

State Level Bankers Committee, June 2023 Agenda & Background Notes

1. ADOPTION OF MINUTES OF SLRM MARCH 2023

The minutes of State Level Bankers' committee Meeting, held on 27th June 2023 was circulated vide SLBC letter no SLRM/ MARCH23/Minutes/78/AJS dated 01st July 2023.

The house may adopt the said minutes.

2. ISSUES FOR GROUP DISCUSSION ON PRIMARY SECTOR

2.1 Pending Issues in Primary Sector

2.1.1. Doubling Farmers' Income by year 2022 (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%	5534.33

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

Though the timeline suggested by Government of India and RBI has ended by March 2023, a clarification regarding the same has been sought from SLBC side to the Department of

Agriculture, Government of Kerala regarding the progress of the campaign and initiatives done from the side of the Department to improve the income of the farmers of the state. The Department has given the various initiatives adopted by them and the same is mentioned in the action taken part of this agenda.

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

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

Action Taken:

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

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

No:ADFW/1518/2021-TP4

Date:05/03/2021

From

Director of Agriculture

To

The Convenor ,
SLBC. Kerala

Sir,

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

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

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

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

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

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

During 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 increased from 24,00,291 (March 2023) to 2108606 (June 2023).***

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

Coconut development.

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

Organic farming and best farming practices.

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

Scheme for Agricultural Development in Kuttanad Region.

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

3. Agricultural marketing and post-harvest management:

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

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

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

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

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

4. Income Securing and Loss Mitigation:

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

5. Other Schemes:

Production and distribution of quality planting material.

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

6. Improving soil and crop health and productivity.

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

7. Crop health management.

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

8. Modernization of laboratories.

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

9. Assistance in farm mechanization.

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

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

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

10. Mission for Horticulture Development.

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

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

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

Coconut Development Board Schemes- 50-100 per cent central funding available for expansion and revival of coconut cultivation. Pradhan Mantri Krishi 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.

2.1.2. 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.

2.1.3 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.

Still many banks are havin

The details of camps conducted as follows as on 30/06/2023;
Fisheries

BANK NAME	Received	Accepted	Sanctioned	Rejected	Pending
Bank of Baroda	53	49	22	25	2
Bank of India	197	197	76	121	0
Canara Bank	814	809	606	191	12
Central Bank of India	34	33	7	24	2
Cooperative Bank	13	13	2	10	1
IDBI Bank Ltd.	2	2	2	0	0
Indian Bank	115	115	72	42	1
Indian Overseas Bank	287	287	270	14	3
Punjab National Bank	51	51	39	11	1
State Bank of India	822	791	422	339	30
UCO Bank	22	22	18	4	0
Union Bank of India	580	579	461	37	81
TOTAL	2990	2948	1997	818	133

Animal Husbandry

BANK NAME	Received	Accepted	Sanctioned	Rejected	Pending
Bank of Baroda	139	139	67	70	2
Bank of India	142	142	98	44	0
Bank of Maharashtra	8	8	8	0	0
Canara Bank	7725	7715	7312	399	4
Central Bank of India	38	38	23	15	0
Cooperative Bank	734	734	607	118	9
IDBI Bank Ltd.	5	5	0	2	3
Indian Bank	609	609	583	26	0
Indian Overseas Bank	320	320	219	96	5
Punjab National Bank	143	143	91	48	4
State Bank of India	2391	2386	2024	359	3
UCO Bank	37	37	35	2	0
Union Bank of India	615	615	332	215	68
Grand Total	12906	12891	11399	1394	98

Department of Financial Services vide letter F.No..3/25/2021-AC dated 06 April,2022 has advised resumption of nationwide AHDF KCC Campaign from 18th April 2022 to 31st July, 2022.

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

Jeevan Deep Bui
Parliament Street, New I
Dated: 6th April,

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 July, 2022– reg.

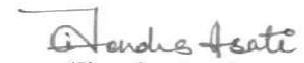
Sir,

As you are aware, a special saturation drive in the form of weekly “District 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 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 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

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Encl as above

Copy to:

2.1.4 Agenda Suggested by Reserve Bank of India

2.1.4.1 Enhancing Credit Delivery to Agriculture Logistics and Supply Chain Ecosystem

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

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

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

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

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

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

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

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

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

Action Taken

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

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

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

sector lending limit under these two instruments have been enhanced from 50 lakhs to 75 lakhs per borrower. Credit limit other than warehouse receipt shall be continuing with existing 50 lakhs. This policy change should be 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.

Ware house finance under AIF district wise				
S/no	Districts	No.of Applications	Sanctioned amount in crores	Disbursed amount in crores
1	ALAPPUZHA	2	2.23	0.69
2	ERNAKULAM	18	22.94	14.90
3	KANNUR	6	3.68	2.59
4	KASARAGOD	2	0.42	0.01
5	KOLLAM	3	2.81	0.45
6	KOTTAYAM	3	3.05	0.05
7	MALAPPURAM	1	2.00	2.10
8	PALAKKAD	7	6.99	2.13
9	THIRUVANANTHAPURAM	4	7.02	2.00
10	THRISSUR	3	2.64	0.90
	Grand Total	49	53.78	25.83

Ware house finance under AIF Bank wise				
Sln o	Lending institution	No.of Applications	Sanctioned amount in crores	Disbursed amount in crores
1	Kerala State Cooperative Bank - CPC- Kasaragod	9	11.69	0.95
2	Bank Of Baroda	1	1.25	1.25
3	Canara Bank	6	4.12	2.24
4	HDFC Bank	6	8.55	2.82
5	IDBI BANK LTD	1	0.01	0.01
6	Indian Bank	1	0.25	0.25
7	Kerala Gramin Bank	1	0.03	0.03
8	Punjab National Bank	2	2.25	1.10
9	South Indian Bank	1	0.45	0.45
10	STATE BANK OF INDIA	8	8.84	4.43
11	The Federal Bank Ltd	12	15.83	12.28
12	Union Bank of India	1	0.50	0.01
	Grand Total	49	53.78	25.83

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

1. Credit under Agriculture Infrastructure Fund (AIF).

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

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

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

The main features of the scheme are as under;

- Convergence with all schemes of central or state government.
- Online single window facility in collaboration with participating lending institutions.
- Project Management Unit to provide handholding support for projects including project preparation.
- Size of the financing facility - ₹ 1 lakh Crore.
- Credit Guarantee for loans up to ₹ 2 Crore.

- Interest subvention of 3% p.a., limited to ₹ 2 crore per project in one location, though loan amount can be higher.

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

Review Meeting by the Chief Principal Secretary to Hon'ble Chief Minister held on 27/06/2023 and 3/08/2023 and in the meeting it was discussed that Rs. 63 crore have been newly submitted within the previous month and pending applications worth Rs. 75 crore have been verified. It was also informed that applications worth Rs.39 crore have been sanctioned by the bank and applications worth Rs. 26 crore have been disbursed by the banks.

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

Performance of Banks under AIF Scheme

Institution Name	Submitted	Denied	Verified	Rejected	Approved	Disbursed	Sanctioned	Total
Canara Bank	2	131	16	179	11	266	277	605
STATE BANK OF INDIA	5	63	67	258	88	260	348	741
The Federal Bank Ltd	0	3	17	49	2	40	42	111
Bank Of Baroda	1	7	35	42	14	39	53	138
Bank Of India	0	15	7	23	2	36	38	83
Union Bank of India	2	11	21	35	7	27	34	103
UCO Bank	1	8	0	44	5	21	26	79
Punjab National Bank	0	5	3	25	4	15	19	52
Indian Bank	0	10	5	10	2	12	14	39
HDFC Bank	1	3	24	28	9	10	19	75
South Indian Bank	1	10	9	26	3	9	12	58
Kerala Bank	0	15	54	7	10	8	18	94
Indian Overseas Bank	0	5	3	10	1	7	8	26
IDBI BANK LTD	1	1	5	5	0	4	4	16
Axis Bank	0	0	1	1	2	3	5	7
Central Bank Of India	0	7	1	0	3	3	6	14
Karur Vysya Bank	0	0	0	1	0	2	2	3
Kotak Mahindra Bank	0	2	0	2	0	2	2	6
Small Finance Banks	0	1	5	13	2	2	4	23
Bank of Maharashtra	0	0	0	0	0	1	1	1
CSB Bank Ltd	0	0	1	2	0	0	0	3
DCB Bank	0	3	3	0	0	0	0	6
Dhanlaxmi Bank Ltd	0	0	1	0	0	0	0	1
ICICI Bank	0	4	7	2	0	0	0	13
IndusInd Bank	0	0	1	0	0	0	0	1
J&K Bank	0	1	0	0	0	0	0	1

Slno	Applications pending at bank level after verified by PMU		
1	Lending Institution	No.of Applications	Loan amount in Crores
2	Kerala State Cooperative Bank	170	230.89
3	HDFC Bank	24	28.25
4	STATE BANK OF INDIA	67	15.03
5	The Federal Bank Ltd	17	10.31
6	Kerala Gramin Bank	38	6.60
7	Bank Of Baroda	34	6.18
8	ICICI Bank	7	6.04
9	Union Bank of India	21	5.67
10	Canara Bank	17	4.66
11	Bank Of India	8	4.11
12	NABKISAN Finance Ltd	2	3.25
13	IDBI BANK LTD	4	3.11
14	Axis Bank	1	2.00
15	Central Bank Of India	1	1.30
16	Dhanlaxmi Bank Ltd	1	1.25
17	Indian Bank	5	1.13
18	South Indian Bank	7	1.12
19	ESAF Small Finance Bank Limited	5	1.00
20	DCB Bank	3	0.87
21	CSB Bank Ltd	1	0.85
22	IndusInd Bank	1	0.75
23	Indian Overseas Bank	3	0.51
24	Punjab National Bank	3	0.25
	Grand Total	440	335.13

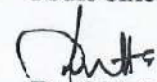
A copy each of the Scheme guidelines and SOPs is attached for your ready reference.

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

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

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

Yours Sincerely,



(Dr. S.K. Dutta)

Joint Commissioner (AH)



AGRICULTURE INFRASTRUCTURE FUND
STATE PROJECT MANAGEMENT UNIT, KERALA

Ref.

19.09.2023

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

1. Convergence of existing loans to AIF.

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

2. AIF Portal Management.

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

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

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

Yours Faithfully


Shaji George

Team Lead, AIF

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

Directorate of Agriculture Development and Farmers' Welfare

Vikas Bhavan, Thiruvananthapuram – 695033

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

No:ADFW/1077/2022-TP4

Date:04/03/2022

From

Director of Agriculture

To

The Convenor
SLBC , Kerala

Sir,

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

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

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

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

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

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

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

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

Yours faithfully,


ADDL. DA(PLG) AGRIDIR (I/C)

*ADDL. DIRECTOR OF AGRICULTURE & FARMERS WELFARE
DIRECTORATE OF AGRICULTURE
MINISTRY OF AGRICULTURE & FARMERS WELFARE*

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

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

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

To
All SLBCs,

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

Sir / Madam,


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

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

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

Encl: As above

Yours faithfully


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

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

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

Krishi Bhawan
New Delhi.

Dated, the 2nd June, 2020

OFFICE MEMORANDUM

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

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

Yours faithfully,



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

Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)

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

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

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

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

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

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

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

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

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

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

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

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

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

VI For SNO/ concerned Nodal Officer (NO):

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

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

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

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

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

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

VII For Corrections, the SNO will enter:

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

VIII Information desired by PAO: -

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

Financial year	Category	Amount
	General/SC/ST	

Sample cases:

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

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

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

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

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

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

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

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

Directorate of Agriculture Development and Farmers' Welfare

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

No:ADFW/5342/2023-PMKS

Date:02-08-2023

PM KISAN KERALA

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

Step 1:

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

Timeline : 20 th August 2023

Step 2:

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

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

Timeline : To be completed before 30th August 2023

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

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

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

Step 3:

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

Timeline : September 01-05, 2023

Step 4:

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

Timeline: September 1-10, 2023

Step 5:

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

A/c no.39858703941

Name : Director of Agriculture

State Bank of India, Vikas Bhavan Branch

IFSC Code: SBIN0070415

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

Timeline: September 10-20, 2023

Step 6:

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

Timeline: September 20-25, 2023

Step 7:

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

Timeline: September 25-30, 2023

Step 8:

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

Timeline: October 1-10, 2023

Step 9:

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

Timeline: October 11-15, 2023

Step 10:

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

Timeline: October 16-20, 2023



AJAYAKUMAR S
ADDITIONAL DIRECTOR OF AGRICULTURE(EXT)

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

3.1. PENDING ISSUES IN SECONDARY SECTOR

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

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

A. Review of Performance under PM SAVNidhi

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.

Target for PM SVANidhi to be achieved by 31.12.2023	
Name of the Bank	Target
Bank of Baroda	3250
Bank of India	1581
Bank of Maharashtra	427
Canara Bank	9250
Central Bank of India	1482
Indian Bank	3110
Indian Overseas Bank	2698
Punjab and Sind Bank	50
Punjab National Bank	2548
State Bank of India	16928
UCO Bank	678
Union Bank of India	5009
Kerala Gramin Bank	7963
Axis Bank	1896
Bandhan Bank	276
Catholic Syrian Bank	3391
City Union Bank	226
Dhan Laxmi Bank	1846
Federal Bank Ltd.	7599
HDFC Bank	4170
ICICI Bank	2449
IDBI Bank	665
IDFC First Bank	138
Indus ind Bank Limited	1331
Jammu and Kashmir Bank	25
Karnataka Bank Limited	263
Karur Vysya Bank Ltd.	263
Kotak Mahindra Bank	439
Lakshmi Vilas Bank	150
RBL Bank	163
South Indian Bank	6280
Tamilnadu Mercantile Bank	263
Yes Bank	238
ESAF	3818
Ujjivan Small Finance Bank	226
Kerala Bank	3911
	95000

PMSVANidhi - BANK WISE STATUS - AS ON 30.06.2023

BANK NAME	Total application submitted	Total Number of Sanctions	Total Number of disbursement	Total Number of application pending for sanction
STATE BANK OF INDIA	5352	5343	5311	9
CANARA BANK	3634	3622	3612	12
UNION BANK OF INDIA	1614	1610	1574	4
KERALA GRAMIN BANK	1534	1464	1408	70
INDIAN BANK	1054	1053	1051	1
BANK OF BARODA	683	682	680	1
INDIAN OVERSEAS BANK	633	631	630	2
PUNJAB NATIONAL BANK	633	630	598	3
BANK OF INDIA	452	451	445	1
CENTRAL BANK OF INDIA	437	436	436	1
FEDERAL BANK	430	327	299	103
UCO BANK	253	252	252	1
SOUTH INDIAN BANK	296	242	241	54
PUNJAB AND SIND BANK	94	94	94	0
IDBI BANK	89	87	83	2
HDFC BANK	79	77	26	2
DHANLAXMI BANK	45	34	34	11
KARNATAKA BANK	32	32	32	0
CATHOLIC SYRIAN BANK	30	28	24	2
TAMILNADU MERCHANTILE BANK	26	21	18	5
BANK OF MAHARASHTRA	21	20	20	1
ESAF	4	4	4	0
KARUR VYSYA BANK	11	3	3	8
KERALA BANK	29	3	2	26
AXIS BANK	12	1	0	11
CITY UNION BANK	2	1	1	1
JAMMU & KASHMIR BANK	1	1	1	0
KOTAK MAHINDRA	1	1	0	0
BANDHAN BANK	2	0	0	2
ICICI BANK	20	0	0	20
INDUS IND BANK	0	0	0	0

LAXMI VILAS BANK	2	0	0	2
UJJIVAN SMALL FINANCE BANK	0	0	0	0
YES BANK	0	0	0	0
TOTAL	17505	17150	16879	355

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

Second tranche of Loan limit

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

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

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

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

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

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

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

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

Yours faithfully,


(Sushil Kumar Singh)
Director (FI)

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

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

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

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 the FY 2023-24

Sl No	Banks	Coverage of Individual Units for 5 Years	Target (FY 2023-24)	Quarter wise Target Breakup(Number in Actuals)			
		No.	No	Q1	Q2	Q3	Q4
PUBLIC SECTOR COMMERCIAL BANKS							
1	BANK OF BARODA	142	81	16	16	24	24
2	BANK OF INDIA	66	38	8	8	11	11
3	BANK OF MAHARASHTRA	22	13	3	3	4	4
4	CANARA BANK	432	248	50	50	74	74
5	CENTRAL BANK OF INDIA	76	44	9	9	13	13
6	INDIAN BANK	109	63	13	13	19	19
7	INDIAN OVERSEAS BANK	118	68	14	14	20	20
8	PUNJAB & SIND BANK	3	1	0	0	0	0
9	PUNJAB NATIONAL BANK	129	74	15	15	22	22
10	STATE BANK OF INDIA	766	441	88	88	132	132
11	UCO BANK	35	20	4	4	6	6
12	UNION BANK OF INDIA	236	136	27	27	41	41
Total- Public Sector Commercial Banks		2135	1227	245	245	368	368
13	R R B - KERALA GRAMIN BANK	410	236	47	47	71	71
Total- Public Sector Banks including RRB		2545	1463	293	293	439	439
PRIVATE SECTOR COMMERCIAL BANKS							
14	AXIS BANK	97	56	11	11	17	17
15	BANDHAN BANK	11	6	1	1	2	2
16	CATHOLIC SYRIAN BANK	174	100	20	20	30	30
17	CITY UNION BANK	12	7	1	1	2	2
18	DHANLAXMI BANK	94	54	11	11	16	16
19	FEDERAL BANK	391	225	45	45	68	68
20	HDFC BANK	212	122	24	24	37	37
21	ICICI BANK	125	72	14	14	22	22
22	IDBI BANK	34	20	4	4	6	6
23	IDFC FIRST Bank	6	4	1	1	1	1
24	INDUS IND BANK	69	39	8	8	12	12
25	JAMMU & KASHMIR BANK	1	1	0	0	0	0
26	KARNATAKA BANK	14	8	2	2	2	2
27	KARUR VYSYA BANK	14	8	2	2	2	2
28	KOTAK MAHINDRA BANK	22	13	3	3	4	4
29	LAKSHMI VILAS BANK	8	5	1	1	1	1
30	RBL Bank	8	5	1	1	1	1
31	SOUTH INDIAN BANK	324	186	37	37	56	56
32	T N MERCANTILE BANK	14	8	2	2	2	2
33	YES BANK	12	7	1	1	2	2
Total- Pvt Sector Commercial Banks		1642	944	189	189	283	283
SMALL FINANCE BANKS							
34	ESAF	197	113	23	23	34	34
35	Ujjivan Small Finance Bank	10	6	1	1	2	2
Total- Small Finance Banks		206	119	24	24	36	36
Total - Banking Sector		4393	2526	505	505	758	758

PM FME APPLICATIONS PENDING WITH BANKS	
NAME OF THE BANK	NO OF APPLICATIONS PENDING
STATE BANK OF INDIA	166
UNION BANK OF INDIA	87
KERALA GRAMIN BANK	83
FEDERAL BANK	78
CANARA BANK	57
SOUTH INDIAN BANK	46
HDFC BANK	34
INDIAN OVERSEAS BANK	26
BANK OF BARODA	25
INDIAN BANK	16
BANK OF INDIA	12
PUNJAB NATIONAL BANK	10
CENTRAL BANK OF INDIA	6
DHANALAKSHMI BANK	6
ESAF SMALL FINANCE BANK LIMITED	6
The Kerala State Co Operative Bank Ltd	6
IDBI BANK	5
THE WAYANAD DIST CO-OP BANK LT	4
ICICI BANK LIMITED	2
THRISSUR DISTRICT CO-OPERATIVE BANK LTD	2
CSB BANK LIMITED	1
IDUKKI DISTRICT CO OPERATIVE BANK LTD	1
TAMILNAD MERCANTILE BANK LIMITED	1
THE KOLLAM DISTRICT COOP BANK LTD	1
UCO BANK	1
TOTAL	682

Name of the Bank	Loan Sanctioned	Loan Under Process	Loan Rejected
CANARA BANK	487	34	134
STATE BANK OF INDIA	309	143	192
UNION BANK OF INDIA	150	90	75
KERALA GRAMIN BANK	130	105	47
FEDERAL BANK	73	97	47
INDIAN OVERSEAS BANK	61	16	18
INDIAN BANK	52	14	17
BANK OF BARODA	48	26	25
CENTRAL BANK OF INDIA	33	11	14
PUNJAB NATIONAL BANK	29	9	9
BANK OF INDIA	21	7	12
THE WAYANAD DIST CO-OP BANK LT	17	6	
UCO BANK	16	1	8
The Kerala State Co Operative Bank Ltd	14	7	
HDFC BANK	11	34	1
IDUKKI DISTRICT CO OPERATIVE BANK LTD	9	3	7
DHANALAKSHMI BANK	8	7	
SOUTH INDIAN BANK	8	50	23
IDBI BANK	6	6	3
BANK OF MAHARASHTRA	2		
CSB BANK LIMITED	1	3	1
KARNATAKA BANK LIMITED	1		1
KARUR VYSYA BANK	1		
THRISSUR DISTRICT CO-OPERATIVE BANK LTD	1	2	
ESAF SMALL FINANCE BANK LIMITED		7	2
ICICI BANK LIMITED		2	2
KOTAK MAHINDRA BANK LIMITED			1
KOZHICODE DISTRICT COOPERATIVE BANK LTD		1	
THE KOLLAM DISTRICT COOP BANK LTD		2	
Grand Total	1488	683	639

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

C. Review of PMEGP

Ever since the introduction of PMEGP in the year 2008-09, the Kerala State witnessed establishment of a total of 24528 new enterprises and provided Margin Money assistance of Rs.498.77 Crs. and generated 181475 employment opportunities till 31-03-2022. This is one of the most successful employment generation programme as well as

flagship programme of MSME, Govt. of India with KVIC as the Nodal agency and State KVIC, KVIB, DIC & Coir Board and the Banking Sector as the Partners to achieve the target allocated to the States. It is a banker friendly and beneficiary friendly scheme too. Introduction of “online PMEGP e portal”, from the FY 2016-17 has helped much to speed up implementation of the programme and made it more transparent, which can be effectively monitored at various levels.

With the tremendous achievement obtained in the implementation of PMEGP; across our country; the said scheme has been now modified w.e.f 01-06-2022 by the Ministry of MSME; making more accommodative to self-employment projects; the details of which are given under point No.III.

I) Target and progress during 2021-22

Under PMEGP Basic Scheme		Under PMEGP 2nd Loan		Total State Target	
No. of Projects (Nos)	2199	No. of Projects	25	Total No. of Projects	2224
Margin Money (Rs. in lakhs)	6623.00	Margin Money (Rs. in lakhs)	280.70	Margin Money (Rs. in lakhs)	6903.70
Employment (Nos)	17592	Employment (Nos)	200	Employment (Nos)	17792

The above State M.M. target has been distributed among the implementing agencies in the ratio 50:25:25 for DIC,KVIC& KVIB. As regards 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.

Performance during 2021-22 as per PMEGP portal

Agency	Proposals forwarded to banks (nos.)	Sanction position (nos.)	M.M. claimed (nos.)	M.M. Disbursed (in lakhs)
DIC	3696	2063	2120	4921.95
KVIB	646	282	270	789.02
KVIC	967	378	344	944.94
Coir	151	64	110	161.19

Total	5460	2787	2844	6817.1
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The above table shows performance in terms of M.M. disbursement as 103% of State M.M. target for fresh loans.

II) Target and performance for the FY 2022-23

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

Performance during 2022-23 as per PMEGP portal (as on 14-07-2022)

Agency	Proposals forwarded to banks (nos.)	Sanction position (nos.)	M.M. claimed (nos.)	M.M. Disbursed (in lakhs)	No. of proposals pending with banks for decision
DIC	1563	504	374	869.18	1103
KVIB	230	70	54	171.02	162
KVIC	286	81	58	160.86	195
Coir	12	5	6	0.39	8
Total	2091	660	492	1201.45	1468

The year wise total pendency of projects with banks as on 14-07-2022 is given below.

Year	No. of proposals pending with banks for decision	M.M. involved (in lakhs)
-------------	---	---------------------------------

2020-21	405	1001.53
2021-22	752	1986.42
2022-23	1468	3894.45
Total	2625	6882.4

From the above, it is evident that sufficient number of applications are already available with banks. A time bound decision from banks is most important in achieving the target. It is observed that in the previous years, more progress is achieved in the last quarter of the FY. The performance of the PMEGP programme is reviewed in all DLRC's, SLBC and meetings conducted by the RBI.

The bank wise performance during 2021-22 is annexed at Table No.1

III) Revised PMEGP guidelines approved by the Ministry of MSME with effect from 01-06-2022

Key highlights of revised PMEGP guidelines.

Sl. No.	Particulars	Old guidelines	New Guidelines
1	Category	General, OBC,SC/ST/PHC/Women/Minirot Ex Service	General, OBC,SC/ST/PHC/Women/Minirot y Ex Service Transgender
2	Eligible Beneficiaries	18 years and above, SHG'S,Institutions, Co-Op societies etc.	Only Individuals 18 years and above
3	Total Project Cost	Manufacturing sector Rs.25.00 lakhs Service Sector Rs.10.00 lakhs	Manufacturing sector Rs.50.00 lakhs Service Sector Rs.20.00 lakhs Banks can sanction loans over and above the said limit , But M.M. grant will be limited to the above Project Cost.
4	Area of operation	KVIC & KVIB: Only Rural area	There is no restriction , all I.A can receive and process applications

		DIC: Rural and Urban	irrespective of Urban and Rural area
5	Per Capita fixed investment	Should not exceed Rs.1.00 lakh	Should not exceed Rs.3.00 lakhs
6	Trading activity	Not allowed	Units selling exclusively KVI products & PMEGP products allowed
7	Transport Activity	Not Allowed	Allowed: Projects of transport activity only for Public transport Viz. Autorickshaw, Boat, Shikkara etc. Subject to 10% of State M.M. target
8	Dairy Activity	Not Allowed	Milk and other Dairy products primarily through Cows, Sheep, Buffaloes, Camels, Donkeys
9	Poultry	Not Allowed	Poultry kept for their Eggs, and Meat allowed
10	Aquaculture	Not Allowed	Farming of Aquatic organisms including Fish, Molluscs, Crustaceans and aquatic plants.
11	Sericulture	Not Allowed	Allowed.

- **Any industry/ business connected with Meat slaughtered ie. Processing, canning not permitted.**
- **Manufacturing of Polythene carry bags less than 75 microns and products made out of recycled plastics not permitted.**
- **Any industry connected with cultivation of crops/plantation not permitted.**
- **Activities prohibited by Local Govt. authorities keeping in view of environment or socio-economic factors is not permitted.**

Physical Verification of PMEGP units

Physical verification (P.V) of PMEGP units is mandatory for adjusting the M.M. grant. The Central Office of KVIC has entrusted the work to M/s Genesy's International Corporation –Mumbai which is selected as National agency for the said work. The P.V is progressing in the State. The P.V reports uploaded by the Dte.of PMEGP into the login of implementing agencies for further process. The P.V. conducted by the said firm; by using a mobile application and Geo tagging. The said firm has commenced

the P.V of PMEGP units financed during the period from 2016-17 onwards and up to 2019-20 and considerable progress achieved .

The implementing agencies have to carry out the M.M. adjustment process with due diligence. Only eligible Margin Money is to be approved for adjustment by the banks. The process involved in generating the Margin Money adjustment letters based on the online P.V reports; uploading the M.M. adjustment letters have been apprised to all implementing agencies by KVIC through V.C'S .

Convening of Dist. Level Task Force Committee (DLTFC)

The Principal Secretary (Industries) Govt. of Kerala Chaired the State Level Monitoring Committee meeting on 3rd June 2022 and reviewed the progress of PMEGP implemented in the State. Subsequent to SLMC meeting, the District Collectors in the State have been advised to convene the DLTFC/DLMC meeting. The General Manager DIC is the convener of DLTFC (with District Collector as its Chairman). The pendency of proposals with banks in the District can be effectively monitored if more DLTFC meetings are held and necessary action can be initiated to speed up the implementation by conducting review meetings at the District level.

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. In this direction, the State Office of KVIC has allocated **12** Dist. level Awareness camps to DIC-Kerala and **14** awareness camps to Kerala KVIB. Necessary funds also provided for the conduct of the programme. KVIC being the Nodal agency, further follow up being taken up with the above two implementing agencies for the conduct of Dist. level awareness camps.

Publicity and Propaganda under PMEGP.

As a part of campaigning/attracting the prospective entrepreneurs to avail the benefits of PMEGP, the State office-KVIC has given wide Publicity for PMEGP covering all Districts through leading print medias. The response to the said advertisement is very encouraging. More such adds will be given in the ensuing months.

Target for PMEGP – Disbursement Target

Bank	TARGET UNDER PMEGP FOR THE YEAR 2023-24		TARGET UNDER PMEGP FOR THE YEAR 2023-24	
	New Enterprises		Second Loan/Upgradation of existing PMEGP units	
	No.	Amount	No.	Amount
PUBLIC SECTOR COMMERCIAL BANKS				
BANK OF BARODA	79	1144.20	3	146.08
BANK OF INDIA	37	532.91	2	97.39
BANK OF MAHARASHTRA	11	161.96	0	0.00
CANARA BANK	240	3484.84	3	146.08
CENTRAL BANK OF INDIA	43	616.51	1	48.69
INDIAN BANK	55	804.60	2	97.39
INDIAN OVERSEAS BANK	66	956.11	2	97.39
PUNJAB & SIND BANK	1	20.90	0	0.00
PUNJAB NATIONAL BANK	72	1044.93	2	97.39
STATE BANK OF INDIA	431	6253.90	2	97.39
UCO BANK	17	250.78	0	0.00
UNION BANK OF INDIA	130	1891.32	2	97.39
Total- Public Sector Commercial Banks	1184	17162.95	19	925.19
R R B - KERALA GRAMIN BANK	228	3312.42	2	97.39
Total- Public Sector Banks including RRB	1412	20475.38	21	1022.58
PRIVATE SECTOR COMMERCIAL BANKS				
AXIS BANK	54	778.47	0	0.00
BANDHAN BANK	4	62.70	0	0.00
CATHOLIC SYRIAN BANK	95	1384.53	0	0.00
CITY UNION BANK	6	94.04	0	0.00
DHANLAXMI BANK	52	747.12	1	48.69
FEDERAL BANK	218	3160.91	2	97.39
HDFC BANK	98	1426.33	0	0.00
ICICI BANK	67	977.01	0	0.00
IDBI BANK	19	271.68	0	0.00
IDFC FIRST Bank	3	41.80	0	0.00
INDUS IND BANK	33	475.44	0	0.00
JAMMU & KASHMIR BANK	1	10.45	0	0.00
KARNATAKA BANK	8	109.72	0	0.00
KARUR VYSYA BANK	8	109.72	0	0.00
KOTAK MAHINDRA BANK	12	177.64	0	0.00
LAKSHMI VILAS BANK	5	67.92	0	0.00
RBL Bank	5	67.92	0	0.00
SOUTH INDIAN BANK	179	2591.42	2	97.39
T.N.MERCANTILE BANK	8	109.72	0	0.00
YES BANK	6	83.59	0	0.00
Total- Pvt Sector Commercial Banks	879	12748.13	5	243.47
SMALL FINANCE BANKS				
ESAF	101	1468.12	0	0.00
Ujjivan Small Finance Bank	5	78.37	0	0.00

Total- Small Finance Banks	107	1546.49	0	0.00
Total - Banking Sector	2398	34770.00	26	1266.05

BANK WISE PERFORMANCE FOR THE YEAR 2023-24 AS ON 18-09-2023							
Sl. No.	Name of Bank	Forwarded to Bank		Sanctioned by Bank		MM Disbursed	
		No of Prj.	MM Involve (In Lakh)	No of Prj.	MM Involve (In Lakh)	No of Prj.	MM (In Lakh)
1	CANARA BANK	1054	3198.09	720	1899.06	289	683.65
2	STATE BANK OF INDIA	1135	3377.91	478	1166.43	25	53.58
3	UNION BANK OF INDIA	597	1635.74	353	806.83	130	320.71
4	KERALA GRAMIN BANK	507	1246.39	296	578.73	130	230.26
5	FEDERAL BANK	286	966.49	93	255.11	55	132.6
6	INDIAN OVERSEAS BANK	131	301.88	83	180.53	28	88.67
7	PUNJAB NATIONAL BANK	120	354.75	78	181.04	23	46.73
8	BANK OF BARODA	173	565.55	73	213.88	31	104.34
9	INDIAN BANK	155	450.85	71	179.11	23	37.64
10	BANK OF INDIA	116	382.94	71	230.68	24	50.89
11	CENTRAL BANK OF INDIA	69	244.19	64	197.89	10	20.79
12	UCO BANK	26	80.71	17	61.5	9	23.46
13	THE KERALA STATE CO OPERATIVE BANK LTD	81	195.03	16	33.89	0	0
14	DHANALAKSHMI BANK LTD	41	97.7	14	35.67	8	11
15	IDBI BANK	25	71.04	14	24.77	2	5.8
16	SOUTH INDIAN BANK	108	358.93	9	44.02	4	7.54
17	HDFC BANK	37	125.02	6	18.1	2	4.75
18	BANK OF MAHARASHTRA	6	11.77	5	10.8	1	7
19	CATHOLIC SYRIAN BANK LTD	17	60.37	2	2.07	1	1.25
20	PUNJAB AND SIND BANK	1	9.73	1	9.47	3	14.83
21	ICICI BANK LIMITED	2	5.96	1	1.61	3	3.65
22	JAMMU AND KASHMIR BANK LTD	1	0.75	1	0.75	0	0
23	CITY UNION BANK LIMITED	0	0	1	13.45	0	0
24	KARNATAKA BANK LTD	4	24.16	0	0	0	0
25	INDUSIND BANK	1	17.5	0	0	0	0
26	AXIS BANK LTD	4	15.09	0	0	1	1.33
27	ICICI BANK LTD	1	2.5	0	0	0	0
28	KARUR VYSYA BANK	0	0	0	0	1	1.05
	Total	4698	13801.04	2467	6145.39	803	1851.52

3.1.2 Agenda suggested by NORKA – NDPREM

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

During the last two months (2023 June & July), we have recommended around 498 applications to various banks and 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 lots of hardship to the loan applicant and affects the very purpose of the project.

Bank wise details are as follows:-

Sl.No	Name of Bank	No.of applications Sent to bank
1	Canara Bank	104
2	State Bank of India	198
3	Union Bank of India	23
4	Bank of Baroda	21
5	South Indian Bank	43
6	Federal Bank	71
7	Indian Overseas Bnak	22
8	Bank of India	7
9	UCO	6
10	Dhanalaxmi Bank	3
11	TOTAL	498

I would request your immediate intervention in 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.

3.1.2 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.

4. Pending Issues in Tertiary Sector

4.1 Noting of Equitable Mortgage created in favour of the banks in Revenue Records *(Pending since March 2014)*

(i) At present there is no practice of noting/recording the Equitable Mortgage (EM) transactions (i.e. Mortgage by deposit of title deeds) in the revenue records of the State Government. Also there are no provisions for the same in the revenue regulations of the State of Kerala.

In the judgment of the Hon'ble Supreme Court of India in State of Haryana v. Narvir Singh & another, reported in (2014) 1 Supreme Court Cases 105, wherein it has been held that banks and financial institutions who accept mortgage by deposit of title deeds can request the Revenue Authorities to enter the factum of such mortgage in the revenue records. In the facts of the aforesaid case, the Revenue Authorities had taken the stand that only a registered mortgage can

be noticed in the revenue records. The view taken by the Revenue Authorities has been held to be unsustainable.

Now that the law has been settled by the Hon'ble Supreme Court, it is requested that when the bank accepts mortgage by deposit of title deeds (Equitable Mortgage), provision shall be enabled for the bank to request the Revenue Authorities to note the same in the revenue records.

The 116th Meeting of SLBC, Kerala held on 22.09.2015 at Trivandrum proposes that the Government may introduce a reasonable fee for this facility and suggested the following fee tariff:

<i>Loan up to Rs. 10 lakhs</i>	<i>: Rs. 500</i>
<i>Loans above Rs. 10 lakhs up to 25 lakhs</i>	<i>: Rs.1000</i>
<i>Loans above Rs. 25 lakhs</i>	<i>: Rs.2500</i>
<i>Fee for releasing the charge</i>	<i>: Rs. 200</i>

As of now, there is no legal obligation on the part of the Village authorities to note bank's charge in the Thandaper Register.If that is made legally mandatory, it will help to prevent fraudulent transactions.

In the 121st Meeting of SLBC, Kerala held on 24.03.2017 at Trivandrum, the representative from Revenue Department informed that the matter is under the active consideration of Revenue Department and at present the matter is placed before the Law Department for their advice and expected to sort out the issue shortly.

Govt of Kerala had called SLBC for a discussion in the matter. The questions raised by the Govt and the recommendation given by SLBC convener is given below

"This is with reference to the letters cited above and the Discussion we had with the Govt on 2018 Feb 2nd and 7th on the matter. The subject of the letters cited above cover two aspects

- 1. You have informed us that our request for facilitating the noting of lien in Revenue records, shall not be considered in view of the proposed Registration Act amendment bill pending in Rajya Sabha***

Our views in this regard was that,

- The said bill is pending in Rajya Sabha since 2013. We are not certain about the time by which it may be passed.*
- Till that time, the State Govt may adopt the suggestion made by us , both as a measure to increase state revenue and to improve ease of doing banking business in the state.*

- 2. You have requested us to give our views on the necessity of possession certificate and location sketch from village office for granting loans by banks. You have suggested that the Village Office shall issue the ownership certificate of land. The possession, enjoyment & location sketch may be sourced by banks through their own mechanisms***

3.

Our recommendations in this regard is that

- Currently the certificate generally called "possession certificate" is the principal proof available to financing agencies to find out the ownership and enjoyment of the property as per Revenue Records.*
- Though the certificate is generally called "Possession Certificate", it certifies ownership*

and enjoyment.

- *This certificate is obtained not only by banks, but also by various other financing bodies including the Govt of Kerala for its HBA scheme for State Govt Servants (Under HBA scheme it is the Possession Certificate from Tahsildar and Location Sketch from Village Officer).*
- *Banks also request Nil revenue recovery certificate from Village Office.*
- *If the Govt can place an alternative mechanism to confirm the ownership and enjoyment of land as per revenue records, the possession certificate may be replaced.*
- *Such alternative can be*
 - a) *Access to the banker /land owner to view and download Thandapper Register details ,*
or
 - b) *A combined ownership certificate cum Nil RR certification or*
 - c) *Physical TP register Extract which shows with clarity as regards ownership and extent owned*
- *In Northern Villages where Revenue Records are still maintained in Adengal registers present certification may continue.*

Based on the discussions in SLRM 2018, the Principal Secretary (Finance) held a meeting on 2018 June 28th. As decided in the meeting, SLBC submitted the following recommendations to the Govt:

- i) **Equitable Mortgages to be shown in registration records.** A new mechanism need to be adopted for this and a reasonable charge should be levied for it. Bank has to be declared a public entity for the execution of the process. Action in this regard has to be done by Taxes and Registration Department.
- ii) Necessary amendments in the Stamp Act may be introduced for the registration of equitable mortgages on bank loans.
- iii) The registration fees should be made reasonable.
- iv) SLBC is directed to submit a proposal to Taxes Department for exemption of registration fees and stamp duty on equitable mortgages on bank loans.

Recommendation of SLBC

1. Govt may introduce a system similar to GAHAN Registration (Gahan document is a declaration given in lieu of mortgage deed, to the co-operative banks and societies for taking loans.)
2. Based on a similar declaration given by the Manager of a Commercial Bank, the Sub Registrar may make a noting about the Equitable Mortgage in Book 1, "Register of non-testamentary documents relating to immovable property"
3. Govt may notify the Bank Manager as the holder of a public office to exempt his appearance in person or by agent at any registration-office in any proceeding connected with the registration of any instrument executed by him or in his favour, in his official capacity, or to sign as provided in section 58 of Indian Registration Act 1908
4. Government may charge reasonable fee for the facility as suggested above.
5. Government may also facilitate a real-time online search option in Book 1 at a reasonable fee.

126th SLBC forum decided to write to the Govt Department to update the progress on the matter. On discussion with Sri Manoj Joshi IAS (ACS, Finance Dept), he had informed to take up the subject matter with Taxes Department, Govt of Kerala. Hence SLBC has written to Taxes department also. No further developments in this regard.

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

Convenor:



Ref: Kerala SLBC/EM/199/MA/2019

Date : 11th Jan 2019

To
Sri P Venugopal IAS
Secretary (Taxes)
Government of Kerala

Dear Sir,

Sub : **Recommendations on noting Banks' Equitable Mortgages in Sub Registry Records**

Ref : 1) Meeting held by the Office of Pricipal Secretary(Finance) on 28th June 2018
2) SLBC pending Agenda on noting of Equitable Mortgage in Revenue Records
3) Our letter Ref: Kerala SLBC/SLRM 2016/75/GN 2018 dt.18th July 2018

As instructed by Additional Chief secretary (Finance), We invite your kind attention to our above referred letter on the subject matter. As it is a continuing Agenda in the SLBC (Pending since March 2014),and as decided in the 126th SLBC meeting we are taking up the matter for a favourable decision.

File No: IGR/3527/2018-RR9(1)

Office of The Inspector General of Registration
Vanchiyoor, Thiruvananthapuram 35.
Phone:0471-2472118/2472110/2474782
E-mail regig@kerala.nic.in
www.keralaregistration.gov.in
Date: 15/05/2019

Inspector General of Registration
Kerala

The General Manager, Canara Bank &
Convenor, SLBC
slbckerala@canarabank.com

Sir,

Sub -:Registration Department – State Level Review Meeting of SLBC –
Agenda Item – forwarding of.

Ref -:Govt. letter No. J3/17/2019/TD dated 10.05.2019

Registration Department has no new agenda items to suggest for discussion in State Level Review Meeting of SLBC. However the Department is to invite attention to a long pending demand of SLBC, “Noting of equitable mortgage created in favour of banks in Revenue Records” which is pending in SLBC agenda since March 2014.

Banks grant loans on mostly on equitable mortgage. At present the equitable mortgages are not noted in Revenue Records. A few of them are registered mortgages. The high rates of Stamp Duty and Registration fees of mortgage and release deeds prevailed in the state have dispirited the banks from registering agreements relating to deposit of title deeds. Now Government have reduced the rates of stamp duty and registration fees of mortgage deeds by way of deposit of title deeds and release deeds thereof. Now the stamp duty for deposit of title deeds is 0.1% subject to a maximum of Rs 10,000/- and the stamp duty for release deeds of such mortgages is 1% subject to a maximum of Rs 1000/-. The registration fees of such mortgages and release deeds are 0.1%. The intention of the amendment is to encourage registration of the equitable mortgages. This will be a win-win situation for both Government and Banks. Banks will get the mortgages recorded in Registration records and there by prevent the alienation of property and Government will get revenue.

SLBC may convey the situation to all members and may take steps to register the mortgages and release deeds.

Yours faithfully

Signature valid

Digitally signed by P.K.S. JANKUMAR
Date: 2019.05.15 16:43:56 IST
Reason: Approved

Joint Inspector General of Registration
for Inspector General of Registration

Action Taken:

1. SLRM 2019 informed that the charges suggested for other loans are reasonable and shall request for waiving the charges on Agricultural loans. No further communication received from the concerned department in this regard.

2. *SLBC had a subcommittee meeting on long pending issues on 08/11/2019. Most of the banks concurred with the suggestions.*
3. *Land and revenue commissioner vide LRB 6-2662/2017 dated 14.10.2020 informed SLBC that they have requested Government of Kerala for permitting Banks to mark their mortgage in relic software without reflecting any changes in land record.*
4. *In 132nd SLBC, the Assistant Commissioner Land and Revenue had informed that they received Government Order permitting the implementation of the above mentioned changes in relic software.*
5. *SLBC had a meeting with State IT department on 03.03.2021 as advised by Land and Revenue Department. The proposed functionality has been explained in the meeting and decided to create a test users for SLBC and selected member banks for testing purpose and suggestions. SLBC had written to commissioner, Department of Land and revenue vide letter Ref: Kerala SLBC/297/2021/SN dated 19.04.2021.*

Ref: Kerala SLBC/297/2021/SN

Date: 19.04.2021

To

**Shri K Biju IAS
Commissioner
Department of Land Revenue
Govt. of Kerala
Thiruvananthapuram**

Respected Sir,

Sub: Digitalization of Land records - Creation of Online Charge by Banks-reg

This has reference to the 132nd SLBC agenda no 3.5 regarding digitalization of land records in Kerala.

Vide your letter LRB 6-2662/2017 dtd 14.10.2020, your good office had informed us that the request for permitting Banks to mark their mortgage in RELIX software, without reflecting any changes in Land record, has been taken up with the Government of Kerala.

During the 132nd SLBC meeting held on 22.02.2021, the Asst. Commissioner also informed that Government has permitted the aforesaid request, accordingly NIC has initiated the process of making necessary changes in the software and the same is under the final implementation stage.

Subsequently, we had a meeting with NIC team and officials of land and revenue through Video Conference wherein the NIC team explained the functionalities of the package and assured that the package shall be made available to banks for testing, shortly.

We wish to put forth following functionalities which shall be incorporated to facilitate usage of the package in an effective manner.


1. Creation of test User IDs for Banks
2. SLBC shall be provided with ADMIN login to subsequently create/edit/delete the login for the Banks
3. The login for the Banks shall be in MAKER(one who feed the data in the package) and CHECKER(one who approves the data)

Contd in Page 2...

4. The MAKER/CHECKER login shall be used while creation of the mortgage and also while release of the mortgage.
5. The PRINT option shall be included in the screen after creation of the mortgage.

Thanking you,

Yours faithfully,



Ajit Krishnan,
Convenor, SLBC Kerala
& General Manager, Canara Bank

6. *During 135th SLBC meeting the ACS, Finance Department, pointed out online hypothecation charge marking of mortgages by banks on the revenue records, Land revenue department has been issued GOK and online marking is developed by the department. ACS requested Land and Revenue commissioner to ensure timely implementation at the earliest and Banks are able to do lien marking through online mode.*
7. *SLBC and member banks have been provided access to the test site for UAT. The functionalities are explained to selected member banks for testing and the final implementation is pending.*
8. *In the SLRM 2023 , Shri. Madhu, Nodal Officer, State IT cell representing the State Land Revenue Commission rate appraised the forum that SOP has been finalized and NIC is working on the same. The site will be fully functional within a week or so.*
9. **A meeting was held on 16/09/2023 in which the demo of the site was presented by NIC. The same is in the final stage of implementation.**
10. **In the recent meeting held on 29/09/2023 , the site was finalized and the same will be demonstrated in the coming SLBC meeting.**

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

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

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

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

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

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

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

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

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

Action taken

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

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

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

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

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

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

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

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

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

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

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

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

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

Action Taken

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

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

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

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

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

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

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

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

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

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

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

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

Yours faithfully,

Encl.: as above



Sushil Kumar Singh
Director (FI)

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

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

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

4.4.Review of CD Ratio –Suggested by RBI

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

List of banks having CD ratio more than the state average

SI No.	Bank	Credit	Deposit	CD Ratio
1	BANK OF MAHARASHTRA	681900	55350	1231.98%
2	JAMMU & KASHMIR BANK	11273	2164	521.03%
3	UCO BANK	455186	168549	270.06%
4	IDFC FIRST Bank	261093	149313	174.86%
5	PUNJAB & SIND BANK	45254	28431	159.17%
6	YES BANK	549011	398465	137.78%
7	CITY UNION BANK	88950	74510	119.38%
8	BANK OF BARODA	1887550	1639355	115.14%
9	CENTRAL BANK OF INDIA	645625	609211	105.98%
10	CANARA BANK	6402016	6082683	105.25%
11	INDUS IND BANK	1029116	992086	103.73%
12	R R B - KERALA GRAMIN BANK	2210198	2197055	100.60%
13	IDBI BANK	606067	607879	99.70%
14	KARNATAKA BANK	92718	93570	99.09%
15	KOTAK MAHINDRA BANK	291349	301490	96.64%

16	AXIS BANK	1935140	2013465	96.11%
17	UNION BANK OF INDIA	2591875	2703438	95.87%
18	BANK OF INDIA	568419	597254	95.17%
19	HDFC BANK	3269952	3563733	91.76%
20	INDIAN BANK	1097714	1234893	88.89%
21	PUNJAB NATIONAL BANK	949299	1073249	88.45%
22	ICICI BANK	1769268	2230772	79.31%
23	T.N.MERCANTILE BANK	65509	88535	73.99%
24	KARUR VYSYA BANK	132888	182760	72.71%

List of banks having CD ratio less than the state average

SI No.	Bank	Credit	Deposit	CD Ratio
1	DHANLAXMI BANK	545637	1000218	54.55%
2	STATE BANK OF INDIA	11218279	21008603	53.40%
3	ESAF	663906	1253144	52.98%
4	INDIAN OVERSEAS BANK	703681	1339949	52.52%
5	LAKSHMI VILAS BANK	21539	41658	51.71%
6	SOUTH INDIAN BANK	2733447	5853044	46.70%
7	FEDERAL BANK	5610620	12988352	43.20%
8	CATHOLIC SYRIAN BANK	551811	1337337	41.26%
9	BANDHAN BANK	127210	392983	32.37%
10	Ujjivan Small Finance Bank	45017	159190	28.28%
11	RBL Bank	10619	79344	13.38%

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.

CD Ratio of the Kerala State stood at 68.75%.

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

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

For providing training to BPL candidates, State Rural Livelihood Mission (SRLM) is providing reimbursement of training expenses through Kudumbashree Mission of Kerala State Government, which acts as State Rural Livelihood Mission Office. The claim submitted for the financial year 2015-16 and 2016-17, is yet to be received. The details of pending claims are given below.

RSETI - Pending reimbursement of training expenses										
								(Amt.in Lacs)		
Year	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	Total
Sponsor Bank										
IOB (Trivandrum)					7.50	8.99	10.41	4.41	10.85	42.15
Syndicate (Kollam)					6.71	4.82	10.47	2.80	11.20	36.00
SBI (Pathanamthitta)					6.23	7.74	10.86	3.21	13.04	41.08
SBI (Alappuzha)					6.33	9.56	10.30	2.44	10.68	39.31
SBI (Kottayam)					7.28	7.47	7.02	2.65	9.15	33.57
UBI (Idukki)					4.27	6.22	4.73	1.10	4.51	20.83
UBI (Ernakulam)					7.80	6.17	4.24	1.06	9.21	28.48
Canara Bank (Thrissur)				5.97	9.50	10.33	12.45	2.74	5.34	46.33
Canara Bank (Palakkad)				1.13	7.28	9.35	24.62	3.66	8.85	54.89
Canara Bank (Malappuam)	0.76	1.07	2.29	1.02	3.10	5.76	6.39	5.10	17.62	43.12
Canara Bank (Kozhikode)					7.06	8.38	5.83	2.83	8.50	32.60
SBI (Wayanad)					7.02	8.42	8.36	2.30	13.79	39.89
RUDSET (Kannur)					6.32	6.34	9.83	0.94	38.20	61.62
Andhra Bank (Kasaragode)					6.46	10.37	11.97	3.54	11.77	44.11
Grand Total	0.76	1.07	2.29	8.13	92.85	109.93	137.47	38.78	172.72	563.99

Action Taken

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

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

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

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

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

A first stage of release of Rs1.6Cr has been received vide Order No.7683/M Skill/2013/KSHO dated 06.05.2019 . Remaining portion is expected to be credited shortly.

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

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

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

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

National Centre for Excellence of RSETIs (NACER)
(Under the aegis of MoRD, Govt. of India)

`Renukaleela', No.1210, 1st Floor,
80 Feet Road, Chandra Layout
BENGALURU – 560 040

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

Date: 17.04.2021

To
The CEO
All SRLMs

Dear Sir/Madam,

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

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

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

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

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

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

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

Yours faithfully,


Bipul Chandra Saha
National Director for RSETIs



Copy to:

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

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

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

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

4.6. Status of Land allotment for RSETIs building

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

RSETI Thiruvananthapuram : IOB has selected Architect for construction of Buildings for RSETI.

RSETI Kollam : Land is allotted and building permit has been obtained. Architect has submitted revised estimate.

RSETI Alappuzha:

Building plan and permit approval has been obtained from Aryad Block Panchayat during March 2022. Soil investigation test has been completed to decide on suitable type of foundation for the proposed building. The Architect has been advised to submit the detailed estimate at the earliest. Selection of contractor will be completed through tender process after receipt of the detailed estimate. Construction will commence after the process.

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 :

As per the request of BDO, Kuzhalmannam we had sent a confirmation letter on 19.07.2021 stating that the land is suitable for RSETI building construction. Kuzhalmannam Block Panchayath have forwarded the land details to the Rural Development Commissionerate through Project Director, Poverty Alleviation Unit, Palakkad on 03.08.2021. The Rural Development Commissionerate processed the matter and forwarded it to the LSG Department (File number E5422810/rci/lsgd). Revenue department enquired a clearance report from District collector on 10-01-2022.

The proposal for RSETI land allotment is pending with Acts & Rules Department of Principal Directorate, LSGD, Thiruvananthapuram.

RSETI Kozhikode :

Land has been identified and survey completed but MoU to be executed.

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 four districts: Palakkad, Wayanad, Kottayam and Pathanamthitta. The same to be discussed and finalized since it is a long pending agenda.

4.7 Agenda suggested by Indian Bankers Association regarding - SVAMITVA Scheme

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

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

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

Brief Steps in the Scheme

4. Following are the Steps in the Scheme:
 - i. Brief/ broad level implementation process flow of the scheme is illustrated
 - ii. Signing of MoU between Survey of India and respective State Governments.
 - iii. Identification of villages to be surveyed during Pilot Phase.

- iv. Sensitisation of GPs/villages iv. Demarcation of abadi area and chunna marking of rural properties
- v. Large scale mapping of rural abadi area using unmanned aerial vehicles/drones.
- vi. Creation of maps.
- vii. Ground verification of maps by drone survey teams viii. Correction of maps – post ground verification
- viii. Inquiry Process/ Objection process – Conflict/dispute resolution x. Generation of final Property Cards/ Title deed or “SampattiPatrak”.
- ix. Availability of the Property Cards on digital platform/ hard copies.

Objective of the Scheme

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

Scheme Achievements

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

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

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

9. Pilot phase of the Scheme during the financial year 2020-21 covered about 40 thousand villages in the States of Maharashtra, Karnataka, Haryana, Uttar Pradesh, Uttarakhand and Madhya Pradesh, Andhra Pradesh, Punjab & Rajasthan States have

generated Property cards under State Revenue/ Panchayati Raj Rules/ Acts. States have different formats and nomenclature for the Property Cards viz. 'Title deed' in Haryana, 'Rural Property Ownership Record (RPOR)' in Karnataka, 'Adhikar Abhilekh' in Madhya Pradesh, 'Sannad' in Maharashtra, 'Gharauni' in Uttar Pradesh and 'Svomitva 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 Improved 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,

05 JUN 2023

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

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

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

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

गिरिराज सिंह
GIRIRAJ SINGH



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

-2-

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

With Regards

Yours sincerely,


(GIRIRAJ SINGH)

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

സംസ്ഥാനതല ബാങ്കേഴ്സ് സമിതി, കേരളം
(രാജ്യാലയം) (State Level Bankers' Committee, Kerala)

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

കമ്പോസർ

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 (घरेनी)



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	गुरादाबाद	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))	
			4.1 Type (श्रेणी)	4.2 Sub Type (उप श्रेणी)	No of Sides (भुजाओं की संख्या)	Lengths of Sides (भुजाओं की लंबाई)	
133	67		निजी/व्यक्तिगत/पारिवारिक भवन एवं भूमियां-श्रेणी-6	पक्का मकान	161.23	4	4.23,31.7,31.22,4.61
8. Bounded by –East (पूर्व चौहद्दी) सड़क		9. Bounded by –West (पश्चिम चौहद्दी) बुन्दे साल		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		बृज लाल		नि० ग्राम		1/3	1/2020 : 2020-09-01 00:00:00
17.Remark (अभिव्यक्ति)		-					
Assistant Record Officer (सहायक अभिलेख अधिकारी)							
18.Printed Date (मुद्रित तिथि)	19.Printing id (मुद्रित आईडी)	20.Service Charge (सेवा प्रभार)	21.Place of Issue (जारी करने का स्थान)	22.QR Code (क्यूआर कोड)	Digital Signature (डिजिटल सिग्नेचर)		

2. Svamitva Abhilekh (Uttarakhand)

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

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

मूल कसरा संख्या	स्वामी संख्या	स्वामी की पुनिक आई डी सी	संविधायक का नाम, पित, माता/पति/पत्नी का नाम और विद्यमान स्थान	संविधि की बेगी	संविधि की उप-बेगी	क्षेत्र का क्षेत्रफल			संविधायक का अन्य विवरण		
						निर्मित वर्ग मी०	कुल वर्ग मी०	कुल वर्ग मी०			
नोट: 6.2 - स्वत, तडके, देहरे, भवन और ऐसी दुसरी भूमिगत जो अक्षयक उपजोको के त्तिये काम में लाई जायी है।											
885	09901	944447000000101	राम सिंह / गुमान सिंह / राम न्यागढ़ कणहारखु सुबहल सिंह / मेहलख सिंह / राम नालगढ़ कणहारखु	निर्ही	अवधीय	1.8700	1.0000	2.0	1/2 1/2		
नजरी 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	श्याम सिंह का मकान	सिक्की फिरोज की गहन	राधेश्याम की गंधाला	रुन पवनमत की जमीन	st	नामांतरण संख्या	नामांतरण तिथि	18A	04	001	
जारी करने का स्थान			क्यू आर कोड		जारीकर्ता के डिजिटल सिग्नेचर				अभ्युक्ति		
P						08		04		00	
मूल अभिलेखी सलील, जहाँगीर, कणहारखु, पौड़ी दिनांक 14 अक्टूबर, 2020											
6 नए संविधि अभिलेखी अभिलेख प्रपत्र केस को लोड है। आवादी अभिलेख प्रपत्र (उत्तराखण्ड)											

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 भाड्याचा 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 शोरा					
दिनांक	व्यवहार	खंड क्रमांक	नवीन धारक(एच) पट्टेदार (एल) किंवा भार (इ)	साक्षकांन	

4. Adhikar Abilekh (Madhya Pradesh)

अधिकार अभिलेख

प्ररूप- तीन

(नियम 6 देखिए)

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


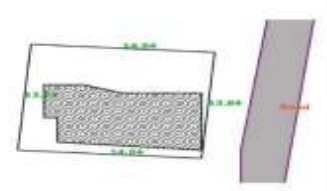
ग्राम/नगर... देवरी कला.. पटवारी हल्का क्रमांक/सेक्टर क्रमांक... 49..तहसील...शहपुरा...जिला.. डिंडोरी

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

5. RPOR (Karnataka)

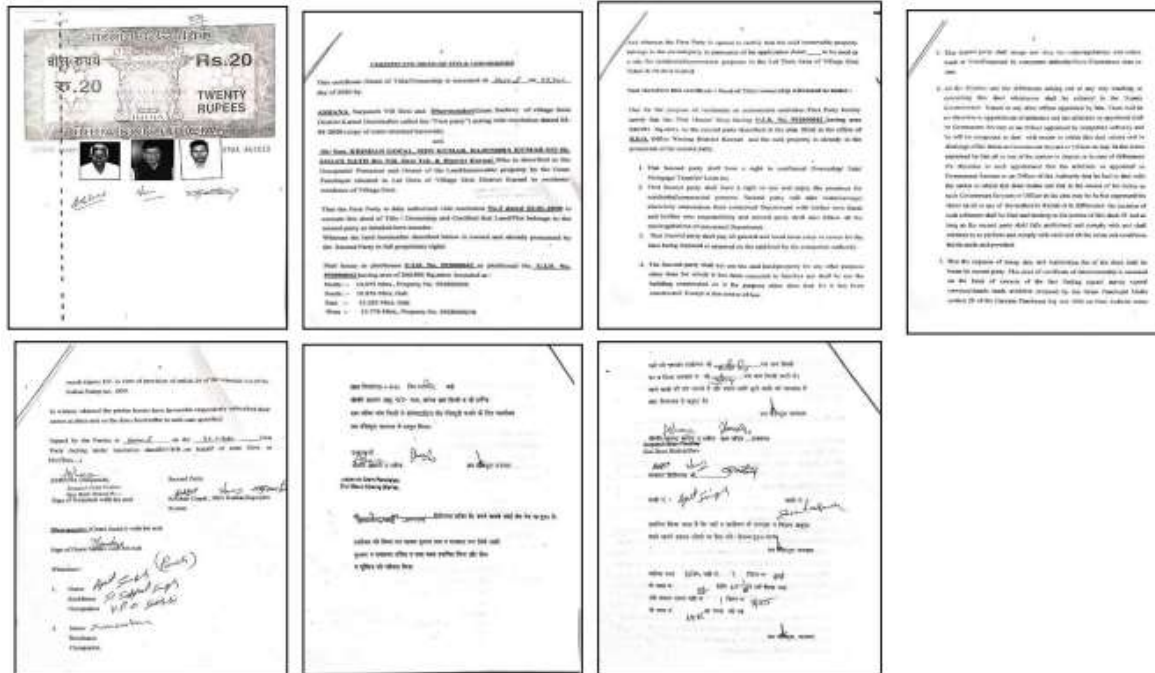
9/3/2020

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

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ಜಿಲ್ಲೆ : ರಾಯಚೂರು	ತಾಲ್ಲೂಕು: ರಾಯಚೂರು	ಗ್ರಾಮ M G Palya	ಮಹಡಿ Seebakatte
1. ಸ್ಥಳೀಯ ಸಂಖ್ಯೆ ಗ್ರಾಮದ ಸ್ಥಳೀಯ ಸಂಖ್ಯೆ 19	2. ಸ್ಥಳೀಯ ವಿವರಣೆ (ಚ.ಮೀ) ಸ್ಥಳೀಯ ಐಡಿ (ಪಂಚಾಯತಿ ವ್ಯವಸ್ಥೆ) 152900400901800190	3. ಖಗೋಳಶಾಸ್ತ್ರೀಯ ಸ್ಥಳೀಯ ವಿವರ ನಿರೀಕ್ಷಣೆ 183.42	4. ಖಗೋಳಶಾಸ್ತ್ರೀಯ ಸ್ಥಳೀಯ ವಿವರ ಶಬ್ದದ 80.28
4. ಸರ್ಕಾರಿ ವಸತಿ ಖಾಸಗಿ ಅಧಿಧಾರಿ ಭೂಮಿ ಸಂಪನ್ಮೂಲ ಅಧಿಧಾರಿ	5. ಸರ್ಕಾರಿ ವಸತಿ ಖಾಸಗಿ ಅಧಿಧಾರಿ ಭೂಮಿ ಸಂಪನ್ಮೂಲ ಅಧಿಧಾರಿ	6. ಸ್ಥಳೀಯ ಅಧಿಧಾರಿ ಖಾಸಗಿ	7. ಸ್ಥಳೀಯ ಅಧಿಧಾರಿ ಖಾಸಗಿ
8. ಸ್ಥಳೀಯ ನಕ್ಷೆ		9. ಸ್ಥಳೀಯ ವಿವರ ನಕ್ಷೆ	
			
10. ಮಾರಿಕಲ್ಪದ ವಿವರ ಮಾರಿಕಲ್ಪದ ಹೆಸರು ಲರಿತಮ್ಮಕೋಟೆ ವೆಂಕಟಪ್ಪ	ಸಂಬಂಧ ಕೋಟೆ/ದಿನಾಂಕ ಸಂಬಂಧ ಕೋಟೆ/ದಿನಾಂಕ	ತಂದೆ/ತಾಯಿ/ಗ್ರಾಹಕರ ಹೆಸರು ತಂದೆ/ತಾಯಿ/ಗ್ರಾಹಕರ ಹೆಸರು	ಗುರುತಿಸಿದ ಟೀಕೆ ತರಹ ಮತ್ತು ಸಂಖ್ಯೆ ಗುರುತಿಸಿದ ಟೀಕೆ ತರಹ ಮತ್ತು ಸಂಖ್ಯೆ
11. ಸ್ವಾಧೀನದಾರರ ಹೆಸರು 12. ಇತರ ಹಕ್ಕುಗಳು 13. ಮೂಲಾಧಾರಗಳು 14. ಟಿಪ್ಪಣಿ	ಸ್ವಂತ	ಬಾಡಿಗೆ / ಸ್ವಾಧೀನದಾರರ ಹೆಸರು ಬಾಡಿಗೆ / ಸ್ವಾಧೀನದಾರರ ಹೆಸರು	ಲರಿತಮ್ಮಕೋಟೆ ವೆಂಕಟಪ್ಪ

ಮುದ್ರಿಸಿದ ದಿನಾಂಕ: 03-09-2020
This is computer generated and does not require seal and signature

6. Title Deed (Haryana)



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

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

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

To
 The SLBC/UTLBC Convener of all States and UTs

Madam/ Sir,

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

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

2. The DFPD, with the objective of improving the financial viability of Fair Price Shops(FPSs) and to diversify their income avenues, has taken various initiatives to deliver additional citizen-centric services through these FPSs including engaging them as banking/business correspondent (BC) through India Post Payments Bank (IPPB) and tie-ups with Common Services Centres (CSC-SPV), among others.

3. Since FPS dealers have poor digital literacy, lack of confidence and entrepreneurship skills to start and manage a new business and also lack the requisite knowledge of the availability of credit facilities, the DFPD is planning to conduct awareness workshops/ training programs for FPS dealers through the existing Financial Literacy Centres (FLCS) and Rural Self Employment Training Institutes (RSETI) across the country.

4. In view of above, SLBCs are requested to consider suitable inclusions in agenda relating to the above activities in the meetings at appropriate forum(s) for the purpose of monitoring and coordination.

Yours faithfully,



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

Encl: as above

Letter from Department of food and public distribution



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

Dated: 3rd March, 2023

Dear Sir,

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

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

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

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

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

..contd..2/-

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

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

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

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

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

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

As an extension to DDE, in close consultation with Indian Bankers' Association, tamper-free electronic Bank Guarantees (eBG) are issued by Banks on this platform. It is a substitute for paper-based Bank Guarantee, which can be digitally stamped, e-Signed, shared and retrieved digitally compared with the time consuming paper based process. The Central Vigilance Commissioner has expressed support for the platform. Use of eBG by Banks will address many of the concerns and enable better monitoring with triggers for renewal, less risk of forgery, fast procurement cycle, quick way of invocation of eBG in case of necessary. Leading Banks like SBI, Canara Bank, IOB, ICICI & HDFC Banks have commenced issue of eBG while others are in the process of integration. The Department of Expenditure Ministry of Finance,

Govt of India vide OM No. F1/3/2022-PPD dated 05.08.2022 has amended the General Financial Rules (GFR) 2017 by including e-BG. Other Central Govt departments and State Governments are also accepting the eBG.

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

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

Meeting will discuss:

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

4.10 Agenda Suggested by RBI – Adoption of Fintech

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

5. FRESH ISSUES

5.1 Fresh issues in Primary Sector

5.1.1 Agenda suggested by SLBC – PRS (Informative Agenda)

Consortium has been formed with State Bank of India, Canara Bank and Federal Bank to lend to SupplyCo for its paddy procurement process. During the previous financial year SupplyCo requested the consortium member banks to issue PRS loans in the name of the farmers over and above limit and it was agreed by the banks to lend this limit in ratio 40:40:20 (State Bank of India: Canara Bank: Federal Bank). Two tranches of loans were given to the farmers one with a limit of 700 Cr and another with 400 Cr limit. The second 400 Cr limit is still being distributed to the farmers of the state.

The same is put as an agenda in association with the discussions in the Consortium meeting and the Directors of State Bank of India has advised to obtain the acceptance of PRS loan scheme in SLBC meeting.

Steering committee advised to pursue the agenda item.

5.1.2 Agenda suggested by SLBC - Crop Insurance Cut off Dates



GOVERNMENT OF KERALA

Abstract

Agriculture Department – Implementation of Restructured Weather Based Crop Insurance Scheme(RWBCIS) in the State- Notification of Crops and Area for Kharif 2023,24, 25 and Rabi I & II 2023-24, 2024-25, 2025-26 and Notification of Agriculture Insurance Company of India Ltd (AICIL) as implementing Agency for the scheme-Sanctioned - Orders issued.

AGRICULTURE (AGRI) DEPARTMENT

G.O.(Rt)No.854/2023/AGRI

Dated,Thiruvananthapuram, 25-08-2023

Read 1. Minutes of the Meeting of SLCCCI held on 11/04/2023

2. Letter No. ADFW/4846/2023-TR2 dated 14/08/2023 and 21/08/2023 of the Director of Agriculture Development and Farmers Welfare Department, Thiruvananthapuram

ORDER

The State Level Co-ordination Committee on Crop Insurance (SLCCCI) in its meeting held on 11/04/2023 decided to notify Restructured Weather Based Crop Insurance Scheme(RWBCIS) in all 14 districts in the State as per Revised Operational Guidelines of Government of India for Kharif 2023,24, 25 and Rabi I & II 2023-24, 2024-25, 2025-26

2. Accordingly Government are pleased to accord sanction for Notification of Crops and Area for Kharif 2023,24, 25 and Rabi I & II 2023-24, 2024-25, 2025-26 seasons in Kerala under Restructured Weather Based Crop Insurance Scheme(RWBCIS) as detailed below.

I. Notification of Crops and Areas under Restructured Weather Based Crop Insurance Scheme (RWBCIS)

a. District-wise Crops under RWBCIS in Annexure WB-K-I for Kharif 2023, 2024, 2025 Seasons and in Annexure WB-R-I for Rabi 2023-24, 2024-25, 2025-26 Seasons are approved for Notification.

b. District-wise list of Reference Unit Area (RUA's), their respective Reference Weather Stations (RWS's) and Back up Weather Stations (BWS's) for all crops under RWBCIS for both Kharif 2023, 2024, 2025 Seasons and Rabi 2023-24, 2024-25, 2025-26 Seasons as per Annexure WB-KR-I is approved for Notification.

c. Crop-wise Weather Risks/Perils Covered, their Risk Periods & Cut-off dates for coverage notified is as per Annexure WB-K-II and Annexure WB- K-III for Kharif 2023 and Kharif 2024, 2025 Seasons and Annexure WB-R- II for Rabi 2023-24, 2024-25, 2025-

26 Seasons is approved for Notification.

d. Crop-wise, District-wise Sum Insured limits, Total Premium, Total Premium Subsidy and Farmers Net Premium in Annexure WB-K-IV for Kharif 2023, 2024, 2025 Seasons and Annexure WB-R-III for Rabi 2023-24, 2024-25, 2025-26 Season are approved for Notification.

e. The Term sheets for Crops notified under RWBCIS Kharif 2023 and Kharif 2024, 2025 Season in Annexure WB-K-V (1 to 30) and Annexure WB-K-VI (1 to 30) and Rabi 2023-24, 2024-25, 2025-26 Annexure WB-R- IV (1 to 44) are approved for Notification.

f. Details of Seasonality discipline and various Cut-off dates in Annexure WB-K-VII for Kharif 2023, 2024, 2025 Seasons and in Annexure WB-R-V for Rabi 2023-24, 2024-25, 2025-26 Seasons are approved for Notification.

g. Details of applicable claim conditions (General/End of Season Claims and Localised Calamity Claims) as per Annexure WB-KR-II for both Kharif 2023, 2024, 2025 Seasons & Rabi 2023-24, 2024-25, 2025-26 Seasons under RWBCIS are approved for Notification.

3. Further the Claim settlement under RWBCIS except for Localised Calamities (Landslide, Inundation & Heavy Wind Damage) will be solely based on the weather data recorded during the insurance period for the notified crops from the notified reference weather stations (RWS) and the respective Notified Term Sheet of the crop concerned and not on the basis of crop cutting experiments (CCE) or yield estimations or on any other data like declaration of area as affected by flood/drought or any other calamity or action by any other Department/Agency/Authority.

4. As per the Revamped Operational Guidelines of the relevant Scheme and based on the recommendation of the SLCCCI meeting held on 11/04/2023, Government are pleased to accord approval for notification of Agriculture Insurance Company of India as the implementing agency for RWBCIS scheme in Kerala for Kharif 2023, 2024, 2025 and Rabi I & II 2023-24, 2024-25, 2025-26 Seasons. The Implementing Agency viz the Agriculture Insurance Company of India Ltd. (AICIL) will intimate the detailed Notification Instructions and Guidelines on implementation of the scheme to all Nodal Bank and Agencies concerned.

5. As per the directions of Ministry of Agriculture & Farmers Welfare Department,

Government of India, regarding accessing weather data (as per WINDS Framework, vide Government of India letter dated 30/06/2023), the payment to the weather data provider would be made from the FIAT Fund and accordingly the cost for renting weather data will be in a sharing pattern between Government of India and the State Government, on the data renting price discovered in previous tender cycle. The existing arrangements of the State with the weather data service providers shall be continued till December 2023, or till finalization of WINDS manual, whichever is earlier. The Weather Data provider needs to integrate their network with WINDS portal at the earliest. Further as there is need of installation of new AWS in Alappuzha and Pathanamthitta districts of Kerala, the implementing Insurance Company "Agriculture Insurance Company of India Ltd.", should co-ordinate with the existing major service provider and Agriculture Dept. to install the required number of AWS/ RWS in the identified locations.

6. Sanction is accorded to the Director of Agriculture and Farmers Welfare Department, Government of Kerala to issue the above said notification and arrange to publish the same in the extraordinary Gazette of Kerala and totake other further necessary action in the matter.

(By order of the Governor)
LETHAKUMARI M B ADDITIONAL
SECRETARY

Email received from AIC:

The State Level Co-ordination Committee on Crop Insurance (SLCCCI) in its meeting held on 11-04-2023 had notified Crops & Areas under Restructured Weather Based Crop Insurance Scheme (RWBCIS) for seasons from **Kharif 2023 till Rabi 2025-26**. The State Government Notification in this regard had been issued on 25.08.2023 (G.O.(Rt) No. 854 /2023/Agri, Copy Attached). Agriculture Insurance Company of India (AIC) is the designated Agency for the Implementation of RWBCIS. The present notification in general has an inclusion of several new crops like Coconut, Rubber, Coffee, Tea, Yam, Colocasia, Green Peas, Clove, Betel vine, Tobacco etc..However the individual crops notified varies based on Season and Districts.

The agricultural seasons notified under RWBCIS in Kerala are Kharif, Rabi-I & Rabi-II. The ongoing season is Rabi-I 2023-2024 wherein Paddy, Vegetables & Millets are notified. The details of crops notified, notified areas, sum insured, and premium rates are available in National Crop Insurance Portal's (NCIP) website www.pmfby.gov.in. The Cut Off Date for debiting premium from farmers account for Rabi-I 2023 season as per the above said GO is 30-09-2023.

“Accordingly, we request SLBC to issue compliance instructions to the Controlling Offices of Banks and the Branches under their jurisdiction to ensure full coverage of all eligible Loanee Farmers under RWBCIS within prescribed Cut Off Dates as mentioned below”.

Further for the ready reference of Bankers, the following points pertaining to Loanee farmer coverage are furnished below.

ACTIVITY	CUT-OFF DATE
<ul style="list-style-type: none"> • Debiting Premium from Farmer’s Account 	<p>30- 09-2023</p>
<ul style="list-style-type: none"> • Premium Remittance by Commercial Banks RRBs/ PACS/ DCBs 	<p>15-10-2023</p>
<ul style="list-style-type: none"> • Entry of coverage details by Commercial Banks/ RRBs/ PACS/ DCBs in Government of India, National Crop Insurance Portal (NCIP) for Loanee and non-Loanee Farmers (www.pmfby.gov.in) 	<p>15-10-2023</p>

- The remittance of Premium of loanee/ non-Loanee farmers debited/ collected by the Bank Branches/ PACS/ DCBs shall be effected ONLY by means of Payment Gateway in National Crop Insurance (NCIP) portal within the prescribed Cut-Off dates as mentioned above.
- The Bank Branches/ PACs/ DCBs shall enter all individual farmer-wise coverage details on Crop Insurance Portal (www.pmfby.gov.in) of Ministry of Agriculture and Farmers Welfare within the prescribed Cut-Off date as furnished above.
- Further, only successful entries made by Banks on GoI portal should be considered as valid crop insurance and accordingly farmers will be eligible for premium subsidy.
- Accuracy of entry in NCIP especially, name of the crop, notified area wherein the crop cultivated should be ensured by the banker.
- All the loans sanctioned/ renewed for which the cultivation commences after September 2023 and ends by December 2023 shall be covered by the concerned Banks.
- The controlling Banks shall ensure the issue of necessary instructions/ circulars to all the Bank branches in this regard. Kindly ensure compliance within Cut-Off dates.

5.2 FRESH ISSUES IN SECONDARY SECTOR

5.2.1 Agenda Suggested By SLBC: PM Vishwakarma Yojana

PM Vishwakarma Yojana offers easy access to collateral free credit of up to Rs 3 lakhs at an interest rate of 5% p.a. for 4 years. This is a central sector scheme launched by MoMSME (Ministry of Micro, Small and Medium Enterprises), which offers services like market linkage support, skill training, incentive for digital transactions to artisans and craftspeople engaged in specified trades. After successful verification and approval process, the applicants will be registered under the PM Vishwakarma scheme as Vishwakarmas.

PM Vishwakarma Yojana Highlights	
Interest Rate	5% p.a.
Loan Amount	Up to Rs 3 lakh
Loan Tenure	4 years
Benefits	Skill upgradation, toolkit incentive, credit support, marketing support, incentive for digital transactions and recognition of PM Vishwakarma Certificate and ID Card

Interest Rate of PM Vishwakarma Yojana

The interest rate of PM Vishwakarma Yojana is fixed @ 5% p.a. The interest subvention will be to an extent of 8% and paid upfront to the banks by the MoMSME.

Loan amount & Repayment Tenure of PM Vishwakarma Yojana

Tranche	Loan Amount	Repayment Tenure
1 st Tranche	Up to Rs 1 lakh	18 months
2 nd Tranche	Up to Rs 2 lakh	30 months

Borrowers should note that the first loan tranche will be sanctioned on completion of 5-7 days of their basic training provided by MSDE. The second loan tranche will be available to

skilled borrowers who have fully repaid the first tranche loan, maintained standard loan account and adopted digital transactions in their business or have taken advanced training. Moreover, the second loan tranche will not be sanctioned before 6 months after the disbursement of the first tranche loan.

PM Vishwakarma Yojana Benefits

Borrowers will get Digital ID, PM Vishwakarma Digital Certificate and PM Vishwakarma ID Card to avail the following benefits under the this scheme:

Skill Upgradation

The PM Vishwakarma Yojana scheme offers training programmes to borrowers at vocational training centres. The borrower will receive a training stipend (Rs 500/day) after the completion of 5-7 days of basic training into the Aadhaar linked bank account through DBT (Direct Benefit Transfer). Interested candidates can also apply for Advanced Training for 15 days at designated training centres. During the training period, board and lodging will be provided free of charge.

Toolkit Incentive

The scheme offers toolkit incentive of up to Rs 15,000 to the borrowers who have taken Skill Assessment under the 'Skill Upgradation'. The incentive amount is offered through e-RUPI/e-vouchers for purchase of improved tools from designated centres.

Access to Affordable Credit

The scheme offers collateral free loan to all the eligible applicants. Even individual having no credit history can avail loan under this scheme.

Marketing Support

- The borrowers will get marketing support on their preferred areas from NCM (National Committee for Marketing). The support includes creating physical and online presence for the products and services, brand building, packaging, design and development, Trade Fairs advertising, contacts to exporters, product quality, and listing products on e-commerce portals.
- The cost of the following areas will be reimbursed by the NCM
- Quality certifications
- Onboarding on e-commerce platforms
- Participation in trade fairs

Incentive for Digital Transactions

The scheme offers incentives for the promotion of UPI digital transactions. The incentive amount of Re. 1 per eligible digital transaction (up to 100 eligible transactions monthly) will be credited to the Aadhaar linked bank account of the beneficiaries through Aadhaar Payment Bridge System (APBS).

Eligibility of PM Vishwakarma Yojana

- The applicant should be an artisan or craftsman engaged in any one of the 18 specified family-based traditional trades (mentioned below) in the unorganized/informal sector, on self-employment basis
- The minimum age of an applicant should be 18 years on the date of registration
- The applicant should not have availed loans under similar central/state credit-based schemes for self-employment or business development, e.g. PM SVANidhi, PMEGP, MUDRA, in the past 5 years. However, the applicants of MUDRA and SVANidhi who have fully repaid their loan can apply for loan under PM Vishwakarma. The 5 years is calculated from the date of loan sanction.
- An applicant employed in any government service (Central/State) and his/her family members (spouse and their unmarried children) are not eligible for the scheme
- The registration and benefits of this scheme is restricted to only one member of the family

Trades covered under Vishwakarma Yojana

Wood Based

1. Carpenter (Suthar/Badhai)
2. Boat Maker

Iron/Metal Based/Stone Based

- Armourer
- Blacksmith (Lohar)
- Hammer and Tool Kit Maker
- Locksmith
- Sculptor (Moortikar, Stone Carver)
- Stone Breaker

Gold/Silver Based

- Goldsmith (Sonar)

Clay Based

- Potter (Kumhaar)

Leather Based

- Cobbler (Charmakar)/Shoemith/Footwear Artisan

Architecture/Construction Based

- Masons (Rajmistri)

Others

- Basket/Mat/Broom Maker/Coir Weaver
- Doll & Toy Maker (Traditional)
- Barber (Naai)
- Garland Maker (Malakaar)
- Washerman (Dhobi)
- Tailor (Darzi)
- Fishing Net Maker

Registration Process for availing PM Vishwakarma Yojana

Eligible applicants can register online on PM Vishwakarma registration portal (www.pmvishwakarma.gov.in) or can visit Common Service Centres (CSCs) for applications.

Fees & Charges of

No fee is charged from the applicant for the enrolment process. The entire cost of enrolment done through CSC, registration and issue of certificate or ID card is borne by the Government. Also, no prepayment penalty is charged after 6 months of loan disbursement

Documents Required for PM Vishwakarma Yojana

- Aadhaar Card
- Mobile Number
- Bank Account Details
- Ration Card (In case the applicants do not have a ration card, they will have to provide the Aadhaar number of all their family members)
- If case of the absence of a bank account, applicant will be first required to open account for which CSC will look after the handholding process.

5.2.2 Agenda suggested by Scheduled Caste Department

അണുഭാഷ - മാതൃഭാഷ
പട്ടികജാതി വികസന വകുപ്പ് ഡയറക്ടറുടെ കാര്യാലയം
മുസിയാം - നന്ദാവനം റോഡ്, നന്ദാവനം, വികാസ് അവർ പീഠ, തിരുവനന്തപുരം - 895 033
ഫോൺ : 0471 2737240, 2737227, 2737235e mail : scddplanning@gmail.com

നമ്പർ : SCDD/1831/2021-P1 (PL)

തീയതി : 21.08.2023

ഡയറക്ടർ

കൺവീനർ
ജനറൽ മാനേജർ
SLBC കേരള
കാനറാ ബാങ്ക്, തിരുവനന്തപുരം

സർ,

വിഷയം : പട്ടികജാതി വികസനം - സ്റ്റേറ്റ് ലെവൽ ബാങ്കേജ് കമ്മിറ്റി - 140-ാം-സമ്മേളനം-അജണ്ട കരിപ്പ് നൽകുന്നത്-സംബന്ധിച്ച് .

സൂചന : സർക്കാർ കത്ത് നമ്പർ SCSTDD-A3/201/2022 തീയതി :04.08.2022

സൂചനയിലേക്ക് ശ്രദ്ധ ക്ഷണിക്കുന്നു . 2023 ആഗസ്റ്റ് മൂന്നാം വരും നടത്താൻ തീരുമാനിച്ചിട്ടുള്ള സ്റ്റേറ്റ് ലെവൽ ബാങ്കേജ് കമ്മിറ്റി ,കേരളയുടെ 140-ാംസമ്മേളനത്തിന്റെ അജണ്ട കറുപ്പിൽ ഉൾപ്പെടുത്തുന്ന വകുപ്പുമായി ബന്ധപ്പെട്ട വിഷയം ചുവടെ ചേർക്കുന്നു .

PM-AJAY

പട്ടികജാതി വികസന വകുപ്പ് നടപ്പിലാക്കുന്ന കേന്ദ്രാവിഷ്കൃത പദ്ധതിയായ PM-AJAY പദ്ധതിയിൽ ഉൾപ്പെട്ട ഉപ പദ്ധതിയായ Grand-In-Aid for the Socio Economic Settlement for the SC ലെ ഒരു ഘടകമായ Income Generate പദ്ധതി പ്രകാരം പട്ടികജാതി വിഭാഗത്തിൽപ്പെട്ട വ്യക്തിക്കോ/ഗ്രൂപ്പിനോ വരുമാനദായകമായ പദ്ധതികൾ അനുവദിക്കുന്നതിന് പ്രോജക്ട് കോസ്റ്റിന്റെ 50% തുക (പരമാവധി 50000/- രൂപ) ധനസഹായം ലഭിക്കുന്നതാണ്. ഗ്രൂപ്പിന്റെ പ്രോജക്ടാണെങ്കിൽ ഗ്രൂപ്പിൽ ബന്ധപ്പെട്ട ഒരു അംഗത്തിന് പരമാവധി 50000/- രൂപ ക്രമത്തിൽ ധനസഹായം ലഭിക്കുന്ന തരത്തിലുള്ള പദ്ധതികൾ സമർപ്പിക്കാവുന്നതാണ്. എന്നാൽ ഇപ്രകാരം സമർപ്പിക്കുന്ന പദ്ധതികളുടെ ശേഷിക്കുന്ന 50% തുക ബാങ്ക് ലോൺ ആയിരിക്കണമെന്ന് പദ്ധതി മാർഗ്ഗരേഖയിൽ നിഷ്കർഷിച്ചിട്ടുണ്ട്. ആയതിനാൽ ടി പദ്ധതി പ്രകാരം ധനസഹായം ലഭിക്കുന്നതിന് ജില്ലാ തലത്തിൽ വ്യക്തിക്കോ/ഗ്രൂപ്പിനോ പ്രൊപ്പോസൽ സമർപ്പിക്കുന്ന അവസരത്തിൽ ബാങ്കുകളുടെ ഭാഗത്തു നിന്നും ബാങ്ക് ലോൺ അനുവദിക്കുന്നതിനുള്ള നിർദ്ദേശം എല്ലാ ബാങ്കുകൾക്കും നൽകുന്നതിനാവശ്യമായ നടപടി സ്വീകരിക്കണമെന്നറിയിക്കുന്നു.

വിശ്വസ്തയോടെ,


ഡയറക്ടർ

5.2.3 Agenda Suggested by State Planning Board: Loans to SC/ST



No. SPB/963/2023-PCD

State Planning Board
Pattom
Thiruvananthapuram
Dated: 08.08.2023

From

Member Secretary,
State Planning Board.

To

Divisional Manager,
SLBC.

Sir,

Sub: Suggestion regarding agenda item in SLBC-forwarding-regarding
Ref: Email from SLBC dated 29/07/2023.

Attention is invited to the reference cited, State Planning Board was requested to forward agenda items, if any, to be discussed in the 140th meeting of SLBC. As desired, the following may be included as an agenda item.

- Simplifying and expediting procedures regarding loans given to Scheduled Caste and Scheduled Tribe communities for entrepreneurship and livelihood programmes.

Yours faithfully,

Chief (i/c) Plan Coordination Division
for Member Secretary

5.3 FRESH ISSUES IN TERTIARY SECTOR

5.3.1 Agenda suggested by Information Kerala Mission



INFORMATION KERALA MISSION
(An autonomous Institution under the Local Self Government Department, Govt of Kerala)



No.1991/E4/2023/IKM

27.06.2023

To,

**The Convenor
SLBC and General Manager, Canara Bank,
Thiruvananthapuram**

Sir,

Sub- Information Kerala Mission - K-SMART Finance Module - reg
Ref- Kerala Government Order No - GO 27/2022/LSGD dated 8/02/2022

Attention is invited to the subject cited above. We are in the process of revamping the digital backbone of Local Self Government institutions in Kerala through a project named as "K SMART". As per the Government order referred above, we are re-engineering our accounting software as an "ERP" model. The objective of this system is to reduce the discrepancy in the existing system and propose a solution which will enable the reconciliation of data efficiently. Municipalities have been facing difficulties in the reconciliation process. The state Government and local bodies are facing multiple issues. In this scenario, we have decided to develop an automated reconciliation system in our software. The objective of the reconciliation system is to ensure that if a piece of accounting information is recorded in more than one place, there are no discrepancies between the different sets of records. So, we need "API"s from software of all Banks, with subtle elements depicted underneath. We would need this subject to be placed in the next SLBC meeting, and also would request SLBC to send us an invite."

Sl.NO	Date	Instrument ID	Debit	Instrument ID	Credit	Balance
1		P.Gateway.No	Amount			Amount
2				Cash ID	Amount	Amount
3		Instrument No	Amount			Amount

Yours faithfully

Dr Santhosh Babu IAS (Rtd)
Chief Mission Director & Executive Director i/c

www.ikm.gov.in

5.3.2 Agenda suggested by SLBC: Submission of Data in a time bound manner and ensuring correctness of the same.

SLBC is collecting data from member banks as per format provided by Reserve Bank of India every quarter and presenting to various central/state Government departments/Ministries including Reserve Bank of India & NABARD. We have enabled data upload/entry in our website www.slbckerala.com & provided logins to all member banks & LDMs. But unfortunately it seems like member banks are having a casual approach towards both timeline & accuracy of data submission. As a result of this delay in data submission by banks, we are finding it hard to meet the timelines set by regulatory bodies like RBI for quarterly/half yearly data.

Adding to the issue is the error in the submitted data. Banks are not ensuring data consistency & accuracy even mixing-up the figures from previous quarters with the current quarter. Most commonly noticed errors include entering figures in actuals instead of in lakhs, entering disbursement figure in outstanding column & vice-versa, leaving some/most fields blank etc. Even though previous quarter figures are shown while entering the manual data, huge differences are observed when comparing data from consequent quarters. In many cases even uploaded text files are having data inconsistency leading to further delay in compiling data.

A few banks refrain from replying to mails seeking clarification on data uploaded by them resulting in discrepancies in prepared data. Kerala Bank, eventhough they migrated to CBS, is still submitting data by email leading to undue delay & errors/omissions while submitting the data. The member banks need to ensure accuracy in submitted data while ensuring prompt submission.

5.3.3 Agenda suggested by LDM, Thiruvananthapuram – Credit Out reach program on 30.10.2023

FR-6/44/2023-Mission Office-DFS
Government of India
Ministry of Finance
Department of Financial Services

Jeevandeep Building, Parliament Street
New Delhi-110001
Dated: 25.09.2023

To,

Convenor, SLBC Kerala

Subject: Visit of Hon'ble FM to Thiruvananthapuram on 30th October,2023 to inaugurate credit outreach program -reg

Sir/Madam,

Hon'ble Finance Minister is likely to visit Thiruvananthapuram on 30.10.2023 to inaugurate credit outreach program to be organized by different banks in the district and will also be launching new schemes and projects to be undertaken by banks, NABARD & SIDBI, etc.

2. During the visit, she will participate in a Credit Outreach Programme and may also launch some new schemes and projects to be undertaken by Banks, NABARD and SIDBI. Letters has also been issued to Chief Secretary, Kerala and District Collector Thiruvananthapuram informing about the said programme.

3. In view of the above, you are requested to kindly get in touch with the above authorities for the programme and share the details of the program with this office.

Yours faithfully



(Sushil Kumar Singh)
Director (FI)

email: missionfi@nic.in

Copy to:

1. LDM, Thiruvananthapuram for information and necessary action in the matter.
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विवेक जोशी, भा.प्र.से.
सचिव
VIVEK JOSHI, IAS
Ph.D (Economics), Geneva
SECRETARY



भारत सरकार
वित्त मंत्रालय
वित्तीय सेवाएँ विभाग
Government of India
Ministry of Finance
Department of Financial Services

DO No. 6/44/2023-Mission Office

22nd September, 2023

Dear Venu,

Hon'ble Finance Minister would be visiting Thiruvananthapuram District of Kerala for the Credit Outreach Programme to be organized by Banks and other Financial Institutions in the district tentatively on 30th October, 2023. Details of the program will be shared once it is finalized.

2. To make the credit outreach program successful, Principal Secretary, Department of Agriculture, MSME, Fisheries and Animal Husbandry may be advised to mobilise their field functionaries for extending their wholehearted support and for participating in the proposed event.

3. You are also requested to advise District Collector of Thiruvananthapuram district to extend all possible support in organizing the Credit Outreach Programme in the district.

4. I am sure that with our coordinated efforts the Credit Outreach Programme will be successfully organised and we will be able to reach out maximum beneficiaries in the districts.

Warm
With regards,

Yours sincerely,

Vivek Joshi
(Vivek Joshi)

Dr. V. Venu, IAS
Chief Secretary
Government of Kerala

डॉ प्रशांत कुमार गोयल, भा.प्र.से.
संयुक्त सचिव
Dr. Parshant Kumar Goyal, IAS
JOINT SECRETARY



भारत सरकार
वित्त मंत्रालय
वित्तीय सेवाएँ विभाग
जीवन दीप भवन, तृतीय तल
१०, संसद मार्ग,
नई दिल्ली-११०००१
Government of India
Ministry of Finance
Department of Financial Services
Jeevan Deep Building, 3rd Floor,
Parliament Street, New Delhi-110 001
Tele : +91-11-23748774
E-mail : parshantk.goyal@nic.in
Website : www.financialservices.gov.in
25th September, 2023

D.O. No. 6/44/2023-Mission Office

Dear *Shri G. George ji,*

Hon'ble Finance Minister would be visiting Thiruvananthapuram district of Kerala for the Credit Outreach Programme to be organized by banks and other financial institutions in the district tentatively on 30th October, 2023. Details of the program will be shared once it is finalized.

2. During the visit, she will participate in a Credit Outreach Programme and may also launch some new schemes and projects to be undertaken by Banks, NABARD and SIDBI. This Department has advised SLBC Kerala to share the details of the program and to coordinate with your office.

3. In view of the above, you are requested to kindly instruct District level officers of various departments in the district; specially, Agriculture, MSME, Fisheries and Animal Husbandry to advise their field functionaries to participate in the event and help in making the Outreach Program a huge success.

With regards,

Yours sincerely,

(Parshant Kumar Goyal)

Shri. Geromic George, IAS
District Collector,
Thiruvananthapuram, Kerala.