303	535.85%	259.26%	504.80%
7	HDFC BANK	3125	70008	73133	3585	81607	85192	14.72%	16.57%	16.49%	1930	44312	46242	85.75%	84.16%	84.23%
8	ICICI BANK	69	13337	13406	117	10941	11058	69.57%	-17.97%	-17.51%	63	10727	10790	85.71%	1.99%	2.48%
9	IDBI BANK	0	40199	40199	75	40541	40616	0.00%	0.85%	1.04%	0	40383	40383	0.00%	0.36%	0.58%
10	IDFC FIRST Bank	9	178	187	11	249	260	22.22%	39.89%	39.04%	0	115	115	0.00%	116.52%	126.09%
11	INDUS IND BANK	0	3733	3733	0	3848	3848	0.00%	3.08%	3.08%	0	3471	3471	0.00%	10.86%	10.86%
12	JAMMU & KASHMIR BANK	0	0	0	0	105	105	0.00%	0.00%	0.00%	0	0	0	0.00%	0.00%	0.00%
13	KARNATAKA BANK	194	8878	9072	2448	5677	8125	1161.86%	-36.06%	-10.44%	192	9244	9436	1175.00%	-38.59%	-13.89%
14	KARUR VYSYA BANK	0	3755	3755	0	3720	3720	0.00%	-0.93%	-0.93%	0	3867	3867	0.00%	-3.80%	-3.80%
15	KOTAK MAHINDRA BANK	0	4052	4052	0	4054	4054	0.00%	0.05%	0.05%	1099	1335	2434	-100.00%	203.67%	66.56%
16	LAKSHMI VILAS BANK	0	1433	1433	548	881	1429	0.00%	-38.52%	-0.28%	0	1450	1450	0.00%	-39.24%	-1.45%
17	RBL Bank	0	4	4	0	0	0	0.00%	-100.00%	-100.00%	0	0	0	0.00%	0.00%	0.00%
18	SOUTH INDIAN BANK	18863	168432	187295	19473	173029	192502	3.23%	2.73%	2.76%	17985	158827	176812	8.27%	8.94%	8.87%
19	T.N.MERCANTILE BANK	0	1645	1645	0	1616	1616	0.00%	-1.76%	-1.76%	0	1645	1645	0.00%	-1.76%	-1.76%
20	YES BANK	0	0	0	7	66	73	0.00%	0.00%	0.00%	0	0	0	0.00%	0.00%	0.00%
	Total- Pvt Sector Commercial Banks	359298	427614	786912	484897	421173	906070	34.96%	-1.51%	15.14%	102883	378153	481036	371.31%	11.38%	88.36%
D	SMALL FINANCE BANKS															
1	ESAF	0	0	0	0	0	0	0.00%	0.00%	0.00%	0	0	0	0.00%	0.00%	0.00%
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0.00%	0.00%	0.00%	0	0	0	0.00%	0.00%	0.00%
	Total- Small Finance Banks	0	0	0	0	0	0	0.00%	0.00%	0.00%	0	0	0	0.00%	0.00%	0.00%
	Total - Commercial Banks + RRB + SFB	3981302	1912973	5894275	2083182	3680348	5763530	-47.68%	92.39%	-2.22%	2745384	2457039	5202423	-24.12%	49.79%	10.79%
E	CO-OPERATIVE BANKS															
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	0.00%	0.00%	0.00%	24080	10944	35024	-100.00%	-100.00%	-100.00%
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0.00%	0.00%	0.00%	0	0	0	0.00%	0.00%	0.00%
3	KSCB	0	0	0	114333	164424	278757	0.00%	0.00%	0.00%	0	0	0	0.00%	0.00%	0.00%
	Total Co-operative Banks	0	0	0	114333	164424	278757	0.00%	0.00%	0.00%	24080	10944	35024	374.80%	1402.41%	695.90%
	Total - Banking Sector	3981302	1912973	5894275	2197515	3844772	6042287	-44.80%	100.98%	2.51%	2769464	2467983	5237447	-20.69%	55.79%	15.37%

3. PMMY

PMMY OUTSTANDING											
SI No	Bank	June-24		September-24		Q to Q Variation %		September-23		Y o Y Variation %	
		Total Outstanding		Total Outstanding		Total Outstanding		Total Outstanding		Total Outstanding	
		A/cs	Amt	A/cs	Amt	A/cs	Amt	A/cs	Amt	A/cs	Amt
A	PUBLIC SECTOR COMMERCIAL BANKS										
1	BANK OF BARODA	14150	32523	14028	33278	-0.86%	2.32%	14677	32660	-4.42%	1.89%
2	BANK OF INDIA	1694	4598	3752	8924	121.49%	94.09%	3200	7151	17.25%	24.80%
3	BANK OF MAHARASHTRA	1894	1989	1175	2209	-37.96%	11.10%	933	3881	25.94%	-43.06%
4	CANARA BANK	148706	259433	144752	266201	-2.66%	2.61%	141296	249294	2.45%	6.78%
5	CENTRAL BANK OF INDIA	9097	17595	8496	18087	-6.61%	2.80%	9037	18919	-5.99%	-4.40%
6	INDIAN BANK	18214	23588	15995	17634	-12.18%	-25.24%	14527	20688	10.11%	-14.76%
7	INDIAN OVERSEAS BANK	19781	29234	18561	30025	-6.17%	2.71%	25025	33355	-25.83%	-9.98%
8	PUNJAB & SIND BANK	0	0	0	0	0.00%	0.00%	190	279	-100.00%	-100.00%
9	PUNJAB NATIONAL BANK	13919	26474	13595	26850	-2.33%	1.42%	13335	26220	1.95%	2.40%
10	STATE BANK OF INDIA	151068	204874	144514	193713	-4.34%	-5.45%	107684	177200	34.20%	9.32%
11	UCO BANK	7043	11873	6845	12233	-2.81%	3.03%	7182	11412	-4.69%	7.19%
12	UNION BANK OF INDIA	84036	132762	82220	133375	-2.16%	0.46%	74758	117508	9.98%	13.50%
	Total- Public Sector Commercial Banks	469602	744943	453933	742531	-3.34%	-0.32%	411844	698566	10.22%	6.29%
B	R R B - KERALA GRAMIN BANK	171280	251923	171461	257608	0.11%	2.26%	161159	248006	6.39%	3.87%
	Total- Public Sector Banks including RRB	640882	996866	625394	1000139	-2.42%	0.33%	573003	946573	9.14%	5.66%
C	PRIVATE SECTOR COMMERCIAL BANKS										
1	AXIS BANK	102984	26167	108956	25892	5.80%	-1.05%	92322	20835	18.02%	24.28%
2	BANDHAN BANK	0	0	48	379	0.00%	0.00%	5	9	860.00%	3952.83%
3	CATHOLIC SYRIAN BANK	122	206	115	198	-5.74%	-4.26%	144	246	-20.14%	-19.74%
4	CITY UNION BANK	6	27	6	27	0.00%	-2.83%	6	20	0.00%	33.46%
5	DHANLAXMI BANK	278	726	301	942	8.27%	29.66%	226	524	33.19%	79.74%
6	FEDERAL BANK	12547	28080	81082	48286	546.23%	71.96%	10749	27673	654.32%	74.49%
7	HDFC BANK	117750	54040	104300	47670	-11.42%	-11.79%	161104	67666	-35.26%	-29.55%
8	ICICI BANK	3848	17289	5400	26675	40.33%	54.29%	1925	5358	180.52%	397.81%
9	IDBI BANK	4300	7480	4244	8013	-1.30%	7.12%	4694	8346	-9.59%	-3.99%
10	IDFC FIRST Bank	196670	76097	151632	74193	-22.90%	-2.50%	114235	50905	32.74%	45.75%
11	INDUS IND BANK	547365	128471	546458	123959	-0.17%	-3.51%	361955	89737	50.97%	38.14%
12	JAMMU & KASHMIR BANK	193	668	185	679	-4.15%	1.66%	204	614	-9.31%	10.49%
13	KARNATAKA BANK	433	903	429	956	-0.92%	5.83%	439	1154	-2.28%	-17.18%
14	KARUR VYSYA BANK	23	34	21	34	-8.70%	-0.30%	27	40	-22.22%	-16.72%
15	KOTAK MAHINDRA BANK	266	143	37	8	-86.09%	-94.67%	266	143	-86.09%	-94.67%
16	LAKSHMI VILAS BANK	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
17	RBL Bank	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
18	SOUTH INDIAN BANK	1616	5745	1597	5630	-1.18%	-1.99%	1771	5954	-9.82%	-5.43%
19	T.N.MERCANTILE BANK	25	22	25	20	0.00%	-11.30%	34	29	-26.47%	-32.58%
20	YES BANK	290	1601	309	1641	6.55%	2.51%	146	893	111.64%	83.87%
	Total- Pvt Sector Commercial Banks	988716	347699	1005145	365199	1.66%	5.03%	750252	280147	33.97%	30.36%
D	SMALL FINANCE BANKS										
1	ESAF	688376	303485	632968	269241	-8.05%	-11.28%	707969	303923	-10.59%	-11.41%
2	Ujjivan Small Finance Bank	99110	37824	91279	28582	-7.90%	-24.43%	80382	33549	13.56%	-14.81%
	Total- Small Finance Banks	787486	341309	724247	297823	-8.03%	-12.74%	788351	337472	-8.13%	-11.75%
	Total - Commercial Banks + RRB + SFB	2417084	1685874	2354786	1663162	-2.58%	-1.35%	2111606	1564192	11.52%	6.33%
E	CO-OPERATIVE BANKS										
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
3	KSCB	520	132	489	126	-5.96%	-4.77%	0	0	0.00%	0.00%
	Total Co-operative Banks	520	132	489	126	-5.96%	-4.77%	0	0	0.00%	0.00%
	Total - Banking Sector	2417604	1686006	2355275	1663287	-2.58%	-1.35%	2111606	1564192	11.54%	6.34%

4. Stand Up India

		JUNE 2024 (Rs.in lakhs)		SEPTEMBER 2024 (Rs.in lakhs)		Q to Q Variation %		SEPTEMBER 2023 (Rs.in lakhs)		Y o Y Variation %	
Sl. No.	Name of the bank	Loan Outstanding under the Scheme		Loan Outstanding under the Scheme		Loan Outstanding under the Scheme		Loan Outstanding under the Scheme		Loan Outstanding under the Scheme	
		A/cs	Amt	A/cs	Amt	A/cs	Amt	A/cs	Amt	A/cs	Amt
A	PUBLIC SECTOR COMMERCIAL BANKS										
1	BANK OF BARODA	318	3274	313	3165	-1.57%	-3.33%	349	3585	-10.32%	-11.72%
2	BANK OF INDIA	157	1398	147	1317	-6.37%	-5.77%	175	1547	-16.00%	-14.88%
3	BANK OF MAHARASHTRA	56	0	57	0	1.79%	0.00%	0	0	0.00%	0.00%
4	CANARA BANK	374	4674	338	4372	-9.63%	-6.46%	459	5483	-26.36%	-20.27%
5	CENTRAL BANK OF INDIA	60	613	63	653	5.00%	6.63%	46	519	36.96%	26.02%
6	INDIAN BANK	351	3087	1476	16197	320.51%	424.69%	348	3065	324.14%	428.51%
7	INDIAN OVERSEAS BANK	158	2038	158	2021	0.00%	-0.82%	159	2034	-0.63%	-0.63%
8	PUNJAB & SIND BANK	0	0	0	0	0.00%	0.00%	4	78	-100.00%	-100.00%
9	PUNJAB NATIONAL BANK	123	1521	118	1599	-4.07%	5.13%	140	1654	-15.71%	-3.37%
10	STATE BANK OF INDIA	1398	22823	1444	23660	3.29%	3.67%	1142	18245	26.44%	29.68%
11	UCO BANK	104	2001	97	1984	-6.73%	-0.85%	77	1529	25.97%	29.79%
12	UNION BANK OF INDIA	902	14784	937	16336	3.88%	10.50%	709	11132	32.16%	46.75%
	Total- Public Sector Commercial Banks	4001	56211	5148	71305	28.67%	26.85%	3608	48871	42.68%	45.91%
B	R R B - KERALA GRAMIN BANK	2047	40268	2195	43763	7.23%	8.68%	1729	33535	26.95%	30.50%
	Total- Public Sector Banks including RRB	6048	96479	7343	115068	21.41%	19.27%	5337	82406	37.59%	39.64%
C	PRIVATE SECTOR COMMERCIAL BANKS										
1	AXIS BANK	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
2	BANDHAN BANK	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
3	CATHOLIC SYRIAN BANK	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
4	CITY UNION BANK	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
5	DHANLAXMI BANK	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
6	FEDERAL BANK	1	17	1	14	0.00%	-15.58%	1	21	0.00%	-30.57%
7	HDFC BANK	72	963	111	2204	54.17%	128.74%	61	765	81.97%	188.01%
8	ICICI BANK	10	309	12	387	20.00%	25.14%	7	60	71.43%	549.43%
9	IDBI BANK	5	29	6	29	20.00%	-0.55%	5	29	20.00%	-0.48%
10	IDFC FIRST Bank	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
11	INDUS IND BANK	121	963	102	781	-15.70%	-18.89%	208	1967	-50.96%	-60.29%
12	JAMMU & KASHMIR BANK	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
13	KARNATAKA BANK	5	82	5	75	0.00%	-9.38%	8	253	-37.50%	-70.43%
14	KARUR VYSYA BANK	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
15	KOTAK MAHINDRA BANK	45	1517	45	1517	0.00%	0.00%	41	1370	9.76%	10.72%
16	LAKSHMI VILAS BANK	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
17	RBL Bank	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
18	SOUTH INDIAN BANK	17	385	16	323	-5.88%	-15.88%	20	418	-20.00%	-22.69%
19	T.N.MERCANTILE BANK	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
20	YES BANK	2	17	2	13	0.00%	-21.54%	5	47	-60.00%	-72.30%
	Total- Pvt Sector Commercial Banks	278	4282	300	5343	7.91%	24.77%	356	4930	-15.73%	8.38%
D	SMALL FINANCE BANKS										
1	ESAF	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
2	Ujivan Small Finance Bank	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
	Total- Small Finance Banks	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
	Total - Commercial Banks + RRB + SFB	6326	100760	7643	120411	20.82%	19.50%	5693	87336	34.25%	37.87%
E	CO-OPERATIVE BANKS										
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
3	KSCB	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
	Total Co-operative Banks	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
	Total - Banking Sector	6326	100760	7643	120411	20.82%	19.50%	5693	87336	34.25%	37.87%

4.10 Agenda suggested By Additional Commissioner of State GST.



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

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

To
The Divisional Manager,
SLBC, Kerala.

Sir,

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

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

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

Yours faithfully

Signed by

Sreelakshmi R Ias

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

ADDITIONAL COMMISSIONER

5. FRESH ISSUES

5.1 Fresh issues in Primary Sector

5.1.1 Agenda suggested by SFAC: Regarding issues in Lease Land Farming

“ഭരണഭാഷ-മാതൃഭാഷ”
മലപ്പുറം പ്രിൻസിപ്പൽ കൃഷി ഓഫീസറുടെ കാര്യാലയം
സിറിലിൽ സ്റ്റേഷൻ, ബി.3 ബ്ലോക്ക്, മലപ്പുറം-676505.
ഇമെയിൽ: cru.paomin@kerala.gov.in, ഫോൺ: 0483-2734916.

നം: ADFW/PAO/MLM/2468/2024-TB6

തീയതി: 07.11.2024

പ്രിൻസിപ്പൽ കൃഷി ഓഫീസർ,
മലപ്പുറം.

മാനേജിംഗ് ഡയറക്ടർ
SFAC കേരള
തിരുവനന്തപുരം
sfackerals@gmail.com

സർ,

വിഷയം:- ബാങ്കുമായി ബന്ധപ്പെട്ട പ്രശ്നങ്ങൾ സ്റ്റേറ്റ് ലെവൽ ബാങ്കേഴ്സ് കമ്മിറ്റിയെ അറിയിക്കുന്നത്-സംബന്ധിച്ച്.

- സൂചന:- 1) അങ്ങയുടെ 4/11/24 ലെ SFAC/29/2022 നം. കീഴെടുത്ത്.
- 2) വളാഞ്ചേരി എഡി എയുടെ 5/11/24 ലെ എഡി 51/24 നം കത്ത്.
- 3) പരപ്പനങ്ങാടി എ ഡി എയുടെ 5/11/24 ലെ ADFW/ADA/MLPM(PPDI)101/2024-C1 നം കത്ത്
- 4) പെരിന്തൽമണ്ണ എഡി എയുടെ 05/11/24 ലെ ADFW/ADA/MLPM(PLMA)08/2024-C2 നം കത്ത്

മലപ്പുറം ജില്ലയിലെ വളാഞ്ചേരി, പരപ്പനങ്ങാടി ബ്ലോക്കുകളുടെ പരിധിയിലുള്ള കർഷകർ നേരിടുന്ന ബാങ്കുമായി ബന്ധപ്പെട്ട പ്രശ്നങ്ങൾ സൂചന(2) , (3) പ്രകാരം അറിയിച്ചത് ചുവടെ ചേർക്കുന്നു.

- SFAC യുടെ സഹായത്തോടെ ഫാർമർ പ്രൊഡ്യൂസർ കമ്പനിയെ സംബന്ധിച്ചിടത്തോളം പാക്ക് ഹൗസ് നിർമ്മാണം ഒഴിവാക്കാനാവാത്ത ഒരു ഘടകമാണെന്നും, പാട്ടത്തിന് എടുത്ത (രജിസ്റ്റർ ചെയ്ത) ഭൂമിയിൽ പാക്ക് ഹൗസ് നിർമ്മിക്കുന്നതിന് ധനസഹായം ലഭിക്കുന്നതിന് എഫ് പി സി ഭാരവാഹികൾ കേരള ഗ്രാമീണബാങ്കിനെ സമീപിച്ചപ്പോൾ അവർ അപേക്ഷ നിരസിച്ചെന്നും, നിർമ്മാണത്തിനുള്ള സ്ഥലം പാട്ടത്തിനടുത്ത സ്ഥലമായതിനാൽ കാർഷിക അടിസ്ഥാന സൗകര്യ ഘടകിൽ രജിസ്റ്റർ ചെയ്ത പാട്ട ഭൂമിയിൽ പാക്ക് ഹൗസ് നിർമ്മിക്കുന്നതിനുള്ള ധനസഹായം നല്ലകണമെന്നും വളാഞ്ചേരി ബ്ലോക്കിൽ നിന്നും അറിയിച്ചിട്ടുണ്ട്.
- പരപ്പനങ്ങാടി ബ്ലോക്കിലെ സന്തമായി സ്ഥലമില്ലാത്ത യഥാർത്ഥ പാട്ട കർഷകർക്ക് ലോൺ

എടുക്കുന്നതുമായി ബന്ധപ്പെട്ട് ചില ബാങ്കുകളിൽ നിന്ന് പ്രശ്നങ്ങൾ നേരിടുന്നതായി പ്രസ്തുത ബ്ലോക്കിന് കീഴിലുള്ള കൃഷി ഓഫീസർമാർ അറിയിച്ചിട്ടുണ്ട്. അവർക്ക് സ്വന്തമായി ഭൂമി ഇല്ലാത്തതുകൊണ്ട് തന്നെ ഈട് നല്ലാൻ സാധിക്കുന്നില്ല എന്നാൽ കൃഷി ഓഫീസറുടെ സർട്ടിഫിക്കറ്റിന്റെ പുറത്ത് ചെറിയ തുകകൾ ബാങ്കുകൾ വായ്പയായി മുൻപ് നൽകിയിരുന്നു. എന്നാൽ ചില ബാങ്കുകൾ ചെറിയ തുകകൾ പോലും വായ്പയായി നൽകുന്നില്ലെന്ന് കാണിച്ച് ചില കർഷകർ പരാതി പറഞ്ഞതായി പ്രസ്തുത ബ്ലോക്കിന് കീഴിലുള്ള കൃഷി ഓഫീസർമാർ അറിയിച്ചിട്ടുണ്ട്.

- നെല്ല് സംരക്ഷണവുമായി ബന്ധപ്പെട്ട് പെരിന്തൽമണ്ണ ബ്ലോക്കിലെ കർഷകർക്ക് പണം അനുവദിക്കുന്ന സമയത്ത് ബാങ്കിൽ നിന്നും ഏറെ പ്രശ്നങ്ങൾ നേരിടുന്നുണ്ടെന്നും, സമയബന്ധിതമായി ബാങ്കുകൾ കർഷകന്റെ പണം ലഭ്യമാക്കുന്നില്ലെന്നും, ബാങ്കിൽനിന്നും കർഷകരോടുള്ള സമീപനം സൗഹാർദ്ദപരമല്ലെന്നും, സ്റ്റേറ്റ് ബാങ്ക് ഓഫ് ഇന്ത്യ-പുലാമന്തോൾ ശാഖയുമായി ബന്ധപ്പെട്ട് ഇത്തരം പ്രശ്നങ്ങൾ മുന്നേ പെരിന്തൽമണ്ണ താലൂക്ക് വികസന സമിതിയിൽ ചർച്ച ചെയ്തിട്ടുള്ളതാണെന്നും സൂചന 4 പ്രകാരം അറിയിച്ചിട്ടുണ്ട്.
- കൂടാതെ സൂചന 4 പ്രകാരം പെരിന്തൽമണ്ണ ബ്ലോക്കിലെ FPC കൾക്ക് AIF അടക്കം ഉള്ള ഫണ്ടുകൾ ലഭിക്കുന്നതിന് Registered lease agreement നിർബന്ധം ആക്കിയിട്ടുള്ളത് കൊണ്ട് FPC കൾക്ക് അത്തരത്തിലുള്ള ഫണ്ട് ലഭിക്കുന്നതിന് പ്രയാസം നേരിടുന്നുണ്ടെന്ന് സൂചന 4 പ്രകാരം അറിയിച്ചിട്ടുണ്ട്. അത് സൂചന 2, 3, 4 പ്രകാരം ഇത്തരം പ്രശ്നങ്ങൾ സംസ്ഥാനതല ബാങ്കേഴ്സ് കമ്മിറ്റിയിൽ അവതരിപ്പിച്ച് പരിഹരിക്കുന്നതിനുള്ള തുടർനടപടികൾ സ്വീകരിക്കണമെന്ന് വിനിതമായി അപേക്ഷിക്കുന്നു.

വിശ്വസ്തതയോടെ,

(Handwritten Signature)
 പ്രിൻസിപ്പൽ കൃഷി ഓഫീസർമാർമാർ
 കൃഷി മത്സ്യമത്സ്യ വനങ്ങൾ (നല്ലായ്മ) ഡിവിഷൻ
 പ്രിൻസിപ്പൽ കൃഷി ഓഫീസർ
 മലപ്പുറം - 676 505

പകർപ്പ് 1) മിഡ് ബാങ്ക് മാനേജർ, മലപ്പുറം
 ഈ മെയിൽ-ibomalappuram@canarabank.com





ATMA - MALAPPURAM
(AGRICULTURE TECHNOLOGY MANAGEMENT AGENCY)
 അഗ്രികൾച്ചർ ടെക്നോളജി മാനേജ്മെന്റ് ഏജൻസി (ആത്മ)
 B3 Block, Civil Station (PO), Malappuram - 676505
 Phone:- 0483-2733916, e-mail:- atmamalappuram@gmail.com



ആത്മ/171/20 (വോള്യം 5)

തീ. 04/11/2024

സീകർത്താവ്,

മാനേജിങ് ഡയറക്ടർ

SFAC Kerala

തിരുവനന്തപുരം

സർ,

വിഷയം RKVY - FPO 2019-20 - സംസ്ഥാന തല ബാങ്കേർസ് കമ്മിറ്റിയിൽ അവതരിപ്പിക്കുന്നതിനായി എഫ്.പി.സി കൾ നേരിടുന്ന ബാങ്കിങ്ങ് പ്രശ്നങ്ങൾ - അറിയിക്കുന്നത് സംബന്ധിച്ച്

സൂചന അങ്ങയുടെ 04/11/24 തീയതിയിലെ SFAC -29/2022 നമ്പരിലുള്ള കീഴെഴുത്ത്

മലപ്പുറം ജില്ലയിലെ പെരിന്തൽമണ്ണ എഫ്.പി.സി യും സുലഭ എഫ്.പി.സി യും ബാങ്ക് ലോണിന് ശ്രമിച്ചപ്പോൾ നേരിട്ട പ്രശ്നങ്ങൾ താഴെ ചേർക്കുന്നു.

- പെരിന്തൽമണ്ണ എഫ്.പി.സി പാക്ക് ഹൗസിന് ലോണിന് അപേക്ഷിച്ചപ്പോൾ കെട്ടിടം ലിസിനെടുത്തതായതിനാൽ ലോൺ അനുവദിക്കാൻ കഴിയില്ല എന്നാണ് സ്റ്റേറ്റ് ബാങ്ക് ഓഫ് ഇന്ത്യ അറിയിച്ചത്. എഫ്.പി.സി ലോൺ എടുക്കുകയാണെങ്കിൽ നിലവിൽ ആരോണോ ചെയർമാനും ഡയറക്ടറും, ആ വ്യക്തികൾക്കായിരിക്കും ഭാവിയിൽ Liability ഉണ്ടാവുക എന്നാണ് അറിയിച്ചത്. ഇത് മാറ്റി ചെയർമാൻ, ഡയറക്ടർ എന്ന സ്ഥാനങ്ങൾക്ക്, ഭാവിയിൽ ഇവർ മറിയാലും ബാധ്യത ഉറപ്പാക്കുന്നതിന് വ്യവസ്ഥയുണ്ടാവേണ്ടതാണ്. കൂടാതെ 03.10.24 ന് Nakkissan BOD മായി മീറ്റിങ്ങിൽ നടത്തിയപ്പോൾ 10 ദിവസത്തിനുള്ളിൽ ലോൺ പാസ്റ്റാക്കാമെന്ന് അറിയിച്ചെങ്കിലും ഒരു മാസമായിട്ടും അനുവദിച്ചിട്ടില്ല.
- സുലഭ എഫ്.പി.സി AIF ൽ പാക്ക് ഹൗസിനായി കേരള ഗ്രാമീൺ ബാങ്ക്, എടയൂർ ബ്രാഞ്ചിനെ ലോണിനായി സമീപിച്ചപ്പോൾ രജിസ്റ്റേഡ് ലിസ് ലാൻഡിലെ കെട്ടിടങ്ങൾക്ക് ഉൾപ്പെടെ ഒരു നിർമ്മാണ പ്രവർത്തനത്തിന് ലോൺ അനുവദിക്കാൻ സാധിക്കില്ല എന്നാണ് അറിയിച്ചത്.

എഫ്.പി.സി കൾ നേരിടുന്ന ഇത്തരം പ്രശ്നങ്ങൾ സംസ്ഥാന തല ബാങ്കേർസ് കമ്മിറ്റിയിൽ അവതരിപ്പിച്ച് പരിഹരിക്കുന്നതിനു വേണ്ട നടപടികൾ സ്വീകരിക്കണമെന്ന് വിനീതമായി അപേക്ഷിക്കുന്നു.



വിശ്വസ്തതയോടെ,
 പ്രൊജക്ട് ഡയറക്ടർ
 ആര്യ, മലപ്പുറം

Project Director, ATMA
 ATMA Cell at Principal Agricultural Office
 Malappuram-576 505

5.1.4 Agenda suggested by the Director of Fisheries

5.1.2. Agenda Suggested by NABARD

Agenda points from NABARD for discussion in 144th 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.
 - (i) ACABC scheme:
 Directorate of Extension, DoA&FW, GoI has communicated the continuation of ACABC scheme during 2024-25 also. A credit linked capital subsidy of upto 36% or 44% of the project cost (which ever applicable) is available for eligible projects sanctioned during the financial year.
 - (ii) AMI scheme:
 AMI scheme has been extended upto 31 March 2026 wherein, credit linked capital subsidy of upto 25% or 33.33% could be availed for both storage (godown/silos/cold storage) and non-storage projects (primary processing/reefer vans/refrigerated vans/integrated value chain etc.).
 - (iii) AIF:
 Under AIF, interest subvention of 3% is available for loans upto Rs.2.00 crore for eligible investment activities. The projects sanctioned under AIF, if found eligible, could also be converged with AMI scheme for availing capital subsidy.
 - (iv) Special Refinance Scheme:
 Concessional refinance is available for KGB and KStCB under Special Refinance Scheme for AIF, NRLM, PMFME*, Aspirational Districts and Districts with low Priority Sector Lending (PSL), Rural Home Loans bundled with Solar Roof Top (SRT)
(PMFME is also available for Commercial Banks and SFBs)

II. AMI Scheme: Timely Submission of Claims

- Govt. of India has prescribed a timeframe of 90 days from date of disbursement of first installment of loan for submission of advance subsidy claims. For final subsidy, within 30 days of the receipt of relevant documents from the promoter, the Manager of FI will undertake the inspection of the project and submit the Inspection report to RO, NABARD and Regional/ Sub-office of DMI along with final subsidy claim online through ENSURE portal. FIs may strictly adhere to the timelines prescribed by Govt. of India for submission of claims.
- Further, the technical issues faced by the banks while submitting the claims in ENSURE portal are being resolved.
- **Relaxation for submitting AMI Claims in Ensure 2.0:** It has been decided to provide the relaxation for all such claims where the date of disbursement of first instalment of loan is on or after **8 March 2024** i.e. 90 days before the closing of ENSURE 1.0 portal to submit the claim by **17 November 2024**. This will give them enough time to submit their claims.

III. GSS – Submission of Utilization Certificate

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

IV. Support under the Financial Inclusion Fund

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

Sr No	Name of the Scheme	Support available from NABARD	Eligible Banks
1	Financial and Digital Literacy Camps (FiDgi)- Only for SFDs (Palakkad, Wayanad, Malappuram) through bank branches	Per Camp Rs.6000 for SFD	i. Branches of SCB (including SFB & PB) ii. RRB iii. RCB
2	Financial and Digital Literacy Camps (FiDgi)- Only for SFDs (Palakkad, Wayanad, Malappuram) through FLCs	Per Camp Rs.6000 for SFD	i. RRB ii. RCB
3	Micro ATM Deployment	Deployment locations of micro ATMs: ₹15,000/- to ₹22,500/- per device at Dairy Cooperatives and PACS	i. SCB (including SFB & PB) ii. RRB iii. RCB
3	PoS /mPoS Deployment	SFD and Other districts alike: ₹6,000/-per device. Deployment in Tier III to VI centres	i. SCB (including SFB & PB) ii. RRB iii. RCB
4	Support to Banks for AUA / KUA License	SFDs and Other districts alike : a. AUA/KUA - Rs.25 lakh	i. RRB ii. RCB

		per bank b. Sub-AUA /KUA – Rs. 5 lakh per bank Unit: One per bank	
5	Onboarding CKYCR	SFDs and Other districts alike: a. RCB: Rs.4 lakh per bank b. RRB: Rs.3.60 lakh per bank Unit: One per bank	i. RRB ii. RCB
8	HTS VSAT	₹2,65,500 or 90% of the cost incurred whichever is lower : CAPEX + OPEX	i. SCB (including SFB & PB) ii. RRB iii. RCB

- NABARD support limited to Commercial Banks-60 % of Cost, RRBs- 80 % of Cost and RCBs-90% of cost
- Banks may submit proposals for the above projects through their controlling offices to NABARD, Kerala Regional Office either physically or through mail to dfibt.trivandrum@nabard.org

V. NABARD support for Centre for Financial Literacies

- NABARD has given approval to set up 504 new CFLs from FIF. Out of which, 28 CFLs are being set up in Kerala under Phase III of CFL expansion.
- Details of Claims are as follows ;

Sl	Agency	No. of CFLs sanctioned	Districts Covered	Amount Sanctioned
1	SBI	5	Pathanamthitta, Alappuzha, Kottayam	1,46,50,000
2	Indian Bank	2	Kollam	58,60,000
3	Canara Bank	13	Thrissur, Palakkad, Malappuram, Kozhikode, Wayanad, Kannur, Kasargod	3,80,90,000
4	Union Bank of India	5	Ernakulam, Idukki	1,46,50,000
5	Indian Overseas Bank	3	Thiruvananthapuram	87,90,000

- In addition to the existing support, NABARD has enhanced the reimbursement allocation for both CAPEX and OPEX for all CFLs (Centres for Financial Literacy) to the extent of ₹1,00,000 and ₹5,40,000 per CFL, respectively. We have received proposal requests for additional allocation from Indian Bank and Union Bank of India.
- In this context, we kindly request SBI, IOB, and Canara Bank to submit their respective proposals to avail of the eligible CAPEX and OPEX support amounts for their CFLs.

VI. SHG-BLP linkage:

- **Objective:** To identify challenges in SHG-Bank linkages across regions, banks, and branches.
- **Action Points:**
 - Conduct a thorough assessment of issues affecting SHG credit linkage, categorized by region, bank, and branch.
- Develop a structured mechanism to address these issues and work towards reducing the existing credit gap.

VII. Tribal Development Fund/Watershed Development Fund

- The National Bank for Agriculture and Rural Development (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 and 8 Springshed projects, 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 Village Watershed Committee and Village Planning Committee has further strengthened the framework for executing group-based projects. To amplify these efforts, the State Level Bankers' Committee (SLBC) could 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.

VIII. Credit support to Farmer Producer Organizations (FPOs)

- A National level workshop on FPO financing was organized under the Chairmanship of the Secretary, Department of Agriculture & Farmers Welfare (DA&FW), Government of India on 15th May 2024 at New Delhi to discuss the innovations and risks in financing FPOs, rating and appraisal of the FPOs and come up with policy recommendations for mainstreaming FPO financing among the Banks and other Financial Institutions.
- One of the recommendations of the workshop was that there is a 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 and 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. Credit Guarantee to FPOs by NABSANRAKSHAN

- NABSANRAKSHAN Trustee Private Limited – a wholly owned subsidiary of NABARD was constituted to operationalize the Credit Guarantee Scheme, in order to ensure access of FPOs to credit from mainstream Banks and Financial Institutions. The total corpus of the trust is ₹1,000 crores.
- A guarantee cover upto 85% is extended for loan amount up to ₹1 cr (max ₹ 85 lakh) and 75% if sanctioned loan amount is beyond ₹ 1 cr (max ₹1.5 cr). Banks can register with NABSANRAKSHAN and extend credit guarantee support to the FPOs financed by them. For further information, the banks may refer the website of NABARD.
- We request you 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. OFDD – Training target for RSETIs

- Ministry of Rural Development (MoRD) has increased the training target for RSETIs from 4.37 lakh in FY 2023-24 to **6.13 lakh** for the current fiscal year. In order to achieve this target, Banks may establish specific goals for bank credit linkage for RSETI-trained candidates and to leverage their CSR funds.
- SLBC may hence consider allocating bank wise and district-wise targets for credit linkage of RSETI trained candidates. The progress to be reviewed in district level DCC meetings also.

5.1.3. Agenda suggested by VFPCCK and LDM, Thiruvananthapuram

a. Insisting Lease Deed for tenant farmers to be registered.

KCC tenant farmers are facing an issue with regard to the KCC loans granted for lease land cultivation. Generally for lease land cultivation the farmers get a lease deed for a period of 11 months and with the same the loan is processed. Now it has come to our notice that some of the banks are insisting for lease deed registration for the KCC farmers. The registration of lease deed by the landlord to the tenant cultivators is not done by the landlords and hence the farmers or Agriculturists are not able to raise money through KCC for their livelihood. Further the lease deed registration incurs a cost to the farmers also. Clarification regarding the same is to be given and instructions to be given to the banks regarding the necessity of lease deed to be registered for applying for KCC loan.



Vegetable and Fruit Promotion Council Kerala

(An establishment setup by Govt. of Kerala)

'Mythri Bhavan', Near Doordarshan Kendra, Kakkanad, Kochi-682 037

Phone : 0484-2861333

E-mail : vfpcck@gmail.com, Website : www.vfpcck.org

VFPCCK/CREDIT/SLBC/2024-25/01

Date: 05.11.2024

As per the instructions issued by RBI on Credit Flow to Agriculture - collateral free Agricultural loans, RBI/ 2018-2019/118 dtd 07.02.2019 & reiterated in RBI publications - Monetary & Credit information review, Payment & Settlement systems dtd 31.08.2023, Banks have to comply with margin and collateral waiver requirements, for agriculture loans up to Rs. 1.6 Lakhs. Periodic upgradation in maximum limit of unsecured loans are carried out by RBI keeping in view of inflation and rise in cost of agriculture inputs . Accordingly, all banks associated with VFPCCK farmers, were giving loans upto Rs.1.6 Lakhs to lease land farmers, without any collateral Security in tune with these guidelines.

Now a communication has been received from Canara Bank vide e-mail on 07.10.2024 to VFPCCK, mentioning their revised agriculture policy for cultivation on lease lands. They informed vide mail that, the maximum loan amount that can be extended without collateral security is up to Rs.50000/- only.

As VFPCCK farmers are small and Marginal farmers involved in Banana and Vegetable cultivation, predominantly as lease land cultivators, this policy of Canara Bank will affect their potential for availing adequate finance for meeting their increased cultivation cost and will result in



arranging high cost credit from private money lenders. This will have a serious repercussion in the rural Economy and agricultural credit scenario, affecting production and productivity of agriculture sector, which is still one of the major contributor to GDP and employment creation. This policy can also be considered as violation of RBI guidelines on Agricultural loans, Priority sector loans and norms regarding unsecured advances. Move of Canara Bank will pose a serious threat to Government policies on expanding cultivation through converting of fallow lands under Service Level Agreements .

Considering the urgency and importance, this matter may be considered as an Agenda for discussion in 144th meeting of SLBC, as similar moves by commercial banks in Kerala will cause serious hardships to farmers.

Signed by
V Sivaramakrishnan
Date: 05-11-2024 16:44:13
Chief Executive officer



5.2. FRESH ISSUES IN SECONDARY SECTOR

5.2.1 Agenda Suggested by Kudumbashree regarding various scheme



**Kudumbashree
State Poverty Eradication Mission
Local Self Govt. Department
Govt. of Kerala**

KSHO/74/2023-M2 MF

Date:03-11-2024

From,
EXECUTIVE DIRECTOR
Kudumbashree

- To
1. Convenor
State Level Bankers' Committee Kerala
 2. Principal Director
LSGD, Thiruvananthapuram

Sir,

Sub :- Kudumbashree – Submission of SLBC Agenda for 144th Meeting of SLBC Kerala

Ref :- 1) SLBC's 144th meeting agenda inviting email dated 23 Oct 24

Kindly examine and request you to include the following agenda points for the aforementioned SLBC Meeting.

SL NO	SECTION	AGENDA POINT	BREIF DESCRIPTION ON AGENDA POINT
1	Micro Enterprise	Loan scheme for She Starts	<p>Kudumbashree's Neighborhood Groups (NHGs) currently allow only one woman per family to join, which has often resulted in younger women missing out on core Kudumbashree activities, particularly in livelihood initiatives. To address this, Kudumbashree has established Auxiliary Groups for women aged 18-40. These groups, organized at the ward level, are designed to actively engage younger women through a variety of activities.</p> <p>One key initiative, "She Starts," is a comprehensive program that empowers Auxiliary Group members to launch their own livelihood projects. Through She Starts, Kudumbashree provides essential support including training, mentorship, access to financing, and marketing assistance.</p> <p>In line with these goals, we respectfully request that the State Level Bankers' Committee (SLBC) introduce a</p>

			dedicated loan product tailored for Auxiliary Group members to support their entrepreneurial ventures.
2	DDU-GKY	Support for Bank statement verification of DDUGKY beneficiary.	Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) aims to skill rural youth who are poor and provide them with jobs having regular monthly wages. It is one of the cluster of initiatives of the Ministry of Rural Development, Government of India that seeks to promote rural livelihoods. In Kerala the nodal agency for implementation of the project is State Poverty Eradication Mission (Kudumbashree). The project is implemented in public private partnership mode where the Project Implementing Agencies (PIAs) impart training and provide placement to candidates. Fund is released to agencies based on physical milestones including placement of candidates verified through salary slip and bank statement of candidates. In some instances, it has been noticed that the PIAs have submitted manipulated bank statements of students to avail government fund. Hence it is requested to banks to make available the bank statement of students directly from the bank to Kudumbashree to ensure the veracity of the submitted documents on written request from Kudumbashree. It is to be noted that As per notification no 42/2016 dtd 26/08/2016 of Ministry of Rural Development in the application form for the DDUGKY course, the candidate is obliged to sign a declaration stating that he or she is allowing Ministry of Rural Development to view his/her bank transactions, in order to track timely receipt of his/her salary and benefits that he/she receives in the bank account, for a period of 18 months.
		I. Kudumbashree Financial Literacy Resource Persons 6 Days - District Level RSETI Training	66 Master Resource Persons from Kerala have undergone 6 Days Master FLCRP TMT at NAR, Bangalore in the month of September and October, which includes LDM / Bank FLC and RSETI Director / Faculty RSET and Kudumbashree officials from each district. A '3' Member team at each district level needs to be formed consisting LDM, RSETI Director and SRLM Official, at RSETI Level to coordinate the District Level 6 Days RSETI Training for the Kudumbashree identified FLCRPs and to procure Financial Literacy Tool Kit. Request full support and cooperation of SLBC and RSETIs in this regard
		2. Enterprise	11 Banks inked MoU with NRLM in connection with Enterprise Financing on 16th October 24 at New Delhi, in this regard the banks are invited to sign the same with Kerala SRLM - Kudumbashree, Please find the Name

3	Financial Inclusion	Financing - Banks are invited to ink MoU with Kudumbashree in the Enterprise Financing Sector	of Bank and its loan product - Bank Of Baroda - BOB Nari Shakti, Bank of India - Star Shakti Scheme, Bank of Maharashtra - Maha Nari Shakthi Yojana, Canara Bank - Canara Stree Shakti Scheme, Central Bank of India - CENT Nari Shakti, IDBI - IDBI Mahila Shakthikaran, Indian Bank - Lakhpati Didi, Punjab National Bank - Sreshtha, IOB - Mahila Shaksham, SBI - Swayam Sidha Initiative, UCO Bank - Nari Samridhi Yojana
		3. Campaign support for PMJJBY and PMSBY	DO Letter DOI-12011/31/2016-RL(C)-PART (3) (e.381120) dated 25.10.24 from Secretary Rural Development addressed to ACS/PS/Secretary to Rural Development Department instructed a 3 months saturation campaign of PMSBY and PMJJBY from 15 Oct 24 to 15 Jan 25. It states that the SOP of the campaign is already shared with SLBC. In this regard Kudumbashree request full support of SLBC, LDMS, and Banks in running the camps smoothly through convergence to achieve maximum enrollments.

Yours faithfully,

EXECUTIVE DIRECTOR
Kudumbashree

TRIDA Building, Medical College PO, Thiruvananthapuram 695011
T.0471 2554 714, 2554 715, 2554 716, 2554 717
info@kudumbashree.org www.kudumbashree.org



5.2.2. Agenda suggested by MSME DFO: PM Vishwakarma

As per the table mentioned below, the status of Applications under PM Vishwakarma Scheme which are eligible for First Loan Tranche [Training completed], it may be seen that from 2382 applications - 748 have been provided with loans and 1634 applications are pending with different banks. Banks like South India Bank [116 applications], The Federal Bank Ltd [210 applications] have not even disbursed a single loan. This may be taken seriously and necessary advice may be given to all banks to clear loan pendency at the earliest.

Sl.No.	Name of the Bank	Approved Applications	Pending Applications
1	AXIS BANK	0	1
2	BANK OF BARODA	18	99
3	BANK OF INDIA	5	19
4	CANARA BANK	154	318
5	CENTRAL BANK OF INDIA	8	45
6	ESAF Small Finance Bank Limited	0	2
7	HDFC BANK LTD	0	4
8	IDBI BANK LTD	0	1
9	INDIAN BANK	37	68
10	INDIAN OVERSEAS BANK	24	44
11	INDUSIND BANK LIMITED	0	1
12	KARNATAKA BANK	0	1
13	KERALA GRAMIN BANK	14	90
14	PUNJAB NATIONAL BANK	28	20
15	SOUTH INDIAN BANK	0	116
16	STATE BANK OF INDIA	413	441
17	THE FEDERAL BANK LTD	0	210
18	The Kerala State Co-operative Bank Ltd.	0	1
19	UCO BANK	5	12
20	UNION BANK OF INDIA	42	141
		748	1634

Secondly, under PM Vishwakarma Scheme, the enrollment procedure requires banks to log into the PM Vishwakarma Portal using “Udyamimitra login ID and password” and verify the credentials of the applications received by them. It has been observed that many bank branches are not getting logged into the PM Vishwakarma Portal and this is leading to delay in enrollment of the applicant. Necessary instructions may be given to all bank branches to log into the PM Vishwakarma portal at least thrice a week to check for pendency and to process the application based on the credentials available with the bank.

5.2.3 Agenda suggested by Coir Board

“കരണഭാഷ - മാതൃഭാഷ”



കയർ വികസന ഡയറക്ടറുടെ കാര്യാലയം
കയർ ഭവൻ, നന്ദാവനം, തിരുവനന്തപുരം : 695 033

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ഇ-മെയിൽ: coirdirectorate@kerala.gov.in
 വെബ്സൈറ്റ് : www.coir.kerala.gov.in

ഡി.സി.ഡി/625/2023- സിപി4

തീയതി:06-11-2024

കൺവീനർ,
 സംസ്ഥാനതല ബാങ്കേജ് സമിതി(SLBC),
 കാനറ ബാങ്ക് ടവർ ,
 സ്പെൻസർ ജംഗ്ഷൻ,
 തിരുവനന്തപുരം .

സർ,

വിഷയം :- വ്യവസായം - കയർ വികസനം - സ്റ്റേറ്റ് ലെവൽ ബാങ്കേജ് കമ്മിറ്റിയുടെ 144-ാമത് യോഗം - അജണ്ടയിൽ ഉൾപ്പെടുത്തേണ്ട വിഷയം - സംബന്ധിച്ച് .

സൂചന :- 24/10/24 , 04/11/24 എന്നീ തീയതികളിലെ അങ്ങയുടെ ഇ-മെയിൽ സന്ദേശം .

മേൽ സൂചനയിലേയ്ക്ക് ശ്രദ്ധ ക്ഷണിക്കുന്നു . കയറിന്റെയും കയർ ഉൽപ്പന്നങ്ങളുടെയും ഗുണനിലവാരം ഉയർത്തുന്നതിനും കയർ മേഖലയിൽ സമഗ്രമായ വികസനം ലക്ഷ്യമിട്ടും കേന്ദ്ര ഗവൺമെന്റും കയർ ബോർഡും സംയുക്തമായി നടപ്പിലാക്കിയ ഒരു പദ്ധതിയാണ് റിമോട്ട് ന്യൂ. Rejuvenation Modernization and Technology Up Gradation of Coir Industry (REMOT) എന്നത് വായ്പ സബ്സിഡി ന്യൂ ആയിരുന്നു. ഈ ന്യൂമിന് കീഴിലുള്ള സബ്സിഡി തുക കയർ ബോർഡ് ധനസഹായ ബാങ്ക് മുഖേനയാണ് നൽകിയത്. ഗുണഭോക്താവിന് പ്രോജക്ട് ചെലവിന്റെ 40% ആണ് കയർ ബോർഡ് സബ്സിഡിയായി നൽകിയിട്ടുള്ളത്. ബാക്കി 5 % ഗുണഭോക്തൃ വിഹിതവും 55 % ബാങ്ക് ലോണുമാണ്.

കയർബോർഡ് റിമോട്ട് പദ്ധതിക്ക് കീഴിൽ വായ്പ അനുവദിച്ചു നൽകിയ ബാങ്കുകൾക്ക്, ബാങ്കുകളുടെ നഷ്ടം പരിഹരിക്കുന്നതിനായി ത്രൂപികരിച്ചിട്ടുള്ള ട്രസ്റ്റിൽ നിന്നും (ക്രെഡിറ്റ് ഗ്യാരണ്ടി ഫണ്ട് ട്രസ്റ്റ് ഫോർ ക്രെക്ട്രോ സ്മാൾ എന്റർപ്രൈസസ്) നഷ്ട പരിഹാരം ലഭിച്ചിട്ടുണ്ടോയെന്ന് വിവരം അറിയുന്നതിലേക്കായി ഭാഗികമായി ലഭിച്ച ലിസ്റ്റ് പ്രകാരം ബ്രാഞ്ച് തിരിച്ചുള്ള ഗുണഭോക്താക്കളുടെ വിവരങ്ങൾ നിരവധി തവണ ആലപ്പുഴയിൽ നിന്ന് ആവശ്യപ്പെട്ടിട്ടും LDM ൽ നിന്നും ലഭ്യമാകുന്നില്ല. ആയതിനാൽ ഈ വിഷയം സ്റ്റേറ്റ് ലെവൽ ബാങ്കേജ് കമ്മിറ്റി

B-CP4 1

മീറ്റിംഗിന്റെ അജണ്ടയിൽ ഉൾപ്പെടുത്തുന്നതിനായി ഇതോടൊപ്പം ഉള്ളടക്കം ചെയ്യുന്നു.

5.2.4 Agenda suggested by Industries Directorate



DIRECTORATE OF INDUSTRIES & COMMERCE

3rd Floor, Vikas Bhavan, Thiruvananthapuram- 695033

Ph:0471-2302722, e-mail: industriesdirectorate@gmail.com

No.DIC/4629/2024-PMP3

Date:06-11-2024

Director of Industries and Commerce

Convener

State Level Bankers Committee

Canara Bank Buildings

M.G Road, Thiruvananthapuram

Sir,

Sub :- Industries - P & M - 144th SLBC Kerala Meeting - Agenda item submitted- reg.

- Ref :- 1) Letter No. B1/271/2024-IND dated 23.10.2024 from Industries (B) Department
2) Your e mail dated 23.10.2024
3) E-mail Dated 01/10/2024 of the LDM, Ernakulam.

Kind attention is invited to the references cited above.The following issues are brought to the attention of the ensuing SLBC.

It is customary and understood that once the Margin Money Grant (subsidy) towards PMEGP is released in favour of the loanee, it should be kept as a Term Deposit Receipt for three years at the branch level in the name of the beneficiary/ beneficiary Institution and no interest will be paid on the TDR and no interest will be charged on loan to the corresponding amount of TDR. But, it has come to the notice of this Directorate that there are certain instances of keeping margin money grant in separate accounts (opened for term loan and working capital loan); in the form of fixed deposit by banks such as State Bank of India, Canara Bank, Bank of Baroda, Indian Bank, Punjab National Bank, South Indian

Bank, Catholic Syrian Bank and Federal Bank. This practice is against the scheme guidelines, which in turn delays/ denies the benefit to the beneficiaries. Moreover some banks do not reschedule the loan even after the Margin Money is received. This causes financial hardship to the beneficiaries in the initial stages of the project implementation.

[A case for example, in this regard is brought to the kind notice of the SLBC.

Mr. Lalu Joseph an entrepreneur, who is a PMEGP beneficiary availed loan from SBI Angamaly branch. The margin money grant sanctioned by the KVIC has been deposited in a manner of two portions proportionate to the term loan and working capital loan respectively. The bank shown reluctance in granting him the total margin money grant; against the total project cost eligible to the entrepreneur towards the loan he availed on the pretext that the loanee is not availing working capital in full proportion and hence the loanee is not eligible to enjoy the total grant eligible to him in one go. Moreover, even after the margin money is received, the bank is not reducing the monthly installment, which causes much hardship to the entrepreneur who is struggling to stabilize the unit]

It is further noticed that, the SBI is levying Rs.500/- towards application charges deducted from the margin money grant given. It results in technical glitches to adjust the margin money grant, due to the difference of amount given in PMEGP portal and the amount adjusted by the bank to the bank account of the beneficiary.

In addition to this it is presented that there are instances of delay in linking the margin money grant credited to the transient account to the loan account while changing the amount to the FD format. This cause undue payment of interest by the loanees. This in turn leads to the missing of TDR updation in the portal.

Further more, the non acceptance of rent agreement of units run in rental

buildings by the banks, for a period of 11 months causes much difficulty. The bankers insist for lease agreement minimum for a period of 5 years from the loanees and since the land/ building owners are hesitant to engage in lease agreement and for such a period, the loanees find it impossible to tender such agreements to the bank. This fact also should be looked upon.

In the above circumstances, it is requested to kindly issue the following guidelines/ clarifications to address the above issues in the best interest of entrepreneurs;

1. The Margin Money Grant towards PMEGP should not be kept in two different accounts (*i.e. one for term loan and one for working capital loan*).
2. The repayment of loan amount should be rescheduled as and when the margin money is received in the bank. The practice of reducing the repayment period instead of rescheduling the amount causes hardship to the entrepreneurs.
3. The practice of levying any charges out of the Margin Money Grant may be discouraged.
4. The banks may be advised to take a lenient as well as practical approach in insisting rent agreement of enterprises.
5. If the list of loanee MSMEs is made available to the DICs, it will be helpful to find beneficiaries of various schemes implemented by the DIC.

Expecting your kind cooperation.

Signed by

Rajeev.g

Yours faithfully,

Date: 06-11-2024 17:15:08 **Rajeev G**

Additional Director (General)

For Director of Industries and Commerce

5.3 FRESH ISSUES IN TERITIARY SECTOR

5.3.1 Agenda suggested by Principal Secretary, Disaster Management

കളക്ടറേറ്റ്,കോഴിക്കോട്
തീയതി: 18-10-2024

ജില്ല കളക്ടർ
കോഴിക്കോട്

പ്രിൻസിപ്പൽ സെക്രട്ടറി

ദുരന്തനിവാരണം എ വകുപ്പ്

തിരുവനന്തപുരം

സർ

- വിഷയം:- വീലങ്ങാട് ഉരുൾപ്പൊട്ടലുമായി ബന്ധപ്പെട്ട ദുരിതബാധിതരുടെ കാർഷിക കടങ്ങൾ
- വിഷയം:- എഴുതിത്തള്ളുന്നത് - സംബന്ധിച്ച്
- സൂചന:- 1.ഈ കാര്യാലയത്തിലെ 02-08-2024 ന് ചേർന്ന യോഗത്തിലെ തീരുമാനങ്ങൾ
- 2. വടകര രഹസീൽദാരുടെ 15-10-2024 ലെ കത്ത്

സൂചനയിലേക്ക് അങ്ങയുടെ ശ്രദ്ധ സാദരം ക്ഷണിക്കുന്നു. വീലങ്ങാട് ഉരുൾപ്പൊട്ടലുമായി ബന്ധപ്പെട്ട ദുരിതബാധിതർക്ക് വിവിധ ബാങ്കുകളിലായി കാർഷിക ലോൺ ഉണ്ടെന്ന് ബോധ്യപ്പെട്ടതിന്റെ അടിസ്ഥാനത്തിൽ സൂചന 1 പ്രകാരം ഈ കാര്യാലയത്തിൽ ചേർന്ന യോഗത്തിലെ തീരുമാനപ്രകാരം നിശ്ചിത പ്രൊഫോർമയിലുള്ള അപേക്ഷ ഫോറം വില്ലേജ് ഓഫീസ് വഴി സ്വീകരിച്ച് അർഹമായ കേസുകൾ ആണോ എന്നത് പരിശോധിക്കാനും വായ്പകൾ എഴുതിത്തള്ളേണ്ട കേസുകൾ പ്രത്യേകമായി പരിഗണിച്ച് സർക്കാരിലേക്ക് ശുപാർശ ചെയ്യാനും തീരുമാനമായിട്ടുണ്ട്. ആയതിന്റെ അടിസ്ഥാനത്തിൽ സൂചന 2 പ്രകാരം ലഭിച്ച റിപ്പോർട്ടിന്റെ അടിസ്ഥാനത്തിൽ വീലങ്ങാട് ഉരുൾപ്പൊട്ടലിൽ കൃഷിനാശം സംഭവിച്ചത് മൂലം കാർഷിക ലോൺ എഴുതിത്തള്ളുന്നതിനായി അപേക്ഷ സമർപ്പിച്ചവരുടെ പേരുവിവരങ്ങൾ ഉൾക്കൊള്ളുന്ന റിപ്പോർട്ട് ഇതോടൊപ്പം ഉള്ളടക്കം ചെയ്ത് സമർപ്പിച്ചുകൊള്ളുന്നു. വീലങ്ങാട് ഉരുൾപ്പൊട്ടൽ കൃഷിനാശം സംഭവിച്ചവർക്കുള്ള കാർഷിക ലോൺ എഴുതിത്തള്ളുന്നതിനാവശ്യമായ നടപടികൾ സ്വീകരിക്കണമെന്ന് അപേക്ഷിക്കുന്നു.

വിശ്വസ്യതയോടെ
ഡെപ്യൂട്ടി കളക്ടർ(ഡി എം)
ജില്ലാകളക്ടർക്കു വേണ്ടി

"This document is electronically approved in eOffice by ANITHA KUMARI on 18-10-2024. Hence it does not require signature in ink"



വില്ലേജ് ഓഫീസ് വടകര,
തീയതി 15/10/2024

മുഖ്യമന്ത്രി,
തൃശ്ശൂർ,
വടകര.

സർക്കാർ അംഗീകൃത,
ജില്ലാ കളക്ടർ,
കോഴിക്കോട്

സർ,
വിഷയം: വില്ലേജ് ഓഫീസ് ഉയർപ്പിച്ചതിൽ - ഓഫീസ് ഓരോന്നിനും എടുക്കേണ്ടതാണ് - ലിസ്റ്റ്
സമർപ്പിക്കുന്നത് - സമരസമിതി
സൂചന: വില്ലേജ് ഓഫീസ് സമർപ്പിച്ച ലിസ്റ്റ്.

സൂചനയിൽ താഴെ പറയുന്ന വിവരങ്ങൾ ഉൾപ്പെടുത്തി വില്ലേജ് ഓഫീസ് ഉയർപ്പിച്ചതിൽ സൂചനാ പ്രകാരം വില്ലേജ് ഓഫീസ് ലിസ്റ്റ് അയയ്ക്കാൻ സമർപ്പിച്ചിട്ടുണ്ട്. മൂലമുള്ള അനൗപദനം നടപടി സ്വീകരിക്കുന്നതിനായി ഇതോടൊപ്പം ചേർന്ന് സമർപ്പിക്കുകയുള്ളൂ.

വിരമസ്മരണയോടെ

←TAHSILDAR VATAKARA

AGRICULTURAL LOAN DETAILS						
SL NO	NAME AND ADDRESS	NAME OF BANK	ACCOUNT NO	IFSC CODE	LOAN AMOUNT	SURVEY NO & EXTENT
1	Tijo Joseph Edatt (Ho) Vilangad (PO) Kallachi, Phone: 7034708639	Kerala Gramin Bank Vilangad	40210100106032	KLGB0040210	1,60,000	188/1587-27.48 ആർ 188/1586-9.11ആർ
2	Biju Mannul Kooliparambil(HO) Vilangad (PO) Kallachi, Phone:8086193667	Kerala Gramin Bank Vilangad	40210100105257	KLGB0040210	75,000	188/2687-30 Ares
3	Edan Cheriya Chandhu Madancheri , Vilangad (PO), Kallachi, Phone: 9961575231	Federal Bank Nadapuram	1568550002697	FDRL0001568	3,00,000	188/1021-1.2950 Hec
4	Jacob. M.M Manikombel (HO) Vilangad (PO), Kallachi, Phone:9947936259	Service Cooprative Bank Vilangad	464	-----	50,000	188/2890-13.20 Ares
5	Chandra Babu.A Uruthiyil , Vilangad (PO), Kallachi, Phone: 9847694724	Kerala Gramin Bank Vilangad	40210100105227	KLGB0040210	40,000	187/1048-4.55 Ares
6	Sajila Sabu Thazhathu Kunnel(HO), Vilangad (PO), Kallachi, Phone:9495613307	Kerala Gramin Bank Vilangad	40210100105274	KLGB0040210	1,00,000	188/2300-51.60 Ares
7	Joney Thomas Ayyamalayil(HO), Vilangad (PO), Kallachi, Phone:6238949460	ട്രിയാൻ വിലങ്ങാട് വില്ലേജിലെ താമസക്കാരനാണ് എന്നാൽ കാർഷിക ലോണിനു വേണ്ടി പണയപ്പെടുത്തിയ ഭൂമി തിന്ദൂർ വില്ലേജിൽ ഉൾപ്പെടുത്തും ടി ഭൂമിയിൽ ഉരുൾപൊട്ടലിൽ നാശനഷ്ടം സംഭവിച്ചിട്ടില്ലാത്തതുമാണ്.				
8	Binu Joseph Puliparambil(HO), Vilangad (PO), Kallachi, Phone:9446138636	Kerala Gramin Bank Vilangad	40210100310136	KLGB0040210	1,65,000	188/94-42.90 Ares
9	Kavitha V.M W/O Santhosh Vallu parambath (HO), Vilangad (PO), Kallachi, Phone:8547692453	അപേക്ഷകയുടെ ഭൂമിയിൽ ഉരുൾപൊട്ടലിൽ നാശനഷ്ടം സംഭവിച്ചിട്ടില്ല. കൂടാതെ അപേക്ഷ സമർപ്പിച്ചിരിക്കുന്നത് Housing Loan എഴുതി തള്ളുന്നതിനാണ്.				
10	Santhosh Thomas Vadakkemuriyi (HO), Vilangad (PO), Kallachi, Phone:9447866730	Kerala Gramin Bank Vilangad	40210100103911	KLGB0040210	1,60,000	188/3019-47.20 Ares
11	Dominic Francis Kodimarathummoottil (HO), Vilangad (PO), Kallachi, Phone: 9539309042	Kerala Gramin Bank Vilangad	40210100104865	KLGB0040210	300,000	188/3434- 97.13 Ares 188/1790- 40.47Ares
12	Dominic Joseph Kodimarathummoottil (HO), Vilangad (PO), Kallachi, Phone: 9447950036	Kerala Gramin Bank Vilangad	40210100103729	KLGB0040210	1,60,000	188/3337-60 Ares
13	Soney Abraham Panthaladikkal(HO), Vilangad (PO), Kallachi, Phone:7306348368	Kerala Gramin Bank Vilangad	40210100105517	KLGB0040210	300,000	188/1886-51.39 Ares

14	Sony Abraham Panthaladikkal(HO), Vilangad (PO), Kallachi, Phone:7306348368	Federal Bank Nadapuram	15680100080045	FDRL0001568	500,000	188/293-1.28 Hector
15	Sony Abraham Panthaladikkal(HO), Vilangad (PO), Kallachi, Phone:9744116309	Service Cooprative Bank Vilangad	3062	-----	50,000	188/316-1.2140 Hector
16	Tom Joseph Kooliparambil(HO) , Vilangad (PO), Kallachi, Phone:9495260792	Service Cooprative Bank Vilangad	1741	-----	10 LAKHS	188/2347-1.3865 Hec
17	Joseph P.K Pandyamparambil(H), Vilangad (PO), Kallachi,	Federal Bank Nadapuram	15685500002093	FDRL0001568	1,60,000	188/2612-40 Ares
18	Elikutty Vattakkanniyil (H), Vilangad (PO), Kallachi,	Kerala Gramin Bank Vilangad	40210101007903	KLGB0040210	1,60,000	188/375-3.75 Ares
19	Lijo John, Ponmalakunnel(H), Vilangad (PO), Kallachi, Phone:8590831443	Kerala Gramin Bank Vilangad	40210101006755	KLGB0040210	2,25,000	188/112-9.27 Ares
20	Sabu Abraham Panthaladikkal(H), Vilangad (PO), Kallachi, Phone: 9446146987	Kerala Gramin Bank Vilangad	40210100105534	KLGB0040210	1,00,000	188/922-1 Hec
21	Joseph Mathew Nandhikatt(H), Vilangad (PO), Kallachi,	Kerala Gramin Bank Vilangad	40210100105528	KLGB0040210	2,33,000	159/2881-44 Ares
22	Sheena Joseph Nandhikatt(H), Vilangad (PO), Kallachi,	Kerala Gramin Bank Vilangad	40210100105630	KLGB0040210	1,00,000	188/1669- 26.3051 Ares

5.3.2 Agenda Suggested by FIDD

As you may be aware, the Department of Industries and Commerce, Govt. of Kerala have set up Entrepreneurship Development Clubs in schools and colleges, with the objective of developing the entrepreneurial culture among the youth and equipping them with necessary skills.

It is proposed that Industries Department may be requested to include financial awareness sessions in their training programmes for members of the ED Club. These sessions would help to increase the money management skills of the students, enhance their financial literacy level and result in increased confidence in financial decision making.

5.3.3. Agenda suggested by Department of Financial Services, Ministry of Finance

F. No. 17/15/2024-IF-I (Pt)
Government of India
Ministry of Finance
Department of Financial Services

3rd floor, Jeevan Deep Building,
Sansad Marg, New Delhi-110001
Dated: the 8th November, 2024

To:
SLBC/UTLBC Convenor of all States/UTs

Subject: Monitoring of loan facility in PM Surya Ghar: Muft Bijli Yojana (PMSGMBY)- reg.

Sir/Madam,

As you are aware that, Government of India has approved the PM Surya Ghar: Muft Bijli Yojana on 29th February, 2024 to increase the share of solar rooftop capacity and empower residential households to generate their own electricity. Aimed at installing rooftop solar plants in one crore households, with a total financial outlay of Rs. 75,021 crores.

2. In this regard, this department is actively tracking the scheme's progress through regular meetings with relevant stakeholders concerned. Observations indicate that the pace of total number of installations and loan approvals by banks varies across states /regions, highlighting a need for increased momentum to achieve the aim, which may require further awareness efforts among bank branches and field staff in each district/ state to ensure alignment and proactive support at the ground level.

3. In order to further scale up the scheme and unlock its full potential, SLBCs/UTLBCs are advised to conduct regular comprehensive state-level, district-level reviews of progress and enhance awareness efforts at the ground level in each district/ state across the country. Additionally, this progress under the scheme may be included as a specific agenda item in periodic bank review meetings, and update of the same may be shared with this department latest by 30.11.2024.

Yours sincerely,



(Anil Kumar)

Under Secretary to the Government of India
Tel: 011- 23746413

5.3.4. Agenda suggested by Power Department , Government of Kerala

Note

Agenda Point: Leveraging Corporate Social Responsibility (CSR) Funds of Banks for Energy Efficiency Initiatives

Objective: To mobilize CSR funds from banks to implement the Anganjyothi project and promote energy-efficient equipment installations among socially weaker sections through the Energy Management Centre (EMC).

Key Points:

- **Anganjyothi Project:** Utilize various banks CSR funds to accelerate the Anganjyothi project, aiming to make 33,000 Anganwadis under the Integrated Child Development Services (ICDS) scheme fully energy efficient. This includes converting traditional cooking methods to electrical cooking, aligned with off-peak hours, contributing to social welfare and efficient energy usage in the state.
- **Energy-Efficient Equipment Installations:** Explore opportunities to channel CSR funds from banks towards financing energy-efficient equipment installations for socially weaker sections of society through EMC.
