

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

1. ADOPTION OF MINUTES OF 144th SLBC Meeting September 2024

The minutes of State Level Bankers' committee Meeting, held on 30th August 2024 circulated vide SLBC letter no SLBC/144/Minutes/211/AJS dated 05th December 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.

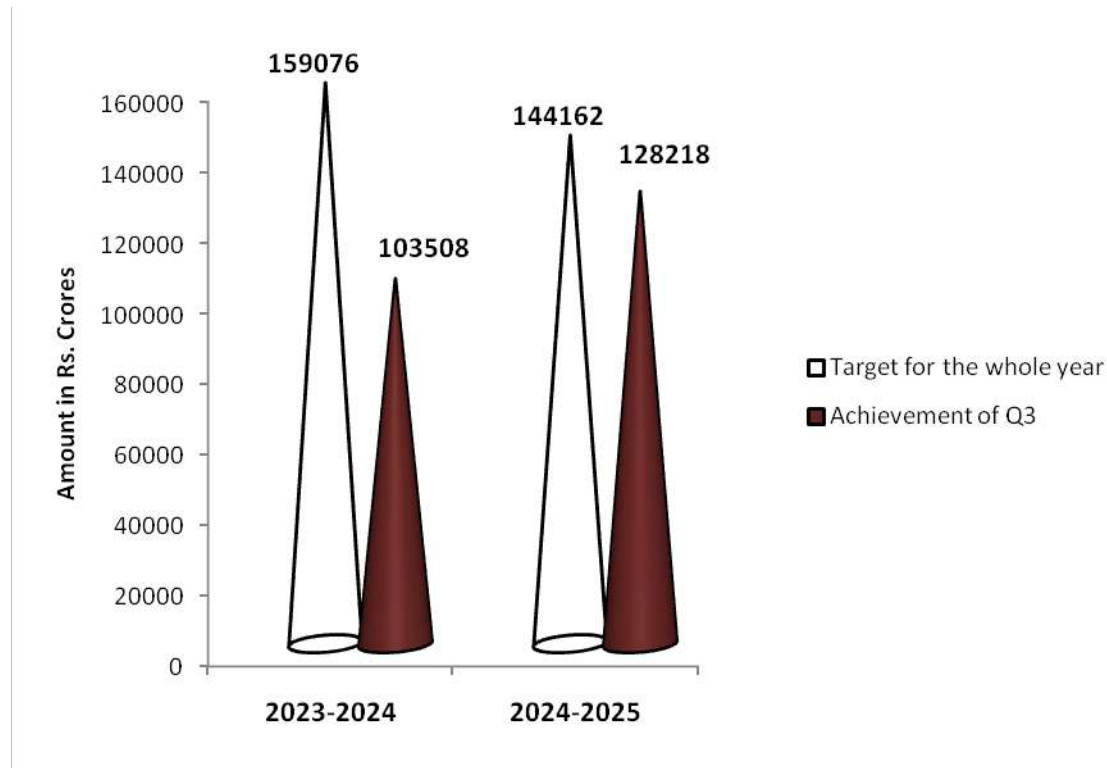
PRIMARY		
Parameter	2023-24	2024-25
Target for the whole year	159076	144162
Achievement of Q3	103508	128218
% achievement for Q3	65%	89%

Disbursement in 2023-24 : Rs. 1,03,508/- Crs

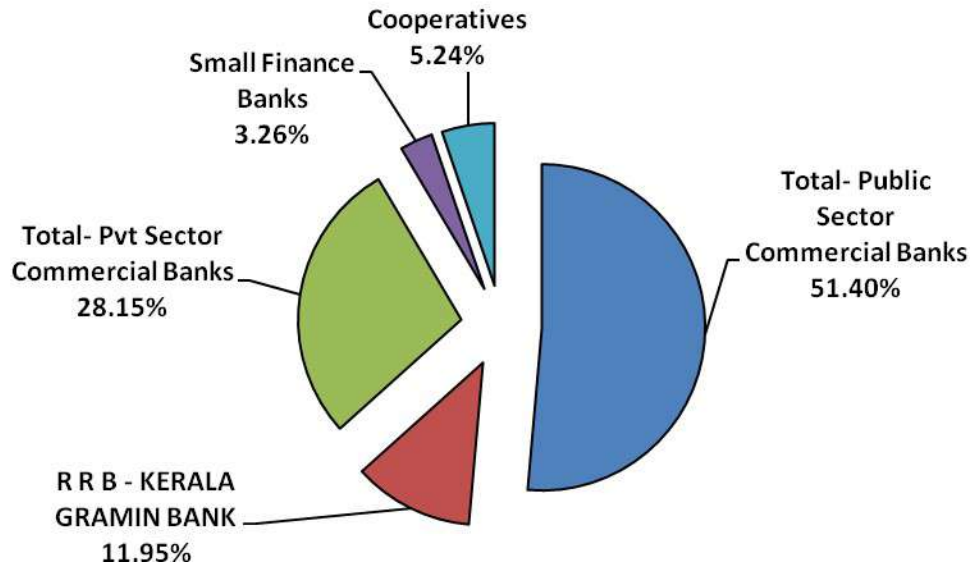
Disbursement in 2024-25: Rs. 1,28,218/- Crs.

Incremental Disbursement: Rs. 24,710/- Crs

% Increase from last Financial year: 23.87%

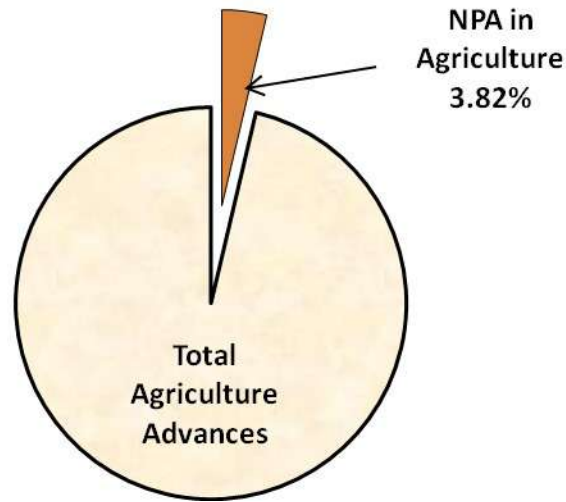


Share of Primary Sector Disbursement



Sl. No.	District	Target 2024-25	Achievement of Q3	% Achievement
1	TRIVANDRUM	16274	15260	94%
2	KOLLAM	9959	10073	101%
3	PATHANAMTHITTA	5836	5162	88%
4	ALAPPUZHA	9722	8259	85%
5	KOTTAYAM	9370	8530	91%
6	IDUKKI	8599	5054	59%
7	ERNAKULAM	18379	14990	82%
8	THRISSUR	12503	11795	94%
9	PALAKKAD	12100	11197	93%
10	MALAPPURAM	9400	9733	104%
11	KOZHIKODE	11812	10181	86%
12	WAYANAD	4600	3555	77%
13	KANNUR	9863	9042	92%
14	KASARGODE	5745	5387	94%
TOTAL		144162	128218	89%

Share of Agriculture NPA



2.2 Pending Issues in Primary Sector

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

Sl. No.	Year (ends on March)	Total Advance	Agriculture Advances	% Agri advance in Total Advances	Growth in Agri
1	2013	175087.32	45054.61	26%	
2	2014	192010.19	48811.93	25%	3757.32
3	2015	218706.07	57655.91	26%	8843.98
4	2016	232417.61	54888.00	24%	-2767.91
5	2017	256074.70	61456.81	24%	6568.81
6	2018	286783.48	69343.93	24%	7887.12
7	2019	329899.97	80802.88	24%	11458.95
8	2020	359273.74	82220.56	23%	1417.67
9	2021	392669.16	87091.02	22%	4870.47
10	2022	424625.73	94748.01	22%	7656.99

11	2023	493157.02	110610.51	22%	15862.50
12	2023 June	498691	115156	23%	4546
13	2023 September	542171	121215	22.35%	6059
14	2023 December	558352	125540	21.94%	4325
15	2024 March	577092	131379	22.76%	5839
16	2024 June	580372	133468	22.99%	2089
17	2024 September	598934	138354	23.10%	4886
18	2024 December	665469	155232	23.32%	16878

RBI vide their letter no.FIDD.CO.LBS.BC No. dated 29 September 2016 had advised all SLBC Convenor Banks/Lead Bank to include ‘Enhancing of Farmers Income 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 Kharriff season of this FY, Government has rolled out crop insurance vide G.O.(Rt)No.854/2023/AGRI dated 25/08/202. The cut off date for debiting the premium from farmers account was kept as 07/09/2023 and the last date of premium remittance by Commercial Banks RRBs/PACS/DCBs is 22/09/2023.

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

The SLBC Convenor replied regarding incorporation of hypothecation clause in State crop insurance for crediting the compensation in KCC Account of the borrower, Kisan

Credit Card limit is in the nature of a revolving cash credit facility without any restrictions in number of debits and credits the compensation credited to the KCC account can be utilized by the farmer for their re-cultivation purpose. PMFBY insurance allows crediting of insurance claims in KCC account of the farmer.

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

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

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

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

integrated farming methods to increase efficiency by preparing and following a farm plan suitable for each farm. The main objective of this program is to maximize and maintain annual income over the long term. This year, 10,760 such units are planned to be developed under the scheme. The scheme is intended to be rolled out in a phased manner over the next few years. As part of this programme, farmers' associations and groups will be identified to form FPOs/companies to streamline production, primary processing and marketing support. The Department of Agriculture is implementing a scheme called Assistance in Farm Mechanization to enable timely implementation of agricultural operations.

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

1. Farm Planning Based Development Approach:-

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

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

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

2. Increase in Crop Area and Development Approach:

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

Rice Agriculture Development Scheme:

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

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

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

Vegetable development.

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

Coconut development.

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

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 VFPCCK in Agriculture.

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

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

Post-harvest maintenance and value addition scheme is to be implemented with the intention of helping to promote innovative technologies in agricultural entrepreneurship and value

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

4. Income Securing and Loss Mitigation:

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

5. Other Schemes:

Production and distribution of quality planting material.

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

6. Improving soil and crop health and productivity.

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

7. Crop health management.

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

8. Modernization of laboratories.

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

9. Assistance in farm mechanization.

Nowadays, when the shortage of agricultural labor is getting worse, to implement mechanization in the agricultural sector and to 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 Sanchai 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:

കുതിർ ആപ്പ്

കൃഷി ഭവനകളെ സ്റ്റാർട്ടാപ്പുകളായെന്ന് ലക്ഷ്യത്തോടെ കൃഷി വകുപ്പ് തയ്യാറാക്കിയതാണ് 'കുതിർ' സോഫ്റ്റ്‌വെയറും മൊബൈൽ ആപ്പും. കർഷകർക്കുള്ള എല്ലാ സേവനവും ഒരുക്കുകയിലാണ് ലഭ്യമാക്കുന്ന രാജ്യത്തെ ആദ്യ സംയോജിത പോർട്ടലാണ് ഇത്. കാലാവസ്ഥാ വിവരങ്ങൾ, മണ്ണ് പരിശോധനാ സംവിധാനം, പ്ലാന്റ് ഡോക്യൂമെന്റേഷൻ സംവിധാനം, കാർഷികപദ്ധതി വിവരങ്ങൾ, വകുപ്പിന്റെ പ്രോഗ്രാമുകൾ, ഇവൻകൾ സംബന്ധിച്ച വിവരങ്ങൾ ഒന്നാംഘട്ടത്തിലും വിന്ത്, വളം തുടങ്ങിയവയുടെ ലഭ്യത, കാർഷിക യന്ത്രങ്ങളുടെയും തൊഴിലാളികളുടെയും ലഭ്യത തുടങ്ങിയവ രണ്ടാംഘട്ടത്തിലും വിള ഇൻഷുറൻസ്, വിളനാശത്തിനുള്ള നഷ്ടപരിഹാരം, കർഷകരുടെ ഉൽപ്പന്നങ്ങൾ വിപണനം നടത്താൻ സംവിധാനം തുടങ്ങിയ സേവനങ്ങൾ മൂന്നാം ഘട്ടത്തിലും ആപ്പിലൂടെ കർഷകരിലേക്കെത്തിക്കും. കുതിർ ആപ്പ് പ്ലേ സ്റ്റോറിൽനിന്ന് ഡൗൺലോഡ് ചെയ്യാം. ചിങ്ങം ഒന്നുമുതൽ കുതിർ ആപ്പിന്റെ ആദ്യഘട്ട സേവനങ്ങൾ ലഭിക്കും.

കാബ്കോ അഗ്രിപാർക്ക്

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

നവോത്ഥാനപദ്ധതി

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 കൃത്യമായി 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 ലഭ്യമായി ഓൺലൈനായി സൗകര്യം ഒരുക്കുന്നതാണ് വെളിച്ചം. കൃഷി വകുപ്പിന്റെ പ്രവർത്തനങ്ങളിൽ സുതാര്യതയും ഉത്തരവാദിത്വവും വർദ്ധിപ്പിക്കുകയാണ് ലക്ഷ്യം.

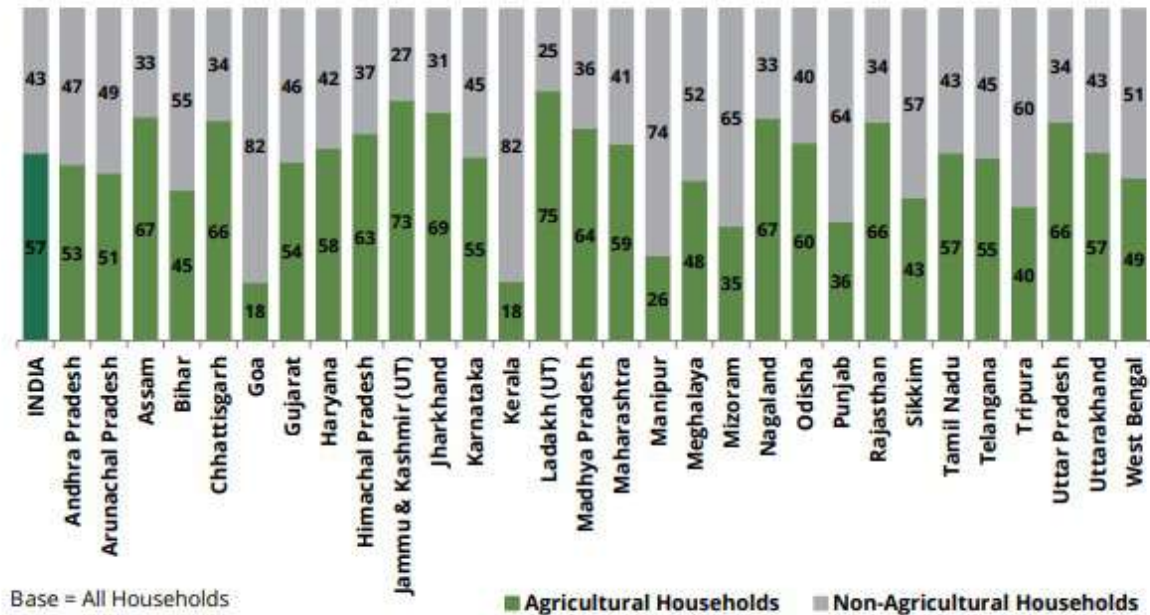
As part of doubling of the farmer’s income agenda , there was a recent study conducted by NABARD in association with the same where the farmers income was analysed state wise and as per their report Kerala stands third under the average income of the farmers.

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

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

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

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



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

Income for Agricultural Households by Size Class of Land Possessed

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

Table 4.4 Average Monthly Income of Agricultural Households from Different Sources by Size Class of Land Possessed (₹)

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

Base = Agricultural Households

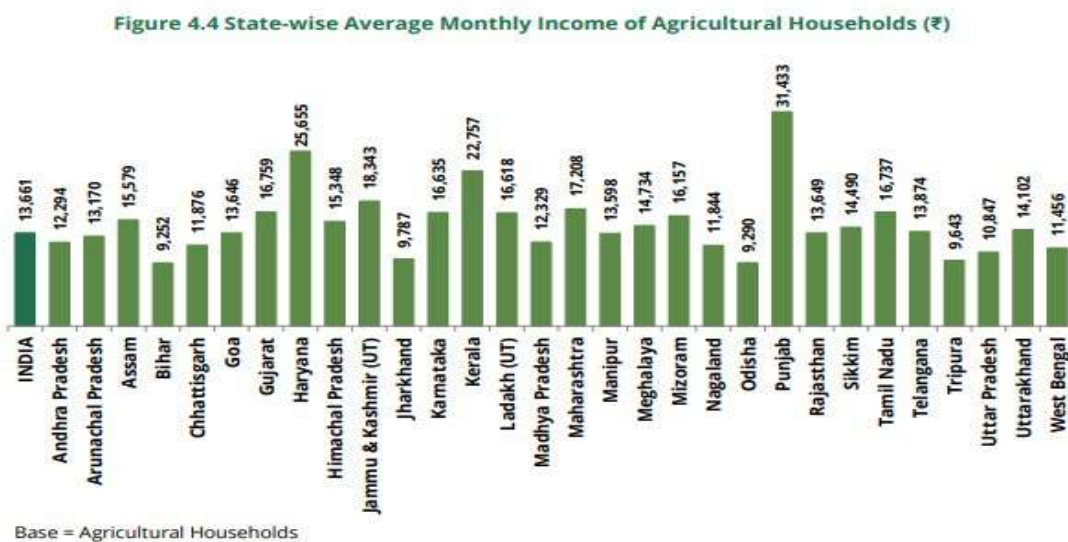
Note: Figures in parentheses are share (%) in total.

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

On the contrary, the households lying at the other end of the continuum including those possessing more than 2 Hectares land reported to be drawing 61% of their income from cultivation. These households exhibited less dependence on other sources of income. The contribution of cultivation shows a clear rise in terms of contribution to the total household income as one moves from lower to higher size classes of land possessed. The contribution of livestock rearing shows a reverse trend with decreasing contribution with an increase in size

class of land possessed. Other enterprises emerged as equally contributing across all categories of agricultural households with a share of about 15% of total household income across various groups. The contribution of wage labour as a source of income is highest among the households in the lowest size class category and its share reduces significantly with an increase in the size of land possessed. The same is true for the salaried government or private jobs.

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



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

Kerala Budget 2025 Highlight

The Kerala Budget 2025 has earmarked Rs. 227 Cr for the agriculture sector, focusing on key areas such as soil conservation, paddy cultivation and coconut farming. Rs. 77.9 Cr has been allocated for soil conservation, while Rs. 78.4 Cr has been set aside for vegetable farming development. To promote paddy cultivation, the government has allocated Rs. 150 Cr, while the coconut farming sector will receive Rs. 73 Cr. The Kera Scheme, aimed at supporting coconut farmers, has been allocated Rs. 100 Cr.

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

Kerala Government to develop horticulture hub through cooperative consortium

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

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

KCC number wise

Quarter wise	Number of KCC	Variation	% Growth
March 2023	2400291	-	-
June 2023	2108606	- 291685	-12.15%
September 2023	2011248	-97,358	-4.61%
December 2023	2198265	1,87,017	9.29%
March 2024	1956718	-2,41,547	-10.98%
June 2024	1812580	-1,44,138	-7.95%
September 2024	1755286	-57294	-3.16%
December 2024	1762172	6886	3.92%

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

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

Action Taken:

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

b. Loan to leased land farmers

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

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

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

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

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

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

In a move to bring large tracts of unused land under farming, the state government is set to introduce a bill to give legal sanctity to tenant farming. The move will also help cultivators access bank credit, crop insurance and other benefits. Currently, the state has a total of 1,03,334 hectares of fallow land, of which 49,420 ha is permanently fallow. The remaining 53,914 ha has been classified under ‘current fallow’, or lying unused in recent times. In Kerala, 35% of horticulture and vegetable production is through tenant farming, though such practices violate the provisions of Kerala Land Reforms Act (KLRA). Such farming is done through simple 11-month contracts. By legalising these 11-month contracts, tenant farmers will be able to access bank loans. Andhra Pradesh had passed a ‘tenant farmers bill’ a few years back, and Kerala is following a similar model. Under the Andhra Pradesh Crop Cultivator Rights Bill passed in July 2019, tenant farmers were given all benefits, including bank loans, crop insurance, and ‘Rythu Bharosa’, a scheme that provides financial assistance of ₹13,500 per farmer family a year. According to officials, apart from individuals, tenant farming is being taken up by joint liability groups and Kudumbashree. Here, a person gives his/her land for farming as it’s unused. However, there’s no official sanctity to it. The new bill gives legal cover and will free up large tracts of land for farming. Large tracts of land ideal for farming are lying fallow or under-utilised due to resource scarcity, labour shortage, lack of interest in cultivation due to low returns or inability of owners to manage daily farm activities, particularly if they are aged, NRIs or employed elsewhere. Cultivable land is also available with various government departments and public sector undertakings. On the other hand, there are farmer producer organisations, krishikootams, Kudumbashree units, self-help groups and startups who seek land for agriculture activities, especially for hi-tech and scientific cultivation

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

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

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

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

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

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

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

5. During this Campaign '**District level KCC Camp**' will be organized at least once a week.
 - a) A preliminary scrutiny of the applications will be conducted as per the standard checklist and applications found complete in all respects will be accepted by banks with a proper acknowledgement to the applicant.
 - b) Acknowledgement with running number for accepted applications.
 - c) The accepted application forms will be sent to bank branches/ handed over to representatives of Banks concerned, and a record of the same will be maintained at LDM office.
 - d) The concerned Bank branch in the District will process the accepted applications within 15 days of their receipt, as per the extant policy/guidelines.

- e) Logistics and other incidental support for holding the District-level KCC Camp, will be facilitated by the Department of Animal Husbandry (DAH&D, Department of Fisheries (DoF) and District Administration.
 - f) Monthly Status of the proposal will be intimated by the bank branches to LDM. The LDM will share the details with the Dist. Magistrate and Nodal Officers for communicating the status to the applicants.
 - g) Pending finalization of online portal by DAHD, data on the application submitted during the Camp will be shared on a monthly basis with the and Department of Fisheries.
- 6. Recently A one Day National Conference on KCC Fisheries has been organized by The Ministry of Fisheries, Animal Husbandry and Dairying. In the same the performance under the KCC Fisheries of all the states were reviewed. The state as a whole has been allotted a target of 1,00,000/-. All the banks were requested to improve the performance under the scheme as the same is being prioritized by Government of India.**

Action taken

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

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

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

The details of camps conducted as follows as on 28/02/2025

Animal Husbandry

KCC ANIMAL HUSBANDRY DATA AS ON 28.02.2025			
Sl No	Name of the District	No of Applications sanctioned	No of applications pending
1	Alappuzha	63	556
2	Ernakulam	1702	3
3	Idukki	665	1066
4	Kannur	2186	0
5	Kasaragod	2930	0
6	Kollam	7108	0
7	Kottayam	96	228
8	Kozhikode	7092	0
9	Malappuram	5331	0
10	Palakkad	7467	4
11	Pathanamthitta	183	0
12	Thiruvananthapuram	4514	259
13	Thrissur	5989	213
14	Wayanad	3371	0
Grand Total		48697	2329

KCC ANIMAL HUSBANDRY DATA AS ON 28.02.2025 (BANKWISE DATA)			
Sl No	Name of the Bank	No of Applications sanctioned	No of applications pending
1	Bank of Baroda	1532	74
2	Bank of India	1723	50
3	Bank of Maharashtra	15	0
4	Canara Bank	19581	320
5	Central Bank of India	110	25
6	Cooperative Bank	6257	111
7	IDBI Bank Ltd.	267	0
8	Indian Bank	705	0
9	Indian Overseas Bank	3373	48
10	Punjab National Bank	691	8
11	State Bank of India	8910	775
12	UCO Bank	308	2
13	Union Bank of India	5225	916
Grand Total		21 48697	2329

Fisheries

KCC FISHERIES DATA AS ON 28.02.2025			
Sl No	Name of the District	No of Applications sanctioned	No of applications pending
1	Alappuzha	57	13
2	Ernakulam	1114	2
3	Idukki	81	35
4	Kannur	111	0
5	Kasaragod	577	0
6	Kollam	1618	0
7	Kottayam	163	57
8	Kozhikode	1173	0
9	Malappuram	119	0
10	Palakkad	466	4
11	Pathanamthitta	91	0
12	Thiruvananthapuram	1562	561
13	Thrissur	536	5
14	Wayanad	260	0
Grand Total		7928	677

KCC FISHERIES DATA AS ON 28.02.2025 (BANKWISE DATA)			
Sl No	Name of the Bank	No of Applications sanctioned	No of applications pending
1	Bank of Baroda	118	33
2	Bank of India	256	120
3	Bank of Maharashtra	1	0
4	Canara Bank	1646	125
5	Central Bank of India	36	8
6	Cooperative Bank	354	6
7	IDBI Bank Ltd.	3	0
8	Indian Bank	990	0
9	Indian Overseas Bank	404	18
10	Punjab National Bank	180	0
11	State Bank of India	1609	267
12	UCO Bank	58	24
13	Union Bank of India	2273	76
Grand Total		7928	677

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

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

To

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

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

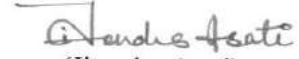
Sir,

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

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

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

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



(Jitendra Asati)

Joint Director to Govt. of India

Phone No.23748706

e-mail : acsec-bkg@nic.in

Encl as above

Copy to:

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

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

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

Secretary, DFS chaired a meeting on 05.11.2024 to review the progress of credit disbursement to agri allied aciticities with PSBs, NABARD and State/UT Level Bankers' Committee. Representatives of Sate Governmenbts/UTs etc. At the outset, ANABARD made a brief presentation highlighting the current status of credit disbursement to allied sector and underscored the importance of the allied sector in driving allied sector in driving agriculture growth and its employment potential. Specific issues and recommendations related to credit fascilitation for animal husbandry and fisheries were highlighted. A huge financial exclusion was seen in this sector as per the reports.

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

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

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

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

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

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

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

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

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

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

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

Action Taken

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

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

In 134th SLBC meeting, Regional Director, RBI informed banks to ensure the adequate lending under warehouse receipt and negotiable warehouse receipt, since the priority sector lending limit under these two instruments have been enhanced from 50 lakhs to 75 lakhs per borrower. Credit limit other than warehouse receipt shall be continuing with existing 50 lakhs. This policy change should be note by member banks and the progress report in lending should be submitted on time.

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

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

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

EMAIL/SPEED POST



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

Date: 12.03.2024

To,

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

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

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

Sir,

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

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

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

Encl : As Above

Yours faithfully,


(Dr. Anil Kumar R.),

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

In the 142nd SLBC meeting Convenor, SLBC appealed to the banks of the state to indentify more proposals under warehouses which can be financed under AIF and AMI scheme. Also instructed the banks to register the financed warehouses under the

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

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

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

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

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	92
Applications kept pending due to pending information	670
Applications denied	29
Number of Verified applications	533
Number of Rejected application	2358
Number of applications sanctioned	2977
Out of the sanctioned applications disbursed	2593
Applications pending to be disbursed	384

Performance under AIF Scheme

Name of the Bank	Disbursed	Sanctioned
STATE BANK OF INDIA	696	786
Canara Bank	537	595
Kerala Gramin Bank	326	326
Bank Of Baroda	219	299
Bank Of India	153	155
Union Bank of India	142	174
The Federal Bank Ltd	133	135
Punjab National Bank	54	62
UCO Bank	45	53
THE KERALA STATE CO-OPERATIVE BANK LTD.	45	52
HDFC Bank	38	52
Indian Bank	35	45
South Indian Bank	27	28
Indian Overseas Bank	20	28
IDBI BANK LTD	19	24
Axis Bank	10	13
Central Bank Of India	10	12
ESAF Small Finance Bank Limited	5	6
Karur Vysya Bank	3	3
Bank of Maharashtra	2	3
ICICI Bank	2	3
Kotak Mahindra Bank	2	2
Tamilnad Mercantile Bank Ltd	1	1
CSB Bank Ltd	0	0
DCB Bank	0	0
Dhanlaxmi Bank Ltd	0	1
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 Finance
Department of Agriculture
Main Building, Tirunelveli-627 002*

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

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

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

To
All SLBCs,

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

Sir / Madam,

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

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

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

Encl: As above

Yours faithfully


(Chandragupta Shaurya)
Under Secretary (AC)
E-mail: 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.

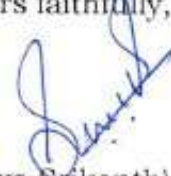
Dated, the 2nd June, 2020

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/-

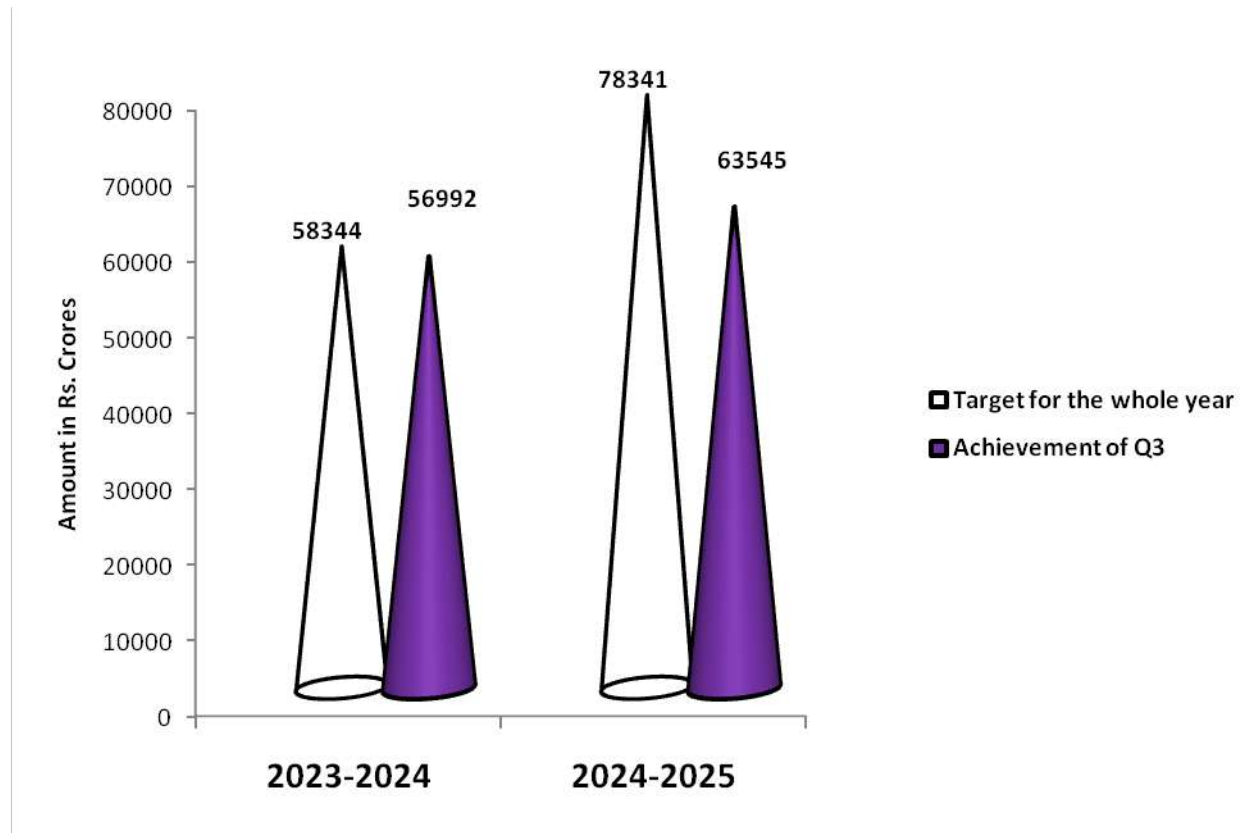
Total number of ineligible refunded so far: 22,661

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

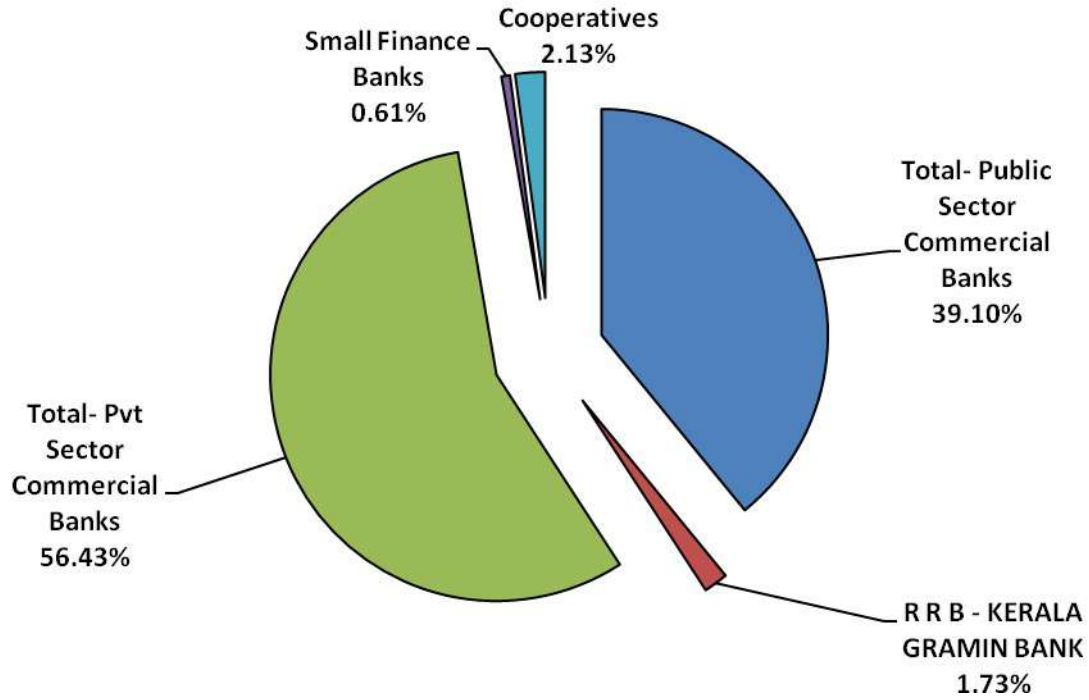
3.1. PERFORMANCE UNDER SECONDARY SECTOR IN ANNUAL CREDIT PLAN 24-25

SECONDARY		
Parameter	2023-24	2024-25
Target for the whole year	58344	78341
Achievement of Q3	56992	63545
% achievement for Q3	98%	81%

Disbursement in 2023-24 : Rs.56992/- Crs
Disbursement in 2024-25: Rs. 63545/- Crs.
Incremental Disbursement: Rs. 6553/- Crs
% Increase from last Financial year: 11.49%



Share of Secondary Sector Disbursement



Sl. No.	District	Target 2024-25	Achievement of Q3	% Achievement
1	TRIVANDRUM	8601	8118	94%
2	KOLLAM	5701	4208	74%
3	PATHANAMTHITTA	2063	1365	66%
4	ALAPPUZHA	3424	3099	91%
5	KOTTAYAM	4362	4082	94%
6	IDUKKI	1621	1452	90%
7	ERNAKULAM	26518	18768	71%
8	THRISSUR	7002	6598	94%
9	PALAKKAD	3400	3243	95%
10	MALAPPURAM	4000	3251	81%
11	KOZHIKODE	6297	4404	70%
12	WAYANAD	1000	788	79%
13	KANNUR	3128	2773	89%
14	KASARGODE	1223	1397	114%
TOTAL		78341	63545	81%

3.2. Pending Agendas under Secondary Sector

3.2.1. Agenda Suggested by the Kudumbashree

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.

PM SVANidhi -FIRST TRANCHE SANCTIONED AND DISBURSED AS ON 10/03/2025		
SL NO	NAME OF THE BANK	TOTAL
1	STATE BANK OF INDIA	55892
2	CANARA BANK	21345
3	KERALA GRAMIN BANK	10318
4	INDIAN BANK	8581
5	UNION BANK OF INDIA	5020
6	BANK OF BARODA	4801
7	INDIAN OVERSEAS BANK	2689
8	BANK OF INDIA	2381
9	PUNJAB NATIONAL BANK	2282
10	CENTRAL BANK OF INDIA	1782
11	THE FEDERAL BANK LTD	1296
12	UCO BANK	921
13	BANK OF MAHARASHTRA	667
14	SOUTH INDIAN BANK	467
15	IDBI BANK LTD	173
16	DHANLAXMI BANK LTD	137
17	KARNATAKA BANK	98
18	PUNJAB AND SIND BANK	85
19	The Kerala State Co-operative Bank Ltd.	72
20	CSB BANK LIMITED	65
21	CITY UNION BANK LTD	59
22	HDFC BANK LTD	37
23	ICICI BANK LTD	35
24	AXIS BANK	27
25	TAMILNAD MERCANTILE BANK LTD	17
26	KARUR VYSYA BANK	10
27	ESAF Small Finance Bank Limited	4
28	THE JAMMU AND KASHMIR BANK LTD	2
29	KOTAK MAHINDRA BANK	1
TOTAL		119264

PM SVANidhi -SECOND TRANCHE SANCTIONED AND DISBURSED AS ON 10/03/2025		
SL NO	NAME OF THE BANK	TOTAL
1	BANK OF BARODA	683
2	BANK OF INDIA	438
3	BANK OF MAHARASHTRA	128
4	CANARA BANK	5418
5	CENTRAL BANK OF INDIA	636
6	CITY UNION BANK LTD	1
7	CSB BANK LIMITED	15
8	DHANLAXMI BANK LTD	11
9	HDFC BANK LTD	3
10	ICICI BANK LTD	2
11	IDBI BANK LTD	40
12	INDIAN BANK	2601
13	INDIAN OVERSEAS BANK	849
14	KARNATAKA BANK	17
15	KARUR VYSYA BANK	2
16	KERALA GRAMIN BANK	2629
17	PUNJAB AND SIND BANK	40
18	PUNJAB NATIONAL BANK	514
19	SOUTH INDIAN BANK	93
20	STATE BANK OF INDIA	14268
21	TAMILNAD MERCANTILE BANK LTD	6
22	THE FEDERAL BANK LTD	230
23	The Kerala State Co-operative Bank Ltd.	5
24	UCO BANK	296
25	UNION BANK OF INDIA	1067
TOTAL		29992

PM SVANidhi -THIRD TRANCHE SANCTIONED AND DISBURSED AS ON 10/03/2025		
SL NO	NAME OF THE BANK	TOTAL
1	BANK OF BARODA	70
2	BANK OF INDIA	73
3	BANK OF MAHARASHTRA	3
4	CANARA BANK	841
5	CENTRAL BANK OF INDIA	128
6	CSB BANK LIMITED	6
7	DHANLAXMI BANK LTD	2
8	HDFC BANK LTD	1
9	IDBI BANK LTD	8
10	INDIAN BANK	237
11	INDIAN OVERSEAS BANK	169
12	KARNATAKA BANK	3
13	KERALA GRAMIN BANK	321
14	PUNJAB AND SIND BANK	26
15	PUNJAB NATIONAL BANK	99
16	SOUTH INDIAN BANK	26
17	STATE BANK OF INDIA	1134
18	TAMILNAD MERCANTILE BANK LTD	2
19	THE FEDERAL BANK LTD	50
20	UCO BANK	33
21	UNION BANK OF INDIA	297
TOTAL		3529

Top performing banks under the scheme

Sr. No.	Name of Bank	Eligible Application	Total Sanctioned	Pendency for Sanction	Disbursed	Pending for Disbursement
1	STATE BANK OF INDIA	82440	73099	9341	71291	1808
2	CANARA BANK	32159	28831	3328	27604	1227
3	KERALA GRAMIN BANK	15761	13738	2023	13268	470
4	INDIAN BANK	12557	11508	1049	11419	89
5	UNION BANK OF INDIA	8338	6806	1532	6384	422

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:

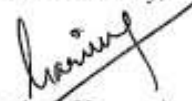
- As stated in our previous communication, the SLBC/UTLBC Conveners will act as State/UT Level Nodal Officers (SLNOs) of their respective States/UTs, while LDMs will act as City/ULB level Nodal Officers (CLNOs) of their respective Cities/ULBs for this campaign as well.

- 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 Samridhhi 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 Samridhhi Program.
- Adequate Publicity need to be given about the program
- SLBCs/UTLBCs need to monitor the progress ULB wise on daily basis during the pakhwada campaign and submit the progress report to this ministry.
- With an objective to enhance the penetration of Jansuraksha Schemes i.e Pradhan Mantri Jeevan Jyoti Bima Yojna/ Pradhan Mantri Suraksha Bima Yojna (PMJJBY/ PMSBY), a saturation campaign in all the Gram Panchayat's (GPs) of the country was launched by DFS from 15.10.2024 to 15.01.2025. All stakeholders may leverage this opportunity and maximize the scheme sanctions.

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

Encl: As Above

Yours faithfully,



(Garima Kapoor)

Deputy Secretary (FI)

Email: missionsupi-dfs@nic.in

Tel: 23362782

MOST IMMEDIATE

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

Nirman Bhawan, New Delhi
Dated 29th October, 2024

Office Memorandum

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

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

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

3. This issues with the approval of Competent Authority.

Encl: as above



(Asghar Ali)

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

To

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

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

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

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

Step by Step Procedure:

1. Lender goes to the 'Resubmitted Application' bin from the menu bar and searches for the specific PMS application.
2. Lender clicks on the "gear" icon associated with the PMS application and clicks on the 'Not Interested' option if it is pending for more than 90 days.
3. A drop-down menu appears with pre-defined reasons for returning the application.
4. Lender selects an appropriate reason, puts remarks / reason for rejection and clicks on "Submit" button.
5. The PMS application is then forwarded to its HO/ RO for the review.
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 LOANS SANCTIONED IN FY 24-25

SL NO	NAME OF BANK	APPLICATIONS SANCTIONED
1	CANARA BANK	575
2	STATE BANK OF INDIA	367
3	KERALA GRAMIN BANK	359
4	The Kerala State Co Operative Bank Ltd	333
5	UNION BANK OF INDIA	190
6	BANK OF INDIA	65
7	BANK OF BARODA	63
8	FEDERAL BANK	63
9	IDBI BANK	63
10	UCO BANK	42
11	INDIAN BANK	38
12	PUNJAB NATIONAL BANK	37
13	INDIAN OVERSEAS BANK	36
14	CENTRAL BANK OF INDIA	28
15	SOUTH INDIAN BANK	22
16	DHANALAKSHMI BANK	11
17	BANK OF MAHARASHTRA	6
18	HDFC BANK	3
19	ICICI BANK LIMITED	1
TOTAL		2302

PMFME APPLICATIONS PENDING		
SL NO	NAME OF THE BANK	APPLICATIONS PENDING
1	STATE BANK OF INDIA	239
2	KERALA GRAMIN BANK	117
3	The Kerala State Co Operative Bank Ltd	74
4	UNION BANK OF INDIA	73
5	CANARA BANK	64
6	BANK OF BARODA	51
7	FEDERAL BANK	49
8	PUNJAB NATIONAL BANK	30
9	IDBI BANK	21
10	INDIAN OVERSEAS BANK	21
11	SOUTH INDIAN BANK	18
12	CENTRAL BANK OF INDIA	12
13	BANK OF INDIA	10
14	HDFC BANK	10
15	INDIAN BANK	10
16	UCO BANK	8
17	DHANALAKSHMI BANK	7
18	AXIS BANK	3
19	ESAF SMALL FINANCE BANK LIMITED	2
20	BANK OF MAHARASHTRA	1
21	CSB BANK LIMITED	1
22	KARNATAKA BANK LIMITED	1
23	KOZHIKODE DISTRICT COOPERATIVE BANK	1
TOTAL		823

PMFME District Wise Performance			
Sl No	Name of District	Loans Sanctioned	Loans Rejected
1	Alappuzha	554	25
2	Ernakulam	578	25
3	Idukki	243	78
4	Kannur	388	43
5	Kasaragod	225	16
6	Kollam	463	31
7	Kottayam	367	33
8	Kozhikode	470	64
9	Malappuram	651	30
10	Palakkad	491	41
11	Pathanamthitta	325	32
12	Thiruvananthapuram	484	73
13	Thrissur	607	18
14	Wayanad	216	13

PMFME APPLICATIONS SANCTIONED FROM INCEPTION		
SL NO	NAME OF THE BANK	NO OF APPLICATIONS SANCTIONED
1	BANK OF BARODA	208
2	BANK OF INDIA	143
3	BANK OF MAHARASHTRA	9
4	CANARA BANK	1710
5	CENTRAL BANK OF INDIA	81
6	CSB BANK LIMITED	1
7	DHANALAKSHMI BANK	30
8	ESAF SMALL FINANCE BANK LIMITED	2
9	FEDERAL BANK	242
10	HDFC BANK	32
11	ICICI BANK LIMITED	2
12	IDBI BANK	97
13	IDUKKI DISTRICT CO OPERATIVE BANK LTD	10
14	INDIAN BANK	124
15	INDIAN OVERSEAS BANK	157
16	KARNATAKA BANK LIMITED	3
17	KARUR VYSYA BANK	1
18	KERALA GRAMIN BANK	775
19	PUNJAB NATIONAL BANK	94
20	SOUTH INDIAN BANK	42
21	STATE BANK OF INDIA	1067
22	The Kerala State Co Operative Bank Ltd	467
23	THE WAYANAD DIST CO-OP BANK LT	32
24	THRISSUR DISTRICT CO-OPERATIVE BANK LTD	1
25	UCO BANK	98
26	UNION BANK OF INDIA	526
TOTAL		5954

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

1. Zonal review meeting on PMEGP held at Bengaluru on 06-03-2025

Zonal office of KVIC has conducted the PMEGP Zonal review meeting at Bengaluru on 6th March 2025. Hon'ble Union Minister for MSME-Smt.Shobha Karandlaje inaugurated the meeting. Jt.Secretary-MSME, Director –MSME, CEO-KVIC, Jt.CEO c participated. Senior level officers from all major banks and implementing agencies attended the meeting. Various issues raised by the participants taken note by the Ministry officials and replied that efforts are being made to clear the pending Margin Money claims subject to allotment of funds from Finance ministry as soon as possible.

2. Target 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 State M.M. target has been distributed among the implementing agencies in the ratio 50:25:25 for DIC,KVIC & KVIB respectively. In regard to Coir Board, no separate target has been allocated from Central Office of KVIC and hence considered as open target. Further, KVIC has made a District wise allocation for fresh loans clearly mentioning the target of SC/ST applicants.

3. Implementing agency wise performance during 2024-25 as on 06-03-2025

Agency	Projects forwarded to banks		Sanction Position		M.M. claimed	Status of M.M. Disbursement		Proposals pending at Banks	
	Nos.	M.M involved (in lakhs)	Nos.	M.M involved (in lakhs)		Nos.	M.M involved (in lakhs)	Nos.	M.M involved (in lakhs)
DIC	6355	18684.02	4000	10611.42	4418	1244	2971.81	1314	4348.66
KVIC	427	1806.15	178	579.64	255	49	168.26	99	436.14
KVIB	2137	7089.01	1059	3023.72	853	155	495.43	606	1873.48
Coir Board	16	139.11	8	78.28	8	4	4.44	5	40.68
TOTAL	8935	27718.29	5245	14293.06	5534	1452	3639.94	2024	6698.96

*M.M grant involved for 5534 units and amount is 147.31 Crs.

The above table shows performance in terms of M.M. disbursement is 59.24% of State M.M. target for fresh loans.

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

Considerable progress has been made in terms of sanction of projects by the banks in the past two years. Against sanction of 5534 projects and M.M. Grant involved comes to 147.31 Crs. which is more than the target allocated for the State for the FY 2024-25. More sanctions are expected in the last quarter of FY 2024-25. The banks have to ensure timely uploading of M.M. claims immediately after disbursement of loan.

The banks and implementing agencies have to put more attention to clear the referred back M.M. claims in the portal. Clearing the referred back M.M. claims plays a vital role in improving the performance of scheme in the State also.

The year wise total pendency of projects with banks as on 06-03-2025 is given below:

Year	No. of proposals pending with banks for decision	M.M. Involved (in lakhs)
2021-22	15	35.97
2022-23	133	320.53
2023-24	325	1171.26
2024-25	2024	6698.96
Total	2497	8226.72

The pendency of the last 4 FY's are detailed at **Annexure A**

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

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

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

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

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

	Target(MM) in lakhs	Achievement (No. of projects)	Achievement (MM disb.) in lakhs	Ach. In %
S.C	411.86	238	507.20	123%
S.T	59.55	34	36.76	61.72%

The scheme also focuses on enhancing the socio, economic status of marginalized communities under SC and ST category. The data shown above indicated that, performance under SC category is achieved and S.T category still to achieve the target. 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. Presently more funds are available for SC/ST category and banks have to consider said category applications for sanction of loans. Presently more funds are available for SC/ST beneficiaries, implementing agencies and banks have to

attend the claims of the said category before end of March 2025 so that the referred back nos. can be reduced.

The Year wise, Bank wise, Implementing agency wise SC/ST beneficiaries M.M. claims currently under referred back category is attached. Concerned I.A's and Banks have to attend the same on top priority so as to clear the same by end of March 2025.[ANNEXURE-C]

6. Refund of Margin Money

Based on the physical verification reports and recommendation of implementing agencies, the Margin Money kept in the concerned financing banks can be refunded to KVIC by generating e-challan option in the PMEGP portal. The refund can be initiated either on receiving the adjustment letter from the implementing agency recommending refund after the 3 years lock-in period and physical verification or the bank can initiate refund before physical verification if the unit is not working or does not adhere to the PMEGP guidelines. The SOP for refund has already been circulated to all financing banks and implementing agencies and also discussed in the quarterly banker's meeting.

7. Referred Back M.M.claims

Year	No. of Projects	M.M. Involved (in lakhs)
2021-22	12	12.18
2022-23	173	317.69
2023-24	782	1768.6
2024-25	2024	5514.69
Total	2991	7613.16

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.

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

1. Loan disbursement statement to be uploaded with the name of the beneficiary and signature of Branch manager with seal. System generated loan sanction letter to be uploaded in portal with seal and signature of the branch.

2. Signboard as per PMEGP norms to be uploaded - The bilingual format of the signboard is available in revised PMEGP guidelines.
3. The photograph of the signboard with beneficiary erected in front of the PMEGP unit is to be uploaded.

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

8. Physical verification of PMEGP units

The Dept. of Post-GoI has been assigned with physical verification of PMEGP units from 2016-17 to 2020-21. The verification process is progressing in the State . The respective implementing agencies are to process the physical verification reports available in the portal. While processing the physical verification reports, due diligence is to be accorded in arriving the actual M.M. grant eligibility in accordance to the bank form issued by the financing banks. Wherever, M.M. recovery is to be effected based on the actual loan disbursement is to be calculated by the implementing agencies. As on 1st March 2025, the **P.V progress is 43%** in the State.

- It is informed by the Dept. of Post that support and cooperation from banks is needed to complete the verification works. The financing banks are to give the bank form which is the most important document to conduct verification at the unit. There is a considerable delay from banks are reported by the Dept. of Post. There are around 5500 units to be verified financed up to 2020-21.
- Considering the vast network of Dept, of Post, it is expected that the physical verification can be completed with out delay.
- KVIC being the nodal agency, closely monitoring the progress and extends necessary guidance for smooth conduct of the physical verification.
- Implementing agencies have to attend the physical verification reports available at their login without delay.

9. Convening of Dist. Level Monitoring Committee (DLMC)

The General Manager DIC is the convener of DLMC (with District Collector as its Chairman). The pendency of proposals with banks, delay in claiming Margin money, status of referred back claims etc. in the District can be effectively monitored if more DLTFM meetings are held and necessary action can be initiated to speed up the implementation by conducting review meetings at the District level. For the FY 2024-25 for Kerala State 20 DLMC'S are allotted and KVIC has disbursed Rs.1.00 lakhs to DIC-Kerala.Seven DLMC meeting conducted by DIC'S up to Feb.2025

10. Backward and Forward Linkage [BFL] programme under PMEGP.

The BFL programme plays a vital role in disseminating the objective and awareness of PMEGP to the general public and to prospective entrepreneurs. Eight Awareness camps have been conducted by KVIC and Kerala KVIB. For the FY 2024-25 against sanction of 10nos.

11. Pending Margin Money Call back from financing banks as per portal.

Based on physical verification report, the implementing agencies have recommended either partial call back or full call back of M.M. grant and the pendency position of the same with financing banks is attached. The financing banks have to take immediate action to refund the same to KVIC wherever recovery is suggested.

State 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	AXIS BANK LTD	4	11.77
2	KOZHICODE DISTRICT COOPERATIVE BANK LTD	2	6.30
3	PALAKKAD DISTRICT CO-OP. BANK LTD	2	3.60
4	UNION BANK OF INDIA	2	1.38
5	DHANALAKSHMI BANK LTD	1	2.39
6	INDUSIND BANK	1	1.75
7	KOTAK MAHINDRA BANK LTD	1	2.83
8	THE KERALA STATE CO-OPERATIVE BANK LTD	1	3.50
9	THE PATHANAMTHITTA DISTRICT CO-OPERATIVE BANK LTD	1	2.45
	Total	15	35.97

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	50	133.50
2	The Kerala State Co Operative Bank Ltd	19	62.82
3	UNION BANK OF INDIA	19	28.63
4	HDFC BANK	11	20.92
5	DHANALAKSHMI BANK LTD	7	13.27
6	FEDERAL BANK	7	16.35
7	AXIS BANK LTD	6	17.27
8	CITY UNION BANK LIMITED	3	5.25
9	INDUSIND BANK	3	6.28
10	KOZHIKODE DISTRICT COOPERATIVE BANK LTD	3	5.74
11	CSB BANK	2	7.00
12	IDBI BANK	1	1.46
13	KARUR VYSYA BANK	1	0.81
14	THRISSUR DISTRICT CO-OPERATIVE BANK LTD	1	1.23
	Total	133	320.53

BANK WISE PENDENCY FOR THE YEAR 2023-24			
Sl. No.	Name of Bank	Pending at bank	
		No of Prj.	MM Involve
			(In Lakh)
1	BANK OF BARODA	91	282.13
2	UNION BANK OF INDIA	80	240.61
3	HDFC BANK	57	291.06
4	The Kerala State Co Operative Bank Ltd	28	50.58
5	FEDERAL BANK	27	129.46
6	IDBI BANK	13	49.30
7	INDIAN BANK	11	32.36
8	DHANALAKSHMI BANK LTD	8	25.11
9	AXIS BANK LTD	4	19.69
10	BANK OF MAHARASHTRA	1	12.50
11	ICICI BANK LTD	1	0.96
12	INDUSIND BANK	1	17.50
13	KARNATAKA BANK LTD	1	1.31
14	SOUTH INDIAN BANK	1	1.19
15	TAMILNAD MERCANTILE BANK LTD	1	17.50
	Total	325	1171.26

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	384	626.41
2	STATE BANK OF INDIA	292	1024.18
3	UNION BANK OF INDIA	243	827.04
4	KERALA GRAMIN BANK	192	720.54
5	CANARA BANK	160	621.92
6	BANK OF BARODA	144	604.24
7	FEDERAL BANK	133	498.43
8	SOUTH INDIAN BANK	83	273.26
9	HDFC BANK	72	377.73
10	INDIAN BANK	71	253.15
11	INDIAN OVERSEAS BANK	71	226.20
12	PUNJAB NATIONAL BANK	52	192.24
13	BANK OF INDIA	30	116.76
14	DHANALAKSHMI BANK LTD	23	66.49
15	CENTRAL BANK OF INDIA	21	87.35
16	IDBI BANK	19	63.52
17	BANK OF MAHARASHTRA	15	52.50
18	CSB BANK	6	26.17
19	KARNATAKA BANK LTD	6	20.37
20	UCO BANK	3	14.46
21	AXIS BANK LTD	2	8.69
22	ICICI BANK LTD	1	1.90
23	KOZHIKODE DISTRICT COOPERATIVE BANK LTD	1	0.69
24	PUNJAB AND SIND BANK	1	1.38
	Total	2025	6705.62

BANK WISE PERFORMANCE FOR THE YEAR 2024-25			
Sl. No.	Name of Bank	MM Disbursed	
		No of	MM
		Prj.	(In Lakh)
1	CANARA BANK	377	1073.16
2	STATE BANK OF INDIA	316	708.56
3	KERALA GRAMIN BANK	247	540.98
4	UNION BANK OF INDIA	144	343.57
5	INDIAN OVERSEAS BANK	64	143.83
6	FEDERAL BANK	61	159.49
7	BANK OF BARODA	51	195.92
8	The Kerala State Co Operative Bank Ltd	49	64.57
9	PUNJAB NATIONAL BANK	38	88.63
10	INDIAN BANK	36	98.32
11	BANK OF INDIA	28	105.88
12	DHANALAKSHMI BANK LTD	10	21.5
13	CENTRAL BANK OF INDIA	8	38.1
14	IDBI BANK	6	12.72
15	UCO BANK	6	7.96
16	SOUTH INDIAN BANK	5	14.08
17	CSB BANK	2	1.82
18	HDFC BANK	2	5.39
19	CITY UNION BANK LIMITED	1	13.45
20	PUNJAB AND SIND BANK	1	2.01
	Total	1452	3639.94

Bank wise Referred back Margin Money Claims of SC/ST Category (Agency - DIC) for the year 2023-24			
Sl. No.	Name of Bank	Referred back for Rectification	
		No of	MM
		Prj.	(In Lakh)
1	CANARA BANK	20	36.55
2	STATE BANK OF INDIA	14	30.6
3	UNION BANK OF INDIA	8	9.44
4	INDIAN BANK	3	6.15
5	KERALA GRAMIN BANK	3	3.39
6	BANK OF INDIA	2	1.99
7	FEDERAL BANK	2	1.88
8	BANK OF BARODA	1	1.05
9	CENTRAL BANK OF INDIA	1	1.47
10	DHANALAKSHMI BANK LTD	1	3.39
11	INDIAN OVERSEAS BANK	1	0.57
12	SOUTH INDIAN BANK	1	0.95
13	THE KERALA STATE CO OPERATIVE BANK LTD	1	1.32
	Total	58	98.75

Bank wise Referred back Margin Money Claims of SC/ST Category (Agency - KVIB) for the year 2023-24

Sl. No.	Name of Bank	Referred back for Rectification	
		No of	MM
		Prj.	(In Lakh)
1	CANARA BANK	5	1.05
2	BANK OF BARODA	1	5.45
3	BANK OF INDIA	1	2.33
4	INDIAN BANK	1	3.43
5	UNION BANK OF INDIA	1	3.61
	Total	9	15.87

Bank wise Referred back Margin Money Claims of SC/ST Category (Agency - KVIC) for the year 2023-24

Sl. No.	Name of Bank	Referred back for Rectification	
		No of	MM
		Prj.	(In Lakh)
1	CANARA BANK	2	3.76
2	UNION BANK OF INDIA	1	2.1

	Total	3	5.86
Bank wise Referred back Margin Money Claims of SC/ST Category (Agency - DIC) for the year 2024-25			
Sl. No.	Name of Bank	Referred back for Rectification	
		No of	MM
		Prj.	(In Lakh)
1	CANARA BANK	50	102.93
2	STATE BANK OF INDIA	34	56.29
3	UNION BANK OF INDIA	23	46.76
4	KERALA GRAMIN BANK	21	33.68
5	INDIAN BANK	8	11.17
6	BANK OF INDIA	6	15.43
7	FEDERAL BANK	6	6.76
8	INDIAN OVERSEAS BANK	5	6.73
9	BANK OF BARODA	3	4.93
10	CENTRAL BANK OF INDIA	3	9.05
11	PUNJAB NATIONAL BANK	3	11.84
12	IDBI BANK	2	4.96
13	THE KERALA STATE CO OPERATIVE BANK LTD	2	2.12
14	BANK OF MAHARASHTRA	1	0.88
15	CSB BANK	1	1.11
16	DHANALAKSHMI BANK LTD	1	3.13
17	SOUTH INDIAN BANK	1	0.09

18	THE KERALA STATE CO-OPERATIVE BANK LTD	1	1.14
	Total	171	319.00

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)



आयुर्वेद
अभिलेख

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

Date:22-04-2024

To

The Convener

State Level Bankers Committee
Kerala

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

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

Sir,

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

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

Yours faithfully

Dy. Director (I/c)

Encl: As above.

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



ISO 9001 : 2015
Certified

पहम फालस पि.ओ. तिरुवनंतपुरम-695 004
TC NO.21/235 R, Pattom Palace . P.O, Thiruvananthapuram- 695 004
Phone : 0471 2531625, 9446585973, 04712531061
ई 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

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

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.

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%

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,
Convenor, SLBC Kerala & GM Canara Bank

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 : 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

पट्टम 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**.

COIR BOARD

Ministry of MSME, Government of India

Agenda for discussion in the 145th 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 2024-25 (as on 31.01.25) in Kerala are as follows:

	2023-24	2024-25
Application received	14	15
Applications forwarded to Banks	10	16
Applications sanctioned by Banks	17	06
Applications returned by Banks	01	03
Applications pending at Banks	01	07
MM Disbursed No. of projects	22	04
Amount	Rs.68.01 lakhs	Rs.4.44lakhs

From the above, it can be seen that the Board could set up only 14 Nos. and 15 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 2023-24 and 2024-25 are annexed as **Annexure-A**.

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 - Agenda Pertaining to NDPREM & Subhayathra - Reg

Ref : Email dated 29/01/2025

The Government of Kerala, through NORKA-ROOTS, has been implementing the NDPREM and Subhayathra schemes to support returned migrants and aspiring emigrants by providing financial assistance for rehabilitation, skill development, and overseas employment. However, several challenges in loan processing, subsidy claims, and banking participation are hindering the effective implementation of these schemes. Immediate intervention is essential to address these concerns and achieve the intended objectives.

NDPREM

The NDPREM scheme focuses on the rehabilitation and reintegration of returned migrants by offering sustainable livelihood opportunities to Keralites who have completed their employment tenure abroad. NORKA-ROOTS has entered into an MoU with 19 financial institutions to implement the scheme. Beneficiaries are eligible for a capital subsidy of up to 15% of the project cost, capped at ₹3 lakh, along with an interest subvention of 3% for the first four years, subject to timely loan repayments.

From April 1, 2024, to January 31, 2025, approximately 2,479 loan applications were forwarded to various banks. However, many of these applications remain unresolved, with banks failing to provide timely updates to NORKA-ROOTS. This lack of progress is causing delays for loan applicants and impacting the scheme's overall success.

Subsidy claims for loans sanctioned during the financial year 2024-25 are yet to be received from banks. Of the 2,500 applications forwarded to various branches,

updates have been received for only 10% of cases. To ensure beneficiaries receive timely assistance, it is crucial that banks be instructed to direct their branches to expedite the submission of pending capital and interest subsidy claims within the current fiscal year.

NORKA Subhayathra

The NORKA Subhayathra scheme supports Keralites seeking overseas employment by providing financial assistance for skill development and travel expenses. It comprises two components:

(i) Foreign Employability Skilling Assistance: Financial assistance of up to ₹2 lakh for training and certification.

(ii) Foreign Employment Travel Assistance: Financial assistance of up to ₹2 lakh for expenses related to visas, medical requirements, and travel.

Both components offer an interest subvention of 4% for the first three years, ensuring affordability for beneficiaries. Despite the scheme being introduced during the 144th SLBC meeting and details being shared with all banking institutions, no positive responses or partnerships have been received from banks to date. This lack of participation is limiting support to prospective migrants who are in critical need of financial assistance for their preparatory expenses for migration.

In light of the above, I kindly request that the above mentioned challenges be included in the agenda for the upcoming SLBC meeting, with clear directives to banks to take immediate action on the following:-

(i) Expedite the processing of pending NDPREM loan applications and ensure regular updates to NORKA Roots;

(ii) promptly submit any outstanding capital and interest subsidy claims for the FY 2024-25;

(iii) actively collaborate with NORKA Roots in implementing the NORKA Subhayatra Scheme, recognizing its potential to support aspiring emigrants and enhance banking engagement with future NRIs.

I trust that your timely intervention will ensure the smooth implementation of these Schemes and contribute to their overall success.

Signed by
Ajith Kolassery
Date: 10-02-2025 18:31:29

Yours faithfully,
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.

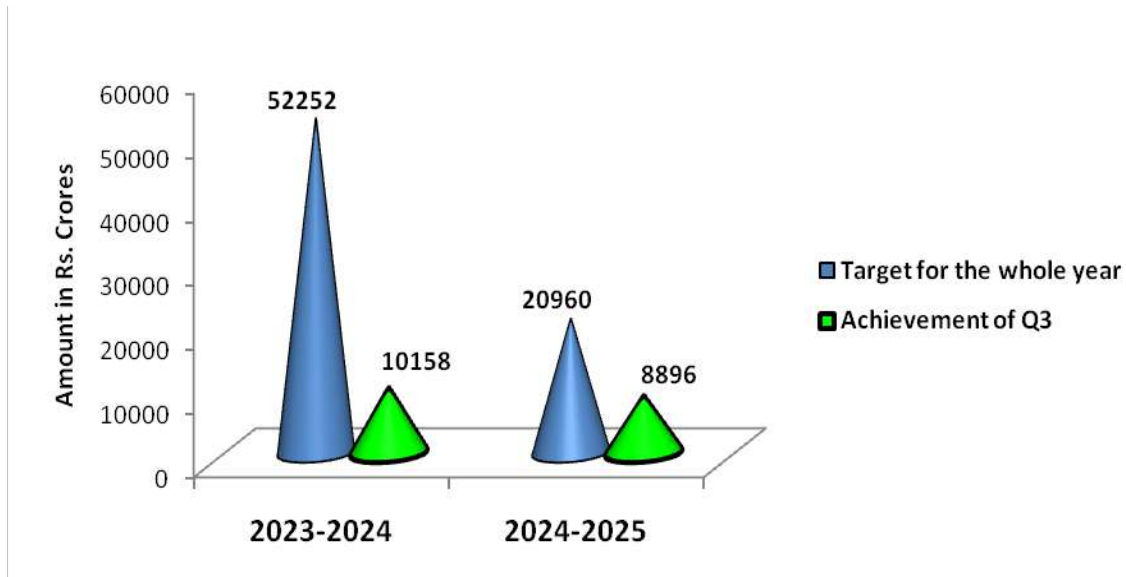
In the 142nd SLBC Meeting, Additional Secretary, Industries Department, informed the chair that after the last SLBC meeting there has been a considerable progress in enrolling the State Government PSU into TrEDS Platform and around 8 PSUs has been enrolled till date.

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

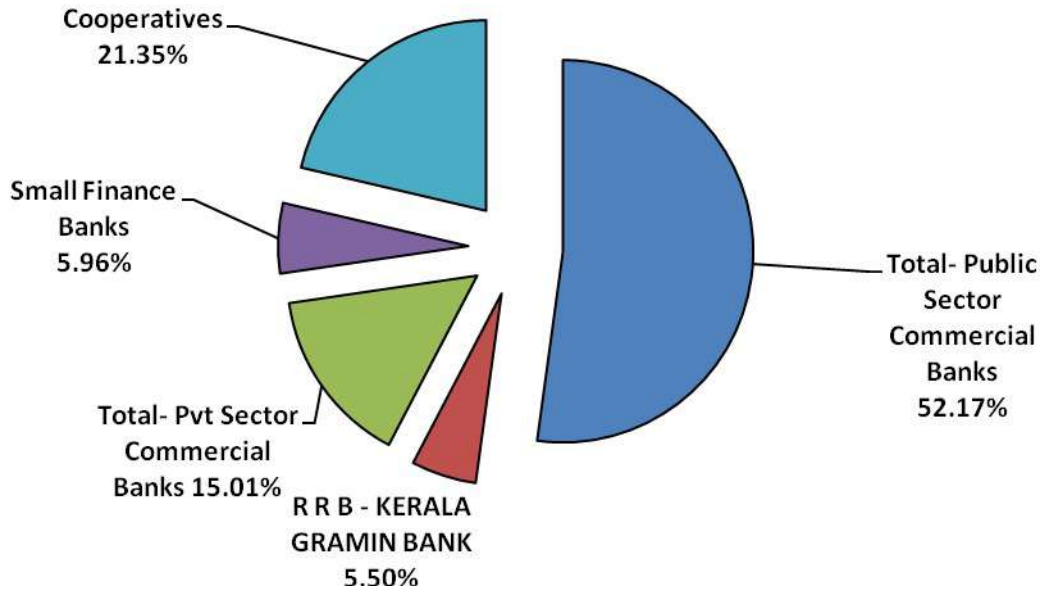
cannot. As a reply to the same Additional Sector informed that since the financial positions of State PSUs are not so strong settling the same under the timeline provided in the TrEDS. State Government is thinking in the same line as the Central Government for enrolling the State PSUs mandatory.

4. PERFORMANCE UNDER THE TERTIARY SECTOR

TERTIARY		
Parameter	2023-24	2024-25
Target for the whole year	52252	20960
Achievement of Q3	10158	8896
% achievement for Q3	19%	42%



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%

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.

As per the mail received from FIDD 07/03/2025, regarding the action points enumerated from Pragati meeting.

F. No.06/ 01/2025-BO-III
Government of India
Ministry of Finance
Department of Financial Services
(BO.III Section)

2nd Floor, Jeevan Deep Building,
10, Sansad Marg, New Delhi-110 001
16th January 2025

To

1. The Managing Director & CEOs of PSBs/PSICs/FIs
2. The Deputy Governor, Reserve Bank of India, CO, Mumbai.
3. The Chairman, IRDAI, Head Office, Hyderabad.

Subject: Actionable points emerged during the PRAGATI meeting held on 26th December, 2024.

Sir/ Madam,

I am directed to refer to the above mentioned subject and to enclose a copy of Cabinet Secretariat's ID NO 1/8/4/2023-CA IV dated 13th January, 2025 regarding actionable points of the subject meeting. In order to comply with the directions following actions may be taken on priority basis:-

- i. Ensure timely and Quality disposal of grievances.
- ii. To Conduct case studies in order to assess efficacy and the impact of grievance mechanisms, identify systemic gaps and take suitable action to address the same.
- iii. To Conduct root cause analysis to effectively identify and address recurring issues.
- iv. To Develop robust quality metrics and parameters to evaluate citizen satisfaction and the effectiveness of resolution processes.
- v. To ensure strengthened enforcement actions against unfair practices and fix accountability for delays.
- vi. To resolve the grievances pertaining to various government sponsored schemes, including Pradhan Mantri Suraksha Bima Yojana, Jeevan Jyoti Yojana and SVANidhi Yojana on priority as these Schemes provide direct benefit to downtrodden persons.
- vii. A review meeting, once a month, headed by Chairman/ MD & CEO / EDs of organisation.

Yours faithfully,


(K M Nandakumar)

Under Secretary to the
Government of India
Tel. 011-23342287

To address the action point mentioned in point No. (vi) regarding the resolution of grievances related to government-sponsored schemes like Pradhan Mantri Suraksha Bima Yojana, Jeevan Jyoti Yojana, and PM SVANidhi Yojana, SLBC is advised to include following point as part of existing agenda pertaining to PRAGATI meeting

(i) Highlight the concern in the SLBC fora and further, banks may be sensitized, to resolve issue of grievances pertaining to the Government Sponsored Schemes on priority basis as these schemes directly benefit the down trodden people.

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.

SLBC Performance under APY (as on 08.03.2025)				
Name of State	Annual Target FY 2024-25	This Year Enrolment FY 2024-25 (08.03.2025)	% Achievement FY 2024-25 (08.03.2025)	Enrolment Gap Compared to Annual Target
SLBC Kerala	5,01,665	2,52,836	50.40%	2,48,829

PERFORMANCE OF APY

SLBC Kerala Bankwise Performance under APY (as on 08.03.2025)					
Bank Name	Bank Category	Annual Target FY 2024-25	Enrolments FY 2024-25	% Achievement FY 2024-25	Enrolments FY 2023-24
Kerala Gramin Bank	RRB	57,060	67,955	119%	43,798
State Bank of India	PSB	1,10,430	45,500	41%	64,602
Canara Bank	PSB	57,960	23,336	40%	24,467
Federal Bank	PVT	21,000	21,921	104%	2,754
Union Bank of India	PSB	31,770	17,659	56%	16,606
South Indian Bank	PVT	18,235	14,212	78%	1,606
Indian Bank	PSB	15,300	9,187	60%	9,112
ESAF Small Finance Bank	SFB	20,410	7,968	39%	0
Bank of India	PSB	9,180	6,851	75%	8,208
Bank of Baroda	PSB	19,800	5,797	29%	7,424
Indian Overseas Bank	PSB	16,290	5,581	34%	2,981
HDFC Bank	MPVT	22,960	5,480	24%	4,946
Central Bank of India	PSB	10,620	4,816	45%	4,117
IDBI Bank	MPVT	3,850	4,798	125%	1,684
Dhanlaxmi Bank	PVT	5,145	3,374	66%	1,884
UCO Bank	PSB	4,950	2,408	49%	4,378
Catholic Syrian Bank	PVT	10,430	1,364	13%	731
Indusind Bank	PVT	805	1,279	159%	31
Bank of Maharashtra	PSB	4,230	958	23%	2,071
Ujjivan Small Finance Bank	SFB	1,300	624	48%	0
Punjab National Bank	PSB	17,100	519	3%	1,255
Karnataka Bank	PVT	735	251	34%	427
Bandhan Bank	PVT	385	199	52%	1
Kotak Mahindra Bank	PVT	1,190	175	15%	567
Tamilnad Mercantile Bank	PVT	735	174	24%	1,748
Punjab and Sind Bank	PSB	450	130	29%	98
City Union Bank	PVT	630	98	16%	56
Karur Vysya Bank	PVT	735	78	11%	65
Axis Bank	MPVT	10,360	64	1%	109
Malappuram District Co-op Bank	DCCB	1,060	36	3%	19

SLBC Kerala Districtwise Performance under APY (as on 08.03.2025)				
Name of District	Annual Target FY 2024-25	Enrolments FY 2024-25	% Achievement FY 2024-25	Enrolments FY 2023-24
Kannur	32,560	20,404	63%	16,526
Kollam	31,735	19,112	60%	14,800
Malappuram	38,150	22,957	60%	14,328
Idukki	14,505	7,984	55%	6,059
Kasaragod	18,660	9,553	51%	10,809
Thiruvananthapuram	59,315	30,136	51%	28,256
Palakkad	36,655	18,141	49%	14,983
Kozhikode	38,165	18,726	49%	13,940
Thrissur	51,235	24,781	48%	18,800
Kottayam	38,190	18,029	47%	16,038
Pathanamthitta	28,555	12,884	45%	10,084
Wayanad	12,430	5,555	45%	4,030
Ernakulam	72,345	32,085	44%	25,877
Alappuzha	29,165	12,489	43%	11,251

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

NAME OF THE BANK	DEPOSIT(LACS)	ADVANCES(LACS)	CD RATIO
KSCARDB (incl. PCARDBs)	38390	793526	2067%
BANK OF MAHARASHTRA	156549	846793	541%
UCO BANK	200711	650000	324%
JAMMU & KASHMIR BANK	3422	10670	312%
BANDHAN BANK	147227	219787	149%
IDFC FIRST Bank	210006	306354	146%
YES BANK	516939	671133	130%
BANK OF BARODA	1811864	2230046	123%
BANK OF INDIA	600872	727412	121%
CITY UNION BANK	79503	94019	118%
HDFC BANK	4963454	5826507	117%
AXIS BANK	2246865	2372256	106%
UNION BANK OF INDIA	2883743	3010560	104%
INDUS IND BANK	1160343	1192880	103%
R R B - KERALA GRAMIN BANK	2537312	2596874	102%
PUNJAB & SIND BANK	67826	68253	101%
IDBI BANK	630395	631566	100%
CENTRAL BANK OF INDIA	673870	669188	99%
CANARA BANK	7002503	6933694	99%
PUNJAB NATIONAL BANK	1177242	1092416	93%
INDIAN BANK	1427636	1305616	91%
KOTAK MAHINDRA BANK	471133	421454	89%
ICICI BANK	2872077	2320764	81%
KARNATAKA BANK	106948	82132	77%
T.N.MERCANTILE BANK	95915	73205	76%
KSCB	6381356	4731636	74%

List of banks having CD ratio less than the state average

NAME OF THE BANK	DEPOSIT	ADVANCES	CD RATIO
INDIAN OVERSEAS BANK	1527705	1016473	67%
KARUR VYSYA BANK	235487	138433	59%
STATE BANK OF INDIA	24123882	13871757	58%
DHANLAXMI BANK	1145148	624575	55%
FEDERAL BANK	15339267	6866543	45%
SOUTH INDIAN BANK	6534566	2787097	43%
CATHOLIC SYRIAN BANK	1501076	614859	41%
ESAF	1765235	659783	37%
Ujjivan Small Finance Bank	166774	57912	35%
LAKSHMI VILAS BANK	63562	19505	31%
RBL Bank	123049	11229	9%

The Chief Secretary suggested implementing a performance dash board in the State Government portal with Banking Statics to evaluate Bank's participation and performance in various sectors, it will be informed to the Government department. This will help to identify and to encourage top performing Banks in our State.

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

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

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

CD Ratio of the Kerala State stood at 73.14%. 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 Panchayat 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.

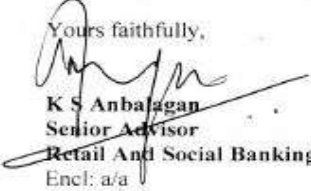
2. We are now in receipt of a communication from Department of Financial Services (DFS) enclosing a reference from Minister of Rural Development & Panchayati Raj on the captioned subject. A copy of the same is enclosed for ready reference. The communication highlights, that while some States/ Union Territories (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)
[Signature]
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.w.
1/1/20
1/1/20
1/1/20
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.

1/1/20
1/1/20
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.

1/1/20
1/1/20
1/1/20
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 നിലവിലുള്ള ബാങ്കിംഗ് റീഫ് 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, कन्हासु, 110 कोड: 04447 ब्लॉक: परना, देवनाथ तहसील, चण्डीगढ़ जिला: चोटी

ग्राम कतार संख्या	संपत्ति संख्या	संपत्ति की पुनिक आई डी संख्या	संचालितक का नाम, पित्त, माता पति, छडी का नाम और निवास स्थान	संपत्ति की बेनी	संपत्ति की उप-बेनी	संपत्ति का क्षेत्रफल			संचालितक का अंग हिस्सा	
						निर्मित वर्ग मी.	कुल वर्ग मी.	पुर वर्ग मी.		
बेनी: 6-2. स्थल, सड़के, रेलवे, भवन और ऐसी दुसरी भूमिगत जो अक्षयक उपयोगों के लिये काम में लाई जाती है।										
885	09001	04447000000101	राम सिंह / गुमान सिंह / राम न्यारगढ़ कन्हासु बुधहास सिंह / मेहरावन सिंह / ग्राम ग्यालपु कन्हासु	निर्वा	अवसीय	3.8700	1.0000	2.0	1/2 1/2	
नज़री नम्बरा	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	सिक्की विमान की गडर	सधेश्याम की गेखाल	रुन पंचगत की कर्मिन	अ	नामांतरण संख्या	नामांतरण तिथि	100	04	04
जारी करने का स्थान			क्यू आर कोड		जारीकर्ता के डिजिटल सिग्नेचर				अभ्युक्ति	
P			QR		ak				00	
नाम जारीकर्ता तहसील, चण्डीगढ़, कन्हासु, चोटी दिनांक 04 मई 2020										

0 क्यू आर कोड डिजिटल सिग्नेचर के लिए प्रयोग करने के लिए है जो इस नाम अभिलेख प्रपत्र पर प्रदर्शित है।

3. Sannad (Maharashtra)

मालमत्ता पत्रक

जिल्हा	तालुका / तहसील		गावाचे नाव / नगर	
अहमदनगर	राहुरी		मल्हारवाडी	
नगर भुमापन क्रमांक	क्षेत्रफळ (चौरस मिटर)	धारणाधिकार	शासनाला दिलेल्या आकारणीचा किंवा भाऊप्राचा तपशील व त्याच्या फेरतपासणीची नियत वेळ	
4	711.00	अ		
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


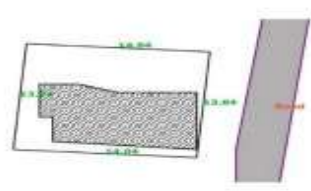
ग्राम/नगर.. देवरी कला.. पटवारी हल्का क्रमांक/सेक्टर क्रमांक... 49..तहसील...शहपुरा...जिला.. विंडोरी

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 संबंधी प्रास्थिति 2. अन्य ब्यारै
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
4	278	4		209	आवासीय	फूलचंद पिता लालसाय विर्सजन पिता लालसाय	भूमि स्वामी	% %			

5. RPOR (Karnataka)

9/3/2020

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

 ಕರ್ನಾಟಕ ಸರ್ಕಾರ ಸ್ವಾಮಿತ್ವ ಯೋಜನೆ ಕೆರೆದು ಗ್ರಾಮೀಣ ಅಸ್ತಿಗಳ ಮಾರ್ಕೆಟ್ ದಾಖಲೆ		ಪು.ಸಂ: 1/2	
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. ಭೌಗೋಳಿಕವಾಗಿ ಸ್ವತ್ತಿನ ವಿವರ ಗ್ರಾಮದ ಗ್ರಾಮರಾಜ/ಮಂಡ ಹೂರಗ
4. ಸರ್ಕಾರಿ ಸಂಪನ್ಮೂಲ ಇಲ್ಲದಿದ್ದರೆ ಭೂಮಿ ದಾಖಲೆ ಅಥವಾ ಅದೇ	5. ಸರ್ಕಾರಿ ಸಂಪನ್ಮೂಲ ಇಲ್ಲದಿದ್ದರೆ ಮಂಜೂರಾತಿ ಅಥವಾ	6. ಸ್ವತ್ತಿನ ತರಹ	7. ಸ್ವತ್ತಿನ ಬಳಕೆಯ ಉದ್ದೇಶ ದಸತಿ
8. ಸ್ವತ್ತಿನ ನಕ್ಷೆ		9. ಸ್ವತ್ತಿನ ವಿವರ	
			
10. ಮಾರ್ಕೆಟ್ ದಾಖಲೆ ವಿವರ ಮಾರ್ಕೆಟ್ ದಾಖಲೆ ಸಂಖ್ಯೆ ಲರಿತಮ್ಯುಕೋಂ ವೆಂಕಟಪ್ಪ	ಸಂಬಂಧ ಕೋ/ದಿ/ಕೆರೆದು /ತಾಯಿ/ಗೋಡದ ಹೆಸರು ಗುರುತಿಸಿ ಬಿಡು ತರಹ ಮತ್ತು ಸಂಖ್ಯೆ ಹಕ್ಕು ಅರ್ಜಿ ಸಿದ್ಧಿ ಡಿ.ಡಿ ಎಂ.ಆರ್ ಸಂಖ್ಯೆ ಬಾರ್ಡರ್ / ಗುತ್ತಿಗೆ ಇಲ್ಲದಿದ್ದರೆ ಗ್ರಾಮೀಣರಾದ ಹೆಸರು -ಸಂಬಂಧ-ಕರೆದು/ ತಾಯಿ /ಗೋಡದ ಹೆಸರು ಲರಿತಮ್ಯುಕೋಂ ವೆಂಕಟಪ್ಪ		
11. ಸ್ವತ್ತಿನ ದಾಖಲೆ ತರಹ	ಸ್ವಂತ		
12. ಇತರ ಹಕ್ಕುಗಳು			
13. ಮೂಲದಾಖಲೆಗಳು			
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.

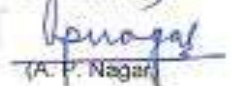
3. As you may be aware, the Record of Rights created under SVAMITVA Scheme are of higher quality with an accuracy 5oms and are backed by State Revenue/Panchayati Raj Acts which provides them the necessary legal validity. Ministry of Finance and RBI have also recognized the property cards created under 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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11th Floor, Jeevan Prakash Building
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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.

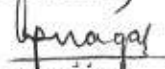
2. It was further requested that in order to ensure the intended benefits of the Scheme reach the beneficiaries, it is important that **SLBC/UTLBC keep track of progress of financial benefits availed under SVAMITVA Scheme** by property card owners and also to include "lending against security of property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

4.8 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

		SEPTEMBER 2024 (Rs.in lakhs)		DECEMBER 2024 (Rs.in lakhs)		Q to Q Variation %		DECEMBER 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	313	3165	308	3128	-1.60%	-1.17%	336	3400	-8.33%	-8.00%
2	BANK OF INDIA	147	1317	156	1321	6.12%	0.33%	166	1466	-6.02%	-9.86%
3	BANK OF MAHARASHTRA	57	0	57	0	0.00%	0.00%	0	0	0.00%	0.00%
4	CANARA BANK	338	4372	330	4282	-2.37%	-2.04%	439	5251	-24.83%	-18.44%
5	CENTRAL BANK OF INDIA	63	653	67	715	6.35%	9.40%	51	584	31.37%	22.50%
6	INDIAN BANK	1476	16197	1621	17464	9.82%	7.82%	345	3217	369.86%	442.83%
7	INDIAN OVERSEAS BANK	158	2021	153	1884	-3.16%	-6.79%	162	2094	-5.56%	-10.05%
8	PUNJAB & SIND BANK	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
9	PUNJAB NATIONAL BANK	118	1599	113	1449	-4.24%	-9.37%	135	1643	-16.30%	-11.83%
10	STATE BANK OF INDIA	1444	23660	1514	24729	4.85%	4.52%	1278	19884	18.47%	24.37%
11	UCO BANK	97	1984	115	2193	18.56%	10.51%	95	1955	21.05%	12.16%
12	UNION BANK OF INDIA	937	16336	914	16079	-2.45%	-1.58%	848	13620	7.78%	18.05%
	Total- Public Sector Commercial Banks	5148	71305	5348	73244	3.89%	2.72%	3855	53114	38.73%	37.90%
B	RRB - KERALA GRAMIN BANK	2195	43763	2365	47180	7.74%	7.81%	1853	35622	27.63%	32.45%
	Total- Public Sector Banks including RRB	7343	115068	7713	120424	5.04%	4.65%	5708	88736	35.13%	35.71%
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	14	1	14	0.00%	-0.02%	1	18	0.00%	-22.79%
7	HDFC BANK	111	2204	166	2392	49.55%	8.55%	65	757	155.38%	216.11%
8	ICICI BANK	12	387	23	851	91.67%	120.18%	5	54	360.00%	1476.66%
9	IDBI BANK	6	29	7	69	16.67%	137.38%	5	29	40.00%	136.89%
10	IDFC FIRST Bank	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
11	INDUS IND BANK	102	781	79	563	-22.55%	-27.92%	194	1744	-59.28%	-67.70%
12	JAMMU & KASHMIR BANK	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
13	KARNATAKA BANK	5	75	4	61	-20.00%	-18.14%	11	317	-63.64%	-80.69%
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	16	323	16	324	0.00%	0.01%	20	448	-20.00%	-27.83%
19	T.N.MERCANTILE BANK	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
20	YES BANK	2	13	2	10	0.00%	-21.20%	5	39	-60.00%	-73.87%
	Total- Pvt Sector Commercial Banks	300	5343	343	5801	14.33%	8.58%	347	4776	-1.15%	21.46%
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	7643	120411	8056	126224	5.40%	4.83%	6055	93511	33.05%	34.98%
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	7643	120411	8056	126224	5.40%	4.83%	6055	93511	33.05%	34.98%

2. PMJDY

Sl. No.	BANK	PMJDY Accounts details AS AT SEPTEMBER 2024			PMJDY Accounts details AS AT DECEMBER 2024			Q to Q Variation %			PMJDY Accounts details AS AT DECEMBER 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	8560	40627	49187	138642	39729	178371	1520%	-2%	263%	8511	179189	187700	1529%	-78%	-5%
2	BANK OF INDIA	2	46	48	10946	146986	157932	547200%	319435%	323925%	8154	132972	141126	34%	11%	12%
3	BANK OF MAHARASHTRA	28245	18418	46663	0	51680	51680	-100%	181%	11%	19415	15035	34460	-100%	244%	60%
4	CANARA BANK	731020	144630	875700	811313	154893	966206	11%	7%	10%	701514	138078	839592	16%	12%	15%
5	CENTRAL BANK OF INDIA	71950	24195	96145	75080	20650	95730	4%	-15%	0%	975	98085	99060	7601%	-79%	-3%
6	INDIAN BANK	1527	163946	185473	22450	5050	27500	1370%	-97%	-65%	2186	174869	177055	927%	-97%	-84%
7	INDIAN OVERSEAS BANK	132104	19471	151575	136890	20418	157308	4%	5%	4%	107416	47846	155262	27%	-57%	1%
8	PUNJAB & SIND BANK	0	1963	1963	0	0	0	0%	-100%	-100%	0	0	0	0%	0%	0%
9	PUNJAB NATIONAL BANK	6923	137934	144757	6844	136489	143333	-1%	-1%	-1%	7198	139630	146828	-5%	-2%	-2%
10	STATE BANK OF INDIA	46633	1162172	1208705	1114208	140036	1254334	226%	-88%	4%	300511	906375	1207266	270%	-86%	4%
11	UCO BANK	91611	13952	105563	78757	13118	91875	-14%	-6%	-13%	93930	107919	201849	-16%	-88%	-54%
12	UNION BANK OF INDIA	375490	80421	455911	378485	80508	458993	1%	0%	1%	367238	79623	446861	3%	1%	3%
	Total- Public Sector Commercial Banks	1493965	1827725	3321690	2773705	809557	3583262	86%	-56%	8%	1617448	2019621	3637069	71%	-60%	-1%
B	R R B - KERALA GRAMIN BANK	104320	1431450	1535770	1456700	222880	1679580	1296%	-64%	9%	1273308	222880	1496188	14%	0%	12%
	Total- Public Sector Banks including RRB	1598285	3259175	4857460	4230405	1032437	5262942	165%	-68%	8%	2890756	2242501	5133257	46%	-54%	3%
C	PRIVATE SECTOR COMMERCIAL BANKS															
1	AXIS BANK	547	32254	32801	646	32636	33081	0%	1%	1%	565	31949	32514	-3%	2%	2%
2	BANDHAN BANK	0	0	0	0	0	0	0%	0%	0%	0	0	0	0%	0%	0%
3	CATHOLIC SYRIAN BANK	7295	4998	12193	7175	36048	43223	-2%	636%	254%	7452	36285	43737	-4%	-1%	-1%
4	CITY UNION BANK	0	1030	1030	0	986	986	0%	-4%	-4%	0	0	0	0%	0%	0%
5	DHANLAXMI BANK	3150	24672	27822	2597	21432	24029	-18%	-13%	-14%	3164	24866	28050	-18%	-14%	-14%
6	FEDERAL BANK	447641	31985	479626	394399	74527	468926	-12%	133%	-2%	305356	19460	324816	29%	263%	44%
7	HDFC BANK	3585	81907	85192	4238	95149	99387	18%	17%	17%	2016	45627	47643	110%	109%	109%
8	ICICI BANK	117	10941	11058	80	11444	11524	-32%	5%	4%	63	19669	10732	27%	7%	7%
9	IDBI BANK	75	40541	40616	0	41144	41144	-100%	1%	1%	0	40279	40279	0%	2%	2%
10	IDFC FIRST Bank	11	249	260	13	300	313	18%	20%	20%	0	126	126	0%	138%	148%
11	INDUS IND BANK	0	3848	3848	0	3896	3896	0%	1%	1%	0	3548	3548	0%	10%	10%
12	JAMMU & KASHMIR BANK	0	105	105	0	0	0	0%	-100%	-100%	0	0	0	0%	0%	0%
13	KARNATAKA BANK	2448	5877	8125	183	10708	10891	-93%	89%	34%	194	8878	9072	-6%	21%	20%
14	KARUR VYSYA BANK	0	3720	3720	0	3655	3655	0%	-2%	-2%	0	3665	3865	0%	-5%	-5%
15	KOTAK MAHINDRA BANK	0	4054	4054	0	4049	4049	0%	0%	0%	0	3673	3573	0%	13%	13%
16	LAKSHMI VILAS BANK	548	881	1429	543	889	1412	-1%	-1%	-1%	0	0	0	0%	0%	0%
17	RBL Bank	0	0	0	0	0	0	0%	0%	0%	0	0	0	0%	0%	0%
18	SOUTH INDIAN BANK	15473	173029	192502	19789	178642	198431	2%	3%	3%	18233	151909	180142	9%	10%	10%
19	T.N.MERCANTILE BANK	0	1516	1516	0	0	0	0%	-100%	-100%	0	1645	1645	0%	-100%	-100%
20	YES BANK	7	66	73	0	0	0	-100%	-100%	-100%	0	0	0	0%	0%	0%
	Total- Pvt Sector Commercial Banks	484897	421173	906070	429563	515384	944947	-11%	22%	4%	337043	392699	729742	27%	31%	29%
D	SMALL FINANCE BANKS															
1	ESAF	0	0	0	0	0	0	0%	0%	0%	0	0	0	0%	0%	0%
2	Ujivan Small Finance Bank	0	0	0	0	0	0	0%	0%	0%	0	0	0	0%	0%	0%
	Total- Small Finance Banks	0	0	0	0	0	0	0%	0%	0%	0	0	0	0%	0%	0%
	Total- Commercial Banks + RRB + SFB	2083182	3680348	5763530	4659968	1547821	6207789	124%	-58%	8%	3227799	2635200	5862999	44%	-41%	6%
E	CO-OPERATIVE BANKS															
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	0%	0%	0%	24193	11045	35239	-100%	-100%	-100%
2	KSCARB (incl. FCARDEs)	0	0	0	0	0	0	0%	0%	0%	0	0	0	0%	0%	0%
3	KSCB	114333	164424	278757	0	0	0	-100%	-100%	-100%	41265	26451	67716	-100%	-100%	-100%
	Total Co-operative Banks	114333	164424	278757	0	0	0	-100%	-100%	-100%	65458	37487	102955	-100%	-100%	-100%
	Total - Banking Sector	2197515	3844772	6042287	4659968	1547821	6207789	112%	-60%	3%	3293257	2672697	5965954	42%	-42%	4%

3. PMMY

Sl No	Bank	September-24		December-24		Q to Q Variation %		December-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	14028	33278	13696	33759	-2.44%	1.44%	14524	32883	-5.77%	3.29%
2	BANK OF INDIA	3752	8924	5370	12869	43.12%	44.20%	5614	11630	-4.35%	10.65%
3	BANK OF MAHARASHTRA	1175	2209	1216	2349	3.49%	6.31%	924	1868	31.60%	25.78%
4	CANARA BANK	144752	266201	139710	269369	-3.48%	1.19%	147406	253700	-5.22%	6.18%
5	CENTRAL BANK OF INDIA	8496	18087	8084	19102	-4.85%	5.61%	9640	18168	-16.14%	5.14%
6	INDIAN BANK	15995	17634	15102	17067	-5.58%	-3.21%	16981	22323	-11.07%	-23.54%
7	INDIAN OVERSEAS BANK	18561	30025	22208	43017	19.65%	43.27%	23433	31762	-5.23%	35.43%
8	PUNJAB & SIND BANK	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
9	PUNJAB NATIONAL BANK	13595	26850	13236	27188	-2.64%	1.26%	13936	26591	-5.02%	2.25%
10	STATE BANK OF INDIA	144514	193713	149815	204437	3.67%	5.54%	125384	189198	19.48%	8.05%
11	UCO BANK	6845	12233	6658	12725	-2.73%	4.03%	7282	11541	-8.57%	10.26%
12	UNION BANK OF INDIA	82220	133375	74772	124424	-9.06%	-6.71%	81240	126440	-7.96%	-1.59%
	Total- Public Sector Commercial Banks	453933	742531	449857	766306	-0.90%	3.20%	446364	725902	0.78%	5.57%
B	R R B - KERALA GRAMIN BANK	171461	257608	169617	265687	-1.08%	3.14%	169133	251903	0.29%	5.47%
	Total- Public Sector Banks including RRB	625394	1000139	619474	1031992	-0.95%	3.18%	615497	977805	0.65%	5.54%
C	PRIVATE SECTOR COMMERCIAL BANKS										
1	AXIS BANK	108956	25892	110176	25248	1.12%	-2.49%	96253	23360	14.47%	8.08%
2	BANDHAN BANK	48	379	63	488	31.25%	28.86%	5	7	1160.00%	6979.54%
3	CATHOLIC SYRIAN BANK	115	198	109	196	-5.22%	-1.01%	138	237	-21.01%	-17.48%
4	CITY UNION BANK	6	27	6	25	0.00%	-4.50%	6	27	0.00%	-4.39%
5	DHANLAXMI BANK	301	942	310	946	2.99%	0.45%	260	693	19.23%	36.48%
6	FEDERAL BANK	81082	48286	87775	48441	8.25%	0.32%	12966	30162	576.96%	60.60%
7	HDFC BANK	104300	47670	91592	42043	-12.18%	-11.80%	150882	69620	-39.30%	-39.61%
8	ICICI BANK	5400	26675	6297	31522	16.61%	18.17%	2037	7085	209.13%	344.91%
9	IDBI BANK	4244	8013	2411	8206	-43.19%	2.41%	4747	8253	-49.21%	-0.56%
10	IDFC FIRST Bank	151632	74193	134587	66946	-11.24%	-9.77%	150460	62003	-10.55%	7.97%
11	INDUS IND BANK	546458	123959	480258	118757	-12.11%	-4.20%	397743	97554	20.75%	21.73%
12	JAMMU & KASHMIR BANK	185	679	210	766	13.51%	12.79%	202	623	3.96%	22.90%
13	KARNATAKA BANK	429	956	413	1012	-3.73%	5.87%	475	1148	-13.05%	-11.89%
14	KARUR VYSYA BANK	21	34	2	6	-90.48%	-81.27%	25	37	-92.00%	-82.92%
15	KOTAK MAHINDRA BANK	37	8	17	8	-54.05%	-0.08%	266	143	-93.61%	-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	1597	5630	1554	5701	-2.69%	1.26%	1718	5913	-9.55%	-3.59%
19	T.N.MERCANTILE BANK	25	20	24	17	-4.00%	-15.52%	33	27	-27.27%	-38.94%
20	YES BANK	309	1641	333	1709	7.77%	4.12%	195	1160	70.77%	47.28%
	Total- Pvt Sector Commercial Banks	1005145	365199	916137	352035	-8.86%	-3.60%	818411	308054	11.94%	14.28%
D	SMALL FINANCE BANKS										
1	ESAF	632968	269241	540973	229154	-14.53%	-14.89%	721835	341476	-25.06%	-32.89%
2	Ujivan Small Finance Bank	91279	28582	84875	24091	-7.02%	-15.71%	96994	40784	-12.49%	-40.93%
	Total- Small Finance Banks	724247	297823	625848	253245	-13.59%	-14.97%	818829	382260	-23.57%	-33.75%
	Total - Commercial Banks + RRB + SFB	2354786	1663162	2161459	1637273	-8.21%	-1.56%	2252737	1668119	-4.05%	-1.85%
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	489	126	452	114	-7.57%	-9.42%	0	0	0.00%	0.00%
	Total Co-operative Banks	489	126	452	114	-7.57%	-9.42%	0	0	0.00%	0.00%
	Total - Banking Sector	2355275	1663287	2161911	1637387	-8.21%	-1.56%	2252737	1668119	-4.03%	-1.84%

4. PMJJBY and PMSBY

Sl. No.	BANK	OUTSTANDING ENROLLMENT UNDER JAN SURAKSHA SCHEMES AS AT SEPTEMBER 2024		OUTSTANDING ENROLLMENT UNDER JAN SURAKSHA SCHEMES AS AT DECEMBER 2024		Q to Q Variation %		OUTSTANDING ENROLLMENT UNDER JAN SURAKSHA SCHEMES AS AT DECEMBER 2023		Y o Y Variation %	
		PMJJBY	PMSBY	PMJJBY	PMSBY	PMJJBY	PMSBY	PMJJBY	PMSBY	PMJJBY	PMSBY
A	PUBLIC SECTOR COMMERCIAL BANKS										
1	BANK OF BARODA	23238	261618	23214	261280	-0.10%	-0.13%	38885	375723	-40.30%	-30.46%
2	BANK OF INDIA	41725	291217	43290	295276	3.75%	1.39%	36395	280022	18.94%	5.45%
3	BANK OF MAHARASHTRA	6651	23620	7054	24914	6.06%	5.48%	5935	21070	18.85%	18.24%
4	CANARA BANK	217544	1299481	239720	1374328	10.19%	5.76%	254691	1365784	-5.88%	0.63%
5	CENTRAL BANK OF INDIA	30933	174877	33139	188731	7.13%	7.92%	32217	170651	2.86%	10.59%
6	INDIAN BANK	97056	320066	107166	334099	10.42%	4.38%	74413	273267	44.02%	22.26%
7	INDIAN OVERSEAS BANK	16689	87544	28982	169779	73.66%	93.94%	25960	144241	11.64%	17.71%
8	PUNJAB & SIND BANK	623	4771	635	4861	1.93%	1.89%	547	4240	16.09%	14.65%
9	PUNJAB NATIONAL BANK	25008	155778	25605	158911	2.39%	2.01%	23402	150400	9.42%	5.66%
10	STATE BANK OF INDIA	846966	2631335	937407	2924987	10.68%	11.16%	667367	2369314	40.46%	23.45%
11	UCO BANK	14106	48518	15046	51924	6.66%	7.02%	15210	48189	-1.08%	7.75%
12	UNION BANK OF INDIA	109905	716562	121394	780525	10.45%	8.93%	107597	706373	12.82%	10.50%
	Total- Public Sector Commercial Banks	1430444	6015387	1582653	6569615	10.64%	9.21%	1282619	5909274	23.39%	11.17%
B	R R B - KERALA GRAMIN BANK	218497	1368228	277552	1531589	27.03%	11.94%	192803	1160771	43.96%	31.95%
	Total- Public Sector Banks including RRB	1648941	7383615	1860205	8101204	12.81%	9.72%	1475422	7070045	26.08%	14.58%
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	3096	46736	3077	46647	-0.61%	-0.19%	3437	50921	-10.47%	-8.39%
4	CITY UNION BANK	530	1206	592	1326	11.70%	9.95%	560	1232	5.71%	7.63%
5	DHANLAXMI BANK	4528	34098	5472	42153	20.85%	23.62%	4684	34248	16.82%	23.08%
6	FEDERAL BANK	1652	6378	1714	6415	3.75%	0.58%	1776	8916	-3.49%	-28.05%
7	HDFC BANK	23506	100879	24712	127852	5.13%	26.74%	21793	64599	13.39%	97.92%
8	ICICI BANK	171	29962	85	13	-50.29%	-99.96%	66	66	28.79%	-90.30%
9	IDBI BANK	13256	41122	13893	47281	4.81%	14.98%	12485	35933	11.28%	31.58%
10	IDFC FIRST Bank	33	8	37	39	12.12%	387.50%	21	7	76.19%	457.14%
11	INDUS IND BANK	222	4316	227	4431	2.25%	2.66%	206	4265	10.19%	3.89%
12	JAMMU & KASHMIR BANK	90	252	90	269	0.00%	6.75%	67	198	34.33%	35.86%
13	KARNATAKA BANK	1290	3210	1290	3210	0.00%	0.00%	1289	8744	0.08%	-63.29%
14	KARUR VYSYA BANK	0	0	589	2715	0.00%	0.00%	461	1016	27.77%	167.22%
15	KOTAK MAHINDRA BANK	1861	4187	1861	4187	0.00%	0.00%	1746	3794	6.59%	10.36%
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	19033	148509	21968	199041	15.42%	34.03%	16314	110105	34.66%	80.77%
19	T.N.MERCANTILE BANK	927	7295	922	7228	-0.54%	-0.92%	24922	43551	-96.30%	-83.40%
20	YES BANK	27	34	27	34	0.00%	0.00%	27	34	0.00%	0.00%
	Total- Pvt Sector Commercial Banks	73241	437971	79575	502720	8.65%	14.78%	92873	377508	-14.32%	33.17%
D	SMALL FINANCE BANKS										
1	ESAF	853	139855	916	154891	7.39%	10.75%	625	114455	46.56%	35.33%
2	Ujjivan Small Finance Bank	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
	Total- Small Finance Banks	853	139855	916	154891	7.39%	10.75%	625	114455	46.56%	35.33%
	Total - Commercial Banks + RRB + SFB	1723035	7961441	1940696	8758815	12.63%	10.02%	1568920	7562008	23.70%	15.83%
E	CO-OPERATIVE BANKS										
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0.00%	0.00%	1711	15875	-100.00%	-100.00%
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
3	KSCB	45626	397439	46814	413516	2.60%	4.05%	33501	247850	39.74%	66.84%
	Total Co-operative Banks	45626	397439	46814	413516	2.60%	4.05%	35212	263725	32.95%	56.80%
	Total - Banking Sector	1768661	8358880	1987510	9172331	12.37%	9.73%	1604132	7825733	23.90%	17.21%

5. FRESH ISSUES

5.1 Fresh issues in Primary Sector

5.1.1 Agenda suggested by NABARD

Agenda points from NABARD for discussion in 145th meeting of SLBC, Kerala

I. Monitoring of Credit flow to agriculture and allied sectors:

- GoI has allocated agency wise and purpose wise agriculture credit target including targets for Animal Husbandry, Fisheries, Dairy etc. **(Please refer GoI letter F. No. 12/3/2022-AC dated 17 September 2023 and NABARD letter NB/KL/PL-6/66196/2024-25 dated 14 October 2024).**
- GoI, in various review meetings, has reiterated that the progress of credit disbursements in various sub sectors in agri allied sectors and Fisheries sector is to be monitored on a quarterly basis.
- Hence, **SLBC may re-align the GLC target for 2024-25 accordingly and start reporting the disbursements in various subsectors of Agriculture under both short term and longterm loans.**
- The quarter wise disbursements under KCC – Crop Loan, KCC – AH and KCC – Fisheries and overall GLC in these sectors may be collected from Banks and the same may be reviewed in State Level Review Meetings as advised by GoI.

II. GoI Schemes to boost credit in agriculture and allied sectors:

- Since investment in agriculture is crucial for ensuring food security, Banks may focus their attention on improving the lending towards agricultural activities. Various GOI schemes can be leveraged for stepping up Agricultural Term Lending.
 - (i) **ACABC scheme:** Directorate of Extension, DoA&FW, GoI has communicated the continuation of ACABC scheme during 2024-25 also. A credit linked capital subsidy of upto 36% or 44% of the project cost (which ever applicable) is available for eligible projects sanctioned during the financial year.
 - (ii) **AMI scheme:**
 1. AMI scheme has been extended upto 31 March 2026 wherein, credit linked capital subsidy of upto 25% or 33.33% could be availed for both storage (godown/silos/cold storage) and non-storage projects (primary processing/reefer vans/refrigerated vans/integrated value chain etc.).
 2. Revised Operational Guidelines of AMI Sub-scheme of ISAM has been issued by GoI. It will be applicable for the projects for which term loan is sanctioned on or after 10.11.2024. The revised guidelines include modification of existing provisions on eligibility of PACS, cost norms, 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(Available for Commercial Banks and SFBs), Aspirational Districts and Districts with low Priority Sector Lending (PSL), Rural Home Loans bundled with Solar Roof Top (SRT)

(v) Animal Husbandry Infrastructure Development Fund (AHIDF):

GoI has approved the continuation of AHIDF as a component under the Infrastructure Development Fund (IDF) by subsuming the Dairy Processing and Infrastructure Development Fund (DIDF). NABARD is included as a lender in the realigned scheme. The revised outlay of AHIDF is ₹29110.25 crore up to FY 2025-26 till 31.03.2026. AHIDF has been approved for incentivizing investments by Dairy Cooperatives, among others, to establish dairy processing and value addition infrastructure, Animal Feed Plants, and Animal Waste to Wealth Management (Agri Waste Management) activities, among others.

Validity of the Scheme: The scheme will be operational till 31.03.2026 for sanctions. Loans can be disbursed up to 31.03.2027.

Eligible Entity: Dairy Cooperatives, including Milk Producer Companies that were eligible under DIDF, are eligible for availing funding under AHIDF from NABARD.

Interest Rate: The applicable rate of interest shall be decided by NABARD from time to time. Interest subvention to borrowers is available at 3% for all projects sanctioned under AHIDF.

Credit Guarantee: Credit guarantee is available as per the AHIDF scheme guidelines of GoI.

Loan Disbursement: Disbursements under the approved projects are allowed till 31 March 2027, and disbursement will commence upon due approval as per the AHIDF scheme guidelines of GoI.

Tenor of Loan: The maximum repayment period should not exceed 10 years from the date of first disbursement, inclusive of a moratorium of two years on repayment of principal. Interest subvention will be provided only for eight years, including the two-year moratorium. The sunset date of AHIDF will be 31.03.2033, and repayment may extend till 2033-34.

Eligibility Criteria: The minimum eligibility criteria specified in the AHIDF guidelines for availing funding under the scheme are as follows:

- The Eligible Entity is required to acquire necessary land (in case of non-availability of land with them) at their own cost and complete all processes associated with land acquisition before submission of the proposal for finance under AHIDF.
- Projects having land on a long-term lease will also be considered for financing under AHIDF. However, the lease period/agreement should be of sufficient duration (minimum 10 years) to secure the loan. In case of lease, the requisite "No Objection Certificate" from the competent authority for mortgage to Bank must be submitted.

Specific eligibility criteria proposed for availing funding from NABARD under the scheme:

1. Audit should not be in arrears.
2. Net worth should be positive.
3. It should have earned profits in the last three years and have no accumulated losses as per the last Audit Reports available.
4. The entity should not have defaulted (except technical defaults) to lending institutions.
5. The entity should have professional management.
6. Entities not complying with criteria (ii) and (iii) may be considered, provided they are backed by a Government Guarantee.

(vi) Fisheries and Aquaculture Infrastructure Development Fund (FIDF):

The Department of Fisheries, Ministry of Fisheries, Animal Husbandry & Dairying, Government of India has set up a dedicated Fisheries and Aquaculture Infrastructure Development Fund(FIDF). FIDF envisages creation of fisheries infrastructure facilities both in marine and inland fisheries sectors and augment the fish production to achieve the target of 15 million tonnes by 2020 set under the Blue Revolution.

Eligible Entities include State Govt/State Owned Corporations, Fisheries Cooperative Federations, Cooperatives, Panchayat Raj Institutions, SCs/STs/Marginal Farmers, Women & Entrepreneurs, Private Companies/ Entrepreneurs, etc.

Nodal Lending Entities under the fund include NABARD, NCDC and Scheduled Commercial Banks.

Eligible Investment Activities include Establishment of Fishing Harbours, Fish Landing centres, Ice Plants, Cold Storages, Modern Fish Markets, Fish Transport Infrastructure, Hatcheries, Brood Banks, Fish feed Mills, Fish Processing Units, Deep Sea Fishing Vessels etc.

Quantum of Loan: The project under FIDF is eligible for loan upto 80% of project cost.

Interest Subvention: Upto 3% per annum for all entities.

III. AMI Scheme: Timely Submission of Claims

- a. 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.
- b. GoI, vide their letter No. F.No.3/45/2024-AC dated 09.01.2025 has advised for submission of subsidy claims under AMI within the stipulated time with proper verification.
- c. **Longitude Latitude of Final Subsidy Released Claims:** Banks are required to update the longitude and latitude details (geo tagged photo) for the specified project to which final subsidy has already been released, as the information has to be forwarded to Government of India. The list of such claims are detailed below:

Sr.No.	Bank Name	Branch, District	Name of the project	Actual released final subsidy	Date of release
1	SBI	Palace Road Nilambur branch, Malappuram	NFSA Supplyco Storage- Nilambur	11,88,000.00	11-May-23
2	South Indian Bank	Puthanathani Branch, Malappuram	NFSA SUPPLYCO STORAGE	18,74,000.00	17-Jun-23
3	Federal Bank	Manjeri Branch, Malappuram	Pandallur Hills Rubber Unit	13,24,000.00	16-Sep-23

IV. GSS – Submission of Utilization Certificate

- As per the guidelines of erstwhile AMIGS/New AMI scheme of Govt. of India, ACABC it is mandatory to submit Utilisation Certificate after receipt of subsidy and crediting the subsidy amount to Subsidy Reserve Fund account. However, the submission is pending from following Banks:

UCs pending under AMI:

Sl. No.	Name of the Beneficiary/Promoter	Name of the Project	Name of the Financing Bank	Branch
1	Nileena Abraham	Pandallur Hills Rubber Unit	Federal Bank	Manjeri Branch, Malappuram
2	Mohammed Junaid Rahman & Aboobackar PC	NFSA SUPPLYCO RURAL GODOWN	South Indian Bank	Puthanathani Branch, Malappuram
3	Soniya Shanavas	Coconut Processing & Mini Oil Extraction Unit	Federal Bank	Nedungadappally Branch, Pathanamthitta
4	Abdulla Kutty	NFSA SUPPLYCO PROJECT	State Bank of India	Palace Road Nilambur branch, Malappuram

UCs pending under ACABC:

Sl. No.	Name of the Beneficiary/Promoter	Name of the Financing Bank	Branch
1	V Prakash	Canara Bank	Thuravoor
2	VS Sambasivam	Indian Overseas Bank	Thiruvananthapuram
3	AP Thomas	State Bank of India	Alappuzha
4	Shaji Natarajan	State Bank of Travancore	Kazhakoottam
5	M Premkumar	Indian Overseas Bank	Pattom
6	Ragesh CR	Thrissur DCB	Parappur Service Co-operative bank
7	Ponnos Farms (Akhilamole)	IOB, Kodungallur	Kodungallur branch
8	Sudeer M N (Prop Aamzon Bio Inputs & Eco Agri Consultancy)	State Bank of India	Marakkada Road
9	Shijit Kumar (KAIZEN Agro Solutions and Farm Machinery Consultancy)	South Indian bank	Ollukkara Branch, Mannuthy
10	Shaji Natarajan.	SBT	Kazhakoottam Br.

11	Ramachandran Pillai C	SBT	Pulamon.
12	Smitha K P	UCO Bank	Kunnamkulam Branch
13	K Kalidas	Canara Bank	Meenakshipuram Branch
14	Joyal Jacob and Siljo Abraham	Canara Bank	Mukkom Branch
15	Babi V S	Federal Bank	Cherai Branch
16	Prem Raj Unnikrishnan Nair	Canara Bank	Ottapalam Branch
17	Rajesh K	Canara Bank	Mavelikara II Branch

V. 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)- for all districts through bank branches	Per Camp ₹6,000 for SFD and Per Camp ₹5,000 for non- SFD	i. Branches of SCB (including SFB & PB) ii. RRB iii. RCB
2	Financial and Digital Literacy Camps (FiDgi)- for all districts through FLCs	Per Camp ₹6,000 for SFD and Per Camp ₹5,000 for non-SFD	i. RRB ii. RCB
3	Micro ATM Deployment	Deployment locations of micro ATMs: ₹15,000/- to ₹22,500/- per device.	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
8	HTS VSAT and SDWAN	₹2,65,500 or 90% of the cost incurred whichever is lower (CAPEX + OPEX)for HTS VSAT ₹ 34,500 or 90% of the cost incurred whichever is lower (CAPEX)	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

VI. 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 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

- According to Circular No.163/DFIBT-03/2024, the sponsor banks are required to submit the claim to RO of NABARD seeking reimbursement of OPEX on quarterly basis within 15 days from end of the quarter. However, we have not received any claim for reimbursement of OPEX for the quarter ending December 2024. Banks may expedite the submission of OPEX claims to NABARD RO at earliest

VII. SHG-BLP linkage:

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

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 by NABSANRAKSHAN

NABSAnrakshan Trustee Private Limited is a wholly owned subsidiary of NABARD and aims to carry out credit guarantee and related activities towards sustainable and equitable agriculture and rural development. The three Credit guarantee Schemes under the trusteeship of NABSAnrakshan are:

1. Credit Guarantee Scheme for Farmer Producer Organizations (FPOs):

- a) **Objective:** The primary goal of the CGF is to provide credit guarantee coverage for loans extended to FPOs by Eligible Lending Institutions (ELIs), thereby reducing their lending risks and encouraging them to offer collateral-free credit to FPOs.
- b) **Fund Management:** The scheme operates with a corpus of ₹1,000 crore, managed by **NABARD** through its subsidiary, **NABSAnrakshan Trustee Private Limited**. This trustee company oversees the operation of the Fund.
- c) **Eligibility Criteria:** To be eligible, FPOs must be legally registered entities, with a minimum membership of 300 farmers in plain areas and 100 in hilly or North-Eastern regions. Existing FPOs are also allowed to avail credit guarantees.
- d) Coverage:
 - i. The credit guarantee cover for each FPO is capped at Rs. 1.50 crore. For facilities up to Rs. 1 crore, the cover is 85% (max Rs. 85 lakh); above Rs. 1 crore, it is 75% (max Rs. 1.50 crore).
 - ii. The guarantee cover starts from the guarantee start date and lasts for the term of the credit or up to 5 years, whichever is earlier. The cover is applicable to working capital, term loans, or composite credit facilities.
 - iii. In case of default, the eligible claim is 85% or 75% (as applicable) of the default amount, excluding charges like penal interest or service charges. The cover is granted once the ELI signs an agreement with the Trust.

2. Credit Guarantee Scheme for Animal Husbandry and Dairying (CGSAHD) 3.0:

- a) **Objective:** The scheme aims to provide credit guarantee coverage to lending institutions for loans extended to eligible borrowers, thus facilitating access to finance for projects in animal husbandry and dairying.
- b) **Eligible Lending Institutions:**
 - Scheduled Banks
 - National Cooperative Development Corporation (NCDC)
 - National Bank for Agriculture and Rural Development (NABARD)
 - National Dairy Development Board (NDDB)

- c) **Eligible Borrowers:** The scheme is open to new and existing Micro, Small, and Medium Enterprises (MSMEs) and dairy cooperatives that meet the financing criteria under the Animal Husbandry Infrastructure Development Fund (AHIDF).
- d) **Coverage:**
 - The guarantee cover is limited to 25% of the credit facility, with a maximum ceiling of ₹25 crore.
 - The types of credit facilities covered include loans for eligible projects under AHIDF, excluding specific non-eligible categories such as working capital, personal vehicle purchases, and pre-operative expenses.
- e) **Non-Eligibility Criteria:** The scheme does not cover:
 - Loans already covered under other insurance or guarantee schemes.
 - Loans for land procurement, working capital (except under specified conditions), IDC, and personal-use vehicles.
 - Loans to borrowers who have previously defaulted on credit guarantees.

3. Credit Guarantee Scheme for FIDF Loans:

- a) Department of Fisheries, GoI has approved the Credit Guarantee Scheme for loans sanctioned under Fisheries Infrastructure Development Fund (FIDF) following the extension of the scheme for a period of 3 years from 01.04.2023 to 31.03.2026.
- b) The credit guarantee will be provided to the eligible projects by eligible entities as outlined in the FIDF scheme guidelines.
- c) **Coverage:**
 - The maximum credit guarantee cover under the Scheme will be limited to 25% of the credit facility with a maximum ceiling of Rs. 12.50 crore. The guarantee cover will commence from the guarantee start date and shall run through the agreed tenure of the loan.
 - Charges viz., penal interest, committee charge, service charge, or any other levies/expenses, or any costs whatsoever debited to the account of borrower by the ELI other than contracted interest shall not qualify for credit guarantee cover.

The Cover shall only be granted to the Eligible Lending Institutions (ELIs) in all 3 schemes, after the ELI enters into an Agreement with the Trust/Trustee (on behalf of Trust) and shall be granted or delivered in accordance with the Terms and Conditions decided upon by the Trust, from time to time. All banks are advised to register with NABSanrakshan to avail the benefit of CGS and also to popularise these schemes among the FPOs, MSMEs and eligible borrowers.

5.1.2 Agenda suggested by SFAC



Agenda item to be included

- Ref:(1) email received from Project Director, ATMA,
Thrissur.(enclosed)
(2) Request from FPOs & Department officials.

Many FPOs/FPCs are unable to take up their business activities due to shortage of capital funds/revolving funds and hence they have to avail loan from banks or financial institutions. FPOs/FPCs are finding it difficult to meet the requirements of concerned bank for loan sanction.

Hence, it is requested to take necessary action to relax the existing criteria for sanctioning the loan from banks for FPCs.



12/1/2015
Managing Director
(Additional Director of Agriculture)
Small Farmers Agribusiness Consortium,
Thiruvananthapuram -29

5.1.3 Agenda suggested by DFS

- As you are aware that Hon'ble Prime Minister of India had launched a Flagship Central Sector Scheme of "Formation & Promotion of 10,000 FPOs" in Feb,2020, with the objective of enhancing farmers' income through the process of their collectivization and leveraging economies of scale in agri value chain.
- In order to ensure access of FPOs to credit from mainstream banks and financial Institutions, a dedicated Credit Guarantee Fund (CGF) of Rs. 10000 Cr has been created. NABARD has incorporated NABSanrakshan Trustee Private Limited as its 1000% owned subsidiary company to function as a trustee to the cover to accelerate flow of institutional credit to FPOs by minimizing the risk of financial institutions for granting loans and also enable FPOs to undertake profitable agri business activities leading to their increased viability. However, there is a need to undertake necessary measures to sensitize bankers across the States/UT's about the 10,000 FPO scheme. Further, there is a need to streamline the loan approval and disbursement process for FPOs to expedite access to credit and other financial services.
- In view of above, all SLBCs are requested to include 10,000 FPOs scheme as one of the agenda item in their meetings and all banks must also report credit facilitated and awareness conducted for FPOs in these SLBC meetings.

5.1.4. Agenda suggested by Kudumbashree Mission

Kindly request you to include the following agenda points for the aforementioned SLBC meeting.

SL NO	Section	Agenda point	Brief description on agenda point
1	Financial Inclusion	Special Loan Scheme for Wayanad	Current status regarding the special loan scheme proposed by Kudumbashree for the 62 NHGs of the landslide affected Wayanad districts has been appreciated. Further communication / update regarding the subject matter is not received after the SLBC Sub committee meeting which was held on 10.12.24 with KGB, SBI, Kerala Bank, BOB, Central Bank of India, SIB.

5.2. Fresh issues in Secondary Sector

5.2.1 Agenda suggested by MSME DFO

Performance under PM Vishwakarma

With reference to your email regarding the agenda call for the 145th meeting of SLBC-Kerala, this office would like to propose the inclusion of the following agenda items concerning the loan approval process under the PM Vishwakarma Scheme:

1. Status of Pending PM Vishwakarma Loan Applications

As of 03/02/2025, a total of 3,411 loan applications remain pending across various branches of 22 Banks in Kerala. A detailed breakdown is attached for reference. This issue requires immediate discussion and resolution.

Sl.No	Bank Name	Total Number of Application	Number of Pending Applications	% Total Pending Applications	Maximum Days Pendency
1	STATE BANK OF INDIA	1994	923	46.29	275
2	CANARA BANK	1023	583	56.99	329
3	THE FEDERAL BANK LTD	512	477	93.16	273
4	UNION BANK OF INDIA	334	248	74.25	191
5	INDIAN BANK	291	207	71.13	165
6	KERALA GRAMIN BANK	290	204	70.34	97
7	SOUTH INDIAN BANK	203	200	98.52	334
8	INDIAN OVERSEAS BANK	215	162	75.35	165
9	BANK OF BARODA	242	130	53.72	97
10	CENTRAL BANK OF	146	119	81.51	170

	INDIA				
11	PUNJAB NATIONAL BANK	104	54	51.92	69
12	BANK OF INDIA	68	49	72.06	150
13	UCO BANK	36	25	69.44	70
14	HDFC BANK LTD	7	7	100	263
15	ESAF SMALL FINANCE BANK LIMITED	5	5	100	177
16	THE KERALA STATE CO-OPERATIVE BANK	5	5	100	162
17	AXIS BANK	5	4	80	84
18	CSB BANK LIMITED	4	4	100	10
19	INDUSIND BANK LIMITED	2	2	100	163
20	BANK OF MAHARASHTRA	1	1	100	19
21	IDBI BANK LTD	2	1	50	0
22	KARNATAKA BANK	1	1	100	0
	Total	5490	3411	46.29	

Source: PM Vishwakarma Portal (as on 03.02.2025)

2. Long-Pending Loan Applications

A total of 349 applications have been pending for more than 100 days, out of which 13 applications have been delayed for over 300 days, and 14 applications have been pending for more than 200 days. These prolonged delays are a matter of serious concern and need to be addressed immediately to ensure timely financial support to eligible beneficiaries. Banks should review these cases on priority and take necessary action to expedite processing.

3. Clarification on Loan Processing for PM Vishwakarma Scheme

It has been observed that some bank officials are unclear about the eligibility criteria for loan processing under the scheme. In this connection, it is requested that directions may

be given to all banks to follow the Standard Operating Procedure (SOP) to deal with the credit application of PM Vishwakarma beneficiaries. Accordingly it may be directed to all banks to issue internal communications to the branch level officers on the procedure to be followed to process the loan applications of the PM Vishwakarma beneficiaries. This needs to be effectively communicated to all concerned bank officials to ensure smooth and timely processing of applications.

MSME-DFO requests that credit support to PM Vishwakarma beneficiaries be included in the agenda for discussion during the meeting and it may be considered to regularly review in subsequent SLBC meetings. Your prompt attention to resolving these issues will be greatly appreciated.

5.2.2 Agenda suggested by LDM, Thiruvananthapuram

Agenda regarding PM VISWAKARMA

Lead Bank is receiving many enquiries regarding the status of the PM VISWAKARMA applications which has been given to the banks . At Lead Bank office we are not able to ascertain the status of the applications made by the beneficiary. We request for an intervention in this matter and to give a login for Lead Bank to check the status of the PM VISWAKARMA beneficiaries.

Agenda regarding MSME - PMEGP

PMEGP loans require minimum employment generation as per the project . For opening travel agencies and purchase of vehicle under PMEGP loans has been sanctioned. The applications has been recommended and forwarded through the respective department. While claiming Margin Money the claim was rejected with the reason " Justify number of employees provided under this project'. Even after proper justification the claim is being rejected. Respective Department to take up to resolve the issue.

5.3. Fresh issues in Tertiary Sector

5.3.1 Agenda suggested by FIDD, Thiruvananthapuram

SI No	Agenda from Reserve bank of India
1	<p>Resolution of issues related to KYC / re-KYC and reactivating inoperative / frozen accounts to avail DBT benefits</p> <p>FIDD, RBI has initiated an action plan on 'Resolution of issues related to KYC / re-KYC and reactivating inoperative / frozen accounts to avail DBT benefits' to impress upon the need for reactivating inoperative accounts pertaining to DBT beneficiaries and to accord top priority to the instructions contained in the DOS letter DoS.CO.PPG.SEC.12/ 11.01.005/ 2024-25 dated December 02, 2024.</p>
2	<p>Provision of banking services in Unbanked Rural Centres (URCs)</p> <p>FIDD, RBI issued a letter no FIDD.CO.LBS.No. S1110/02.01.012/2024-25 dated October 25, 2024 on 'Provision of banking services in Unbanked Rural Centres (URCs). As per the instructions of the letter SLBC/UTLBC convenor banks were advised to:</p> <ul style="list-style-type: none">(a) Verify the correctness of the reported figures of URCs w.r.t state of Kerala.(b) Draw action plan to cover the remaining URCs in Tier 5 with more than 5000 population and monitor the progress.(c) Advise the lead banks in the respective districts to take up the progress in coverage of URCs in Tier 6 centres as an agenda item in DCC meetings. <p>For the state of Kerala and Lakshadweep, total number of such URCs were observed as 50 including Tier V and Tier VI.</p>

3. Further, you are advised to include the following instruction from IBA as an agenda item from SLBC in the upcoming SLBC meeting.

SI No	Agenda item for SLBC
1	Criteria for Classifying Business Correspondents (BCs) as Inactive

As per the instructions contained in the letter no. IBA/PSBT/L/2024/110 dated December 5, 2024 issued by IBA to its member banks on “Criteria for Classifying Business Correspondents (BCs) as Inactive”., all member banks are advised to uniformly conform to the following criteria for reporting/classifying Business Correspondents [BCS] as inactive for all purposes i.e. BC Registry Portal, data furnished under regulatory returns and to other fora:

(a) Periodicity for Classifying BCS as Inactive: 3 months [90 days]

(b) Criterion: No transaction/log-in (financial and non-financial transactions)

(c) Review of BC Inactivity: Should be carried out periodically, at least on a quarterly basis.

5.3.2 Agenda suggested by Land and Revenue Commissioner-Issuance of No Land Acquisition Certificate.

If a notification is released under RFCTLARR act of 2013, from the date of notification, the property cannot be used for any type of transactions.

District Collectors are having powers to revoke the same with the request of the land owner.

Since there is a provision in the act that the land can be used for educational purpose/bank loan, we request the banks to avoid asking for No Land Acquisition Certificate

5.3.2 Agenda suggested by Director General of Police cum State Police Chief

Multiple instances of fraudulent transactions through Mule Accounts have been reported and the fraudsters in Mule Accounts are on the rise by exploiting the bank channels by obtaining the current and savings bank accounts in the name of third parties and subsequently altering the linked mobile numbers and email IDs to their own. These accounts are used to route illicit fund making and it will be difficult to trace the actual perpetrators.

To curb the above issue, it is suggested that bank authorities may be directed to conduct strict verification while processing the mobile number, Aadhaar card and request to change mobile number. The permission to change the mobile number of the bank account should not be granted if the new mobile number is not registered under the name of the concerned account holder. This way, the risk of fraudsters gaining control over the legitimate accounts and financial crimes can be reduced.

5.3.3 Agenda suggested by Department of Tourism

No: DOT/9883/2023-P4

Department of Tourism
Park View, Thiruvananthapuram
Pincode:- 695033, Kerala, INDIA
Fax: 0471-2322279
Phone-0471-2560400/422
cru.dot@kerala.gov.in
Dated:24-02-2025

From,
Director

To
General Manager
Canara Bank
SLBC Cell, Circle Office
Canara Bank Building, P.B.No. 159
M.G. Road
Thiruvananthapuram - 695001

Sir,

Sub: Department of Tourism - 145th meeting of the SLBC - agenda submitting
Ref: Letter No. Tour CI/55/2025-Tour dated 04.02.2025

Kind attention invited to the reference cited. The tourism sector is a vital pillar of Kerala's economy, contributing significantly to employment and revenue. However, it faces several financial challenges, including high capital costs, seasonal fluctuations, and vulnerability to natural disasters such as floods and pandemics. The following key agendas can be proposed for the State Level Bankers' Committee (SLBC) meeting, to support the progress of the tourism sector in Kerala.

1. **Loan Repayment Relaxation:** Request for a moratorium or extension on loan repayments for tourism-related businesses affected by the disaster.
2. **Interest-Free Loans:** Proposal for the issuance of interest-free or low-interest loans to support the recovery and rebuilding efforts of resorts, homestays, tour operators, and other tourism service providers in the region.
3. **Financial Assistance for Infrastructure:** Seek financial aid or soft loans for repairing and rebuilding damaged infrastructure, including roads, accommodations, and other facilities vital to the tourism industry.
4. **Support for Livelihoods:** Request for special financial packages or grants for tourist guides and other individuals whose livelihoods have been severely impacted by the disaster.
5. **Emergency Funds:** Appeal for the creation of an emergency fund to support the immediate needs of tourism stakeholders in disaster-affected areas.

6. **Insurance Coverage:** Discuss the possibility of facilitating or subsidizing insurance coverage for businesses and individuals in the tourism sector to mitigate future risks.
7. **Collaboration for Recovery Plans:** Encourage collaboration between banks, government agencies, and tourism stakeholders to develop and implement long-term recovery and resilience plans for the tourism industry in Wayanad.
8. To sustain and expand the industry, there is an urgent need for **loan restructuring, interest rate subsidies, and easy access to working capital** for the tourism businesses, especially small and medium enterprises (SMEs).
9. Special financial packages, including **interest-free loans for small businesses, flexible repayment options, and collateral-free credit for MSMEs**, should be introduced to support tourism stakeholders.
10. Additionally, **green financing** should be encouraged, offering low-interest loans for eco-tourism initiatives, waste management, and sustainable hospitality ventures. Provide soft loans for solar energy, green buildings, and carbon offset projects. These measures will help Kerala maintain its reputation as a premier sustainable tourism destination.
11. Introducing **Start-Up Tourism Fund** for financing new tourism ventures and experiential tourism projects is good for the progress of tourism sector. Provide **lower interest rates for investments in innovative tourism models** in medical, wellness, and adventure tourism is also helpful.
12. Village-based tourism can boost rural employment and preserve cultural heritage. It is essential to give **microfinance for Homestays, Farm Tourism and rural tourism projects**. **Credit Support for Handicrafts and Local Artisans** for promoting cultural tourism-based entrepreneurship is also welcomed.
13. Digital transformation and financial inclusion are necessary for modernizing tourism businesses. Many small operators, homestays, and artisans still rely on cash transactions, limiting their market reach. Banks should promote digital payment adoption by providing incentives for UPI transactions, POS machines, and online booking systems. Financial literacy programs for tourism entrepreneurs on loan facilities, digital banking, and credit management will further enhance the sector's resilience.
14. Given Kerala's susceptibility to natural calamities, a **special relief fund for disaster-affected tourism businesses** should be established. Quick loan approvals, emergency financial aid, and subsidized insurance for hotels, houseboats, and tour operators will ensure a faster recovery after disruptions. Moreover, tourism entrepreneurs should receive priority lending support to rebuild and sustain their businesses post-disaster.

In conclusion, the SLBC must take proactive measures to provide tailored financial solutions for Kerala's tourism sector. **By ensuring easy access to credit, investing in infrastructure, promoting digital adoption, and supporting sustainable initiatives**, banks can contribute to the long-term

growth and resilience of the industry. These steps will not only revive tourism but also generate employment, attract investments, and strengthen Kerala's economy.

Yours faithfully
-Sd/-
Sikha Surendran IAS
DIRECTOR

Approved for Issue

Signed by Planning Officer
Raji Krishnan
Date: 24-02-2025 18:11:49

5.3.4 Agenda suggested by Directorate of Women and Child Development

No. DWCD/884/2025/PC2

Directorate of Women and Child Development
Poojappura, Thiruvananthapuram
Date: 07-02-2025
Email:

directorate.wcd@kerala.gov.in

Director of Women and Child Development

General Manager, Canara Bank,
SLBC Cell, Circle Office, Canara Bank,
Building, P.B.No.159, MG Road,
Thiruvananthapuram-695001

Sir,

Subject: Women and Child Development Department - Inclusion of Agenda for Discussion in the 145th State-Level Bankers' Committee (SLBC) Meeting - reg.

Ref: Government Letter No. PS2/27/2025/WCD dated 4.2.2025

The following agenda items related to the Department of Women and Child Development are submitted herewith for discussion in the 145th meeting of the State Level Bankers' Committee, Kerala

1. Bala Nidhi: Supporting Children in Need Through CSR Initiatives

Balanidhi is a government-established children's fund operating under Section 105 of the Juvenile Justice Act 2015 and the Juvenile Justice Model Rules 2016. This initiative serves as a crucial financial mechanism to provide immediate assistance to children requiring care and protection across Kerala. The fund aims to provide timely financial support to vulnerable children who require immediate intervention, bypassing the usual delays associated with regular government sanctions. This ensures swift action in emergency situations affecting children's welfare.

Target Beneficiaries

The fund specifically supports:

- Children living on streets and engaged in begging
- Victims of child labour
- Survivors of sexual abuse and other crimes
- Children affected by natural disasters
- Victims of child marriage and trafficking
- Transgender children

- Children in orphanages
- Other vulnerable children requiring immediate care and protection, health emergencies etc

Advantages for Banking Sector Participation

a. Corporate Social Responsibility (CSR)

- Opportunity for banks to fulfill their CSR obligations through a government-verified channel
- Direct impact on vulnerable children's lives through structured support
- Association with a legitimate government initiative enhancing corporate reputation

b. Financial Benefits

- Donations qualify for Income Tax Exemption under Section 80G(2) (IIIF) of Income Tax Act 1961
- Transparent fund utilization through government machinery
- Regular updates on fund utilization and impact

c. Operational Efficiency

- Simple donation process through:
 - Direct bank transfer to Balanidhi account at SBI Poojappura (Account No: 57044156669, IFSC: SBIN0070032)
 - Online contributions through official portal: balanidhi.kerala.gov.in

Impact

Your contribution will enable:

- Immediate response to children in crisis situations
- Support for rehabilitation and protection programs
- Enhancement of existing child protection infrastructure
- Creation of sustainable support systems for vulnerable children

We invite the banking community to participate in this noble initiative through CSR contributions. Your support will strengthen the government's efforts in ensuring the protection and welfare of vulnerable children, while also fulfilling your corporate social responsibilities in a meaningful way.

2. Improving basic facilities of Institutions under Nirbhaya Cell

The State Nirbhaya Cell under the Department of Women and Child Development is running homes exclusively for Child sexual abuse survivors, who cannot reside in their own home or home like atmosphere. At present 23 homes are functioning under State Nirbhaya Cell, to rehabilitate POCSO Survivors, who cannot reside at their own homes due to various reasons. These homes need to be Child friendly and more infrastructure facilities to be included. Hence Kindly make discussions to channelize banks CSR funds for improving basic facilities of these homes.

Yours faithfully,



Director

for Women and Child Development
 Additional Director
 Women and Child Development
 Department
 Thiruvananthapuram-695 012

5.3.5. Agenda suggested by Land and Revenue Commissioner

Kerala Revenue Recovery Act 1968 entrusted the Land Revenue officials with the duty of collecting revenue recovery dues and other defaulted payments when it shall consider as the dues on land as per law. On behalf of this these officers are working and collecting dues in terms of money from the defaulters custody and that is to be sent to concerned requisition authorities Head of account or Accounts. As per law these officials can only permissible to collect the amount what it has entered in RRCs issued by District Collector, no other amounts can collected from defaulters account that is unlawful this is the regular practice that is happening usually through out the state. But in this week there are so many complaints has been registered in this office Land Revenue Commissionerate on while our officials are approaching to bank for paying such dues in the form of DDs now the bank has asking for DD fees and other fees etc.. Look this is the time of ending financial year and the collection of revenue has been in past face as well as we cannot entertain to hold such collected amount with in the custody of officials more than one day. Under this circumstances the system is now facing terrible condition due to the problem from bankers side on demanding such fees. Moreover the greatest part of this collection amounts belongs to banks also. Hence we request you to kindly take immediate action on the coming days without delay and we can discuss the policy changes after this financial year or later. Anticipating your response today or tomorrow understand that state financial collections get into ladder on these days and a delay in system made huge problem in the exchequer and policy matters of coming financial years of State.