

SLBC MEETING, September 2025 Agenda & Background Notes

1. Adoption of Minutes of the 146th SLBC Meeting September 2025

The minutes of State Level Bankers' committee Meeting, held on 18th August 2025 circulated vide SLBC letter no SLBC/146/Minutes/101/AJS dated 27th August 2025.

The house may adopt the said minutes.

2. Action Taken report

2. Review of Performance under Agriculture Sector

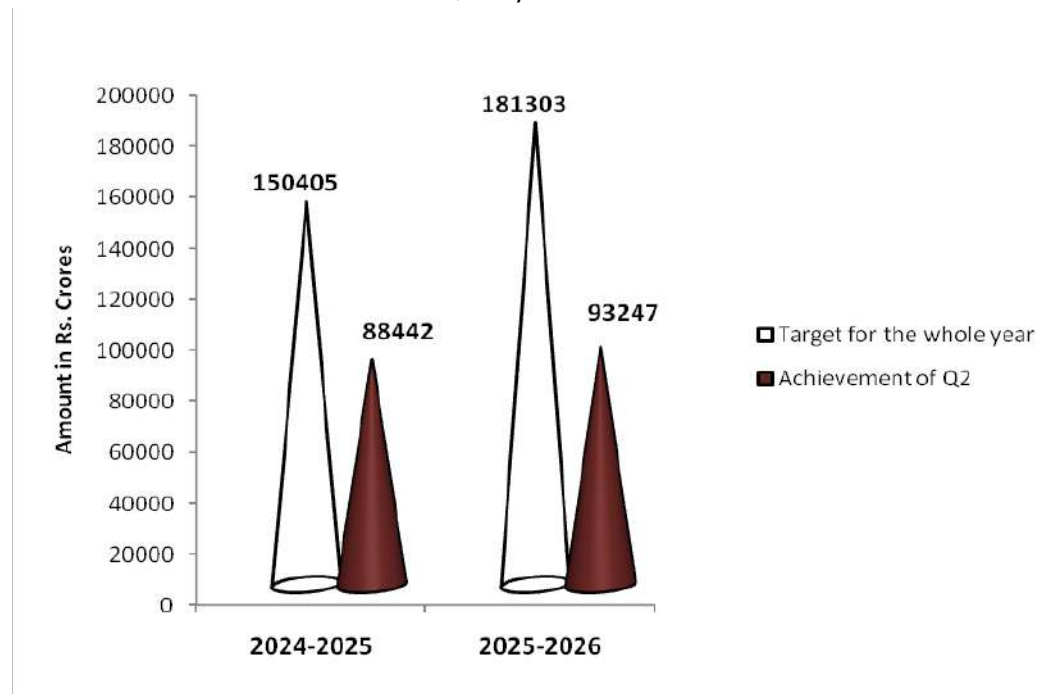
2.1 Review of performance under Annual Credit Plan 25-26.

Agriculture		
Parameter	2024-25	2025-26
Target for the whole year	150405	181303
Achievement of Q2	87862	93069
% achievement for Q2	58.41%	51.33%

Disbursement in 2024-25 : Rs. 87.862/- Crs

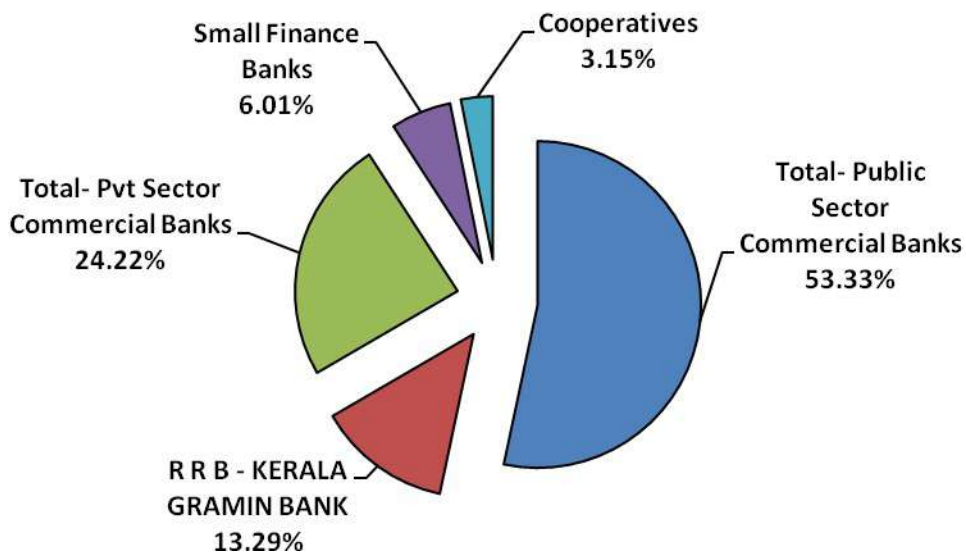
Disbursement in 2025-26: Rs. 93.069/- Crs.

Incremental Disbursement: Rs. 5,207/- Crs

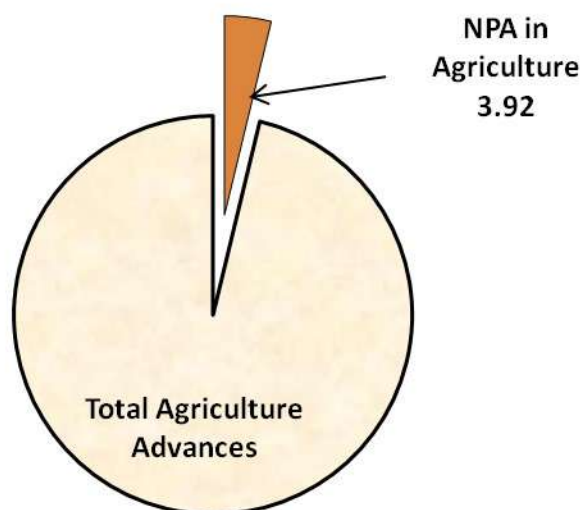


Sl. No.	District	Target for 2025-26	Achievement of Q2	% Achievement
1	MALAPPURAM	13300	7275	55%
2	WAYANAD	5450	2950	54%
3	KOLLAM	13600	7248	53%
4	KOTTAYAM	12080	6415	53%
5	KOZHIKODE	14265	7546	53%
6	TRIVANDRUM	20596	10891	53%
7	PATHANAMTHITTA	7200	3757	52%
8	KASARGODE	7900	4090	52%
9	ERNAKULAM	20694	10688	52%
10	IDUKKI	7312	3700	51%
11	ALAPPUZHA	11845	5947	50%
12	THRISSUR	17000	8415	49%
13	KANNUR	13261	6467	49%
14	PALAKKAD	16800	7858	47%
TOTAL		181303	93247	51%

Share of Agriculture Sector Disbursement



Share of Agriculture NPA



2.2 Pending Issues in Primary Sector

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

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

15	2024 March	577092	131379	22.76%	5839
16	2024 June	580372	133468	22.99%	2089
17	2024 September	598934	138354	23.10%	4886
18	2024 December	665469	155232	23.32%	16878
19	2025 March	683512	157138	22.98%	1906
20	2025 June	696577	152232	21.85%	-4906
21	2025 September	716480	157988	22.05%	5,756

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
 From
 Director of Agriculture
 To
 The Convenor,
 SLBC. Kerala

Date:05/03/2021

Sir,

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

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

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

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

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

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

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

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

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

4. In consultation with RBI, selected SLBCs and other stakeholders NABARD has developed the benchmarks/indicators for monitoring and reviewing the progress under Doubling of farmers' income by 2022.
5. SLBC is coordinating and reviewing the campaign for issuance of Kisan Credit Card to farmers for Agriculture and allied activities. After the withdrawal of Interest Subvention Scheme (ISS) and Prompt Repayment Incentive to short term crop loan other than Kisan Credit Card facility, there is an increase in number of KCC account. ***Number of Kisan Credit Card issued to farmers has decreased from 2400291 (Mar 2023) to 1665951 (Sep 2025).***

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

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

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

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

1. Farm Planning Based Development Approach:-

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

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

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

2. Increase in Crop Area and Development Approach:

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

Rice Agriculture Development Scheme:

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

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

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

Vegetable development.

The vegetable development program is being implemented in the state with the objective of achieving self-sufficiency in vegetable production and promoting safe vegetable production. The Vegetable Development Project is planned to be implemented by agencies such as Department of Agriculture, VFPC, 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 Senchai Yojana (PMKSY) 45.55% central assistance is available for dissemination of technical irrigation methods for agricultural use. To improve the living style of farmers by increasing agricultural income and providing production increase and stable income through integrated agriculture - Rail Fed Area Development Scheme- 25 to 100% Union wealth assistance is available.

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

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

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

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

കുതിർആപ്പ്

കൃഷി ഭവനങ്ങളെ സ്മാർട്ടാക്കുകയെന്ന ലക്ഷ്യത്തോടെ കൃഷി വകുപ്പ് തയ്യാറാക്കിയതാണ് 'കുതിർ' സോഫ്റ്റ്‌വെയറും മൊബൈൽ ആപ്പും. കർഷകർക്കുള്ള എല്ലാ സേവനവും ഒരുകടക്കീഴിൽ ലഭ്യമാക്കുന്ന രാജ്യത്തെ ആദ്യ സംയോജിത പോർട്ടലാണ് ഇത്. കാലാവസ്ഥാ വിവരങ്ങൾ, മണ്ണ് പരിശോധനാ സംവിധാനം, പ്ലാന്റ് ഡോക്യൂർ

സംവിധാനം, കാർഷികപദ്ധതി വിവരങ്ങൾ, വകുപ്പിന്റെ പ്രോഗ്രാമുകൾ, ഇവൻ്റുകൾ സംബന്ധിച്ച വിവരങ്ങൾ ഒന്നാംഘട്ടത്തിലും വിത്ത്, വളം തുടങ്ങിയവയുടെ ലഭ്യത, കാർഷിക യന്ത്രങ്ങളുടെയും തൊഴിലാളികളുടെയും ലഭ്യത തുടങ്ങിയവ രണ്ടാംഘട്ടത്തിലും വിള ഇൻഷുറൻസ്, വിളനാശത്തിനുള്ള നഷ്ടപരിഹാരം, കർഷകരുടെ ഉൽപ്പന്നങ്ങൾ വിപണനം നടത്താൻ സംവിധാനം തുടങ്ങിയ സേവനങ്ങൾ മൂന്നാം ഘട്ടത്തിലും ആപ്പീലിന്റെ കർഷകരിലേക്കെത്തിക്കും. കതിർ ആപ് പ്ലേ സ്റ്റോറിൽനിന്ന് ഡൗൺലോഡ് ചെയ്യാം. ചിങ്ങം ഒന്നുമുതൽ കതിർ ആപ്പിന്റെ ആദ്യഘട്ട സേവനങ്ങൾ ലഭിക്കും.

കാബ്കോഅഗ്രിപാർക്ക്

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

നവോത്ഥാൻപദ്ധതി

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

അനുഭവംപദ്ധതി

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

വെളിച്ചംപദ്ധതി

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

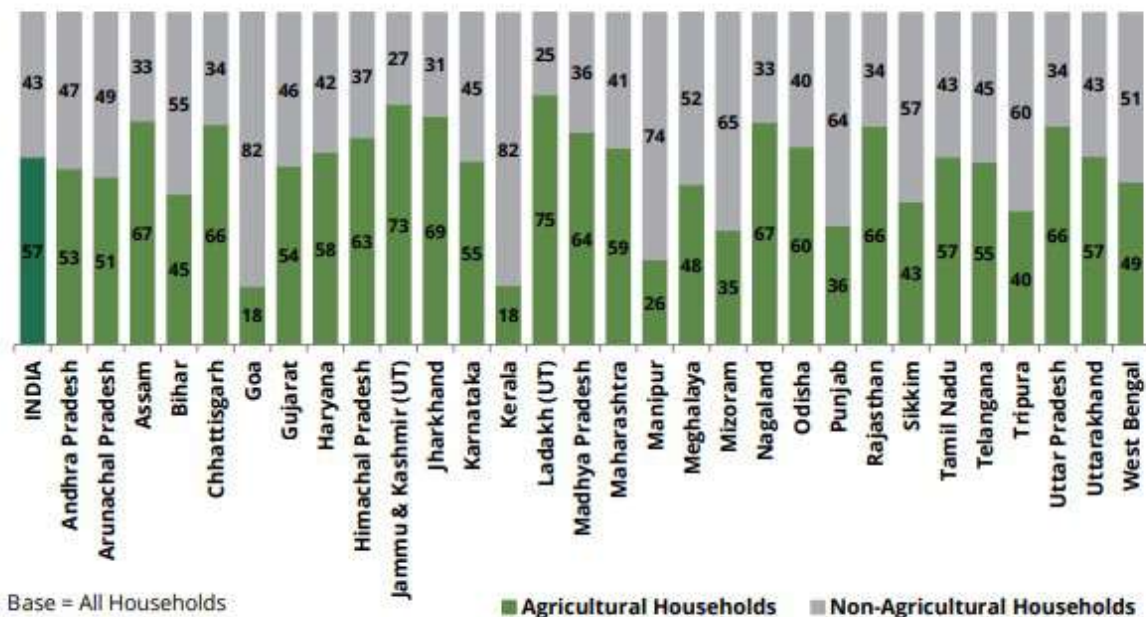
As part of doubling of the farmer's income agenda , there was a recent study conducted by NABARD in association with the same where the farmers income was analysed state wise and as per their report Kerala stands third under the average income of the farmers.

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

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

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

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



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

Income for Agricultural Households by Size Class of Land Possessed

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

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

Base = Agricultural Households

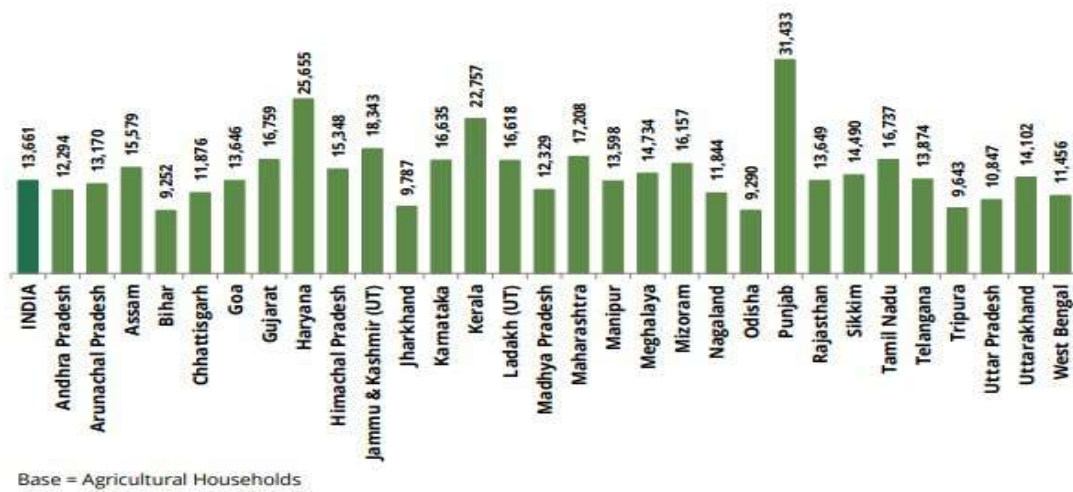
Note: Figures in parentheses are share (%) in total.

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

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

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

Figure 4.4 State-wise Average Monthly Income of Agricultural Households (₹)



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

Kerala Budget 2025 Highlight

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

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

Kerala Government to develop horticulture hub through cooperative consortium

The Kerala Government has initiated steps to consolidate funds from cooperative societies to implement new projects. A key pilot initiative under this strategy is the plan to transform Kerala into horticulture hub. Thrissur to become a key centre for essential supplies for horticulture crops. Cooperative Distribution Centres will be established in

various localities to ensure availability. A distribution network for nursery will be established at airports and seaports, encouraging cooperative societies in agri sector to handle production, networking, transportation and exports. A cooperative consortium will cultivate horticulture trees on their land or leased properties. An initiative will be set up to launch processing units to convert fruits into jams, squash, jelly.

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

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

A recent Kerala government survey reveals that social media has become the most accessible source of farming advice, reaching 355 out of 1,000 agricultural households, surpassing traditional channels like radio/TV (327), print media (213), and farming apps (146). While digital platforms gain prominence, Kerala Agricultural University remains the top source for seed advice (790 households), with input dealers leading in fertilizer guidance and KVKs/govt agencies in plant protection. The survey notes growing influence of progressive farmers, government extension services, and smartphone-based information

since 2018-19. Farmer-to-farmer knowledge transfer remains vital, while Farmer Producer Organizations (reaching 438 households) and private processors (158) are increasingly important for post-harvest and marketing advice, reflecting Kerala's blended approach to agricultural extension combining digital, institutional, and peer-learning systems.

The Kerala Krishi Hub

The Kerala Krishi Hub, an AI-based platform, which has been developed to provide farmers with comprehensive information ranging from agriculture production to market services. The system delivers technical updates directly from Central and State Agriculture Department websites, as well as Agritech companies to farmers online. Agriculture officials said the service will be fully operational by January 2026. Farmers who register through Krishi Bhavan will receive updates on their mobile phones. The AI system will provide guidance on optimal sowing times, weather updates, seed and fertilizer availability, irrigation, timely agricultural tasks, access to farming equipment, disease treatment, harvesting, benefit distribution, market trends, value additional and export opportunities.

Digital Crop Survey

Kerala's Agriculture Department is preparing for a comprehensive statewide rollout of a digital crop survey system. This initiative involves extensive training for field staff to utilize a mobile application for real-time data collection on crops, land use, and cultivation patterns. The digital survey is designed to replace manual methods, aiming to create an accurate and updated agricultural database to enhance planning, policy implementation, and support for farmers across the state

Low carbon rice farming initiative

The Indian state of Kerala is launching a low-carbon rice farming initiative to reduce methane emissions from its paddy fields. This project, a collaborative effort involving the state's agriculture department and other agencies, will be implemented in approximately 1,000 hectares of Onattukara. The core strategy involves adopting the Alternate Wetting and Drying (AWD) technique, which significantly cuts down water usage and methane gas release compared to traditional continuous flooding methods. This initiative aims to make rice cultivation more climate-friendly while also aiming to improve the income of farmers involved in the project.

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

KCC number wise

Quarter wise	Number of KCC	Variation	% Growth
March 2023	2400291	-	-
June 2023	2108606	- 291685	-12.15%

September 2023	2011248	-97,358	-4.61%
December 2023	2198265	1,87,017	9.29%
March 2024	1956718	-2,41,547	-10.98%
June 2024	1812580	-1,44,138	-7.95%
September 2024	1755286	-57294	-3.16%
December 2024	1762172	6886	3.92%
March 2025	1760515	-1657	-0.09%
June 2025	1663682	-96,833	-5.50%
September 2025	1608420	-55262	-3.32%

Name of the Bank	Jun	Sept	Variation
Bank of Baroda	45810	25855	-19955
Bank of India	19988	20062	74
Bank of Maharashtra	3541	3184	-357
Canara Bank	204728	209296	4568
Central Bank of India	5362	5225	-137
Indian Bank	37445	35153	-2292
Indian Overseas Bank	77923	90925	13002
Punjab and Sind Bank	0	0	0
Punjab National Bank	20543	19543	-1000
State Bank of India	102320	102470	150
UCO Bank	6634	4750	-1884
Union Bank of India	118043	108365	-9678
Kerala Gramin Bank	560600	565191	4591
Axis Bank	747	707	-40
Bandhan Bank	0	0	0
Catholic Syrian Bank	11	745	734
City Union Bank	3	3	0
Dhan Laxmi Bank	913	919	6
Federal Bank Ltd.	142491	145074	2583
HDFC Bank	129091	112146	-16945
ICICI Bank	2071	2183	112
IDBI Bank	33117	29930	-3187
IDFC First Bank	0	0	0
Indus ind Bank Limited	705	431	-274
Jammu and Kashmir Bank	0	0	0
Karnataka Bank Limited	2303	1580	-723
Karur Vysya Bank Ltd.	0	0	0
Kotak Mahindra Bank	0	0	0
Lakshmi Vilas Bank	0	0	0
RBL Bank	0	0	0
South Indian Bank	28427	29436	1009
Tamilnadu Mercantile Bank	2645	2844	199

Yes Bank	0	0	0
ESAF	120	127	7
Ujjivan Small Finance Bank	0	0	0
Kscb	118101	92276	-25825
Total	1663682	1608420	-55262

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

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

Action Taken:

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

b. Loan to leased land farmers

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

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

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

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

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

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

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

The same was kept in the Cabinet as a bill but same has been returned to the Department for further modifications.

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

Reserve Bank of India vide circular FIDD.CO.FSD.BC.12/05.05.010/2018-19 dated February 04, 2019, issued guidelines to all Scheduled Commercial Banks (including Small

Finance Banks and excluding Regional Rural Banks) for extension of KCC Scheme to Animal Husbandry Farmers and Fisheries, to meet their working capital requirements.

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

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

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

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

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

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

- e) Logistics and other incidental support for holding the District-level KCC Camp, will be facilitated by the Department of Animal Husbandry (DAH&D, Department of Fisheries (DoF) and District Administration.
- f) Monthly Status of the proposal will be intimated by the bank branches to LDM. The LDM will share the details with the Dist. Magistrate and Nodal Officers for communicating the status to the applicants.
- g) Pending finalization of online portal by DAHD, data on the application submitted during the Camp will be shared on a monthly basis with the and Department of Fisheries.

6. Recently A one Day National Conference on KCC Fisheries has been organized by The Ministry of Fisheries, Animal Husbandry and Dairying. In the same the performance under the KCC Fisheries of all the states were reviewed. The state as a whole has been allotted a target of 4,00,000 nos. All the banks were requested to improve the performance under the scheme as the same is being prioritized by Government of India.

Action taken

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

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

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

The details of camps conducted as follows as on 24.10.2025

Name of the District	Applications received	Applications accepted	Applications sanctioned	Pendency more than 15 days
Kozhikode	11437	11437	11437	0
Palakkad	8401	8399	7733	3
Kollam	7699	7699	7699	0
Thiruvananthapuram	8128	8128	7116	5
Wayanad	7081	7068	7051	0
Thrissur	6665	6665	6350	21
Kannur	5878	5878	5586	0
Malappuram	5395	5395	5386	0
Kasaragod	5235	5235	5226	0
Ernakulam	2556	2556	2406	0
Idukki	2025	2023	1029	4
Pathanamthitta	647	647	204	0
Kottayam	1005	1005	121	0
Alappuzha	786	785	100	2
Total	72938	72920	67444	35

Name of the District	Applications received	Applications accepted	Applications sanctioned	Pendency more than 15 days
Bank of Baroda	2064	2064	1918	4
Bank of India	2239	2239	2132	2
Bank of Maharashtra	15	15	15	0
Canara Bank	30218	30207	29230	7
Central Bank of India	223	223	121	1
Cooperative Bank	7969	7969	7749	3
IDBI Bank Ltd.	271	271	267	0
Indian Bank	873	873	795	1
Indian Overseas Bank	5540	5540	5270	0
Jammu & Kashmir Bank Ltd	0	0	0	0
Punjab & Sind Bank	0	0	0	0
Punjab National Bank	1207	1206	1090	3
State Bank of India	13106	13100	10564	9
UCO Bank	710	710	698	0
Union Bank of India	8503	8503	7595	5
Grand Total	72938	72920	67444	35

The details of camps conducted as follows as on 24.10.2025

KCC Fisheries data as on 24.10.2025				
Name of the District	No of applications received	No of applications accepted	No of applications sanctioned	Pendency more than 15 days
Alappuzha	155	153	59	3
Ernakulam	1890	1870	1709	0
Idukki	275	275	96	0
Kannur	197	197	181	0
Kasaragod	946	946	946	0
Kollam	2126	2126	2126	0
Kottayam	387	387	163	2
Kozhikode	2209	2209	2209	0
Malappuram	356	356	161	0
Palakkad	642	632	517	3
Pathanamthitta	215	199	91	0
Thiruvananthapuram	4070	4070	3031	27
Thrissur	614	614	589	5
Wayanad	300	300	300	0
Grand Total	14382	14334	12178	40

KCC Fisheries data as on 24.10.2025				
Name of the District	No of applications received	No of applications accepted	No of applications sanctioned	Pendency more than 15 days
Bank of Baroda	295	291	226	0
Bank of India	700	698	443	3
Bank of Maharashtra	3	3	3	0
Canara Bank	2866	2861	2552	3
Central Bank of India	162	161	125	4
Cooperative Bank	651	651	623	2
IDBI Bank Ltd.	3	3	3	0
Indian Bank	1507	1507	1419	1
Indian Overseas Bank	652	651	608	6
Jammu & Kashmir Bank Ltd	0	0	0	0
Punjab & Sind Bank	0	0	0	0

Punjab National Bank	303	303	287	1
State Bank of India	3714	3691	2600	20
UCO Bank	154	152	128	0
Union Bank of India	3372	3362	3161	0
Grand Total	14382	14334	12178	40

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

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



(Jitendra Asati)

Joint Director to Govt. of India

Phone No.23748706

e-mail : acsec-bkg@nic.in

Encl as above

Copy to:

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

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

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

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

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

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

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

To
All SLBCs/ UTLBCs,

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

Madam/ Sir,

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

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

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

Encl: As above

Yours faithfully



(Ratnakar Jha)
Under Secretary to the Govt. of India
Tel. No. 23748762
E-mail: acsec-bkg@nic.in

Copy to:

As per the instruction from the DFS, a meeting was called for the LDMs of the State for reduction of pendency under KCC Animal Husbandry and Fisheries. As on March 2025 the number of applications pending for more than 15 days was 2328 under Animal Husbandry and 3002 under Fisheries which was brought down to 293 and 199 respectively.

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

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

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

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

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

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

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

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

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

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

Action Taken

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

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

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

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

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

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

EMAIL/SPEED POST



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

Date: 12.03.2024

To,

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

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

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

Sir,

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

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

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

Encl : As Above

Yours faithfully,

(Dr. Anil Kumar R.),

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

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

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

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

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

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

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

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

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

The scheme covers post-harvest management projects like supply chain services including e-marketing platforms, warehouse, silos, pack-houses, assaying units, sorting & grading units, cold chain, logistics facilities, primary processing centers, ripening chambers and other viable projects for building community farming assets such as organic input production, bio stimulant production units, infrastructure for smart and precision agriculture, supply chain infrastructure for clusters of crops including exports clusters etc.

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

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

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

Benefits:

The scheme targets to provide following benefits:

- 1) Improved marketing infrastructure to allow farmers to sell directly to a larger base of consumers and hence, increase value realization for the farmers. This will improve the overall income of farmers.
- 2) With investments in logistics infrastructure, farmers will be able to sell in the market with reduced post-harvest losses and a smaller number of intermediaries. This further will make farmers independent and improve access to market.
- 3) With modern packaging and cold storage system access, farmers will be able to further decide when to sell in the market and improve realization.
- 4) Community farming assets for improved productivity and optimization of inputs will result in substantial savings to farmers.
- 5) Government will be able to direct priority sector lending in the currently unviable projects by supporting through interest subvention, incentive and credit guarantee. This will initiate the cycle of innovation and private sector investment in agriculture.
- 6) Due to improvements in post-harvest infrastructure, government will further be able to reduce national food wastage percentage thereby enable agriculture sector to become competitive with current global levels.
- 7) Central/State Government Agencies or local bodies will be able to structure viable PPP projects for attracting investment in agriculture infrastructure.
- 8) With Credit Guarantee, incentive and interest subvention lending institutions will be able to lend with a lower risk. This scheme will help to enlarge their customer base and diversification of portfolio.
- 9) Refinance facility will enable larger role for cooperative banks and RRBs.

Eligibility:

- 1) Participating lending institutions will decide criteria for selection of eligible borrower as per their own policy, keeping in mind the viability of the projects.
- 2) 24% of total grants – in – aid under the scheme should be utilized for SC/ST entrepreneurs (16% for SC and 8% for ST). Besides this, lending institutions would ensure adequate coverage of entrepreneurs belonging to women and other weaker segments of society may be provided loan on priority basis

Performance of Kerala State under AIF as on 05.11.2025

<u>Performance of AIF Scheme since inception in Nos</u>	
Number of applications under Draft	306
Applications kept pending due to pending information	766
Applications denied	90
Number of Verified applications	502
Number of Rejected application	3306
Number of applications sanctioned	4094
Out of the sanctioned applications disbursed	3624
Applications pending to be disbursed	470

<u>Performance of AIF Scheme since inception in Cr</u>	
Number of applications under Draft	105.76
Applications kept pending due to pending information	467.79
Applications denied	1005.73
Number of Verified applications (Amt)	230.54
Number of Rejected application (Amt)	1455.87
Number of applications sanctioned (Amt)	1410.38
Out of the sanctioned applications disbursed (Amt)	1180.12

Performance under AIF Scheme

AIF Loan status as on 05/11/2025			
Sl No	Institution Name	Sanctioned	Disbursed
1	STATE BANK OF INDIA	1164	987
2	Canara Bank	729	658
3	Kerala Gramin Bank	485	485
4	Bank Of Baroda	382	323
5	Union Bank of India	219	183
6	Bank Of India	212	205
7	The Federal Bank Ltd	192	189
8	Punjab National Bank	117	109
9	Indian Bank	86	69
10	UCO Bank	72	58
11	THE KERALA STATE CO-OPERATIVE BANK LTD.	68	62
12	HDFC Bank	60	57
13	IDBI BANK LTD	41	38
14	South Indian Bank	41	39
15	Indian Overseas Bank	34	27
16	Kerala State Cooperative Bank - CPC- Palakkad	20	5
17	Central Bank Of India	19	12
18	Kerala State Cooperative Bank - CPC - Thrissur	18	15
19	Axis Bank	17	13
20	Kerala State Cooperative Bank - CPC- Kannur	16	10
21	Kerala State Cooperative Bank - CPC- Kozhikode	14	6
22	Kerala State Cooperative Bank - CPC- Kasaragod	12	7
23	Kerala State Cooperative Bank -CPC - Ernakulam	12	9
24	Kerala State Cooperative Bank -CPC- Kollam (DCCB-Branch)	10	8
25	Kerala State Cooperative Bank - CPC - Wayanad	8	4
26	ESAF Small Finance Bank Limited	6	5

27	ICICI Bank	4	4
28	Karur Vysya Bank	4	4
29	Kerala State Cooperative Bank - CPC-Idukki	4	3
30	Kerala State Cooperative Bank -CPC-Alappuzha	4	3
31	Bank of Maharashtra	3	3
32	Kerala State Cooperative Bank -CPC-Pathanamathitta	3	2
33	THE MALAPPURAM DISTRICT CO-OPERATIVE BANK LTD.	3	3
34	Kotak Mahindra Bank	2	2
35	Dhanlaxmi Bank Ltd	1	0
36	Tamilnad Mercantile Bank Ltd	1	1
37	Kerala State Cooperative Bank - CPC-Kottayam	1	1
38	Bandhan Bank Ltd	0	0
39	CSB Bank Ltd	0	0
40	DCB Bank	0	0
41	IndusInd Bank	0	0
42	J&K Bank	0	0
43	Karnataka Bank	0	0
44	Punjab and Sind Bank	0	0
TOTAL		4084	3609

AIF applications pendency	
Institution Name	No of applications
STATE BANK OF INDIA	143
HDFC Bank	57
Kerala Gramin Bank	54
The Federal Bank Ltd	34
Union Bank of India	30
South Indian Bank	25
THE KERALA STATE CO-OPERATIVE BANK LTD.	25
Bank Of India	24
Canara Bank	18

Punjab National Bank	17
IDBI BANK LTD	12
Bank Of Baroda	10
Central Bank Of India	10
CSB Bank Ltd	5
Dhanlaxmi Bank Ltd	5
Indian Bank	5
DCB Bank	4
Indian Overseas Bank	4
UCO Bank	4
THE MALAPPURAM DISTRICT CO-OPERATIVE BANK LTD.	4
Axis Bank	3
ESAF Small Finance Bank Limited	3
Bandhan Bank Ltd	2
Kerala State Cooperative Bank - CPC- Kannur	2
ICICI Bank	1
Karur Vysya Bank	1
Kotak Mahindra Bank	1
Punjab and Sind Bank	1
Tamilnad Mercantile Bank Ltd	1

PMFME application pending for more than 3 months		
Sl No	Name of the Bank	No of applications
1	HDFC Bank	46
2	THE KERALA STATE CO-OPERATIVE BANK LTD.	17
3	South Indian Bank	14
4	The Federal Bank Ltd	11
5	CSB Bank Ltd	4
6	DCB Bank	4

7	IDBI BANK LTD	4
8	THE MALAPPURAM DISTRICT CO-OPERATIVE BANK LTD.	4
9	Bank Of Baroda	3
10	Dhanlaxmi Bank Ltd	3
11	ESAF Small Finance Bank Limited	3
12	Axis Bank	2
13	Bandhan Bank Ltd	2
14	Central Bank Of India	2
15	Kerala Gramin Bank	2
16	Union Bank of India	2
17	ICICI Bank	1
18	Indian Overseas Bank	1
19	Kerala State Cooperative Bank - CPC- Kannur	1
20	Kerala State Cooperative Bank - CPC- Kozhikode	1
21	Kerala State Cooperative Bank - CPC -Wayanad	1
22	Kerala State Cooperative Bank -CPC-Kollam (DCCB-Branch)	1
23	Punjab and Sind Bank	1
24	Punjab National Bank	1
25	Tamilnad Mercantile Bank Ltd	1
TOTAL		132



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 some 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 responding positively to the portal updation, as a result we are facing difficulties in evaluating the total AIF performance subject to the portal data. (Union bank of India, UCO bank, HDFC, SBI some regions only, ESAF etc)

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

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

Yours Faithfully


Shaji George

Team Lead, AIF



AGRICULTURE INFRASTRUCTURE FUND
STATE PROJECT MANAGEMENT UNIT, KERALA

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

02-11-2024

From

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

To

**Convenor
State Level Banking Committee
Kerala**

Sir,

Sub: Agriculture Infrastructure Fund-SLBC Agenda

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

Yours Faithfully,

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

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

- The current geo tagging status in Kerala -**31-10-2025**

Geo Tagging Status as on date 31-10-2025- Bank wise			
Lending Institution	Geo Tagging Completed	Pending for Geo Tagging	Total
STATE BANK OF INDIA	657	328	985
Canara Bank	528	130	658
Bank Of Baroda	184	139	323
Kerala Gramin Bank	449	34	483
Bank Of India	120	85	205
Union Bank of India	135	44	179
Punjab National Bank	63	46	109
Kerala State Cooperative Bank	120	18	138
Indian Bank	54	14	68
South Indian Bank	31	8	39
UCO Bank	48	10	58
HDFC Bank	55	2	57
Indian Overseas Bank	22	5	27
IDBI BANK LTD	37	1	38
Axis Bank	11	2	13
ESAF Small Finance Bank Limited	5	0	5
National Cooperative Development Corporation (NCDC)	1	0	1
The Federal Bank Ltd	188	0	188
Central Bank Of India	12	0	12
Bank of Maharashtra	3	0	3
Karur Vysya Bank	3	1	4
ICICI Bank	4	0	4
Kotak Mahindra Bank	2	0	2
NABKISAN Finance Ltd	1	0	1
Tamilnad Mercantile Bank Ltd	1	0	1
Grand Total	2734	867	3601

Geo Tagging Status as on date 31-10-2025			
District	Geo Tagging Completed	Pending for Geo Tagging	Total
Thiruvananthapuram	144	13	157
Kollam	175	26	201
Pathanamthitta	63	13	76
Alappuzha	175	33	208
Kottayam	136	46	182
Idukki	164	35	199
Ernakulam	238	65	303
Thrissur	228	179	407
Palakkad	271	277	548
Malappuram	383	113	496
Kozhikode	243	20	263
Wayanad	236	31	267
Kannur	188	14	202
Kasaragod	90	2	92
Grand Total	2734	867	3601

-Suggestion

Banks should advise their AIF loan borrowers to

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

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

Directorate of Agriculture Development and Farmers' Welfare

Vikas Bhavan, Thiruvananthapuram – 695033

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

No:ADFW/1077/2022-TP4

Date:04/03/2022

From

Director of Agriculture

To

The Convenor
SLBC , Kerala

Sir,

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

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

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

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

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

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

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

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

Yours faithfully,


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

ADDL. DA(PLG) AGRIDIR (I/C)
Department of Agriculture
Ministry of Agriculture

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: eru.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



ADDITIONAL DIRECTOR OF AGRICULTURE(EXT)

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

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

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

Total Number of ineligible beneficiaries: 63819.

Total number of ineligible refunded so far: 28546

Total amount refunded so far: 17.13 Cr

2.2.7. Agenda Suggested by NABARD

NABARD
Kerala Regional Office

Agenda points from NABARD for discussion in 147th meeting of SLBC, Kerala

I. Credit flow to agriculture

- Since investment in agriculture is crucial for ensuring food security, banks may focus their attention on improving the lending towards agricultural activities.
- Various GOI schemes can be leveraged for stepping up Agricultural Term Lending.
- a) **ACABC scheme:**
 - Directorate of Extension, DoA&FW, GoI has communicated the continuation of ACABC scheme during 2025-26 also. A credit linked capital subsidy of upto 36% or 44% of the project cost (whichever applicable) is available for eligible projects sanctioned during the financial year.
 - GoI vide their letter dated 13th May 2025 has revised the guidelines on ACABC scheme. Banks are requested to ensure that One Bank Branch – One Agri-clinic is financed. The progress have to be reported to NABARD RO on monthly basis
- b) **AIF:** Under AIF, interest subvention of 3% is available for loans upto Rs.2.00 crore for eligible investment activities.
- c) **Special Refinance Scheme:** Concessional refinance is available for KGB and KStCB under Special Refinance Scheme for
 - i. AIF
 - ii. NRLM
 - iii. PMFPE*
 - iv. Aspirational Districts and Districts with low Priority Sector Lending (PSL)
 - v. Rural Home Loans bundled with Solar Roof Top (SRT)
 - vi. Installation of Solar Rooftop Systems for Residential Sector#

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

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

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

Govt of India has communicated that the allocated budget under Agriculture Marketing Infrastructure (AMI) Sub Scheme of ISAM, has been fully utilized. Accordingly, it has been decided by Directorate of Marketing and Inspection, Govt of India that the implementation of AMI Sub Scheme of ISAM is kept in abeyance with immediate effect from 10.06.2025. Further, it was informed that the no new sanction may be made until fresh budgetary allocations are

communicated by the competent authority. The ENSURE portal has been disabled temporarily for submission of new AMI claims and the pending claims at all levels may be kept in abeyance till further orders from DMI, GoI.

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

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

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

Opening of NCIP Portal for Challan Generation, Reconciliation, and Left-Out Data Entry for Kharif 2025 under PMFBY/RWBCIS:

The PMFBY, DA&F, GoI vide its letter dated 29 September 2025 has issued a directive regarding the reopening of the NCIP portal for the Kharif 2025 season under the PMFBY/RWBCIS schemes. In response to requests from State Governments and Banks, a special window has been approved from 29th September to 11th October 2025 for necessary action by banks. This window is strictly limited to cases where remittance was attempted within the designated cut-off date. Additionally, banks are requested to complete the entry of left-out

data and declare ineligible KCC accounts on the NCIP portal within the same timeframe.

Issues of farmers in Palakkad district with respect to PMFBY

- a) The cut-off date for enrolling the farmers under Rabi-I may be extended to 31 October, as many farmers would not have completed the harvest for Kharif (Virippu) season by 30 September.
- b) The second paddy crop (Mundakan) in Palakkad is cultivated from second week of October to February. However, for this second crop, premium is debited under Rabi-1 notification cutoff date of 30 September 2025. The risk coverage period for the crop is till January 15th as per the PMFBY notification for Rabi-1. Hence, the risk coverage period as per the notification and the period during which Rabi-1 cultivation happens in the district do not coincide, whereby compensation for losses happening during the period will not be available to farmers. This issue was highlighted by Agriculture Department, Palakkad during a meeting convened to review the status of PMFBY saturation for KCC loan accounts in the district. SLBC is requested to deliberate on the issue and take necessary action.

IV. GSS – Submission of Utilization Certificate

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

Under New AMI scheme of GoI, claims for which advance subsidy has been sanctioned but final subsidy claim has not been submitted by financing bank (pending for more than 18 months from date of first instalment of loan as on 10.06.2025) are enclosed in **Annexure II**. Banks are requested to submit the reasons of non-submission of final subsidy claims.

Under New AMI scheme of GoI, claim for which advance subsidy has been recalled and the refund has not been received is enclosed in **Annexure III**. Bank is requested to submit the reason for non-payment of recalled subsidy and process the refund at the earliest.

V. Monitoring of GLC:

The lack of sub-sector wise and activity wise GLC data in agriculture sector is hampering the monitoring of credit flow to priority sector areas like Animal

IX. Support under the Financial Inclusion Fund

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

Sr No	Name of the Scheme	Support available from NABARD	Eligible Banks
1	Financial and Digital Literacy Camps (FiDgi)- for all districts through bank branches	Per Camp ₹6,000 for SFD and Per Camp ₹5,000 for SFD	i. Branches of SCB (including SFB & PB) ii. RRB iii. RCB
2	Financial and Digital Literacy Camps (FiDgi)- for all districts through FLCs	Per Camp ₹6,000 for SFD and Per Camp ₹5,000 for SFD	i. RRB ii. RCB
3	Micro ATM Deployment	Deployment locations of micro ATMs: ₹15,000/- to ₹22,500/- per device.	i. SCB (including SFB & PB) ii. RRB iii. RCB
4	PoS/mPoS Deployment	SFD and Other districts alike: ₹6,000/-per device. Deployment in Tier III to VI centres	i. SCB (including SFB & PB) ii. RRB iii. RCB
5	HTS-VSAT in a combo with SD-WAN/Dual LTE	₹ 3,00,000 or 90% of the cost incurred whichever is lower (CAPEX+ OPEX)	i. SCB (including SFB & PB) ii. RRB iii. RCB
6	SD WAN only	₹ 34,500 or 90% of the cost incurred whichever is lower (CAPEX)	i. RRB ii. RCB

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

From FY26, banks may submit **proposals and claims** pertaining to Financial Inclusion only through **ENGAGE Portal of NABARD**. The partners may contact NABARD RO on various financial inclusion products in Kerala RO on dmfi.trivandrum@nabard.org.

X. NABARD support for Centre for Financial Literacies

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

Details of Claims are as follows:

SI	Agency	No. of CFLs sanctioned	Districts Covered	Amount Sanctioned (Rs. Lakh)
1	SBI	5	Pathanamthitta, Alappuzha, Kottayam	178.5
2	Indian Bank	2	Kollam	71.4
3	Canara Bank	13	Thrissur, Palakkad, Malappuram, Kozhikode, Wayanad, Kannur, Kasargod	464.1
4	Union Bank of India	5	Ernakulam, Idukki	178.5
5	Indian Overseas Bank	3	Thiruvananthapuram	107.1

Banks may expedite the submission of OPEX claims, through ENGAGE Portal, pertaining to June quarter 2025 to NABARD RO at the earliest.

XI. SHP-BLP and JLG Credit linkage:

Objective: To identify challenges in SHG-BLP and JLG Credit linkages across regions, banks, and branches.

Action Points:

- Conduct a thorough assessment of issues addressing regional disparities affecting SHG-BLP and JLG credit linkage, categorized by region, bank, and branch.
- Develop a structured mechanism to address these issues and work towards reducing the existing credit gap.

Target allotted under e-NWR for the Public Sector Banks.

SN	Bank Name	Bank Type	Target under e-NWR based pledged Finance (in ₹ Crore)	Target under Agriculture Allied Activities (in ₹ Crore)
1	Bank of Baroda	PSB	0.76	1546
2	Bank of India	PSB	0.31	443
3	Bank of Maharashtra	PSB	0.26	162
4	Canara Bank	PSB	1.76	3410
5	Central Bank of India	PSB	0.39	851
6	Indian Bank	PSB	0.44	403
7	Indian Overseas Bank	PSB	0.46	904
8	Punjab & Sind Bank	PSB	0.01	4
9	Punjab National Bank	PSB	0.61	254
10	State Bank of India	PSB	2.76	2976
11	UCO Bank	PSB	0.37	77
12	Union Bank of India	PSB	1.10	1735

ACP for allied activities

Name of the Bank	Dairy			Poultry			Sheep, Goat and Piggery			AH others			Fisheries			Total Term Loan	
	Working Capital	Term Loan	Total	Working Capital	Term Loan	Total	Working Capital	Term Loan	Total	Working Capital	Term Loan	Total	Working Capital	Term Loan	Total		
																	Working Capital
Bank of Baroda	53.0	481.4	534.4	24.09	94.39	118.5	36.14	283.17	319.3	12.05	94.39	106.4	137.33	330.36	467.7	262.6	1283.7
Bank of India	18.0	132.8	150.8	8.20	26.03	34.2	12.30	78.09	90.4	4.10	26.03	30.1	46.75	91.11	137.9	89.4	354.0
Bank of Maharashtra	6.2	49.3	55.5	2.83	9.67	12.5	4.24	29.01	33.3	1.41	9.67	11.1	16.13	33.85	50.0	30.8	131.5
Canara Bank	422.5	493.9	916.4	192.05	96.84	288.9	288.08	290.51	578.6	96.03	96.84	192.9	1094.71	338.92	1433.6	2093.4	1317.0
Central Bank of India	18.3	284.9	303.2	8.33	55.86	64.2	12.49	167.58	180.1	4.16	55.86	60.0	47.47	195.51	243.0	90.8	759.7
Indian Bank	45.8	66.1	112.0	20.82	12.97	33.8	31.24	38.91	70.1	10.41	12.97	23.4	118.70	45.39	164.1	227.0	176.4
Indian Overseas Bank	74.7	200.4	275.1	33.94	39.30	73.2	50.91	117.91	168.8	16.97	39.30	56.3	193.44	137.56	331.0	369.9	534.5
Punjab and Sind Bank	0.3	0.9	1.2	0.16	0.17	0.3	0.24	0.51	0.7	0.08	0.17	0.2	0.90	0.59	1.5	1.7	2.3
Punjab National Bank	38.0	24.7	62.7	17.28	4.84	22.1	25.92	14.51	40.4	8.64	4.84	13.5	98.50	16.93	115.4	188.4	65.8
State Bank of India	308.3	543.3	851.5	140.12	106.52	246.6	210.18	319.56	529.7	70.06	106.52	176.6	798.70	372.83	1171.5	1527.3	1448.7
UCO Bank	6.0	17.8	23.8	2.71	3.50	6.2	4.06	10.49	14.5	1.35	3.50	4.8	15.43	12.24	27.7	29.5	47.5
Union Bank of India	84.5	493.6	578.1	38.39	96.79	135.2	57.58	290.37	348.0	19.19	96.79	116.0	218.82	338.77	557.6	418.4	1316.4
Kerala Gramin Bank	317.0	242.0	559.1	144.11	47.46	191.6	216.16	142.38	358.5	72.05	47.46	119.5	821.42	166.11	987.5	1570.8	645.4
Axis Bank	8.1	39.9	47.9	3.66	7.81	11.5	5.49	23.44	28.9	1.83	7.81	9.6	20.87	27.35	48.2	39.9	106.3
Bandhan Bank	0.9	8.9	9.7	0.39	1.74	2.1	0.59	5.21	5.8	0.20	1.74	1.9	2.25	6.08	8.3	4.3	23.6
Catholic Syrian Bank	17.3	365.8	383.0	7.86	71.72	79.6	11.79	215.15	226.9	3.93	71.72	75.6	44.80	251.01	295.8	85.7	975.3
City Union Bank	1.8	2.2	4.0	0.82	0.42	1.2	1.23	1.26	2.5	0.41	0.42	0.8	4.68	1.48	6.2	8.9	5.7
Dhan Laxmi Bank	48.4	62.4	110.8	22.01	12.23	34.2	33.01	36.69	69.7	11.00	12.23	23.2	125.45	42.80	168.3	239.9	166.3
Federal Bank Ltd.	273.3	138.6	411.8	124.22	27.17	151.4	186.33	81.51	267.8	62.11	27.17	89.3	708.04	95.09	803.1	1354.0	369.5
HDFC Bank	22.1	227.4	249.5	10.05	44.58	54.6	15.07	133.74	148.8	5.02	44.58	49.6	57.27	156.03	213.3	109.5	606.3
ICICI Bank	17.7	107.1	124.9	8.06	21.01	29.1	12.09	63.02	75.1	4.03	21.01	25.0	45.94	73.53	119.5	87.9	285.7
IDBI Bank	23.7	17.0	40.7	10.77	3.34	14.1	16.16	10.02	26.2	5.39	3.34	8.7	61.39	11.69	73.1	117.4	45.4
IDFC First Bank	1.9	32.9	34.7	0.86	6.44	7.3	1.29	19.32	20.6	0.43	6.44	6.9	4.92	22.54	27.5	9.4	87.6
Indus Ind Bank Limited	10.4	119.9	130.2	4.71	23.50	28.2	7.06	70.50	77.6	2.35	23.50	25.9	26.82	82.25	109.1	51.3	319.6
Jammu and Kashmir Bank	1.1	1.8	2.9	0.51	0.35	0.9	0.76	1.05	1.8	0.25	0.35	0.6	2.89	1.23	4.1	5.5	4.8
Karnataka Bank Limited	2.4	5.6	8.0	1.10	1.10	2.2	1.65	3.31	5.0	0.55	1.10	1.7	6.27	3.86	10.1	12.0	15.0
Karur Vysya Bank Ltd.	1.0	16.0	17.0	0.48	3.13	3.6	0.71	9.40	10.1	0.24	3.13	3.4	2.71	10.96	13.7	5.2	42.6
Kotak Mahindra Bank	5.6	11.0	16.7	2.55	2.16	4.7	3.83	6.49	10.3	1.28	2.16	3.4	14.55	7.58	22.1	27.8	29.4
Lakshmi Vilas Bank	1.3	1.2	2.5	0.61	0.24	0.8	0.91	0.71	1.6	0.30	0.24	0.5	3.45	0.83	4.3	6.6	3.2
RBL Bank	1.2	2.2	3.3	0.53	0.42	1.0	0.79	1.27	2.1	0.26	0.42	0.7	3.01	1.48	4.5	5.8	5.8
South Indian Bank	132.5	68.9	201.4	60.23	13.51	73.7	90.34	40.52	130.9	30.11	13.51	43.6	343.29	47.27	390.6	656.5	183.7
Tamilnadu Mercantile Bank	3.7	14.7	18.4	1.70	2.88	4.6	2.56	8.64	11.2	0.85	2.88	3.7	9.71	10.08	19.8	18.6	39.2
Yes Bank	0.4	1.0	1.4	0.17	0.19	0.4	0.26	0.57	0.8	0.09	0.19	0.3	1.00	0.67	1.7	1.9	2.6
ESAF	15.2	618.6	633.8	6.92	121.30	128.2	10.38	363.89	374.3	3.46	121.30	124.8	39.44	424.54	464.0	75.4	1649.6
Ujjivan Small Finance Bank	1.0	3.2	4.2	0.46	0.64	1.1	0.68	1.91	2.6	0.23	0.64	0.9	2.60	2.22	4.8	5.0	8.6
Kscb	216.3	202.9	419.2	98.31	39.79	138.1	147.46	119.38	266.8	49.15	39.79	88.9	560.34	139.27	699.6	1071.5	541.2
Total	2200	5100	7300	1000.0	1000.0	2000.0	1500.0	3000.0	4500.0	500.0	1000.0	1500.0	5700.0	3500.0	9200.0	10900.0	13600.0

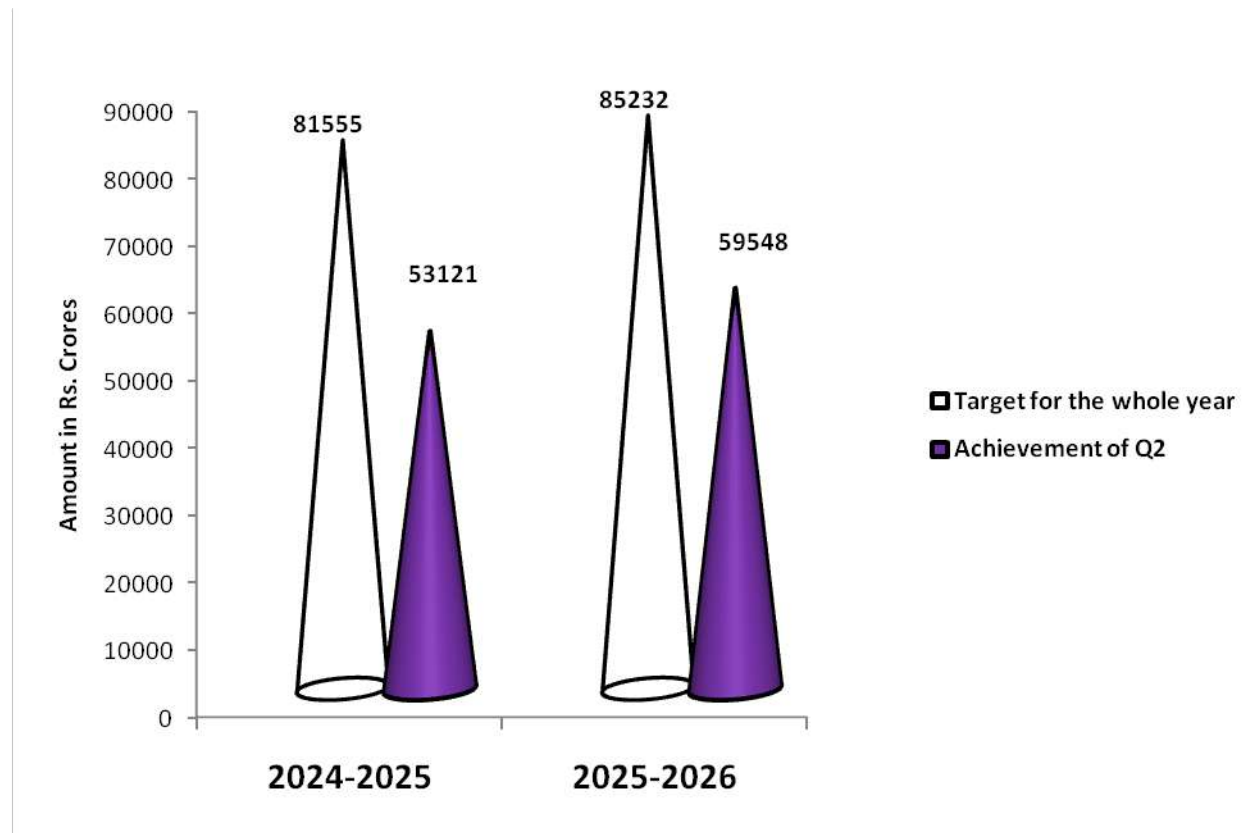
3.1. PERFORMANCE UNDER MSME SECTOR IN ANNUAL CREDIT PLAN 25-26

MSME		
Parameter	2024-2025	2025-2026
Target for the whole year	81555	85232
Achievement of Q2	53121	59548
% achievement for Q2	65%	70%

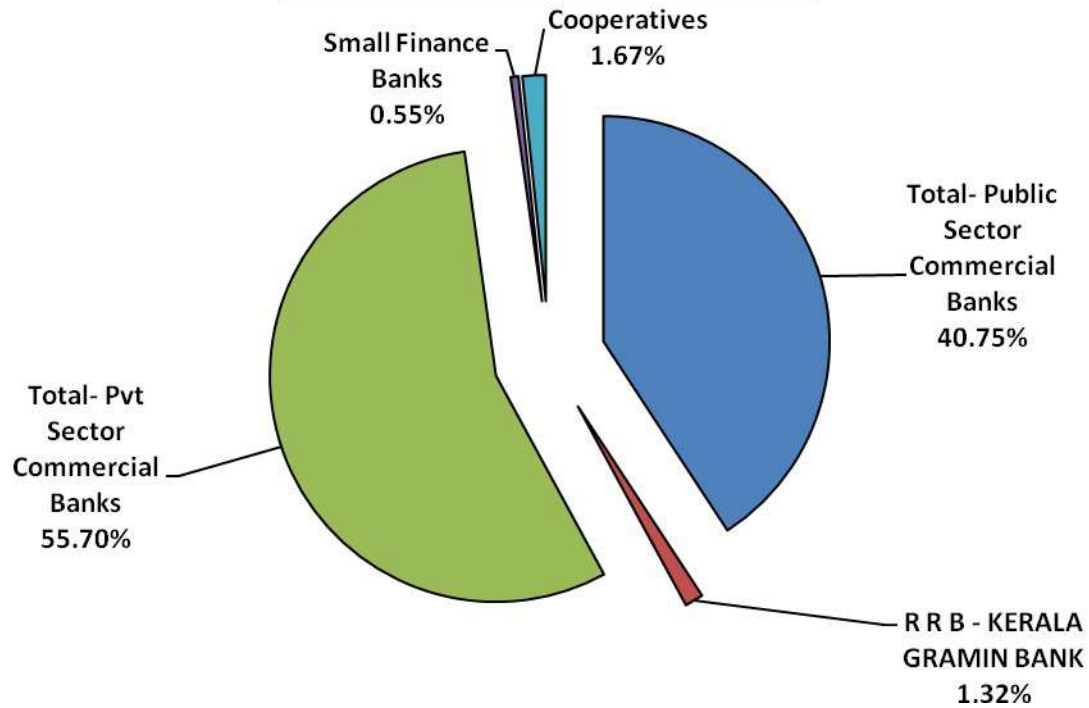
Disbursement in 2023-24 : Rs. 53121/- Crs

Disbursement in 2024-25: Rs. 59548/- Crs.

Incremental Disbursement: Rs. 6,427/- Crs



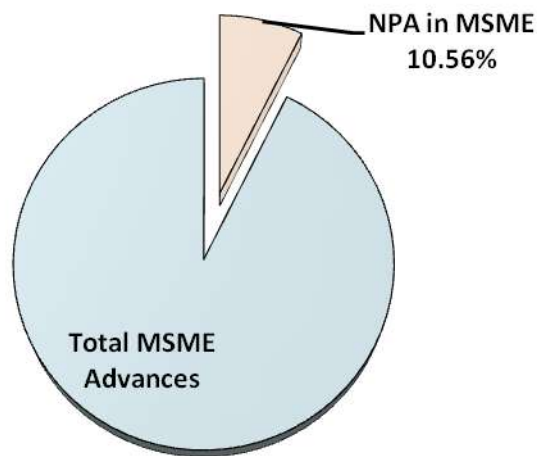
Share MSME Sector Disbursement



District	Target for 2025-26	Achievement of Q2	% Achievement	Remarks
KOZHIKODE	6204	4768	77%	Topper- 1
ERNAKULAM	23556	17791	76%	Topper- 2
THRISSUR	8500	6310	74%	Topper- 3
KOTTAYAM	4986	3664	73%	Topper- 4
PATHANAMTHITTA	1700	1244	73%	Topper- 5
IDUKKI	1805	1250	69%	below state average
TRIVANDRUM	11589	7720	67%	below state average
ALAPPUZHA	3725	2465	66%	below state average
KOLLAM	6000	3827	64%	below state average
KANNUR	4066	2579	63%	below state average
MALAPPURAM	4900	3079	63%	below state average
PALAKKAD	4800	2912	61%	below state average

WAYANAD	1350	812	60%	below state average
KASARGODE	2047	1089	53%	below state average
STATE TOTAL	85232	59510	70%	State Average

Share of MSME NPA



3.2. Pending Agendas under Secondary Sector

3.2.1. Agenda Suggested by the Kudumbashree

A. Review of Performance under PMSAVNidhi

The Union Cabinet, chaired by Prime Minister Shri Narendra Modi, has approved the “Restructuring and extension of the lending period beyond 31.12.2024 of Prime Minister Street Vendor’s AtmaNirbhar Nidhi (PM SVANidhi) Scheme”. The lending period has now been extended until March 31, 2030. The total outlay for the scheme is ₹7,332 crore. The restructured scheme aims to benefit 1.15 crore beneficiaries including 50 lakh new beneficiaries.

Implementation of the scheme would be the joint responsibility of Ministry of Housing & Urban Affairs (MoHUA) and Department of Financial Services (DFS), with DFS being responsible for facilitating access to loan/ credit cards through banks/financial institution and their ground level functionaries.

The key features of the restructured scheme include enhanced loan amount across first & second tranche, provision of UPI-linked RuPay Credit Card for beneficiaries who have repaid the second loan, and digital cashback incentives for retail & wholesale transactions. The scheme's coverage is being expanded beyond statutory towns to census towns, peri-urban areas etc. in graded manner.

The enhanced loan structure includes first tranche loans increased up to ₹15,000 (from ₹10,000) and second tranche loans increased up to ₹25,000 (from ₹20,000), while the third tranche remains unchanged at ₹50,000.

The introduction of UPI-linked RUPAY Credit Card would provide immediate access of credit to the street vendors in order to meet any emergent business and personal requirements.

Further, in order to give boost to digital adoption, the street vendors can avail cashback incentives upto ₹1,600 on making retail & wholesale transactions.

The scheme also focuses on building the capacity of the street vendors with a focus on entrepreneurship, financial literacy, digital skills, and marketing through convergence. Standard hygiene and food safety trainings would be conducted for street food vendors, in partnership with FSSAI.

In order to ensure holistic welfare & development of the street vendors and their families, the 'SVANidhi se Samridhhi' component will be further strengthened, through monthly Lok Kalyan Melas. The intent is to ensure that benefits under various GoI schemes reach the beneficiaries and their families in a saturation approach.

The Government had initially launched PM SVANidhi Scheme on 1st June 2020 to support street vendors who faced unprecedented hardships during the COVID-19 pandemic. However, since the inception of the scheme it has proved to be more than financial support for street vendors and has given them a sense of identity & formal recognition for their contribution to the economy.

The celebrated PM SVANidhi scheme has already achieved significant milestones. As of July 30, 2025, over 96 lakh loans amounting to ₹13,797 crore have been disbursed to more than 68 lakh street vendors. Nearly 47 lakh digitally active beneficiaries have conducted over 557 crore digital transactions worth ₹6.09 lakh crore, earning a total cashback of ₹241 crore. Under the 'SVANidhi se Samridhhi' initiative, 46 lakh beneficiaries across 3,564 Urban Local Bodies (ULBs) have been profiled, leading to over 1.38 crore scheme sanctions. The scheme has received national recognition, winning the Prime Minister's Award for Excellence in Public Administration (2023) for Innovation (Central Level) for its outstanding contribution to boosting the economy, promoting livelihoods, advancing financial inclusion, and driving digital empowerment and the Silver Award for Excellence in Government Process Re-engineering for Digital Transformation (2022).

The extension of the scheme envisages the holistic development of street vendors by offering a reliable source of finance to support business expansion and opportunities for sustainable growth. This will not only empower street vendors but will also foster inclusive economic growth, socio-economic upliftment of street vendors and their families enhancing their livelihoods, and ultimately transforming urban spaces into a vibrant, self-sustaining ecosystem.

PM SVANIDHI	
APPLICATIONS SANCTIONED UNDER 1ST TRANCHE	
NAME OF THE BANK	NO OF APPLICATIONS
STATE BANK OF INDIA	56025
CANARA BANK	21434
KERALA GRAMIN BANK	10463
INDIAN BANK	8623
UNION BANK OF INDIA	5038
BANK OF BARODA	4824
INDIAN OVERSEAS BANK	2756
BANK OF INDIA	2393
PUNJAB NATIONAL BANK	2288
CENTRAL BANK OF INDIA	1783
THE FEDERAL BANK LTD	1299
UCO BANK	921
BANK OF MAHARASHTRA	669
SOUTH INDIAN BANK	467
IDBI BANK LTD	185
DHANLAXMI BANK LTD	137
KARNATAKA BANK	98
PUNJAB AND SIND BANK	85
The Kerala State Co-operative Bank Ltd.	80
CSB BANK LIMITED	65
CITY UNION BANK LTD	59
HDFC BANK LTD	37
ICICI BANK LTD	35
AXIS BANK	27
TAMILNAD MERCANTILE BANK LTD	17
KARUR VYSYA BANK	11
ESAF Small Finance Bank Limited	4
THE JAMMU AND KASHMIR BANK LTD	2
KOTAK MAHINDRA BANK	1
TOTAL	119826

PM SVANIDHI	
APPLICATIONS SANCTIONED UNDER 2ND TRANCHE	
NAME OF THE BANK	NO OF APPLICATIONS
STATE BANK OF INDIA	15167
CANARA BANK	7507
INDIAN BANK	3198
KERALA GRAMIN BANK	2888
INDIAN OVERSEAS BANK	1280
UNION BANK OF INDIA	1223
BANK OF BARODA	1040
CENTRAL BANK OF INDIA	707
PUNJAB NATIONAL BANK	548
BANK OF INDIA	438
UCO BANK	303
THE FEDERAL BANK LTD	291
BANK OF MAHARASHTRA	175
SOUTH INDIAN BANK	95
IDBI BANK LTD	42
PUNJAB AND SIND BANK	40
KARNATAKA BANK	19
CSB BANK LIMITED	15
DHANLAXMI BANK LTD	11
TAMILNAD MERCANTILE BANK LTD	6
The Kerala State Co-operative Bank Ltd.	6
HDFC BANK LTD	3
ICICI BANK LTD	2
KARUR VYSYA BANK	2
CITY UNION BANK LTD	1
Grand Total	35007

PM SVANIDHI	
APPLICATIONS SANCTIONED UND3RD TRANCHE	
NAME OF THE BANK	NO OF APPLICATIONS
STATE BANK OF INDIA	1385
CANARA BANK	1126
KERALA GRAMIN BANK	459
INDIAN BANK	393
UNION BANK OF INDIA	313
INDIAN OVERSEAS BANK	218
CENTRAL BANK OF INDIA	161
PUNJAB NATIONAL BANK	110
BANK OF BARODA	80
BANK OF INDIA	75
THE FEDERAL BANK LTD	57
UCO BANK	38
PUNJAB AND SIND BANK	27
SOUTH INDIAN BANK	26
BANK OF MAHARASHTRA	19
IDBI BANK LTD	9
CSB BANK LIMITED	6
KARNATAKA BANK	3
DHANLAXMI BANK LTD	2
TAMILNAD MERCANTILE BANK LTD	2
HDFC BANK LTD	1
Grand Total	4510

PM SVANIDHI	
APPLICATIONS SANCTIONED BUT NOT DISBURSED	
NAME OF THE BANK	NO OF APPLICATIONS
CANARA BANK	7372
STATE BANK OF INDIA	2483
KERALA GRAMIN BANK	419
UNION BANK OF INDIA	407
INDIAN BANK	270
INDIAN OVERSEAS BANK	124
BANK OF BARODA	76
The Kerala State Co-operative Bank Ltd.	65
PUNJAB NATIONAL BANK	49
KARNATAKA BANK	47
DHANLAXMI BANK LTD	36
UCO BANK	31
BANK OF INDIA	22
BANK OF MAHARASHTRA	20
CITY UNION BANK LTD	16
CENTRAL BANK OF INDIA	15
IDBI BANK LTD	15
SOUTH INDIAN BANK	13
CSB BANK LIMITED	10
THE FEDERAL BANK LTD	9
HDFC BANK LTD	8
KARUR VYSYA BANK	4
TAMILNAD MERCANTILE BANK LTD	3
ESAF Small Finance Bank Limited	2
AXIS BANK	1
INDUSIND BANK LIMITED	1
PUNJAB AND SIND BANK	1
Grand Total	11519

B. Review of Performance under PM FME

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

Status of applications received during FY 25-26	
Total Applications	1764
Applications sanctioned	1044
Applications rejected	104
Applications under process	616

PMFME		
PMFME applications sanctioned in FY 25-26		
Sl No	Name of the Bank	No of applications
1	CANARA BANK	279
2	KERALA GRAMIN BANK	196
3	STATE BANK OF INDIA	146
4	UNION BANK OF INDIA	92
5	KSCB	79
6	BANK OF BARODA	43
7	IDBI BANK	35
8	PUNJAB NATIONAL BANK	30
9	FEDERAL BANK	27
10	UCO BANK	25
11	BANK OF INDIA	24
12	INDIAN BANK	20
13	INDIAN OVERSEAS BANK	18
14	CENTRAL BANK OF INDIA	10
15	DHANALAKSHMI BANK	8
16	SOUTH INDIAN BANK	8
17	BANK OF MAHARASHTRA	3
18	MALAPPURAM DCB	1
TOTAL		1044

PMFME		
PMFME applications under process in FY 25-26		
Sl No	Name of the Bank	No of applications
1	STATE BANK OF INDIA	127
2	KERALA GRAMIN BANK	89
3	CANARA BANK	79
4	UNION BANK OF INDIA	65
5	FEDERAL BANK	53
6	KSCB	32
7	BANK OF BARODA	30
8	BANK OF INDIA	21
9	INDIAN OVERSEAS BANK	19
10	INDIAN BANK	18
11	DHANALAKSHMI BANK	17
12	PUNJAB NATIONAL BANK	15
13	IDBI BANK	14
14	SOUTH INDIAN BANK	14
15	CENTRAL BANK OF INDIA	12
16	UCO BANK	4
17	HDFC BANK	3
18	CSB BANK LIMITED	1
19	ESAF	1
20	KOZHICODE DCB	1
21	MALAPPURAM DCB	1
TOTAL		616

Status of applications received during FY 24-25	
Total Applications	3780
Applications sanctioned	3097
Applications rejected	571
Applications under process	112

PMFME		
PMFME applications sanctioned in FY 24-25		
Sl No	Name of the Bank	No of applications
1	CANARA BANK	697
2	STATE BANK OF INDIA	573
3	KERALA GRAMIN BANK	483
4	KSCB	396
5	UNION BANK OF INDIA	250
6	BANK OF BARODA	111
7	FEDERAL BANK	90
8	IDBI BANK	87
9	BANK OF INDIA	84
10	PUNJAB NATIONAL BANK	68
11	INDIAN OVERSEAS BANK	51
12	UCO BANK	51
13	INDIAN BANK	49
14	CENTRAL BANK OF INDIA	36
15	SOUTH INDIAN BANK	25
16	DHANALAKSHMI BANK	21
17	MALAPPURAM DCB	10
18	HDFC BANK	7
19	BANK OF MAHARASHTRA	6
20	ICICI BANK LIMITED	1
21	KARNATAKA BANK LIMITED	1
TOTAL		3097

PMFME		
PMFME applications under process in FY 24-25		
Sl No	Name of the Bank	No of applications
1	AXIS BANK	4
2	BANK OF BARODA	5
3	BANK OF INDIA	1
4	CANARA BANK	7
5	CENTRAL BANK OF INDIA	2
6	CITY UNION BANK LIMITED	1
7	DHANALAKSHMI BANK	2
8	FEDERAL BANK	18
9	ICICI BANK LIMITED	1
10	INDIAN BANK	1
11	INDIAN OVERSEAS BANK	7
12	KERALA GRAMIN BANK	12
13	PUNJAB NATIONAL BANK	3
14	SOUTH INDIAN BANK	8
15	STATE BANK OF INDIA	19
16	KSCB	8

17	UNION BANK OF INDIA	13
TOTAL		112
Status of applications received during FY 23-24		
Total Applications		3052
Applications sanctioned		2605
Applications rejected		420
Applications under process		27

PMFME		
PMFME applications under process in FY 23-24		
Sl No	Name of the Bank	No of applications
1	FEDERAL BANK	5
2	KERALA GRAMIN BANK	4
3	KSCB	4
4	UNION BANK OF INDIA	3
5	AXIS BANK	2
6	CANARA BANK	2
7	SOUTH INDIAN BANK	2
8	DHANALAKSHMI BANK	1
9	ESAF	1
10	STATE BANK OF INDIA	1
11	WAYANAD DCB	1
12	UCO BANK	1
TOTAL		27

PMFME		
PMFME applications under process in FY 23-24		
Sl No	Name of the Bank	No of applications
1	CANARA BANK	832
2	STATE BANK OF INDIA	491
3	KERALA GRAMIN BANK	318
4	UNION BANK OF INDIA	214
5	KSCB	128
6	FEDERAL BANK	116
7	BANK OF BARODA	106
8	INDIAN OVERSEAS BANK	76
9	BANK OF INDIA	63
10	INDIAN BANK	50
11	UCO BANK	42
12	PUNJAB NATIONAL BANK	35
13	CENTRAL BANK OF INDIA	29
14	HDFC BANK	24

15	WAYANAD DCB	19
16	IDBI BANK	18
17	DHANALAKSHMI BANK	13
18	SOUTH INDIAN BANK	13
19	MALAPPURAM DCB	11
20	BANK OF MAHARASHTRA	2
21	ESAF	2
22	KARNATAKA BANK LIMITED	2
23	ICICI BANK LIMITED	1
TOTAL		2605

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

C. Review of PMEGP

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

No.SOK/PMEGP/SLBC/2025-26

Date:21-10-2025

**Agenda/background note for 147th State Level Bankers
Committee**

I) Target and Financial out lay for the F.Y 2025-26

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

Employment (Nos)	22484	Employment (Nos)	297	Employment (Nos)	22781
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The above target for FY 2025-26 has been communicated to all stake holders.

II) Implementing agency wise performance during 2025-26 as on 10-10-2025

Agency	Projects forwarded to banks		Sanction Position		M.M. claimed	Status of M.M. Disbursement		Proposals pending at Banks	
	Nos.	M.M involved (in lakhs)	Nos.	M.M involved (in lakhs)	Nos.	Nos.	M.M involved (in lakhs)	Nos.	M.M involved (in lakhs)
DIC	613	2479.71	343	1325.16	2540	1564	3918.86	465	1888.45
KVIC	37	176.04	14	45.72	115	36	105.88	31	148.99
KVIB	373	1312.07	133	353.97	528	279	888.00	284	1109.16
Coir Board	4	31.59	2	26.27	15	1	8.5	4	31.59
TOTAL	1027	3999.41	492	1751.12	3198	1880	4921.24	784	3178.19

*M.M.grantinvolved for3198units and amount is 92.42 Crs.

The data on M.M. grant pending for disbursement for the claims uploaded in PMEGP portal is given below.

Sl. No.	Year	Pending for MM Disbursement	
		No. of Project	M.M. Involved (in lakhs)
1	2025-26	2606	7590.07

2	2024-25	1477	3834.17
3	2023-24	390	858.83
4	2022-23	114	211.91
	TOTAL	4587	12494.98

- As per the latest changes, , Margin Money (M.M.) grant is no longer guaranteed for all category applicants.
 - Only **SC/ST category applicants** are assured of Margin Money assistance..
 - For **General and OBC categories**, disbursal of Margin Money /subsidy will depend on the availability of central funds and subsequent government approval.
 - **Banks are expected to continue supporting viable micro-enterprise proposals** under normal MSME lending norms.
 - **SC/ST applicants** will continue to receive the benefit of Margin Money Grant as per extant norms during 2025-26.
 - Until further clarification from the Ministry of MSME/KVIC ,**banks shall treat PMEGP applications as normal business loans, while ensuring that eligible SC/ST applicants continue to receive Margin Money subsidy as per existing provisions.**
 - Pending Margin Money Grant claims will be considered for disbursal on seniority basis .

III)The year wise total pendency of projects with banks as on 10-10-2025 is given below:

Year	No. of proposals pending with banks for decision	M.M. Involved (in lakhs)
2022-23	88	210.47
2023-24	235	922.33
2024-25	756	2517.96
2025-26	783	3177.56
Total	1862	6828.32

Data on Year wise Bank wise Pendency is attached Annexure-A

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

IV) Performance under SC & ST category (2025-26) (Amount in lakhs)

	Target(MM Involved) in lakhs	Achievement (No. of projects)	Achievement (MM disb.) in lakhs	Ach. In %
S.C	1279.15	202	437.28	34.18 %
S.T	662.69	15	12.13	1.8%

KVIC has specifically made Margin Money funds allocation for SC/ST category beneficiaries during FY 2025-26, which is significantly higher than previous year target. In this regard, KVIC State office already has shared the list of SC/ST beneficiaries whose claims

were referred back of previous years, with all DICs ,KVIC and KVIB in the state for early clearance and settlement.

V) Referred Back M.M.claims

Year	No. of Projects	M.M. Involved (in lakhs)	S. C	S.T
2022-23	116	215.28	8	--
2023-24	399	879.94	11	1
2024-25	1463	3771.25	25	6
2025-26	817	2242.61	71	6
Total	2795	7109.08	115	13

KVIC has initiated steps to clear the referred back M.M. claims of SC/ST beneficiaries with the support of implementing agencies. As a sequel to this many of the referred back M.M. claims settled. All implementing agencies have to take efforts to clear the SC/ST referred back M.M. claims on priority basis so as to disburse M.M. grant. The year wise/bank wise referred back Margin Money claims attached at **Annexure-B**

VI)Refund of Margin Money

The Margin Money kept in the concerned financing banks can be refunded to KVIC by generating e-challan in the PMEGP portal. The refund can be initiated either on receiving the adjustment letter from the implementing agency recommending refund after the 3 years lock-in period and physical verification or the bank can initiate refund before physical verification if the unit is not working or does not adhere to the PMEGP guidelines.

Based on Physical Verification report by India Post, the system generated M.M. adjustment letters are uploaded in Banks login and financing banks have to initiate steps for adjustment of M.M. grant. Similarly, system generated M.M. call back letters in respect of Not working/Partial M.M. call back are forwarded to concerned banks by the

implementing agencies. The financing banks have to take immediate action to adjust the M.M. grant of all working units and to initiate recovery /refund the ineligible M.M. grant to KVIC wherever recovery is suggested. The M.M. grant kept with the banks must **not be adjusted or treated as loan recovery** without the physical verification by the out sourced agency and portal generated M.M. Adjustment letter.

The Dte. of PMEGP has forwarded the bank wise list containing no. of units under Non traceable/Not working category based on P.V by Dept. of Post. Accordingly, there are **949 units** which are either Non traceable or Defunct involving **M.M. grant of Rs. 15.46 Crs** . Timely action by banks concerned is required to refund the ineligible M.M. grant pertaining to these units to ensure accountability and proper utilization of Govt. funds. **So far Recovery effected for 204 projects amounting to Rs.160.03 lakhs only** . The bank wise pending amount to be refunded to KVIC is attached at **Annexure-C**.

VII)Physical Verification of PMEGP units

Physical verification (P.V) of PMEGP units by out sourced agency is mandatory for adjusting the M.M. grant. The Central Office of KVIC has entrusted the work to Dept. of Post (DoP) GoI as National agency for the said work. The DoP has commenced the P.V of PMEGP units financed during the period from 2016-17 onwards and up to 2021-22. The performance is steadily progressing in the State. So far achievement is 61% in the State. In this regard, the following is observed and intimated.

- Banks have timely to give the Bank form filled with proper data .
- Dept. of Post has to mention in the Mobile app. If any undisbursed loan component of working units, else M.M. grant adj. letter will be Auto Generated and uploaded to banks login. This is essential to recover the ineligible M.M. grant and to protect Govt. funds.
- M.M. grant is disbursed upfront and actual loan disbursement is to be mentioned clearly by financing banks.
- As per the new system, once the P.V is completed and unit is working, system generated M.M. adj. letter will be auto generated and uploaded in banks login. There is no provision to partial M.M. call back after this if any undisbursed loan later noticed by the bank.

- Implementing agencies have to process the P.V reports of Not working/Non traceable as well as partial M.M. call back.
- Banks cannot legally close the loan accounts or disburse the Margin Money grant until inspection by out sourced agency is conducted.

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 .

Sd/-

Deputy Director (I/c)

To

The Convener

State Level Bankers Committee

Kerala.

BANK WISE PENDENCY FOR THE YEAR 2025-26			
Sl. No.	Name of Bank	Pending at bank	
		No of Prj.	MM Involve (In Lakh)
1	STATE BANK OF INDIA	229	965.35
2	CANARA BANK	150	680.15
3	KERALA GRAMIN BANK	106	463.18
4	The Kerala State Co Operative Bank Ltd	89	153.97
5	UNION BANK OF INDIA	52	268.86
6	FEDERAL BANK	30	121.75
7	BANK OF BARODA	28	124.92
8	INDIAN BANK	20	77.93
9	PUNJAB NATIONAL BANK	14	45.83

10	SOUTH INDIAN BANK	14	60.51
11	INDIAN OVERSEAS BANK	13	49.43
12	BANK OF INDIA	9	52.70
13	IDBI BANK	7	23.04
14	HDFC BANK	6	25.39
15	CENTRAL BANK OF INDIA	5	19.90
16	UCO BANK	4	11.15
17	BANK OF MAHARASHTRA	2	16.50
18	CSB BANK	2	8.16
19	DHANALAKSHMI BANK LTD	1	1.84
20	INDUSIND BANK	1	3.50
21	KARUR VYSYA BANK	1	3.50
	Total	783	3177.56

BANK WISE PENDENCY FOR THE YEAR 2024-25

Sl. No.	Name of Bank	Pending at bank	
		No of Prj.	MM Involve (In Lakh)
1	The Kerala State Co Operative Bank Ltd	149	284.58
2	UNION BANK OF INDIA	118	397.61
3	STATE BANK OF INDIA	117	392.24
4	BANK OF BARODA	102	391.06
5	HDFC BANK	67	361.67
6	SOUTH INDIAN BANK	52	174.78
7	FEDERAL BANK	48	146.91
8	PUNJAB NATIONAL BANK	23	82.50

9	INDIAN BANK	20	70.80
10	BANK OF INDIA	12	52.66
11	BANK OF MAHARASHTRA	12	38.69
12	DHANALAKSHMI BANK LTD	11	24.85
13	KARNATAKA BANK LTD	6	20.37
14	KERALA GRAMIN BANK	6	32.74
15	CENTRAL BANK OF INDIA	4	16.69
16	IDBI BANK	3	9.28
17	AXIS BANK LTD	2	8.69
18	CANARA BANK	2	9.25
19	ICICI BANK LTD	1	1.90
20	KOZHIKODE DISTRICT COOPERATIVE BANK LTD	1	0.69
	Total	756	2517.96

BANK WISE PENDENCY FOR THE YEAR 2023-24

Sl. No.	Name of Bank	Pending at bank	
		No of Prj.	MM Involve
			(In Lakh)
1	BANK OF BARODA	82	251.97
2	HDFC BANK	53	276.43
3	UNION BANK OF INDIA	53	167.79
4	FEDERAL BANK	16	83.21
5	IDBI BANK	12	47.23
6	DHANALAKSHMI BANK LTD	6	17.04

7	AXIS BANK LTD	4	19.69
8	INDIAN BANK	2	5.26
9	BANK OF MAHARASHTRA	1	12.50
10	CANARA BANK	1	2.75
11	ICICI BANK LTD	1	0.96
12	INDUSIND BANK	1	17.50
13	KARNATAKA BANK LTD	1	1.31
14	SOUTH INDIAN BANK	1	1.19
15	TAMILNAD MERCANTILE BANK LTD	1	17.50
	Total	235	922.33

BANK WISE PENDENCY FOR THE YEAR 2022-23

Sl. No.	Name of Bank	Pending at bank	
		No of Prj.	MM Involve (In Lakh)
1	BANK OF BARODA	46	127.14
2	UNION BANK OF INDIA	14	21.77
3	AXIS BANK LTD	6	17.27
4	FEDERAL BANK	6	15.17
5	CITY UNION BANK LIMITED	3	5.25
6	INDUSIND BANK	3	6.28
7	KOZHIKODE DISTRICT COOPERATIVE BANK LTD	3	5.74
8	DHANALAKSHMI BANK LTD	2	2.30
9	HDFC BANK	2	6.05
10	IDBI BANK	1	1.46
11	KARUR VYSYA BANK	1	0.81
12	THRISSUR DISTRICT CO-OPERATIVE BANK LTD	1	1.23
	Total	88	210.47

Details of Referred back Margin Money Claims for Rectification (include All Agency - COIR, DIC, KVIB and KVIC) for the year 2025-26

Sl. No.	Name of Bank	Referred back for Rectification	
		No of	MM
		Prj.	(In Lakh)
1	CANARA BANK	226	656.65
2	STATE BANK OF INDIA	224	620.27
3	UNION BANK OF INDIA	157	440.84
4	KERALA GRAMIN BANK	53	128.28
5	FEDERAL BANK	28	93.74
6	The Kerala State Co Operative Bank Ltd	24	21.42
7	INDIAN BANK	18	41.8
8	INDIAN OVERSEAS BANK	18	32.98
9	BANK OF BARODA	16	57.14
10	PUNJAB NATIONAL BANK	14	43.34
11	CENTRAL BANK OF INDIA	12	33.58
12	BANK OF INDIA	8	27.36
13	UCO BANK	6	17.44
14	DHANALAKSHMI BANK LTD	5	10.66
15	HDFC BANK	2	4.17
16	IDBI BANK	2	3.38
17	SOUTH INDIAN BANK	2	7.56
18	BANK OF MAHARASHTRA	1	0.88
19	KARNATAKA BANK LTD	1	1.12
	Total	817	2242.6

Details of Referred back Margin Money Claims for Rectification (include All Agency - COIR, DIC, KVIB and KVIC) for the year 2024-25

Sl. No.	Name of Bank	Referred back for Rectification	
		No of	MM
		Prj.	(In Lakh)
1	CANARA BANK	351	947.95
2	STATE BANK OF INDIA	242	671.65
3	KERALA GRAMIN BANK	206	504.67
4	The Kerala State Co Operative Bank Ltd	120	149.13
5	FEDERAL BANK	76	202.23
6	INDIAN OVERSEAS BANK	71	194.83
7	BANK OF BARODA	69	235.25
8	INDIAN BANK	66	161.06
9	PUNJAB NATIONAL BANK	66	159.52
10	BANK OF INDIA	49	150.15
11	CENTRAL BANK OF INDIA	44	116.42
12	UNION BANK OF INDIA	36	106.11
13	UCO BANK	18	60.39
14	DHANALAKSHMI BANK LTD	14	21.69
15	IDBI BANK	13	39.09
16	SOUTH INDIAN BANK	9	25.07
17	HDFC BANK	6	13.62
18	CSB BANK	4	5.32
19	KARNATAKA BANK LTD	2	4.47
20	ICICI BANK LTD	1	2.63
	Total	1463	3771.3

Details of Referred back Margin Money Claims for Rectification (include All Agency - COIR, DIC, KVIB and KVIC) for the year 2023-24

Sl. No.	Name of Bank	Referred back for Rectification	
		No of	MM
		Prj.	(In Lakh)
1	CANARA BANK	99	236.52
2	STATE BANK OF INDIA	71	154.76
3	KERALA GRAMIN BANK	36	72.79
4	INDIAN OVERSEAS BANK	31	47.68
5	INDIAN BANK	27	70.53
6	BANK OF BARODA	25	54.64
7	FEDERAL BANK	19	34.34
8	PUNJAB NATIONAL BANK	18	39.06
9	UNION BANK OF INDIA	18	42.86
10	BANK OF INDIA	16	38.26
11	CENTRAL BANK OF INDIA	13	24.59
12	DHANALAKSHMI BANK LTD	7	13.22
13	The Kerala State Co Operative Bank Ltd	7	17.14
14	SOUTH INDIAN BANK	5	17.65
15	IDBI BANK	3	7.44
16	HDFC BANK	2	4.3
17	UCO BANK	2	4.16
	Total	399	879.94

Details of Referred back Margin Money Claims for Rectification (include All Agency - COIR, DIC, KVIB and KVIC) for the year 2022-23

Sl. No.	Name of Bank	Referred back for Rectification	
		No of	MM
		Prj.	(In Lakh)
1	CANARA BANK	37	74.53
2	STATE BANK OF INDIA	16	19.58
3	INDIAN BANK	12	32.92
4	KERALA GRAMIN BANK	9	18.14
5	BANK OF BARODA	8	14.23
6	BANK OF INDIA	8	15.55
7	UNION BANK OF INDIA	6	9.01
8	CENTRAL BANK OF INDIA	5	8.11
9	PUNJAB NATIONAL BANK	5	10.17
10	INDIAN OVERSEAS BANK	4	5.18
11	FEDERAL BANK	2	2.21
12	DHANALAKSHMI BANK LTD	1	1.04
13	IDBI BANK	1	1.86
14	KARNATAKA BANK LTD	1	1.62
15	SOUTH INDIAN BANK	1	1.13
	Total	116	215.28

BANK WISE LIST OF PENDING CALL BACK MARGIN MONEY

Sl. NO.	Name of District	MM call back (No. of Project)	Margin Money (In Rs.)
1	CANARA BANK	275	46838236
2	STATE BANK OF INDIA	146	24880392
3	UNION BANK OF INDIA	89	13839876
4	KERALA GRAMIN BANK	66	11157351
5	FEDERAL BANK	65	10470251
6	INDIAN OVERSEAS BANK	52	8439187
7	BANK OF INDIA	52	6213951
8	PUNJAB NATIONAL BANK	42	6936628
9	INDIAN BANK	40	6485869
10	BANK OF BARODA	35	5142293
11	CENTRAL BANK OF INDIA	33	5110611
12	SOUTH INDIAN BANK	17	4131373
13	DHANALAKSHMI BANK LTD	11	1422177
14	UCO BANK	6	1448686
15	ICICI BANK LTD	5	447500
16	IDBI BANK	4	521500
17	CSB Bank	3	297176
18	BANK OF MAHARASHTRA	2	423250
19	AXIS BANK LTD	2	125000
20	HDFC BANK	2	162500
21	TAMILNAD MERCANTILE BANK LTD	1	70000
22	DENA BANK	1	82500

Grand Total	949	154646307
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d. PM Vishwakarma

Sir/Madam,

With reference to your email regarding the agenda call for the 147th meeting of SLBC-Kerala, this office would like to propose the inclusion of the following agenda items concerning the loan approval process under the PM Vishwakarma Scheme

1. Status of Pending PM Vishwakarma Loan Applications

As of 26/09/2025, a total of 935 loan applications remain pending across various branches of 22 Banks in Kerala. A detailed breakdown is attached for reference. This issue requires immediate discussion and resolution.

Sl.No	Bank Name	Total Number of Application	Number of Pending Applications	% Total Pending Applications	Maximum Days Pendency
1	THE FEDERAL BANK LTD	840	384	45.71	506
2	SOUTH INDIAN BANK	431	210	48.72	562
3	STATE BANK OF INDIA	3485	99	2.84	252
4	CANARA BANK	1649	89	5.4	555
5	KERALA GRAMIN BANK	741	44	5.94	200
6	INDIAN OVERSEAS BANK	334	27	8.08	363
7	HDFC BANK LTD	24	16	66.67	496
8	ESAF Small Finance Bank Limited	12	10	83.33	410
9	INDIAN BANK	432	9	2.08	282
10	BANK OF INDIA	98	8	8.16	337
11	AXIS BANK	8	7	87.5	317

12	PUNJAB NATIONAL BANK	214	7	3.27	179
13	UNION BANK OF INDIA	464	7	1.51	424
14	CENTRAL BANK OF INDIA	202	4	1.98	175
15	The Kerala State Co-operative Bank Ltd.	6	4	66.67	395
16	CSB BANK LIMITED	7	3	42.86	243
17	INDUSIND BANK LIMITED	3	3	100	396
18	BANK OF BARODA	398	2	0.5	4
19	IDBI BANK LTD	9	1	11.11	82
20	UCO BANK	65	1	1.54	5
21	BANK OF MAHARASHTRA	4	0	0	0
22	KARNATAKA BANK	2	0	0	0
	Total	9428	935	9.92	

Source: PM Vishwakarma Portal (as on 26.09.2025)

Long-Pending Loan Applications

A total of 709 applications have been pending for more than 100 days, out of which 46 applications have been delayed for over 400 days, 149 applications have been pending for more than 300 days and 219 for more than 200 days. These prolonged delays are a matter of serious concern and need to be addressed immediately to ensure timely financial support to eligible beneficiaries. Banks should review these cases on priority and take necessary action to expedite processing.

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

3.2.3 Agenda suggested by Reserve Bank of India

1. Bringing Kerala State Government PSUs into TrEDS Platform

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

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

It is informed by the MSMI-DI that Govt. of Kerala vide order dated 16th May, 2022 on TReDS permitted State owned Public Undertakings, Companies, Local Government institutions, all Statutory Boards/Societies under the State Government and all Apex Co-operatives to participate on the Trade Receivable Discounting System (TReDS) envisaged for settlement of bills for Micro, Small & Medium Enterprises, suppliers of Goods and Services. It is requested that wide publicity of the same may be done in all Bank branches).

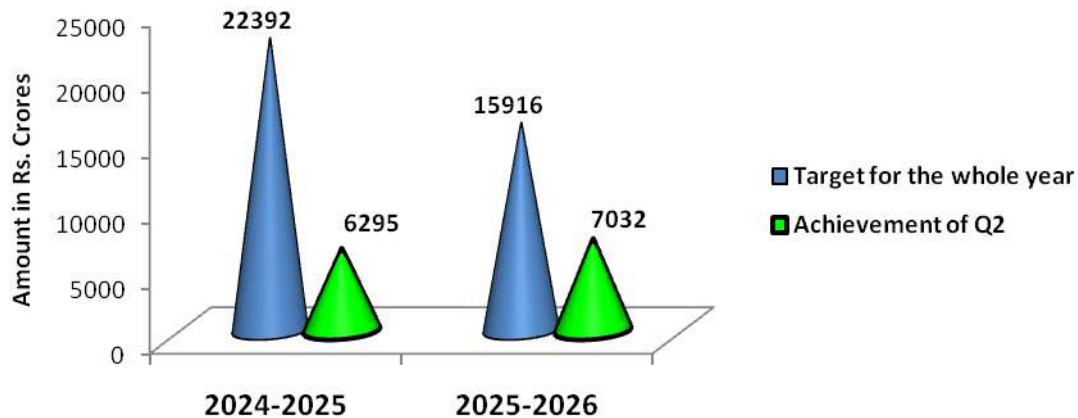
The Steering committee suggested that the TrEDS may make mandatory for the stakeholders up to certain limit.

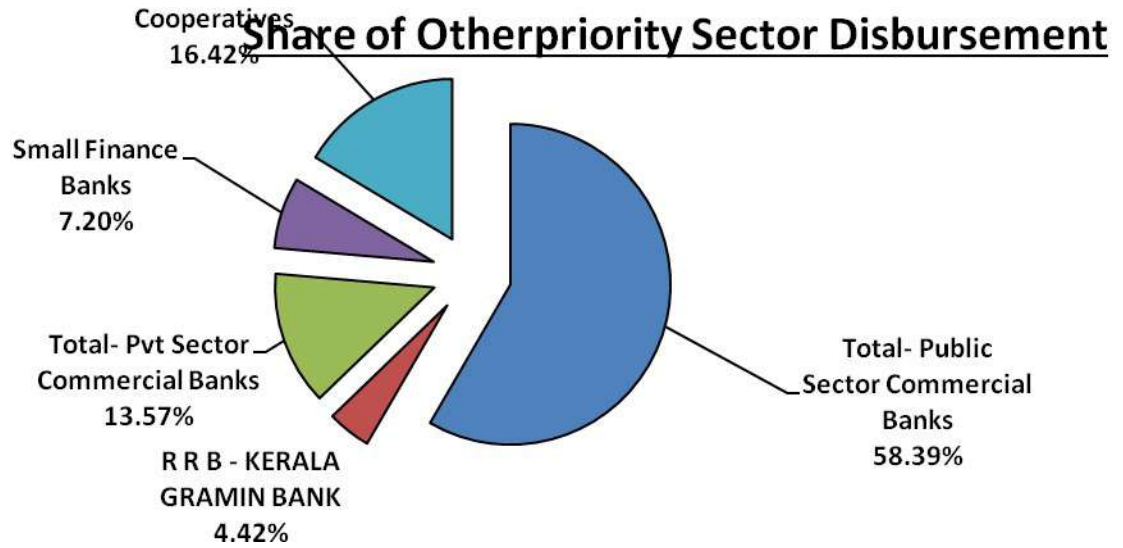
In the 142nd SLBC Meeting, Additional Secretary, Industries Department, informed the chair that after the last SLBC meeting there has been a considerable progress in enrolling the State Government PSU into TrEDS Platform and around 8 PSUs has been enrolled till date.

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

4. PERFORMANCE UNDER THE OTHER PRIORITY SECTOR

OTHER PRIORITY SECTOR		
Parameter	2024-2025	2025-2026
Target for the whole year	22392	15916
Achievement of Q2	6295	7032
% achievement for Q2	28%	44%





Sl.No.	District	Target for 2025-26	Achievement of Q2	% Achievement
1	KOTTAYAM	740	499	67%
2	THRISSUR	1000	673	67%
3	ALAPPUZHA	712	438	62%
4	KOZHIKODE	799	458	57%
5	KANNUR	962	533	55%
6	KASARGODE	547	301	55%
7	IDUKKI	447	234	52%
8	PATHANAMTHITTA	600	303	50%
9	PALAKKAD	1500	657	44%
10	TRIVANDRUM	1759	763	43%
11	ERNAKULAM	2779	1137	41%
12	KOLLAM	1500	535	36%
13	WAYANAD	700	156	22%
14	MALAPPURAM	1870	347	19%
TOTAL		15916	7032	44%

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

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

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

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

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

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

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

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

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

Action Taken

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

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

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

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

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

Thrissur District Co-op Bank Ltd.	58	20	1,160
The Alappuzha District Co-op Bank Ltd.	55	20	1,100
Idukki District Co-op Bank Ltd.	54	20	1,080
Malappuram District Co-op Bank	53	20	1,060
Bandhan Bank Ltd.	26	40	1,040
Indusind Bank Ltd.	23	40	920
The Kasaragod District Co-op Bank Ltd.	45	20	900
Tamilnad Mercantile Bank	21	40	840
Karnataka Bank Ltd.	21	40	840
The Karur Vysya Bank Ltd.	21	40	840
City Union Bank Ltd.	19	40	760
Wayanad District Co-op Bank Ltd.	36	20	720
Punjab and Sind Bank	6	100	600
AU Small Finance Bank Ltd.	9	65	585
The Lakshmi Vilas Bank Ltd.	13	40	520
Yes Bank Ltd.	12	40	480
Kerala State Co-op Bank Ltd.	20	20	400
DCB Bank Ltd.	4	40	160
Equitas Small Finance Bank Ltd.	2	65	130
Standard Chartered Bank	3	40	120
RBL Bank Ltd.	2	40	80
The Jammu and Kashmir Bank Ltd.	2	40	80
IDFC First Bank	1	40	40
	7,683		5,64,680

PERFORMANCE OF APY

Name of State	Annual Target FY 2025-26	Enrolments FY 2025-26	% Achievement FY 2025-26	Gap to Achieve this year Target
Kerala	5,64,680	2,06,997	36.65%	3,57,683

APY PERFORMANCE BANKWISE AS ON 31.10.2025

NAME OF THE BANK	ANNUAL TARGET	APY accounts opened in FY 2025-26
KERALA GRAMIN BANK	63500	54399
CANARA BANK	66600	41995
STATE BANK OF INDIA	123300	26162
SOUTH INDIAN BANK	21040	10066
HDFC BANK LTD	28210	9102
UNION BANK OF INDIA	35500	8125
INDIAN BANK	17400	5318
DHANLAXMI BANK LIMITED	5880	5311
INDIAN OVERSEAS BANK	18100	4203
ESAF	20865	3849
UCO BANK	5600	3664
BANK OF BARODA	23500	3506
THE FEDERAL BANK LTD	24720	3131
CENTRAL BANK OF INDIA	11800	2685
BANK OF INDIA	10200	1730
IDBI BANK LTD	4410	1510
TAMILNAD MERCANTILE BANK LTD	840	1168
UJJIVAN SMALL FINANCE BANK	1300	872
CSB Bank Limited	12000	832
BANK OF MAHARASHTRA	5500	751
PUNJAB NATIONAL BANK	19300	507
INDUSIND BANK LIMITED	920	502
THE KARUR VYSYA BANK LTD	840	500
KOTAK MAHINDRA BANK	1360	270
CITY UNION BANK LTD	760	253
KARNATAKA BANK LIMITED	840	221
AU SMALL FINANCE BANK LIMITED	585	212
AXIS BANK LTD	10430	185
BANDHAN BANK LIMITED	1040	99
PUNJAB AND SIND BANK	600	38
RBL BANK LIMITED	80	13
ICICI BANK LIMITED	10990	10
YES BANK LIMITED	480	3
IDFC FIRST BANK LIMITED	40	2
THE JAMMU AND KASHMIR BANK LTD	80	1
TOTAL	564680	191195

4.3.Review of CD Ratio –Suggested by RBI

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

Banks with CD ratio above State Average			
Name of the Bank	Deposits	Advances	CD ratio
KSCARD	419	8030	1914.4%
Bank of Maharashtra	1930	9926	514.2%
UCO Bank	2361	7415	314.1%
Yes Bank	4835	8028	166.0%
Bandhan Bank	1805	2378	131.8%
Jammu and Kashmir Bank	76	99	130.5%
Punjab and Sind Bank	678	866	127.7%
Bank of Baroda	19727	24836	125.9%
Bank of India	6625	7993	120.7%
IDFC First Bank	2845	3243	114.0%
HDFC Bank	54620	62018	113.5%
City Union Bank	865	933	107.9%
Kerala Gramin Bank	27844	29957	107.6%
IDBI Bank	7012	7302	104.1%
Union Bank of India	30483	31374	102.9%
Axis Bank	25485	25826	101.3%
Indian Bank	15293	15200	99.4%
Canara Bank	75802	75075	99.0%
Indus ind Bank Limited	12896	12218	94.7%
Central Bank of India	7781	7143	91.8%
ICICI Bank	30340	27044	89.1%
Punjab National Bank	12777	11250	88.1%
Tamilnadu Mercantile Bank	1042	868	83.3%
Kscb	67129	48703	72.55%

Banks with CD ratio below State Average			
Name of the Bank	Deposits	Advances	CD ratio
Karur Vysya Bank Ltd.	2141	1526	71.3%
Indian Overseas Bank	17278	11514	66.6%
Karnataka Bank Limited	1137	753	66.2%
Kotak Mahindra Bank	5618	3668	65.3%
State Bank of India	260909	150461	57.7%
Dhan Laxmi Bank	12833	6981	54.4%
Lakshmi Vilas Bank	392	201	51.2%
Catholic Syrian Bank	15725	6586	41.9%
Federal Bank Ltd.	167407	69721	41.6%
South Indian Bank	72300	30023	41.5%
Ujjivan Small Finance Bank	1728	656	37.9%
ESAF	17768	6573	37.0%
RBL Bank	1335	91	6.8%

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

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

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

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

CD Ratio of the Kerala State stood at 72.57%. The CD ratio of the state is growing with the expected pace and as informed earliar banks of the state to strive to achieve a CD ratio of 75% by the end of this financial year.

4.4. Status of Land allotment for RSETIs building

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

RSETI Thiruvananthapuram :

Land allotted by state Govt.Possession taken for the plot.Request for corporation permit submitted but got rejected.Now, new Architect appointed by Bank and they have prepared Design Proposal which is approved by Central Office,Chennai and applied to Corporation for building permit on 09.06.2023.The building permit is kept pending by Corporation authorities due to insufficient width of the access road to the plot. As a solution to this, RSETI has submitted a proposal through Indian Overseas BankRegional Office, Trivandrum to GoKf or getting additional land in the same plot for widening of the existing access road. GO dtd 7.12.2024 issued sanctioning an additional land of 1.24 cents for widening of the existing access road. Process initiated for signing of MOU to take possession of the additional land and plan modification with the widened access road as the main entrance.MOU SIGNED on 12.02.2025.RSETI has given a request for demarcation and handing over the allotted land to District Collector Trivandrum. Even after repeated follow up , the file is still pending with Taluk Office, Trivandrum. Only after completion of demarcation & handing over of the said property , we can submit application for building permit through KSMART

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

RSETI Alappuzha: Building construction is completed and functioning properly.

RSETI Kottayam:

50cents of land has been identified by revenue authorities in Kurichy village of Changanacherry taluk(Re sy No.336/1,Block 1.Survey report and Mahasar submitted to District collector by Taluk office on 21.03.2025. Application for long term lease has been rejected by L R Commissionerate .On 7.7.2025,Poverty alleviation dept at collectorate submitted application to district collector for allotment of land in favour of LSGD for RSETI building construction where the ownership of the property will be with LSGD. Collectorate officials informed that land allotment for LSGD is not possible. On 24.09.2025, application submitted directly to Revenue Secretary for his intervention in the matter with copy to LR Commissioner.

RSETI Pathanamthitta:

34.20 ares of land in survey number 43/1 of Pandalamvillageof erstwhile Block panchayathhas been allotted and MOU in signed on07/04/2014 forestablishing RSETI. At present Gram Nyalaya, CDSand diary department are functioning there. Vacant possession of land is not handed over. Revenue authorities have identified the same land for building

revenue tower. Commissionerate of Rural Development, send a letter to our LHO dated 28.06.2022, stating the reasons why the memorandum of understanding (MoU) is to be terminated, and said that the government has directed commissioner for Rural Development to hand over possession of the land to the newly formed Pandalam block Panchayath. It also informed that if the SBI has any of the points mentioned that may be addressed to the undersigned. Our LHO received letter on 12/07/2022 and send an objection to the letter on 30/07/2022 to the commissionerate of rural development Trivandrum. In an effort to find suitable land for an RSETI building, RSETI has sent a letter to the collectorate of Pathanamthitta. Rseti has yet to receive a positive response. Additionally, Rseti itself located three properties, one of which was a revenue-vacant land in the Pathanamthitta municipality close to the School of Technology and Applied Science and in addition, Milma owns another piece of land close to the residence of the District Collector. Nirmithy Kendra Elanthoor owns the third one. We submitted a request to Revenue Department for assigning any portion of these land and we received a response from the revenue department indicating that no land from these could be assigned. We have communicated with BDOs of all blocks for land as per the directive ED Kudumbasree. Elanthoor Block expressed willingness to handover the social forestry area of Elanthoor Block. But the Project Director, PAU reported to the first quarter DLRAC on September 25, 2024, that they need to reconsider their willingness to hand over the social forestry area of Elanthoor Block to RSETI. We have submitted a fresh request for the allotment of land to RSETI Pathanamthitta to the Sub Collector in this DLRAC. Regarding the letter asking for the distribution of new land to RSETI, the district collector suggested a plot of land next to the Vallicode village office. Our engineer, regional manager, LDM, and RSETI director visited the proposed site and determined that it would be appropriate for our organization. On January 07, 2025, we made a new request to allocate 50 cents of the aforementioned property on a long-term lease for the construction of the RSETI Residential Training Center. The file for allocating 50 cents of land to SBI RSETI in Pathanamthitta has been processed at the Vallicodu Village Office and Kozhencherry Taluk Office, and was forwarded to the Pathanamthitta Collectorate on 26/04/2025. The file has now been forwarded to the Commissionerate from the Pathanamthitta Collectorate and is currently under consideration by the State Government. A letter was sent from the Pathanamthitta Collectorate to the Divisional Forest Officer (DFO) requesting the valuation of trees on the aforementioned land. The LR Commissionerate query reached Pathanamthitta Collectorate and the collectorate through Letter No. DCPTA/2321/2023 C11, dated 10.06.2025 was forwarded via Kozhencherry Taluk to Vallicode Village Office. The Village Office responded in full and sent the consolidated reply back to Kozhencherry Taluk Office (Letter No. 178/2025, 18.06.2025). The file is now with Kozhencherry Taluk Office for further processing.

RSETI Idukki :

The proposal for allotment of 19.73ares of land (Ref: DCIDK/4530/2021-C13), bearing Survey No. 161/1, currently under the possession of Idukki District Panchayat, has been recommended by the District Collector and forwarded to the Revenue Department. The demarcation of boundaries has been completed, and the Mahasar prepared by the Village Officer, Idukki, was submitted along with the above-mentioned application. Subsequently, the Revenue Department Secretariat, via Proposal No. A2-97/24 RD dated 16/03/2024,

has forwarded the file to the Local Self Government Department (LSGD) under File Ref: RE 249/2024 LSGD. The proposal is currently under consideration in LSGD Section RE. The Principal Secretary of the Local Self Government Department (LSGD) issued a letter (Ref. No. RE 2/249/2024 LSGD, dated 11th March 2025) advising the Secretary of the District Panchayat Idukki to pass a resolution for the construction of the RSETI building on the identified land, Survey No. 161/1, which measures 19.73 areas and is currently under the possession of the District Panchayat. The District Panchayat Committee has passed the resolution on 30-04-2025 and informed us that the resolution passed for construction of RSETI Building permission in the above mentioned land with waiver of the lease amount previously mentioned. The file ref No RE 2 249/24 with LSGD department, Section RE, Secretariat, Trivandrum. We are now awaiting the Government Order (GO) for the possession of land and proceed with construction formalities. The application is at the office of minister of LSGD, secretariate since 21-08-2025.

RSETI Palakkad :

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

Still conversion of a 3 cent parcel of the land is being pursued by the Bank as the construction will be on that parcel also.

RSETI Kozhikode :

Land has been identified and survey completed but MoU to be executed. Plan has been approved and work has started.

RSETI Wayanad:

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

Ernakulam: Land allotted and Building constructed.

Kannur : Land allotted and Building constructed

Kasargode : Land allotted and Building constructed

Malappuram : Land allotted and Building constructed

Thrissur : Land allotted and Building constructed

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

4.5 Agenda Suggested by RBI – Adoption of Fintech

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

4.6 Agenda suggested by Reserve Bank of India: Progress under Government Schemes for all banks

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

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

The data regarding the same is provided in Annexure 43.

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

The Reserve Bank of India (RBI) emphasizes the need to extend banking services to all revenue centers across the state to promote financial inclusion and ensure equitable access to banking facilities. In this regard, Lead District Managers (LDMs) have been instructed to

conduct detailed surveys to identify revenue centers currently lacking banking services. The findings of these surveys must be compiled and submitted for review. This exercise will help assess the gaps in banking infrastructure and facilitate targeted interventions to address the unmet needs of these areas.

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

FRESH ISSUES

1. Agenda suggested by Warehousing Development and Regulatory Authority

This is regarding the 147th meeting of SLBC of Kerala. As you are aware that DFS has directed to place the eNWR based pledge finance as a permanent agenda item in all SLBC proceedings. Further, the GoI has launched two schemes namely Credit Guarantee Scheme for e-NWR Pledge Financing (CGS-NPF) and e-Kisan Upaj Nidhi (eKUN) to improve the uptake of pledge finance through eNWRs. Additionally, DFS has allocated a target of Rs. 10,000 crore in the overall ground level credit for this purpose.

Hence, it is requested that 15-20 mins may be allocated during the said SLBC so that an officer from WDRA can give a detailed presentation regarding eNWR based pledge finance and the allied schemes to all stakeholders.

2. Agenda suggested by NHB: PMAY

Discussions regarding the performance of the State under PMAY