

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

1. ADOPTION OF MINUTES OF SLRM 2024

The minutes of State Level Bankers' committee Meeting, held on 22nd May 2024 circulated vide SLBC letter no SLBC/SLRM/Minutes/106/AJS dated 03rd July 2024.

The house may adopt the said minutes.

2. Review of Performance under Primary Sector

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

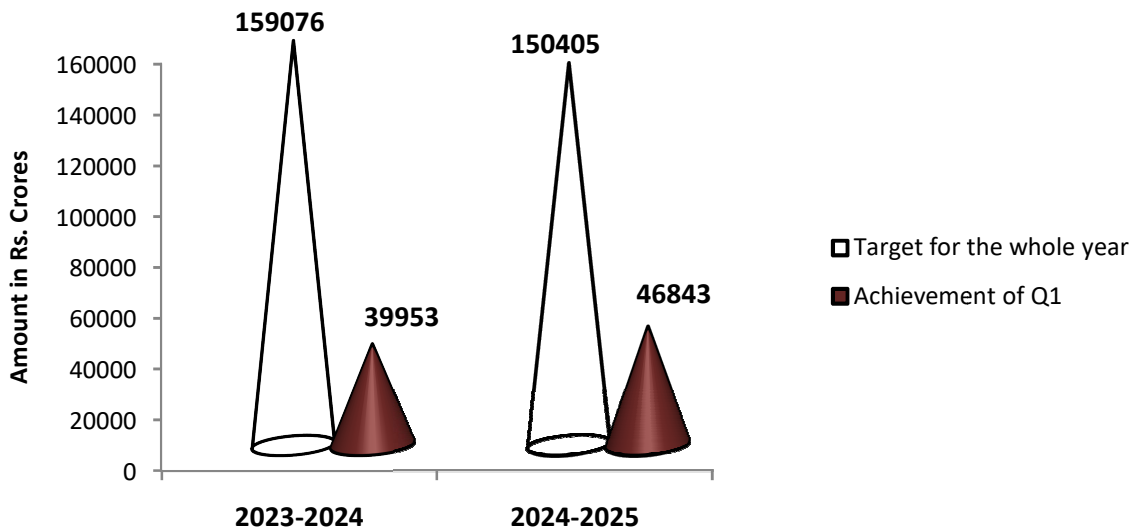
PRIMARY		
Parameter	2023-24	2024-25
Target for the whole year	159076	150405
Achievement of Q4	39953	46843
% achievement for Q4	25%	31%

Disbursement in 2023-24 : Rs. 39953/- Crs

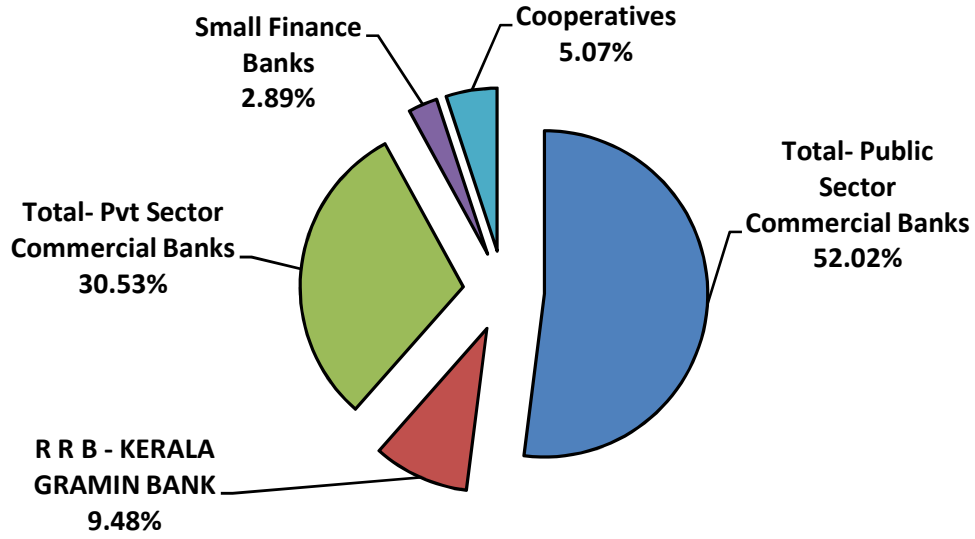
Disbursement in 2024-25: Rs. 46843/- Crs.

Incremental Disbursement: Rs. 6,890/- Crs

% Increase from last Financial year: 17.24%

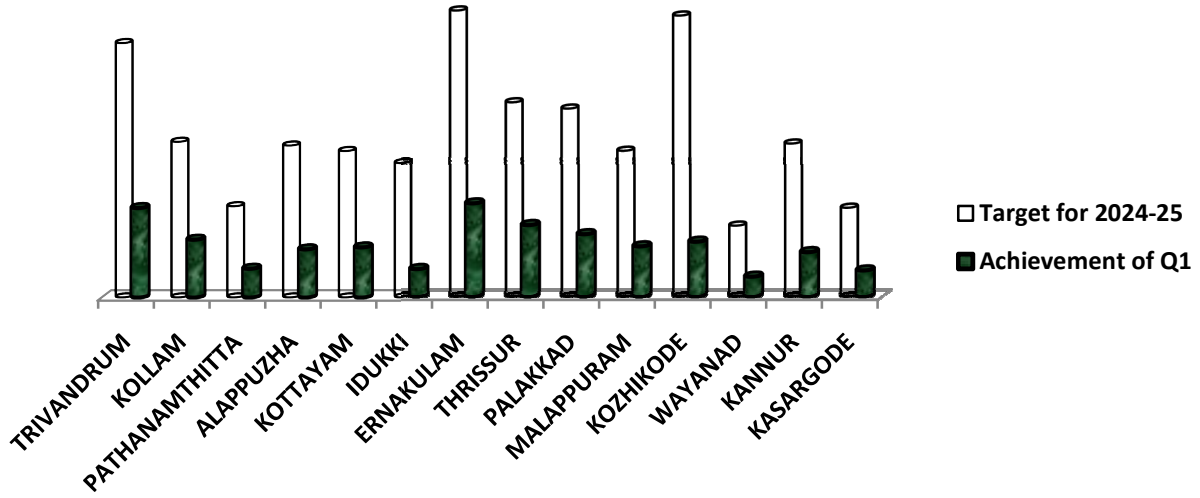


Share of Primary Sector Disbursement



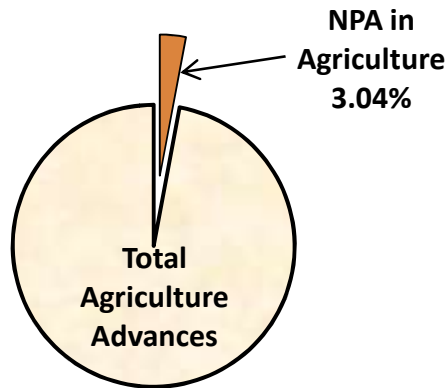
Sl. No.	District	Target for 2024-25	Achievement of Q1	% Achievement
1	TRIVANDRUM	16274	5719	35%
2	KOLLAM	9959	3693	37%
3	PATHANAMTHITTA	5836	1835	31%
4	ALAPPUZHA	9722	3074	32%
5	KOTTAYAM	9370	3201	34%
6	IDUKKI	8599	1818	21%
7	ERNAKULAM	18379	6023	33%
8	THRISSUR	12503	4635	37%
9	PALAKKAD	12100	4050	33%
10	MALAPPURAM	9400	3271	35%
11	KOZHIKODE	18055	3568	20%
12	WAYANAD	4600	1329	29%
13	KANNUR	9863	2900	29%
14	KASARGODE	5745	1729	30%
TOTAL		150405	46843	31%

Primary Sector Target Vs Achievement



Agriculture Advances over the years			
June 2021	June 2022	June 2023	June 2024
84694	99041	115156	133468

Share of Agriculture NPA



2.2 Pending Issues in Primary Sector

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

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

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

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

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

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

Action Taken:

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

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

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

Date:05/03/2021

Sir,
Sub:- Marking of "Banks Hypothecation clause" in Agricultural Insurance policies - report -submitting of -reg
Ref:- 1)Letter no Kerala SLBC/177/2020/SN dated 07/12/2020 from the Convenor SLBC
2) Note from TR(2)8254/20 dated 21/02/2021 of TR section

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

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

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

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

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

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

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

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

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

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

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

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

1. Farm Planning Based Development Approach:-

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

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

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

2. Increase in Crop Area and Development Approach:

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

Rice Agriculture Development Scheme:

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

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

are produced following special care procedures and their quality is checked in the seed testing labs of the Department of Agriculture and on the basis of which the seed tag is given to the farmers through the Kerala State Seed Development Authority.

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

Vegetable development.

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

Coconut development.

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

Organic farming and best farming practices.

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

Scheme for Agricultural Development in Kuttanad Region.

12.00 Crores in the financial year 2023-24 for infrastructural development of various paddy fields in Kuttanad region, replacing the traditional box tiller system with Vertical Axial Flow Pumps/ Submersible Pumpsets (10-50 H.P.) and constructing elevated platforms for the same. has been allocated in the budget for the year. It is intended to integrate the infrastructural development

activities of padasekharas implemented through various projects of RKVY, RLF and Local Government Department and infrastructural activities carried out by KLDC. Also PM, a centrally initiated project in collaboration with ANERT to harness solar energy in agriculture to reduce dependence on conventional energy sources. KUSUM (PM KUSUM) will be used, and it is proposed to provide additional subsidy of 20 percent of the capital cost of the pump sets to be established from the State Plan Fund.

3. Agricultural marketing and post-harvest management:

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

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

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

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

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

4. Income Securing and Loss Mitigation:

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

5. Other Schemes:

Production and distribution of quality planting material.

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

6. Improving soil and crop health and productivity.

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

7. Crop health management.

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

8. Modernization of laboratories.

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

9. Assistance in farm mechanization.

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

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

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

10. Mission for Horticulture Development.

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

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

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

Coconut Development Board Schemes- 50-100 per cent central funding available for expansion and revival of coconut cultivation. Pradhan Mantri Krishi Senchai Yojana (PMKSY) 45.55% central assistance is available for dissemination of technical irrigation methods for agricultural use. To improve the living style of farmers by increasing agricultural income and providing production increase and stable income through integrated agriculture - Rail Fed Area Development Scheme- 25 to 100% Union wealth assistance is available.

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

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

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

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

KCC number wise

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

Number of KCC Bank wise Quarter Wise

Sl No	Name of the Bank	No of KCC				Mar-24	Jun-24	Variation in Number	% Variation
		Mar-23	Jun-23	Sep-23	Dec-23				
1	BANK OF BARODA	17147	16990	16856	124985	123081	112524	-10557	-9%
2	BANK OF INDIA	17363	17190	17431	18360	18621	18414	-207	-1%
3	BANK OF MAHARASHTRA	681	920	1308	1983	3003	4422	1419	47%
4	CANARA BANK	510890	548872	578526	489354	387976	289609	-98367	-25%
5	CENTRAL BANK OF INDIA	7720	7530	7481	7173	6703	6275	-428	-6%
6	INDIAN BANK	23104	26596	31483	35245	38499	40374	1875	5%
7	INDIAN OVERSEAS BANK	31777	31492	33595	37995	44558	53218	8660	19%
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0	0%
9	PUNJAB NATIONAL BANK	13775	14600	15948	17357	18578	19467	889	5%
10	STATE BANK OF INDIA	106999	105553	105014	105819	108173	107283	-890	-1%
11	UCO BANK	7761	8611	9355	10056	10677	11396	719	7%
12	UNION BANK OF INDIA	71643	84447	95268	114503	135008	133713	-1295	-1%
13	R R B - KERALA GRAMIN BANK	479792	497602	515544	535015	541471	532661	-8810	-2%
14	AXIS BANK	1133	995	964	938	917	891	-26	-3%
15	BANDHAN BANK	0	0	0	0	0	0	0	0%
16	CATHOLIC SYRIAN BANK	964	947	927	896	876	848	-28	-3%
17	CITY UNION BANK	2035	1615	974	974	6	4	-2	-33%
18	DHANLAXMI BANK	893	882	863	846	836	819	-17	-2%
19	FEDERAL BANK	120306	122760	127884	120694	126834	134793	7959	6%

20	HDFC BANK	261646	269017	250281	257619	228417	204970	-23447	-10%
21	ICICI BANK	1559	1538	1577	1611	1677	1732	55	3%
22	IDBI BANK	24244	24367	25692	27353	28984	30213	1229	4%
23	IDFC FIRST Bank	0	0	0	0	0	0	0	0%
24	INDUS IND BANK	362	395	395	456	455	460	5	1%
25	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0	0%
26	KARNATAKA BANK	1403	1403	1461	1516	1676	2028	352	21%
27	KARUR VYSYA BANK	0	0	1	1	1	0	-1	-100%
28	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0%
29	LAKSHMI VILAS BANK	0	0	0	0	0	0	0	0%
30	RBL Bank	0	0	0	0	0	0	0	0%
31	SOUTH INDIAN BANK	18610	18686	19377	20725	22320	23243	923	4%
32	T.N.MERCANTILE BANK	11	748	908	1240	1690	2090	400	24%
33	YES BANK	0	0	0	0	0	0	0	0%
34	ESAF	59		89	97	101	106	5	5%
35	Ujjivan Small Finance Bank	0	79	0	0	0	0	0	0%
38	KSCB	678414	304771	152046	265454	105580	81027	-24553	-23%
	TOTAL	2400291	2108606	2011248	2198265	1956718	1812580	-144138	-7%

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.

The issue is still pending and not resolved till now.

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

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

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

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

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

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

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

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

Action taken

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

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

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

The details of camps conducted as follows as on 28/06/2024
Animal Husbandry

KCC Animal Husbandry application District wise wise status as on 30/06/2024				
Name of the District	Total Applications Received	Total Applications Accepted	Total applications sanctioned	Pendency for more than 15 days
Alappuzha	684	674	48	585
Ernakulam	491	491	137	297
Idukki	555	553	212	69
Kannur	394	394	102	0
Kasaragod	689	689	680	0
Kollam	6957	6957	6957	0
Kottayam	806	806	34	752
Kozhikode	1256	1256	1256	0
Malappuram	537	537	528	0
Palakkad	1007	1007	444	122
Pathanamthitta	582	582	39	490
Thiruvananthapuram	856	856	11	584
Thrissur	676	676	264	171
Wayanad	1786	1773	1756	0
Total	17276	17251	12468	3070

KCC Animal Husbandry application Bank wise status as on 30/06/2024				
Name of the Banks	Total Applications Received	Total Applications Accepted	Total applications sanctioned	Pendency for more than 15 days
Bank of Baroda	332	332	159	101
Bank of India	197	197	103	48
Bank of Maharashtra	10	10	10	0
Canara Bank	8696	8685	7724	550
Central Bank of India	167	167	68	75
Cooperative Bank	1029	1029	811	92
IDBI Bank Ltd.	6	6	0	4
Indian Bank	683	683	596	45
Indian Overseas Bank	499	499	224	176
Punjab National Bank	208	208	107	39
State Bank of India	4438	4424	2232	1582
UCO Bank	43	43	35	6
Union Bank of India	968	968	399	352
Total	17276	17251	12468	3070

Fisheries

KCC Fisheries application District wise status as on 30/06/2024				
Name of the District	Total Applications Received	Total Applications Accepted	Total applications sanctioned	Pendency for more than 15 days
Alappuzha	109	107	55	12
Ernakulam	217	206	67	38
Idukki	240	240	81	7
Kannur	22	22	6	0
Kasaragod	177	177	177	0
Kollam	1402	1402	1402	0
Kottayam	324	324	162	17
Kozhikode	44	44	44	0
Malappuram	203	203	8	0
Palakkad	176	166	77	3
Pathanamthitta	215	199	80	32
Thiruvananthapuram	237	237	91	3
Thrissur	5	5	5	0
Wayanad	172	172	172	0
Total	3543	3504	2427	112

KCC Fisheries application Bank wise status as on 30/06/2024				
Name of the Banks	Total Applications Received	Total Applications Accepted	Total applications sanctioned	Pendency for more than 15 days
Bank of Baroda	57	53	23	4
Bank of India	218	218	93	3
Canara Bank	988	983	762	3
Central Bank of India	36	35	10	1
Cooperative Bank	55	55	44	1
IDBI Bank Ltd.	2	2	2	0
Indian Bank	144	144	100	0
Indian Overseas Bank	299	299	277	6
Punjab National Bank	60	60	46	0
State Bank of India	977	955	534	30
UCO Bank	23	22	18	0
Union Bank of India	684	678	518	64
Total	3543	3504	2427	112

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.

Going through the performance of the banks, it is found that there are a lot of pending applications under the KCC Animal Husbandry and KCC Fisheries. Since the applications are collected through the LDMs it is the duty of the LDMs to have a check on the pendency and which branch is having the pendency. Kottayam, Alappuzha and Thiruvananthapuram is having the highest number of pending applications more than 15 days. In the context of decreasing KCC 3070 applications kept pending with the banks of the state cannot be accepted. The LDMs should call for an urgent meeting with the concerned banks of the district and sort the issue at the earliest.

The banks with the highest pending applications is State Bank of India and Canara Bank, the banks should review their regional office and reduce the pendency at the earliest.

Also the LDMs should ensure that the weekly meetings for the scrutiny as well as handing over of the applications to the banks should be properly recorded so that the same can be traced at a later date.

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 WDR. Banks may encourage the warehouses to register with WDR and loan against shall be promoted.

During 136th SLBC Chief Secretary has suggested the government department to encourage godowns to get registered under WDR 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 : dmik103@nic.in

Date: 12.03.2024

To,

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

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

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

Sir,

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

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

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

Encl : As Above

Yours faithfully,

(Dr. Anil Kumar R.),

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

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

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

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

1. Credit under Agriculture Infrastructure Fund (AIF).

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

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

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

The main features of the scheme are as under;

- Convergence with all schemes of central or state government.
- Online single window facility in collaboration with participating lending institutions.
- Project Management Unit to provide handholding support for projects including project preparation.
- Size of the financing facility – ₹ 1 lakh Crore.
- Credit Guarantee for loans up to ₹ 2 Crore.
- Interest subvention of 3% p.a., limited to ₹ 2 crore per project in one location, though loan amount can be higher.

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

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

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

Performance of Kerala State under AIF

Performance of AIF Scheme since inception	
Number of applications under Draft	589
Applications kept pending due to pending information	603
Applications denied	694
Number of Verified applications	296
Number of Rejected application	1677
Number of applications sanctioned	2066
Out of the sanctioned applications disbured	1795
Applications pending to be disbursed	271

Bankwise Performance under AIF as on 25/08/2024

Institution Name	Submitted	Denied	Verified	Rejected	Approved	Disbursed	Sanctioned	Total
State Bank of India	3	73	51	519	97	455	552	1198
Canara Bank	1	137	11	297	27	453	480	926
Kerala Gramin Bank	2	15	36	138	0	205	205	396
Bank Of Baroda	5	7	24	115	17	140	157	308
Kerala Bank	2	362	46	56	74	79	153	619
Union Bank of India	0	12	16	62	4	101	105	195
The Federal Bank Ltd	2	4	23	92	4	97	101	222
Bank Of India	1	17	18	61	15	78	93	190
UCO Bank	1	8	2	63	5	40	45	119
HDFC Bank	1	7	17	85	8	27	35	145
Punjab National Bank	2	5	9	40	6	28	34	90
Indian Bank	1	11	6	16	4	23	27	61
South Indian Bank	0	10	11	49	2	18	20	90
Indian Overseas Bank	0	5	0	17	3	15	18	40
Central Bank Of India	0	7	1	2	1	9	10	20
IDBI BANK LTD	0	2	3	13	0	9	9	27
Axis Bank	0	1	9	10	2	4	6	26
ESAF Small Finance Bank Limited	0	1	0	21	1	4	5	2
ICICI Bank	0	4	2	8	1	2	3	17
Karur Vysya Bank	0	0	1	1	0	3	3	5
Kotak Mahindra Bank	0	2	0	2	0	2	2	6
Bank of Maharashtra	0	0	0	0	0	1	1	1
Tamilnad Mercantile Bank Ltd	0	0	0	0	0	1	1	1
CSB Bank Ltd	0	0	2	6	0	0	0	8
DCB Bank	0	3	4	0	0	0	0	7
Dhanlaxmi Bank Ltd	0	0	2	0	0	0	0	2
IndusInd Bank	0	0	2	0	0	0	0	2
J&K Bank	0	1	0	0	0	0	0	1
Karnataka Bank	0	0	0	1	0	0	0	1
Total	21	694	296	1674	271	1794	2065	4725

Status of AIF Loan Applications as on 22-08-2024 (Rs. in Crore)

Districts	Total Applications				Applications at CPMU Level				Applications at bank level							
	Submitted in the Portal		Of Which Mobilized by State PMU		Applications Wanting Additional Info		Eligible Applications after Eliminating Ineligible Proposals		Rejected		Sanctioned		Disbursed		Applications Pending at Banks	
	No. of applications	Amount in Cr	No. of applications	Amount in Cr	No. of applications	Amount in Cr	No. of applications	Amount in Cr	No. of applications	Amount in Cr	No. of applications	Amount in Cr	No. of applications	Amount in Cr	No. of applications	Amount in Cr
Alappuzha	351	109.62	177	36.39	24	8.35	305	96.74	172	60.83	118	28.73	105	21.40	15	4.77
Ernakulam	452	661.04	248	234.82	57	30.47	351	405.06	137	188.73	188	135.89	165	101.45	26	26.92
Idukki	285	183.26	156	83.16	24	12.01	238	147.77	110	74.26	102	42.53	90	29.51	26	21.60
Kannur	392	273.49	243	108.00	28	15.36	349	250.55	191	147.35	133	58.44	119	42.68	25	16.59
Kasaragod	188	137.18	80	23.04	21	23.39	159	106.19	94	67.16	63	29.68	55	14.54	2	0.40
Kollam	302	140.90	179	44.88	51	13.56	227	123.51	110	74.74	105	30.04	93	14.25	12	11.92
Kottayam	297	150.69	165	50.07	40	16.69	230	120.74	118	67.56	98	35.47	75	21.52	14	7.86
Kozhikode	385	237.12	239	84.82	51	33.89	314	189.58	152	113.30	152	48.69	129	32.00	10	4.65
Malappuram	634	270.74	354	105.89	54	25.66	562	234.87	210	132.18	307	80.07	266	60.45	45	11.61
Palakkad	647	365.66	320	93.19	65	36.56	560	311.13	230	133.11	278	112.41	233	70.96	52	33.22
Pathanamthitta	125	53.46	74	20.08	19	7.56	98	40.09	39	21.81	52	9.96	47	5.58	7	3.11
Thiruvananthapuram	328	345.86	112	45.40	74	126.26	211	176.34	110	103.20	84	42.06	72	20.47	17	15.48
Thrissur	613	278.56	294	71.73	68	29.33	471	220.20	214	125.43	235	69.07	206	46.88	22	15.07
Wayanad	342	205.07	236	87.93	28	17.40	288	155.71	121	83.70	148	52.89	130	35.55	19	8.77
Grand Total	5341	3412.63	2877	1089.41	604	396.49	4363	2578.48	2008	1393.37	2063	775.93	1785	517.24	292	181.98



AGRICULTURE INFRASTRUCTURE FUND
STATE PROJECT MANAGEMENT UNIT, KERALA

Ref.

19.09.2023

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

1. Convergence of existing loans to AIF.

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

2. AIF Portal Management.

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

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

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

Yours Faithfully


Shaji George

Team Lead, AIF

Continuously the AIF PMU has been raising the issues related to the banks regarding the processing of the applications under AIF. In the latest note provided to us they have highlighted some issues:

1. Now PMU is facing an issue with the Kerala Gramin Bank for processing loans under AIF on lease land. Some of the beneficiaries have already applied for a loan under AIF in KGB, who are having 10-15 years of registered lease agreement, but KGB is not willing to process the application in lease land, but other banks have already sanctioned loans through lease agreement.

2. They requested to conduct Agri loan Melas in conjunction with Agri Dept/Industries Dept/AIF/PMFME/PMEGP/ officials in order to establish rapport and pave way to enhance the Agricultural growth.
3. Issue related to Kerala Bank in claiming the interest subvention.

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)
Director of Agriculture
Ministry of Agriculture, Government of India

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

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

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

Krishi Bhawan
New Delhi.
Dated, the 2nd June, 2020

OFFICE MEMORANDUM

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

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

Yours faithfully,



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

Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)

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

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

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

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

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

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

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

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

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

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

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

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

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

VI For SNO/ concerned Nodal Officer (NO):

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

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

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

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

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

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

VII For Corrections, the SNO will enter:

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

VIII Information desired by PAO: -

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

Financial year	Category	Amount
	General/SC/ST	

Sample cases:

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

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

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

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

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

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

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

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

Directorate of Agriculture Development and Farmers' Welfare

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

No:ADFW/5342/2023-PMKS

Date:02-08-2023

PM KISAN KERALA

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

Step 1:

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

Timeline : 20 th August 2023

Step 2:

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

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

Timeline : To be completed before 30th August 2023

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

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

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

Step 3:

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

Timeline : September 01-05, 2023

Step 4:

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

Timeline: September 1-10, 2023

Step 5:

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

A/c no.39858703941

Name : Director of Agriculture

State Bank of India, Vikas Bhavan Branch

IFSC Code: SBIN0070415

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

Timeline: September 10-20, 2023

Step 6:

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

Timeline: September 20-25, 2023

Step 7:

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

Timeline: September 25-30, 2023

Step 8:

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

Timeline: October 1-10, 2023

Step 9:

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

Timeline: October 11-15, 2023

Step 10:

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

Timeline: October 16-20, 2023

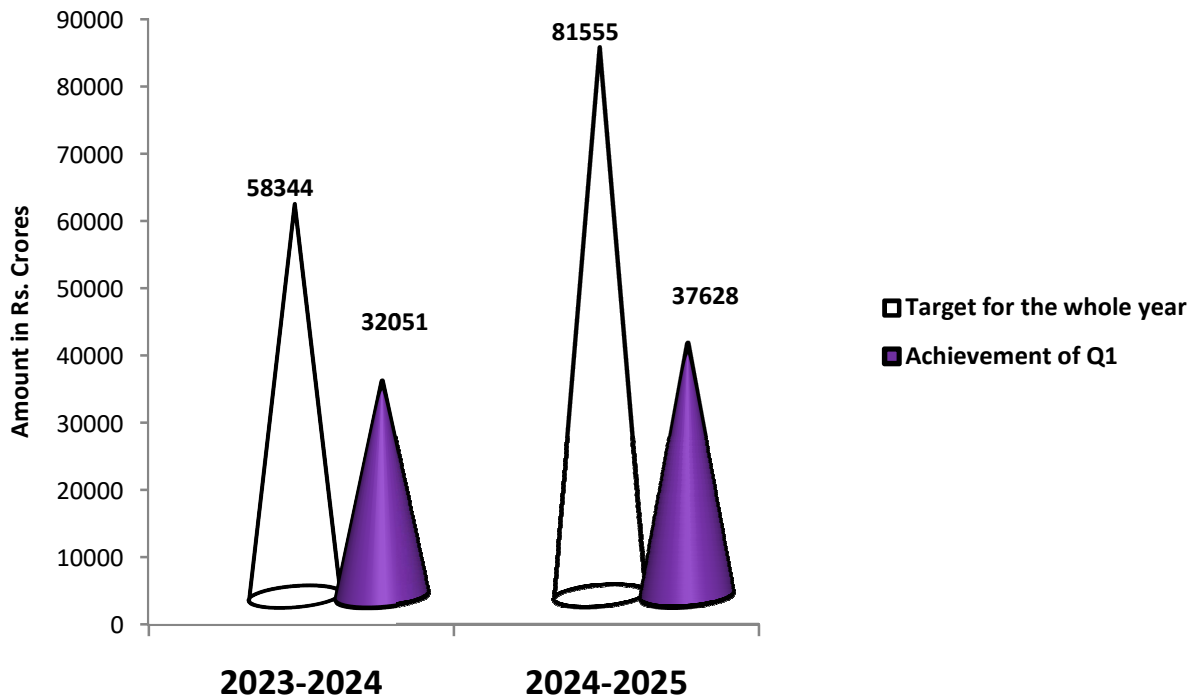



AJAYAKUMAR S
For Director of Agriculture
Additional Director of Agriculture (Extension)
Directorate of Agriculture
Thiruvananthapuram-33

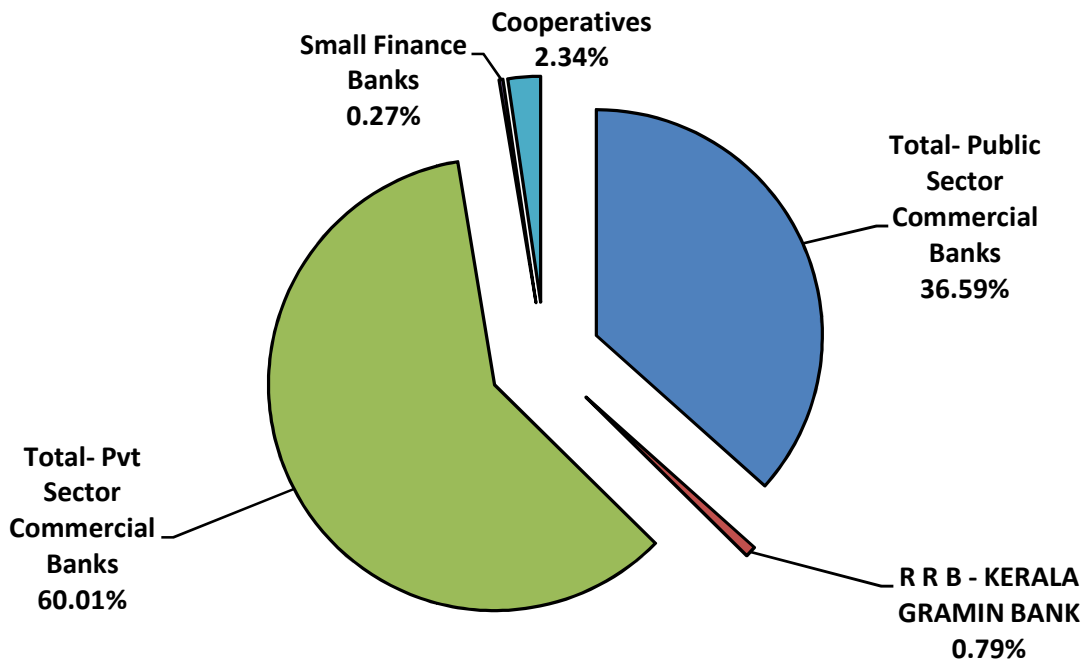
3.1. PERFORMANCE UNDER SECONDARY SECTOR IN ANNUAL CREDIT PLAN 24-25

SECONDARY		
Parameter	2023-2024	2024-2025
Target for the whole year	58344	81555
Achievement of Q4	32051	37628
% achievement for Q4	55%	46%

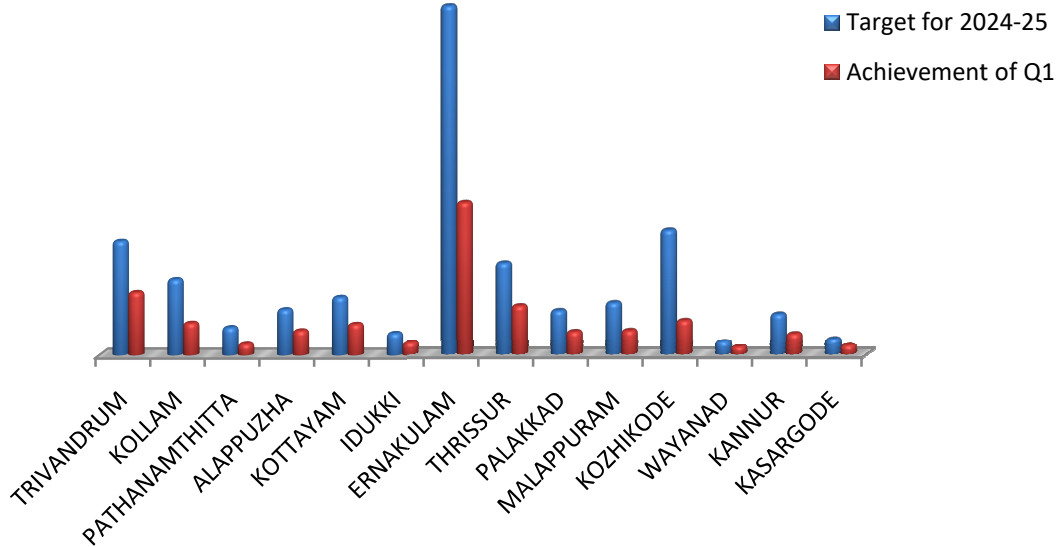
Disbursement in 2023-24 : Rs.58,344/- Crs
 Disbursement in 2024-25: Rs. 81,555/- Crs.
 Incremental Disbursement: Rs. 5,577/- Crs



Share of Secondary Sector Disbursement



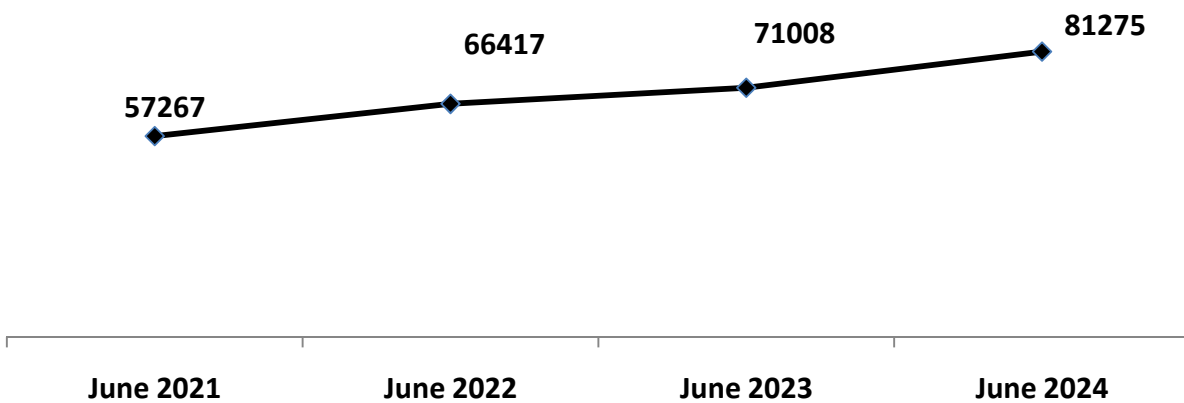
Secondary Sector Target Vs Achievement



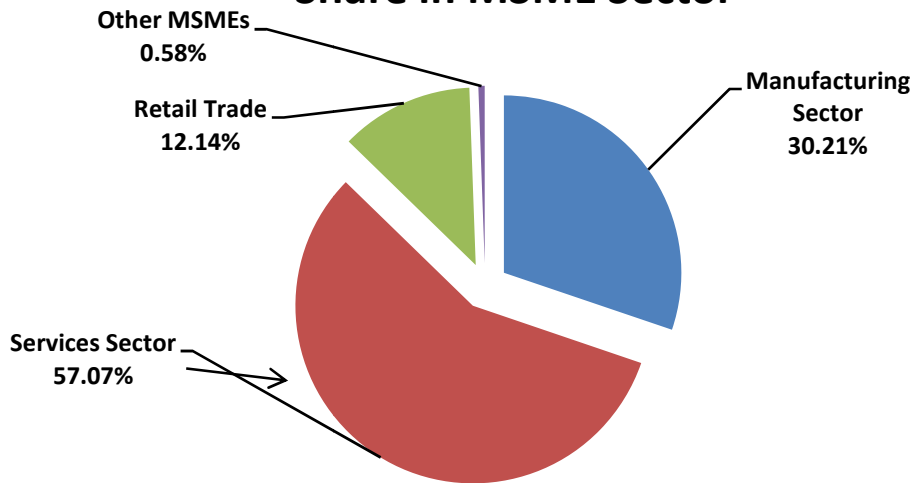
Sl. No.	District	Target for 2024-25	Achievement of Q1	% Achievement
1	TRIVANDRUM	8601	4727	55%
2	KOLLAM	5701	2399	42%
3	PATHANAMTHITTA	2063	842	41%
4	ALAPPUZHA	3424	1822	53%
5	KOTTAYAM	4362	2312	53%
6	IDUKKI	1621	917	57%
7	ERNAKULAM	26518	11603	44%
8	THRISSUR	7002	3768	54%
9	PALAKKAD	3400	1799	53%
10	MALAPPURAM	4000	1882	47%
11	KOZHIKODE	9512	2642	28%
12	WAYANAD	1000	590	59%
13	KANNUR	3128	1629	52%
14	KASARGODE	1223	695	57%
TOTAL		81555	37628	46%

MSME Advances over the years			
June 2021	June 2022	June 2023	June 2024
57267	66417	71008	81275

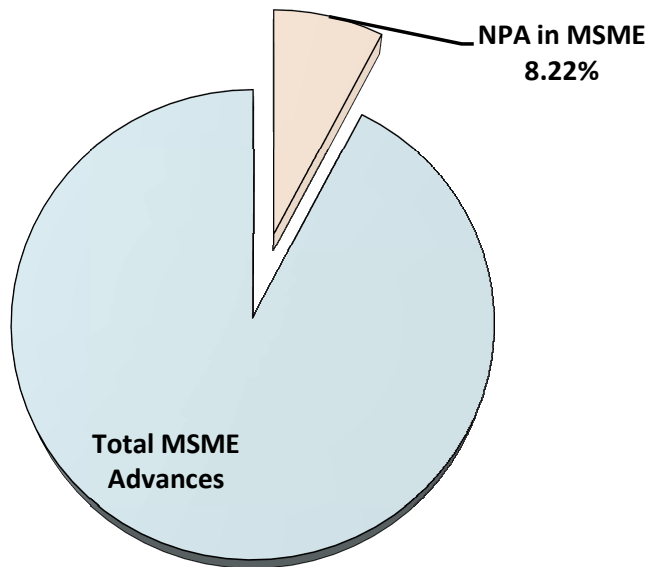
MSME Advances



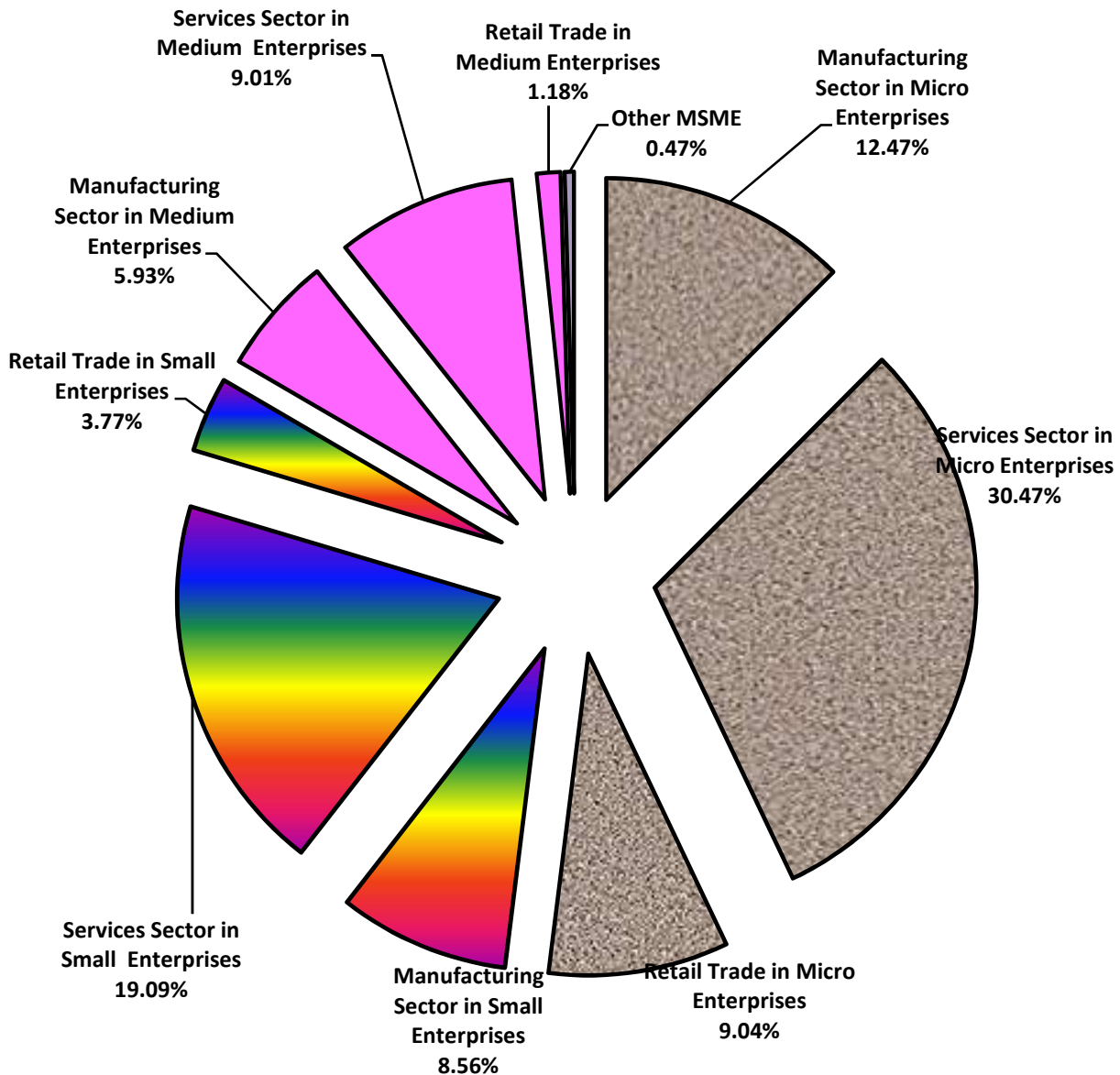
Share in MSME Sector



Share of MSME NPA



% Share of sub sectors in MSME



3.2. Pending Agendas under Secondary Sector

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

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

A. Review of Performance under PMSAVNidhi

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

specifically to review the ULBs and Banks of the state considering the poor performance under PM SVANidhi.

PM SVANIDHI APPLICATIONS SANCTIONED BUT NOT DISBURSED	
NAME OF THE BANK	NO OF APPLICATIONS
AXIS BANK	3
BANK OF BARODA	145
BANK OF INDIA	19
BANK OF MAHARASHTRA	24
CANARA BANK	527
CENTRAL BANK OF INDIA	14
CSB BANK LIMITED	6
DHANLAXMI BANK LTD	24
HDFC BANK LTD	37
ICICI BANK LTD	1
IDBI BANK LTD	54
INDIAN BANK	132
INDIAN OVERSEAS BANK	79
KARNATAKA BANK	39
KARUR VYSYA BANK	1
KERALA GRAMIN BANK	829
KERALA STATE CO-OP.BANK LTD.	80
PUNJAB NATIONAL BANK	44
SOUTH INDIAN BANK	21
STATE BANK OF INDIA	2444
TAMILNAD MERCANTILE BANK LTD	5
THE FEDERAL BANK LTD	15
UCO BANK	12
UNION BANK OF INDIA	230
Grand Total	4785

1. First Tranche loans sanctioned

NUMBER OF APPLICATIONS DISBURSED IN FIRST TRANCHE	
NAME OF THE BANK	NO OF APPLICATIONS
STATE BANK OF INDIA	51745
CANARA BANK	20646
KERALA GRAMIN BANK	9358
INDIAN BANK	8387
UNION BANK OF INDIA	4853
BANK OF BARODA	4321
INDIAN OVERSEAS BANK	2528
BANK OF INDIA	2256
PUNJAB NATIONAL BANK	2129
CENTRAL BANK OF INDIA	1749
THE FEDERAL BANK LTD	1215
UCO BANK	898
BANK OF MAHARASHTRA	645

SOUTH INDIAN BANK	462
IDBI BANK LTD	144
DHANLAXMI BANK LTD	136
KARNATAKA BANK	92
PUNJAB AND SIND BANK	84
CITY UNION BANK LTD	59
CSB BANK LIMITED	59
KERALA STATE CO-OP.BANK LTD.	58
HDFC BANK LTD	36
ICICI BANK LTD	35
AXIS BANK	24
TAMILNAD MERCANTILE BANK LTD	16
KARUR VYSYA BANK	10
ESAF Small Finance Bank Limited	4
THE JAMMU AND KASHMIR BANK LTD	2
KOTAK MAHINDRA BANK	1
Grand Total	111952

2. Second Tranche

NUMBER OF APPLICATIONS SANCTIONED IN 2ND TRANCHE	
NAME OF THE BANK	NO OF APPLICATIONS
BANK OF BARODA	266
BANK OF INDIA	202
BANK OF MAHARASHTRA	18
CANARA BANK	2319
CENTRAL BANK OF INDIA	314
CITY UNION BANK LTD	1
CSB BANK LIMITED	8
DHANLAXMI BANK LTD	10
HDFC BANK LTD	3
IDBI BANK LTD	26
INDIAN BANK	1336
INDIAN OVERSEAS BANK	382
KARNATAKA BANK	13
KARUR VYSYA BANK	2
KERALA GRAMIN BANK	1012
PUNJAB AND SIND BANK	39
PUNJAB NATIONAL BANK	276
SOUTH INDIAN BANK	72
STATE BANK OF INDIA	2929

TAMILNAD MERCANTILE BANK LTD	5
THE FEDERAL BANK LTD	141
UCO BANK	152
UNION BANK OF INDIA	706
Grand Total	10232

3. THIRD TRANCHE

NO OF APPLICATIONS SANCTIONED UNDER 3RD TRANCHE	
NAME OF THE BANK	NO OF APPLICATIONS
BANK OF BARODA	44
BANK OF INDIA	56
BANK OF MAHARASHTRA	1
CANARA BANK	655
CENTRAL BANK OF INDIA	72
DHANLAXMI BANK LTD	2
IDBI BANK LTD	6
INDIAN BANK	196
INDIAN OVERSEAS BANK	116
KARNATAKA BANK	3
KERALA GRAMIN BANK	235
PUNJAB AND SIND BANK	25
PUNJAB NATIONAL BANK	80
SOUTH INDIAN BANK	15
STATE BANK OF INDIA	612
THE FEDERAL BANK LTD	31
UCO BANK	26
UNION BANK OF INDIA	222
Grand Total	2397

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

Second tranche of Loan limit

Ministry of Housing and Urban Affairs through letter dated 9/4/2021 had given direction to all participating lending institutions and banks to support the street vendors with enhanced loan of 20000/- to the street vendor's (letter attached as annexure III). Kudumbashree had started to mobilize the eligible street vendors for second loan, but the banks are not processing the second tranche loans (e.g.: SBI, Indian Bank). Moreover banks are also conveying the message to the beneficiaries that they had not received any

communication regarding the same. This creates a lot of difficulties to the vendors and is also affecting the credibility of the scheme. State is planning to support all the 8216 street vendors who had availed first dose of PM SVANidhi loan, but only 49 street vendors had so far supported with the second tranche loan.

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

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

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

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

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

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

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

Yours faithfully,

(Sushil Kumar Singh)
Director (FI)

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

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

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

In each SLBC meetings the performance under PM SVANidhi has been reviewed.

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.

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

PMFME PERFORMANCE OF THE STATE	
TOTAL APPLICATIONS	7267
LOAN UNDER PROCESS	688
LOANS SANCTIONED	4107
LOANS REJECTED	417

PMFME APPLICATIONS SANCTIONED BANKWISE	
NAME OF THE BANK	NO OF APPLICATIONS
CANARA BANK	1246
STATE BANK OF INDIA	731
KERALA GRAMIN BANK	467
UNION BANK OF INDIA	366
The Kerala State Co Operative Bank Ltd	215
FEDERAL BANK	190
BANK OF BARODA	152
INDIAN OVERSEAS BANK	120
INDIAN BANK	91
BANK OF INDIA	86
UCO BANK	69
PUNJAB NATIONAL BANK	62
CENTRAL BANK OF INDIA	58
IDBI BANK	40
THE WAYANAD DIST CO-OP BANK LT	32
HDFC BANK	31
SOUTH INDIAN BANK	22
DHANALAKSHMI BANK	19
IDUKKI DISTRICT CO OPERATIVE BANK LTD	10
BANK OF MAHARASHTRA	5
KARNATAKA BANK LIMITED	3
ESAF SMALL FINANCE BANK LIMITED	2
ICICI BANK LIMITED	2
CSB BANK LIMITED	1
KARUR VYSYA BANK	1
THRISSUR DISTRICT CO-OPERATIVE BANK LTD	1
Grand Total	4022

PMFME APPLICATIONS PENDING FOR SANCTION BANKWISE	
NAME OF THE BANK	NO OF APPLICATIONS
STATE BANK OF INDIA	159
KERALA GRAMIN BANK	90
UNION BANK OF INDIA	80
CANARA BANK	66
The Kerala State Co Operative Bank Ltd	64
FEDERAL BANK	34
SOUTH INDIAN BANK	34

BANK OF BARODA	33
INDIAN OVERSEAS BANK	33
INDIAN BANK	17
HDFC BANK	13
BANK OF INDIA	12
PUNJAB NATIONAL BANK	12
UCO BANK	11
IDBI BANK	7
CENTRAL BANK OF INDIA	6
BANK OF MAHARASHTRA	5
DHANALAKSHMI BANK	4
AXIS BANK	2
ESAF SMALL FINANCE BANK LIMITED	2
ICICI BANK LIMITED	2
CSB BANK LIMITED	1
IDFC First Bank Ltd	1
KARNATAKA BANK LIMITED	1
THE WAYANAD DIST CO-OP BANK LT	1
Grand Total	690

PMFME APPLICATIONS REJECTED BANKWISE	
NAME OF THE BANK	NO OF APPLICATIONS
STATE BANK OF INDIA	227
CANARA BANK	158
UNION BANK OF INDIA	109
KERALA GRAMIN BANK	92
FEDERAL BANK	87
SOUTH INDIAN BANK	45
BANK OF BARODA	28
INDIAN OVERSEAS BANK	23
INDIAN BANK	22
CENTRAL BANK OF INDIA	17
BANK OF INDIA	16
UCO BANK	15
PUNJAB NATIONAL BANK	9
IDUKKI DISTRICT CO OPERATIVE BANK LTD	8
CSB BANK LIMITED	5
HDFC BANK	5
The Kerala State Co Operative Bank Ltd	5
DHANALAKSHMI BANK	3
ESAF SMALL FINANCE BANK LIMITED	2
IDBI BANK	2
ICICI BANK LIMITED	1
KARNATAKA BANK LIMITED	1
KOTAK MAHINDRA BANK LIMITED	1
Grand Total	881

PMFME applications sanctioned district wise	
Name of the District	No of applications
Alappuzha	270
Ernakulam	350
Idukki	179

Kannur	225
Kasaragod	160
Kollam	311
Kottayam	265
Kozhikode	293
Malappuram	463
Palakkad	332
Pathanamthitta	228
Thiruvananthapuram	327
Thrissur	457
Wayanad	162
Grand Total	4022

PMFME applications pending District wise	
Name of the District	No of applications
Alappuzha	78
Ernakulam	58
Idukki	49
Kannur	52
Kasaragod	34
Kollam	24
Kottayam	43
Kozhikode	61
Malappuram	46
Palakkad	71
Pathanamthitta	47
Thiruvananthapuram	54
Thrissur	42
Wayanad	31
Grand Total	690

PMFME applications rejected District wise	
Name of the District	No of applications
Alappuzha	36
Ernakulam	46
Idukki	153
Kannur	61
Kasaragod	23
Kollam	61
Kottayam	44
Kozhikode	119
Malappuram	42
Palakkad	64
Pathanamthitta	63
Thiruvananthapuram	113
Thrissur	35
Wayanad	21
Grand Total	881

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



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



No.SOK/PMEGP/SLBC/2024-25

Date:25-07-2024

Agenda/background note for 143rd State Level Bankers Committee

Target and performance for the FY 2023-24

C. Review of PMEGP

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

Implementing agency wise performance during 2023-24 as on 31-03-2024

Agency	Projects forwarded to banks		Sanction Position		M.M. claimed	Status of M.M. Disbursement		Proposals pending at Banks	
	Nos.	M.M. involved (in lakhs)	Nos.	M.M. involved (in Lakhs)		Nos.	M.M. involved (in lakhs)	Nos.	M.M. involved (in lakhs)
DIC	7445	20709.52	5159	12806.28	4103	2779	5959.55	508	1654.20
KVIC	767	3045.41	323	1038.93	213	164	457.15	79	357.69
KVIB	1749	6540.71	941	3075.65	588	410	1336.31	154	651.89
Coir Board	10	44.43	16	24.78	22	22	68.01	3	25.73
TOTAL	9971	30340.07	6439	16945.64	4926	3375	7821.02	744	2689.51



Overall percentage in terms of disbursement of M.M. Grant against target: 109.37%
The year wise total pendency of projects with banks as on 31-03-2024 is given below:

Year	No. of proposals pending with banks for decision	M.M. Involved (in lakhs)
2021-22	42	100.17
2022-23	271	720.97
2023-24	744	2689.51
Total	1057	3510.65

Data on year wise

bank wise pendency is attached Annexure-1 to 3

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

II) Performance under SC & ST category

(Amount in lakhs)

	Target(MM Involved) in lakhs	Achievement (No. of projects)	Achievement (MM disb.) in lakhs	Ach. In %
S.C	632.81	292	513.69	81.17%
S.T	100.83	12	21.11	20.94%

Year 2023-24

Category	No. of applications forwarded	M.M. involved (in lakhs)	Pending for decision	M.M. involved (in lakhs)
S.C	1020	2521.63	67	190.45
S.T	119	294.19	6	17.05
Total	1139	2815.82	73	207.5

While the PMEGP scheme has made commendable strides in various category of beneficiaries, it has come to the notice that there has been a notable lag in achieving the specific targets set for the SC and ST category. The data shown above indicated that, dismal performance under SC and S.T category and banks have to consider the proposals of the above category for sanction of loan so as to achieve the target allocated for the respective F.Y. Banks can consider SC/ST proposals forwarded during 2023-24 and pending with banks for 2024-25 also.

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

The Central office of KVIC has communicated Margin Money grant target for the **FY 2024-25** for State of Kerala. The details are given here under.

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

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

Target and Financial out lay for BFL activities under PMEGP is yet to receive. The target allocated for Kerala State has been intimated to SLBC also.

Progress achieved during the period from 1st April 2024 to 15th July 2024 is given below.

Sanction position		M.M. claimed		M.M. Disbursed	
No.of Projects (Nos)	1224	No. of Projects	2238	Total No. of Projects	83
Margin Money involved (Rs.in lakhs)	3370.58	Margin Money (Rs.in lakhs)	6049.86	Margin Money (Rs.in lakhs)	233.10

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

III) Referred Back M.M.claims

Year	No. of Projects	M.M. Involved (in lakhs)
2021-22	13	13.18
2022-23	210	380.64
2023-24	1371	3326.47
Total	1594	3720.29

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

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

One of the reason for referred back M.M. claim is want of uploading Rural Area Certificate for the projects set up in Panchayat area: **The LSGD Dept. Govt. of Kerala vide letter Dt.04-04-2024 intimated Dy.Directors (LSGD) of all Districts that respective Gram Panchayat Secretaries are designated to issue the Rural Area Certificate under PMEGP.**

Communication from KVIC has been sent to all concerned intimating the above decision, which will help in minimizing the referred back M.M. claims. As a sequel to this, many of the referred back claims are getting resolved.

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

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

IV) Physical verification of PMEGP units

The contract with M/s Genesys Intl.Corpnr. Ltd for the P.V of PMEGP has ended w.e.f from 31st March 2024. The Central Office of KVIC is in the process of MOU with Dept. of Post for P.V of PMEGP units. As a pilot run of the P.V, training has been given to Postal Dept. officials by KVIC . The said dept. likely to take up the P.V assignment subject to final decision by Central Office of KVIC and after entering the MOU . The progress in the matter is yet to receive. The complaints related to physical verification and M.M. adj. received through P.G portal of Govt. of India are attended by conducting Jt. verification system. However, this is not a stable solution and State Office has apprised the P.V pendency to Dte. of PMEGP so as to resolve the physical verification issues at the earliest.


Deputy Director (I/c)

To
State Level Bankers Committee
Kerala.

Annexure - 1

BANK WISE PENDENCY FOR THE YEAR 2021-22

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

Annexure - 2

BANK WISE PENDENCY FOR THE YEAR 2022-23

Sl. No.	Name of Bank	Pending at bank	
		No of Prj.	MM Involve (In Lakh)
1	BANK OF BARODA	55	144.02
2	The Kerala State Co Operative Bank Ltd	50	136.74
3	FEDERAL BANK	45	137.63
4	UNION BANK OF INDIA	43	114.21
5	CATHOLIC SYRIAN BANK LTD	38	82.68
6	HDFC BANK	12	23.42
7	DHANALAKSHMI BANK LTD	7	13.27
8	AXIS BANK LTD	6	17.27
9	CITY UNION BANK LIMITED	4	16.98
10	INDUSIND BANK	3	6.28
11	KOZHICODE DISTRICT COOPERATIVE BANK	3	5.74
12	STATE BANK OF INDIA	1	17.5
13	ICICI BANK LTD	1	1.73
14	IDBI BANK	1	1.46
15	THRISSUR DISTRICT CO-OPERATIVE BANK	1	1.23
16	KARUR VYSYA BANK	1	0.81
	Total	271	720.97

Annexure - 3

BANK WISE PENDENCY FOR THE YEAR 2023-24

Sl. No.	Name of Bank	Pending at bank	
		No of Prj.	MM Involve (In Lakh)
1	UNION BANK OF INDIA	191	708.25
2	BANK OF BARODA	120	380.5
3	FEDERAL BANK	98	376.26
4	The Kerala State Co Operative Bank Ltd	80	182.25
5	HDFC BANK	60	299.16
6	INDIAN BANK	41	112.32
7	INDIAN OVERSEAS BANK	33	121.5
8	SOUTH INDIAN BANK	28	97.86
9	KERALA GRAMIN BANK	23	73.51
10	DHANALAKSHMI BANK LTD	17	52.12
11	IDBI BANK	16	57.05
12	PUNJAB NATIONAL BANK	14	80.56
13	BANK OF INDIA	5	51.85
14	AXIS BANK LTD	4	19.69
15	CATHOLIC SYRIAN BANK LTD	2	4.53
16	CENTRAL BANK OF INDIA	2	2.79
17	ICICI BANK LTD	2	4.7
18	KARNATAKA BANK LTD	2	3.86
19	BANK OF MAHARASHTRA	1	12.5
20	CANARA BANK	1	1.2
21	INDUSIND BANK	1	17.5
22	STATE BANK OF INDIA	1	5
23	TAMILNAD MERCANTILE BANK LTD	1	17.5
	Total	743	2682.46

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



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



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

Date:22-04-2024

To

The Convener

State Level Bankers Committee

Kerala

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

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

Sir,

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

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

Yours faithfully

Dy. Director (I/C)

Encl: As above.

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

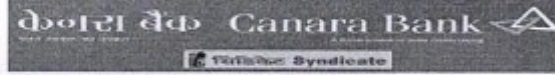


ISO 9001 : 2015
Certified

पट्टम पालस पि.ओ. तिरुवनन्तपुरम-695 004
TC NO.21/235 R, Pattam Palace . P.O. Thiruvananthapuram- 695 004
Phone : 0471 2331625, 9446585973, 04712331061
ई मेल e-mail soltvm.kvic@ gov.in, kvictvm@gmail.com

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

Convenor:



Ref: SLBC/PMEGP/29/2024/SPS

Date: 04/03/2024

To,

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

Dear Sir/Madam

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

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

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

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

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

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

All communications to be addressed to:

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

Phone : 2331302 (Direct),
2331051 Ext.608,609
Fax : 0471 2336236 / 2331355
E-mail : slbckerala@canarabank.com
Website: www.slbckerala.com

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

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

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

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

Thanking You,

Yours Faithfully,



S Premkumar,
Convenor, SLBC Kerala & GM Canara Bank



All communications to be addressed to:

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

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

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

Convenor:



Ref: SLBC/PMEGP/42/2024/SPS

Date: 04/03/2024

To,

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

Dear Sir/Madam

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

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

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

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

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

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

All communications to be addressed to:

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

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

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

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

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

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

Thanking You,

Yours Faithfully,


S Premkumar,

Convenor, SLBC Kerala & GM Canara Bank

All communications to be addressed to:

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

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

52610/2024



ഭരണഭാഷ - മാതൃഭാഷ

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

No. LSGD/PD/14078/2024-CSSA2

പ്രിൻസിപ്പൽ ഡയറക്ടർ

എല്ലാ ജില്ലാ ജോയിന്റ് ഡയറക്ടർമാർക്കും .

സർ,

വിഷയം: ത.സ്വ.ഭ.വ.-പ്രിൻസിപ്പൽ ഡയറക്ടറേറ്റ് -State Level Monitoring Committee-
PMEGP പദ്ധതി - റൂറൽ ഏരിയ സർട്ടിഫിക്കറ്റ് നൽകുന്നതിന് ഉദ്യോഗസ്ഥരെ
ചുമതലപ്പെടുത്തുന്നതുമായി ബന്ധപ്പെട്ട നിർദ്ദേശം നൽകുന്നത് സംബന്ധിച്ച്.

സൂചന : 1. 5/ 3/ 2024 ൽ നടന്ന State Level Monitoring Committee യുടെ 37 മത് യോഗം
മിനിറ്റ് .

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

വിശ്വസ്തയോടെ,

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

3.2.2 Agenda suggested by NORKA - NDPREM

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

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

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

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

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

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

NDPREM APPLICATIONS PENDING WITH THE BANKS	
NAME OF THE BANK	NO OF APPLICATIONS
KERALA BANK	127
SBI	82
CANARA	40
FEDERAL	31
KSBDC	19
UNION	9
UCO	8
INDIAN	7
INDIAN OVERSIS	6
SOUTH INDIAN	6
BANK OF BARODA	5
KSCARD	2
BANK OF INDIA	1
INDIAN OVER SIS	1
KASCARD	1
Grand Total	345

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 Horticon and Supplyco) on the TrEDS platform would benefit a large number of MSME vendors who supply to them. Kerala State Small Industries Association (KSSIA) had also raised the above issue during Empowered Committee meetings on MSME. Further, the banks would be keen to finance the receivables from these PSUs.

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

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

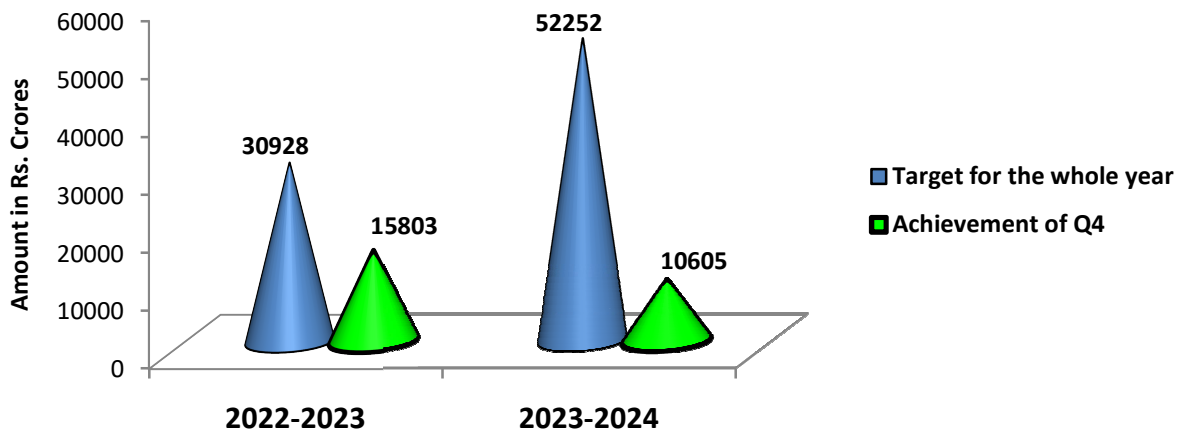
The Steering committee suggested that the TrEDS may make mandatory for the stakeholders up to certain limit.

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

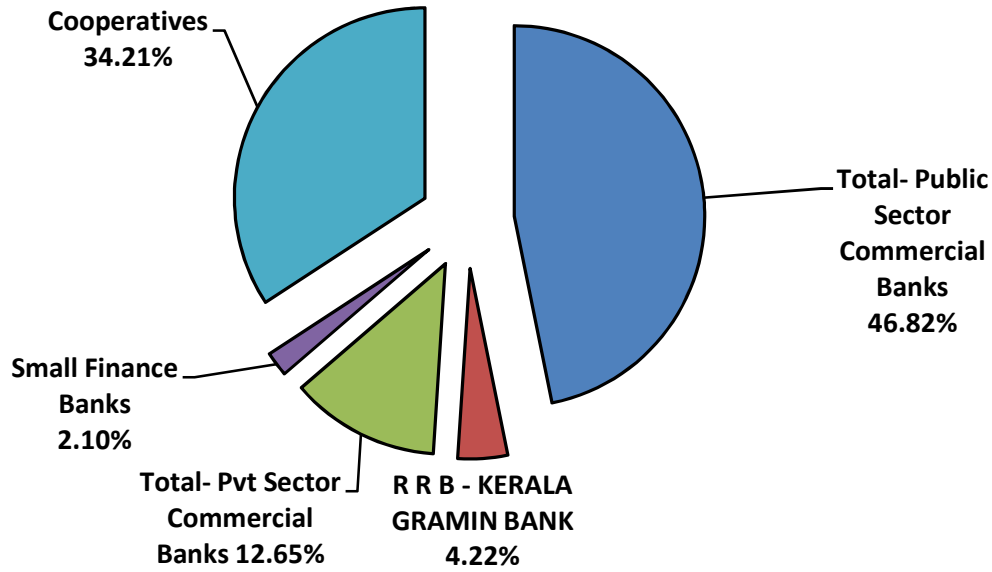
Regional Director, Reserve Bank of India informed that if Central Government can make all their PSUs to enroll into the TrEDS platform mandatorily why we cannot. As a reply to the same Additional Sector informed that since the financial positions of State PSUs are not so strong settling the same under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

4.PERFORMANCE UNDER THE TERTIARY SECTOR

TERTIARY		
Parameter	2023-2024	2024-2025
Target for the whole year	52252	22392
Achievement of Q1	3453	3116
% achievement for Q1	7%	14%

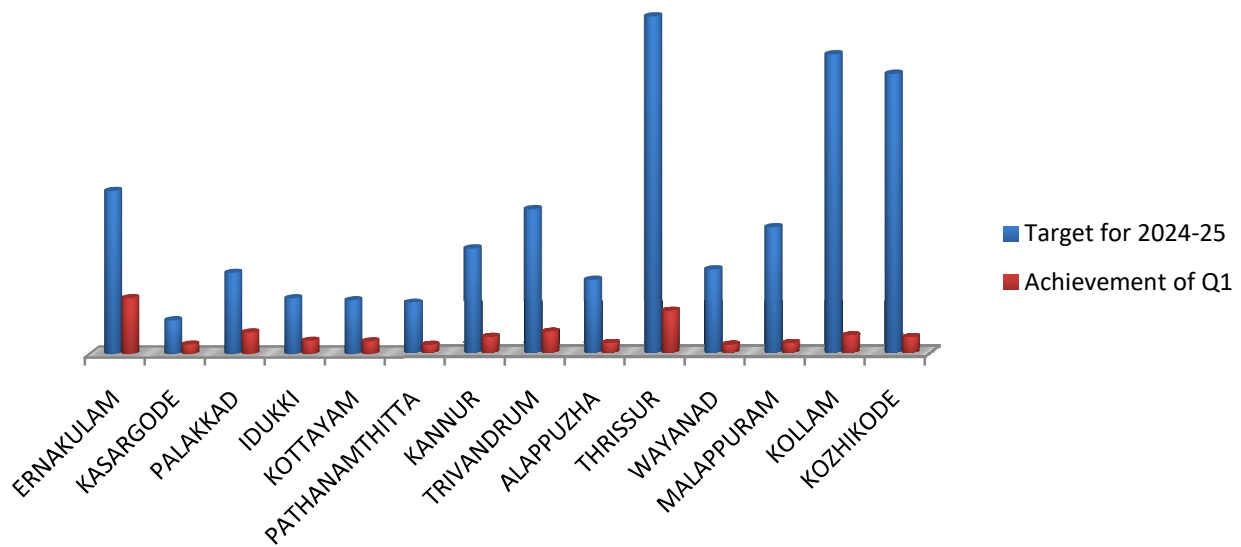


Share of Tertiary Sector Disbursement



Sl.No.	District	Target for 2024-25	Achievement of Q1	% Achievement
1	TRIVANDRUM	1714	254	15%
2	KOLLAM	3552	209	6%
3	PATHANAMTHITTA	602	97	16%
4	ALAPPUZHA	875	119	14%
5	KOTTAYAM	635	150	24%
6	IDUKKI	658	157	24%
7	ERNAKULAM	1928	661	34%
8	THRISSUR	4001	504	13%
9	PALAKKAD	960	256	27%
10	MALAPPURAM	1500	118	8%
11	KOZHIKODE	3320	189	6%
12	WAYANAD	1000	99	10%
13	KANNUR	1248	191	15%
14	KASARGODE	399	112	28%
TOTAL		22392	3116	14%

Tertiary Sector Target Vs Achievement



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

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

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

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

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

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

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

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

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

Action Taken

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

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

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

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

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

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

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

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

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

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

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

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

Yours faithfully,

Encl.: as above



Sushil Kumar Singh
Director (FI)

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

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

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

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

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

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

4.3. 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

TARGET FOR FY 24-25	ACHIEVEMENT	% OF ACHIEVEMENT
5,01,665	96,486	19.23%

APY ENROLMENTS DISTRICTWISE (AS ON 15/08/2024)				
SL NO	NAME OF THE DISTRICT	ANNUAL TARGET	ACHIEVEMENT	% ACHIEVEMENT
1	KOLLAM	63470	15672	24.7%
2	MALAPPURAM	76300	17108	22.4%
3	IDUKKI	29010	6456	22.3%
4	KANNUR	65120	13948	21.4%
5	KASARAGOD	37320	7750	20.8%
6	THRISSUR	102470	20346	19.9%
7	THIRUVANANTHAPURAM	118630	22722	19.2%
8	PALAKKAD	73310	13382	18.3%
9	ERNAKULAM	144690	26132	18.1%
10	PATHANAMTHITTA	57110	10136	17.7%
11	ALAPPUZHA	58330	10102	17.3%
12	KOZHIKODE	76330	13090	17.1%
13	KOTTAYAM	76380	12442	16.3%
14	WAYANAD	24860	3686	14.8%

APY ENROLMENTS AS ON 15/08/2024(BANKWISE)			
SL NO	NAME OF THE BANK	ANNUAL TARGET	APY ENROLMENT
1	KERALA GRAMIN BANK	57060	25171
2	THE FEDERAL BANK LTD	21000	17067
3	STATE BANK OF INDIA	110430	16699
4	CANARA BANK	57960	6766
5	UNION BANK OF INDIA	31770	6550
6	THE SOUTH INDIAN BANK LTD MARKETING DEPARTMENT NPS CELL	18235	4092
7	INDIAN BANK	15300	3261
8	HDFC BANK LTD	22960	2624
9	BANK OF BARODA	19800	2584
10	BANK OF INDIA	9180	2189
11	CENTRAL BANK OF INDIA	10620	1772
12	ESAF SMALL FINANCE BANK LIMITED	20410	1385
13	DHANLAXMI BANK LIMITED	5145	1352
14	THE CATHOLIC SYRIAN BANK LIMITED	10430	1308
15	INDIAN OVERSEAS BANK	16290	1019
16	IDBI BANK LTD	3850	543
17	UCO BANK	4950	441
18	INDUSIND BANK LIMITED	805	380
19	BANK OF MAHARASHTRA	4230	353
20	KARNATAKA BANK LIMITED	735	175
21	KOTAK MAHINDRA BANK	1190	172
22	PUNJAB NATIONAL BANK	17100	164
23	UJJIVAN SMALL FINANCE BANK LIMITED	1300	155
24	TAMILNAD MERCANTILE BANK LTD	735	118
25	PUNJAB AND SIND BANK	450	49
26	MALAPPURAM DISTRICT CO- OPERATIVE BANK	1060	34
27	AXIS BANK LTD	10360	31
28	CITY UNION BANK LTD	630	13
29	ICICI BANK LIMITED	10990	8
30	THE JAMMU AND KASHMIR BANK LTD	70	8
31	KERALA STATE CO-OPERATIVE BANK LTD	400	1
32	THE KARUR VYSYA BANK LTD	735	1
33	YES BANK LIMITED	420	1
34	AU SMALL FINANCE BANK LIMITED	65	0
35	BANDHAN BANK LIMITED	385	0
36	DCB BANK LIMITED	140	0
37	EQUITAS SMALL FINANCE BANK LIMITED	130	0

38	IDFC FIRST BANK LIMITED	35	0
39	IDUKKI DISTRICT COOPERATIVE BANK LTD	1080	0
40	KANNUR DISTRICT CO-OPERATIVE BANK LTD	1160	0
41	RBL BANK LIMITED	70	0
42	STANDARD CHARTERED BANK	105	0
43	THE ALAPPUZHA DISTRICT CO-OPERATIVE BANK LTD	1100	0
44	THE ERNAKULAM DISTRICT COOPERATIVE BANK LTD	1180	0
45	THE KASARAGOD DISTRICT COOPERATIVE BANK LTD	900	0
46	THE KOLLAM DISCTRICT CO-OPERATIVE BANK LTD	1160	0
47	THE KOTTAYAM DISTRICT CO-OPERATIVE BANK LTD	1160	0
48	THE KOZHIKODE DISTRICT CO-OPERATIVE BANK LTD	1240	0
49	THE LAKSHMI VILAS BANK LTD	455	0
50	THE PATHANAMTHITTA DISTRICT CO-OPERATIVE BANK LTD	1180	0
51	THIRUVANANTHAPURAM DISTRICT CO-OPERATIVE BANK LTD	1640	0
52	THRISSUR DISTRICT CO OPERATIVE BANK LTD	1160	0
53	WAYANAD DISTRICT COOPERATIVE BANK LTD	720	0
TOTAL		501665	96486

4.4.Review of CD Ratio –Suggested by RBI

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

List of banks having CD ratio more than the state average

BANKWISE CD RATIO ABOVE STATE AVERAGE			
Name of the Bank	Deposit (lacs)	Advances (lacs)	CD ratio
KSCARDB (incl. PCARDBs)	37691	782573	2076.28%
Bank of Maharashtra	109067	754262	691.56%
JAMMU & KASHMIR BANK	2161	11242	520.17%
UCO Bank	187774	586948	312.58%
Punjab and Sind Bank	31504	51514	163.52%
IDFC FIRST Bank	197199	298794	151.52%
HDFC BANK	4510248	5812226	128.87%
CITY UNION BANK	71630	87571	122.26%
Bank of Baroda	1734007	2069675	119.36%
YES BANK	542392	640273	118.05%
BANDHAN BANK	136110	156114	114.70%
Bank of India	573625	657345	114.59%
IDBI BANK	601877	648890	107.81%
KOTAK MAHINDRA BANK	375282	391219	104.25%
Union Bank of India	2755383	2839230	103.04%
Canara Bank	6747479	6889495	102.10%
Kerala Gramin Bank	2420868	2432507	100.48%
Central Bank of India	650323	653192	100.44%
INDUS IND BANK	1114288	1101431	98.85%
AXIS BANK	2179798	2116949	97.12%
Indian Bank	1447490	1310025	90.50%
Punjab National Bank	1201794	1067890	88.86%
KARNATAKA BANK	102512	87950	85.80%
ICICI BANK	2628028	2145113	81.62%

List of banks having CD ratio less than the state average

BANKWISE CD RATIO BELOW STATE AVERAGE			
Name of the Bank	Deposit (lacs)	Advances (lacs)	CD ratio
T.N.MERCANTILE BANK	92192	70616	76.60%
KSCB	6260304	4531831	72.39%
Indian Overseas Bank	1457177	901543	61.87%
State Bank of India	22679697	12864197	56.72%
KARUR VYSYA BANK	242144	134732	55.64%
DHANLAXMI BANK	1087509	587586	54.03%
FEDERAL BANK	14881715	6589846	44.28%
SOUTH INDIAN BANK	6336179	2768526	43.69%
LAKSHMI VILAS BANK	50472	20332	40.28%
ESAF	1668642	660807	39.60%
CATHOLIC SYRIAN BANK	1427804	555556	38.91%
Ujjivan Small Finance Bank	166226	63096	37.96%
RBL Bank	98419	10526	10.70%

District wise CD ratio			
Name of the District	Deposits	Advances	CD ratio
Trivandrum	12356138	9982950	80.79%
Kollam	5384167	3740144	69.47%
Pathanamthitta	6332717	1973863	31.17%
Alappuzha	5070745	2898832	57.17%
Kottayam	6761560	3737603	55.28%
Ernakulam	17618730	17257547	97.95%
Idukki	1239999	1672222	134.86%
Thrissur	10416515	5854249	56.20%
Palakkad	4589591	3259874	71.03%
Malappuram	4153339	2655710	63.94%
Kozhikode	5224315	4524392	86.60%
Kannur	5233708	3324321	63.52%
Kasargode	1676511	1483056	88.46%
Wayanad	748972	986859	131.76%

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 72.98%. 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.

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

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

For providing training to BPL candidates, State Rural Livelihood Mission (SRLM) is providing reimbursement of training expenses through Kudumbashree Mission of Kerala State Government, which acts as State Rural Livelihood Mission Office. The claim submitted for the financial year 2015-16 and 2016-17, is yet to be received. The details of pending claims are given below. 16.50 cr MORD processed 20-21 1st allotment. Budget allocation of 3.5 crs. Ajeevikaskills.kerala@gmail.com

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

Action Taken

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

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

Representative from Kudumbashree informed that they have already taken up the matter with Ministry of Rural Development, Government of India. The aggregate pendency was collected by SLBC Convenor and submitted to the Executive Director Kudumbashree vide letter No.Kerala SLBC/35 /145 /GN/2017dated2017 November 24th.

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

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

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

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

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

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

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

National Centre for Excellence of RSETIs (NACER)

(Under the aegis of MoRD, Govt. of India)

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

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

Date: 17.04.2021

To
The CEO
All SRLMs

Dear Sir/Madam,

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

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

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

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

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

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

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

Yours faithfully,


Bipul Chandra Saha
National Director for RSETIs



Copy to:

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

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

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

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

In the 140th SLBC meeting, Sri. Jafar Malik IAS, Executive Director Kudumbasree has informed the forum that the details regarding the claims has been forwarded to MoRD and the same is under process.

With the constant follow up and initiative from the Respected Executive Director Kudumbasree, Sri. Jafar Malik IAS an amount of Rs. 12,14,90,000/- has been allotted from Government of India and the State government has conveyed the same vide G.O.(Rt) No.504/2024/LSGD dated 01/03/2024.



GOVERNMENT OF KERALA

Abstract

Local Self Government Department - Release of the amount of reimbursement received from MoRD for the training cost of RSETIs for the Financial Years 2020-21, 2021-22, 2022-23 and 2023-24 (till 30.9.2023) - Sanction accorded - Orders issued.

LOCAL SELF GOVERNMENT (DD) DEPARTMENT

G.O.(Rt)No.504/2024/LSGD Dated, Thiruvananthapuram, 01-03-2024

- Read: 1. G.O.(Rt) No.864/2024/Fin dated 31.01.2024 from Finance (Budget Wing-J) Department
2. Order No J-18027/01/2017-RSETI (Computer No. 358598)-15 dated 16.02.2024 from Ministry of Rural Development
3. Letter No. I/07752/2024 dated 19.02.2024 from the Executive Director, Kudumbashree.
4. Letter No.7683/Mskills/13/KSHO dated 22.02.2024 from the Director Admin & Finance, Kudumbashree.

ORDER

As per the letter read as 2nd paper above Ministry of Rural Development (MoRD) had sanctioned ₹12,14,90,000/- as reimbursement of the training cost of rural poor for the Financial Years 2020-21, 2021-22, 2022-23 and 2023-24 (till 30.09.2023), to Government of Kerala for Rural Self Employment Training Institutes (RSETIs) in the State. The funding pattern is 100% CSS and the programme comes under DDUGKY component. Being the implementing agency of RSETI in Kerala, the Executive Director, Kudumbashree, as per the letter read as 3rd and 4th papers above, has requested to release the amount to the Account No. 50100241977941 maintained at HDFC Bank from the head of Account 2501-06-198-48(17).

2) Government have examined the matter and are pleased to accord sanction to release the amount ₹12,14,90,000/- (Rupees Twelve Crore Fourteen Lakhs and Ninety Thousand only) received from MoRD to the Executive Director, Kudumbashree from the head of Account 2501-06-198-48(17), as the reimbursement of the training cost of rural poor for the Financial Years 2020-21, 2021-22, 2022-23 and 2023-24 (till 30.09.2023) for RSETIs in the State.

3) The amount will be transfer credited to the Account No. 50100241977941 (IFSC code: HDFC0004063) maintained at HDFC Bank by The Executive Director, Kudumbashree for RSETIs. The Executive Director, Kudumbashree shall ensure the compliance of all the terms and conditions stipulated as per the letter read as 2nd paper above.

(By order of the Governor)
MILAN ELIZABETH GEORGE
UNDER SECRETARY

To: The Executive Director, Kudumbashree, Thiruvananthapuram
The Principal Director, LSGD, Thiruvananthapuram
The Principal Accountant General (A&E), Thiruvananthapuram
The Accountant General (Audit), Kerala, Thiruvananthapuram
The District Treasury Officer, Thiruvananthapuram
Finance (Development) Department
Finance (Planning) Department
Web & New Media, I&PRD
The Director, Information Kerala Mission, Thiruvananthapuram
Stock File

Forwarded /By order

Signed by

Nisam N

Date: 01-03-2024 16:13:12

Section Officer

Copy to: Private Secretary to Hon'ble Chief Minister

Private Secretary to Hon'ble Minister for LSGD

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.

The entire amount allotted has been transferred to the respective RSETIs.

NAME OF RSETI	AMOUNT ALLOTTED
1. RUDSETI Kannur -	Rs. 111,75,396
2. SBI Wyanad	Rs. 76,82,807
3. CANB Malappuram	Rs. 133,97,759
4. IOB Trivandrum	Rs. 51,25,227
5. Canara Kollam	Rs. 61,66,311
6. UBI Kasargod	Rs. 82,44,380
7. CANB Trichur	Rs.108,17,997
8. CANB Pallakkad	Rs. 96,43,420
9. SBI Kottaym	Rs.102,57,732
10. CANB Kozhikood	Rs. 87,92,103
11 UBI Ernakulam	Rs. 64,29,217
12. SBI Pathanamthitta	Rs. 96,12,064
13. SBI Allappuzha	Rs. 88,72,156
14. UBI Iddukki	Rs. 52,73,431
TOTAL	Rs. 12,14,90,000/-

4.6. 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.

4.6 Agenda suggested by Indian Bankers Association regarding - SVAMITVA Scheme

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

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

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

Brief Steps in the Scheme

4. Following are the Steps in the Scheme:

- i. Brief/ broad level implementation process flow of the scheme is illustrated
- ii. Signing of MoU between Survey of India and respective State Governments.
- iii. Identification of villages to be surveyed during Pilot Phase.
- iv. Sensitisation of GPs/villages iv. Demarcation of abadi area and chunna marking of rural properties
- v. Large scale mapping of rural abadi area using unmanned aerial vehicles/drones.
- vi. Creation of maps.
- vii. Ground verification of maps by drone survey teams viii. Correction of maps – post ground verification
- viii. Inquiry Process/ Objection process – Conflict/dispute resolution x. Generation of final Property Cards/ Title deed or “SampattiPatrak”.
- ix. Availability of the Property Cards on digital platform/ hard copies.

Objective of the Scheme

5. The scheme seeks to achieve the following objectives: -

- i. Creation of accurate land records for rural planning and reduce property related disputes.
- ii. **To bring financial stability to the citizens in rural India by enabling them to use their property as a financial asset for taking loans and other financial benefits.**
- iii. Determination of property tax, which would accrue to the GPs directly in States where it is devolved or else, add to the State exchequer.
- iv. Creation of survey infrastructure and GIS maps that can be leveraged by any department for their use.

- v. To support in preparation of better-quality Gram Panchayat Development Plan (GPDP) by making use of GIS maps.

Scheme Achievements

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

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

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

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

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

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

Way Forward

11. Ministry of Panchayati Raj has collaborated with many financial institutions including Department of Financial Services and have incorporated the suggestions of several Banks and Financial Institutions in discussing the way forward regarding the format of the Property Cards.

Similar to the Unique Land Parcel Identification Number(ULPIN) of the DoLR's Digital India-Land Records Modernization Programme, MoPR are also planning to issue Unique Identification Numbers to the Property Cards issued to the property parcels of the Abadi area under SVAMITVA Scheme, so that they can have a legitimate value and can be taken up for availing bank loans by the property owners.

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

- i) Indian Bank's Association (IBA) has probably taken up the matter in the agenda of their meetings.
- ii) State Level Bankers Committee (SLBC)/Union Territory Level Bankers Committee (UTLBC) have taken up the matter in the agenda of their meetings and in finalizing Property Card Formats, their comments have been incorporated.
- iii) Financing against the Property Card may be included as a part of Annual Credit Plan (ACP) of the Banks and monitored at the District Consultative Committee (DCC)/SLBC level.
- iv) Banks may be suggested to formulate internal guidelines for issuance of loan against the issued Property cards.

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



Indian Banks' Association

SOCIAL BANKING

No. SB/MBR/SVAMITVA/0341

Date: 05.07.2023

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

Madam/ Sir,

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

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

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

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

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

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

Yours faithfully,


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



Indian Banks' Association

SOCIAL BANKING

No. SB/MBR/SVAMITVA/11380

Date: 20.07.2022

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

Madam/ Sir,

Property Cards issued under Svamitva Scheme

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

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

Yours faithfully,


K.S. ANBALAGAN
SENIOR ADVISOR
RETAIL AND SOCIAL BANKING

Encl: a/a

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

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

To,

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

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

Sir,

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

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

Yours faithfully,

Encl: As Above


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

गिरिराज सिंह
GIRIRAJ SINGH



सत्यमेव जयते



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

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

Dated: 31 May, 2023

Dy. No. 3205084 FM/VIP/2023

Respected Smt. Nirmala Sitharaman ji,
Namaskar,

05 JUN 2023

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

2. The RoR created under the SVAMITVA Scheme are backed by the State Revenue/Panchayati Raj Acts for providing a legal sanctity to property cards issued.

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

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

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

गिरिराज सिंह
GIRIRAJ SINGH



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

-2-

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

With Regards

Yours sincerely,


(GIRIRAJ SINGH)

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



Ref: SLBC/PMS/81/2023/AJS

Date: 12/07/2023

To,

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

Respected Sir,

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

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

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

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

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

Thanking You,

Yours faithfully


Convenor,
SLBC Kerala.

1. Gharauni (Uttar Pradesh)



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



Department of Revenue
(राजस्व विभाग)

Department of Panchayati Raj
(पंचायती राज विभाग)

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

2. Svamitva Abhilekh (Uttarakhand)

उत्तराखण्ड सरकार

ग्रामीण आबादी स्वामित्व अभिलेख

प्रपत्र-9

नियम -33

ग्राम: गानगढ़, कण्ठारखुं, 1	LIGD कोड: 04447	ब्लॉक: पारना, देवतगढ़	तहसील: चकोरीगंज	जिला: पौड़ी				
मूठ बसत संख्या	संपत्ति संख्या	संपत्ति की युनिक आई डी सं	संरक्षितक का नाम, पित, माता, पति/पत्नी का नाम और निवास स्थान	संपत्ति की श्रेणी	संपत्ति की ज. श्रेणी	संपत्ति का क्षेत्रफल		संरक्षितक का अंग जिला
						निर्मित वर्ग मी	सुत वर्ग मी	कुल वर्ग मी
श्रेणी - 1 : स्वत, सड़के, रैलवे, भवन और ऐसी दूसरी भूमियाँ जो अक्षुण्णक उपयोग के लिये काम में लाई जाती है।								
895	99901	946470000000101	राम सिंह : गुप्तन सिंह : राम न्यायगढ़ कण्ठारखुं सुहस्रत सिंह : मेहरलाल सिंह : ग्राम गानगढ़ कण्ठारखुं	निर्वा	अवधीय	3.6700	1.0000	2.0
नजरी नक्शा	पूर्व चौहद्दी	पश्चिम चौहद्दी	उत्तर चौहद्दी	दक्षिण चौहद्दी	नामांतरण प्रकार	नामांतरण	भवन कर	मुद्रित तिथि
						नामांतरण संख्या	नामांतरण तिथि	
84001	राम सिंह का मकान	सिंहवंश विभाग की गृह	संरक्षितक की संख्या	संरक्षितक की वर्गीकरण	सं	नामांतरण संख्या	नामांतरण तिथि	84001
जारी करने का स्थान			क्यू आर कोड		जारीकर्ता के डिजिटल सिग्नेचर			अभियुक्ति
P			QR		48			88
राज्य अधिकारी तहसील: चकोरीगंज, कण्ठारखुं, पौड़ी दिनांक 24 सप्टे. 2023								
* यह संपत्ति अभिलेख डिजिटल सिग्नेचर एवं क्यूआर कोड के साथ जारी किया गया है।								

3. Sannad (Maharashtra)

मालमत्ता पत्रक

जिल्हा	तालुका / तहसील		गावाचे नाव / नगर
अहमदनगर	राहुरी		मल्हारवाडी
नगर भूमापन क्रमांक	क्षेत्रफळ (चौरस मिटर)	धारणाधिकार	शासनाला दिलेल्या आकारणीचा किंवा भाड्याचा तपशील व त्याच्या फेरतपासणीची नियत वेळ
4	711.00	अ	
सुविधाधिकार			
हक्काचा मूळ धारक (शोधून काढला जाईल तेथवर) वर्ष: 2020	मल्हारी नाना जाधव		
पट्टेदार			
इतर भार			
इतर शेरा			
दिनांक	व्यवहार	खंड क्रमांक	नवीन धारक(एच) पट्टेदार (एल) किंवा भार (इ) साक्षकांन

4. Adhikar Abilekh (Madhya Pradesh)

अधिकार अभिलेख

प्ररूप- तीन

(नियम 6 देखिए)

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

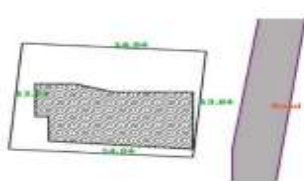
ग्राम/नगर.. देवरी कला.. पटवारी हल्का क्रमांक/सेक्टर क्रमांक... 49..तहसील...शहपुरा...जिला.. छिंडोरी

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

5. RPOR (Karnataka)

9/3/2020

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

ಕರ್ನಾಟಕ ಸರ್ಕಾರ ಸ್ವಾಮಿತ್ವ ಯೋಜನೆ ತರಬೇತಿ ಗ್ರಾಮೀಣ ಅಸ್ತಿಗಳ ಮಾರಾಟದ ದಾಖಲೆ		ಪು.ನಂ: 1/2	
ಪಿನ್ : ರಾಯನಗರ	ತಾಲ್ಲೂಕು: ರಾಯನಗರ	ಗ್ರಾಮ: M G Palya	ಮಹಡಿ: Seebakatte
1. ಸ್ವತ್ತಿನ ಸಂಖ್ಯೆ ಗ್ರಾಮದ ಸ್ವತ್ತಿನ ಸಂಖ್ಯೆ 19	2. ಸ್ವತ್ತಿನ ವಿವರ (ಚ.ಮೀ) ವಿಸ್ತೀರ್ಣ 152900400901800190 183.42	3. ಭೌಗೋಳಿಕವಾಗಿ ಸ್ವತ್ತಿನ ಪರಿಗಣನೆ ಗ್ರಾಮದ ಗ್ರಾಮೀಣ/ಮಹಡಿ 80.28	4. ಸರ್ಕಾರದ ಪಾಲನೆ ಇಲ್ಲದಿದ್ದರೆ ಭೂಪರಿವರ್ತನಾ ಅರ್ಜಿ ಬರಾವಣೆ ನಡೆಸಿ ಅನುಮೋದನೆ
5. ಸರ್ಕಾರದ ಪಾಲನೆ ಇಲ್ಲದಿದ್ದರೆ ಭೂಪರಿವರ್ತನಾ ಅರ್ಜಿ ಮಂಜೂರಾತಿ ಅರ್ಜಿ	6. ಸರ್ಕಾರದ ಪಾಲನೆ ಇಲ್ಲದಿದ್ದರೆ ಭೂಪರಿವರ್ತನಾ ಅರ್ಜಿ ಪಕ್ಕ ಮತ್ತು ಸಂಖ್ಯೆ ಮತ್ತು ದಿನಾಂಕ	7. ಸ್ವತ್ತಿನ ಉಳಿತಾಯ ಉದ್ದೇಶ ದಾಖಲೆ	8. ಸ್ವತ್ತಿನ ನಕ್ಷೆ 
9. ಸ್ವತ್ತಿನ ಪರಿಷ್ಕರಣೆ	10. ಮಾರಾಟದ ವಿವರ ಮಾರಾಟದ ಹೆಸರು: ಸಂಬಂಧ ಕೋಂ/ದಿನ ತಂದೆ /ತಾಯಿ/ಗಂಡನ ಹೆಸರು ಗುರುತಿಸಿ ಟೀಕೆ ತರಬೇತಿ ಮತ್ತು ಸಂಖ್ಯೆ ಹಕ್ಕು ಅರ್ಜಿ ನಡೆಸಿ ರೀತಿ ಎಂ.ಆರ್ ಸಂಖ್ಯೆ ಲರಿತಮುಕ್ತಾಯ ದಾಖಲೆ ಬಾರ್ಡರ್ / ಗುತ್ತಿಗೆ ಇದ್ದಲ್ಲಿ ಸ್ವಾಧೀನದಾರರ ಹೆಸರು -ಸಂಬಂಧ-ತಂದೆ/ ತಾಯಿ /ಗಂಡನ ಹೆಸರು		
11. ಸ್ವಾಧೀನದಾರರ ಹೆಸರು 12. ಇತರ ಹಕ್ಕುಗಳು 13. ಮೂಲಾಧಾರಗಳು 14. ಪರಿಶೀಲನೆ	ಸ್ವಂತ	ಲರಿತಮುಕ್ತಾಯ ದಾಖಲೆ	

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

6. Title Deed (Haryana)



THE HARYANA TITLE DEED ACT, 1907

THIS DEED IS MADE AND SIGNED BY THE PARTIES MENTIONED HEREIN IN WITNESS WHEREOF THE PARTIES HAVE SIGNED AND SEALED THIS DEED AT THE PLACE AND DATE MENTIONED HEREIN.

IN WITNESS WHEREOF THE PARTIES HAVE SIGNED AND SEALED THIS DEED AT THE PLACE AND DATE MENTIONED HEREIN.

1. The land hereby sold is situate in the village of _____ Taluk of _____ District of the State of Haryana.

2. The land hereby sold is bounded as follows: North by _____, South by _____, East by _____, and West by _____.

3. The land hereby sold is free from all encumbrances and is being sold as such.

4. The land hereby sold is being sold as such and the purchaser shall be deemed to have purchased the same as such.

1. The land hereby sold is situate in the village of _____ Taluk of _____ District of the State of Haryana.

2. The land hereby sold is bounded as follows: North by _____, South by _____, East by _____, and West by _____.

3. The land hereby sold is free from all encumbrances and is being sold as such.

4. The land hereby sold is being sold as such and the purchaser shall be deemed to have purchased the same as such.

आलोक प्रेम नागर
ALOK PREM NAGAR



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

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

06th October, 2023

Dear Ma'am/Sir,

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

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

3. As you may be aware, the Record of Rights created under SVAMITVA Scheme are of higher quality with an accuracy 5cms and are backed by State Revenue/Panchayati Raj Acts which provides them the necessary legal validity. Ministry of Finance and RBI have also recognized the property cards created under SVAMITVA Scheme as an instrument to avail financial benefits and have advised SLBCs/UTLBCs to include "Lending by financial institutions against the security of property cards issued under the SVAMITVA Scheme" as an agenda item in the regular SLBC meetings of States and UTs.

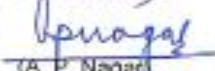
4. Therefore, in order to ensure that intended benefits of SVAMITVA Scheme reach the beneficiaries, it is important that SLBCs/UTLBCs regularly keep active track of the progress of financial benefits availed under SVAMITVA Scheme. To that end, it is requested that discussion and decisions pertaining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

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

Warm regards,

सशक्त पंचायत सतत विकास

Yours sincerely,


(A. P. Nagar)

To,

Convenors of SLBCs/UTLBCs as per list attached

Copy To:

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

आलोक प्रेम नागर
ALOK PREM NAGAR



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

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

28th February 2024

Dear Ma'am/Sir,

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

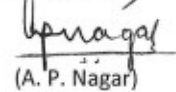
2. It was further requested that in order to ensure the intended benefits of the Scheme reach the beneficiaries, it is important that SLBC/UTLBC **keep track of progress of financial benefits availed under SVAMITVA Scheme** by property card owners and also to include "lending against security of property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

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

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

Warm regards,

Yours sincerely,


(A. P. Nagar)

To,

सशक्त पंचायत सतत् विकास

Conveners of SLBC/UTLBC as per list attached

Copy To,

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

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

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

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

To
The SLBC/UTLBC Convener of all States and UTs

Madam/ Sir,

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

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

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

Yours faithfully,



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

Encl: as above

Letter from Department of food and public distribution



Dear Sir,

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

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

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

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

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

..contd..2/-

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

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

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

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

The potential for increasing the number is tremendous. DDE Platform can also be used by Banks for non-loan documents like Locker Agreements etc. It can also be used by Govt Departments in implementing various Government Schemes involving subsidy, loan etc,. Platform can be used by Government, other

institutions for Contract Management. Example: e-Procurement Department and other departments can execute contracts once the tender process is complete.

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

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

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

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

Meeting will discuss:

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

4.9 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.

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

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

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

1. Stand Up India Performance

		MARCH 2024 (Rs.in lakhs)		JUNE 2024 (Rs.in lakhs)		Q to Q Variation %		JUNE 2023 (Rs.in lakhs)		Y o Y Variation %	
Sl. No.	Name of the bank	Loan Outstanding under the Scheme		Loan Outstanding under the Scheme		Loan Outstanding under the Scheme		Loan Outstanding under the Scheme		Loan Outstanding under the Scheme	
		A/cs	Amt	A/cs	Amt	A/cs	Amt	A/cs	Amt	A/cs	Amt
A	PUBLIC SECTOR COMMERCIAL BANKS										
1	BANK OF BARODA	324	3334	318	3274	-1.85%	-1.79%	358	3703	-11.17%	-11.59%
2	BANK OF INDIA	160	1416	157	1398	-1.88%	-1.29%	194	1625	-19.07%	-14.00%
3	BANK OF MAHARASHTRA	50	0	56	0	12.00%	0.00%	0	0	0.00%	0.00%
4	CANARA BANK	415	4989	374	4674	-9.88%	-6.32%	478	5620	-21.76%	-16.84%
5	CENTRAL BANK OF INDIA	58	592	60	613	3.45%	3.55%	36	424	66.67%	44.38%
6	INDIAN BANK	349	3189	351	3087	0.57%	-3.21%	337	2829	4.15%	9.13%
7	INDIAN OVERSEAS BANK	160	2041	158	2038	-1.25%	-0.16%	161	2055	-1.86%	-0.86%
8	PUNJAB & SIND BANK	4	61	0	0	100.00%	100.00%	4	73	100.00%	100.00%
9	PUNJAB NATIONAL BANK	127	1497	123	1521	-3.15%	1.57%	144	1639	-14.58%	-7.23%
10	STATE BANK OF INDIA	1377	21849	1398	22823	1.53%	4.46%	938	14788	49.04%	54.33%
11	UCO BANK	103	2090	104	2001	0.97%	-4.24%	82	1497	26.83%	33.65%
12	UNION BANK OF INDIA	901	14957	902	14784	0.11%	-1.16%	666	9811	35.44%	50.68%
	Total- Public Sector Commercial Banks	4028	56013	4001	56211	-0.67%	0.35%	3398	44066	17.75%	27.56%
B	R R B - KERALA GRAMIN BANK	1983	38826	2047	40268	3.23%	3.71%	1640	31264	24.82%	28.80%
	Total- Public Sector Banks including RRB	6011	94839	6048	96479	0.62%	1.73%	5038	75330	20.05%	28.08%
C	PRIVATE SECTOR COMMERCIAL BANKS										
1	AXIS BANK	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
2	BANDHAN BANK	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
3	CATHOLIC SYRIAN BANK	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
4	CITY UNION BANK	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
5	DHANLAXMI BANK	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
6	FEDERAL BANK	1	16	1	17	0.00%	3.22%	1	22	0.00%	-22.02%
7	HDFC BANK	59	745	72	963	22.03%	29.37%	64	843	12.50%	14.28%
8	ICICI BANK	8	160	10	309	25.00%	92.50%	10	34	0.00%	807.17%
9	IDBI BANK	5	29	5	29	0.00%	0.02%	5	29	0.00%	0.10%
10	IDFC FIRST Bank	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
11	INDUS IND BANK	165	1350	121	963	-26.67%	-28.62%	247	2387	-51.01%	-59.64%
12	JAMMU & KASHMIR BANK	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
13	KARNATAKA BANK	4	50	5	82	25.00%	64.84%	7	168	-28.57%	-50.96%
14	KARUR VYSYA BANK	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
15	KOTAK MAHINDRA	45	1517	45	1517	0.00%	0.00%	37	1252	21.62%	21.10%

	BANK										
16	LAKSHMI VILAS BANK	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
17	RBL Bank	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
18	SOUTH INDIAN BANK	19	422	17	385	-10.53%	-8.80%	20	419	-15.00%	-8.25%
19	T.N.MERCANTILE BANK	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
20	YES BANK	0	0	2	17	0.00%	0.00%	5	55	-60.00%	-69.62%
	Total- Pvt Sector Commercial Banks	306	4288	278	4282	-9.15%	-0.15%	396	5209	-29.80%	-17.80%
D	SMALL FINANCE BANKS										
1	ESAF	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
2	Ujjivan Small Finance Bank	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
	Total- Small Finance Banks	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
	Total - Commercial Banks + RRB + SFB	6317	99128	6326	100760	0.14%	1.65%	5434	80539	16.42%	25.11%
E	CO-OPERATIVE BANKS										
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
3	KSCB	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
	Total Co-operative Banks	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
	Total - Banking Sector	6317	99128	6326	100760	0.14%	1.65%	5434	80539	16.42%	25.11%

2. Performance under PMMY

PMMY OUTSTANDING											
SI No	Bank	Mar-24		June-24		Q to Q Variation %		June-23		Y o Y Variation %	
		Total Outstanding		Total Outstanding		Total Outstanding		Total Outstanding		Total Outstanding	
		A/cs	Amt	A/cs	Amt	A/cs	Amt	A/cs	Amt	A/cs	Amt
A	PUBLIC SECTOR COMMERCIAL BANKS										
1	BANK OF BARODA	14420	32603	14150	32523	-1.87%	-0.25%	14792	32178	-4.34%	1.07%
2	BANK OF INDIA	8566	16257	1694	4598	-80.22%	-71.72%	20534	30292	-91.75%	-84.82%
3	BANK OF MAHARASHTRA	910	1806	1894	1989	108.13%	10.14%	896	3311	111.38%	-39.94%
4	CANARA BANK	150809	259580	148706	259433	-1.39%	-0.06%	137917	241470	7.82%	7.44%
5	CENTRAL BANK OF INDIA	9586	17676	9097	17595	-5.10%	-0.46%	9183	17914	-0.94%	-1.78%
6	INDIAN BANK	18649	23635	18214	23588	-2.33%	-0.20%	11701	19371	55.66%	21.77%
7	INDIAN OVERSEAS BANK	21784	30214	19781	29234	-9.19%	-3.24%	26627	33671	-25.71%	-13.18%
8	PUNJAB & SIND BANK	189	277	0	0	100.00%	100.00%	181	271	100.00%	100.00%
9	PUNJAB	14267	27048	13919	26474	-2.44%	-2.12%	13258	25814	4.99%	2.56%

	NATIONAL BANK										
10	STATE BANK OF INDIA	147468	202611	151068	204874	2.44%	1.12%	45443	85257	232.43%	140.30%
11	UCO BANK	7296	11696	7043	11873	-3.47%	1.51%	7155	11158	-1.57%	6.41%
12	UNION BANK OF INDIA	85099	133007	84036	132762	-1.25%	-0.18%	68763	105342	22.21%	26.03%
	Total- Public Sector Commercial Banks	479043	756410	469602	744943	-1.97%	-1.52%	356450	606047	31.74%	22.92%
B	R R B - KERALA GRAMIN BANK	172844	257157	171280	251923	-0.90%	-2.04%	157300	240080	8.89%	4.93%
	Total- Public Sector Banks including RRB	651887	1013567	640882	996866	-1.69%	-1.65%	513750	846128	24.75%	17.82%
C	PRIVATE SECTOR COMMERCIAL BANKS										
1	AXIS BANK	100185	27140	102984	26167	2.79%	-3.58%	89502	18499	15.06%	41.45%
2	BANDHAN BANK	0	0	0	0	0.00%	0.00%	5	12	-	-
3	CATHOLIC SYRIAN BANK	129	226	122	206	-5.43%	-8.71%	156	261	-21.79%	-20.84%
4	CITY UNION BANK	6	28	6	27	0.00%	-0.13%	5	12	20.00%	137.22%
5	DHANLAXMI BANK	263	681	278	726	5.70%	6.65%	193	410	44.04%	77.28%
6	FEDERAL BANK	16293	32838	12547	28080	-22.99%	-14.49%	8107	24636	54.77%	13.98%
7	HDFC BANK	132433	61722	117750	54040	-11.09%	-12.45%	139887	52318	-15.82%	3.29%
8	ICICI BANK	2498	9404	3848	17289	54.04%	83.84%	1882	6213	104.46%	178.27%
9	IDBI BANK	4378	7533	4300	7480	-1.78%	-0.70%	4170	7657	3.12%	-2.31%
10	IDFC FIRST Bank	173752	62220	196670	76097	13.19%	22.30%	58441	27033	236.53%	181.49%
11	INDUS IND BANK	417866	104312	547365	128471	30.99%	23.16%	66588	34075	722.02%	277.03%
12	JAMMU & KASHMIR BANK	205	651	193	668	-5.85%	2.54%	187	550	3.21%	21.37%
13	KARNATAKA BANK	484	1186	433	903	-10.54%	-23.88%	435	1120	-0.46%	-19.40%
14	KARUR VYSYA BANK	23	34	23	34	0.00%	-0.75%	33	38	-30.30%	-11.12%
15	KOTAK MAHINDRA BANK	266	143	266	143	0.00%	0.00%	266	143	0.00%	0.00%
16	LAKSHMI VILAS BANK	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
17	RBL Bank	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
18	SOUTH INDIAN BANK	1671	5870	1616	5745	-3.29%	-2.14%	1827	6055	-11.55%	-5.13%
19	T.N.MERCANTILE BANK	28	26	25	22	-10.71%	-15.48%	36	32	-30.56%	-30.56%
20	YES BANK	255	1485	290	1601	13.73%	7.80%	89	572	225.84%	180.14%
	Total- Pvt Sector Commercial Banks	850735	315499	988716	347699	16.22%	10.21%	371809	179635	165.92%	93.56%
D	SMALL FINANCE BANKS										
1	ESAF	721094	332949	688376	303485	-4.54%	-8.85%	764262	339211	-9.93%	-10.53%
2	Ujjivan Small Finance Bank	98652	40490	99110	37824	0.46%	-6.58%	81190	34442	22.07%	9.82%
	Total- Small Finance Banks	819746	373438	787486	341309	-3.94%	-8.60%	845452	373653	-6.86%	-8.66%
	Total - Commercial Banks + RRB + SFB	2322368	1702504	2417084	1685874	4.08%	-0.98%	1731011	1399415	39.63%	20.47%

E	CO-OPERATIVE BANKS										
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
3	KSCB	554	140	520	132	-6.14%	-5.44%	0	0	0.00%	0.00%
	Total Co-operative Banks	554	140	520	132	-6.14%	-5.44%	0	0	0.00%	0.00%
	Total - Banking Sector	2322922	1702644	2417604	1686006	4.08%	-0.98%	1731011	1399415	39.66%	20.48%

3. Performance under PMJDY

Sl. No.	BANK	PMJDY Accounts details AS AT MARCH 2024			PMJDY Accounts details AS AT JUNE 2024			Q to Q Variation %		
		No. of Rural PMJDY A/Cs	No. of Urban PMJDY A/Cs	Total No. of BSBDA Accounts	No. of Rural PMJDY A/Cs	No. of Urban PMJDY A/Cs	Total No. of BSBDA Accounts	Rural PMJDY A/Cs	Urban PMJDY A/Cs	BSBDA Accounts (A)
A	PUBLIC SECTOR COMMERCIAL BANKS									
1	BANK OF BARODA	8551	171375	179926	8544	171956	180500	-0.08%	0.34%	0.32%
2	BANK OF INDIA	9145	133001	142146	9814	133321	143135	7.32%	0.24%	0.70%
3	BANK OF MAHARASHTRA	22614	16365	38979	25510	17587	43097	12.81%	7.47%	10.56%
4	CANARA BANK	712496	141731	854227	705884	137253	843137	-0.93%	-3.16%	-1.30%
5	CENTRAL BANK OF INDIA	8769	81763	90532	8970	82190	91160	2.29%	0.52%	0.69%
6	INDIAN BANK	2958	176852	179810	3025	176950	179975	2.27%	0.06%	0.09%
7	INDIAN OVERSEAS BANK	102873	45864	148737	68950	30566	99516	-32.98%	-33.36%	-33.09%
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0.00%	0.00%	0.00%
9	PUNJAB NATIONAL BANK	7149	140411	147560	7001	139479	146480	-2.07%	-0.66%	-0.73%
10	STATE BANK OF INDIA	50734	300879	351613	958137	278504	1236641	1788.55%	-7.44%	251.71%
11	UCO BANK	94806	14136	108942	95666	14195	109861	0.91%	0.42%	0.84%
12	UNION BANK OF INDIA	370223	80349	450572	371988	80478	452466	0.48%	0.16%	0.42%
	Total- Public Sector Commercial Banks	1390318	1302726	2693044	2263489	1262479	3525968	62.80%	-3.09%	30.93%
B	R R B - KERALA GRAMIN BANK	1330853	222880	1553733	1358515	222880	1581395	2.08%	0.00%	1.78%
	Total- Public Sector Banks including RRB	2721171	1525606	4246777	3622004	1485359	5107363	33.10%	-2.64%	20.26%
C	PRIVATE SECTOR COMMERCIAL BANKS									
1	AXIS BANK	563	31690	32253	543	31936	32479	-3.55%	0.78%	0.70%
2	BANDHAN BANK	0	0	0	0	0	0	0.00%	0.00%	0.00%
3	CATHOLIC SYRIAN BANK	7421	36336	43757	7385	36324	43709	-0.49%	-0.03%	-0.11%
4	CITY UNION BANK	0	0	0	0	0	0	0.00%	0.00%	0.00%
5	DHANLAXMI BANK	3161	24736	27897	2974	22609	25583	-5.92%	-8.60%	-8.29%
6	FEDERAL BANK	304226	17491	321717	326136	21091	347227	7.20%	20.58%	7.93%
7	HDFC BANK	2017	60933	62950	3125	70008	73133	54.93%	14.89%	16.18%
8	ICICI BANK	63	10622	10685	69	13337	13406	9.52%	25.56%	25.47%
9	IDBI BANK	0	40194	40194	0	40199	40199	0.00%	0.01%	0.01%
10	IDFC FIRST Bank	0	150	150	9	178	187	0.00%	18.67%	24.67%
11	INDUS IND BANK	0	3620	3620	0	3733	3733	0.00%	3.12%	3.12%
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0.00%	0.00%	0.00%
13	KARNATAKA BANK	186	10233	10419	194	8878	9072	4.30%	-13.24%	-12.93%
14	KARUR VYSYA BANK	0	0	0	0	3755	3755	0.00%	0.00%	0.00%
15	KOTAK MAHINDRA BANK	0	4059	4059	0	4052	4052	0.00%	-0.17%	-0.17%
16	LAKSHMI VILAS BANK	0	1445	1445	0	1433	1433	0.00%	-0.83%	-0.83%

17	RBL Bank	0	0	0	0	4	4	0.00%	0.00%	0.00%
18	SOUTH INDIAN BANK	18453	163834	182287	18863	168432	187295	2.22%	2.81%	2.75%
19	T.N.MERCANTILE BANK	0	1645	1645	0	1645	1645	0.00%	0.00%	0.00%
20	YES BANK	0	0	0	0	0	0	0.00%	0.00%	0.00%
	Total- Pvt Sector Commercial Banks	336090	406988	743078	359298	427614	786912	6.91%	5.07%	5.90%
D	SMALL FINANCE BANKS									
1	ESAF	0	0	0	0	0	0	0.00%	0.00%	0.00%
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0.00%	0.00%	0.00%
	Total- Small Finance Banks	0	0	0	0	0	0	0.00%	0.00%	0.00%
	Total - Commercial Banks + RRB + SFB	3057261	1932594	4989855	3981302	1912973	5894275	30.22%	-1.02%	18.13%
E	CO-OPERATIVE BANKS									
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0	0.00%	0.00%	0.00%
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0.00%	0.00%	0.00%
3	KSCB	114489	164634	279123	0	0	0	-100.00%	-100.00%	-100.00%
	Total Co-operative Banks	114489	164634	279123	0	0	0	-100.00%	-100.00%	-100.00%
	Total - Banking Sector	3171750	2097228	5268978	3981302	1912973	5894275	25.52%	-8.79%	11.87%

Fresh issues

5.1 Issues related to the Primary Sector

5.1.1 Agenda suggested by NABARD

1. Credit flow to agriculture

- Since investment in agriculture is crucial for ensuring food security, Banks may focus their attention on improving the lending towards agricultural activities.
- Various GOI schemes can be leveraged for stepping up Agricultural Term Lending.
 - (i) ACABC scheme:
Directorate of Extension, DoA&FW, GoI has communicated the continuation of ACABC scheme during 2024-25 also. A credit linked capital subsidy of upto 36% or 44% of the project cost (which ever applicable) is available for eligible projects sanctioned during the financial year.
 - (ii) AMI scheme:
AMI scheme has been extended upto 31 March 2026 wherein, credit linked capital subsidy of upto 25% or 33.33% could be availed for both storage (godown/silos/cold storage) and non-storage projects (primary processing/reefer vans/refrigerated vans/integrated value chain etc.).
 - (iii) AIF: Under AIF, interest subvention of 3% is available for loans upto ₹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: Refinance @6% is available for KGB and KStCB under Special Refinance Scheme for financing projects under AIF scheme of GoI.

2. AMI Scheme: Timely Submission of Claims

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

Further, the technical issues faced by the banks while submitting the claims in ENSURE portal are being resolved.

3. GSS – Submission of Utilization Certificate

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

4. Support under the Financial Inclusion Fund

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

Sr No	Name of the Scheme	Support available from NABARD
1	Financial and Digital Literacy Camps (FiDgi)- Only for SFDs (Palakkad, Wayanad, Malappuram)	Per Camp Rs.6000 for SFD
2	Micro ATM Deployment	Deployment locations of micro ATMs: ₹15,000/- to ₹22,500/- per device at Dairy Cooperatives and PACS
3	PoS /mPoS Deployment	SFD and Other districts alike: ₹6,000/-per device. Deployment in Tier III to VI centres
4	Support to Banks for AUA / KUA License	SFDs and Other districts alike : a. AUA/KUA - Rs.25 lakh per bank b. Sub-AUA /KUA – Rs. 5 lakh per bank Unit: One per bank
5	Onboarding CKYCR	SFDs and Other districts alike: a. RCB: Rs.4 lakh per bank b. RRB: Rs.3.60 lakh per bank Unit: One per bank
6	Onboarding to BBPS	SFDs and Other districts alike: Rs.2.00 lakh per bank Unit: One per bank
7	Green PIN	SFDs and Other districts alike: Rs.4.00 lakh per bank for 02 makes of ATM/or microATM Unit: Maximum two makes of ATM/microATM per bank

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

Banks may submit proposals for the above projects through their controlling offices to NABARD, Kerala Regional Office either physically or through mail to dfibt.trivandrum@nabard.org

5. NABARD support for Centre for Financial Literacies

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

Details of Claims are as follows ;

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

We have received 25 CFL claims from various clients, and the remaining 3 CFL claims are yet to be received from the **Indian Overseas Bank (3)**.

6. Tribal Development Fund/Watershed Development Fund

- The National Bank for Agriculture and Rural Development (NABARD) in Kerala has made significant strides in enhancing the rural economy through various developmental projects. With the implementation of 29 projects under Tribal Development Fund (TDF) projects, 43 KfW Soil SEOWH II Watershed projects and 8 Springshed projects, NABARD has positively impacted over 36,000 families across Kerala. These initiatives have not only improved agricultural productivity but also raised the income levels of beneficiaries by promoting soil and water conservation, crop cultivation, animal husbandry, apiculture, and micro-enterprises.

The establishment of community organizations like the Village Watershed Committee and Village Planning Committee has further strengthened the framework for executing group-based projects. To amplify these efforts, the State Level Bankers' Committee (SLBC) could consider launching a special credit drive to enhance credit availability, thereby supporting both individual and group-based activities.

- Additionally, the *presence of banking correspondents* in remote tribal areas could be a game-changer, ensuring financial inclusion by bridging the gap between the banking sector and the beneficiaries reliant on cash transactions. Such measures could significantly contribute to the sustainable development of Kerala's rural economy.

7. Credit support to Farmer Producer Organizations (FPOs)

NABARD has promoted 196 FPOs in the State of Kerala under various funds viz. PRODUCE, PODF and CSS. Out of this, 150 FPOs are active with a total membership of more than 75000 farmers. Timely and adequate credit supply to the FPOs would facilitate them in adopting scientific farming by their farmer members and also to undertake the aggregation and value addition of farm produce, so as to fetch better price in the market. Keeping in view of this,

- Banks may develop innovative loan products, to meet the credit needs of FPOs, for aggregation and marketing of agricultural produce of members, against the available credit guarantee cover or based on business models/ cash flow of FPOs.
- Banks may extend credit support to FPOs towards working capital and term loan based on their business activity and turnover.

8. Credit Guarantee to FPOs by NABSANRAKSHAN

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

9. Pledge financing for agriculture commodities through electronic-Negotiable Warehouse Receipt (e-NWR)

- The e-Kisan Upaj Nidhi Portal was launched by Hon'ble Minister of Consumer Affairs, Food & Public Distribution on 04 March 2024. The portal is a joint endeavour of Department of Food & Public Distribution, WDRA, Department of Financial Services and NABARD. This portal provides the farmers, an online platform to obtain post-harvest loans from banks by pledging their electronic Negotiable Warehouse Receipts (e-NWRs) for the stocks kept in WDRA registered warehouses.
- The portal is expected to improve the ease of obtaining pledge finance by farmers against their stocks kept in WDRA registered warehouses through a digital process. DFS has advised all banks to design a loan product for extending pledge finance against e-NWRs. It is to be noted that State Bank of India already has a loan product for extending pledge finance against e-NWRs.

In view of the above, as advised by DFS, SLBC may include pledge financing through e-NWRs as a permanent agenda item in the SLBC meetings henceforth. SLBC may also organise a session on 'e-Kisan Upaj Nidhi' portal in the ensuing SLBC meeting.

5.1.2. Agenda Suggested by LDM, Malappuram

In Malappuram, cases are reported that SHGs having loan with one Bank are offered loans by some other banks and such loans are released even when the first Loan is existing. As a general practice CDS recommendation is taken in all SHG loans which will help the Bankers to confirm the effective functioning of the Groups. The same will help the bankers in recovery also, in case of default by the SHGs.

In order to keep the SHG portfolio a healthier one, the following decisions may be taken at SLBC Level:

- 1) NO Bank should sanction and disburse a loan to an SHG which has an existing loan with any other Bank/financial institution.
- 2) CDS recommendation should be a mandatory condition for sanctioning a loan to an SHG.

5.1.3. Agenda suggested by Kudumbashree



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

KSHO/74/2023-M2 MF

Date:05-08-2024

From,
EXECUTIVE DIRECTOR
Kudumbashree

To
Convenor
State Level Bankers' Committee, Kerala

Sir,

Sub :- Kudumbashree – Submission of SLBC Agenda for 143th Meeting of SLBC Kerala

Ref :- 1) SLBC's 143th Meeting Agenda inviting email dated 17.07.2024

Kindly examine and request you to include the following agenda points for the aforementioned SLBC Meeting, for obtaining full cooperation from the banks in order to meet the Kudumbashree target established for FY 2024–2025.

Vertical	AGENDA POINT	BRIEF DESCRIPTION ON AGENDA POINT
Financial Inclusion	1. 100% SHG Bank Linkage Achievement	Kudumbashree aims to achieve 100 percentage linkage in this FY. Bank wise District data bank has been collected to link all the identified 53340 NHGs to link in this financial year. Kindly review the enclosed and Seeks full support from banks to achieve the 100% Bank linkage in this FY
	2. Enterprise Financing	Banks are invited to ink MOU with Kudumbashree for Enterprise Financing
	3. FLCRP's RSETI Training on Financial Literacy	District RSETIs co-operation and Support is much needed for the smooth training of Identified 941 FLCRP's from the NHGs and to avail Training toolkit from National Academy for RUDSETI, Bangalore
	4. Bima Mithra Honorarium for Insurance enrollment	Request for sanctioning Bima Mithra Honorarium (Rs 10/ Enrollment) for PMJBY, PMSBY enrollments and mass campaigns

5.1.4. Agenda suggested by Hon'ble Minister for Agriculture and Farmer's Welfare



18/06/2024

Note. No.272/Min/Agri/2024

പ്രിയപ്പെട്ട മുൻപിൻപന്ത,

കേരളത്തിൽ കഴിഞ്ഞ മാസങ്ങളിൽ ഉണ്ടായ അതിരൂക്ഷമായ വരൾച്ച കാർഷികമേഖലയ്ക്ക് കടുത്ത ആഘാതം ഏൽപ്പിച്ചിരിക്കുകയാണ്. കേരളത്തിന്റെ കാർഷിക സമ്പദ് വ്യവസ്ഥയിൽ പ്രധാന പങ്കു വഹിക്കുന്ന ഇടുക്കി, വയനാട്, തൃശ്ശൂർ, പാലക്കാട് ജില്ലകളിൽ ഉണ്ടായ കാർഷിക നഷ്ടം വളരെ വലുതാണ്. വരൾച്ചയുടെ ആഘാതം വീവയിരുത്തുന്നതിന് കാർഷിക മേഖലയിലെ വിദഗ്ദ സംഘം മെയ് 6,7,8 തീയതികളിൽ ബ്ലോക്കടിസ്ഥാനത്തിൽ സംസ്ഥാനത്തെ മുഴുവൻ ജില്ലകളിലേയും വരൾച്ചാ ബാധിത കൃഷിയിടങ്ങൾ സന്ദർശിച്ച് കാർഷിക വിളകൾക്കുണ്ടായ നഷ്ടം തിട്ടപ്പെടുത്തുകയും ചെയ്തു.

കേരളത്തിലാകെ 46587 ഹെക്ടറിൽ വിളനാശം ഉണ്ടാകുകയും 257.12 കോടി രൂപയുടെ കാർഷിക നഷ്ടം പ്രാഥമികമായി കണക്കാക്കുകയും ചെയ്തിരിക്കുന്നു. 56947 കർഷകർക്ക് കൃഷിനാശം ഉണ്ടായിട്ടുണ്ട്. ഏലകൃഷിയിലും, വാഴകൃഷിയിലും വൻ നാശനഷ്ടമാണുണ്ടായത്. 15,000 ഹെക്ടറിലധികം ഏലകൃഷിയും 2800 ഹെക്ടറിലധികം വാഴകൃഷിയും വരൾച്ചയിൽ നഷ്ടപ്പെട്ടു. നെല്ല്, കരുമുളക് എന്നിവയുടെ കൃഷി നാശവും ഉണ്ടായിട്ടുണ്ട്.

ചെറുകിട നാമമാത്ര കർഷകർക്കും കർഷക തൊഴിലാളികൾക്കും ഉണ്ടായ ഈ നഷ്ടം കടുത്ത സാമ്പത്തിക പ്രതിസന്ധിയാണ് മേഖലയിൽ സൃഷ്ടിച്ചിരിക്കുന്നത്. ബാങ്ക് ലോൺ ലഭ്യമാക്കി കൃഷിയിൽ ഏർപ്പെട്ടവർ വൻ കടക്കെണിയിൽ അകപ്പെട്ടിരിക്കുകയാണ്. വായ്പകൾ തിരിച്ചടക്കുവാൻ സാധ്യമാകാത്തതും പുനർ കൃഷിക്ക് തുക കണ്ടെത്തുവാൻ സാധിക്കാത്തതും കർഷകർ നേരിടുന്ന പ്രധാന പ്രശ്നമാണ്.

കർഷകർ ബാങ്കുകളിൽ നിന്ന് ലഭ്യമാക്കിയിരിക്കുന്ന കാർഷിക വായ്പകൾ തിരിച്ചടയ്ക്കുവാനുള്ള കാലാവധി ദീർഘിപ്പിക്കുന്നതും വായ്പകൾക്ക് 1 വർഷത്തെ പലിശയിളവ് ഏർപ്പെടുത്തുന്നതും കേരളത്തിന്റെ കാർഷികമേഖലയെ പിടിച്ചു നിർത്തുവാൻ കൈകൊള്ളേണ്ട സത്വര നടപടികളാണ്. കൂടാതെ ടി കർഷകരുടെ "സിബിൽ സ്റ്റോർ " സംരക്ഷിച്ച് ബാങ്കുകളിൽ നിന്ന് പുനഃക്രഷിക്കാവശ്യമായ അധിക വായ്പ അനുവദിക്കുവാനും നടപടി സ്വീകരിക്കണം. ഇക്കാര്യം സംസ്ഥാന തല ബാങ്കേഴ്സ് കമ്മിറ്റിയിൽ അടിയന്തിര ചർച്ചക്ക് വിധേയമാക്കി സത്വര നടപടികൾ കൈകൊള്ളണമെന്നും അഭ്യർത്ഥിക്കുന്നു.

സ്നേഹാദരങ്ങളോടെ,



പി.പ്രസാദ്

കൺവീനർ
സംസ്ഥാനതല ബാങ്കേഴ്സ് കമ്മിറ്റി

5.1.5. Agenda Suggested by Reserve Bank of India

Please refer to para 2.3.3 of Master Circular on Lead Bank Scheme dated April 01, 2024 on 'Revised Agenda of SLBC meetings', wherein 'Creating awareness about various schemes, subsidies, facilities, e.g., crop insurance, renewable energy' is one of the agenda item for SLBC meetings.

2. In this connection, we forward herewith an indicative document on various schemes of Central Government and State Government (highlighting their features, eligibility, benefits etc) related to renewable energy. As this document is considered to be purely illustrative, SLBC may consolidate details of additional schemes, if any, and a final document on the renewable energy schemes, thus prepared, may be transmitted to UTLBC and LDMs, with an advise to disseminate the information in various fora so as to bridge the knowledge gap among bankers and end users.

SOLAR - GOVT. OF INDIA SCHEME

PM Surya Ghar Muft Bijli Yojana: Apply Online, Eligibility, Installation Subsidies, Benefits

The Finance Minister, Nirmala Sitharaman, announced the launch of the 'Rooftop Solar Scheme' or the 'PM Surya Ghar Muft Bijli Yojana' in the 2024-25 budget. This scheme provides subsidies for installing rooftop solar panels for residential houses and using solar energy for electricity, which will help save money on electricity bills. This article covers everything about the Rooftop Solar Scheme or PM Surya Ghar Muft Bijli Yojana.

PM Surya Ghar: Muft Bijli Yojana

This Finance Minister announced a new rooftop solar scheme in the Budget 2024-25. Subsequently, the Prime Minister launched the 'PM Surya Ghar Muft Bijli Yojana' on 15 February 2024. Solar panels are installed in houses under this scheme to supply power to households and additional money for excess electricity output. The Central Government will provide substantive subsidies directly to people's bank accounts and heavily concessional bank loans to ensure that there is no cost burden on the people. The government subsidy will cover up to 40% of the cost of installation of the solar panels.

This scheme will help poor and middle-class households save up to Rs. 15,000 to Rs. 18,000 crores annually by getting free solar electricity and selling surplus power to electricity distribution companies. Under this scheme, the government aims to install solar panels in one crore homes throughout the country. This scheme will help the government save around Rs. 75,000 crore per year for electricity costs.

Objectives of Rooftop Solar Yojana/PM Surya Ghar Muft Bijli Yojana

The Rooftop Solar Yojana, or the PM Surya Ghar Muft Bijli Yojana, aims to provide 300 units of free electricity every month to light up one crore households. The objective of this scheme is to reduce the electricity costs of the house by installing rooftop solar panels and using solar energy.

This scheme aims to decrease dependency on traditional energy sources by installing rooftop solar panels in houses and moving towards sustainable energy practices. It pushes for clean and sustainable energy.

Benefits of Rooftop Solar Scheme/PM Surya Ghar Muft Bijli Yojana

- Savings of up to Rs. 15,000 to Rs. 18,000 crores annually from free solar electricity and selling the surplus power to the distribution companies for charging electric vehicles
- Charging of electric vehicles
- Entrepreneurship opportunities for many vendors for the supply and installation of solar panels
- Employment opportunities for the youth with technical skills in the installation, manufacturing and maintenance of solar panels
- Reduction of electricity costs for the government.
- Increased use of renewable energy.
- Reduction in carbon emissions.

Eligibility Criteria for Rooftop Solar Scheme

- Applicants should be residents of India
- Applicants should belong to poor and middle-income households
- Applicants should have their own residence with a roof suitable for installing solar panels.
- Applicants must have a valid electricity connection.
- Applicants should not have availed of any other subsidy for solar panels.

Rooftop Solar/PM Surya Ghar Muft Bijli Yojana Installation Subsidies

Under the Rooftop Solar Scheme, the government will provide the below subsidies for installing solar panels:

- For up to 2 kW - Rs. 30,000 per kW
- For additional capacity up to 3 kW - Rs. 18,000 per kW
- Total subsidy for systems larger than 3 kW - Maximum Rs. 78,000

The suitable rooftop solar plant capacity for households is as follows:

Average Monthly Electricity Consumption (units)	Suitable Rooftop Solar Plant Capacity	Subsidy
150	2 kW	Rs. 30,000 to Rs. 60,000
150-300	3 kW	Rs. 60,000 to Rs. 78,000
Above 300	Above 3kW	Rs. 78,000

The subsidy for Group Housing Society (GHS)/ Resident Welfare Association (RWA) is Rs. 18,000 per kW for common facilities, including EV charging up to 500kW capacity at Rs.3 per kW per house. The upper limit includes individual rooftop plants installed by individual residents in the GHS or RWA.

Rooftop Solar/PM Surya Ghar Muft Bijli Yojana Installation Process

Photovoltaic panels, also known as rooftop solar panels, are installed on the roofs of houses or buildings and connected to the central power supply unit. This installation decreases reliance on grid-connected electricity, leading to cost savings.

The entire process is more financially sound via Net Metering, where any surplus energy or electricity generated by the solar panels is sold to the electricity distribution companies for a reasonable amount. Thus, it substantially reduces overall electricity bills by balancing what is consumed and what is contributed.

How to Apply for Rooftop Solar Scheme/PM Surya Ghar Muft Bijli Yojana?

Below are the steps to apply for PM Surya Ghar Muft Bijli Yojana: Step 1: Visit the official website of PM Surya Ghar Muft Bijli Yojana.

Step 2: Click on the 'Apply for Rooftop Solar' button available on the left of the homepage.

Step 3: Select the state, district, and electricity distribution company, enter customer account number, and click on 'Next'.

Step 4: Enter your mobile number and email, and follow the instructions to complete the registration.

Step 5: Log in with your customer account number and mobile number.

Step 6: Apply for the 'Rooftop Solar' as per the form.

Step 7: After applying for Rooftop Solar, wait for the feasibility approval from DISCOM. Once the feasibility approval gets approved, install the plant through a registered vendor in your DISCOM. You can find the registered vendor near your house by clicking here and entering your state on the search bar of the page.

Step 8: Submit the plant details and apply for a net meter after the installation is over.

Step 9: After the installation of the net meter and DISCOM inspection, they will generate a commissioning certificate from the portal.

Step 10: Once you get the commissioning report, submit your bank account details and a cancelled cheque by logging into the PM Surya Ghar Muft Bijli Yojana portal. You will receive the subsidy in your bank account within 30 days.

Documents Required for Rooftop Solar Scheme

- Proof of identity
- Proof of address
- Electricity bill
- Roof ownership certificate

Frequently Asked Questions

How to apply for PM Surya Ghar Muft Bijli Yojana?

You can apply for the Rooftop Solar Scheme or the PM Surya Ghar Muft Bijli Yojana by visiting the official website of PM Surya Ghar Muft Bijli Yojana and clicking on the 'Apply for Rooftop Solar' button.

What is Rooftop Solar Scheme?

The Rooftop Solar Scheme targets to install solar panels in one crore households to supply power and earn additional money for excess electricity output. This scheme will help poor and middle-class households to save up to Rs. 15,000 to Rs. 18,000 crores annually by getting free solar electricity and selling surplus power to electricity distribution companies.

Is there a government scheme for free solar panels in India?

There is no government scheme for installing solar panels for free in India. However, the government announced the Rooftop Solar Scheme or the PM Surya Ghar Muft Bijli Yojana, which aims to install solar panels in houses and achieve solar energy generation and usage in households. Under this scheme, the government provides a subsidy to install solar panels ranging from Rs. 30,000 to Rs. 78,000, depending on the solar plant capacity.

What is the latest solar subsidy?

The newly announced PM Surya Ghar Muft Bijli Yojana provides a subsidy to install solar panels ranging from Rs. 30,000 to Rs. 78,000, depending on the solar plant capacity.

Can the solar installation be installed in a new house if I shift my residence? Yes, the solar installation is easy to be dismantled and reassembled elsewhere. Thus, it can be shifted to your new residence.

What type of roof is suitable for Rooftop solar installation?

Rooftop solar PV systems can be installed on a type of roof having a sufficient load bearing capacity.

Kerala Govt Solar Subsidy Program – KSEBL SOURA

What are the benefits of Installing Solar?

Installing solar panels can offer numerous benefits, both for individuals and the environment. Here are 10 advantages of installing solar panels:

1. **Reduced Energy Bills:** Solar panels generate electricity from sunlight, reducing your reliance on grid electricity and lowering your monthly energy bills.
2. **Energy Independence:** By generating your own electricity, you become less dependent on external energy sources, which can protect you from energy price fluctuations.
3. **Environmental Benefits:** Solar energy is a clean and renewable energy source, producing no greenhouse gas emissions or air pollutants, which helps combat climate change and air pollution.
4. **Low Operating Costs:** Solar panels have minimal operating and maintenance costs. They require occasional cleaning and inspection, but there are no fuel or ongoing expenses.
5. **Return on Investment (ROI):** Solar panel installations typically provide a strong ROI over time, as they can pay for themselves through energy savings and potential incentives or tax credits.
6. **Incentives and Tax Credits:** Many governments and local authorities offer incentives, rebates, and tax credits to encourage solar panel installations, making the initial investment more affordable.
7. **Increased Property Value:** Homes with solar panel systems tend to have higher property values, making them more attractive to potential buyers if you decide to sell your home.
8. **Energy Storage:** Some solar installations include battery storage options, allowing you to store excess energy for use during cloudy days or at night, further reducing your reliance on the grid.
9. **Job Creation:** The solar industry creates jobs in manufacturing, installation, maintenance, and research and development, contributing to economic growth.
10. **Reduced Carbon Footprint:** By using solar energy, you help reduce your carbon footprint and promote a more sustainable and environmentally friendly energy source.

These benefits make solar panel installations an attractive option for individuals and businesses looking to save money, reduce their environmental impact, and contribute to a more sustainable energy future.

The Indian government had been implementing various subsidies and incentives to promote the adoption of rooftop solar installations in various Indian States. Each state have their own Scheme to promote rooftop Solar with central Subsidy.

How to get Solar Subsidy? – A complete Guide

Kerala receives abundant sunlight throughout the year due to its tropical climate. Solar energy has been harnessed through the installation of solar panels on rooftops, open spaces, and even water bodies. Both grid-connected solar power plants and off-grid solar systems are prevalent in the state. The Kerala State Electricity Board (KSEB) has been implementing various solar projects, promoting solar power adoption among residential, commercial, and industrial sectors. KSEBL Soura Phase II Subsidy scheme is a scheme with 40% Central (MNRE) Subsidy for Solar. This Subsidy scheme is only available for Residential Consumers and is applicable to Grid connected plants (On Grid Plant) only.

What is Solar Plant Size and Cost?

The size and cost of a solar power system for a typical Indian home can vary based on factors such as energy consumption, location, available sunlight, and the specific components used.

Size of Solar Plant

The size of a solar power system is typically measured in kilowatts (kW) or megawatts (MW). For a typical Indian home, a residential solar power system might range from 1 kW to 10 kW, depending on your energy needs.

MNRE Subsidy of 40% is available under KSEBL Soura Phase II program and is available for 2KW to 10 KW Solar Plants. Only new Solar Plants registered under the scheme is eligible for MNRE Subsidy.

To know the size and cost of the Solar plant that suits your home, please refer the table below.

Solar Plant Capacity (KW)	Average units generated (Bi Monthly)	Average Electricity Bill (Bi Monthly)	Cost of Solar Installation (Price per KWp)
2 KWp	360 to 480 Units	Rs 1500 to 3000	Rs 75,000 – Rs 95,000
3 KWp	540 to 720 Units	Rs 3000 to 4000	Rs 68,000 - Rs 85,000
5 KWp	900 to 1200 Units	Rs 4000 to 6000	Rs 65,000 - Rs 83,000
8 KWp	1440 to 1920 Units	Rs 7000 to 9000	Rs 62,000 - Rs 78,000
10 KWp	1800 to 2400 Units	Rs 9000 to 12000	Rs 58,000 - Rs 70,000

How much Roof area needed to fix Solar Panels?

The amount of roof area required to install solar panels depends on several factors, including the power output of the panels, their efficiency, the angle and orientation of the roof. In Kerala Solar panels are fixed in shade free area with orientation towards South. 1 KWp of Solar panels requires 100 Square feet. For eg: 3 KWp Solar plant need 300 Sqft area.

What is KSEBL Soura Subsidy Scheme?

In 2020 Central Government/ MNRE has allocated 200MW of under KSEBL SOURA Phase II Subsidy Scheme. In that 200MW, KSEBL has completed 130MW and the remaining capacity is approximately 70MW. The deadline to complete the remaining Capacity is 23rd September 2023.

What is MNRE Subsidy for On Grid Solar Power Plants?

The Government of India through the Ministry of New & Renewable Energy (MNRE) provides Central Financial Assistance (CFA)/ Subsidy for residential consumers only. The Subsidy/ CFA is given as a percentage of the Bench mark price set by MNRE for On Grid Solar Power plants. Subsidy for various capacities is as given below.

Solar Plant Capacity	MNRE Benchmark price/ KWP	Central Financial Assistance (Subsidy)
Up to 3 KWp	Rs 36,470.00	40%
Above 3 KWp Upto 10 KWp	Rs 36,470.00	20%
Above 10 KWp	Subsidy is available	Limited to the first 10 KWp

What is the Typical Solar Power Plant for Residential homes?

A typical Residential building in Kerala, normally the Bi Monthly Electricity Bill ranges from Rs 360 to 480 units. A 3 KW Solar Power Plant is sufficient to offset the electricity bill.

Total Cost of a 3 KWp capacity plant

System cost : 190500 /-

Subsidy : 43764 /-

Amount payable : 146736 /-

Frequently Asked Questions

- **What is the benefit of installing Solar Plant?**

By installing Solar panels on your unused rooftop, you are generating your own GREEN power. Your electricity bill is offset (Net metering) with your Solar power. You don't have to pay any more electricity bills. You are insulated from frequent electricity rate increase.

- **Can I install Solar on my Roof?**

Yes, you can install Solar on any roof. It can be flat concrete roof, Slanted roof, Tiled Roof, Sheeted Roof and all kinds of roof. The rate given for Solar is always for Flat Concrete roof. For individual customization of the roof for slant, tiled, sheet roofs, the customization charges will be extra.

- **What is the cost of Solar plant?**

The cost of the Solar plant depends on the size of the Solar Plant. Usually, the Solar plants are sized in Kilo Watts (KW). A 3KWp solar plant cost 2 to 2.25 lakhs and a 5KWp solar plant cost 3 to 3.25 lakhs.

- **How much units can I produce from a Solar Plant?**

Solar plants generally in Kerala produces 3 to 4 units per day per KW. So a 3 KW plant can produce 9 to 12 units per day and a 5 KW plant can produce 15 to 20 units per day. The unit generation will depend on the climatic conditions and power outages during the period.

- **Do I need to pay electricity bill after installing Solar Plant?**

You do not have to pay the energy charges after you have installed your Solar plant and its working. You need to pay only the fixed charges, which is typically Rs 80/- to 120/- bi-monthly.

- **How can I get Subsidy for my Solar Plant?**

You need to enroll in the Subsidy Scheme that are available at the time of installing the Solar Plant. Alternatively, you can also contact us by clicking the button below. We can help you out with getting your Solar Subsidy

- **Which brand Solar plant you have?**

We install Solar Power Plants in the Brand name of SOLARTECH. We are a 11 years old company in the Renewable energy sector. We have installed over 5000 Solar plants across Kerala and is the No. 1 Solar EPC company in Kerala with over 25000 customers across Kerala.

- **What are the types of Solar Panels and what is the difference?**

Solar panels are available with different Technology.

PolyCrystalline Solar panels are available in the range of 325 to 335 Wp. Monperc Half cut Solar panels are available in the range of 530 to 545 Wp Monoperc Half cut Bifacial panels are available in the range of 535 to 550 Wp and has chance to produce more due the capturing the reflected rays from underneath.

- **What is the warranty of the Solar Plant?**

Normally the Solar panels has 10 years defect warranty and 25 years performance warranty.

- **Do you have office in our area?**

Presently we have our direct offices in Trivandrum, Kollam, Ernakulam, Thrissur and Kozhikode. We have our representatives in all the districts of Kerala. We are in the process of establishing our direct offices in all districts of Kerala

5.3. Issues related to the Tertiary Sector

5.3.1 Agenda suggested by Principal Secretary (Finance), Government of Kerala



GOVERNMENT OF KERALA

No. 2855051/PLG-A2/36/2024-FIN Finance (Planning-A) Department
Thiruvananthapuram
Dated : 27-07-2024

From
Principal Secretary (Finance)

To
The Convenor,
State Level Bankers' Committee
Canara Bank Building, M.G. Road
Thiruvananthapuram

Sir,

Sub: SLBC Kerala - 143rd Meeting of State Level Bankers'
Committee - Nodal accounts for ELRS - Agenda forwarding of
- reg.

Ref: Letter of even number dated 18-07-2024

Attention is invited to the reference cited. In continuation to the letter cited first, I am to inform you that the nodal accounts opened by Banks for crediting the Government Contribution of the education loan under the Education Loan Repayment support Scheme were closed by a couple of Banks without any instructions/knowledge of the Government. This has delayed crediting of the released amounts to the nodal accounts and consequently affected transfer crediting of the amount to the loan account of the beneficiaries. The nodal accounts opened for the above purpose may not be closed and if necessary, the same may be intimated to Finance Department so as to make necessary changes in the ELRS software. You are requested to include this issue as an agenda item and give necessary instructions to Banks accordingly.

Yours Faithfully,
S YOOSUF KHAN
UNDER SECRETARY
For Principal Secretary (Finance)

5.3.2 Agenda suggested by Department of Financial Services, Ministry of Finance, GOI

F. No. 32/10 / 2024-DRT
Government of India
Ministry of Finance
Department of Financial Services
3rdFloor, Jeevan Deep Building
Parliament Street, New Delhi
10th July 2024

To

Conveners of SLBCs
All States & UTs

Sub: Central KYC Records Registry (CKYCR) – Review of progress by SLBC.

Sir,

Please refer to letter No. 32/07/2023-DRT dated 13.09.2023 of this department wherein it was requested to invite CERSAI to make a detailed presentation in the SLBC meetings in order to create awareness among the Banks and Financial Institutions about CKYCRR, its benefit and usage, through SLBC platform.

2. It has been submitted by CERSAI that awareness sessions have been conducted by them.

3. It has now been decided to review the performance of participating Banks/Financial Institutions in each state on following parameters/metrics: -

- i. Total no. of branches of the bank in the state and no. of branches in which Search and Download functionality is available in the state.
- ii. No. of branches in which CKYC-Id is printed on passbook and on statement of account.
- iii. No. of branches in which CKYC banner along with CKYCR missed call No. 7799022129 has been displayed on the notice board.
- iv. Progress of upload, download and use of CKYCRR for customer on-boarding.

4. It is therefore requested to include the above-mentioned points as agenda items in all SLBC meetings. Data w.r.t to item (iv) above shall be provided by CERSAI in the 2nd week of succeeding month of every quarter. In case it is not received, you may contact CERSAI on Email Id - tanush_malhotra@cersai.org.in, Ph. No. – 011-24664618.

Yours faithfully,


(Shri Kant Namdeo)
Director

5.2.3 **Agenda Suggested by Additional Commissioner, State Goods and Services Tax Department**



SGST/1220/2024-TPS(HQ)8

Office of the Commissioner of State Tax,
State Goods and Services Tax Department,
Tax Towers, Karamana P.O,
Thiruvananthapuram.
e-mail: csttpshq.sgst@kerala.gov.in
Date: 01-08-2024

From
ADDITIONAL COMMISSIONER

To
The Convenor,
SLBC, Kerala.

Sir,

Sub:- SGSTD - Agenda called for the 143rd meeting of SLBC, Kerala-
Agenda items reporting- reg

Ref:- 1. Agenda Call for next meeting of SLBC, Kerala via e-mail dated
26.07.2023.
2. Letter No SGST/1220/2024 TPS(HQ)8 dated 24.02.2024 of this
office
3. Letter No SGST/1220/2024-TPS(HQ)8 dated 05.06.2024 of this
Office.

Kind attention is invited to the references cited above. As per the reference cited first above, your office has sought the agenda to be discussed in the 143rd meeting of SLBC, Kerala. It may be noted that, in the 141st meeting of SLBC, Kerala, the appointment of the Nodal Officers of banks for facilitating tax arrear recovery was discussed and consequently 33 banks have appointed nodal officers to liaison with the State Goods and Services Tax Department for facilitating arrear recovery.

As per the reference cited third above, details of PANs were forwarded to nodal Officers of 33 Banks to provide the corresponding bank account

details in the prescribed proforma. But only 17 banks have responded and provided the requested data so far. Hence it is requested to include this issue in the agenda to be discussed in the 143rd meeting of SLBC, Kerala.

Yours faithfully

ADDITIONAL COMMISSIONER

5.2.4 Agenda suggested by LDM, Malappuram

Above is a recent bill passed by Kerala Assembly regarding Attachment and sale of Properties mortgaged to Banks/Financial institutions. Hereby a clarification is sought whether the said Bill supersedes actions under SARFAESI Act2002 or not. The issue is directly related to Recovery process of Bad Debts of Banks and Guidelines may be issued urgently from SLBC forum .

5.3.5. Agenda suggested by Reserve Bank of India

In this connection, SLBC Kerala is advised to include 'Sustenance of Expanding and Deepening of Digital Payments Ecosystem project' in the State as an agenda item for discussion in the forthcoming SLBC meetings.

5.3.6. Agenda suggested by UCO Bank

	यूको बैंक सम्मान आपके विश्वास का		UCO BANK Honours Your Trust	
HO/REC/2024-25/ 760		9 th July, 2024		
SLBC Convenor Canara Bank SLBC, Kerala				
Respected Sir/Madam,				
Ref: Section 14 of the SARFAESI Act, 2002.				
Sub: Delay in Disposal of Applications filed by UCO Bank before the District Magistrate- Request for inclusion as an Agenda for discussion in SLBC Meeting(s).				
Your kind attention is drawn towards the issue regarding delay in disposal of Applications filed by the Bank under Section 14 of the SARFAESI Act, 2002.				
It has been our experience that Applications filed by our Bank before various District Magistrates in the State are pending beyond the requisite timeframe as envisaged by the SARFAESI Act, 2002. For your ready reference, please find enclosed Annexure 1 enlisting the pending Applications.				
It goes without mention that the success rate of auction of properties (where physical possession has been obtained) is on the higher side as compared to auction of properties with symbolic possession. While appreciating our concern that physical possession of secured assets plays vital role in augmenting Bank's recovery, your intervention is solicited.				
Having said so, we request your good Office to put forth this issue before the SLBC and make it a regular Agenda for a positive deliberation & way-forward.				
We request you to bestow your preferred attention in the matter for an expeditious & logical solution.				
Regards				
				
(Ankit Rana) General Manager (Recovery & Law)				
Enclosed: Annexure-1				
				
यूको बैंक, वसूली विभाग, प्रधान कार्यालय, 10, बी टी एम सरणी, कोलकाता - 700 001 RECOVERY DEPARTMENT, HEAD OFFICE, 7 TH FLOOR, 10 B.T.M. SARANI, KOLKATA-700001 Follow UCO Bank on Twitter:UCOBankOfficial, Facebook: OfficialUCOBank, Instagram: Official.ucobank, LinkedIn: UCO BANK, You Tube: UCO Bank Official				

5.3.7. Agenda suggested by Additional Chief Secretary, Planning and Economic Affairs



GOVERNMENT OF KERALA

Power (C) Department
email : power.c@kerala.gov.in

No.C1/59/2024-POWER

08-08-2024, Thiruvananthapuram

From
Additional Chief Secretary to Government

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

Sir,

Sub: 143rd meeting of State Level Bankers Committee - Agenda items forwarding of -reg.

Ref: Letter No.P-RO/64/2024-PLGEA Dated.22/04/2024
from Planning & Economic Affairs (P) Department

I am inviting your attention to the reference cited wherein it has been requested to provide agenda items , if any , related to Power Department for the purpose of 143rd meeting of State Level Bankers Committee and hereby forwarding the requested agenda items from the Energy Management Center for your kind information and further necessary action.

Yours Faithfully,
PREETHY C S
JOINT SECRETARY

For Additional Chief Secretary to Government.

Approved for Issue,

Signed by
Sreesh K P

Date: 08-08-2024 16:28:14

Copy to : Planning & Economic Affairs (P) Department
(planningpdepartment@gmail.com)

Agenda Point 1: Leveraging Corporate Social Responsibility (CSR) Funds of Banks for Energy Efficiency Initiatives

Objective:

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

Key Points:

Anganjyothi Project: Utilize various banks CSR funds to accelerate the Anganjyothi project, aiming to make 33,000 Anganwadis under the Integrated Child Development Services (ICDS) scheme fully energy efficient. This includes converting traditional cooking methods to electrical cooking, aligned with off-peak hours, contributing to social welfare and efficient energy usage in the state.

Energy-Efficient Equipment Installations: Explore opportunities to channel CSR funds from banks towards financing energy-efficient equipment installations for socially weaker sections of society through EMC.

Agenda Point 2: Interest Subvention Scheme for Energy Efficiency and Cold Storage Projects via the Energy Management Centre's Kerala State Energy Conservation Fund (KSECF)

Objective:

To support SMEs and MSMEs by providing affordable financing for energy efficiency and cold chain projects.

Key Points:

Collaborative Initiative: Various banks will offer loans to SMEs and MSMEs for energy efficiency and cold storage projects. Through KSECF, EMC will provide a 2% interest subvention on these loans. This dual benefit will significantly reduce the financial burden on businesses, encouraging investment in energy-saving technologies.

Eligible Projects: Projects eligible for the subvention scheme include energy-efficient machinery (electrical and thermal utilities), process optimization, other energy efficiency measures, and cold storage facilities for the agriculture and fishing industries.

Reimbursement Details: 2% of the total interest charged by the bank will be reimbursed to the beneficiaries once the project is completed and the loan amount is repaid within a predetermined tenure.

By addressing the above agenda points, the State Level Bankers Committee can significantly promote energy efficiency, support vulnerable populations, and foster sustainable economic growth in the state.

5.3.8 Agenda suggested by Inspector General of Registration Department

IGR/535/2023-RR9

Office of the
Inspector General of Registration
Thiruvananthapuram
regig.ker@nic.in
www.registration.kerala.gov.in
Phone: 0471-2703456
02-08-2024

**Inspector General of Registration,
Thiruvananthapuram.**

**1. Additional Chief Secretary,
Taxes(H)Department
(taxesh@gmail.com)**

**2 Additional Chief Secretary,
Planning & Economic Affairs(P)
Department(planningdepartment@gmail.com)**

**3. The Convenor
SLBC (slbckerala@canarabank.com)/**

**4 .The General Manager,
Canara Bank, SLBC Cell,
Circle Office, Canara Bank Building. P.B.No.15
M.G.Road, Thiruvannthapuram-695001**

Sir,

Sub: Registration Department-State Level Bankers Committee-
- Forwarding Agenda Items reg.

Ref:- Letter No. H2/255/2024-TAXES dated, 27.07.2024 from the
Addl.Chief Secretary,Taxes(H)Dept. Govt.of Kerala.

Inviting attention to the reference cited above. In the budget Speech of current financial year2024-2025, Hon.Financance Minister of Kerala announced in the Para 580, that an order will be issued for the compulsory online filing of agreements relating to the Deposit of Title Deeds

in Sub Registry offices and a filing fee of 0.1% of loan amount subject to a maximum of Rs.10,000 will be charged from the financial institutions. As Government has to issue orders on the above, it has not been implemented so far. It is also informed that there are no other agenda item to be included in the meeting of SLBC.

Your's Faithfully

Signed by

P K Sajankumar

Date: 02-08-2024 11:26:55

JOINT INSPECTOR GENERAL
For Inspector General of Registration

5.3.9. Agenda suggested by Deputy Director General, Department of Telecommunications

भारत सरकार
दूरसंचार विभाग
उप महानिदेशक का कार्यालय
केरल लाईसेंसड सेवा क्षेत्र
फर्स्ट फ्लोर, सी टी ओ बिल्डिंग
स्टैच्यू, तिरुवनंतपुरम -695001



Government of India
Department of Telecommunications
Office of the Deputy Director General
Kerala Licensed Service Area
First floor, CTO Building
Statue, Thiruvananthapuram -695001

DO No. DOT/KRL/SC-12/SLBC/2024-25/56

Dated: 09.08.2024

Dear Sir,

Sub: Agenda Call for 143rd Meeting of State Level Banker's Committee, Kerala- reg

Kerala Licensed Service Area is the field arm of Department of Telecom, Ministry of Communications, taking care activities such as Monitoring of telecom networks and Network Security aspects, headed by Additional Director General Telecom with HQ at Ernakulam and one office with Deputy Director General at Trivandrum.

You may be aware that Telecom is the backbone for many activities of banking; the Safety and Security of the Telecommunication Networks and ICT echo system is sine-qua-non, especially to protect the customers from becoming victims due to Cyber Crimes / frauds.

In this regard DoT has taken many Citizen centric initiatives and launched a Portal called Sanchar Saathi. Sanchar Saathi empowers citizens by allowing them to know the mobile connections issued in their name, to get disconnected the connections not required by them, to block/trace lost mobile phones and check genuineness of devices while buying a new/old mobile phone. Chakshu is a new facility in Sanchar Saathi which facilitates citizens to report the suspected fraud communications with the intention of defrauding telecom service users for cyber-crime (before they become victims).

DoT Kerala proposes to conduct a session on Sanchar Saathi facilities in the next SLBC meeting and it is requested to include this in the agenda.

Yours faithfully,

(Er. Shaji T.R, ITS)
Deputy Director General

To

The Convener
SLBC Kerala,
Thiruvananthapuram



Citizen centric Portal of the Department of Telecommunications Sanchar Saathi

Sanchar Saathi portal is a citizen centric initiative of Department of Telecommunications (DoT) to empower mobile subscribers, strengthen their security and increase awareness about citizen centric initiatives of the Government. Sanchar Saathi empowers citizens by allowing them to know the mobile connections issued in their name, get disconnected the connections either not taken by them or not required by them, block and trace stolen/lost mobile phones and check genuineness of devices while buying a new/old mobile phone. Sanchar Saathi facilitates citizens for reporting suspected fraud communication. Sanchar Saathi contains six modules at present i.e. Chakshu, CEIR, TAF COP, KYM, RICWIN, and KYI.

1. Report Suspected Fraud Communication (Chakshu)



Chakshu facilitates citizens to report the suspected or unsolicited communications received through call, SMS or WhatsApp which are intended for cyber-crime, financial frauds, impersonation, fake customer services / lottery offer / loan offer / job offer / installation of mobile tower / disconnection of services or KYC update / loan etc. or any other misuse. Such proactive reporting of suspected fraud communication helps DoT in prevention of misuse of telecom resources for cyber-crime, financial frauds etc.

It may be noted that 'Chakshu' is not a facility for reporting about financial fraud or cyber-crime cases. In case, someone has already lost money due to financial fraud or is a victim of cyber-crime i.e. the fraud/crime has already happened, it is suggested to report at cyber-crime helpline number 1930 or website <https://www.cybercrime.gov.in>.

2. Know Your Mobile / IMEI Verification (KYM)



Through KYM, you can check the validity of your mobile device even before buying it. IMEI is written on the mobile packaging box. It could be found on the mobile bill/invoice. From your mobile you can check the IMEI number by dialling *#06#, IMEI number will be shown on mobile screen. If the status of the mobile is shown as Black-listed, duplicate or already in use, please avoid buying the mobile. KYM could be used through 3 methods: via SMS, via KYM app or via Web Portal.

3. Block Your Lost/Stolen Mobile (CEIR)



CEIR module facilitates tracing of the lost/stolen mobile devices. This also facilitates blocking of lost/stolen mobile devices in network of all telecom operators so that lost/stolen devices cannot be used in India. If anyone tries to use the blocked mobile phone, its traceability is generated. Once mobile phone is found it may be unblocked on the portal for its normal use by the citizens. For using this facility, a person needs to know the IMEI of the handset it is also a good practice to keep the invoices of the handsets for uploading in the portal and note down the IMEI safely.



4. Know Your Mobile Connections (TAF COP)



TAF COP module facilitates a mobile subscriber to check the number of mobile connections taken in his/her name. It also facilitates to report the mobile connection(s) which are either not required or not taken by the subscriber.

5. Report Incoming International Call With Indian Number (RICWIN)



RICWIN module facilitates citizens to report the incoming international calls received with local Indian number (+91-xxxxxxxx). RICWIN enables citizens to be government's eye to report such calls for busting/unearthing suspected illegal telecom setups which cause loss to Government's exchequer and pose threat to national security.

6. Know Your Wireline Internet Service Provider (KYI)



Know Your Wireline Internet Service Provider (KYI) module facilitates citizens to check the details of Wireline Internet Service Providers (ISPs). The module enables the citizens to search for presence of any ISP across the length and breadth of the country by entering PIN code, address or name of the ISP.



SANCHAR SAATHI

AN INTEGRATED CITIZEN CENTRIC WEB PORTAL

REPORT	<ul style="list-style-type: none">- Suspected fraud Communication- International call with Indian Number
TRACK	<ul style="list-style-type: none">- Your lost or stolen mobile devices- Your mobile connections- Your wireline internet service provider

ACCESS NOW >>>

To get mobile safety, security and assurance through features like TAF COP, CEIR and many more...
<https://www.sancharsaathi.gov.in/>

