

State Level Review Meeting, March 2025 & Background Notes

1. ADOPTION OF MINUTES OF 145th SLBC Meeting December 2024

The minutes of State Level Bankers' committee Meeting, held on 8th April 2025 circulated vide SLBC letter no SLBC/145/Minutes/55/AJS dated 23rd April 2025.

The house may adopt the said minutes.

2. Review of Performance under Primary Sector

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

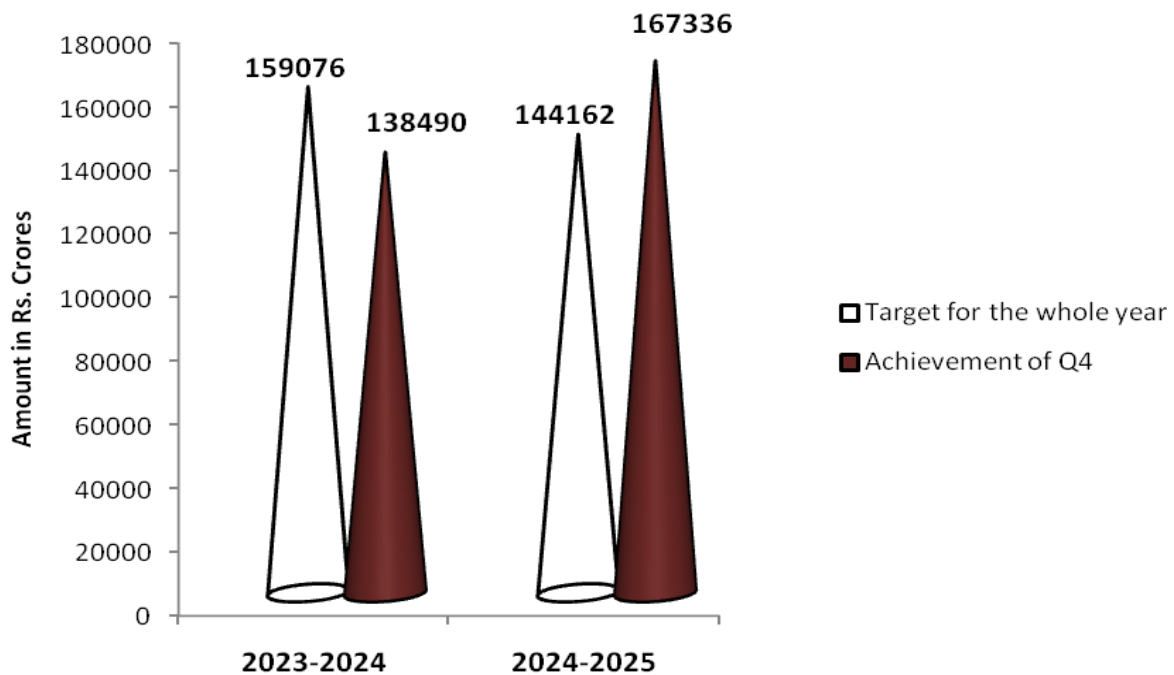
PRIMARY		
Parameter	2023-2024	2024-2025
Target for the whole year	159076	144162
Achievement of Q4	138490	167336
% achievement for Q4	87%	116%

Disbursement in 2023-24 : Rs. 1,38,490/- Crs

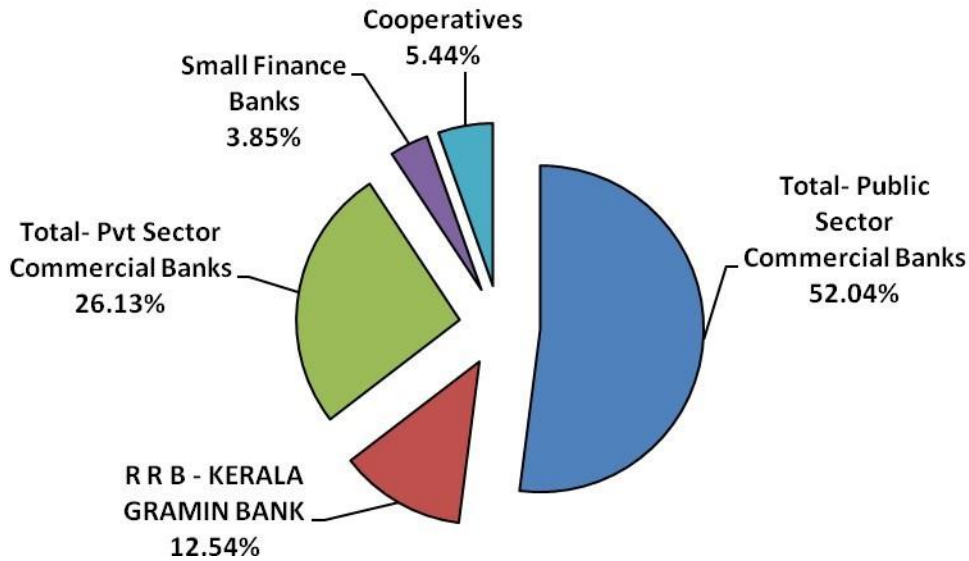
Disbursement in 2024-25: Rs. 1,67,336/- Crs.

Incremental Disbursement: Rs. 28,846/- Crs

% Increase from last Financial year: 20.82%

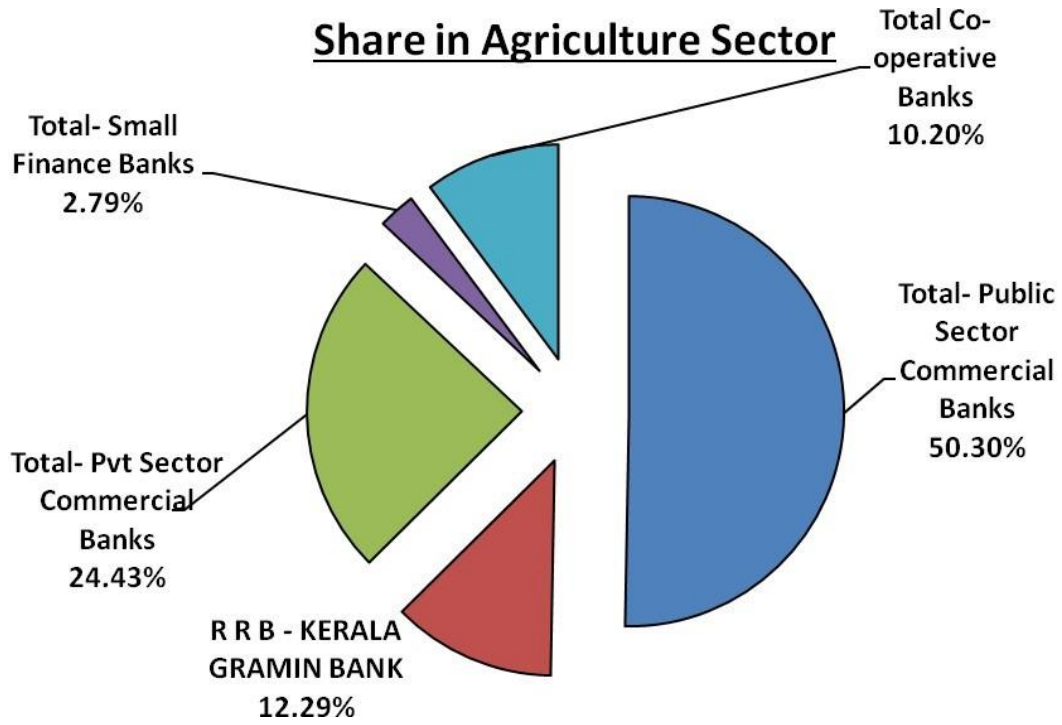


Share of Primary Sector Disbursement

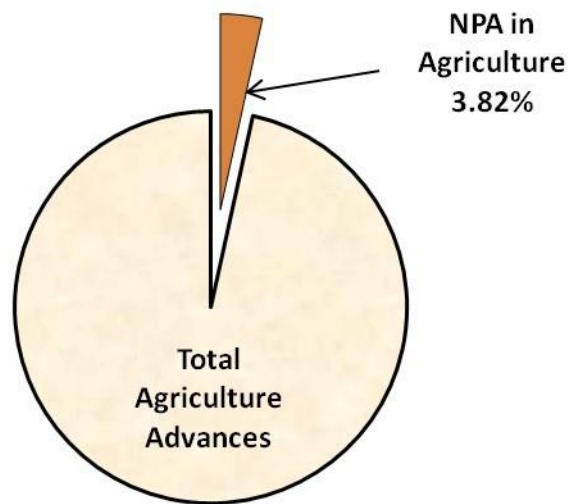


Sl. No.	District	Target 2024-25	Achievement of Q4	% Achievement
1	TRIVANDRUM	16274	19755	121%
2	KOLLAM	9959	12756	128%
3	PATHANAMTHITTA	5836	6631	114%
4	ALAPPUZHA	9722	10616	109%
5	KOTTAYAM	9370	11127	119%
6	IDUKKI	8599	6747	78%
7	ERNAKULAM	18379	18813	102%
8	THRISSUR	12503	15263	122%
9	PALAKKAD	12100	14937	123%
10	MALAPPURAM	9400	12860	137%
11	KOZHIKODE	11812	13453	114%
12	WAYANAD	4600	4874	106%
13	KANNUR	9863	12175	123%
14	KASARGODE	5745	7332	128%
TOTAL		144162	167336	116%

Share in Agriculture Sector



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

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

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

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

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

Action Taken:

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

voluntary. In order to protect the interests of farmers, they may be given an option to choose between PMFBY and State Insurance Scheme.

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

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

Sir,

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

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

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

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

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

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

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

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

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

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

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

1. Various 'agricultural clusters' have been formed and are now functioning all over the state focusing on the areas of production, marketing, processing and service.
2. Steps have now been taken to raise small producer groups as agricultural companies. This will help to find international market for the unique products of Kerala. Also, the Government has given order to implement 'KABCO' company to strengthen the processing and marketing sectors.
3. In order to achieve the objective of increasing farmers' income, various arrangements are being planned and implemented by the State Agriculture Department for market expansion, dissemination of value added products and availability of fair prices. Long-term projects are being implemented by the Department of Agriculture Development and Farmers Welfare to make agriculture an attractive source of income and a key component of our economy and food security.
4. Along with sustaining the cultivation of food crops such as rice, vegetables, spices, fruits, etc., plans are being implemented to expand cultivation to more areas and increase production and productivity. The Integrated Coconut Development Program components Keragram, camp-based integrated pest control in coconut plantations, integrated management *practices*, *green* manuring and intercropping are planned to be implemented this year to maximize yield per unit area by adopting better agronomic management, intercropping and mixed farming in coconut plantations.
5. Department has shifted its initiative from crop-based development to a farm-based development approach to efficiently and judiciously utilize available resources in a sustainable manner and ensure assured income to farmers. Through this scheme, the Department of Agriculture aims to develop model plots in farmers' farms through integrated farming methods to increase efficiency by preparing and following a farm plan suitable for each farm. The main objective of this program is to maximize and maintain annual income over the long term. This year, 10,760 such units are planned to be developed under the scheme. The scheme is intended to be rolled out in a phased manner over the next few years. As part of this programme, farmers' associations and groups will be identified to form FPOs/7 companies to streamline production, primary

processing and marketing support. The Department of Agriculture is implementing a scheme called Assistance in Farm Mechanization to enable timely implementation of agricultural operations.

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

1. Farm Planning Based Development Approach:-

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

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

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

2. Increase in Crop Area and Development Approach:

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

Rice Agriculture Development Scheme:

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

Rice seed production will be implemented through the Registered Seed Growers Programme. The quality of the rice seed is the most important factor affecting the productivity of rice. According to the registered seed production scheme implemented by the Department of Agriculture, rice seeds are produced following special care procedures and their quality is

checked in the seed testing labs of the Department of Agriculture and on the basis of which the seed tag is given to the farmers through the Kerala State Seed Development Authority.

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

Vegetable development.

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

Coconut development.

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

Organic farming and best farming practices.

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

Scheme for Agricultural Development in Kuttanad Region.

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

3. Agricultural marketing and post-harvest management:

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

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

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

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

Post-harvest maintenance and value addition scheme is to be implemented with the intention of helping to promote innovative technologies in agricultural entrepreneurship and value addition. The objective of the project is to promote medium, small and micro agro processing/value addition units, ensure increase in farmers' income, reform farmer producer organizations and create employment opportunities. Project-based assistance to small, medium, agro-processing/value addition units, individual/SHG based small value addition

units etc. will be provided through SAFAC. 20.20 crores have been earmarked for the said scheme in this financial year.

4. Income Securing and Loss Mitigation:

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

5. Other Schemes:

Production and distribution of quality planting material.

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

6. Improving soil and crop health and productivity.

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

7. Crop health management.

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

8. Modernization of laboratories.

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

9. Assistance in farm mechanization.

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

കതിർആപ്പ്

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

കാബ്കോഅഗ്രിപാർക്ക്

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

നവോത്ഥാനപദ്ധതി

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

അനുഭവപദ്ധതി

ഓരോ കൃഷിഭവനിലും വൃശ്ചിക 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 ലഭ്യമായി ഓൺലൈനായി സൗകര്യം ഒരുക്കുന്നതാണ് വെളിച്ചം. കൃഷി വകുപ്പിന്റെ പ്രവർത്തനങ്ങളിൽ സുതാര്യതയും ഉത്തരവാദിത്വവും വർദ്ധിപ്പിക്കുകയാണ് ലക്ഷ്യം.

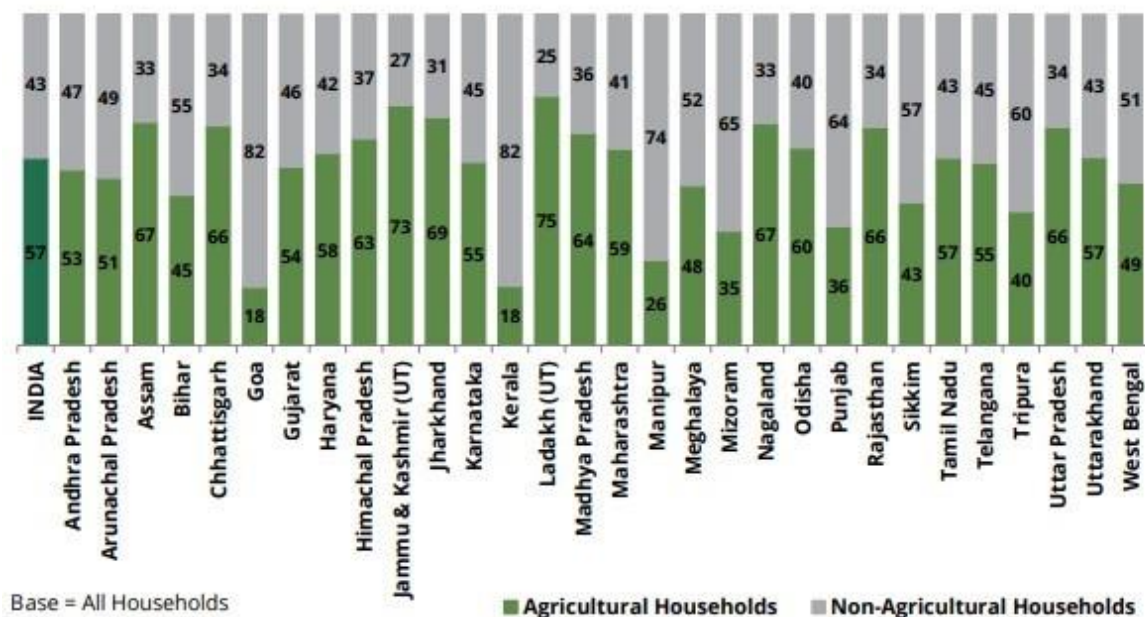
As part of doubling of the farmer’s income agenda , there was a recent study conducted by NABARD in association with the same where the farmers income was analysed state wise and as per their report Kerala stands third under the average income of the farmers.

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

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

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

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



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

Income for Agricultural Households by Size Class of Land Possessed

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

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

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

Base = Agricultural Households

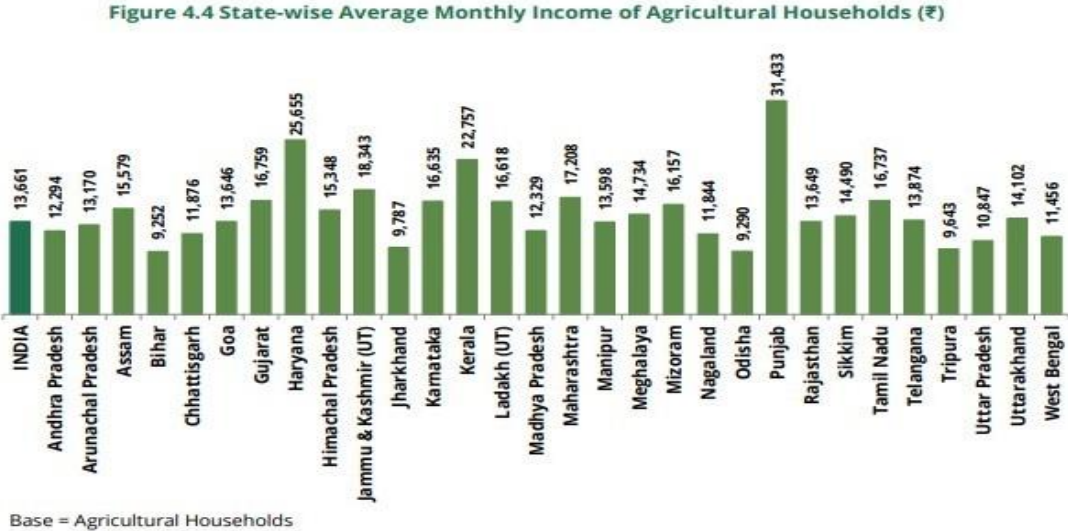
Note: Figures in parentheses are share (%) in total.

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

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

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

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



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

Kerala Budget 2025 Highlight

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

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

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%

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

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

Action Taken:

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

b. Loan to leased land farmers

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

5. During this Campaign '**District level KCC Camp**' will be organized at least once a week.

- a) A preliminary scrutiny of the applications will be conducted as per the standard checklist and applications found complete in all respects will be accepted by banks with a proper acknowledgement to the applicant.
 - b) Acknowledgement with running number for accepted applications.
 - c) The accepted application forms will be sent to bank branches/ handed over to representatives of Banks concerned, and a record of the same will be maintained at LDM office.
 - d) The concerned Bank branch in the District will process the accepted applications within 15 days of their receipt, as per the extant policy/guidelines.
 - e) Logistics and other incidental support for holding the District-level KCC Camp, will be facilitated by the Department of Animal Husbandry (DAH&D, Department of Fisheries (DoF) and District Administration.
 - f) Monthly Status of the proposal will be intimated by the bank branches to LDM. The LDM will share the details with the Dist. Magistrate and Nodal Officers for communicating the status to the applicants.
 - g) Pending finalization of online portal by DAHD, data on the application submitted during the Camp will be shared on a monthly basis with the and Department of Fisheries.
- 6. Recently A one Day National Conference on KCC Fisheries has been organized by The Ministry of Fisheries, Animal Husbandry and Dairying. In the same the performance under the KCC Fisheries of all the states were reviewed. The state as a whole has been allotted a target of 1,00,000/-. All the banks were requested to improve the performance under the scheme as the same is being prioritized by Government of India.**

Action taken

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

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

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

The details of camps conducted as follows as on 16.05.2025

KCC ANIMAL HUSBANDRY DATA AS ON 16.05.2025			
Sl No	Name of the Banks	No of Applications sanctioned	No of applications pending
1	Bank of Baroda	1706	2
2	Bank of India	1801	31
3	Bank of Maharashtra	15	0
4	Canara Bank	21858	30
5	Central Bank of India	113	4
6	Cooperative Bank	6911	9
7	IDBI Bank Ltd.	267	0
8	Indian Bank	712	0
9	Indian Overseas Bank	4473	0
10	Punjab National Bank	798	2
11	State Bank of India	9510	58
12	UCO Bank	385	0
13	Union Bank of India	6857	17
Grand Total		55406	153

KCC ANIMAL HUSBANDRY DATA AS ON 16.05.2025			
Sl No	Name of the Banks	No of Applications sanctioned	No of applications pending
1	Bank of Baroda	1706	2
2	Bank of India	1801	31
3	Bank of Maharashtra	15	0
4	Canara Bank	21858	30
5	Central Bank of India	113	4
6	Cooperative Bank	6911	9
7	IDBI Bank Ltd.	267	0
8	Indian Bank	712	0
9	Indian Overseas Bank	4473	0
10	Punjab National Bank	798	2
11	State Bank of India	9510	58
12	UCO Bank	385	0
13	Union Bank of India	6857	17
Grand Total		55406	153

KCC FISHERIES DATA AS ON 16.05.2025			
Sl No	Name of the District	No of Applications sanctioned	No of applications pending
1	Alappuzha	58	6
2	Ernakulam	1156	0
3	Idukki	96	0
4	Kannur	111	0
5	Kasaragod	593	0
6	Kollam	1648	0
7	Kottayam	163	44
8	Kozhikode	1406	0
9	Malappuram	139	0
10	Palakkad	470	0
11	Pathanamthitta	91	0
12	Thiruvananthapuram	2605	6
13	Thrissur	562	4
14	Wayanad	275	0
Grand Total		9373	60

KCC FISHERIES DATA AS ON 16.05.2025			
Sl No	Name of the Bank	No of Applications sanctioned	No of applications pending
1	Bank of Baroda	139	1
2	Bank of India	291	0
3	Bank of Maharashtra	1	0
4	Canara Bank	1790	0
5	Central Bank of India	57	8
6	Cooperative Bank	430	1
7	IDBI Bank Ltd.	3	0
8	Indian Bank	1170	0
9	Indian Overseas Bank	435	1
10	Punjab National Bank	201	1
11	State Bank of India	1919	30
12	UCO Bank	87	4
13	Union Bank of India	2850	14
Grand Total		9373	60

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

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

To

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

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


Sir,

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

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

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

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



(Jitendra Asati)

Joint Director to Govt. of India
Phone No.23748706
e-mail : acsec-bkg@nic.in

Encl as above

Copy to:

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

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

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

Secretary, DFS chaired a meeting on 05.11.2024 to review the progress of credit disbursement to agri allied aciticities with PSBs, NABARD and State/UT Level Bankers' Committee. Representatives of Sate Governmentbts/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 153 and 60 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 20.05.2025

<u>Performance of AIF Scheme since inception in Nos</u>	
Number of applications under Draft	149
Applications kept pending due to pending information	698
Applications denied	16
Number of Verified applications	467
Number of Rejected application	2625
Number of applications sanctioned	3368
Out of the sanctioned applications disbursed	3000
Applications pending to be disbursed	368

Performance of AIF Scheme since inception in Cr	
Number of applications under Draft	51.22
Applications kept pending due to pending information	435.51
Applications denied	970.89
Number of Verified applications	232.61
Number of Rejected application	1212.89
Number of applications sanctioned	1234.15
Out of the sanctioned applications disbursed	795.45
Applications pending to be disbursed	438.7

Performance under AIF Scheme

Institution Name	Disbursed	Sanctioned
STATE BANK OF INDIA	822	892
Canara Bank	579	658
Kerala Gramin Bank	379	379
Bank Of Baroda	279	346
Union Bank of India	147	177
Bank Of India	164	173
The Federal Bank Ltd	154	156
Punjab National Bank	68	80
THE KERALA STATE CO-OPERATIVE BANK LTD.	58	64
Indian Bank	51	60
UCO Bank	48	59
HDFC Bank	52	57
South Indian Bank	31	32
IDBI BANK LTD	29	31
Indian Overseas Bank	23	29
Axis Bank	12	16
Central Bank Of India	10	13
ESAF Small Finance Bank Limited	5	6
Bank of Maharashtra	3	3
ICICI Bank	2	3
Karur Vysya Bank	3	3
Kotak Mahindra Bank	2	2
Dhanlaxmi Bank Ltd	33	0
		1

Tamilnad Mercantile Bank Ltd	1	1
Bandhan Bank Ltd	0	0
CSB Bank Ltd	0	0
DCB Bank	0	0
IndusInd Bank	0	0
J&K Bank	0	0
Karnataka Bank	0	0



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

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

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

District	Total Projects to be Geo Tagged	Geo Tagging Completed	Pending to be Geo Tagged	Geo Tagging Completed (%)
Alappuzha	182	132	50	72.53
Ernakulam	246	186	60	75.61
Idukki	160	128	32	80
Kannur	171	155	16	90.64
Kasaragod	81	80	1	98.77
Kollam	169	114	55	67.46
Kottayam	158	108	50	68.35
Kozhikode	235	208	27	88.51
Malappuram	407	263	144	64.62
Palakkad	413	180	233	43.58
Pathanamthitta	68	50	18	73.53
Thiruvananthapuram	125	89	36	71.2
Thrissur	334	162	172	48.5
Wayanad	214	189	25	88.32
TOTAL	2963	2044	919	68.98

-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**.

Bank wise geo tagging status is given below :

Geo Tagging Status as on date 12-05-2025			
District	Geo Tagging Completed	Pending for Geo Tagging	Total
STATE BANK OF INDIA	507	312	819
Canara Bank	434	145	579
Bank Of Baroda	126	142	268
Kerala Gramin Bank	288	83	371
Bank Of India	86	75	161
Union Bank of India	112	35	147
Punjab National Bank	31	31	62
Kerala State Cooperative Bank	104	30	134
Indian Bank	35	13	48
UCO Bank	35	13	48
South Indian Bank	20	11	31
IDBI BANK LTD	19	10	29
HDFC Bank	45	7	52
Indian Overseas Bank	18	5	23
The Federal Bank Ltd	149	2	151
ESAF Small Finance Bank Limited	3	2	5
Axis Bank	11	1	12
Central Bank Of India	9	1	10
National Cooperative Development Corporation (NCDC)	0	1	1
Bank of Maharashtra	3	0	3
Karur Vysya Bank	3	0	3
ICICI Bank	2	0	2
Kotak Mahindra Bank	2	0	2
NABKISAN Finance Ltd	1	0	1
Tamilnad Mercantile Bank Ltd	1	0	1
Grand Total	2044	919	2963

KUDUMBASREE -AIF VENTURES FOR WOMEN EMPOWERMENT AND AGRI INFRA DEVELOPMENT OF KERALA

Background :

- AIF is a bank loan scheme which provides for setting up of agricultural infrastructure units at an effective rate of 6% rate of interest for 7 years for loan amounts upto 2.00cr
- AIF is a GOI scheme implemented in Kerala by the Dept of Agriculture Development and Farmers' Welfare in Kerala with PMU Project Management Unit support by NABCONS a subsidiary of NABARD.
- Banks have the option to cover such loans under CGTMSE and provide collateral free loans upto Rs 2.00 cr. The annual guarantee fee is reimbursed to the loan account by GOI
- AIF loans sanctioned upto 31-03-2026 are eligible for the effective rate of interest of 6 % and Guarantee fee reimbursement upto 31st March 2033

- The number of AIF assisted units that have come up in Kerala so far is 2963 , with an estimated employment generation at the barest minimum of 40000 .
- The impact on the economy of Kerala, cross state import substitution on agri based products, export earnings, the associated forward and backward linkages, fair and timely prices at farm gate to the farmers, storage and procurement and technological innovation in agriculture are some of the offshoots of AIF funding in Kerala through PMU support.
- Kudumbasree is a poverty alleviation and women empowerment initiative which has grown manifold over the years ,with its reach across all development sectors of our state with
- 317724 NHGs with 48.08 lakh members
- 88127 JLGs with 4.26 lakh members
- 42995 Krishi Sanghams with 2.26 lakh members
- 4952 Agri Enterprises
- 880 Agri Producer Organisations
- KTAP for Technology Advancement in Agriculture
- Training Women on Drones
- Agri Business Marts.
- Already many NHGs ,JLGs , Activity Groups, Individual NHG members are engaged in Agro processing activities with bank finance may be at a higher rate of interest.
- In addition to the agro processing or value addition activities, NHGs can think of setting up Mushroom farming, Sericulture, eMarketing, Storage Houses, Grading Centres ,ColdStorage ,Logistics , Smart and Precision farming,Drones,Remote sensing,Honey Processing,Compressed Biogas,Custom Hiring Centre Organic Fertilizers. Vertical farming, Hydro and Aeroponics,Poly house, Green House , tractor etc

Suggestion

Kudumbasree Mission is an effective platform where we can put across the AIF concept and help the women folk start Agri infra-Units with affordable AIF credit which in turn will trigger the socio economic development of Kerala and women empowerment.

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)
Directorate of Agriculture
Ministry of Agriculture
New Delhi, India - 110002

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

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

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

To
All SLBCs,

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

Sir / Madam,

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

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

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

Encl: As above

Yours faithfully


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

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

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

Krishi Bhawan
New Delhi.

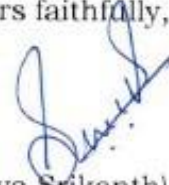
Dated, the 2nd June, 2020

OFFICE MEMORANDUM

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

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

Yours faithfully,



(Sowmya Srikanth)

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

Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)

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

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

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

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

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

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

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

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

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

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

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

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

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

VI For SNO/ concerned Nodal Officer (NO):

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

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

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

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

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

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

VII For Corrections, the SNO will enter:

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

VIII Information desired by PAO: -

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

Financial year	Category	Amount
	General/SC/ST	

Sample cases:

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

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

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

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

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

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

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

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

Directorate of Agriculture Development and Farmers' Welfare

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

No:ADFW/5342/2023-PMKS

Date:02-08-2023

PM KISAN KERALA

Sub:- **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 25/11/2024:

Total Number of ineligible beneficiaries: 60,687.

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

Total number of ineligible refunded so far: 22,661

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

2.2.7 Agenda suggested by NABARD

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

- Govt of India has reiterated that the progress of credit disbursements in various sub sectors in agri allied sectors and Fisheries sector is to be monitored on a quarterly basis.
- Hence, **SLBC may bifurcate the targets under Agriculture sector into various sub sectors and report the disbursements accordingly for both short term and long term loans.**
- The quarter wise disbursements under KCC – Crop Loan, KCC – AH and KCC – Fisheries and overall GLC in these sectors may be collected from Banks and the same may be reviewed in State Level Review Meetings as advised by GoI.

II. Popularization of National Fisheries Digital Platform (NFDP) among stakeholders:

- Department of Fisheries, Ministry of Fisheries Animal Husbandry and Dairying has launched National Fisheries Digital Platform (NFDP) under Pradhan Mantri Matsya Kisan Samridhi Sah-Yojana (PM-MKSSY) on 11.09.2024.
- The NFDP aims at formalization of the Indian fisheries and aquaculture sector through creation of work-based digital identity and the database for all stakeholders in fisheries sector. It also serves as 'one-stop' solution for access to institutional credit, strengthening of fisheries co-operatives, incentivizing aquaculture insurance, performance-based incentives, fisheries' traceability systems and training and capacity building.
- Department of Fisheries, GoI has advised to strengthen the digital access for institutional financing under PM-MKSSY.
- Banks may create awareness of National Fisheries Digital Platform (NFDP) among all stakeholders and also increase KCC and term loan to fisheries sector

III. Credit Targets for Shrimp Farming

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

IV. Credit flow to agriculture

Since investment in agriculture is crucial for ensuring food security, Banks may focus their attention on improving the lending towards agricultural activities. Various GOI schemes can be leveraged for stepping up Agricultural Term Lending.

(i) ACABC scheme:

Directorate of Extension, DoA&FW, GoI has communicated the continuation of ACABC scheme during 2025-26 also. A credit linked capital subsidy of upto 36% or 44% of the project cost (which ever applicable) is available for eligible projects sanctioned during the financial year.

(ii) AMI scheme:

1. AMI scheme has been extended upto 31 March 2026 wherein, credit linked capital subsidy of upto 25% or 33.33% could be availed for both storage (godown/silos/cold storage) and non-storage projects (primary processing/reefer vans/refrigerated vans/integrated value chain etc.).
2. Revised Operational Guidelines of AMI Sub-scheme of ISAM has been issued by GoI. It will be applicable for the projects for which term loan is sanctioned on or after 10.11.2024. The

revised guidelines include modification of existing provisions on eligibility of PACS, cost norms, etc.

(iii) **AIF:** Under AIF, interest subvention of 3% is available for loans upto Rs.2.00 crore for eligible investment activities. The projects sanctioned under AIF, if found eligible, could also be converged with AMI scheme for availing capital subsidy.

(iv) **Special Refinance Scheme:** Concessional refinance is available for KGB and KStCB under Special Refinance Scheme for

- 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)

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

V. AMI Scheme: Timely Submission of Claims

Govt. of India has prescribed a timeframe of 90 days from date of disbursement of first instalment of loan for submission of advance subsidy claims. For final subsidy, within 30 days of the receipt of relevant documents from the promoter, the Manager of FI will undertake the inspection of the project and submit the Inspection report to RO, NABARD and Regional/ Sub-office of DMI along with final subsidy claim online through ENSURE portal. FIs may strictly adhere to the timelines prescribed by Govt. of India for submission of claims.

Longitude Latitude of Final Subsidy Released Claims: Banks are required to update the longitude and latitude details (geo tagged photo) for the specified project to which final subsidy has already been released, as the information has to be forwarded to Govt of India. The list of such claims are detailed in **Annexure I.**

VI. 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 II.** Banks are requested to submit utilization certificates for the projects financed by them at the earliest possible time

VII. Credit support to Farmer Producer Organizations (FPOs)

The National level workshop on FPO financing was organized under the Chairmanship of the Secretary, Department of Agriculture & Farmers Welfare (DA&FW), Government of India on 15th May 2024 came up with policy recommendations for mainstreaming FPO financing among the Banks and other Financial Institutions.

One of the recommendations of the workshop was that there is a need to undertake necessary measures to sensitize bankers across the States/ UTs and streamline the loan approval and disbursement processes for FPOs to expedite access to credit and other financial services. Therefore, District Consultative Committee (DCC) with bankers, should designate a nodal officer for facilitating FPO financing at district level and similarly, State Level Bankers Committee (SLBC), should designate a nodal officer for facilitating FPO financing at State level.

In this regard, SLBC is requested to take measures for designating a nodal officer at State level and Lead District Manager (LDM) at district level for facilitating FPO financing.

VIII. Credit Guarantee to FPOs by NABSANRAKSHAN

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

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

IX. Promotion of Rural Tourism:

The Regional Advisory Committee Meeting held on 13 December 2024 provided following recommendations to promote Rural Tourism in the state:

- The possibility of developing a dedicated credit product exclusively for homestays and rural tourism to facilitate financial support for this sector may be explored by banks.
- The tourism-related challenges faced by banks and government agencies may be included as a regular agenda item in SLBC meetings, given that financing tourism falls under Priority Sector Lending.
- The SLBC Convenor may also deliberate on the credit potential and available financial products for rural and responsible tourism during SLBC meetings to encourage effective financial support.

X. e-Kisan Upaj Nidhi (eKUN):

e-Kisan Upaj Nidhi (eKUN), a joint initiative of Department of Food and Public Distribution, WDRA, Department of Financial Services and NABARD, provides an online platform to farmers for obtaining post-harvest loans from banks by pledging their electronic Negotiable Warehouse Receipts (e-NWRs) of grain stocks kept in WDRA registered warehouses. This gateway is aimed at providing easy pledge finance to farmers against their stocks. Government of India has also launched the Credit Guarantee Scheme for e-NWR based pledge financing (CGS-NPF) on 16 December 2024 providing ₹1,000-crore corpus to support post-harvest financing of farmers. KGB and KStCB may develop suitable pledge financing products and onboard on the eKUN portal.

XI. Animal Husbandry Infrastructure Development Fund (AHIDF):

Vide Circular No. AA-17/2/2022-NLM-DADF dated 26 March 2024, Government of India has approved the continuation of the Animal Husbandry Infrastructure Development Fund (AHIDF) as a component under the Infrastructure Development Fund (IDF), subsuming the Dairy Processing Infrastructure Development Fund (DIDF). The revised outlay of AHIDF is ₹29,110.25 crore up to FY 2025-2026, till 31 March 2026. Banks may benefit from this scheme in FY 2025-26.

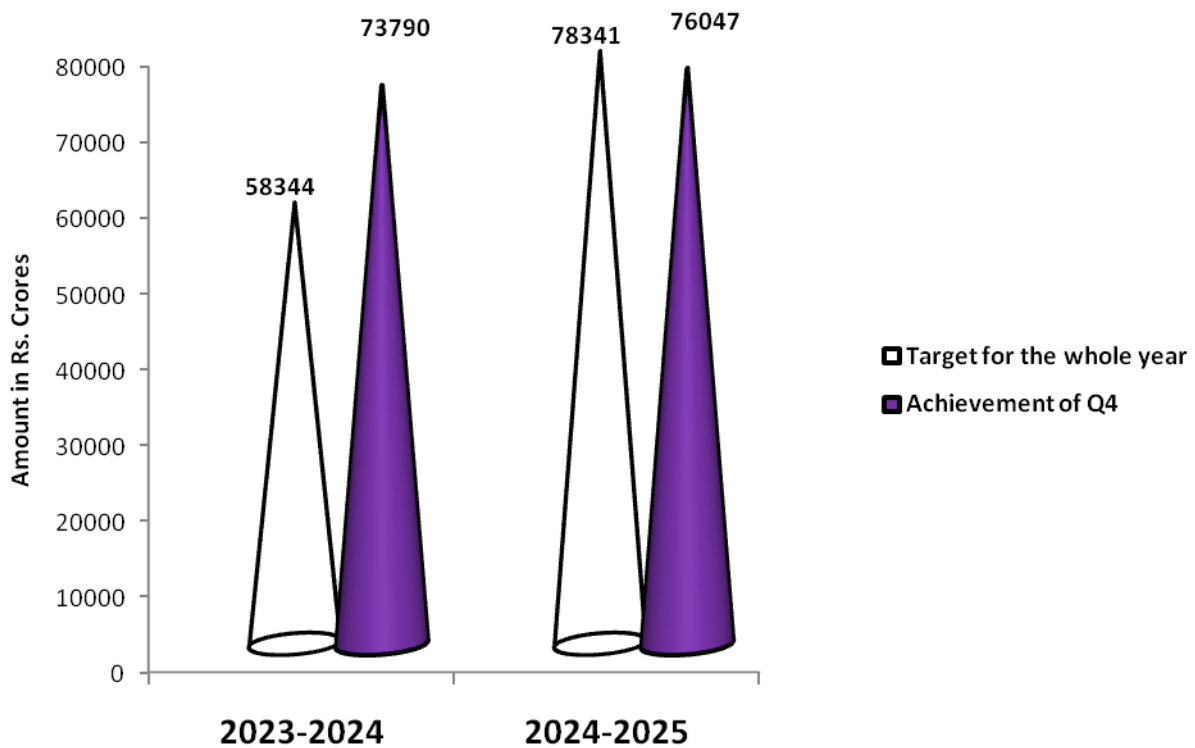
3.1. PERFORMANCE UNDER SECONDARY SECTOR IN ANNUAL CREDIT PLAN 24-25

SECONDARY		
Parameter	2023-2024	2024-2025
Target for the whole year	58344	78341
Achievement of Q4	73790	76047
% achievement for Q4	126%	97%

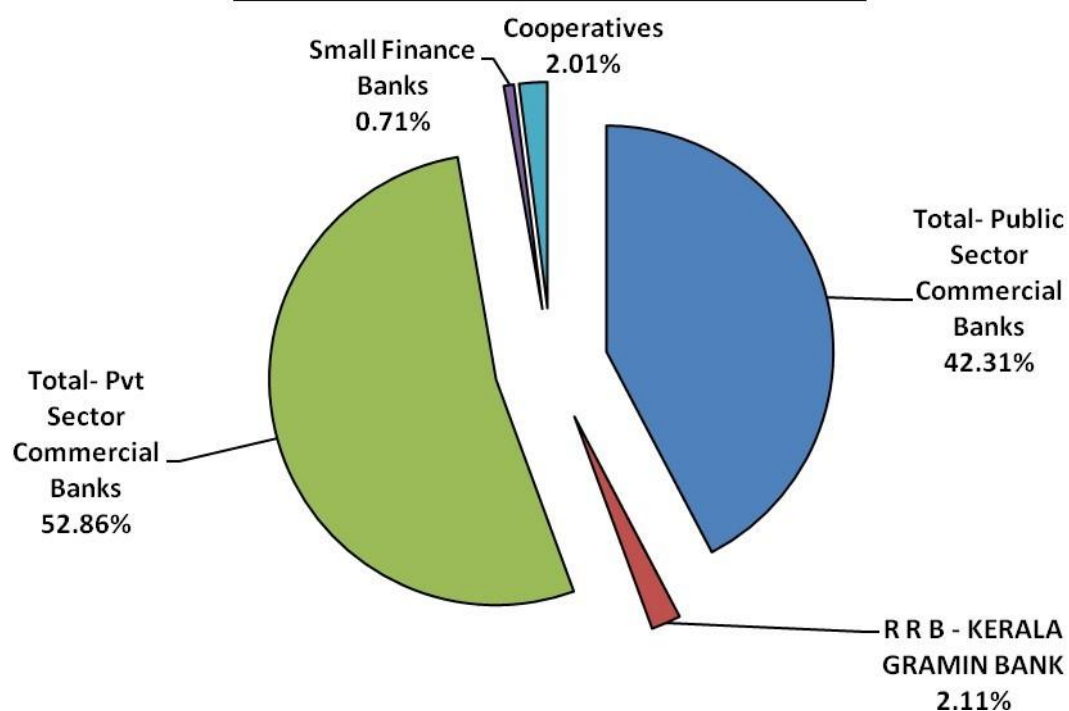
Disbursement in 2023-24 : Rs.73790/- Crs

Disbursement in 2024-25: Rs. 76047/- Crs.

Incremental Disbursement: Rs. 2257/- Crs

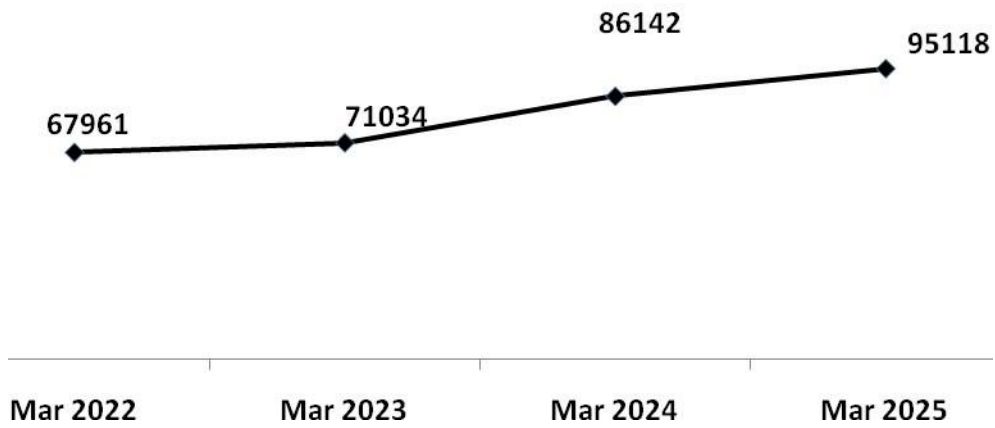


Share of Secondary Sector Disbursement

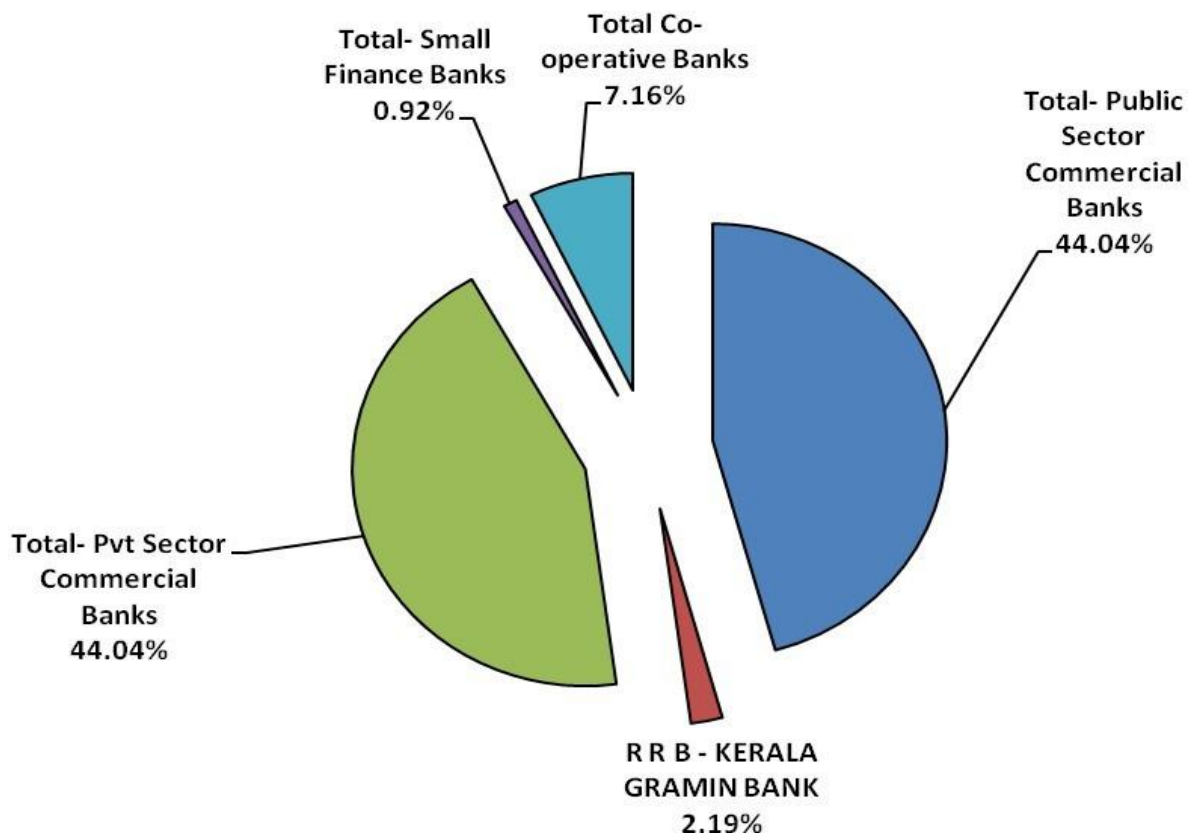


Sl. No.	District	Target 2024-25	Achievement of Q4	% Achievement
1	TRIVANDRUM	8601	12042	140%
2	KOLLAM	5701	4904	86%
3	PATHANAMTHITTA	2063	1538	75%
4	ALAPPUZHA	3424	3349	98%
5	KOTTAYAM	4362	4590	105%
6	IDUKKI	1621	1665	103%
7	ERNAKULAM	26518	21415	81%
8	THRISSUR	7002	7793	111%
9	PALAKKAD	3400	3850	113%
10	MALAPPURAM	4000	3913	98%
11	KOZHIKODE	6297	5100	81%
12	WAYANAD	1000	1021	102%
13	KANNUR	3128	3181	102%
14	KASARGODE	1223	1686	138%
TOTAL		78341	76047	97%

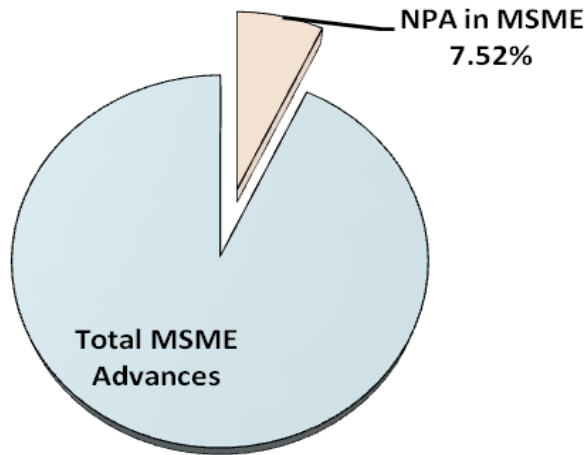
MSME Advances



Share in MSME Sector



Share of MSME NPA



3.2. Pending Agendas under Secondary Sector

3.2.1. Agenda Suggested by the Kudumbashree

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

A. Review of Performance under PMSAVNidhi

A review of performance of states has been conducted by Department of Financial Services and MoHUA on 24/08/2023 at Bangalore. The performance of Kerala was

critically reviewed and Sri. Bhagvat Karad, Hon'ble Minister of State For Finance has directed us to improve the performance under PM SVANidhi. A Central team will be visiting our state specifically to review the ULBs and Banks of the state considering the poor performance under PM SVANidhi.

Number of PM SvaNdhi Loans Sanctioned for First Tranche		
Sl No	Name of the Bank	No of Sanctions
1	STATE BANK OF INDIA	55896
2	CANARA BANK	21353
3	KERALA GRAMIN BANK	10325
4	INDIAN BANK	8581
5	UNION BANK OF INDIA	5020
6	BANK OF BARODA	4801
7	INDIAN OVERSEAS BANK	2689
8	BANK OF INDIA	2381
9	PUNJAB NATIONAL BANK	2283
10	CENTRAL BANK OF INDIA	1782
11	THE FEDERAL BANK LTD	1296
12	UCO BANK	921
13	BANK OF MAHARASHTRA	667
14	SOUTH INDIAN BANK	467
15	IDBI BANK LTD	173
16	DHANLAXMI BANK LTD	137
17	KARNATAKA BANK	98
18	PUNJAB AND SIND BANK	85
19	The Kerala State Co-operative Bank Ltd.	72
20	CSB BANK LIMITED	65
21	CITY UNION BANK LTD	59
22	HDFC BANK LTD	37
23	ICICI BANK LTD	35
24	AXIS BANK	27
25	TAMILNAD MERCANTILE BANK LTD	17
26	KARUR VYSYA BANK	10
27	ESAF Small Finance Bank Limited	4
28	THE JAMMU AND KASHMIR BANK LTD	2
29	KOTAK MAHINDRA BANK	1
Total		119284

Number of PM SvaNdhhi Loans Sanctioned for Second Tranche

Sl No	Name of the Bank	No of Sanctions
1	STATE BANK OF INDIA	14277
2	CANARA BANK	5607
3	KERALA GRAMIN BANK	2629
4	INDIAN BANK	2602
5	UNION BANK OF INDIA	1067
6	INDIAN OVERSEAS BANK	852
7	BANK OF BARODA	684
8	CENTRAL BANK OF INDIA	636
9	PUNJAB NATIONAL BANK	518
10	BANK OF INDIA	438
11	UCO BANK	300
12	THE FEDERAL BANK LTD	230
13	BANK OF MAHARASHTRA	128
14	SOUTH INDIAN BANK	95
15	PUNJAB AND SIND BANK	40
16	IDBI BANK LTD	40
17	KARNATAKA BANK	17
18	CSB BANK LIMITED	15
19	DHANLAXMI BANK LTD	11
20	TAMILNAD MERCANTILE BANK LTD	6
21	The Kerala State Co-operative Bank Ltd.	5
22	HDFC BANK LTD	3
23	KARUR VYSYA BANK	2
24	ICICI BANK LTD	2
25	CITY UNION BANK LTD	1
Total		30205

Number of PM SvaNdhi Loans Sanctioned for Third		Tranche
Sl No	Name of the Bank	No of Sanctions
1	STATE BANK OF INDIA	1134
2	CANARA BANK	844
3	KERALA GRAMIN BANK	321
4	UNION BANK OF INDIA	297
5	INDIAN BANK	237
6	INDIAN OVERSEAS BANK	169
7	CENTRAL BANK OF INDIA	128
8	PUNJAB NATIONAL BANK	99
9	BANK OF INDIA	73
10	BANK OF BARODA	70
11	THE FEDERAL BANK LTD	50
12	UCO BANK	33
13	PUNJAB AND SIND BANK	26
14	SOUTH INDIAN BANK	26
15	IDBI BANK LTD	8
16	CSB BANK LIMITED	6
17	BANK OF MAHARASHTRA	3
18	KARNATAKA BANK	3
19	DHANLAXMI BANK LTD	2
20	TAMILNAD MERCANTILE BANK LTD	2
21	HDFC BANK LTD	1
TOTAL		3532

PM SVANidhi applications pending for disbursement		
Sl No	Name of the Bank	No of Applications
1	AXIS BANK	1
2	BANK OF BARODA	27
3	BANK OF INDIA	5
4	BANK OF MAHARASHTRA	45
5	CANARA BANK	549
6	CENTRAL BANK OF INDIA	3
7	CITY UNION BANK LTD	16
8	CSB BANK LIMITED	10
9	DHANLAXMI BANK LTD	35
10	ESAF Small Finance Bank Limited	2
11	HDFC BANK LTD	2
12	IDBI BANK LTD	32
13	INDIAN BANK	89
14	INDIAN OVERSEAS BANK	40
15	INDUSIND BANK LIMITED	1
16	KARNATAKA BANK	49
17	KARUR VYSYA BANK	5
18	KERALA GRAMIN BANK	467
19	PUNJAB AND SIND BANK	1
20	PUNJAB NATIONAL BANK	50
21	SOUTH INDIAN BANK	13
22	STATE BANK OF INDIA	1768
23	TAMILNAD MERCANTILE BANK LTD	3
24	THE FEDERAL BANK LTD	23
25	The Kerala State Co-operative Bank Ltd.	72
26	UCO BANK	17
27	UNION BANK OF INDIA	422
Total		3747

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

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

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

To

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

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

Madam/Sir,

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

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

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

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

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

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


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

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

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

Encl: As Above

Yours faithfully,



(Garima Kapoor)

Deputy Secretary (FI)

Email: missionsupi-dfs@nic.in

Tel: 23362782

MOST IMMEDIATE

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

Nirman Bhawan, New Delhi
Dated 29th October, 2024

Office Memorandum

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

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

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

3. This issues with the approval of Competent Authority.

Encl: as above



(Asghar Ali)

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

To

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

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

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

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

Step by Step Procedure:

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

Concept Note

'SVANidhibhi, Swabhimanbhi' Pakhwada

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

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

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

Objectives

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

Proposed activities

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

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

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

Expected Outcomes

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

B. Review of Performance under PM FME

MoFPI is honoring the top performing States and Banks under PMFME scheme in association with the Mega Even “ World Food India” to be Held in November. The cut off dates for qualifying to this is 28.09.2023. We are attaching the pending status of applications available with the banks. We are having around 682 applications pending with banks for sanctions.

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

PMFME applications sanctioned since inception		
Sl No	Name of the Bank	No of Applications sanctioned
1	CANARA BANK	1812
2	STATE BANK OF INDIA	1229
3	KERALA GRAMIN BANK	878
4	UNION BANK OF INDIA	564
5	The Kerala State Co Operative Bank Ltd	533
6	FEDERAL BANK	258
7	BANK OF BARODA	240
8	INDIAN OVERSEAS BANK	168
9	BANK OF INDIA	157
10	INDIAN BANK	132
11	IDBI BANK	119
12	PUNJAB NATIONAL BANK	114
13	UCO BANK	107
14	CENTRAL BANK OF INDIA	85
15	SOUTH INDIAN BANK	44
16	DHANALAKSHMI BANK	36
17	HDFC BANK	35
18	THE WAYANAD DIST CO-OP BANK LT	32
19	IDUKKI DISTRICT CO OPERATIVE BANK LTD	10
20	BANK OF MAHARASHTRA	9
21	KARNATAKA BANK LIMITED	4
22	ESAF SMALL FINANCE BANK LIMITED	2
23	ICICI BANK LIMITED	2
24	CSB BANK LIMITED	1
25	KARUR VYSYA BANK	1
26	THRISSUR DISTRICT CO-OPERATIVE BANK LTD	1
TOTAL		6573

PMFME APPLICATIONS PENDING FOR SACNTION SINCE INCEPTION		
Sl No	Name of the Bank	No of applications pending
1	AXIS BANK	7
2	BANK OF BARODA	37
3	BANK OF INDIA	20
4	BANK OF MAHARASHTRA	1
5	CANARA BANK	78
6	CENTRAL BANK OF INDIA	11
7	CITY UNION BANK LIMITED	1
8	DHANALAKSHMI BANK	8
9	ESAF SMALL FINANCE BANK LIMITED	2
10	FEDERAL BANK	44
11	HDFC BANK	7
12	IDBI BANK	20
13	INDIAN BANK	10
14	INDIAN OVERSEAS BANK	14
15	KERALA GRAMIN BANK	83
16	PUNJAB NATIONAL BANK	34
17	SOUTH INDIAN BANK	15
18	STATE BANK OF INDIA	99
19	The Kerala State Co Operative Bank Ltd	33
20	THE WAYANAD DIST CO-OP BANK LT	1
21	UCO BANK	4
22	UNION BANK OF INDIA	76
TOTAL		605

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

C. Review of PMEGP

1. Target 2024-25

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

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

Agency	Projects forwarded to banks		Sanction Position		M.M. claimed	Status of M.M. Disbursement		Proposals pending at Banks	
	Nos.	M.M involved (in lakhs)	Nos.	M.M involved (in lakhs)		Nos.	M.M involved (in lakhs)	Nos.	M.M involved (in lakhs)
DIC	6441	18964.53	4413	11936.99	4837	1874	4518.39	783	2613.30
KVIC	426	1802.66	197	650.08	272	84	294.49	63	276.10
KVIB	2161	7130.61	1234	3354.76	953	294	1058.34	367	1175.51
Coir Board	16	139.11	8	78.28	9	4	4.44	5	40.68
TOTAL	9044	28036.91	5852	16020.11	6071	2256	5875.66	1218	4105.59

*M.M grant involved for 6071 units and amount is 162.14Cr.

The performance of the State is 87.50 % of the target (for fresh loans)

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

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

Key highlights include:

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

Year wise total pendency of projects with banks as on 31-03-2025 is given below:

Year	No. of proposals pending with banks for decision	M.M. Involved (in lakhs)
2022-23	101	232.53
2023-24	271	1030.74
2024-25	1218	4105.59
Total	1590	5368.86

The bank wise pendency of the last 3 FY’s are detailed at **Annexure A** all DLRC’s, SLBC, Quarterly Bankers meeting and meetings conducted by the RBI. The bank wise performance during 2024-25 is detailed at **Annexure B**

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

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

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

(Amount in lakhs)

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

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

Key Highlights:

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

5. **Target for the FY 2025-26**

Margin Money grant Target for the FY 2025-26 is yet to receive from Central office of KVIC. It will be communicated to all implementing agencies immediately

upon receipt from the Central Office of KVIC, Mumbai. The same will also be placed in State Level Monitoring Committee (SLMC) for its approval.

Due to ongoing maintenance and revamping of PMEGP portal, submission of new applications as well as processing by implementing agencies and banks has been temporarily suspended. The exact timeline for the restoration of full functionality will be communicated as soon as it is received from the Central Office of KVIC.

6. Refund of Margin Money

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

7. Referred Back M.M. claims

Year	No. of Projects	M.M. Involved (in lakhs)
2022-23	167	309.87
2023-24	694	1552.38
2024-25	2193	6089.27
Total	3054	7951.52

Clearing the referred back M.M. claims is to be attended on priority to improve the performance of the State. Wherever, banks role is involved, branches have to initiate action. In case of issues faced by banks in uploading documents required to clear the referred back M.M. claims, the same may be taken up with KVIC or I.A.

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

1. Loan disbursement statement to be uploaded with the name of the beneficiary and signature of Branch manager with seal. System generated loan sanction letter to be uploaded in portal with seal and signature of the branch.
2. Signboard as per PMEGP norms to be uploaded - The bilingual format of the signboard is available in revised PMEGP guidelines.
3. The photograph of the signboard with beneficiary erected in front of the PMEGP unit is to be uploaded.

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

8. Physical verification of PMEGP units

The Dept. of Post-GoI has been assigned with physical verification of PMEGP units from 2016-17 to 2020-21. The verification process is progressing in the State . The respective implementing agencies are to process the physical verification reports available in the portal. While processing the physical verification reports, due diligence is to be accorded in arriving the actual M.M. grant eligibility in accordance to the bank form issued by the financing banks. In case, ineligible Margin Money is noticed and where recovery is to be effected, such instances must be attended on a priority basis, particularly in accordance with bank certificates issued by the respective financing banks. The information contained in the bank certificates viz. Loan sanctioned and Disbursed should be treated as a reliable basis for initiating and expediting M.M. grant adjustment and recovery proceedings. The current progress of P.Vis **56%** in the State.

- The financing banks are to give the bank form which is the most important document to conduct verification at the unit. Despite efforts by KVIC There is a considerable delay from banks are reported by the Dept. of Post. There are around 5500 units to be verified financed up to 2020-21. KVIC has requested Central office to add beneficiary details of FY 2021-22 in mobile app , as more requests are receiving to adjust the M.M. grant and Three year lock in period also completed.
- Considering the vast network of Dept, of Post, it is expected that the physical verification can be completed with out delay.
- KVIC being the nodal agency, closely monitoring the progress and extends necessary guidance for smooth conduct of the physical verification.
- Implementing agencies have to attend the physical verification reports available at their login without delay.

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

Based on physical verification report, the implementing agencies have prepared system generated adjustment letters/ M.M. call back letters. The financing banks have to take immediate action to adjust the M.M. grant/refund the same 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.

As per PMEGP portal, as on date M.M. grant recovery of Rs.514.57 lakhs for 483 projects suggested by implementing agencies. Recovery effected for 191 projects amounting to

Rs.127.06 lakhs . There is a pendency amounting to Rs.387.51 lakhs for 292 projects with various banks for recovery in the State which is to be attended on top priority.

State Director (I/c)

d. PM Vishwakarma

The **PM Vishwakarma Scheme** is a transformative initiative launched by the Government of India to support traditional artisans and craftspeople, recognizing their vital role in preserving India's cultural heritage and boosting the rural economy. The scheme aims to provide **financial assistance, skill training, and market linkages** to artisans such as carpenters, blacksmiths, potters, weavers, goldsmiths, masons, and other skilled workers from the Vishwakarma community. Under this scheme, beneficiaries can avail of **subsidized loans up to ₹2 lakh** (first tranche) and an additional **₹1 lakh** (second tranche) at a concessional interest rate of **5%**, with the government offering full interest subvention. Additionally, artisans will receive **free skill training** to enhance their craftsmanship, adopt modern tools, and improve product quality, ensuring competitiveness in domestic and global markets.

The scheme also includes **financial support for toolkits (₹15,000), incentives for digital transactions,** and **branding/marketing assistance** to help artisans reach wider audiences through e-commerce platforms. A key feature is the **PM Vishwakarma Certificate and ID Card**, which provides formal recognition to artisans, enabling them to access government benefits more efficiently. The implementation involves collaboration between banks, government agencies, and industry partners to ensure seamless disbursement of loans and training programs. With a budget allocation of **₹13,000 crore**, the scheme targets **30 lakh artisans** over five years, empowering them with sustainable livelihoods while preserving traditional crafts. The **Ministry of Micro, Small & Medium Enterprises (MSME)** oversees the scheme, with Common Service Centres (CSCs) and Krishi Vigyan Kendras (KVKs) facilitating on-ground support. By formalizing the informal sector, the PM Vishwakarma Scheme seeks to uplift artisans economically while safeguarding India's rich artisanal legacy for future generations.

Total Pending applications under PM Vishwakarma		
Sl No	Name of the Bank	No of Applications
1	STATE BANK OF INDIA	1228
2	CANARA BANK	795
3	THE FEDERAL BANK LTD	594
4	KERALA GRAMIN BANK	464
5	SOUTH INDIAN BANK	381
6	UNION BANK OF INDIA	276
7	INDIAN BANK	197
8	BANK OF BARODA	168
9	INDIAN OVERSEAS BANK	165
10	CENTRAL BANK OF INDIA	136
11	PUNJAB NATIONAL BANK	104
12	BANK OF INDIA	66
13	UCO BANK	24
14	HDFC BANK LTD	20
15	ESAF Small Finance Bank Limited	11
16	CSB BANK LIMITED	8
17	AXIS BANK	7
18	IDBI BANK LTD	6
19	The Kerala State Co-operative Bank Ltd.	6
20	BANK OF MAHARASHTRA	4
21	INDUSIND BANK LIMITED	2
22	KARNATAKA BANK	2
TOTAL		4664

Total Sanctions under PM Vishwakarma		
Sl No	Name of the Bank	No of Applications
1	STATE BANK OF INDIA	1945
2	CANARA BANK	748
3	INDIAN BANK	199
4	BANK OF BARODA	194
5	KERALA GRAMIN BANK	181
6	THE FEDERAL BANK LTD	181
7	UNION BANK OF INDIA	158
8	INDIAN OVERSEAS BANK	147
9	PUNJAB NATIONAL BANK	89
10	CENTRAL BANK OF INDIA	49
11	UCO BANK	32
12	BANK OF INDIA	31
13	SOUTH INDIAN BANK	17
14	AXIS BANK	1
15	IDBI BANK LTD	1
TOTAL		3973

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).

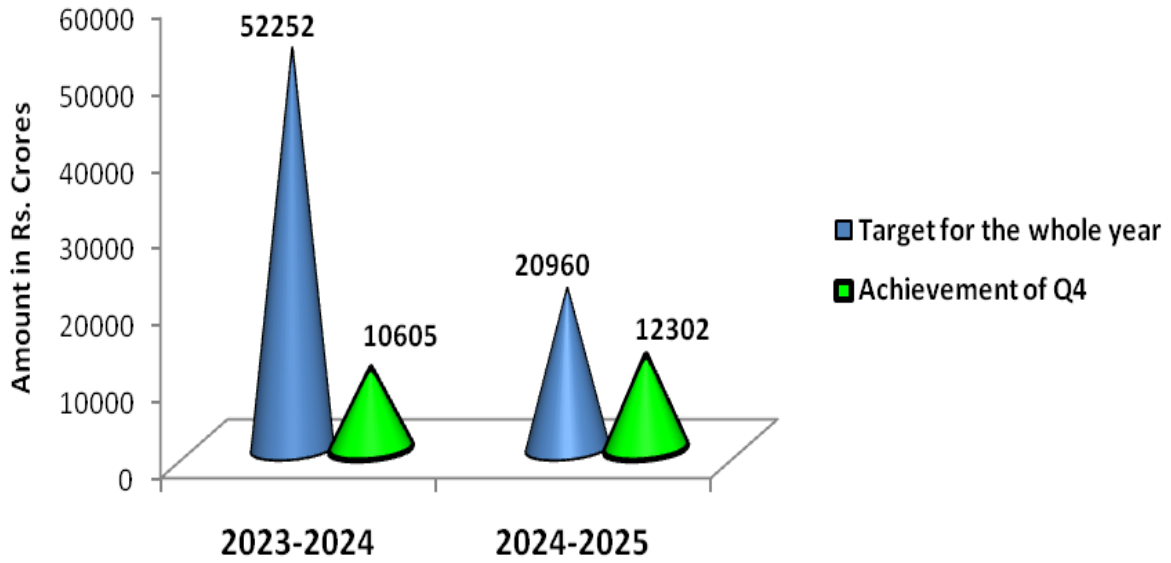
The Steering committee suggested that the TrEDS may make mandatory for the stakeholders up to certain limit.

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.

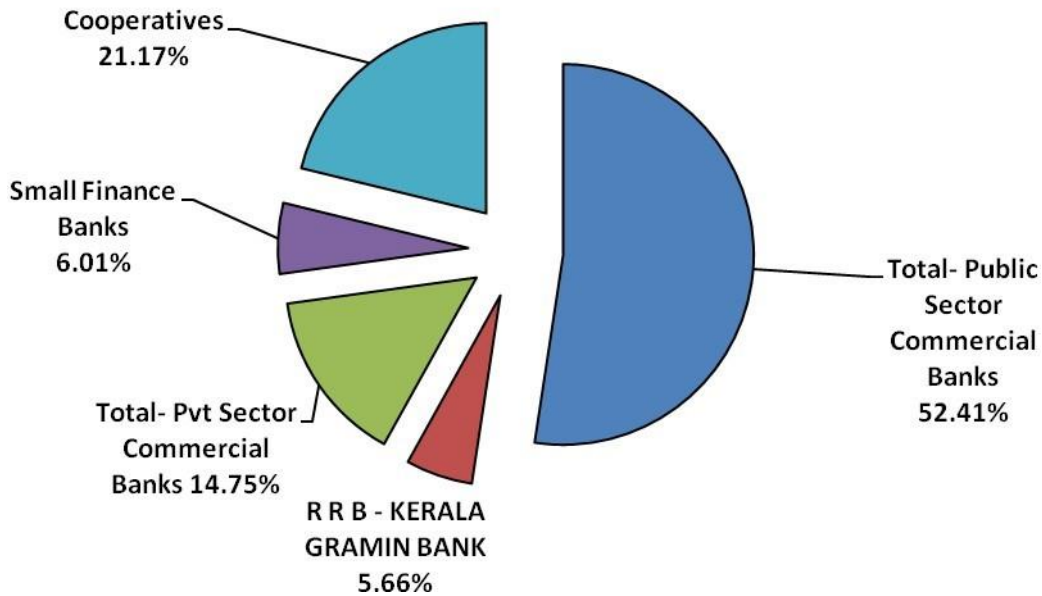
Regional Director, Reserve Bank of India informed that if Central Government can make all their PSUs to enroll into the TrEDS platform mandatorily why we cannot. As a reply to the same Additional Sector informed that since the financial positions of State PSUs are not so strong settling the same under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

4. PERFORMANCE UNDER THE TERTIARY SECTOR

TERTIARY		
Parameter	2023-2024	2024-2025
Target for the whole year	52252	20960
Achievement of Q4	10605	12302
% achievement for Q4	20%	59%



Share of Tertiary Sector Disbursement



Sl.No.	District	Target 2024-25	Achievement of Q4	% Achievement
1	TRIVANDRUM	1714	1273	74%
2	KOLLAM	3552	771	22%
3	PATHANAMTHITTA	602	434	72%
4	ALAPPUZHA	875	610	70%
5	KOTTAYAM	635	688	108%
6	IDUKKI	658	414	63%
7	ERNAKULAM	1928	2526	131%
8	THRISSUR	4001	1040	26%
9	PALAKKAD	960	1321	138%
10	MALAPPURAM	1500	644	43%
11	KOZHIKODE	1888	757	40%
12	WAYANAD	1000	411	41%
13	KANNUR	1248	939	75%
14	KASARGODE	399	473	119%
TOTAL		20960	12302	59%

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

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

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

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

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

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

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

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

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

Action Taken

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

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

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

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

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

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

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

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

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

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

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

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

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

Yours faithfully,

Encl.: as above



Sushil Kumar Singh
Director (FI)

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

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

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

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

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

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

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

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

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

To

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

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

Sir/ Madam,

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

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

Yours faithfully,


(K M Nandakumar)

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

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

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

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

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

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

PERFORMANCE OF APY

Name of State	Annual Target FY 2024-25	Enrolments FY 2024-25	% Achievement FY 2024-25	Gap to Achieve this year Target
Kerala	5,01,665	2,68,312	53.48%	2,33,353

Target Achievers of FY 24-25

Name of the Bank	Target	Achievement	% Achievement
Indusind Bank	805	2,275	283%
IDBI Bank	3,850	5,248	136%
Kerala Gramin Bank	57,060	70,360	123%
Federal Bank	21,000	22,012	105%

SLBC Kerala Bankwise Performance under APY (as on 27.03.2025)					
Bank Name	Bank Category	Annual Target FY 2024-25	Enrolments FY 2024-25	% Achievement FY 2024-25	Gap to Achieve this year Target
State Bank of India	PSB	1,10,430	46,813	42%	63,617
Canara Bank	PSB	57,960	24,941	43%	33,019
HDFC Bank	MPVT	22,960	5,712	25%	17,248
Punjab National Bank	PSB	17,100	541	3%	16,559
Bank of Baroda	PSB	19,800	6,832	35%	12,968
Union Bank of India	PSB	31,770	18,881	59%	12,889
ESAF Small Finance Bank	SFB	20,410	8,007	39%	12,403
ICICI Bank	MPVT	10,990	26	0%	10,964
Axis Bank	MPVT	10,360	99	1%	10,261
Indian Overseas Bank	PSB	16,290	6,826	42%	9,464
Catholic Syrian Bank	PVT	10,430	1,364	13%	9,066
Central Bank of India	PSB	10,620	4,849	46%	5,771
Indian Bank	PSB	15,300	9,680	63%	5,620
Bank of Maharashtra	PSB	4,230	1,020	24%	3,210
UCO Bank	PSB	4,950	2,678	54%	2,272
Bank of India	PSB	9,180	7,077	77%	2,103
Dhanlaxmi Bank	PVT	5,145	3,426	67%	1,719
Thiruvananthapuram District Co-op Bank	DCCB	1,640	0	0%	1,640

Kozhikode District Co-op Bank	DCCB	1,240	0	0%	1,240
Ernakulam District Co-op Bank	DCCB	1,180	0	0%	1,180
Pathanamthitta District Co-op Bank	DCCB	1,180	0	0%	1,180
Kollam District Co-op Bank	DCCB	1,160	0	0%	1,160
Kottayam District Co-op Bank	DCCB	1,160	0	0%	1,160
Thrissur District Co-op Bank	DCCB	1,160	0	0%	1,160
Kannur District Co-op Bank	DCCB	1,160	0	0%	1,160
Alappuzha District Co-op Bank	DCCB	1,100	0	0%	1,100
Idukki District Co-op Bank	DCCB	1,080	0	0%	1,080
Malappuram District Co-op Bank	DCCB	1,060	36	3%	1,024
Kotak Mahindra Bank	PVT	1,190	175	15%	1,015
Kasaragod District Co-op Bank	DCCB	900	0	0%	900
Wayanad District Co-op Bank	DCCB	720	0	0%	720
South Indian Bank	PVT	18,235	17,564	96%	671
Karur Vysya Bank	PVT	735	84	11%	651
Ujjivan Small Finance Bank	SFB	1,300	736	57%	564
Tamilnad Mercantile Bank	PVT	735	182	25%	553
Karnataka Bank	PVT	735	273	37%	462
City Union Bank	PVT	630	169	27%	461
Lakshmi Vilas Bank	PVT	455	0	0%	455
Yes Bank	PVT	420	3	1%	417
Kerala State Co-op Bank	SCB	400	1	0%	399
Punjab and Sind Bank	PSB	450	148	33%	302
Bandhan Bank	PVT	385	243	63%	142
Equitas Small Finance Bank	SFB	130	0	0%	130
DCB Bank	PVT	140	12	9%	128
Standard Chartered Bank	PVT	105	0	0%	105
RBL Bank	PVT	70	0	0%	70
Jammu and Kashmir Bank	PVT	70	10	14%	60
AU Small Finance Bank	SFB	65	9	14%	56
IDFC First Bank	PVT	35	0	0%	35

SLBC Kerala Districtwise Performance under APY (as on 27.03.2025)				
Name of District	Annual Target FY 2024-25	Enrolments FY 2024-25	% Achievement FY 2024-25	Gap to Achieve this year Target
Ernakulam	72,345	33,688	47%	38,657
Thiruvananthapuram	59,315	31,918	54%	27,397
Thrissur	51,235	26,692	52%	24,543
Kozhikode	38,165	19,327	51%	18,838
Kottayam	38,190	19,745	52%	18,445
Palakkad	36,655	19,129	52%	17,526
Alappuzha	29,165	13,570	47%	15,595
Pathanamthitta	28,555	14,181	50%	14,374
Malappuram	38,150	23,821	62%	14,329
Kollam	31,735	20,389	64%	11,346
Kannur	32,560	21,317	65%	11,243
Kasaragod	18,660	10,143	54%	8,517
Wayanad	12,430	5,768	46%	6,662
Idukki	14,505	8,624	59%	5,881

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.

CD RATIO OF THE BANKS OF THE STATE				
Sl No	Name of the Bank	Deposits(lacs)	Advances (Lacs)	CD ratio
1	BANK OF BARODA	1877411	2300925	122.56%
2	BANK OF INDIA	626972	754139	120.28%
3	BANK OF MAHARASHTRA	126737	943312	744.31%
4	CANARA BANK	7190371	7056256	98.13%
5	CENTRAL BANK OF INDIA	683869	657304	96.12%
6	INDIAN BANK	1545115	1409430	91.22%
7	INDIAN OVERSEAS BANK	1580356	1049860	66.43%
8	PUNJAB & SIND BANK	48542	66777	137.57%
9	PUNJAB NATIONAL BANK	1219748	1091623	89.50%
10	STATE BANK OF INDIA	24994828	14374137	57.51%
11	UCO BANK	215806	692064	320.69%
12	UNION BANK OF INDIA	2940021	3143581	106.92%
13	KERALA GRAMIN BANK	2683822	2756239	102.70%
14	AXIS BANK	2373974	2396161	100.93%
15	BANDHAN BANK	177481	232325	130.90%
16	CATHOLIC SYRIAN BANK	1532589	636618	41.54%
17	CITY UNION BANK	84007	94471	112.46%
18	DHANLAXMI BANK	1201915	651830	54.23%
19	FEDERAL BANK	16124481	6843360	42.44%
20	HDFC BANK	5053760	5991911	118.56%
21	ICICI BANK	3150199	2480112	78.73%
22	IDBI BANK	661572	712640	107.72%
23	IDFC FIRST Bank	242317	317096	130.86%
24	INDUS IND BANK	1302396	1231005	94.52%
25	JAMMU & KASHMIR BANK	2604	10641	408.55%
26	KARNATAKA BANK	110624	76824	69.45%
27	KARUR VYSYA BANK	231880	144807	62.45%
28	KOTAK MAHINDRA BANK	526609	391657	74.37%
29	LAKSHMI VILAS BANK	63909	18356	28.72%
30	RBL Bank	116650	10610	9.10%
31	SOUTH INDIAN BANK	6814232	2797909	41.06%
32	T.N.MERCANTILE BANK	117220	75352	64.28%
33	YES BANK	542589	695497	128.18%
34	ESAF	1810832	671113	37.06%
35	Ujjivan Small Finance Bank	169726	48829	28.77%
36	KSCARDB (incl. PCARDBs)	39802	796569	2001.32%
37	KSCB	6639967	4729911	71.23%
TOTAL		94824936	68351250	72.08%

List of banks having CD ratio more than the state average

CD RATIO OF THE BANKS WHICH ARE ABOVE STATE AVERAGE				
Sl No	Name of the Bank	Deposits(lacs)	Advances (Lacs)	CD ratio
1	KSCARDB (incl. PCARDBs)	39802	796569	2001.32%
2	BANK OF MAHARASHTRA	126737	943312	744.31%
3	JAMMU & KASHMIR BANK	2604	10641	408.55%
4	UCO BANK	215806	692064	320.69%
5	PUNJAB & SIND BANK	48542	66777	137.57%
6	BANDHAN BANK	177481	232325	130.90%
7	IDFC FIRST Bank	242317	317096	130.86%
8	YES BANK	542589	695497	128.18%
9	BANK OF BARODA	1877411	2300925	122.56%
10	BANK OF INDIA	626972	754139	120.28%
11	HDFC BANK	5053760	5991911	118.56%
12	CITY UNION BANK	84007	94471	112.46%
13	IDBI BANK	661572	712640	107.72%
14	UNION BANK OF INDIA	2940021	3143581	106.92%
15	KERALA GRAMIN BANK	2683822	2756239	102.70%
16	AXIS BANK	2373974	2396161	100.93%
17	CANARA BANK	7190371	7056256	98.13%
18	CENTRAL BANK OF INDIA	683869	657304	96.12%
19	INDUS IND BANK	1302396	1231005	94.52%
20	INDIAN BANK	1545115	1409430	91.22%
21	PUNJAB NATIONAL BANK	1219748	1091623	89.50%
22	ICICI BANK	3150199	2480112	78.73%
23	KOTAK MAHINDRA BANK	526609	391657	74.37%

List of banks having CD ratio less than the state average

CD RATIO OF THE BANKS WHICH ARE BELOW STATE AVERAGE				
Sl No	Name of the Bank	Deposits(lacs)	Advances (Lacs)	CD ratio
1	KSCB	6639967	4729911	71.23%
2	KARNATAKA BANK	110624	76824	69.45%
3	INDIAN OVERSEAS BANK	1580356	1049860	66.43%
4	T.N.MERCANTILE BANK	117220	75352	64.28%
5	KARUR VYSYA BANK	231880	144807	62.45%
6	STATE BANK OF INDIA	24994828	14374137	57.51%
7	DHANLAXMI BANK	1201915	651830	54.23%
8	FEDERAL BANK	16124481	6843360	42.44%
9	CATHOLIC SYRIAN BANK	1532589	636618	41.54%
10	SOUTH INDIAN BANK	6814232	2797909	41.06%
11	ESAF	1810832	671113	37.06%
12	Ujjivan Small Finance Bank	169726	48829	28.77%
13	LAKSHMI VILAS BANK	63909	18356	28.72%
14	RBL Bank	116650	10610	9.10%

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

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

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

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

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

The fund has been transferred to the treasury and the same has to be transferred to the respective RSETI's. Further action is awaited from the side of Government

4.4. Status of Land allotment for RSETIs building

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

RSETI Thiruvananthapuram : The plan for the RSETI is pending for approval with the Trivandrum Corporation and issue regarding the pathway to the property is to be resolved.

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

RSETI Alappuzha:

Construction is under way and is in the final stage.

RSETI Kottayam:

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

Meanwhile, the Pallom Block Panchayat has passed a resolution to not to give the allotted land to RSETI Kottayam for construction of building. In this regard, we have taken up the matter several times with the Govt. authorities and Commissioner for Rural Development. DGM (FI) had meeting in person with the Hon'ble Minister for Local Self Government Shri. M V Govindan at his residence on 21/04/2022 at 2.30 Pm to discuss the pending issues of allotted land at Kottayam.

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

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

RSETI Pathanamthitta:

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

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

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

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

RSETI Idukki:

Idukki- District Panchayat, Idukki vide their minutes of land sub committee meeting has agreed to allot 50 cents of land adjacent to Kendriya Vidyalaya office quarters, Painavu

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

RSETI Palakkad :

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

RSETI Kozhikode :

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

RSETI Wayanad:

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

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

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

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

Kannur : Land allotted and Building constructed

Kasargode : Land allotted and Building constructed

Malappuram : Land allotted and Building constructed

Thrissur : Land allotted and Building constructed

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

4.5 Agenda Suggested by 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 FIDD, Thiruvananthapuram: Progress under Government Schemes for all banks

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

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

The data regarding the same is provided in Annexure 43.

4.7 Agenda suggested by FIDD, Thiruvananthapuram: Unbanked Revenue Centers

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

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

4.8 Agenda suggested by DFS: PM Surya Ghar Yojana

The **PM Surya Ghar: Muft Bijli Yojana** is a flagship central government scheme aimed at promoting rooftop solar installations in residential households across India. Under this initiative, eligible beneficiaries can receive **subsidies of up to 40-60%** on the cost of solar panel installations, depending on the system capacity (up to 3 kW for 40% subsidy and additional 20% for systems between 3-10 kW). Additionally, households can avail of **low-interest loans** to cover the remaining cost, making solar power more affordable. The scheme targets one crore households, enabling them to reduce electricity bills while contributing to renewable energy adoption. Applicants must register on the **National**

Portal for Rooftop Solar (<https://pmsuryaghar.gov.in>), where they can check eligibility, apply for subsidies, and select approved vendors. DISCOMs and banks play a crucial role in facilitating approvals, installations, and subsidy disbursements to ensure seamless implementation. The scheme also includes provisions for **net metering**, allowing households to sell excess solar power back to the grid, further enhancing savings

There is **critical role of banks** in ensuring the scheme's success. Banks are expected to proactively educate customers about the benefits of the scheme through outreach programs, branch-level campaigns, and collaboration with local authorities. Additionally, banks must streamline the loan sanctioning process by ensuring quick appraisal, timely disbursement, and proper documentation. The SLBC will assess the performance of banks in terms of loan approvals, disbursements, and customer grievances, followed by a discussion on strategies to improve efficiency and increase participation under the PM Surya Ghar Yojana.

SBI	1611
Canara	1071
Union	260
KGB	185
IOB	130
PNB	98
Bank of Baroda	78
Bank of India	69
UCO	63
Bank of Maharashtra	58
Central bank of India	20
Other Banks	336
Total	3979

5. FRESH ISSUES

5.1 Fresh issues in Teritiary Sector

5.1.1 Agenda suggested by ASAP

1. Enabling Skill Loan Provision for Students Enrolling in ASAP Kerala Courses Across All SLBC Member Banks

ASAP Kerala currently facilitates skill loans for students enrolling in our skill development programmes with a course fee above ₹5,000, through existing partnerships with Canara Bank, SBI, HDFC Bank, and Kerala Bank. We request all SLBC member banks to enable similar loan provisions for students pursuing ASAP Kerala courses, to ensure wider access to affordable financing for skilling and upskilling opportunities. A formal instruction to this effect from SLBC to its member banks will significantly improve financial inclusion in the skill development sector.

2. Enhancement of Skill Loan Ceiling from ₹1.5 Lakhs to ₹4 Lakhs

At present, the maximum skill loan amount provided by partnering banks is capped at ₹1.5 lakhs. Considering the rising cost of quality training, especially for high-end skill programmes, we request an increase in the skill loan ceiling to ₹4 lakhs. This will enable more students to pursue advanced training without financial constraints.

3. Provision for Part Payment of Skill Loan to Foreign Universities and ASAP Kerala

ASAP Kerala is in active discussions with reputed foreign universities for offering joint skill development programmes. In such models, the course fee may need to be disbursed partly to the foreign university and partly to ASAP Kerala. We request SLBC to examine the feasibility of enabling such a disbursement model within the skill loan framework, facilitating smooth financial transactions for international collaborations.



GOVERNMENT OF KERALA

Abstract

Higher Education Department - Recognising 102 Courses of ASAP Kerala which are fully compatible with FYUGP scheme as Government approved courses - Order Issued.

HIGHER EDUCATION (ASAP) DEPARTMENT

G.O.(Rt)No.1615/2024/HEDN Dated,Thiruvananthapuram, 30-12-2024

- Read
1. Letter No. ASAPHQ/404/2022-ADMIN dated 07.11.2023 of the CMD, ASAP Kerala
 2. G.O.(Rt)No.724/2024/HEDN dated 24.06.2024
 3. Letter No. ASAPHQ/404/2022-ADMIN dated 02.12.2024 of the CMD, ASAP Kerala

ORDER

As per letter read as 1st paper above, the Chairperson and Managing Director, ASAP Kerala has requested Government to issue an order declaring that the courses conducted by ASAP Kerala are government approved courses.

As per the order read as 2nd paper above sanction was accorded for establishing self-sustaining skill development centers in higher education institutions under the name of Center for Skill Development Courses and Career Planning (CSDCCP) as part of the implementation of the Four Year Under Graduate Programme (FYUGP) in the state from the academic year 2024-25 and the ASAP Kerala has been empanelled as a professional skill training agency in this regard.

2. As per the letter read as 3rd paper above the CMD of ASAP Kerala has furnished a list of 102 courses offered by ASAP and informed that these programmes are fully compatible with the Four Year Under Graduate Programme (FYUGP) scheme.

3. Government have examined the matter in detail and are pleased to

recognize the 102 courses of ASAP Kerala appended to this order which are reported as fully compatible with the Four Year Under Graduate Programme (FYUGP) scheme, as government approved courses.

(By order of the Governor)
SINI J SHUKKOOR
ADDITIONAL SECRETARY

To:

Chairperson & Managing Director, ASAP Kerala,
Thiruvananthapuram

State GST Commissioner, Office of the SGST Commissioner,
Tax Tower, Killipalam, Karamana, Thiruvananthapuram

Principal Accountant General (Audit/A&E) Kerala,
Thiruvananthapuram

I&PR(Web & New Media) Department

www.highereducation.kerala.gov.in

Stock File /Office Copy

Forwarded /By order

Signed by

Krishnakumar S

Date: 31-12-2024 10:26:32
Section Officer

APPENDIX

G.O.(Rt) No.1615/ 2024/HEDN Dated 30.12.2024

LIST OF COURSES

Sl.No.	Course Name	Duration	Online/Offline
1	GST Using Tally	45 Hours	Online
2	Tally Essential Comprehensive	106 Hours	Online
3	Enrolled Agent (1)	240 Hours	Online
4	Enrolled Agent (2)	240 Hours	Online
5	Enrolled Agent for students	240 Hours	Online
6	Certificate course in AML/KYC	36 Hours	Online
7	Autodesk BIM for Architecture Design Development	45 Hours	Online
8	Autodesk BIM for Structural Modelling, Analysis and Detailing	45 Hours	Online
9	Autodesk BIM for Construction Management	45 Hours	Online
10	Revit MEP for Electrical	45 Hours	Online
11	Revit MEP for Mechanical	45 Hours	Online
12	Revit MEP Advanced level-Coordination using Navisworks	45 Hours	Online
13	Essential Design and Manufacturing course using Autodesk Fusion 360	45 Hours	Online
14	Advanced Design and Manufacturing course using Autodesk Fusion 360	45 Hours	Online
15	Autodesk Fusion 360 combined Program	90 Hours	Online
16	Certified Due Deligence	120 Hours	Online
17	Certified Internal Auditor	300 Hours	Online
18	CA Foundation	250 Hours	Online
19	Certificate Course in Accounting Technician	600 Hours	Online
20	Business Analytics	415 Hours	Online
21	Cerified Public Accountant	600 Hours	Online
22	Artificial Intelligence and Machine Learning Developer	720 Hours	Online

23	Artificial Intelligence and Machine Learning for Students	720 Hours	Online
24	Certificate Course in Coding Skills	200 Hours	Online
25	Python for Data Management	400 Hours	Online
26	Full Stack Java with MEAN Stack	400 Hours	Online
27	Full Stack.NET with MEAN Stack	400 Hours	Online
28	Cyber Security - Security Operations Centre Analyst	320 Hours	Online
29	Unity Certified Associate Game Developer	200 Hours	Online
30	Unity Certified User VR Developer	200 Hours	Online
31	Unity Certified Associate Artist	200 Hours	Online
32	Certificate Program in Digital Marketing	120 Hours	Online
33	Flutter	45 Hours	Online
34	Angular JS	45 Hours	Online
35	React JS	45 Hours	Online
36	Node JS	45 Hours	Online
37	DevOps	45 Hours	Online
38	Python for Data Management	60 Hours	Online
39	Cyber Security	60 Hours	Online
40	R Language	45 Hours	Online
41	Golang	45 Hours	Online
42	Robotic Process Automation	45 Hours	Online
43	Data Engineering	45 Hours	Online
44	Associate Cloud	45 Hours	Online
45	Web Development	200 Hours	Online
46	Android	200 Hours	Online
47	Data Visualization with Tableau	30 Hours	Online
48	Certificate Course in Ayurveda Therapy	1 year (9 months course + 3 months internship)	Offline
49	Certificate Programme in Medical Coding and Medical Billing	254 hrs (6 months)	Online
50	Certificate Course in Chemotherapy Nursing	4 months	Offline

51	Certificate Course in Medical Secretary	1 year (6 months course+6months paid internship)	Offline
52	Certificate course in Molecular Techniques for Clinical Applications	6 months	Offline
53	Diploma in Molecular Virology and Analytical Techniques	600 Hours (4 months)	Offline
54	Certificate Programme in Cell Culture And Virology Techniques	60 Hours (10days)	Offline
55	Certificate Programme in Cell Biology Techniques	60 Hours (10days)	Offline
56	Certificate Programme in Clinical & Diagnostic Virology	60 Hours (10days)	Offline
57	Care Certificate - Knowledge Programme	30 Hours	Online
58	Certificate of OSCE Proficiency	80 Hours	Offline
59	Certificate of CBT Proficiency	24 Hours	Online
60	Basic Proficiency Course in English	100 Hours	Online/ Offline
61	Essential English Skills	60 Hours	Online/ Offline
62	Open Sesame	60 Hours	Online/ Offline
63	TOEFL Bridge	10 Hours	Online/ Offline
64	TOEFL iBT Preparation	60 Hours / 300 Hours	Online/ Offline
65	German A1	80 Hours	Online/ Offline
66	German A2	80 Hours	Online/ Offline
67	German B1	120 Hours	Online/ Offline
68	German B2	120 Hours	Online/ Offline
69	OET Crash	80 Hours	Online/ Offline
70	OET Regular	120 Hours	Online/ Offline
71	IELTS Crash	80 Hours	Online/ Offline
72	IELTS Regular	120 Hours	Online/ Offline
73	PTE Regular	60 Hours	Online/ Offline
74	NCLEX -RN	150 Hours	Online/ Offline
75	French A1	80 Hours	Online/ Offline
76	French A2	80 Hours	Online/ Offline
77	French B1	120 Hours	Online/ Offline
78	French B2	120 Hours	Online/ Offline

79	German Pathway for Nurses	4-6 Months /(500 Hours)	Online/ Offline
80	Communicative English Trainer	400 Hours	Offline
81	Fitness Trainer	390 Hours	Offline
82	GDA-Advanced	900 Hours	Offline
83	Professional in Graphic Designing	180 Hours	Offline
84	Certificate Programme in Advanced Biomedical Equipment Hands On Training	190Hours	Offline
85	Full Stack Development Using Java Spring Boot Course.	450 Hours	Offline
86	Diploma in Beauty Therapy	120 Hours	Offline
87	Divemaster Course	240 Hours	Offline
88	Rescue Diver	40 Hours	Offline
89	Advanced Open Water Diver Course	32 Hours	Offline
90	Open Water Diver Course	32 Hours	Offline
91	Zero to Hero	960 Hours	Offline
92	PADI instructor development course	112 Hours	Offline
93	Emergency First Response	12 Hours	Offline
94	Diploma in Hair-dressing	320 Hours	Offline
95	Diploma in Professional Makeup Artist	119 Hours	Offline
96	Diploma in Cosmetology	560 Hours	Offline
97	Certificate in Beauty Therapy	120 Hours	Offline
98	Agricultural Drone Pilot training – Small Category	42 Hours	Offline
99	Small Category Drone Pilot Training	30 Hours	Offline
100	Executive Drone Pilot Traininig	16 Days	Offline
101	Marine Structural Fitter and Fabricator	660 Hours	Offline
102	Waste Water Treatment Plant Technician	200 Hours	Offline

5.3.2 Agenda suggested by Directorate of Handlooms and Textiles

डॉ. एम. बीना, भा.प्र.से.
DR. M. BEENA, IAS



सत्यमेव जयते

विकास
आयुक्त
(हथकरघा)



DEVELOPMENT
COMMISSIONER
(HANDLOOMS)

वस्त्र मंत्रालय
भारत सरकार

MINISTRY OF TEXTILES
GOVERNMENT OF INDIA

D.O.No.9/2/2022-DCH/WW/MUDRA
Dated: 15th April, 2025

Dear Madam/Sir,

This is to draw your kind attention towards implementation of Concessional Credit/Weaver MUDRA Scheme, one of the components of National Handloom Development Programme (NHDP) to make adequate credit available to the handloom sector across the country. The Scheme inter-alia provides the following:

- Margin money assistance @20% of loan amount subject to maximum of Rs.25,000/- to individual weaver/weaver entrepreneur; and @20% of loan amount subject to maximum of Rs.20.00 lakh (margin money @Rs.2.00 lakh for every 100 weavers/workers) to the handloom organization.
- Subsidized loan at interest rate of 6% for a period of 3 years to handloom organization, subject to interest subvention capped upto 7% by Gol.
- Credit guarantee on loan for handloom organization for a period of 3 years.

2. **Handloom Weaver Mudra Portal:** A centralized on-line claim disbursement system "Handloom Weaver MUDRA Portal" URL <https://mynpb.in/cocd/login.aspx> has been operational since 01.04.2017, developed in association with Punjab National Bank (PNB) to ensure timely disbursement of benefits like margin money, interest subvention and credit guarantee fee.

3. I would like to inform that the URL <https://mupnb.in/cocd/login.aspx> of the portal has been changed by PNB from **01.04.2025** due to shifting in 3-tier architecture as per the RBI guidelines. Though the request made from 01.04.2025 on the old URL is being redirected to new URL <https://applications.pnbindia.in/cocd/login.aspx>, the old URL will not be available after **15.05.2025**.

4. I would also like to inform that in a recent meeting with the States/UTs and Field officials, it was observed that certain banks being hesitant to approve Weaver MUDRA loans, as well as instances where sanctioned loans were not registered on the Handloom Weaver MUDRA Portal for availing financial assistance like margin money, interest subvention, and credit guarantee fees. This has led to fewer loans being sanctioned under the scheme compared to the number of applications received and has deprived eligible handloom beneficiaries of the scheme's benefits.

Contd....2/-

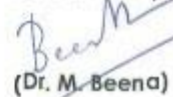
: 2 :

5. In view of the above, I would request you to direct your bank branches down the ladder:

- (i) To use the New URL of the portal i.e. <https://applications.pnbindia.in/cocd/login.aspx> for lodging the claims in respect of margin money, interest subvention and credit guarantee fee for all eligible handloom beneficiaries
- (ii) To ensure prompt sanctioning and disbursement of loans to eligible handloom beneficiaries
- (iii) To lodge claims for margin money, interest subvention, and credit guarantee fee through the Handloom Weaver Mudra Portal

Your support will significantly enhance the scheme's reach and benefits to a greater number of handloom weavers.

Yours sincerely,



(Dr. M. Beena)

To

Chairman/Chief Executive Officer/Managing Director/President of all Scheduled Commercial Banks/State Co-operative Banks/Regional Rural Banks/District Central Cooperative Banks

Copy for necessary action to:

1. Director/Commissioner, In-charge of Handloom Department (all States/UTs Government)
2. Officer In-charge, all Weavers Service Centres (WSCs)
3. Assistant General Manager, Punjab National Bank, Dwarka, New Delhi.



DIRECTORATE OF HANDLOOMS & TEXTILES

4th Floor, Vikas Bhavan
Thiruvananthapuram - 695033



e-mail :director.handloom@kerala.gov.in
website :www.handloom.kerala.gov.in

Phone : 0471-2303427/ 2302892
Fax : 0471 - 2304191

File No:HL/1059/202-F

Dated : **11-05-2025**

The Convenor,
SLBC, Canara Bank State Office,
Statue, Thiruvananthapuram

Sir,

Sub:- Handloom & Textiles -SLRM 2025 of SLBC,Kerala- forwarding
agenda items - reg.

- Ref:- 1) Your Email dated 03/05/2025
2) D.O.No.09/2/2022-DCH/WW/MUDRA dated 15/04/2025
received from the Development Commissioner (Handlooms)

Kind attention is invited to the above references. The Development Commissioner (Handlooms) has requested to direct the banks:

1. To use the new URL of Handloom Weaver Mudra Portal ie <https://applications.pnbindia.in/cocd/login.aspx> for lodging the claims in respect of margin money, interest subvention and credit guarantee fee for all eligible handloom beneficiaries.
2. To ensure prompt sanctioning and disbursal of loans to eligible handloom beneficiaries.
3. To lodge claims for margin money, interest subvention, and credit guarantee fee through the Handloom Weaver Mudra Portal.

You are therefore requested to circulate the directions of DCH among the member banks.

Yours faithfully,

Signed by
Anil Kumar K S
Date: 11-05-2025 20:51:45
DIRECTOR OF HANDLOOMS AND TEXTILES

Encl :- ref. 2 letter

5.3.3 Agenda suggested by Kerala Excise Department, Government of Kerala



കേരള എക്സൈസ് വകുപ്പ്
“മാതൃഭാഷ-മലയാളം”

EXC/2431/2025-XE9

എക്സൈസ് കമ്മീഷണറുടെ കാര്യാലയം
തിരുവനന്തപുരം,
തീയതി: 15-05-2025
ഇ-മെയിൽ : ecoffice.exc@kerala.gov.in
ഫോൺ:0471-2322825

പ്രേഷകൻ :

എക്സൈസ് കമ്മീഷണർ

ഗ്രാഹകൻ :

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

Additional Chief Secretary
Taxes (H) Department
Thiruvananthapuram

Principal Secretary
Planning & Economic Affairs (P) Department
Thiruvananthapuram

സർ,

വിഷയം : എക്സൈസ് വകുപ്പ് - State Level Review Meeting 2025 of State Level Bankers Committee - അജണ്ട സമർപ്പിക്കുന്നത് - സംബന്ധിച്ച്

സൂചന :- 12.05.2025-ലെ H2/255/2024-TAXES നമ്പർ സർക്കാർ കത്ത്.

മേൽ വിഷയത്തിലേക്കും സൂചനയിലേക്കും ശ്രദ്ധ ക്ഷണിക്കുന്നു.
സൂചന പ്രകാരമുള്ള സർക്കാർ കത്തിന്റെ അടിസ്ഥാനത്തിൽ SLBCയുടെ State Level

Review Meeting 2025 അജണ്ടയിൽ ഉൾപ്പെടുത്തുന്നതിനായി എക്സൈസ് വകുപ്പിന്റെ ലഹരിമുക്ത ബോധവൽക്കരണ പ്രവർത്തനങ്ങൾക്ക് സി.എസ്.ആർ ഫണ്ട് ലഭിക്കുന്നതിനുള്ള വിശദമായ പ്രൊപ്പോസൽ ചുവടെ ചേർക്കുന്നു

സംസ്ഥാനത്ത് വ്യാജമദ്യവും മയക്കുമരുന്നുകളും ഉന്മൂലനം ചെയ്യുന്നതിനും മദ്യത്തിന്റെ ഉത്പാദനവും വിതരണവും നിയന്ത്രിക്കുന്നതിനും വേണ്ടി പ്രവർത്തിക്കുന്ന വകുപ്പാണ് എക്സൈസ് വകുപ്പ്. മദ്യത്തിന്റെയും മയക്കുമരുന്നുകളുടെയും ദുഷ്യഫലങ്ങളിൽ നിന്നും പൊതുജനങ്ങളെ സംരക്ഷിക്കുന്നതിന്റെ ഭാഗമായി വിവിധതരം ബോധവൽക്കരണ പ്രവർത്തനങ്ങളും എക്സൈസ് വകുപ്പ് സംഘടിപ്പിച്ച് വരുന്നുണ്ട്. സമൂഹത്തിന്റെ സമസ്ത മേഖലകളിലും വ്യാപരിക്കുന്ന വിപത്തായി മാറിയിട്ടുള്ള മദ്യം, മയക്കുമരുന്ന്, പുകയില എന്നിവയുടെ ഉപയോഗം കുറച്ചു കൊണ്ട് വരിക, നിയമവിരുദ്ധ ലഹരി വസ്തുക്കളുടെ ശേഖരണം, കടത്തൽ എന്നിവയുടെ ഉറവിടം കണ്ടെത്തി ഇല്ലായ്മ ചെയ്യുക തുടങ്ങിയവയാണ് പ്രധാനമായും പ്രസ്തുത ബോധവൽക്കരണ പ്രവർത്തനങ്ങളിലൂടെ ലക്ഷ്യമിടുന്നത്. അതിനുവേണ്ടി എക്സൈസ് വകുപ്പിന്റെ നേതൃത്വത്തിൽ വിദ്യാഭ്യാസം, പോലീസ്, തദ്ദേശസ്വയംഭരണം, സാമൂഹ്യനീതി, വനിതാ ശിശു വികസനം തുടങ്ങിയ വിവിധ സർക്കാർ വകുപ്പുകളുടെയും എൻ.എസ്.എസ്, എസ്.പി.സി., എൻ.സി.സി., സ്കൗട്സ് & ഗൈഡ്സ് എന്നിവയുടെയും സഹകരണത്തോടെ വൈവിധ്യമാർന്ന പ്രവർത്തനങ്ങൾ നടത്തുന്നതോടൊപ്പം സ്കൂൾ, കോളേജ് ലഹരി വിരുദ്ധ ക്ലബ്ബുകൾ, എസ്.പി.സി, കുടുംബശ്രീ, സംസ്ഥാന ലൈബ്രറി കൗൺസിൽ, മദ്യവർജ്ജന സമിതികൾ, സന്നദ്ധ സംഘടനകൾ, വിദ്യാർത്ഥി-യുവജന-മഹിളാ സംഘടനകൾ എന്നിവരുടെ പങ്കാളിത്തത്തോടുകൂടി വിദ്യാർത്ഥി യുവജനങ്ങളെ ലഹരി ഉപയോഗത്തിന്റെ ദുഷ്യഫലങ്ങൾ ബോധ്യപ്പെടുത്തി വ്യാപക ബോധവൽക്കരണ പ്രവർത്തനങ്ങൾ സംഘടിപ്പിച്ച് ലഹരി വിമുക്ത കേരളം എന്ന ലക്ഷ്യം സാക്ഷാത്കരിക്കുന്നതിനാണ് വകുപ്പ് ലക്ഷ്യമിടുന്നത്.

ലഹരിക്കെതിരെ സമൂഹത്തിലെ വിവിധതലങ്ങളിൽ ബോധവൽക്കരണ പ്രവർത്തനങ്ങൾ നടത്തുമ്പോൾ തന്നെ ലഹരിക്ക് അടിമപ്പെട്ടവർക്ക് ആവശ്യമായ ലഹരിമോചന ചികിത്സ നൽകി അവരെ സാധാരണ ജീവിതത്തിലേയ്ക്ക് തിരികെയെത്തിക്കുന്നതിനും പ്രാധാന്യം നൽകുന്നു. ഈ ലക്ഷ്യത്തോടെ വകുപ്പ് ആരോഗ്യവകുപ്പുമായി സഹകരിച്ചു കൊണ്ട് പതിനാല് ജില്ലകളിലും സർക്കാർ ജില്ലാ/താലൂക്കാശുപത്രികളോടനുബന്ധിച്ച് 14 ഡി-അഡിക്ഷൻസെന്ററുകൾ ആരംഭിച്ചിട്ടുള്ളതാണ്. ഡി-അഡിക്ഷൻ സെന്ററുകൾ മുഖേന 2025 ഏപ്രിൽ വരെ 144263 പേർക്ക് ഒപിയിലും 11525 പേർക്ക് ഐപിയിലും ചികിത്സ നൽകിയിട്ടുണ്ട്. കൂടുതൽ ലഹരി മോചന കേന്ദ്രങ്ങൾ ആരംഭിക്കുന്നത് ലഹരി വിരുദ്ധ പ്രവർത്തനങ്ങൾക്ക് അനുഗുണമാണെന്ന് കാണുന്നു. ഇത്തരം ബോധവൽക്കരണ/ലഹരിമോചന ചികിത്സ പ്രവർത്തനങ്ങൾ, സംഘടിപ്പിക്കുന്നതിന് മതിയായ സാമ്പത്തിക ഗ്രോതസ് നിലവിൽ വകുപ്പിൽ

ലഭ്യമല്ല. ആയതിനാൽ സമ്പൂർണ്ണ ലഹരിമുക്ത കേരളത്തിനായി പരമാവധി
Corporate Social Responsibility(CSR) ഫണ്ട് അനുവദിക്കണമെന്ന് താല്പര്യപ്പെടുന്നു.

വിശ്വസ്തയോടെ

Signed by

Mahipal Yadav

Date: 15-05-2025 17:16:10

MAHIPAL YADAV
EXCISE COMMISSIONER

5.3.4 Agenda suggested by Home Department, Government of Kerala



കേരള സർക്കാർ

ആസൂത്രണ സാമ്പത്തികകാര്യ (പി) വകുപ്പ്

നമ്പർ.P-RO/38/2025-PLGEA

22-04-2025,തിരുവനന്തപുരം

അഡീഷണൽ ചീഫ് സെക്രട്ടറി

കൺവീനർ,

സംസ്ഥാന തല ബാങ്കേജ് സമിതി, എസ്. എൽ. ബി. സി. സെൽ,

കാനറബാങ്ക്, സർക്കാർ ഓഫീസ്,

കാനറബാങ്ക് ബിൽഡിംഗ്, എം. ജി. റോഡ്,

തിരുവനന്തപുരം - 1.

സർ,

വിഷയം:- ആസൂത്രണ സാമ്പത്തികകാര്യ വകുപ്പ് - ബഡ്ജറ്റ് ആക്ട് - സ്റ്റേക്ക് ഹോൾഡർ കൺസൾട്ടേഷൻ-അനിയന്ത്രിത വായ്പാ പ്രവർത്തനങ്ങൾ നിയന്ത്രിക്കാൻ രൂപകല്പന ചെയ്ത ബില്ലിന് -(Banning of Unregulated Lending Activities) - സംബന്ധിച്ച്.

സൂചന:- ആഭ്യന്തര (എസ്.സി) വകുപ്പിന്റെ 18/03/2025-ലെ അനുദ്യോഗിക കറിപ്പാ

അനിയന്ത്രിത വായ്പാ പ്രവർത്തനങ്ങൾ നിയന്ത്രിക്കാൻ രൂപകല്പന ചെയ്ത ബില്ലിന്മേൽ (Banning of unregulated Lending Activities (BULA)) SLBC യുടെ അഭിപ്രായം തേടാനായി ഇനി വരുന്ന SLBC യുടെ State level യോഗത്തിൽ അജണ്ടയായി പ്രസ്തുത ബില്ലിന് ഉൾപ്പെടുത്തുന്നതിനായി കരട് ബില്ലിന്റെ പകർപ്പ് സൂചന പ്രകാരം ആഭ്യന്തര (എസ്.സി) വകുപ്പ് ലഭ്യമാക്കിയിരുന്നു. ആയതിനാൽ, ഇനി വരുന്ന SLBC യോഗത്തിൽ അജണ്ടയായി ഉൾപ്പെടുത്തുന്നതിനായി ബില്ലിന്റെ പകർപ്പ് ഇതോടൊപ്പം അയയ്ക്കുന്നു.

വിശ്വസ്തയോടെ,

ലതാകമാരി.എം.ബി

അഡീഷണൽ സെക്രട്ടറി

അഡീഷണൽ ചീഫ് സെക്രട്ടറിയ്ക്കുവേണ്ടി

അംഗീകാരത്തോടെ

Signed by

Reena K K

Date: 23-04-2025 13:44:39

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THE BANNING OF UNREGULATED LENDING ACTIVITIES (DRAFT) BILL, 20--

An Act to provide for a comprehensive mechanism to ban the unregulated lending activities other than lending to relative(s) and to protect the interest of borrowers and for matters connected therewith or incidental thereto.

CHAPTER I PRELIMINARY

1. **Short title, extent and commencement.** — (1) This Act may be called the Banning of Unregulated Lending Activities Act, 20--.

(2) It extends to the whole of India.

(3) It shall come into force on such date as the Central Government may, by notification in the Official Gazette, appoint:

Provided that different dates may be appointed for different provisions of this Act, and any reference in any such provision to the commencement of this Act shall be construed as a reference to the coming into force of that provision.

2. **Definitions**—In this Act, unless the context otherwise requires,—

(1) "appropriate Government" means in respect of matters relating to,—

(i) the Union territory without legislature, the Central Government;

(ii) the Union territory of Puducherry, the Government of that Union territory;

(iii) the Union territory of Delhi, the Government of that Union territory; and;

(iv) the State, the State Government;

(2) "Client" means a person who is engaged in a financial transaction or activity with a reporting entity and includes a person on whose behalf the person who engaged in the transaction or activity, is acting.

(3) "company" shall have the same meaning as assigned to it in clause (20) of section 2 of the Companies Act, 2013 (18 of 2013);

(4) "Competent Authority" means an Authority appointed by the appropriate Government under section 6;

(5) "Designated Court" means a Designated Court constituted by the appropriate Government under section 7;

(6) "Digital Lending" means a remote and automated public lending activity, largely by use of digital technologies for customer acquisition, credit assessment, loan approval, disbursement, recovery, and associated customer service.

(7) "Lender" means any person, who undertakes lending activities.

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(8) "Public lending activity" means business of financing by any person whether by way of making loans or advances or otherwise of any activity other than its own at an interest, in cash or kind but does not include loans and advances given to relative(s).

Explanation: (i) For the purposes of this clause, the expression "relative" shall have the same meaning as assigned to it in the Companies Act, 2013 (18 of 2013);

(ii) For the purpose of this clause, the expression "business" means an organised activity undertaken by a person with the purpose of making gains or profits, in cash or kind.

(9) "notification" means a notification published in the Official Gazette and the expression "notify" shall be construed accordingly;

(10) "person" includes—

(i) an individual;

(ii) a Hindu Undivided Family;

(iii) a company;

(iv) a trust;

(v) a partnership firm;

(vi) a limited liability partnership;

(vii) an association of persons;

(viii) a co-operative society registered under any law for the time being in force relating to co-operative societies; or

(ix) every artificial juridical person, not falling within any of the preceding sub-clauses;

(11) "prescribed" means prescribed by the Rules made by the Central Government or, as the case may be, the State Government under this Act;

(12) "Principal Officer" means an officer of a Regulated Entity at the management level nominated by that the Regulated Entity responsible for furnishing information to the Competent Authority;

(13) "property" means any property or assets of every description, whether corporeal or incorporeal, movable or immovable, tangible or intangible, and includes deeds and instruments evidencing title to, or interest in, such property or assets, wherever located;

(14) "Regulated lending activities" means the lending activities specified under the laws listed in the First Schedule;

(15) "Regulator" means Regulator administering the Acts mentioned in the First Schedule.

(16) "Reserve Bank of India" means Reserve Bank of India as defined in section 3 of the Reserve Bank of India Act, 1934

(17) "Schedule" means the Schedule Appended to this Act;

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(18) "Unregulated lending activities" means lending activities which are not covered under Regulated lending activities as defined in sub-clause (13) above, carried by any person whether through digital lending or otherwise which are not regulated under any other law for time being in force.

(19) all other words and expressions used herein but not defined but are defined in Companies Act, 2013, shall have the meaning assigned to them in that Act.

CHAPTER II

BANNING OF UNREGULATED LENDING ACTIVITIES

3. Banning of Unregulated lending activities — On and from the date of commencement of this Act,—

(a) the Unregulated lending activities (including digital lending) shall be banned; and

(b) no lender shall, directly or indirectly, promote, operate, issue any advertisement in pursuance of an Unregulated lending activity.

4. Wrongful inducement in relation to Unregulated lending activities. — No person by whatever name called shall knowingly make any statement, promise or forecast which is false, deceptive or misleading in material facts or deliberately conceal any material facts, digitally or otherwise to induce another person to apply or take loan from lenders involved in unregulated lending activity.

5. Certain activities to be Unregulated lending activities. — The Appropriate Government, in consultation with the concerned Regulator(s), may notify certain activities to be banned under this Act by classifying it as an unregulated lending activity, for the purposes of this Act.

CHAPTER III

AUTHORITIES

6. Competent Authority. — (1) The appropriate Government shall, by notification, appoint one or more officers not below the rank of Secretary to that Government, as the Competent Authority for the purposes of this Act.

(2) The appropriate Government may, by notification, appoint such other officer or officers as it thinks fit, to assist the Competent Authority in discharging its functions under this Act.

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(3) Where the Competent Authority or officers appointed under sub-section (2), for the purposes of this section, has reason to believe (the reason for such belief to be recorded in writing), on the basis of such information and particulars as may be prescribed, that any lender is lending money, whether digitally or otherwise in contravention of section 3, he may, by an order in writing, provisionally attach the accounts held by the lender and the money or other property acquired either in the name of the lender or in the name of any other person on behalf of the lender from the date of the order, in such manner as may be prescribed.

(4) The Competent Authority shall, for the purposes of sub-section (3), have the same powers as vested in a civil court under the Code of Civil Procedure, 1908 (5 of 1908) while conducting investigation or inquiry in respect of the following matters, namely:—

(a) discovery and inspection;

(b) enforcing the attendance of any person, including any officer of a reporting entity and examining him on oath;

(c) compelling the production of records;

(d) receiving evidence on affidavits;

(e) issuing commissions for examination of witnesses and documents; and

(f) any other matter which may be prescribed.

(5) The Competent Authority shall have power to summon any person whose attendance he considers necessary whether to give evidence or to produce any records during the course of any investigation or proceeding under this section.

(6) All the persons so summoned shall be bound to attend in person or through authorised agents, as such officer may direct, and shall be bound to state the truth upon any subject respecting which they are examined or make statements and produce such documents as may be required.

(7) Every proceeding under sub-sections (4) and (5) shall be deemed to be a judicial proceeding within the meaning of Section 227 and section 265 of the Bharatiya Nyaya Sanhita 2023.

(8) Subject to any rules made in this behalf by the Central Government, any officer referred to in sub-section (2) may impound and retain in his custody for such period, as he thinks fit, any records produced before him in any proceedings under this Act:

Provided that the officer or officers referred to in sub-section (2) shall not—

(a) impound any records without recording his reasons for so doing; or

(b) retain in his custody any such records for a period exceeding three months, without obtaining the previous approval of the Competent Authority.

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7. **Designated Court.** — (1) The appropriate Government shall, with the concurrence of the Chief Justice of the concerned High Court, by notification, constitute one or more Courts known as the Designated Courts for such area or areas or such case or cases as may be specified in such notification, which shall be presided over by a Judge not below the rank of a District and Sessions Judge or Additional District and Sessions Judge.

(2) No Court other than the Designated Court shall have jurisdiction in respect of any matter to which the provisions of this Act apply.

(3) When trying an offence under this Act, the Designated Court may also try an offence, other than an offence under this Act, with which the accused may, under the Bharatiya Nagarik Suraksha Sanhita, 2023 be charged at the same trial.

CHAPTER IV

INFORMATION ON LENDERS

8. **Central database.** — (1) The Central Government may designate an Authority, whether existing or to be constituted, which shall create, maintain and operate an online database for information on lenders operating in India and which shall have the facility for public to search information about lenders undertaking regulated lending activities and shall also facilitate reporting of illegal lenders or cloned lenders.

(2) The authority designated under sub-section (1) may require any Regulator or the Competent Authority to share such information on lenders, as may be prescribed.

9. **Information of business by lender** (1) Every lender which commences or carries on its business as such on or after the commencement of this Act shall intimate the Authority referred to in sub-section (1) of section 8 about its business in such form and manner and within such time, as may be prescribed.

(2) The Competent Authority may, if it has reason to believe that any loan is being offered or granted pursuant to an activity which is unregulated lending activity, direct any lender to furnish such statements, information or particulars, as it considers necessary, relating to or connected with the loans given by such lender.

10. **Information to be shared.** — (1) The Competent Authority shall share all information received under section 18 with the Central Bureau of Investigation and/or State Police and with the Authority which may be designated by the Central Government under section 8.

(2) The appropriate Government, any Regulator, income-tax authorities or any other investigation agency, having any information or documents in respect of the offence investigated

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under this Act by the police or the Central Bureau of Investigation, shall share all such information or documents with the police or the Central Bureau of Investigation.

(3) Where the principal officer of any banking company, a corresponding new bank, the State Bank of India, a regional rural bank, a co-operative bank or a multi-State co-operative bank, a Non-Banking Financial Company (NBFC), Factors, Asset Reconstruction Company has reason to believe that any client is a lender and is acting in contravention to the provisions of this Act, he shall forthwith inform the same to the Competent Authority.

CHAPTER V

OFFENCES AND PUNISHMENTS

11. **Punishment for contravention of section 3.** — (1) Any lender who lends money, whether digitally or otherwise in contravention of section 3 shall be punishable with imprisonment for a term which shall not be less than two years but which may extend to seven years and with fine which shall not be less than two lakh rupees but which may extend to one crore rupees.

(2) Any lender who lends money whether digitally or otherwise in contravention of section 3 and uses unlawful means to harass and recover the loan, shall be punishable with imprisonment for a term which shall not be less than three years but which may extend to ten years and with fine which shall not be less than five lakh rupees but which may extend to twice the amount of loan.

12. **Punishment for contravention of section 4.** — Any person who contravenes the provisions of section 4 shall be punishable with imprisonment for a term which shall not be less than one year but which may extend to five years and with fine which may extend to ten lakh rupees.

13. **Punishment for repeat offenders.** — Whoever having been previously convicted of an offence punishable under this Chapter, except the offence under section 15, is subsequently convicted of an offence shall be punishable with imprisonment for a term which shall not be less than five years but which may extend to ten years and with fine which shall not be less than ten lakh rupees but which may extend to fifty crore rupees.

14. **Offences by lenders other than individuals.** — (1) Where an offence under this Act has been committed by a lender other than an individual, every person who, at the time the offence was committed, was in charge of, and was responsible to, the lender for the conduct of its business, as well as the lender, shall be deemed to be guilty of the offence and shall be liable to be proceeded against and punished accordingly.

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(2) Nothing contained in sub-section (1) shall render any such person liable to any punishment provided in this Act, if he proves that the offence was committed without his knowledge or that he exercised all due diligence to prevent the commission of such offence.

(3) Notwithstanding anything contained in sub-section (1), where an offence under this Act has been committed by a lender other than an individual, and it is proved that the offence—

(a) has been committed with the consent or connivance of; or

(b) is attributable to any neglect on the part of any director, manager, secretary, promoter, partner, employee or other officer of the lender, such person shall also be deemed to be guilty of that offence and shall be liable to be proceeded against and punished accordingly.

15. Punishment for contravention of section 9. — Whoever fails to give the intimation required under sub-section (1) of section 9 or fails to furnish any such statements, information or particulars as required under sub-section (2) of that section, shall be punishable with fine which may extend to five lakh rupees.

16. Cognizance of offences.— Notwithstanding anything contained in section 4, no Designated Court shall take cognizance of an offence punishable under that section except upon a complaint made by the Competent Authority

CHAPTER VI

INVESTIGATION, SEARCH AND SEIZURE

17. Offences to be cognizable and non-bailable. —Notwithstanding anything contained in the Bharatiya Nagarik Suraksha Sanhita, 2023, every offence punishable under this Act, except the offence under section 15, shall be cognizable and non-bailable.

18. Competent Authority to be informed of offences. — The police officer shall, on recording information about the commission of an offence under this Act, inform the same to the Competent Authority.

19. Investigation of offences by Central Bureau of Investigation. — (1) On receipt of information under section 18 or otherwise, if the Competent Authority has reason to believe that the offence relates to unregulated lending activities in which—

(a) the lenders, borrower or properties involved are located in more than one State or Union territory in India or outside India; and

(b) the total value of the amount involved is of such magnitude as to significantly affect the public interest,

the Competent Authority shall refer the matter to the Central Government for investigation by the Central Bureau of Investigation.

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(2) The reference made by the Competent Authority under sub-section (1) shall be deemed to be with the consent of the State Government under section 6 of the Delhi Special Police Establishment Act, 1946 (25 of 1946).

(3) On receipt of the reference under sub-section (1), the Central Government may transfer the investigation of the offence to the Central Bureau of Investigation under section 5 of the Delhi Special Police Establishment Act, 1946 (25 of 1946).

20. **Power to enter, search and seize without warrant.** — (1) Whenever any police officer, not below the rank of an officer in-charge of a police station, has reason to believe that anything necessary for the purpose of an investigation into any offence under this Act may be found in any place within the limits of the police station of which he is in-charge, or to which he is attached, such officer may, with the written authorisation of an officer not below the rank of Superintendent of Police, and after recording in writing so far as possible, the thing for which the search is to be made and subject to the rules made in this behalf, authorise any officer subordinate to him,—

(a) to enter and search any building, conveyance or place, between sunrise and sunset, which he has reason to suspect is being used for purposes connected with the promotion or conduct of any lending activities digitally or otherwise in contravention of the provisions of this Act;

(b) in case of resistance, to break open any door and remove any obstacle to such entry, if necessary by force, with such assistance as he considers necessary, for exercising the powers conferred by clause (a);

(c) to seize any record or property found as a result of the search in the said building, conveyance or place, which are intended to be used, or reasonably suspected to have been used, in connection with any such lending activities in contravention of the provisions of this Act; and

(d) to detain and search, and if he thinks proper, take into custody and produce before any Designated Court any such person whom he has reason to believe to have committed any offence punishable under this Act:

Provided that if such officer has reason to believe that the said written authorisation cannot be obtained without affording opportunity for the concealment of evidence or facility for the escape of an offender, he may, without the said written authorisation, enter and search such building, conveyance or place, at any time between sunset and sunrise after recording the grounds in writing.

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(2) Where it is not practicable to seize the record or property, the officer authorised under sub-section (1), may make an order in writing to freeze such property, account, deposits or valuable securities maintained by any lender about which a complaint has been made or credible information has been received or a reasonable suspicion exists of their having been connected with the promotion or conduct of any unregulated lending activities in contravention of the provisions of this Act and it shall be binding on the concerned bank or financial or market establishment to comply with the said order:

Provided that no bank or financial or market establishment shall freeze such account, deposit or valuable securities, for a period beyond thirty days unless the same is authorised by the order of the Designated Court:

Provided further that, if at any time, it becomes practicable to seize the frozen property, the officer authorised under sub-section (1) may seize such property.

Explanation.— For the purposes of this section, the expressions,—

(i) “freezing of account” shall mean that no transaction, whether deposit or withdrawal shall be allowed in the said account; and

(ii) “freezing of property” shall mean that no transfer, conversion, disposition or movement of property shall be allowed.

(3) Where an officer takes down any information in writing or records grounds for his belief or makes an order in writing under sub-section (1) or sub-section (2), he shall, within a time of seventy-two hours send a copy thereof to the Designated Court in a sealed envelope and the owner or occupier of the building, conveyance or place shall, on application, be furnished, free of cost, with a copy of the same by the Designated Court.

(4) All searches, seizures and arrests under this section shall be made in accordance with the provisions of the Bharatiya Nagarik Suraksha Sanhita, 2023 .

21. Application of Bharatiya Nagarik Suraksha Sanhita, 2023 to proceedings before Designated Court. — (1) The Designated Court may take cognizance of offences under this Act without the accused being committed to it for trial.

(2) Save as otherwise provided in section 31, the provisions of the Bharatiya Nagarik Suraksha Sanhita, 2023 shall apply—

(a) to all arrests, searches and seizures made under this Act;

(b) to the proceedings under this Act and for the purposes of the said provisions, the Designated Court shall be deemed to be a Court of Session and the persons conducting the prosecution before the Designated Court, shall be deemed to be Public Prosecutors.

CHAPTER VII
MISCELLANEOUS

22. **Publication of advertisement of Unregulated lending offers.** — Where any newspaper or other publication of any nature, contains any statement, information or advertisement promoting, or inducing any person to apply for any loan from any lender involved in unregulated lending activity, the appropriate Government may direct such newspaper or publication to publish a full and fair retraction, free of cost, in the same manner and in the same position in such newspaper or publication as may be prescribed.

23. **Act to have overriding effect.**— Save as otherwise expressly provided in this Act, the provisions of this Act shall have effect notwithstanding anything contained in any other law for the time being in force, including any law made by any State or Union territory.

24. **Application of other laws not barred.** — The provisions of this Act shall be in addition to, and not in derogation of, the provisions of any other law for the time being in force.

25. **Protection of action taken in good faith.** — No suit, prosecution or other legal proceedings shall lie against the appropriate Government or the Competent Authority or any officer of the appropriate Government or any Regulator or any of its officer for anything which is in good faith done or intended to be done under this Act or the rules made thereunder.

26. **Power of Central Government to make rules.** — (1) The Central Government may in consultation with the concerned Regulator (s), by notification, make rules for carrying out the provisions of this Act.

(2) In particular and without prejudice to the generality of the foregoing power, such rules may provide for all or any of the following matters, namely:—

(a) the information and other particulars to be taken into consideration before issuing an order, and the manner of attachment, under sub-section (3) of section 6;

(b) the information to be shared under sub-section (2) of section 8;

(c) the form and manner in which and the time within which the intimation shall be given under sub-section (1) of section 9;

(d) any other matter which is required to be, or may be, prescribed.

27. **Power of State Government, etc., to make rules.** — (1) The State Government or Union territory Government, as the case may be, in consultation with the Central Government, by notification, may make rules for carrying out the provisions of this Act.

(2) In particular and without prejudice to the generality of the foregoing power, such rules may provide for all or any of the following matters, namely:—

28. Laying of rules. — (1) Every rule made by the Central Government under this Act shall be laid, as soon as may be after it is made, before each House of Parliament, while it is in session, for a total period of thirty days which may be comprised in one session, or in two or more successive sessions, and if, before the expiry of the session immediately following the session or the successive sessions aforesaid, both Houses agree in making any modification in the rule, or both Houses agree that the rule should not be made, the rule shall thereafter have effect only in such modified form or be of no effect, as the case may be; so, however, that any such modification or annulment shall be without prejudice to the validity of anything previously done under that rule.

(2) Every rule made by a State Government or the Union territory Government, as the case may be, shall be laid, as soon as may be after it is made, before each House of the State Legislature or the Union territory Legislature, as the case may be, where it consists of two Houses, or where such Legislature consists of one House, before that House.

29. Power to amend First Schedule. — (1) The Central Government may, in consultation with concerned Regulator(s), having regard to the objects of this Act, and if it considers necessary or expedient so to do, by notification, add to, or as the case may be, omit from the First Schedule, and on such addition, or omission, such lending activities or arrangement shall become, or cease to be, a Regulated lending activities, as the case may be.

(2) A copy of every notification issued under this section shall, as soon as may be after it has been issued, be laid before each House of Parliament.

30. Act not to apply to certain lending activities. — The provisions of this Act shall not apply to lending activities which are exempted under any other law for the time being in force.

31. Power to remove difficulties. — (1) If any difficulty arises in giving effect to the provisions of this Act, the Central Government may, by order published in the Official Gazette, make such provisions, not inconsistent with the provisions of this Act, as may appear to it to be necessary for removing the difficulty:

Provided that no such order shall be made under this section after the expiry of three years from the commencement of this Act.

(2) Every order made under this section shall be laid, as soon as may be after it is made, before each House of Parliament.

THE FIRST SCHEDULE

[See section 2 (12)]

REGULATED LENDING ACTIVITIES

The Regulated lending activities refers to the lending activities regulated under the provisions of the Acts listed in the following Table or exempted thereunder, namely:—

TABLE

1. Reserve Bank of India Act, 1934
2. Banking Regulation Act, 1949
3. State Bank of India (SBI) Act, 1955
4. The Banking Companies (Acquisition and Transfer of Undertaking) Act, 1970/80 -
5. Regional Rural Banks (RRB) Act, 1976
6. Export Import Bank of India (EXIM) Act, 1981 undertaken by EXIM Bank
7. Multi State Co-operative Societies Act, 2002
8. National Housing Bank (NHB) Act, 1987
9. National Bank of Agriculture and Rural Development (NABARD) Act, 1981
10. National Bank for Financing Infrastructure and Development (NaBFID) Act, 2021
11. Small Industries Development Bank of India (SIDBI) Act, 1989
12. Life Insurance Corporation of India (LIC) Act, 1956
13. Companies Act, 2013
14. Chit Funds Act, 1982
15. Limited Liability Partnership Act, 2008
16. Co-operative Societies Acts of various States/UTs
17. The State Financial Corporations Act, 1951
18. State Money Lenders Acts
19. The Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002
20. The Factoring Regulation Act, 2011
21. Any other Act for the time being in force in India providing for regulated lending activity.

5.3.5. Agenda suggested by NACER, Bengaluru

As per the minutes of NLACR meeting dt.12.03.2025, Agenda 07 (PAGE 6 OF ATTACHED FILE) It has been decided to fix targets for all RSETI Sponsoring bank branches for financing to RSETI Trained candidates. Accordingly, we request SLBC to give direction to the sponsoring Banks in the State to fix targets for their branches for increasing the credit linkage of RSETIs. Now the credit linkage percentage of RSETIs has to be increased from 50% to 72%, hence this may be taken as one of the agenda item for review in the ensuing SLBC meetings

6. Review of Performance of the Banking Sector- Including Cooperative Banks

6.1. Banking Statistics as at March 2025 (Refer Annexure 11.1 to 11.3)

The detailed banking statistics for Commercial banks in the State as at March 2025 is furnished in the Annexure. A comparative analysis of the data over the previous fiscals is presented below.

(Rs. in Crores)

	Mar 2023	Mar 2024	Mar 2025	Mar '23- Mar '24	Mar '24- Mar '25
No. of Branches	7786	7921	8085	1.73%	2.07%
Total Deposits	794076	861295	948249	8%	10%
Domestic Deposits	553102	590036	654627	7%	11%
NR Deposits	240975	271259	293622	13%	8%
Total Advances	547988	630559	683513	15%	8%
Advances + Investment	580088	659507	745057	14%	13%
Credit Deposit Ratio	69.01%	73.21%	72.08%	6%	-2%
C+ I : D Ratio	73.05%	76.57%	78.57%	5%	3%

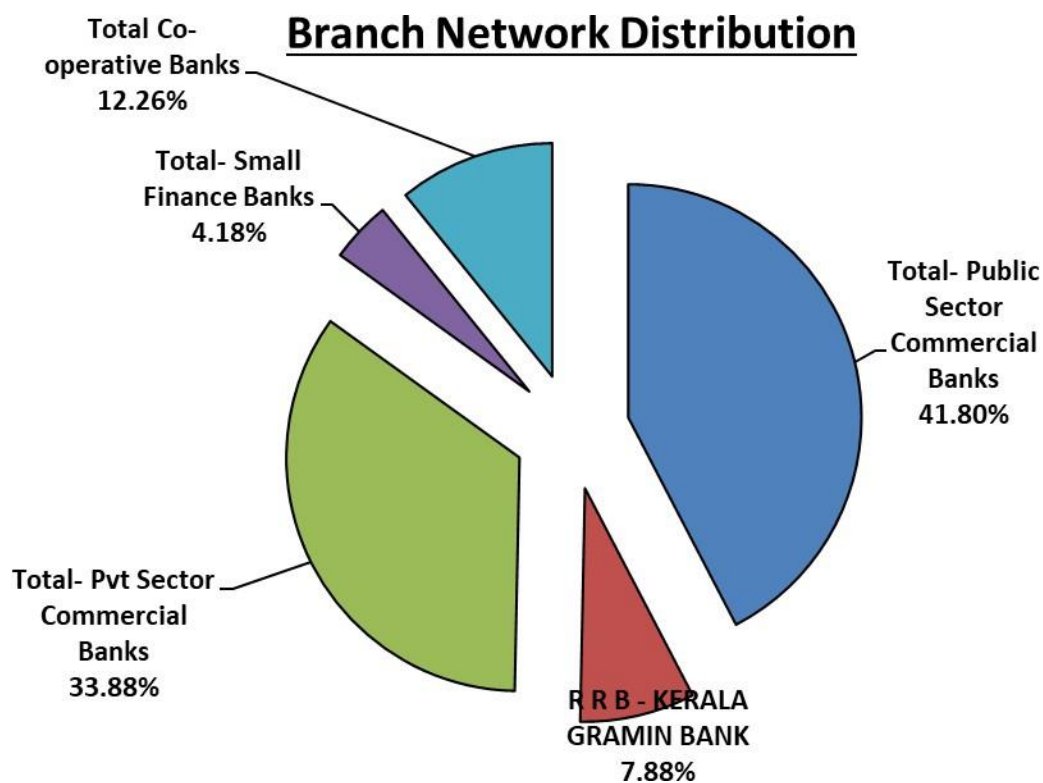
6.2. Branch Network

As at the end of March 2025, the total number of branches of Commercial Banks in the State was 8085.

A. Branch network – Population group wise breakup

Banking Group	Number of Branches				Percentage distribution			
	Rural	S.Urban	Urban	Total	Rural	S.Urban	Urban	Branch Network
Total- Public Sector Commercial Banks	145	2400	829	3374	4.30%	71.13%	24.57%	47.50%
R R B - KERALA GRAMIN BANK	54	542	39	635	8.50%	85.35%	6.14%	8.94%
Total- Pvt Sector Commercial Banks	128	1957	672	2757	4.64%	70.98%	24.37%	38.81%
Total- Small Finance Banks	44	250	43	337	13.06%	74.18%	12.76%	4.74%
Total Co-operative Banks	453	283	246	982	46.13%	28.82%	25.05%	12.15%
Total - Comm.Banks + RRB + SFB	824	5432	1829	8085	10.19%	67.19%	22.62%	100%

B. Banking Group wise Growth in Branch Network



6.3. Deposit growth

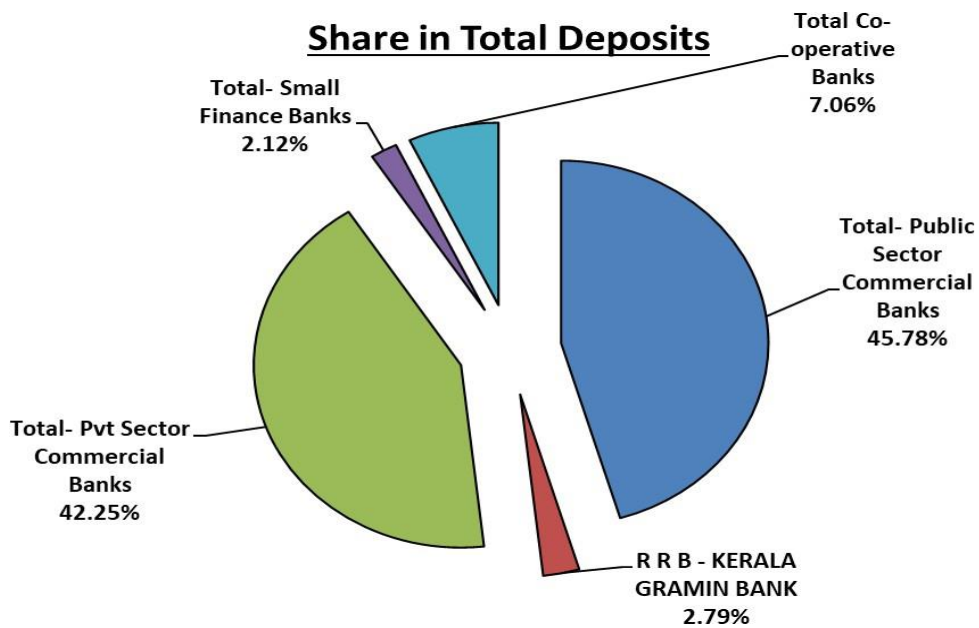
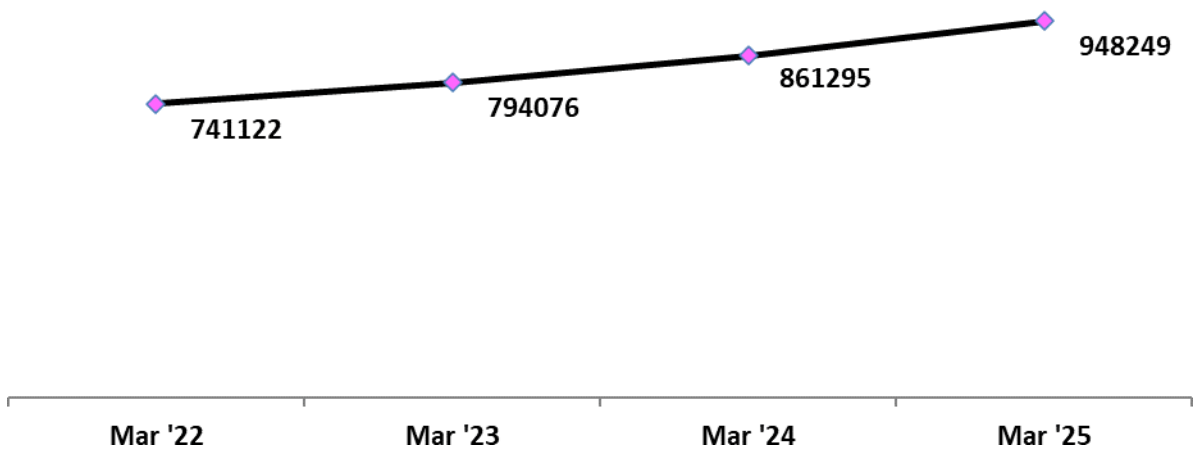
A. Growth in total Deposits of commercial banks

(Rs. in crores)

Total Deposit Outstanding over the Years			
Mar '22	Mar '23	Mar '24	Mar '25
741122	794076	861295	948249

B. Banking Group wise Growth in Total Deposits

Total Deposit Outstanding over the Years



C. Total Deposits - Population Group wise breakup

(Rs. in Crores)

Banking Group	Total Deposits				Percentage Distribution		
	Rural	S.Urban	Urban	Total	Rural	S.Urban	Urban
Total- Public Sector Commercial Banks	10470	265950	154078	430498	2%	62%	36%
R R B - KERALA GRAMIN BANK	1615	22294	2930	26838	6%	83%	11%
Total- Pvt Sector Commercial Banks	10825	246577	146908	404310	3%	61%	36%
Total- Small Finance Banks	1332	11133	7341	19806	7%	56%	37%
Total Co-operative Banks	18710	12648	35439	66798	28%	19%	53%
Total - Comm.Banks + RRB + SFB	42952	558602	346695	948249	5%	59%	37%

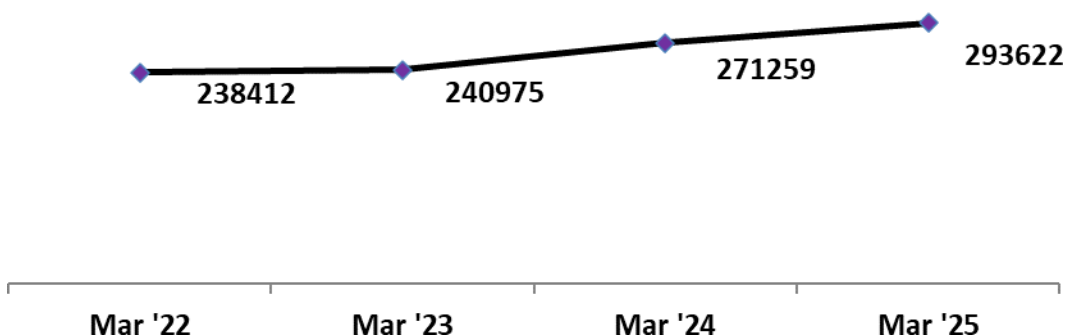
6.4. NR Deposits (Refer Annexure 11.2)

A. Growth in NR Deposits

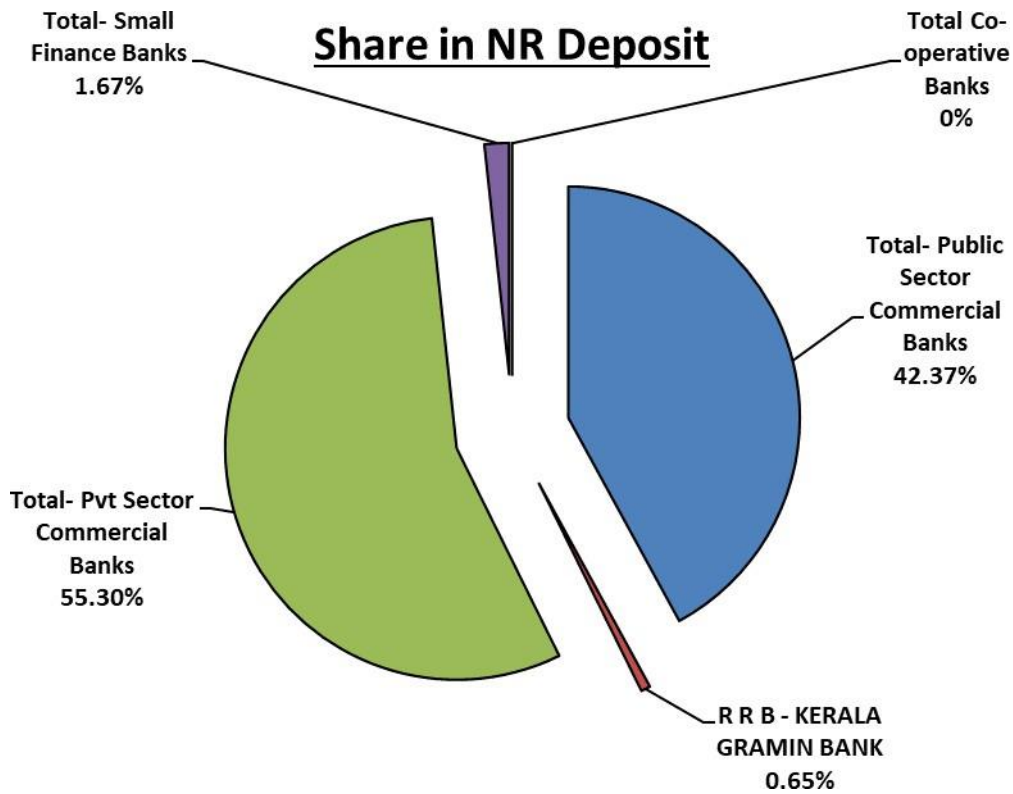
(Rs. in Crores)

NR Deposit over the Years			
Mar '22	Mar '23	Mar '24	Mar '25
238412	240975	271259	293622

NR Deposit Over the Years



B. Banking Group wise Growth in NR Deposits



C. NR Deposits – Population group wise breakup

(Rs. in Crores)

Banking Group	NR Deposits				Percentage Distribution		
	Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban
Total- Public Sector Commercial Banks	4166	82912	36378	123456	3%	67%	29%
R R B - KERALA GRAMIN BANK	95	1657	166	1918	5%	86%	9%
Total- Pvt Sector Commercial Banks	4373	114686	44159	163218	3%	70%	27%
Total- Small Finance Banks	351	2863	1815	5030	7%	57%	36%
Total Co-operative Banks	0	0	0	0	0%	0%	0%
Total - Comm.Banks + RRB + SFB	8986	202118	82518	293622	3%	69%	28%

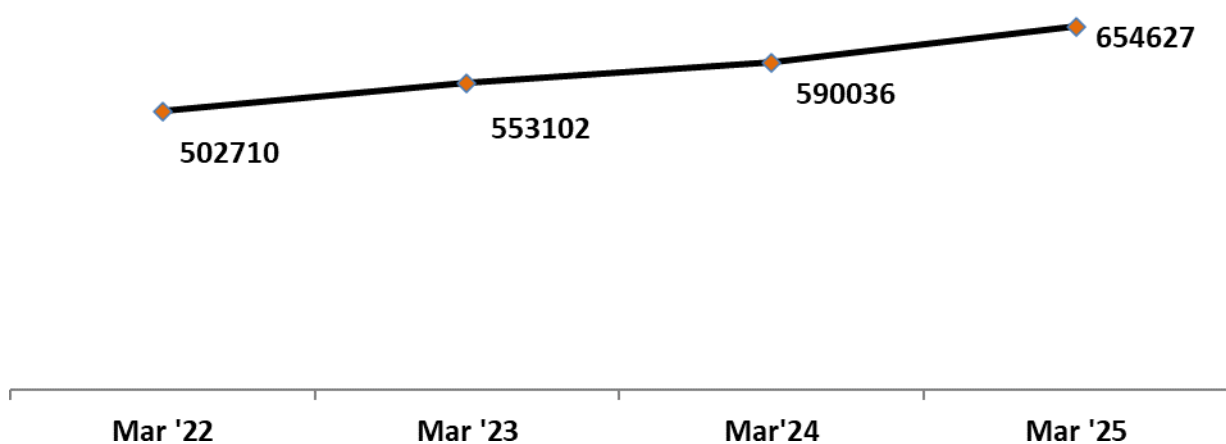
6.5. Domestic Deposits of commercial banks

A. Growth in Domestic Deposits

(Rs. in Crores)

Domestic Deposit over the Years			
Mar '22	Mar '23	Mar'24	Mar '25
502710	553102	590036	654627

Total Domestic Deposits Outstanding over the Years



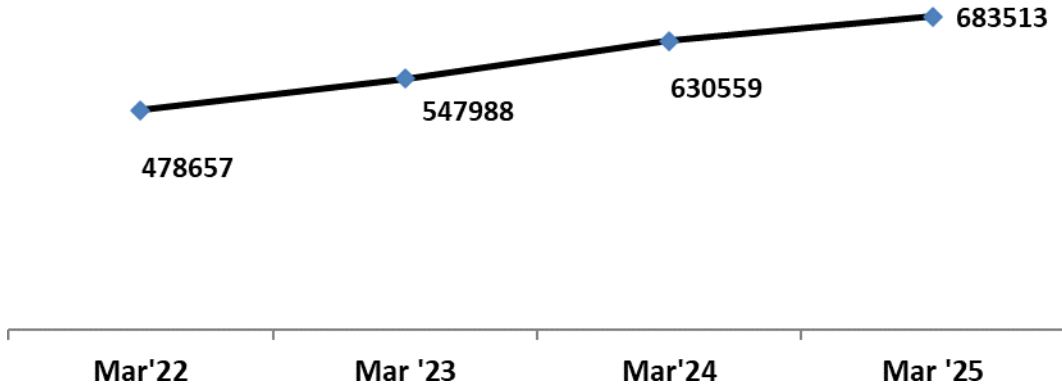
6.6. Credit Expansion of commercial banks (Refer Annexure 11.2)

A. Growth in Advances

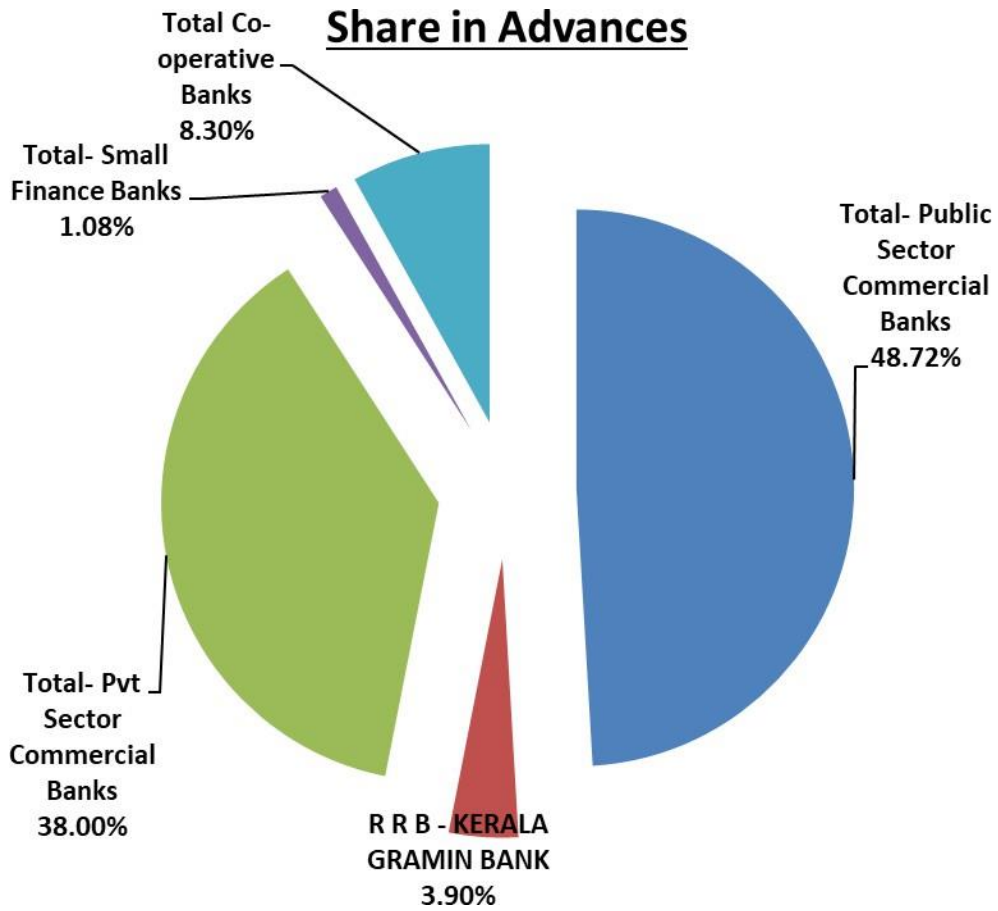
(Rs. in crores)

Total Advances Outstanding over the Years			
Mar'22	Mar '23	Mar'24	Mar '25
478657	547988	630559	683513

Total Advances Outstanding over the years



B. Banking Group wise Growth in Total Advances

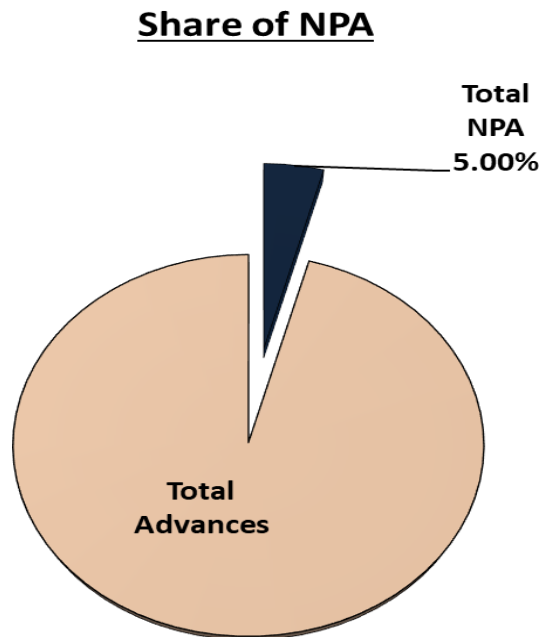


C. Total Advances – Population group wise breakup

(Rs. in Crores)

Banking Group	Total Advances				Percentage Distribution		
	Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban
Total- Public Sector Commercial Banks	7718	171466	156210	335394	2%	51%	47%
R R B - KERALA GRAMIN BANK	1784	23776	2002	27562	6%	86%	7%
Total- Pvt Sector Commercial Banks	4972	131577	121543	258092	2%	51%	47%
Total- Small Finance Banks	581	5266	1353	7199	8%	73%	19%
Total Co-operative Banks	22803	16823	15639	55265	41%	30%	28%
Total - Comm.Banks + RRB + SFB	37857	348909	296747	683513	6%	51%	43%

C. % Share of NPA in Total Advances



6.7. Credit-Deposit Ratio of commercial banks [C D Ratio] (Refer Annexure 10.3)

(Rs. in Crores)

Reporting Quarter	Deposits (Rs. in crores)	Advances (Rs. in crores)	CD Ratio
18-Mar	447235	286783	64.12
18-Jun	462741	291520	63.00
18-Sep	471150	305247	64.79
18-Dec	478855	314413	65.66
19-Mar	493562	329900	66.84
19-Jun	501023	334655	66.79
19-Sep	517731	345327	66.70
19-Dec	525373	355865	67.74
20-Mar	544372	359274	66.00
20-Jun	570225	357229	62.65
20-Sep	580684	366864	63.18
20-Dec	593220	378401	63.79
21-Mar	605914	392669	64.81
21-Jun	620928	383768	61.81
21-Sep	635334	394913	62.16
21-Dec	644091	410001	63.66
22-Mar	666220	424626	63.74
22-Jun	664148	435447	65.56
22-Sep	684810	457972	66.88
22-Dec	695984	468667	67.34
23-Mar	719377	493157	68.55
23-Jun	725420	498691	68.75
23-Sep	747572	542171	72.52
23-Dec	770895	558352	72.43
24-Mar	861295	630559	73.21
24-Jun	868070	633516	72.98
24-Sep	895948	653148	72.90
24-Dec	909899	665469	73.14
25-Mar	948249	683513	72.08

6.8. District-wise Credit Deposit Ratio in the State

As per the recommendations of the Expert Group, headed by Sri. Y.S.P. Thorat, which studied the nature and magnitude of the problem of low CD Ratio across States/Regions and suggested steps to overcome the problem, the Government of India examined and accepted their recommendations with certain modifications. Accordingly it has been decided that districts having CD Ratio less than **40 %** should be monitored by a special sub-committee of District Level Co-ordination Committee (DLCC).

District-wise C D Ratio in the State as on 31.03.2025

(Rs. in crores)

Sl. No.	DISTRICT	Deposits	Advances	CD Ratio (%)
1	Trivandrum	138591	105979	76.47
2	Kollam	57861	39142	67.65
3	Pathanamthitta	67851	20930	30.85
4	Alappuzha	54042	30904	57.19
5	Kottayam	73085	40153	54.94
6	Ernakulam	193477	189182	97.78
7	Idukki	14291	17656	123.54
8	Thrissur	112901	62037	54.95
9	Palakkad	49557	35282	71.19
10	Malappuram	45060	29149	64.69
11	Kozhikode	57839	50098	86.62
12	Kannur	57110	35723	62.55
13	Kasaragod	18323	16385	89.42
14	Wayanad	8261	10893	131.87
Total for State (including Co-operative Banks)		948249	683513	72.08

6.9. Performance of the Banking sector as at March 2025

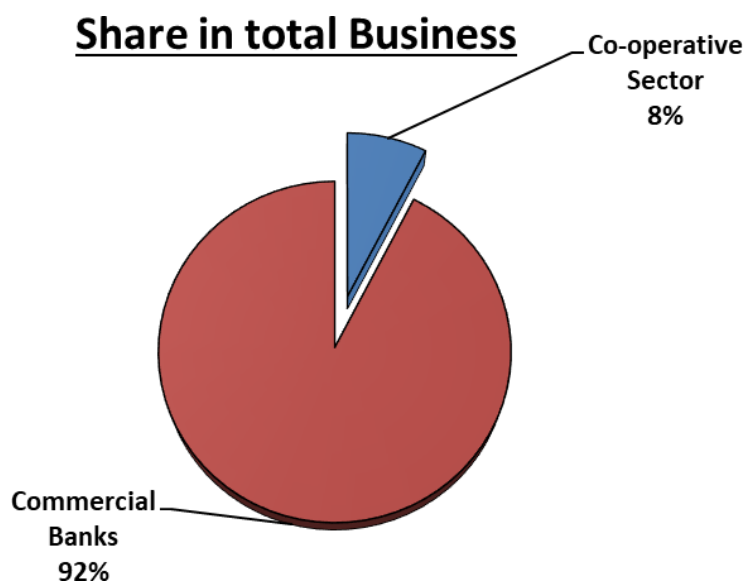
The performance of the banking sector is summarized as follows:

A. Performance of Co-operative Sector under Vital Banking Statistics

(Rs in. Crores)

Parameter	March 2025			Share of Co-operatives to Total
	Co-operative Sector	Comm. Banks + RRB + SFB	Total	
Branches	982	7103	8085	12%
Total Deposits	66798	881452	948249	7%
Total Advances	55265	628248	683513	8%
Total Business	122062	1509699	1631762	7%
Priority Sector Advances	33449	275401	308850	11%
% Priority Sector Advances	61%	44%	45%	
Agriculture Advances	15885	139890	155775	10%
% Agriculture Advances	29%	22%	23%	
MSME Advances	6810	88308	95118	7%
% MSME Advances	12%	14%	14%	
CD Ratio	82.73%	71.27%	72.08%	115%

B. Performance of Co-operative Sector in Total Business of the state



7. Review of Performance under Priority Sector Outstanding

7.1. Review of Priority Sector Advances (Outstanding) as at March 2025 (Refer Annexure 11.4)

The growth in outstanding advances of commercial banks under sub sectors of priority sector as at March 2025 is summarized as follows.

(Rs. in. Crores)

Parameter	Outstanding				Variation	
	Dec 23	Mar 24	Dec 24	Mar 25	Dec23- Mar-24	Dec-24 to Mar-25
Priority Sector Advances	281143	288996	305445	308850	7853	3405
Agriculture Advances	137047	146183	155232	155775	9136	543
MSME Advances	79470	86142	92176	95118	6672	2942
Weaker Section Advances	136743	159901	170480	171814	23158	1334
SC Advances	2505	2581	2811	2853	76	42
ST Advances	691	728	717	722	37	5
DRI Advances	5.96	4	8	10	-1.96	2

7.1.1. Performance versus National goals

(Figures in percentage)

Sl. No.	Parameter	Goal %	Sep. 2022	Dec. 2022	Sep. 2023	Dec. 2023	Sep. 2024	Dec. 2024	Variation
1	Priority Sector Advances to Total Credit	40	47	47	44	46	46	45	5
2	Agriculture Advances to Total Credit	18	22	22	22	23	23	23	5
3	Weaker Section Advances to Total Credit	10	24	22	24	25	26	25	15
4	DRI Advances to Total Credit	1	0.001	0.001	0.000	0.001	0.001	0.001	-1
5	Credit Deposit Ratio	60	68.15	69.01	73.62	73.21	73.14	72.08	12.08

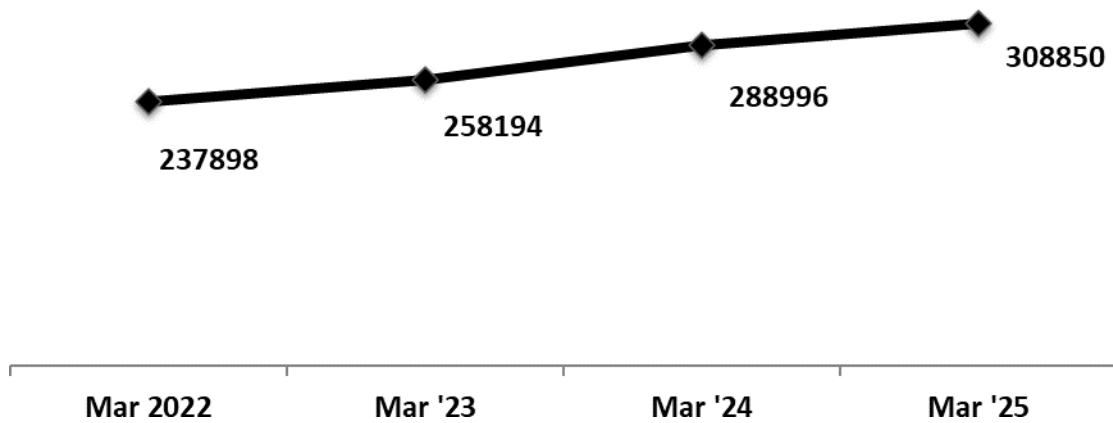
7.1.2. Priority Sector Advances in Total Advances – Bank Group wise
(Refer Annexure 11.4)

A. Growth in Priority Sector Advances

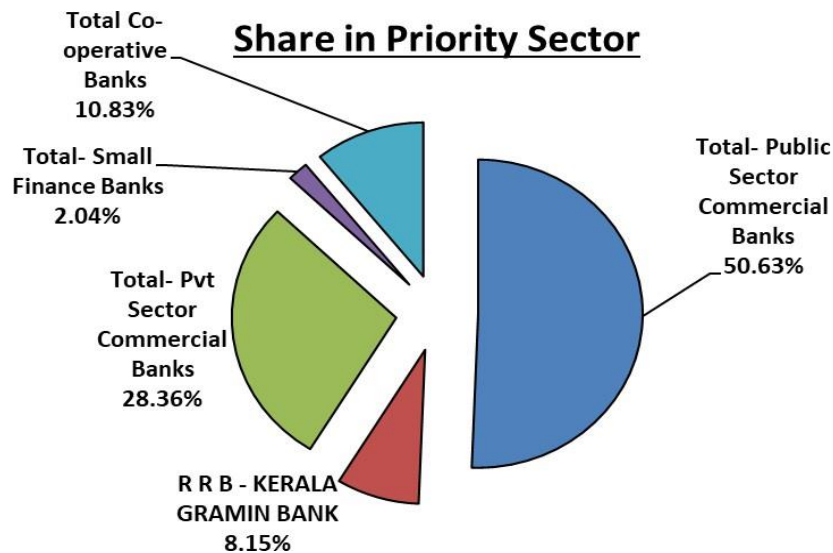
(Rs. in Crores)

Priority Sector Advances over the years			
Mar 2022	Mar '23	Mar '24	Mar '25
237898	258194	288996	308850

Priority Sector Advances

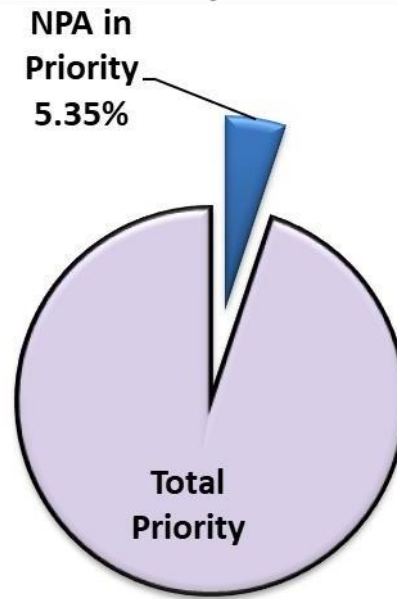


B. Banking Group wise Growth in Priority Sector Advances



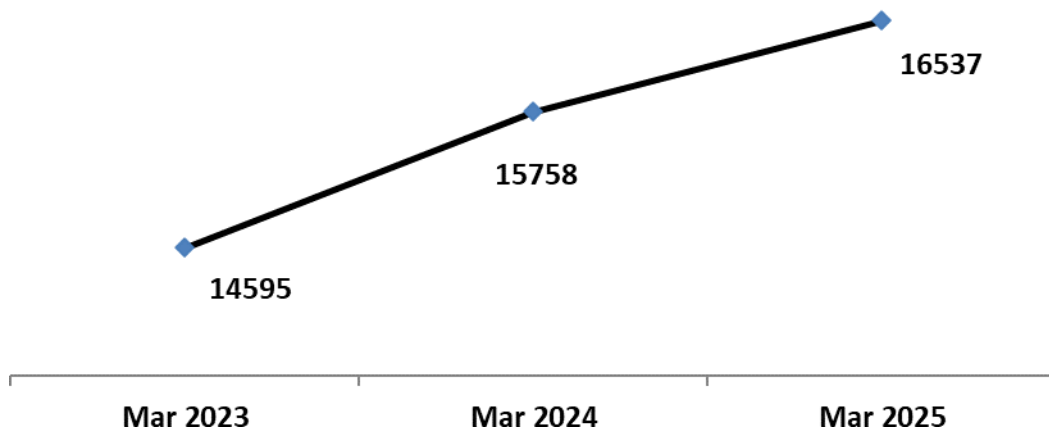
% Share of NPA in Priority Sector Advances

Share of Priority Sector NPA



(Rs. in Crores)

Gross NPA in Total Priority Sector

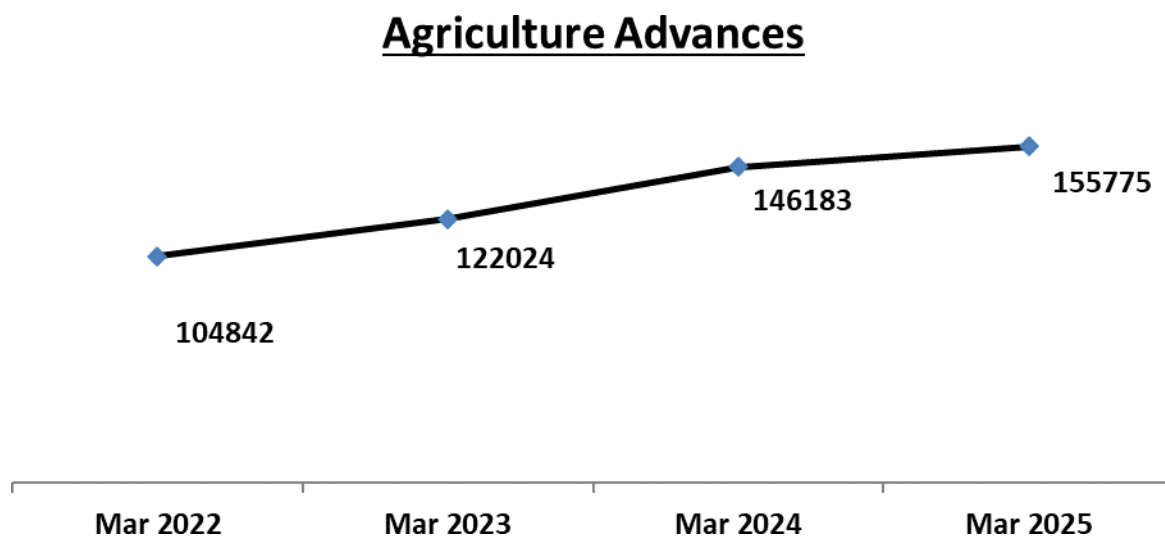


7.1.3. Agriculture Advances (Refer Annexure 11.5)

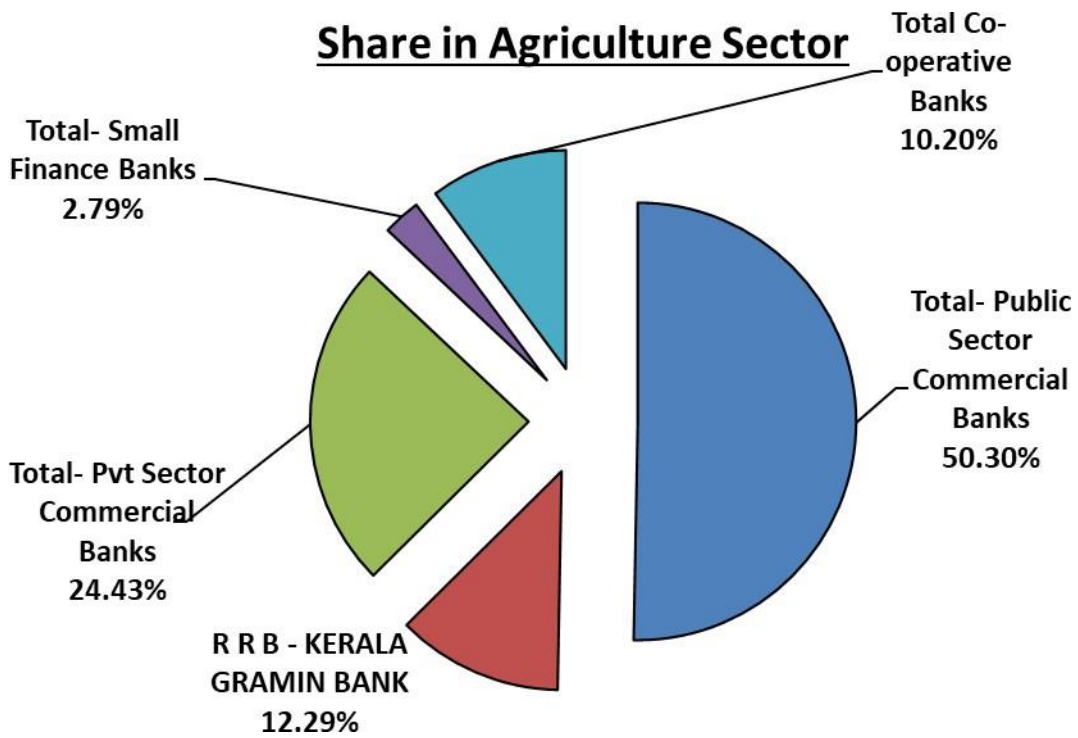
A. Growth in Agriculture Advances

(Rs. in Crores)

Agriculture Advances over the years			
Mar 2022	Mar 2023	Mar 2024	Mar 2025
104842	122024	146183	155775

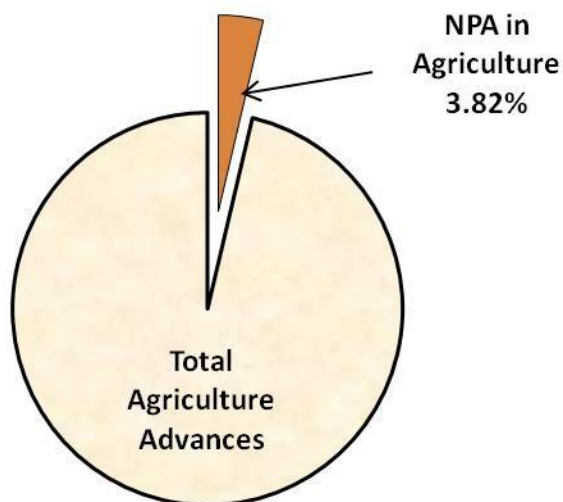


B. Banking Group wise Growth in Agriculture Advances



% Share of NPA in Agriculture Advances

Share of Agriculture NPA



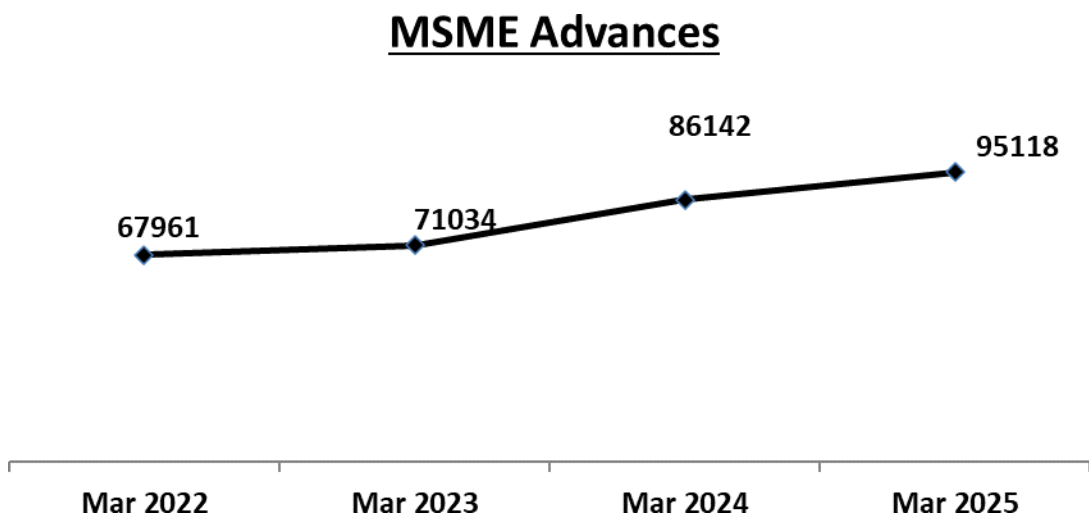
7.1.4. MSME Advances (Priority) (Refer Annexure 11.6)

A. Growth in MSME Advances

Micro, Small and Medium Enterprises are now part of the Priority Sector (MSME).

(Rs. in Crores)

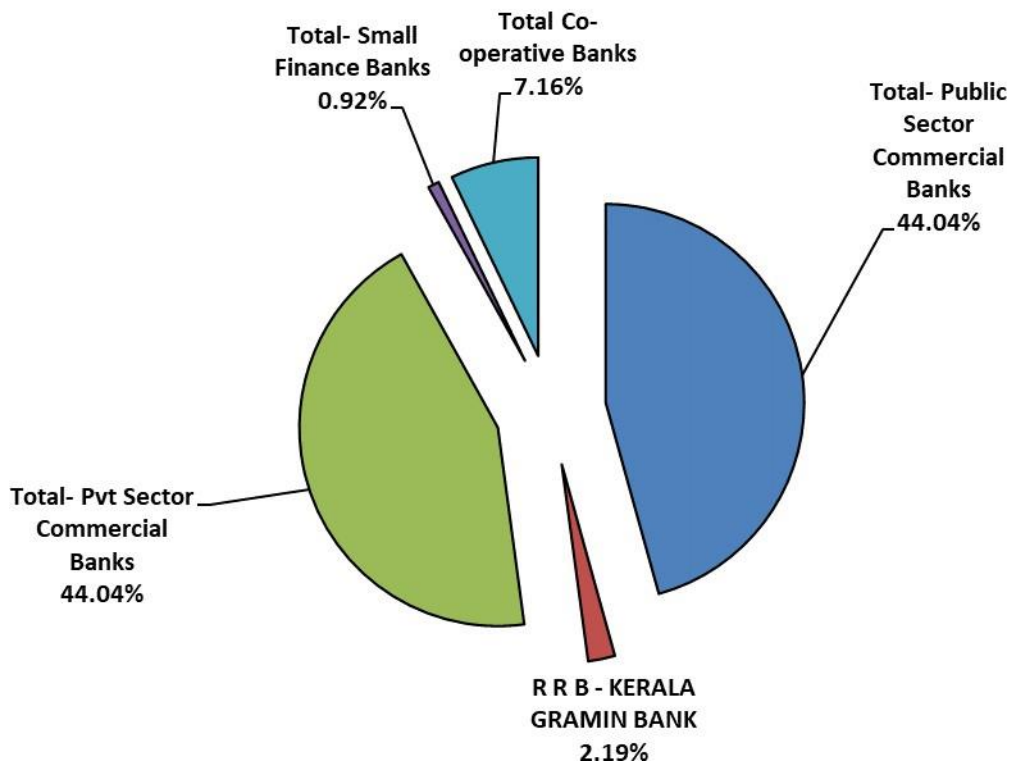
MSME Advances over the years			
Mar 2022	Mar 2023	Mar 2024	Mar 2025
67961	71034	86142	95118



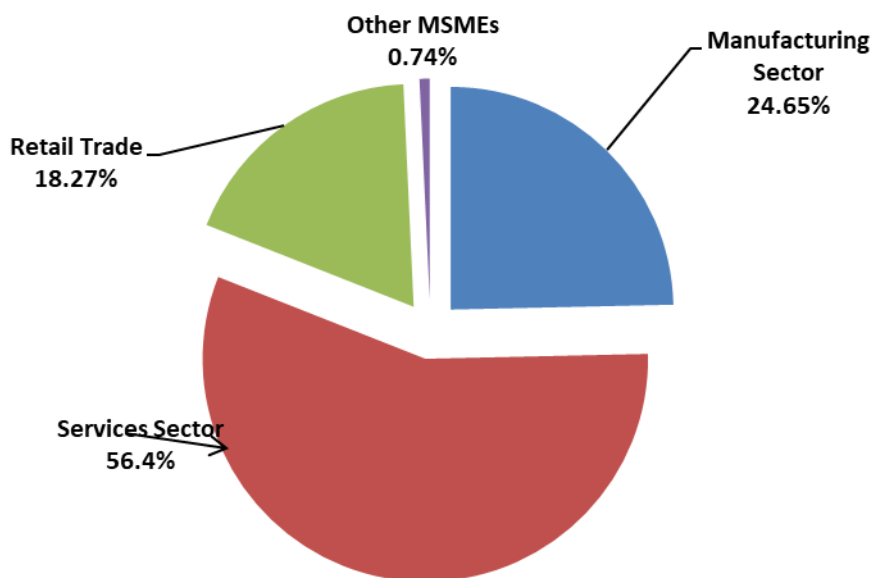
B. Banking Group wise Growth in MSME (Priority) – Micro, Small & Medium Enterprises

C. Sector wise classification of MSME

Share in MSME Sector

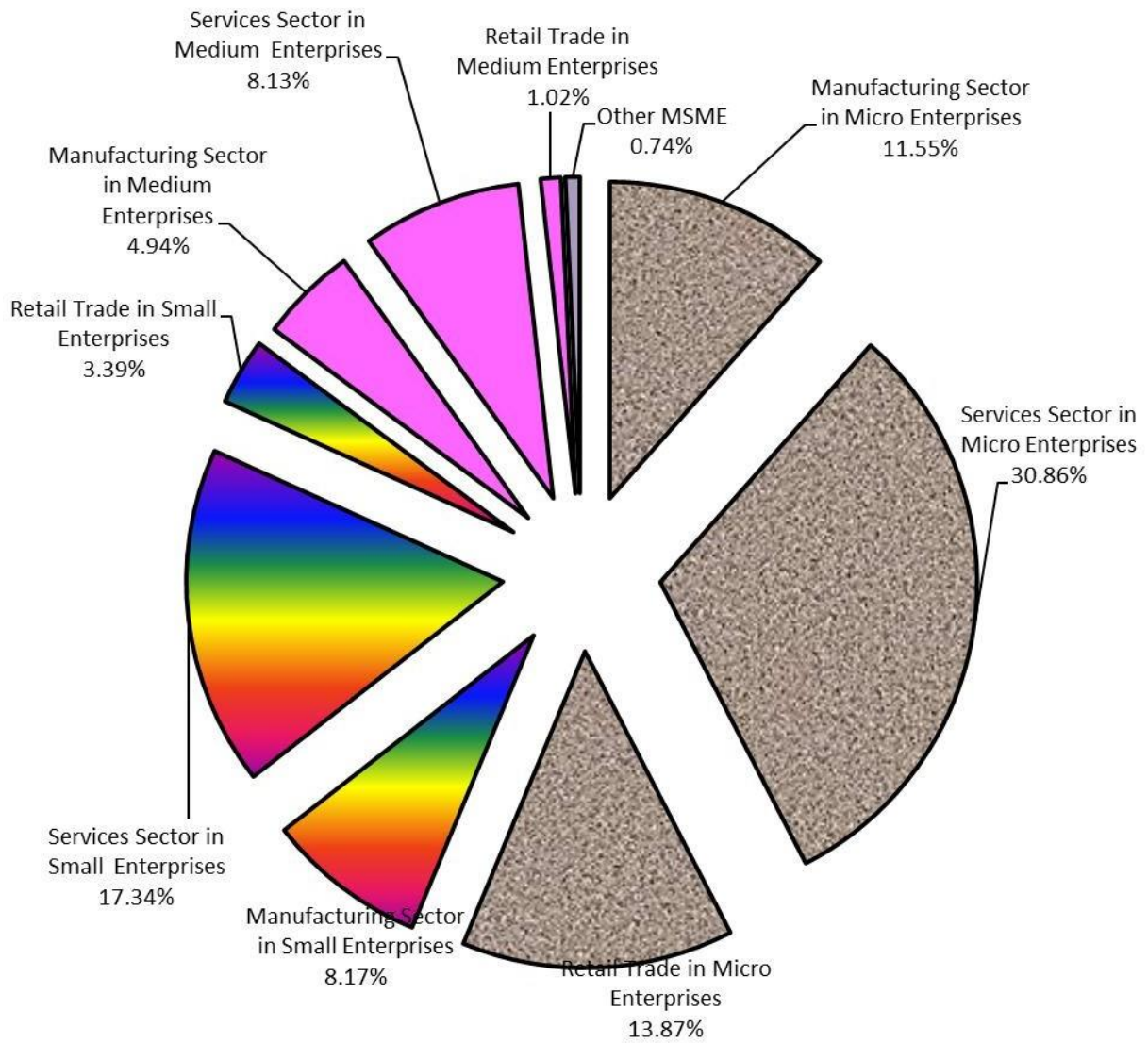


Share in MSME Sector



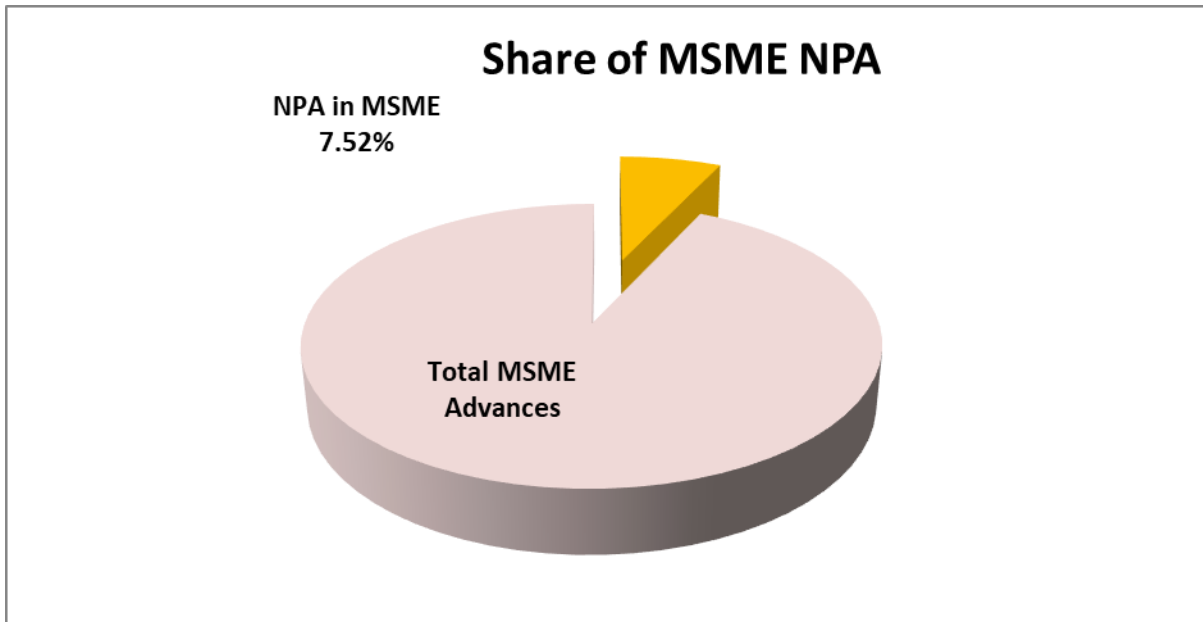
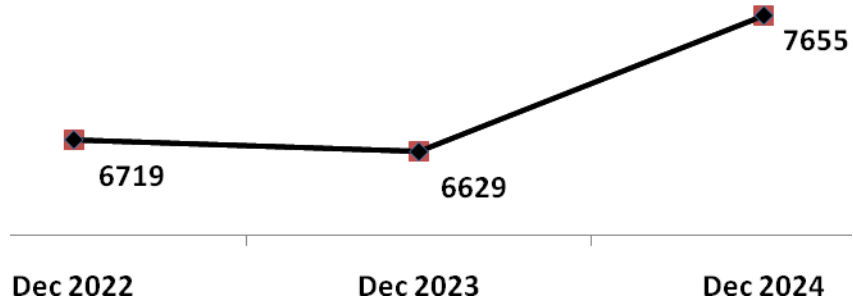
D. Sector wise performance under MSME

% Share of sub sectors in MSME



E. % Share of NPA in MSME Advances

Gross NPA in MSME Loan

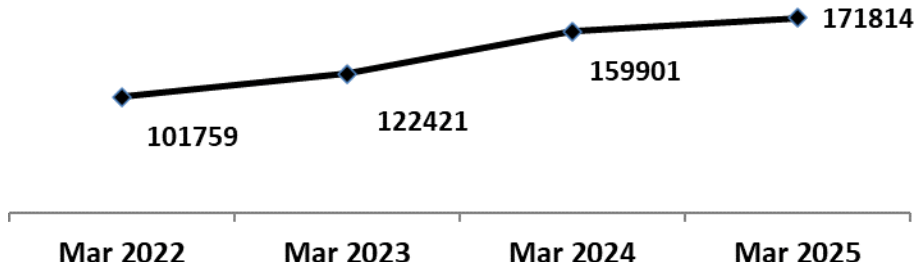


7.1.5. Advances to Weaker Section (Refer Annexure 11.9)

(Rs. in Crores)

Weaker Section Advances over the years			
Mar 2022	Mar 2023	Mar 2024	Mar 2025
101759	122421	159901	171814

Weaker Section Advances

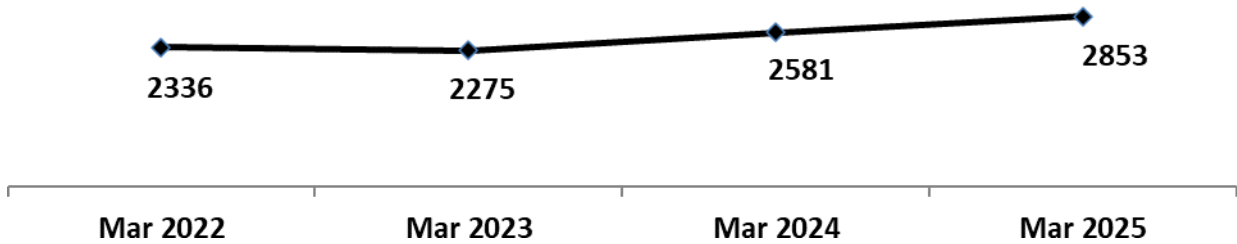


7.1.6. Advances to SC/STs (Refer Annexure 11.9)

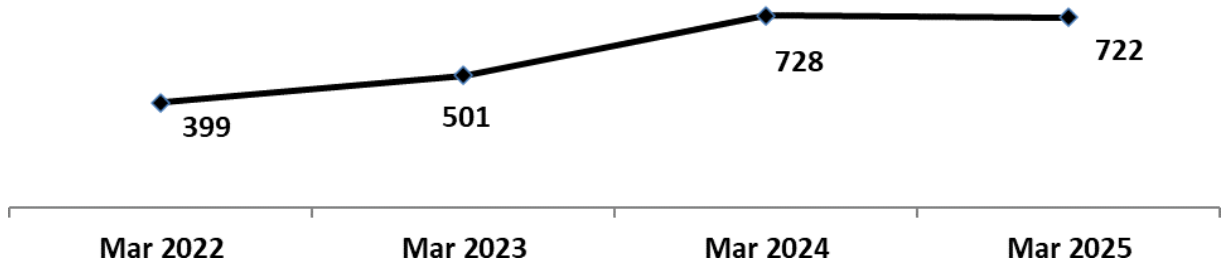
(Rs. in Crores)

Parameter	Outstanding			
	Mar 2022	Mar 2023	Mar 2024	Mar 2025
SC Advances	2336	2275	2581	2853
ST Advances	399	501	728	722
Total SC/ST Advances	2735	2776	3309	3575

SC Advances



ST Advances

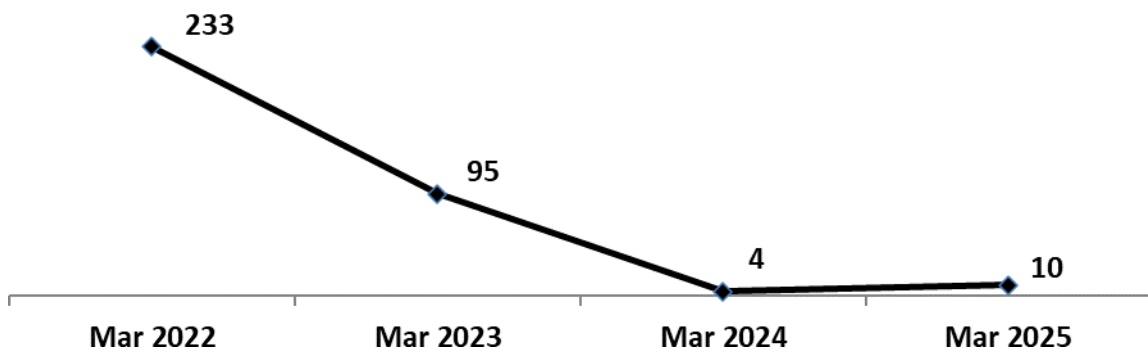


7.1.7. DRI Advances (Refer Annexure 11.10)

(Rs. in Crores)

Parameter	Outstanding over the years			
	Mar 2022	Mar 2023	Mar 2024	Mar 2025
DRI Advances	233	95	4	10

DRI Advances



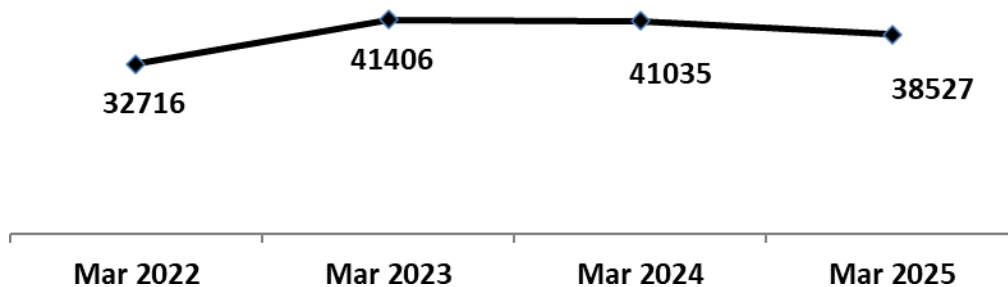
8. Review of Performance under Special Focus Programmes

8.1. Performance under Kisan Credit Card Scheme (Refer Annexure 11.17)

(Rs. in Crores)

Parameter	Outstanding			
	Mar 2022	Mar 2023	Mar 2024	Mar 2025
KCC	32716	41406	41035	38527

KCC Outstanding



8.2. Credit Flow to Minority Communities (Refer Annexure 11.15)

As per RBI directions, credit flow to minorities in specified districts should be reviewed in all SLBC meetings. At present all the districts in the State of Kerala are notified for reporting under this head. The comparative position with regard to the previous year is given below.

Data on Minority Sector Advances in the State of Kerala

(Rs. in Crores)

As on	Total Priority Sector Advances	Minority Sector Advances	Percentage
31.03.2021	220212	115166	52
30.06.2021	216622	121224	56
30.09.2021	223616	133544	60
31.12.2021	225870	121486	54
31.03.2022	237898	134414	57
30.06.2022	243712	108754	45
30.09.2022	244991	106292	43
31.12.2022	250511	114321	46
31.03.2023	258194	124701	48
30.06.2023	264593	108486	41
30.09.2023	274494	131423	48
30.12.2023	281143	130953	47
31.03.2024	288996	131058	45
30.06.2024	291858	133523	46
30.09.2024	301151	139575	46
30.12.2024	305445	151808	50
31.03.2025	308850	171814	56

8.3. Performance under Micro-credit (Annexures 11.19 to 11.22)

There are 3 modes for credit linkage of SHGs under the SHG-Bank linkage programme. Credit linkage through

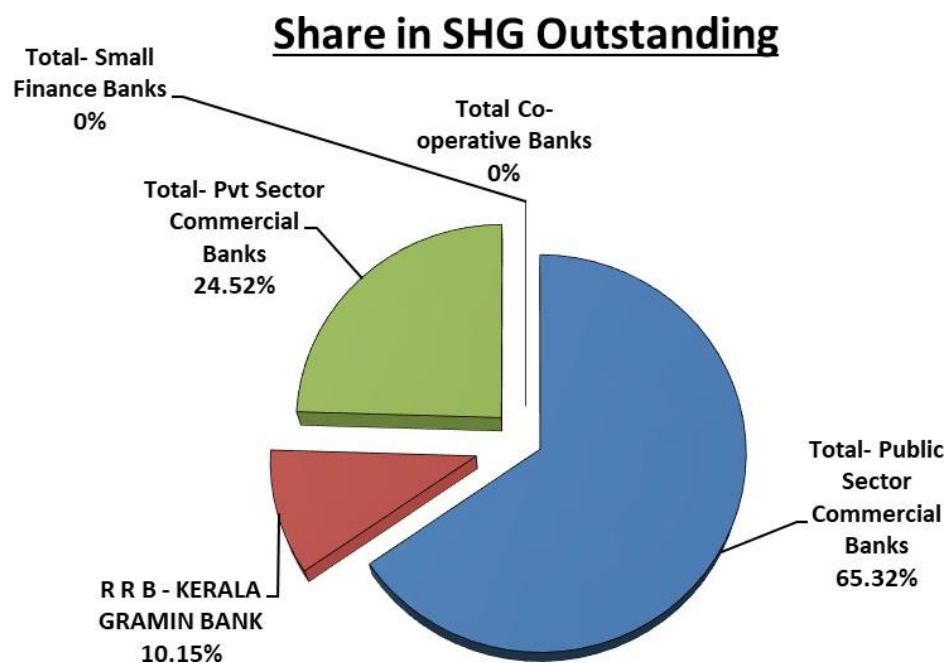
1. Financing SHGs directly by banks
2. Financing SHGs directly with the facilitation of NGOs
3. Financing SHGs through the medium of NGOs
- 4.

The performance of the banking sector in the State under the above 3 modes of linkage is as follows.

(Rs. in Crores)

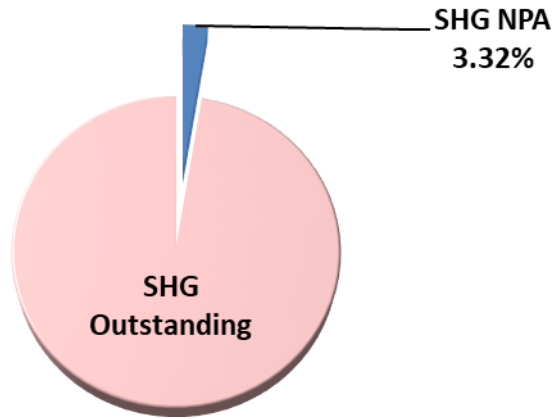
Mode of Linkage	Loan Outstanding under SHG Finance	
	A/c	Amt
Financing SHGs directly by banks	221713	9881
Financing SHGs directly with the facilitation of NGOs	73279	3217
Financing SHGs through the medium of NGOs	7425	444
Total No. of SHGs linked	302417	13542

A. Banking Group wise Growth in SHG

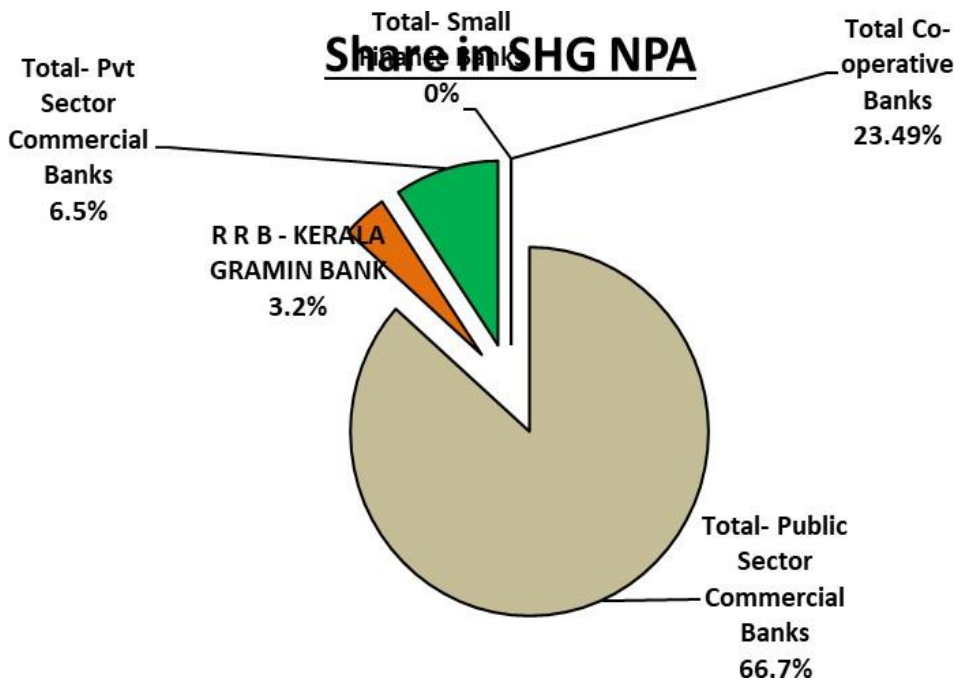


B. % Share of SHG NPA in Total SHG Outstanding

Share of NPA in SHG Outstanding

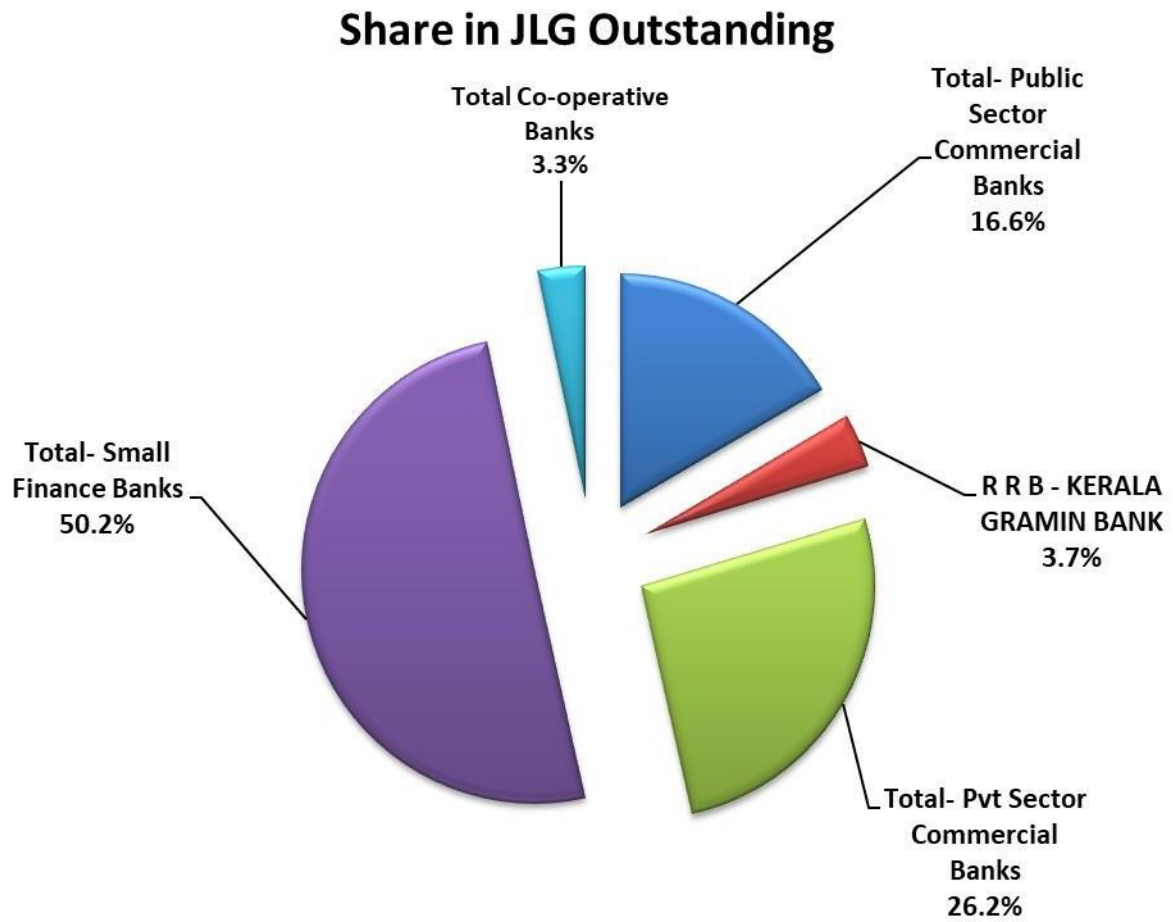


Banking Group wise Share in SHG NPA



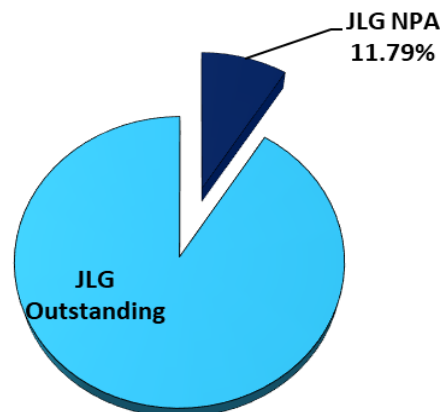
8.4. Performance under JLG

A. Banking Group wise Growth in JLG

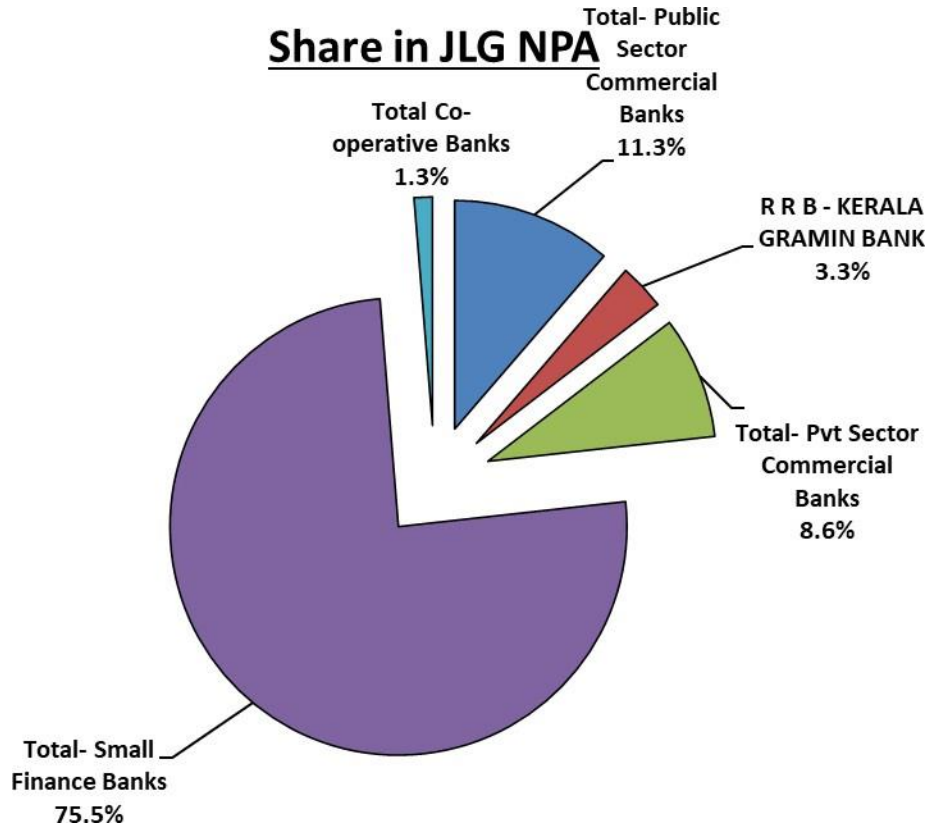


B. % Share of JLG NPA in Total JLG Outstanding

Share of NPA in JLG Outstanding



B. Banking Group wise Share in JLG NPA



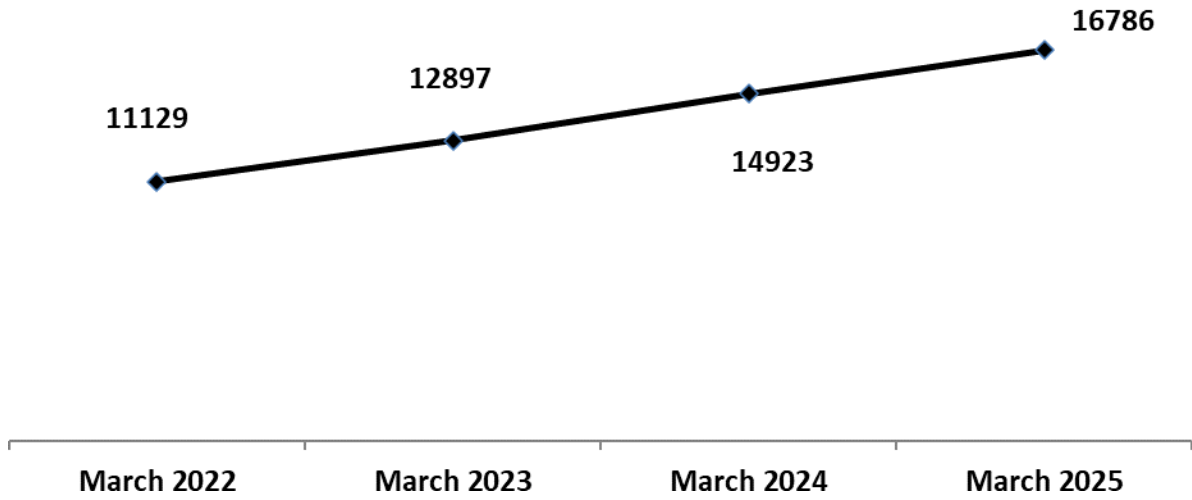
8.5. Outstanding Performance under Education Loan (Refer Annexure 11.25)

A. Growth in Education Loan

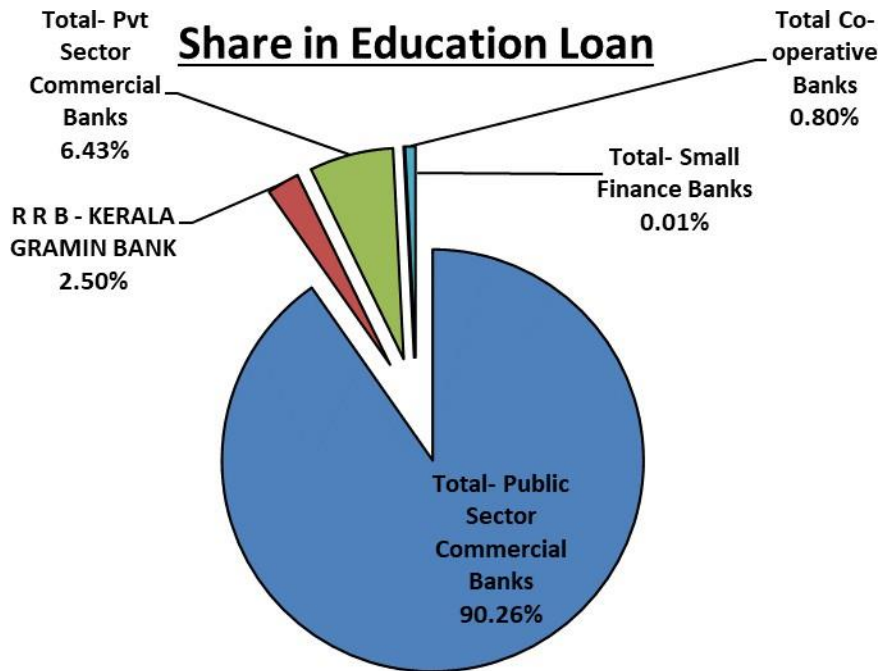
(Rs. in crores)

Parameter	Outstanding			
	March 2022	March 2023	March 2024	March 2025
Education loan	11129	12897	14923	16786

Outstanding Performance under Education Loan



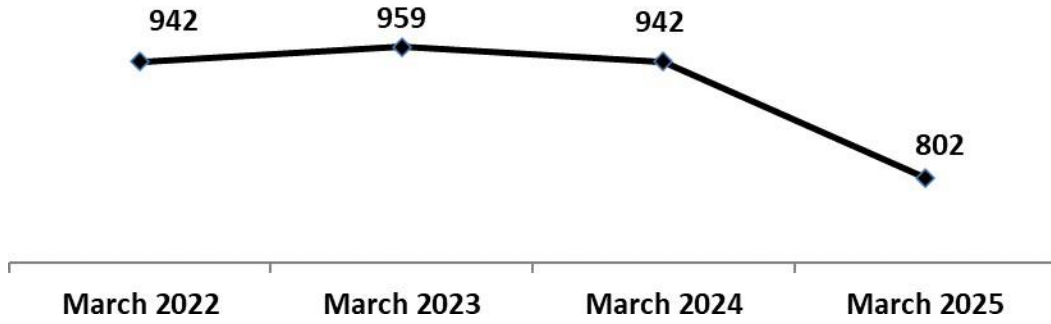
B. Banking Group wise Growth in Education Loan



C. Education Loan NPA over the years

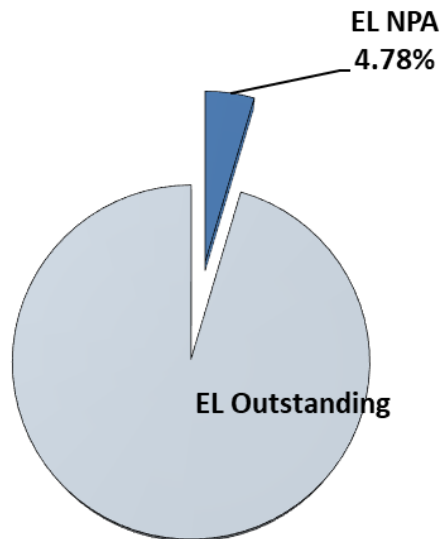
Parameter	(Rs. in Crores)			
	Outstanding EL NPA			
	March 2022	March 2023	March 2024	March 2025
Education Loan NPA	942	959	942	802

Education Loan NPA

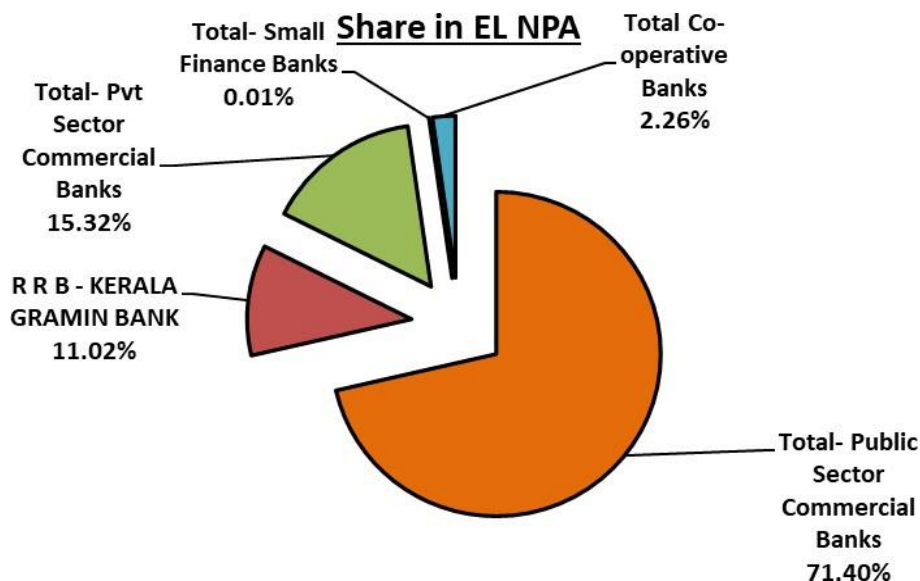


D. % Share of EL NPA in Total EL Outstanding

Share of NPA in Total Outstanding EL



E. Banking Group Wise Share Education Loan NPA



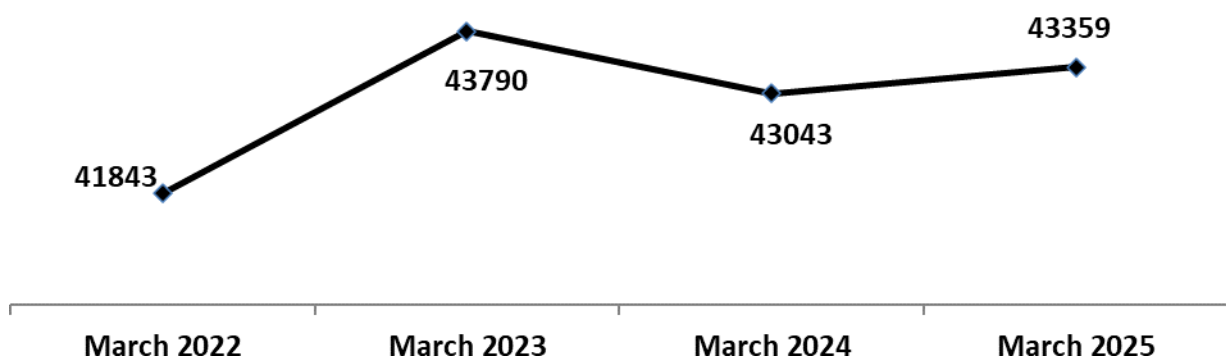
8.6. Outstanding Performance under Housing Loan (Priority) (Refer Annexure 11.7)

A. Growth in Housing Loan (Priority)

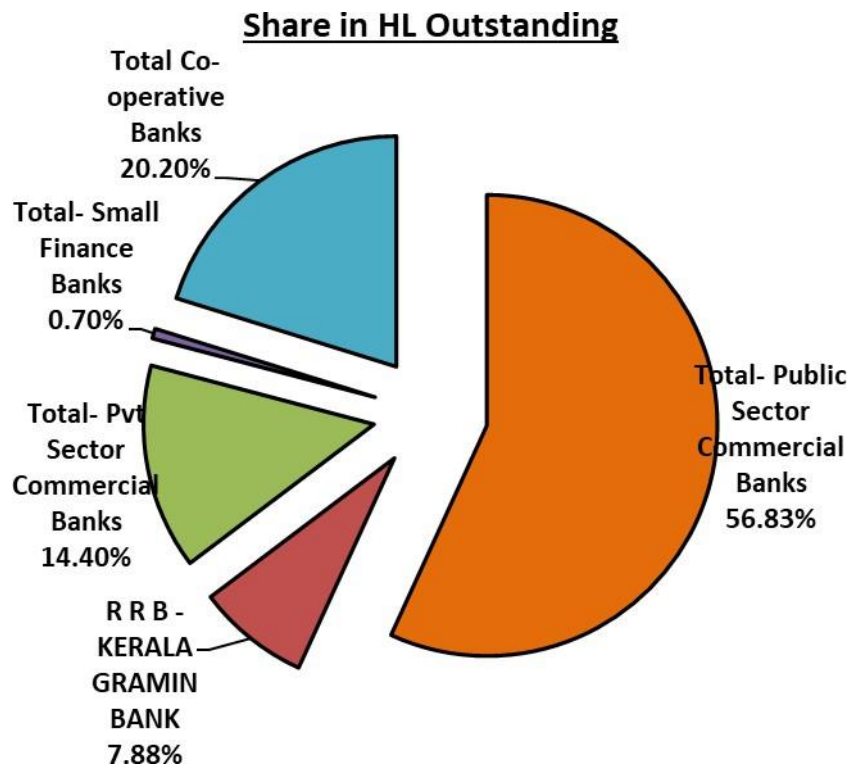
(Rs. in crores)

Parameter	Outstanding			
	March 2022	March 2023	March 2024	March 2025
Housing loan	41843	43790	43043	43359

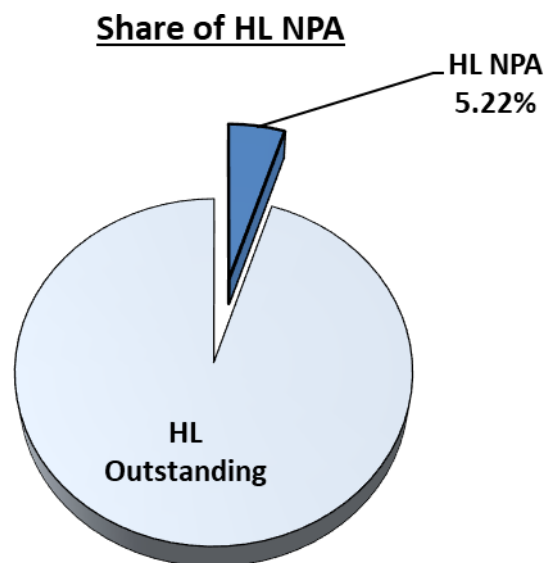
Outstanding Performance under Housing Loan (Priority)



B. Banking Group wise Growth in Housing Loan



C. % Share of NPA in Housing Loan



8.7. Total Outstanding Under MUDRA Loans (PMMY) as at March 2025
(Refer Annexure 11.30)

(Rs. in Crores)

Banking Group	Of Total outstanding under MUDRA loans							
	SHISHU		KISHORE		TARUN		Total MUDRA Loans	
	No.	Amount	No.	Amount	No.	Amount	No.	Amount
Total- Public Sector Commercial Banks	171409	433.44	212227	3480.09	63571	3739.29	447207	7653
R R B - KERALA GRAMIN BANK	36782	109.37	114327	1626.33	16594	1005.81	167703	2742
Total- Pvt Sector Commercial Banks	586034	995.58	187206	1139.41	19786	1017.63	793026	3153
Total- Small Finance Banks	153328	272.84	380200	1765.30	162	9.92	533690	2048
Total Co-operative Banks	947553	1811.23	893960	8011.12	100113	5772.65	1941626	15595
Total - Comm.Banks + RRB + SFB	1895106	3622	1787920	16022	200226	11545	3883252	31190

8.8. Loan Outstanding under Stand up India Programme as at March 2025 (Refer Annexure 11.34)

(Rs. in Crores)

Banking Group	Women		SC/ST	
	No.	Amount	No.	Amount
Total- Public Sector Commercial Banks	3936	531	555	62
R R B - KERALA GRAMIN BANK	539	39	80	1.11
Total- Pvt Sector Commercial Banks	509	89	33	5
Total- Small Finance Banks	4984	659	668	69
Total Co-operative Banks	0	0	0	0
Total - Comm.Banks + RRB + SFB	9968	1317.572	1336	138

8.9. Loan Outstanding under Pradhan Mantri Awas Yojana as at March 2025 (Refer Annexure 11.33)

(Rs. in Crores)

Banking Group	PMAY Scheme- URBAN		PMAY Scheme- GRAMIN		PMAY Scheme	
	A/cs	Amount	A/cs	Amount	A/cs	Amount
Total- Public Sector Commercial Banks	994	96	0	0	994	96
R R B - KERALA GRAMIN BANK	3069	107	0	0	3069	107
Total- Pvt Sector Commercial Banks	577	50	17	3.03	594	53
Total- Small Finance Banks	0	0	0	0	0	0
Total Co-operative Banks	0	0	0	0	0	0
Total - Comm.Banks + RRB + SFB	4640	254	17	3	4657	257

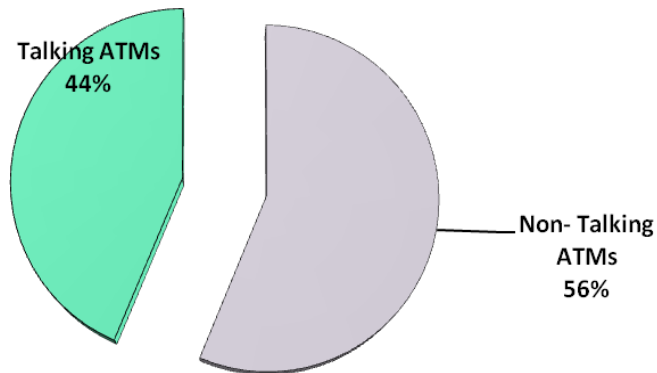
8.10. Cumulative enrollment under Pradhan Mantri Jan Suraksha Yojana as at March 2025 (Refer Annexure 11.31)

Banking Group	PMJJBY	PMSBY	APY	Total No.
Total- Public Sector Commercial Banks	1750396	6851455	832929	9434780
R R B - KERALA GRAMIN BANK	308806	1595866	240519	2145191
Total- Pvt Sector Commercial Banks	91608	593907	156597	842112
Total- Small Finance Banks	933	160273	45151	206357
Co-operative Banks	47446	420887	0	468333
State Total	2199189	9622388	1275196	13096773

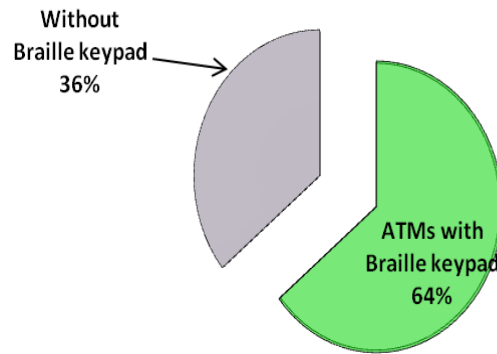
8.11. Status of Creating Banking environment for the visually challenged (Refer Annexure 11.23)

Banking Group	No.of ATM Outstanding	No. of talking ATMs	No. of ATMs with Braille keypad
Total- Public Sector Commercial Banks	5602	2284	2712
R R B - KERALA GRAMIN BANK	314	0	314
Total- Pvt Sector Commercial Banks	3400	1635	2784
Total- Small Finance Banks	330	0	313
Co-operative Banks	147	0	0
Total - Comm.Banks + RRB + SFB	9793	3919	6123

Share of Talking ATMs



Share of ATMs with Braille Keypad



8.12. NPA Position of Commercial Banks (Refer Annexure 11.32)

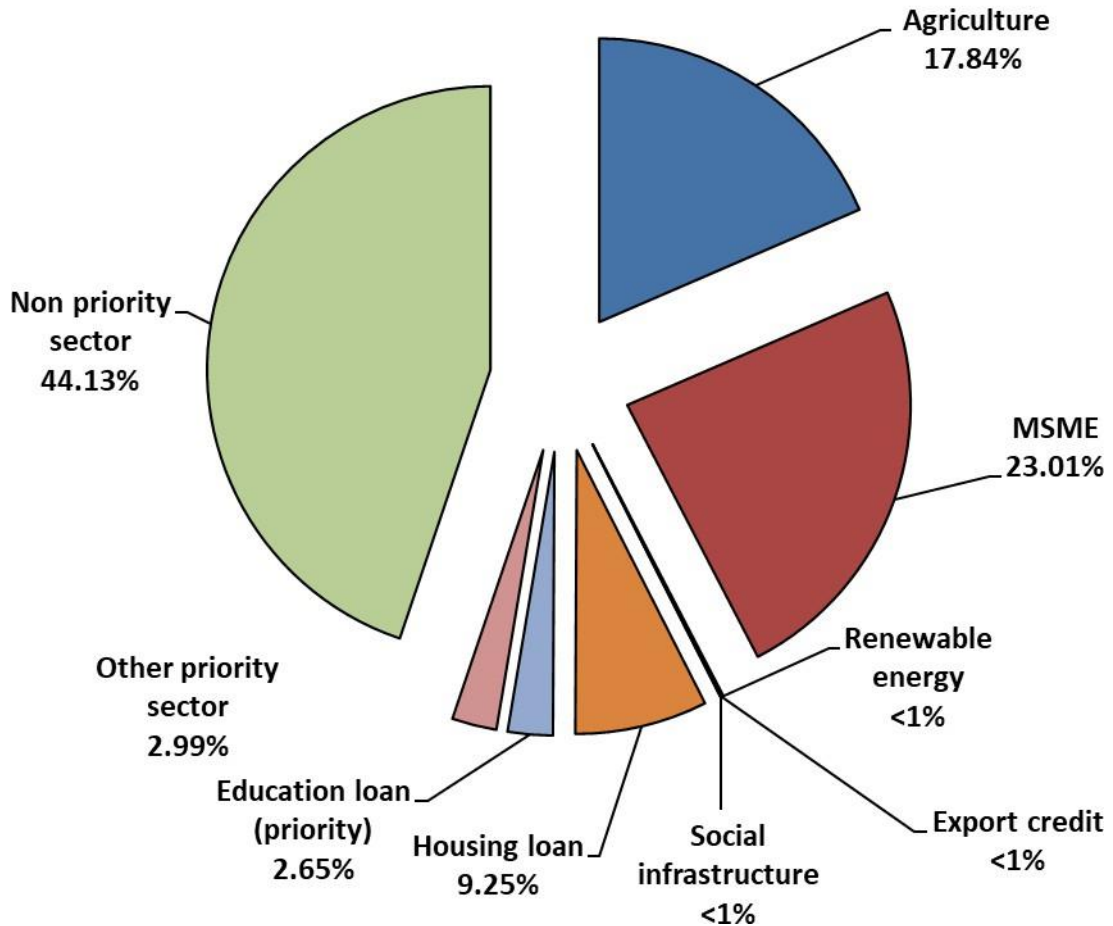
Sector wise NPA outstanding

(Rs. in crores)

Gross NPA Outstanding as on March 2025		
Parameter	No of Accounts	Amount Outstanding
Priority Sector	725972	16536.98
(1) Agriculture	355580	5546.83
(2) MSME	194171	7149.76
(3) Export credit	21	43.58
(4) Renewable energy	6	0.20
(5) Social infrastructure	241	1.14
(6) Housing loan (priority)	73746	2264.36
(7) Education loan (priority)	27072	768.11
(8) Other priority sector	75135	763.00

Non priority sector	715223	13426.37
Total NPA	1441195	29963.35

Share in Total NPA



9. Review of Performance under Priority Sector Disbursement – 2024-25

9.1. Review of Priority Sector Advances (Disbursement) as at March 2025 - ACP 2024-25 Achievements (Refer Annexures 11.11 & 11.12)

The performance of banks with reference to the Annual Credit Plan 2024-25 as at March 2025 with Bank-wise and District-wise break up is furnished in the annexure. The abstract of the performance as at March 2025 under ACP 2024-25 is as follows.

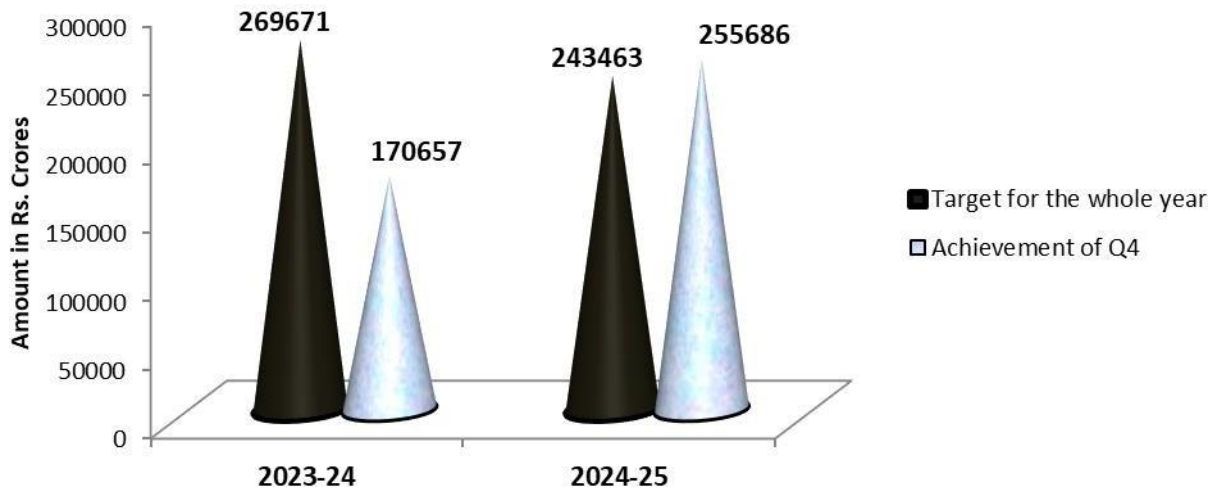
(Rs. in Crores)

Bank/Banking Group	Primary Sector			Secondary sector			Tertiary Sector			Total Priority Sector Advances		
	Target 2024-25	Ach Q4	% Ach	Target 2024-25	Ach Q4	% Ach	Target 2024-25	Ach Q4	% Ach	Target 2024-25	Ach Q4	% Ach
Total- Public Sector Commercial Banks	64988	87076	134%	28617	32176	112%	8342	6447	77%	101948	125698	123%
R R B - KERALA GRAMIN BANK	17077	20991	123%	3595	1602	45%	1366	696	51%	22038	23290	106%
Total- Pvt Sector Commercial Banks	36861	43727	119%	38493	40199	104%	4840	1815	37%	80194	85742	107%
Small Finance Banks	4626	6435	139%	977	543	56%	669	739	110%	6272	7716	123%
Cooperatives	20610	9107	44%	6659	1528	23%	5742	2605	45%	33012	13240	40%
Total	144162	167336	116%	78341	76047	97%	20960	12302	59%	243463	255686	105%
% to Total Disbursement	xx	65.45%	xx	xx	29.74%	xx	xx	4.81%	xx	xx	100%	xx

9.1.1. Overall Performance under Priority Sector

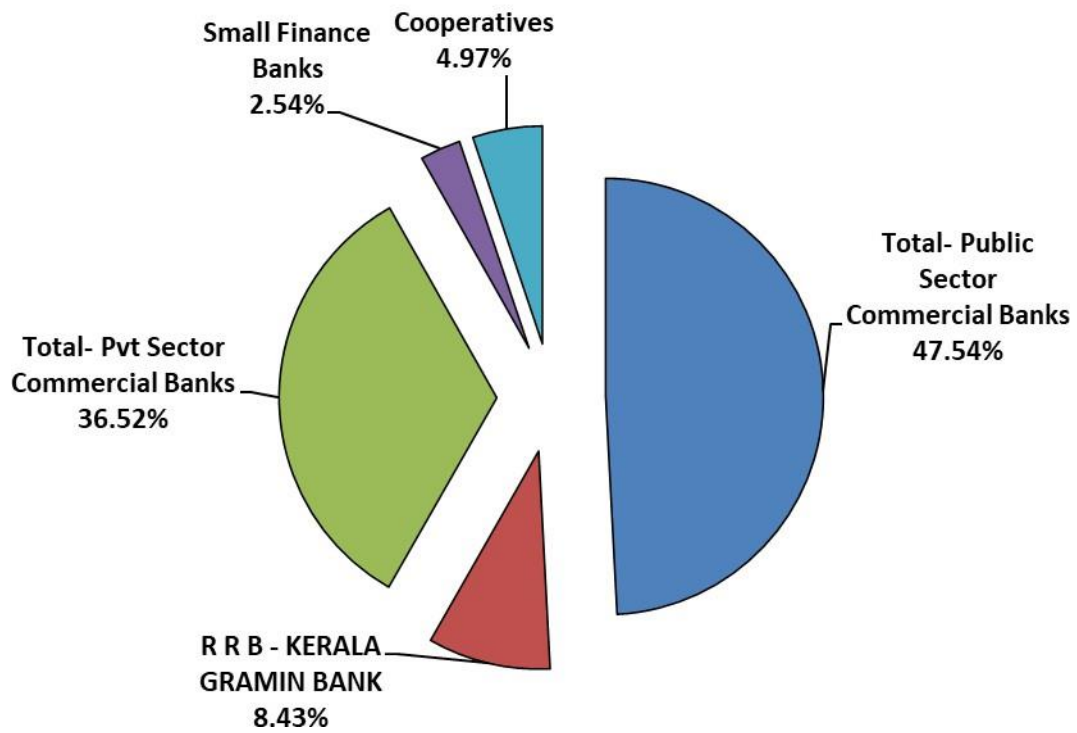
(Rs. in Crores)

Priority Sector	2023-24	2024-25
Target for the whole year	269671	243463
Achievement of Q4	170657	255686
% of achievement for Q4	63%	105%



9.1.1.1. Banking GroupWise Performance under Priority Sector

Share of Priority Sector Disbursement

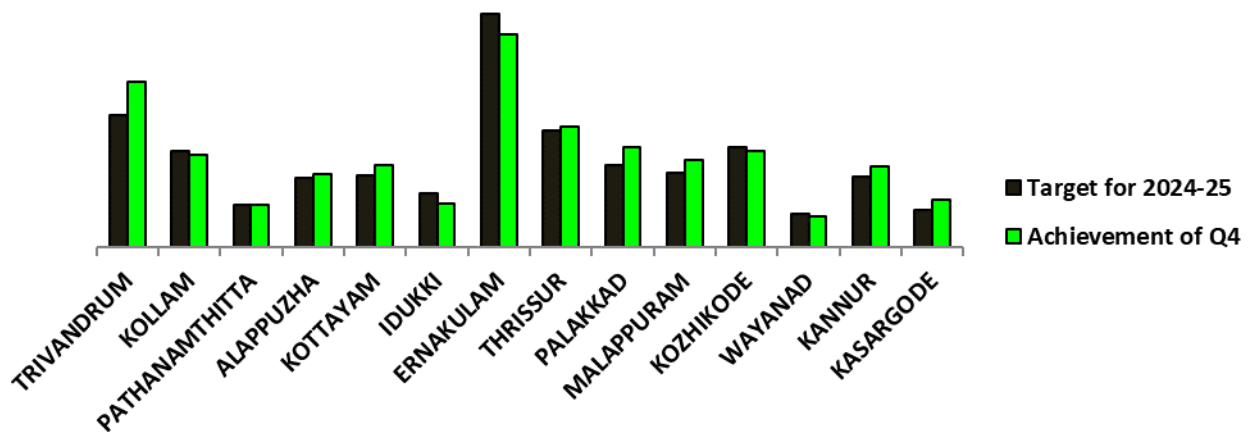


9.1.1.2. District wise Performance under Priority Sector

(Rs. in Crores)

Sl. No.	District	Target for 2024-25	Achievement of Q4	% Achievement
1	TRIVANDRUM	26589	33070	124%
2	KOLLAM	19212	18432	96%
3	PATHANAMTHITTA	8501	8603	101%
4	ALAPPUZHA	14021	14574	104%
5	KOTTAYAM	14367	16404	114%
6	IDUKKI	10879	8825	81%
7	ERNAKULAM	46825	42754	91%
8	THRISSUR	23506	24097	103%
9	PALAKKAD	16460	20108	122%
10	MALAPPURAM	14900	17416	117%
11	KOZHIKODE	19997	19310	97%
12	WAYANAD	6600	6306	96%
13	KANNUR	14239	16295	114%
14	KASARGODE	7367	9491	129%
TOTAL		243463	255686	105%

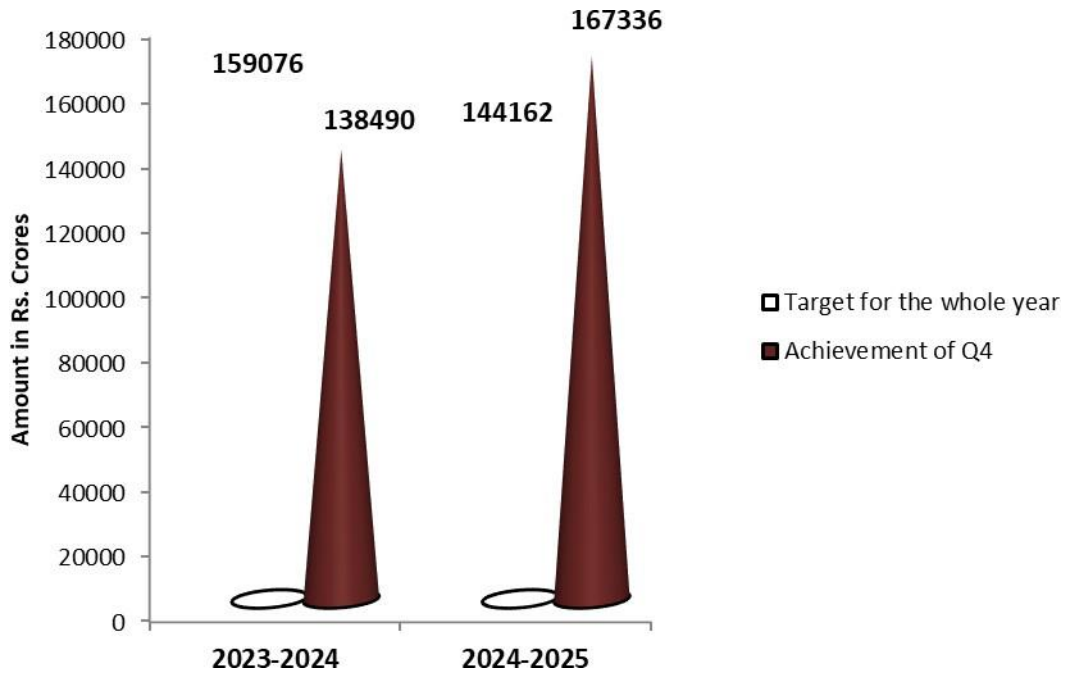
Priority Sector Target Vs Achievement



9.1.2. Performance under Primary Sector

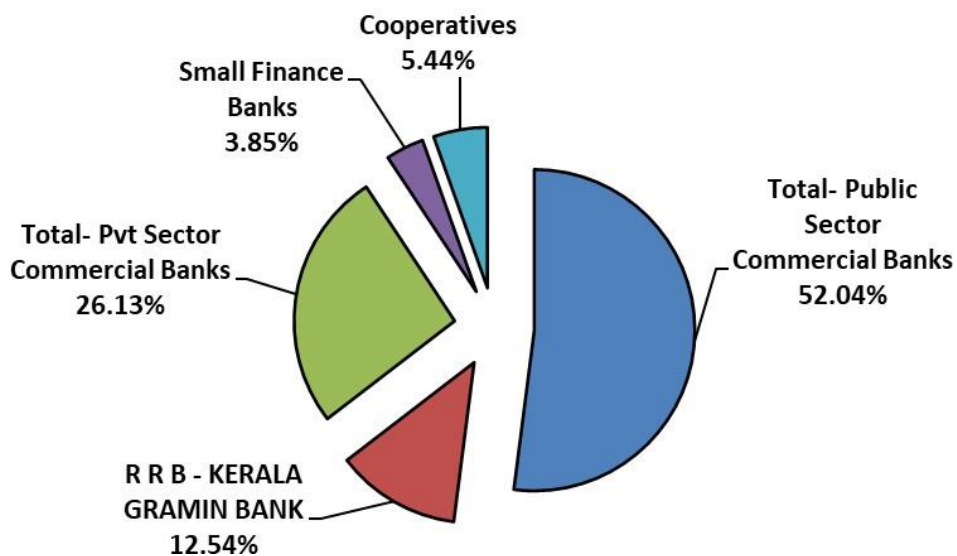
(Rs. in Crores)

Parameter	2023-2024	2024-2025
Target for the whole year	159076	144162
Achievement of Q4	138490	167336
% achievement for Q4	87%	116%



9.1.2.1. Banking GroupWise Performance under Primary Sector

Share of Primary Sector Disbursement

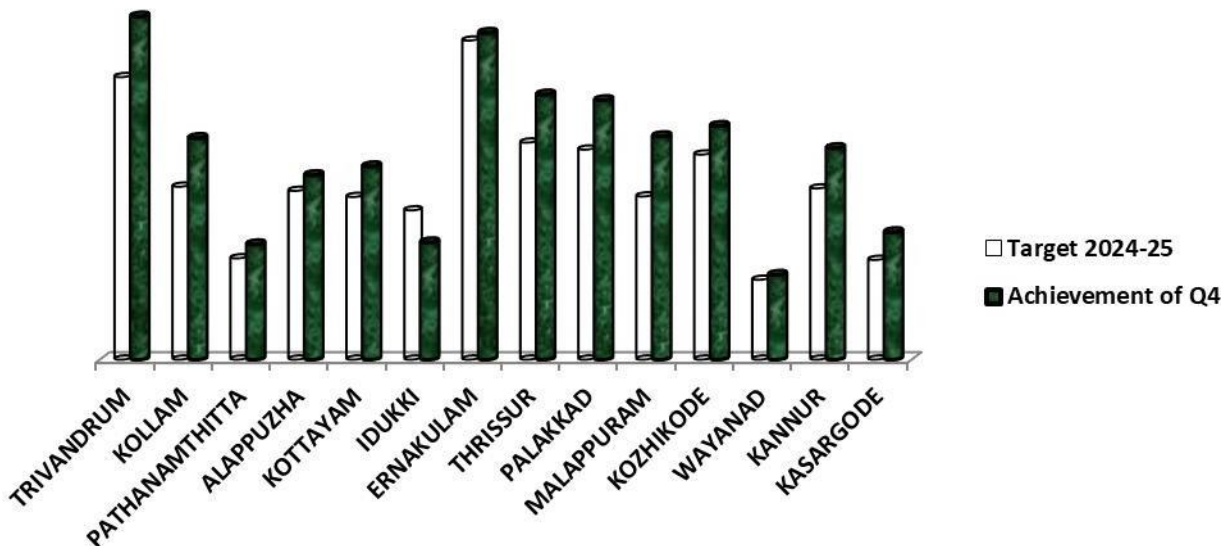


9.1.2.2. District wise Performance under Primary Sector

(Rs. in Crores)

Sl. No.	District	Target 2024-25	Achievement of Q4	% Achievement
1	TRIVANDRUM	16274	19755	121%
2	KOLLAM	9959	12756	128%
3	PATHANAMTHITTA	5836	6631	114%
4	ALAPPUZHA	9722	10616	109%
5	KOTTAYAM	9370	11127	119%
6	IDUKKI	8599	6747	78%
7	ERNAKULAM	18379	18813	102%
8	THRISSUR	12503	15263	122%
9	PALAKKAD	12100	14937	123%
10	MALAPPURAM	9400	12860	137%
11	KOZHIKODE	11812	13453	114%
12	WAYANAD	4600	4874	106%
13	KANNUR	9863	12175	123%
14	KASARGODE	5745	7332	128%
TOTAL		144162	167336	116%

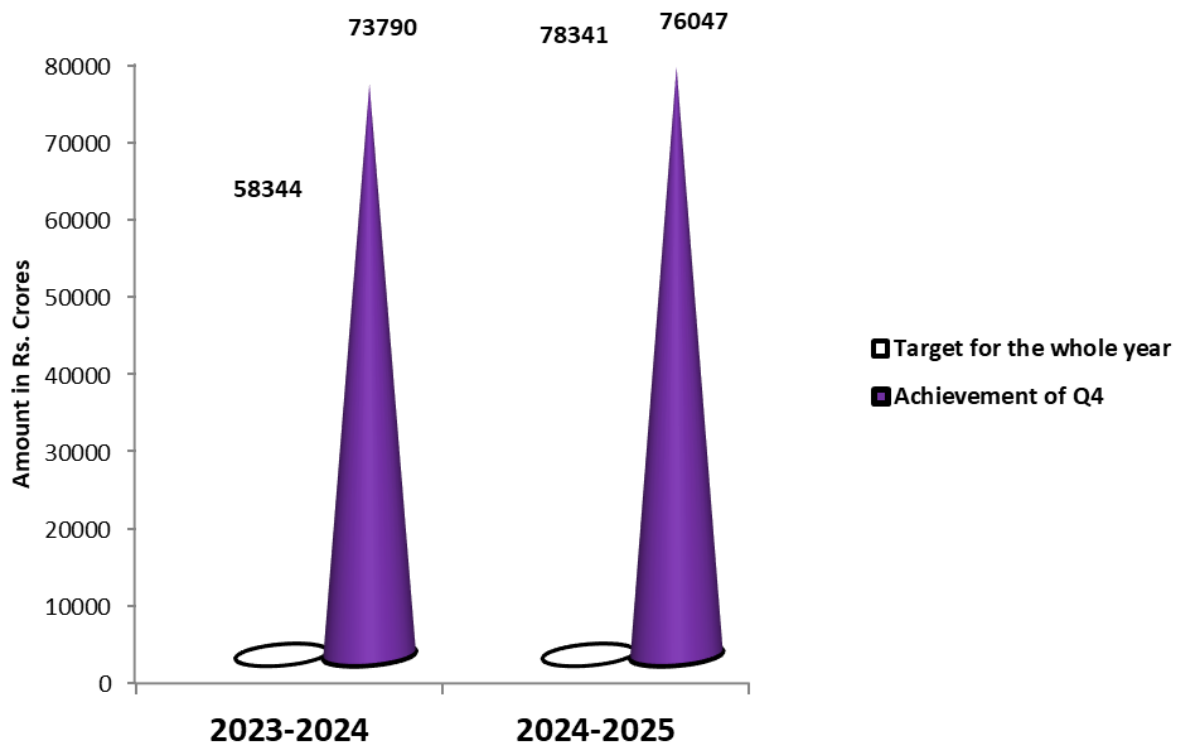
Primary Sector Target Vs Achievement



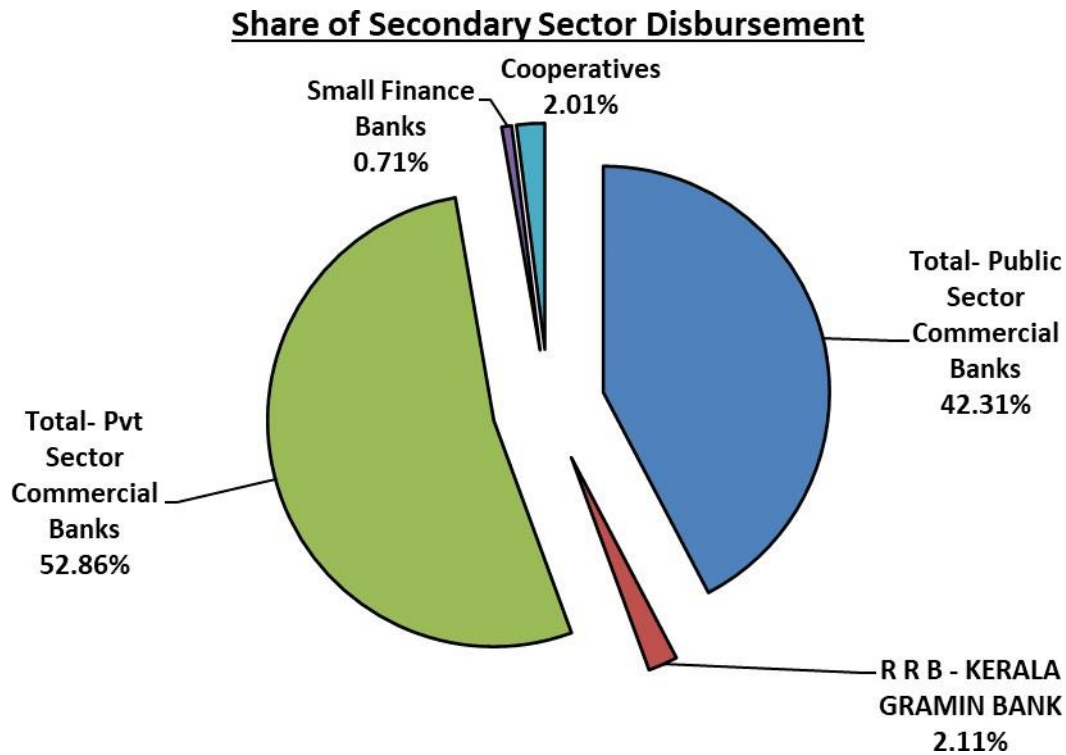
9.1.3. Performance under Secondary Sector

(Rs. in Crores)

Parameter	2023-2024	2024-2025
Target for the whole year	58344	78341
Achievement of Q4	73790	76047
% achievement for Q4	126%	97%



9.1.3.1. Banking GroupWise Performance under Secondary Sector



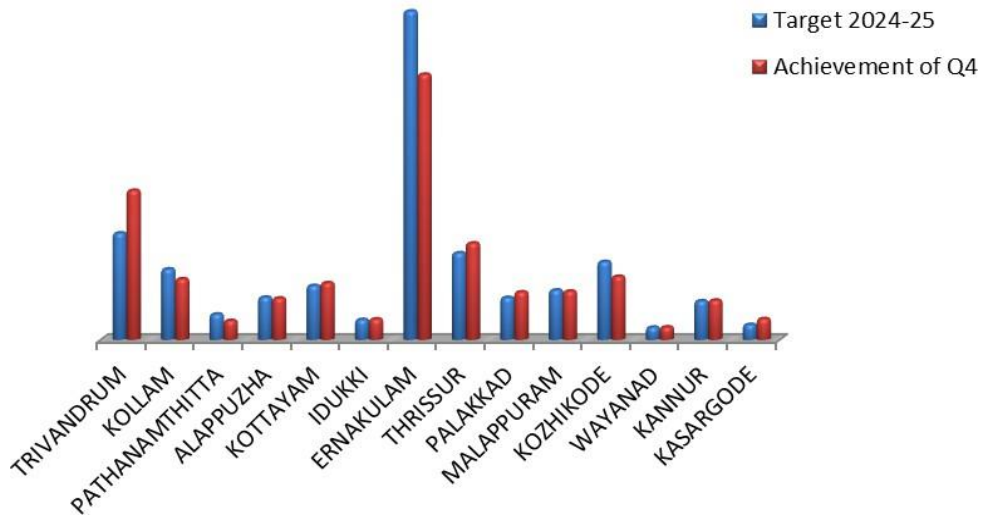
9.1.3.2. District wise Performance under Secondary Sector

(Rs. in Crores)

Sl. No.	District	Target 2024-25	Achievement of Q4	% Achievement
1	TRIVANDRUM	8601	12042	140%
2	KOLLAM	5701	4904	86%
3	PATHANAMTHITTA	2063	1538	75%
4	ALAPPUZHA	3424	3349	98%
5	KOTTAYAM	4362	4590	105%
6	IDUKKI	1621	1665	103%
7	ERNAKULAM	26518	21415	81%
8	THRISSUR	7002	7793	111%
9	PALAKKAD	3400	3850	113%
10	MALAPPURAM	4000	3913	98%
11	KOZHIKODE	6297	5100	81%
12	WAYANAD	1000	1021	102%
13	KANNUR	3128	3181	102%

14	KASARGODE	1223	1686	138%
TOTAL		78341	76047	97%

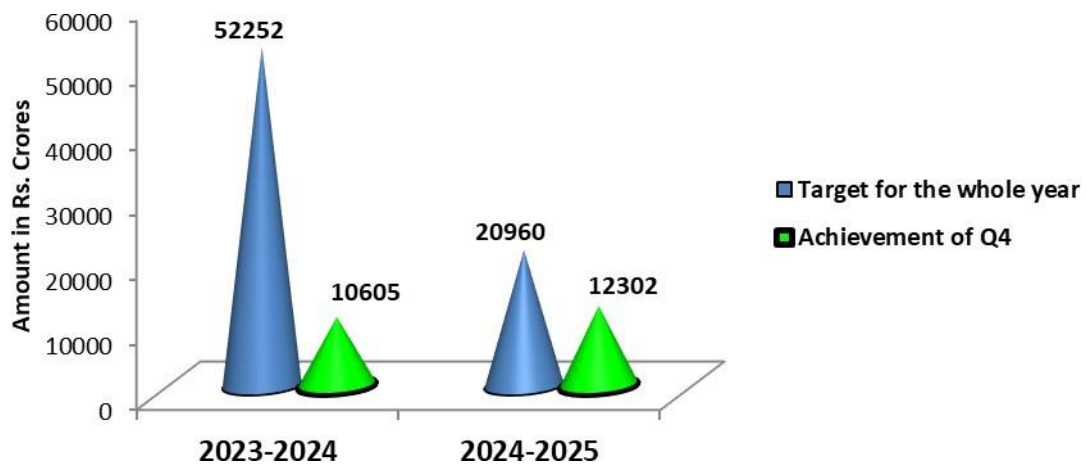
Secondary Sector Target Vs Achievement



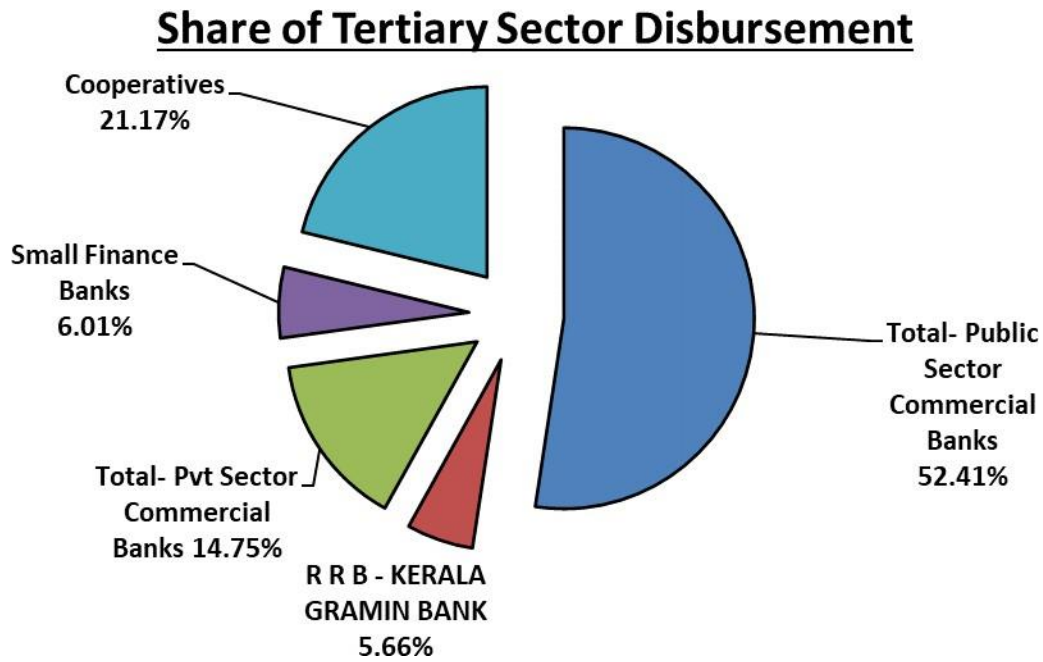
9.1.4. Performance under Tertiary Sector

(Rs. in Crores)

Parameter	2023-2024	2024-2025
Target for the whole year	52252	20960
Achievement of Q4	10605	12302
% achievement for Q4	20%	59%



9.1.4.1. Banking GroupWise Performance under Tertiary Sector

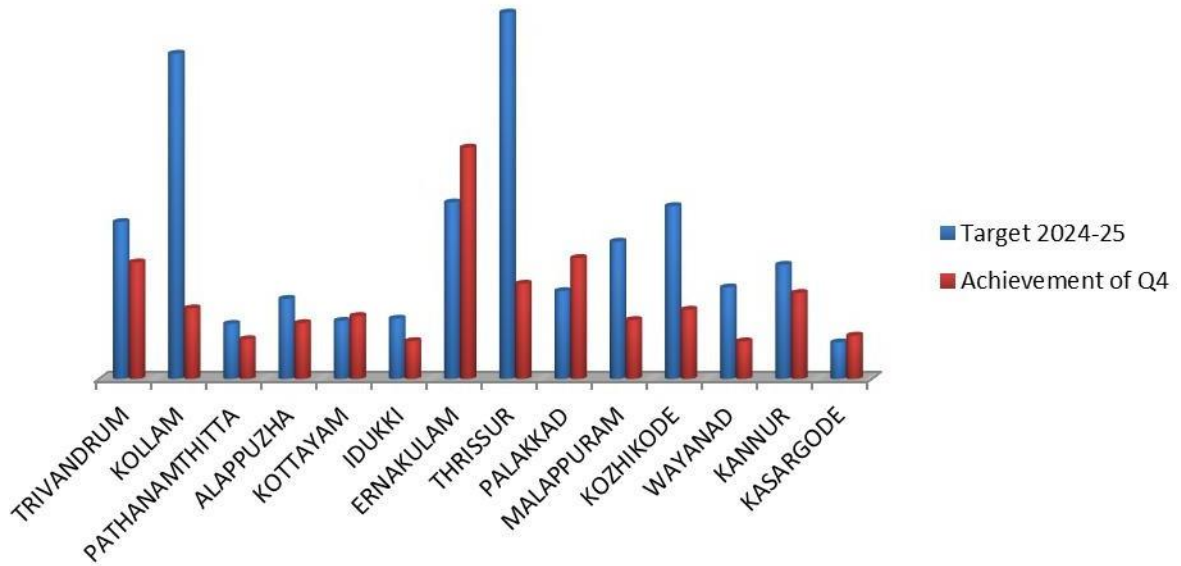


9.1.4.2. District wise Performance under Tertiary Sector

(Rs. in Crores)

Sl.No.	District	Target 2024-25	Achievement of Q4	% Achievement
1	TRIVANDRUM	1714	1273	74%
2	KOLLAM	3552	771	22%
3	PATHANAMTHITTA	602	434	72%
4	ALAPPUZHA	875	610	70%
5	KOTTAYAM	635	688	108%
6	IDUKKI	658	414	63%
7	ERNAKULAM	1928	2526	131%
8	THRISSUR	4001	1040	26%
9	PALAKKAD	960	1321	138%
10	MALAPPURAM	1500	644	43%
11	KOZHIKODE	1888	757	40%
12	WAYANAD	1000	411	41%
13	KANNUR	1248	939	75%
14	KASARGODE	399	473	119%
TOTAL		20960	12302	59%

Tertiary Sector Target Vs Achievement



10. Any Other matter with the Permission of Chair