

<p>State Level Bankers Committee, September 2023 Agenda & Background Notes</p>

1. ADOPTION OF MINUTES OF 140thSLBC Meeting 2023

The minutes of State Level Bankers' committee Meeting, held on 13th October 2023 was circulated vide SLBC letter no SLBC/140/minutes/105/AJS dated 17th October 2023.

The house may adopt the said minutes.

2. PENDING ISSUES

2.1 Pending Issues in Primary Sector

2.1.1. 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%	5534.33
13	2023 September	542171	121215	22.35%	6059

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

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

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

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

Action Taken:

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

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

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

Sir,

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

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

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

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

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

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

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

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

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

4. In consultation with RBI, selected SLBCs and other stakeholders NABARD has developed the benchmarks/indicators for monitoring and reviewing the progress under Doubling of farmers' income by 2022.
5. SLBC is coordinating and reviewing the campaign for issuance of Kisan Credit Card to farmers for Agriculture and allied activities. After the withdrawal of Interest Subvention Scheme (ISS) and Prompt Repayment Incentive to short term crop loan other than Kisan Credit Card facility, there is an increase in number of KCC account. ***Number of Kisan Credit Card issued to farmers has increased from 24,00,291 (March 2023) to 2108606 (June 2023).***

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

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

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

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

1. Farm Planning Based Development Approach:-

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

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

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

2. Increase in Crop Area and Development Approach:

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

Rice Agriculture Development Scheme:

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

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

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

Vegetable development.

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

Coconut development.

The coconut development project aims to increase production and productivity of coconut by planting high productivity varieties and implementing better management practices. Timely implementation of scientific management methods for existing and new coconuts including soil test-based fertilization, population irrigation, pest management, multi-

cropping of coconut plantations are targeted. Comprehensive Coconut Rejuvenation and Plantation Programs – Coconut Mission Program aims to implement the components of coconut restoration and regeneration in Kerala, Kerarakshwaram, Keragram activities, seed coconut procurement and coconut production. 68.95 crore rupees have been allocated in the budget for the coconut development project in the financial year 2023-24.

Organic farming and best farming practices.

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

Scheme for Agricultural Development in Kuttanad Region.

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

3. Agricultural marketing and post-harvest management:

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

As part of the market development project, empowerment of agricultural wholesale markets and district procurement centres, collection of market information for Agamarketnet, additional assistance to graded weekly markets, empowerment of agricultural wholesale markets, assistance to ecoshops, assistance in setting up village

markets, formation of urban and street weekly markets, cold chain for Idukki district, State The components include Price Board, WTO Cell and Assistance to VFPCCK in Agriculture.

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

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

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

4. Income Securing and Loss Mitigation:

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

5. Other Schemes:

Production and distribution of quality planting material.

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

6. Improving soil and crop health and productivity.

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

7. Crop health management.

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

8. Modernization of laboratories.

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

9. Assistance in farm mechanization.

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

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

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

10. Mission for Horticulture Development.

Mission on Integrated Development of Horticulture- MIDH- 30 to 55% and 100% central funding is available for community irrigation and human capacity development. Rashtriya

Krishi Vikas Yojana- RKVY scheme-based agricultural activities are available with central financial assistance ranging from 25-100 percent.

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

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

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

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

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

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

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

YOY	Number of KCC	Variation	% Growth
September 2021	2274294	-	-
September 2022	2232085	42209	1.85%
September 2023	2011248	2,20,837	-9.80%

Quarter wise	Number of KCC	Variation	% Growth
March 2023	2400291	-	-
June 2023	2108606	- 291685	-12.15%
September 2023	2011248	-97,358	-4.61%

Number of KCC Bank wise Quarter Wise

Sl No	Name of the Bank	No of KCC			Variation in Number	% Variation
		Mar-23	Jun-23	Sep-23		
1	BANK OF BARODA	17147	16990	16856	-291	-2%
2	BANK OF INDIA	17363	17190	17431	68	0%
3	BANK OF MAHARASHTRA	681	920	1308	627	92%
4	CANARA BANK	510890	548872	578526	67636	13%
5	CENTRAL BANK OF INDIA	7720	7530	7481	-239	-3%
6	INDIAN BANK	23104	26596	31483	8379	36%
7	INDIAN OVERSEAS BANK	31777	31492	33595	1818	6%
8	PUNJAB & SIND BANK	0	0	0	0	0%
9	PUNJAB NATIONAL BANK	13775	14600	15948	2173	16%
10	STATE BANK OF INDIA	106999	105553	105014	-1985	-2%
11	UCO BANK	7761	8611	9355	1594	21%
12	UNION BANK OF INDIA	71643	84447	95268	23625	33%
13	R R B - KERALA GRAMIN BANK	479792	497602	515544	35752	7%
14	AXIS BANK	1133	995	964	-169	-15%
15	BANDHAN BANK	0	0	0	0	0%
16	CATHOLIC SYRIAN BANK	964	947	927	-37	-4%
17	CITY UNION BANK	2035	1615	974	-1061	-52%
18	DHANLAXMI BANK	893	882	863	-30	-3%
19	FEDERAL BANK	120306	122760	127884	7578	6%
20	HDFC BANK	261646	269017	250281	-11365	-4%
21	ICICI BANK	1559	1538	1577	18	1%
22	IDBI BANK	24244	24367	25692	1448	6%
23	IDFC FIRST Bank	0	0	0	0	0%
24	INDUS IND BANK	362	395	395	33	9%
25	JAMMU & KASHMIR BANK	0	0	0	0	0%
26	KARNATAKA BANK	1403	1403	1461	58	4%
27	KARUR VYSYA BANK	0	0	1	1	0%

28	KOTAK MAHINDRA BANK	0	0	0	0	0%
29	LAKSHMI VILAS BANK	0	0	0	0	0%
30	RBL Bank	0	0	0	0	0%
31	SOUTH INDIAN BANK	18610	18686	19377	767	4%
32	T.N.MERCANTILE BANK	11	748	908	897	8155%
33	YES BANK	0	0	0	0	0%
34	ESAF	59		89	30	51%
35	Ujjivan Small Finance Bank	0	79	0	0	0%
36	DIST CO-OPERATIVE BANKS	0	0	0	0	0%
37	KSCARDB (incl. PCARDBs)	0	0	0	0	0%
38	KSCB	678414	304771	152046	-526368	-78%
	TOTAL	2400291	2108606	2011248	-389043	-16%

Variation in Number

SI No	Name of the Bank	Variation in Number	% Variation
1	T.N.MERCANTILE BANK	897	8155%
2	BANK OF MAHARASHTRA	627	92%
3	ESAF	30	51%
4	INDIAN BANK	8379	36%
5	UNION BANK OF INDIA	23625	33%
6	UCO BANK	1594	21%
7	PUNJAB NATIONAL BANK	2173	16%
8	CANARA BANK	67636	13%
9	INDUS IND BANK	33	9%
10	R R B - KERALA GRAMIN BANK	35752	7%
11	FEDERAL BANK	7578	6%
12	IDBI BANK	1448	6%
13	INDIAN OVERSEAS BANK	1818	6%
14	KARNATAKA BANK	58	4%
15	SOUTH INDIAN BANK	767	4%
16	ICICI BANK	18	1%
17	BANK OF INDIA	68	0%
18	PUNJAB & SIND BANK	0	0%
19	BANDHAN BANK	0	0%
20	IDFC FIRST Bank	0	0%
21	JAMMU & KASHMIR BANK	0	0%
22	KARUR VYSYA BANK	1	0%
23	KOTAK MAHINDRA BANK	0	0%
24	LAKSHMI VILAS BANK	0	0%
25	RBL Bank	0	0%
26	YES BANK	0	0%

27	Ujjivan Small Finance Bank	0	0%
28	DIST CO-OPERATIVE BANKS	0	0%
29	KSCARDB (incl. PCARDBs)	0	0%
30	BANK OF BARODA	-291	-2%
31	STATE BANK OF INDIA	-1985	-2%
32	CENTRAL BANK OF INDIA	-239	-3%
33	DHANLAXMI BANK	-30	-3%
34	CATHOLIC SYRIAN BANK	-37	-4%
35	HDFC BANK	-11365	-4%
36	AXIS BANK	-169	-15%
37	CITY UNION BANK	-1061	-52%
38	KSCB	-526368	-78%

Ghar Ghar KCC Campaign Figures

District Wise Saturation Figures

District Name	No. of Banks	No. of Branches	Saturated Beneficiaries	Pending Beneficiaries	Total no. of Beneficiaries	Saturation completed(%)
Thrissur	25	611	88892	241642	330534	27
Thiruvananthapuram	26	601	104568	196337	300905	35
Kollam	25	336	121795	167539	289334	43
Alappuzha	21	347	86039	187576	273615	32
Ernakulam	26	723	63966	138758	202724	32
Kozhikode	22	327	54087	146883	200970	27
Kottayam	25	435	110359	81624	191983	58
Kannur	22	269	61213	110345	171558	36
Palakkad	20	371	84785	82594	167379	51
Malappuram	21	337	31134	107976	139110	23
Pathanamthitta	24	331	37871	84586	122457	31
Idukki	18	149	52213	49563	101776	52
Kasaragod	20	151	14064	56098	70162	21
Wayanad	18	85	22781	43206	65987	35

Bank Wise Figures

Bank Name	No. of Branches	Saturated Beneficiaries	Pending Beneficiaries	Total no. of Beneficiaries	Saturation completed(%)
State Bank Of India	1292	734123	356468	1090591	68
Kerala Gramin Bank	641	39730	505002	544732	8
Canara Bank	682	67864	375928	443792	16
Federal Bank Ltd	595	22316	269545	291861	8
Union Bank Of India	310	15360	141315	156675	10
South Indian Bank Ltd	413	10856	134748	145604	8
Indian Overseas Bank	168	5870	86717	92587	7
Indian Bank	147	6306	84517	90823	7
Bank Of Baroda	217	14147	47092	61239	24
Bank Of India	101	4369	55934	60303	8
Punjab National Bank	199	40556	19330	59886	68
Central Bank Of India	106	8430	42925	51355	17
The Dhanalakshmi Bank Ltd	142	1609	30371	31980	6
Catholic Syrian Bank Ltd	183	709	28968	29677	3
Uco Bank	48	739	11358	12097	7
Kannur Dist.co-op:bank	63	287	6477	6764	5
Tvm Dcb	79	118	5143	5261	3
Wayanad District Co-operative Bank	31	752	4400	5152	15
Kerala State Co-operative Bank	67	153	4225	4378	4
Hdfc Bank Ltd.	171	217	3815	4032	6
The Palakkad District Co-op. Bank	41	171	3829	4000	5
Alappuzha Dist.co-op:bank	55	128	3848	3976	4
Thrissur District Central Co-operative Bank Ltd	47	129	3036	3165	5
Malappuram District Co Op Bank Ltd	55	270	2794	3064	9
Kollam Dist. Co-op: Bank	63	52	2847	2899	2
Idbi Bank Limited	40	80	2498	2578	4
Kasaragod Dist:co-op:bank	45	33	2003	2036	2
Ernakulam District Co-operative Bank	62	132	1396	1528	9
Pathanamthitta District Co-operative Bank Ltd.	60	84	1359	1443	6

Icici Bank Limited	132	58	895	953	7
Tamilnad Mercantile Bank Ltd	15	63	888	951	7
Kottayam District Central Co-operative Bank Ltd	54	5	612	617	1
Axis Bank Limited	48	33	569	602	6
Karnataka Bank Ltd	8	3	267	270	2
Karur Vysya Bank Ltd	10	11	154	165	7
Bank Of Maharashtra	10	14	147	161	9
City Union Bank Limited	8	1	126	127	1
Kotak Mahindra Bank Ltd.	8	3	75	78	4
Indusind Bank Ltd	12	1	55	56	2
Punjab And Sind Bank	4	29	18	47	62
Bandhan Bank Limited	2	0	3	3	0
Jammu & Kashmir Bank Ltd	1	0	1	1	0

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

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

Action Taken:

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

b. Loan to leased land farmers

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

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

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

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

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

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

The issue is still pending and not resolved till now.

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

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

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

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

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

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

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

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

performance under the KCC Fisheries of all the states were reviewed. The state as a whole has been allotted a target of 1,00,000/-. All the banks were requested to improve the performance under the scheme as the same is being prioritized by Government of India.

Action taken

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

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 30/09/2023

Fisheries

District	Applications Received	Applications Accepted	Applications Sanctioned
Alappuzha	60	60	40
Ernakulam	248	248	120
Idukki	486	484	212
Kannur	391	391	102
Kasaragod	541	541	532
Kollam	6882	6882	6882
Kottayam	47	47	30
Kozhikode	1028	1028	1028
Malappuram	490	490	481
Palakkad	828	828	406
Pathanamthitta	95	95	39
Thiruvananthapuram	4	4	3
Thrissur	514	514	264
Wayanad	1473	1460	1443
Grand Total	13087	13072	11582

Bank	Applications Received	Applications Accepted	Applications Sanctioned
Bank of Baroda	140	140	68
Bank of India	142	142	98
Bank of Maharashtra	8	8	8
Canara Bank	7804	7794	7392
Central Bank of India	48	48	33
Cooperative Bank	780	780	653
IDBI Bank Ltd.	5	5	0
Indian Bank	609	609	583
Indian Overseas Bank	320	320	219
Punjab National Bank	147	147	95
State Bank of India	2422	2417	2056
UCO Bank	37	37	35
Union Bank of India	625	625	342
Grand Total	13087	13072	11582

Animal Husbandry

District	Applications Received	Applications Accepted	Applications Sanctioned
Alappuzha	86	86	46
Ernakulam	207	206	67
Idukki	227	227	75
Kannur	22	22	6
Kasaragod	103	103	103
Kollam	1201	1201	1201
Kottayam	318	318	160
Kozhikode	43	43	43
Malappuram	199	199	4
Palakkad	152	142	68
Pathanamthitta	208	192	80
Thiruvananthapuram	233	233	89
Thrissur	5	5	5
Wayanad	135	135	135
Grand Total	3139	3112	2082

Bank	Applications Received	Applications Accepted	Applications Sanctioned
Bank of Baroda	53	49	22
Bank of India	203	203	81
Canara Bank	853	848	636
Central Bank of India	34	33	9
Cooperative Bank	22	22	10
IDBI Bank Ltd.	2	2	2
Indian Bank	120	120	77
Indian Overseas Bank	290	290	271
Punjab National Bank	51	51	39
State Bank of India	879	863	455
UCO Bank	22	22	18
Union Bank of India	610	609	462
Grand Total	3139	3112	2082

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:

2.1.4 Agenda Suggested by Reserve Bank of India

2.1.4.1 Enhancing Credit Delivery to Agriculture Logistics and Supply Chain Ecosystem

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

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

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

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

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

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

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

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

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

Action Taken

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

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

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

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

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

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

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

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

1. Credit under Agriculture Infrastructure Fund (AIF).

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

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

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

The main features of the scheme are as under;

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

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

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

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

Performance of Banks under AIF Scheme

Institution Name	Submitted	Denied	Verified	Rejected	Approved	Disbursed	Sanctioned	Total
Canara Bank	2	132	13	235	12	328	340	722
STATE BANK OF INDIA	9	65	61	356	125	319	444	935
Kerala Gramin Bank	2	11	43	82	0	111	111	249
Bank Of Baroda	4	7	20	75	8	88	96	202
The Federal Bank Ltd	1	3	12	66	0	57	57	139
Union Bank of India	0	11	20	41	3	56	59	131
Bank Of India	3	15	12	36	10	44	54	120
UCO Bank	2	8	7	50	9	23	32	99
Punjab National Bank	0	5	7	28	4	20	24	64
Indian Bank	0	11	2	12	3	20	23	48
HDFC Bank	1	5	26	45	11	16	27	104
State Cooperative Banks	0	15	50	9	7	16	23	97
THE KERALA STATE CO-OPERATIVE BANK LTD.	0	15	50	9	7	16	23	97
South Indian Bank	0	10	10	34	1	14	15	69
Indian Overseas Bank	0	5	1	12	5	9	14	32
Central Bank Of	0	7	0	2	1	7	8	17

India								
Axis Bank	0	0	0	1	2	4	6	7
Small Finance Banks	0	1	3	16	1	4	5	25
ESAF Small Finance Bank Limited	0	1	3	16	1	4	5	25
IDBI BANK LTD	0	1	5	6	0	4	4	16
Karur Vysya Bank	0	0	1	1	0	2	2	4
Kotak Mahindra Bank	0	2	0	2	0	2	2	6
Bank of Maharashtra	0	0	0	0	0	1	1	1
ICICI Bank	0	4	3	5	0	1	1	13
CSB Bank Ltd	0	0	2	2	0	0	0	4
DCB Bank	0	3	3	0	0	0	0	6
Dhanlaxmi Bank Ltd	0	0	1	0	0	0	0	1
IndusInd Bank	0	0	1	0	0	0	0	1
J&K Bank	0	1	0	0	0	0	0	1
Tamilnad Mercantile Bank Ltd	0	0	1	0	0	0	0	1

Applications Pending of AIF Loan Applications Kerala as on 20-01-2024 (Rs. in Crore) - Bankwise		
Lending Institutions	Pending with Bank	
	No of applications	Amount
STATE BANK OF INDIA	61	50.89
Kerala State Cooperative Bank	461	743.03
Canara Bank	13	10.04
The Federal Bank Ltd	12	26.76
HDFC Bank	26	42.97
Bank Of Baroda	20	5.25
Kerala Gramin Bank	43	6.68
Bank Of India	12	3.92
Axis Bank	0	8.41
Union Bank of India	20	11.31
UCO Bank	6	5.65
South Indian Bank	10	11.34
Punjab National Bank	7	9.57
Indian Bank	2	0.77
IDBI BANK LTD	5	4.56
Kotak Mahindra Bank	0	3.28
Indian Overseas Bank	1	0.41
ESAF Small Finance Bank Limited	3	0.76
Karur Vysya Bank	1	0.11
Central Bank Of India	0	0
ICICI Bank	3	4.26
Bank of Maharashtra	0	0
NABKISAN Finance Ltd	0	1
CSB Bank Ltd	2	1.2
Dhanlaxmi Bank Ltd	1	1.25
DCB Bank	3	0.87
IndusInd Bank	1	0.75
Tamilnad Mercantile Bank Ltd	1	0.43
J&K Bank	0	0
Grand Total	714	955.48

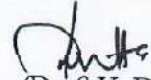
A copy each of the Scheme guidelines and SOPs is attached for your ready reference.

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

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

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

Yours Sincerely,



(Dr. S.K. Dutta)

Joint Commissioner (AH)



AGRICULTURE INFRASTRUCTURE FUND
STATE PROJECT MANAGEMENT UNIT, KERALA

Ref.

19.09.2023

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

1. Convergence of existing loans to AIF.

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

2. AIF Portal Management.

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

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

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

Yours Faithfully


Shaji George

Team Lead, AIF

2.1.5.2 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,

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

(Signature)
ADDL. SECRETARY (PLG) AGRICULTURE
Department 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

(Signature)
(Chandragupta Shaurya)
Under Secretary (AC)
E-mail: acscc-bkg@nie.in
Tel. No. 23747189

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

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

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

OFFICE MEMORANDUM

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

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

Yours faithfully,



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

Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)

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

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

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

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

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

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

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

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

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

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

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

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

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

VI For SNO/ concerned Nodal Officer (NO):

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

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

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

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

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

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

VII For Corrections, the SNO will enter:

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

VIII Information desired by PAO: -

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

Financial year	Category	Amount
	General/SC/ST	

Sample cases:

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

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

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

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

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

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

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

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

Directorate of Agriculture Development and Farmers' Welfare

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

No:ADFW/5342/2023-PMKS

Date:02-08-2023

PM KISAN KERALA

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

Step 1:

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

Timeline : 20 th August 2023

Step 2:

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

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

Timeline : To be completed before 30th August 2023

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

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

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

Step 3:

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

Timeline : September 01-05, 2023

Step 4:

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

Timeline: September 1-10, 2023

Step 5:

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

A/c no.39858703941

Name : Director of Agriculture

State Bank of India, Vikas Bhavan Branch

IFSC Code: SBIN0070415

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

Timeline: September 10-20, 2023

Step 6:

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

Timeline: September 20-25, 2023

Step 7:

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

Timeline: September 25-30, 2023

Step 8:

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

Timeline: October 1-10, 2023

Step 9:

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

Timeline: October 11-15, 2023

Step 10:

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

Timeline: October 16-20, 2023



ADDITIONAL DIRECTOR OF AGRICULTURE(EXT)

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

3.1.PENDING ISSUES IN SECONDARY SECTOR

3.1.1Agenda 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.

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

Number of applications sanctioned under First Term		
Sl No	Name of the Bank	No of applications sanctioned
1	Axis Bank	6
2	Bank of Baroda	3402
3	Bank of India	1480
4	Bank of Maharashtra	583
5	Canara Bank	16163
6	Central Bank of India	1438
7	City Union Bank	22
8	CSB BANK LTD	43
9	DHANLAXMI BANK LIMITED	85
10	ESAF Small Finance Bank	4
11	Federal Bank	616
12	HDFC Bank	32
13	ICICI Bank	30
14	IDBI Bank	102
15	Indian Bank	6525
16	Indian Overseas Bank	1513
17	Jammu & Kashmir Bank Ltd	1
18	Karnataka Bank Ltd	48
19	Karur Vysya Bank Ltd	3
20	KERALA STATE CO-OPERATIVE BANK LTD.,	15
21	Punjab and Sind Bank	79
22	Punjab National Bank	1458
23	RRB Kerala GB	6158
24	SOUTH INDIAN BANK	364
25	State Bank of India	38049
26	Tamilnad Mercantile Bank Ltd	16
27	UCO Bank	699
28	Union Bank of India	3625
Grand Total		82559

Number of applications sanctioned under Second Term		
Sl No	Name of the Bank	No of applications sanctioned
1	Bank of Baroda	237
2	Bank of India	153
3	Bank of Maharashtra	9
4	Canara Bank	1561
5	Central Bank of India	185
6	City Union Bank	1
7	CSB BANK LTD	6
8	DHANLAXMI BANK LIMITED	8
9	Federal Bank	106
10	HDFC Bank	2
11	IDBI Bank	24
12	Indian Bank	438
13	Indian Overseas Bank	262
14	Karnataka Bank Ltd	10
15	Punjab and Sind Bank	39
16	Punjab National Bank	203
17	RRB Kerala GB	504
18	SOUTH INDIAN BANK	61
19	State Bank of India	2212
20	Tamilnad Mercantile Bank Ltd	5
21	UCO Bank	97
22	Union Bank of India	589
	Grand Total	6712

Number of applications sanctioned under Third Term		
Sl No	Name of the Bank	No of applications sanctioned
1	Bank of Baroda	35
2	Bank of India	41
3	Bank of Maharashtra	1
4	Canara Bank	592
5	Central Bank of India	61
6	DHANLAXMI BANK LIMITED	2
7	Federal Bank	23
8	IDBI Bank	4
9	Indian Bank	173
10	Indian Overseas Bank	101
11	Karnataka Bank Ltd	2
12	Punjab and Sind Bank	24
13	Punjab National Bank	68
14	RRB Kerala GB	202
15	SOUTH INDIAN BANK	12
16	State Bank of India	545
17	UCO Bank	21
18	Union Bank of India	197
	Grand Total	2104

Total Sanctions	
First Term	82559
Second Term	6712
Third Term	2104
	91375

Target Achievers
State Bank of India
Canara Bank
Bank of Baroda
Bank of Maharashtra

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

Second tranche of Loan limit

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

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

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

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

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

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

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

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

Yours faithfully,


(Sushil Kumar Singh)
Director (FI)

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

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

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

B. Review of Performance under PM FME

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

PMFME PENDING APPLICATIONS	
Name of the Bank	Applications Pending
BANK OF BARODA	30
BANK OF INDIA	29
CANARA BANK	90
CENTRAL BANK OF INDIA	17
CSB BANK LIMITED	3
DHANALAKSHMI BANK	10
ESAF SMALL FINANCE BANK LIMITED	2
FEDERAL BANK	68
HDFC BANK	26
ICICI BANK LIMITED	3
IDBI BANK	11
IDUKKI DISTRICT CO OPERATIVE BANK LTD	1
INDIAN BANK	10
INDIAN OVERSEAS BANK	22
KARNATAKA BANK LIMITED	1
KARUR VYSYA BANK	1
KERALA GRAMIN BANK	121
PUNJAB NATIONAL BANK	10
SOUTH INDIAN BANK	21
STATE BANK OF INDIA	130
TAMILNAD MERCANTILE BANK LIMITED	2
The Kerala State Co Operative Bank Ltd	32
THE KOLLAM DISTRICT COOP BANK LTD	1
THE WAYANAD DIST CO-OP BANK LT	7
UCO BANK	3
UNION BANK OF INDIA	88
TOTAL	739

PMFME Bank wise Target for the FY 2023-24

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

PERFORMANCE OF BANKS UNDER PMFME	
Name of the Bank	Number of applications sanctioned
CANARA BANK	778
STATE BANK OF INDIA	479
KERALA GRAMIN BANK	236
UNION BANK OF INDIA	219
FEDERAL BANK	118
BANK OF BARODA	87
INDIAN OVERSEAS BANK	87
INDIAN BANK	65
BANK OF INDIA	40
CENTRAL BANK OF INDIA	40
PUNJAB NATIONAL BANK	40
UCO BANK	33
THE WAYANAD DIST CO-OP BANK LT	27
The Kerala State Co Operative Bank Ltd	25
HDFC BANK	23
SOUTH INDIAN BANK	15
IDBI BANK	14
DHANALAKSHMI BANK	11
IDUKKI DISTRICT CO OPERATIVE BANK LTD	10
BANK OF MAHARASHTRA	2
ESAF SMALL FINANCE BANK LIMITED	2
CSB BANK LIMITED	1
ICICI BANK LIMITED	1
KARNATAKA BANK LIMITED	1
KARUR VYSYA BANK	1
THRISSUR DISTRICT CO-OPERATIVE BANK LTD	1
Grand Total	2356

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

C. Review of PMEGP

Target and performance for the FY 2023-24

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 13-12-2023

Agency	Projects forwarded to banks		Sanction Position		M.M. claimed	Status of M.M. Disbursement		Proposals pending at Banks	
	Nos.	M.M. involved (in lakhs)	Nos.	M.M. involved (in Lakhs)	Nos.	Nos.	M.M. involve d (in lakhs)	Nos.	M.M. involved (in lakhs)
DIC	5482	14692.95	3230	7811.24	3125	1339	2862.83	1584	4615.8
KVIC	561	2156.73	225	690.49	174	81	235.26	213	893.08
KVIB	1115	4262.47	526	1828.2	416	191	659.91	368	1434.16
Coir Board	11	28.68	11	23.16	12	14	57.75	6	11.54
TOTAL	7169	21140.8 3	3992	10353.0 9	3727	1625	3815.75	2171	6954.58

The year wise total pendency of projects with banks as on 13-12-2023 is given below:

Year	No. of proposals pending with banks for decision	M.M. Involved (in lakhs)
2021-22	48	116.26
2022-23	506	1325.66
2023-24	2161	6923.29
Total	2715	8365.21

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.

The bank wise pendency during 2022-23 is annexed at Annexure.1

The bank wise pendency during 2023-24 as on 13-12-2023 is annexed at Annexure .2

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

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	119	202.30	31.9%
S.T	100.83	7	14.5	14.3%

Category	No. of applications forwarded	M.M. involved (in lakhs)	Pending for decision	M.M. involved (in lakhs)
S.C	716	1728.91	217	554.51
S.T	81	132.41	20	36.37
Total	797	1861.32	237	590.88

While the PMEGP scheme has made commendable strides in various category of beneficiaries, it has come to the notice that there has been a perceptible 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 set for FY 2023-24.

III) Referred Back M.M.claims

The PMEGP portal shows **1559 referred back M.M. claims** involving M.M. grant of **Rs.35.35 Crs** which are either available with implementing agencies / banks to clear the short comings notified by the central processing cell. 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 take time bound 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.

Total referred back M.M. claims as per portal: 1559 nos. with involvement of M.M. grant of Rs.3669.46 lakhs 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 .

It is noted that there are huge number of referred back MM claims in this financial year 2023-24 due to various reasons as below:

1. Loan disbursement statement to be uploaded with the name of the proprietor 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 the last page of the revised PMEGP guidelines.

- 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 progress of physical verification by the out sourced agency M/s Genesys Intl. Corpn. has been very slow than anticipated due to technical reasons. The issue has already been taken up with due seriousness to higher authority for appropriate action and decision is awaited. Physical verification has been started in Trivandrum Dist. However, the issue has been taken up with competent authority to start in remaining Dists. and awaiting positive response very soon.

Target for PMEGP - Disbursement Target

Bank	TARGET UNDER PMEGP FOR THE YEAR 2023-24		TARGET UNDER PMEGP FOR THE YEAR 2023-24	
	New Enterprises		Second Loan/Upgradation of existing PMEGP units	
	No.	Amount	No.	Amount
PUBLIC SECTOR COMMERCIAL BANKS				
BANK OF BARODA	79	1144.20	3	146.08
BANK OF INDIA	37	532.91	2	97.39
BANK OF MAHARASHTRA	11	161.96	0	0.00
CANARA BANK	240	3484.84	3	146.08
CENTRAL BANK OF INDIA	43	616.51	1	48.69
INDIAN BANK	55	804.60	2	97.39
INDIAN OVERSEAS BANK	66	956.11	2	97.39
PUNJAB & SIND BANK	1	20.90	0	0.00
PUNJAB NATIONAL BANK	72	1044.93	2	97.39
STATE BANK OF INDIA	431	6253.90	2	97.39
UCO BANK	17	250.78	0	0.00

UNION BANK OF INDIA	130	1891.32	2	97.39
Total- Public Sector Commercial Banks	1184	17162.95	19	925.19
R R B - KERALA GRAMIN BANK	228	3312.42	2	97.39
Total- Public Sector Banks including RRB	1412	20475.38	21	1022.58
PRIVATE SECTOR COMMERCIAL BANKS				
AXIS BANK	54	778.47	0	0.00
BANDHAN BANK	4	62.70	0	0.00
CATHOLIC SYRIAN BANK	95	1384.53	0	0.00
CITY UNION BANK	6	94.04	0	0.00
DHANLAXMI BANK	52	747.12	1	48.69
FEDERAL BANK	218	3160.91	2	97.39
HDFC BANK	98	1426.33	0	0.00
ICICI BANK	67	977.01	0	0.00
IDBI BANK	19	271.68	0	0.00
IDFC FIRST Bank	3	41.80	0	0.00
INDUS IND BANK	33	475.44	0	0.00
JAMMU & KASHMIR BANK	1	10.45	0	0.00
KARNATAKA BANK	8	109.72	0	0.00
KARUR VYSYA BANK	8	109.72	0	0.00
KOTAK MAHINDRA BANK	12	177.64	0	0.00
LAKSHMI VILAS BANK	5	67.92	0	0.00
RBL Bank	5	67.92	0	0.00
SOUTH INDIAN BANK	179	2591.42	2	97.39
T.N.MERCANTILE BANK	8	109.72	0	0.00
YES BANK	6	83.59	0	0.00
Total- Pvt Sector Commercial Banks	879	12748.13	5	243.47
SMALL FINANCE BANKS				
ESAF	101	1468.12	0	0.00
Ujjivan Small Finance Bank	5	78.37	0	0.00
Total- Small Finance Banks	107	1546.49	0	0.00
Total - Banking Sector	2398	34770.00	26	1266.05

BANK WISE PERFORMANCE FOR THE YEAR 2023-24

Sl. No.	Name of Bank	MM Disbursed	
		No of	MM
		Prj.	(In Lakh)
1	CANARA BANK	661	1401.92
2	UNION BANK OF INDIA	285	577.53
3	KERALA GRAMIN BANK	317	565.31
4	STATE BANK OF INDIA	239	496.08
5	FEDERAL BANK	85	237.88
6	INDIAN OVERSEAS BANK	80	189.28
7	BANK OF BARODA	60	174.90
8	BANK OF INDIA	59	130.19
9	INDIAN BANK	63	125.02
10	PUNJAB NATIONAL BANK	53	107.80
11	CENTRAL BANK OF INDIA	28	62.23
12	UCO BANK	18	51.94
13	SOUTH INDIAN BANK	14	39.59
14	The Kerala State Co Operative Bank Ltd	15	37.05
15	DHANALAKSHMI BANK LTD	18	21.14
16	PUNJAB AND SIND BANK	3	14.83
17	BANK OF MAHARASHTRA	2	8.14
18	IDBI BANK	3	7.22
19	ICICI BANK LTD	4	5.26
20	HDFC BANK	2	4.75
21	TAMILNAD MERCANTILE BANK LTD	2	3.99
22	CATHOLIC SYRIAN BANK LTD	2	2.51
23	AXIS BANK LTD	1	1.33
24	KARUR VYSYA BANK	1	1.05
	Total	2015	4266.94

Issues related to adjusting of Margin Money Claim:

The issue of pending physical verification has been a long pending issue which has been raised by the banks of the state particularly. There is a situation where the accounts is turning into NPA and staffs of the banks are fixed with lapses due to non adjustment of subsidies. The same issue has been taken in all the SLBC meetings and still there is no resolution for the same. Reserve Bank of India has taken up the matter to their Central Office. Since PMEGP is one of the best central sponsored schemes with good number of takers, if this issue is not resolved this will be resulting in many customer complaints. Already some complaints has been lodged in the courts and other customer redressal forums. The agency which has been assigned with the responsibility of doing the physical verification has to be changed or either a new mechanism to be brought for adjusting the margin money subsidy after three years. KVIC to take up the matter at its highest level and redress the issue.

One more issue related to the authority issuing the rural certificate. KVIC to clearly state the authority who is issuing the same as there are several claims which has been referred back due to the same reason.

3.1.2 Agenda suggested by NORKA – NDPREM

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

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

Sl.No	Name of Bank	No.of applications Sent to bank	Sanctioned	Pending
1	Canara Bank	186	64	122
2	State Bank of India	349	52	297
3	Union Bank of India	44	21	23
4	Bank of Baroda	41	10	33
5	South Indian Bank	46	2	44
6	Federal Bank	108	5	103
7	Indian Overseas Bank	12	12	0
8	Bank of India	23	2	0
9	UCO Bank	6	3	3
10	Dhanalaxmi Bank	3	1	2
11	KSBDC	61	0	61

12	SC/ST	18	0	18
13	KSCARD	9	2	7
14	KSWDCS	33	0	33
15	Indian Bank	30	1	29
16	Kerala Bank	618	38	580
17	Kerala financial Corporation	2	0	2
18	Travancore Pravasi Ltd	7	7	0
	Total	1596	220	1378

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.

It was also informed in the meeting of the Legislative Assembly Committee for NRI welfare that there should be a relaxation in the cibil norms for this scheme as the same is backed by State Government.

3.1.3 Agenda suggested by Reserve Bank of India

1. Bringing Kerala State Government PSUs into TrEDS Platform

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

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

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

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

4. Pending Issues in Tertiary Sector

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

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

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

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

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

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

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

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

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

Action taken

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

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

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

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

We are find difficult to consolidate the data and to ensure data consistency.

4.2. 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 Conveners 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.Review of CD Ratio -Suggested by RBI

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

List of banks having CD ratio more than the state average

Name of the Bank	Deposit	Advance	CD
KSCARDB (incl. PCARDBs)	35370.50418	772745	2185%
BANK OF MAHARASHTRA	112711	727294.47	645%
JAMMU & KASHMIR BANK	2043.29	11528	564%
UCO BANK	170991	472083.16	276%
IDFC FIRST Bank	172304.76	277801.04	161%
HDFC BANK	3877552.74	5467061.46	141%
YES BANK	453381.14	574760.51	127%
CITY UNION BANK	76678.95	89688.27	117%
BANK OF BARODA	1677862	1921366.79	115%
CANARA BANK	6232443	6690364.13	107%
CENTRAL BANK OF INDIA	608791	647598.99	106%
IDBI BANK	589923.56	620908.65	105%
R R B - KERALA GRAMIN BANK	2195520.86	2310377	105%
BANK OF INDIA	556524	585144.49	105%
PUNJAB & SIND BANK	43283	44699.56	103%
INDUS IND BANK	1100724.22	1104928.9	100%
UNION BANK OF INDIA	2724049	2703185.34	99%
KARNATAKA BANK	95139.13	93684.48	98%
KOTAK MAHINDRA BANK	364678.03	353587.99	97%
AXIS BANK	2108217.38	1984427.5	94%
PUNJAB NATIONAL BANK	1104721	1031569.93	93%
INDIAN BANK	1284784	1155749.59	90%
ICICI BANK	2343252.47	1916583.66	82%
KARUR VYSYA BANK	193700.61	149173.87	77%

List of banks having CD ratio less than the state average

Name of the Bank	Deposit	Advance	CD
T.N.MERCANTILE BANK	91290.98	65219.97	71%
DIST CO-OPERATIVE BANKS	505481.4566	343481.9067	68%
KSCB	7129500	4577300	64%
INDIAN OVERSEAS BANK	1363996	782712.35	57%
DHANLAXMI BANK	1015319.32	559355.77	55%
STATE BANK OF INDIA	21558974	11803329.31	55%
SOUTH INDIAN BANK	5928744.86	2796602.93	47%
FEDERAL BANK	13290382.89	5927450.01	45%
ESAF	1374616.54	612854.8	45%
CATHOLIC SYRIAN BANK	1353179	544214.98	40%
LAKSHMI VILAS BANK	57107.56	21154.87	37%
Ujjivan Small Finance Bank	157186.98	48362.92	31%
BANDHAN BANK	395399.31	112596.89	28%
RBL Bank	81723.79	9657.21	12%

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

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

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

CD Ratio of the Kerala State stood at 72.68%. 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.

4.4 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
RUSET (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	563.9 9

Action Taken

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

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

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

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

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

A first stage of release of Rs.1.6Cr has been received vide Order No.7683/M Skill/2013/KSHO dated 06.05.2019 . Remaining portion is expected to be credited shortly.

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

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

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

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

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

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

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

Date: 17.04.2021

To
The CEO
All SRLMs

Dear Sir/Madam,

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

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

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

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

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

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

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

Yours faithfully,


Bipul Chandra Saha
National Director for RSETIs



Copy to:

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

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

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

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

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.

4.6.Status of Land allotment for RSETIs building

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

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

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

RSETI Alappuzha:

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

RSETI Kottayam:

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

Meanwhile, the Pallom Block Panchayat has passed a resolution to not to give the allotted land to RSETI Kottayam for construction of building. In this regard, we have taken up the matter several times with the Govt. authorities and Commissioner for Rural Development. DGM (FI) had meeting in person with the Hon'ble Minister for

Local Self Government Shri. M V Govindan at his residence on 21/04/2022 at 2.30 Pm to discuss the pending issues of allotted land at Kottayam.

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

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

RSETI Pathanamthitta:

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

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

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

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

RSETI Idukki :

Idukki- District Panchayat, Idukki vide their minutes of land sub committee meeting has agreed to allot 50 cents of land adjacent to Kendriya Vidyalaya office quarters, Painavu which is 2 kms from District Collectorate and 1 km from District Panchayat office for development and building construction of RSETI on 11.04.2022. The revenue department has to conduct land survey and demarcate the offered land. RSETI director has submitted a request to District Collector and District Development Commissioner for the same which will be completed by the end of this month. After that the same has to be taken up at state level (various departments viz LSGD, Revenue, RDD, Land Revenue Commissioner etc) for getting a G.O issued for entering into a MOU between the concerned departments and RSETI and sponsoring bank.

RSETI Palakkad :

Vide Go 2056/2023/LSGD dated 19/10/2023 land has been allotted for construct of Palakkad RSETI building in kuzhalmadam 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.

RSETI Wayanad:

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

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

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

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

Kannur : Land allotted and Building constructed

Kasargode : Land allotted and Building constructed

Malappuram : Land allotted and Building constructed

Thrissur : Land allotted and Building constructed

Still land allotment is pending in four districts: 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.rsb@iba.org.in and RUPALI at mgr2.sb@iba.org.in latest by 30.07.2022 positively. The copy of this letter has also been endorsed to SLBCs.

Yours faithfully,


K/S ANBALAGAN
SENIOR ADVISOR
RETAIL AND SOCIAL BANKING

Encl: a/a

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

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

To,

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

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

Sir,

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

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

Yours faithfully,

Encl: As Above


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

गिरिराज सिंह
GIRIRAJ SINGH



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

Secy (DFS)
S
2/6
As you may be aware that the SVAMITVA Scheme is playing a pivotal role in transforming the rural landscape in the country by providing the Record of Rights (RoR) in rural inhabited areas. Hon'ble Prime Minister has vouched for the benefits of the scheme like settlement of disputes, and bankability of property cards among others on various forums viz United Nations General Assembly, World Geospatial Information Congress, etc.

h
(1/16)
S/S
2/6
(1/16)
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. (1/16)
(2/6)
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. (1/16)
(2/6)
(1/16)
(1/16)
(1/16)
(1/16)
(1/16)
Since loans against Abadi land will be a new feature for the banks, it is requested that The Department of Financial Services (DFS) may also take up the matter with SLBC/UTLBC for alleviation of any hesitation on the part of bank officials, adequate sensitization of banks regarding SVAMITVA property cards, and securitization of Abadi land. Loans against property cards issued under SVAMITVA Scheme may also be included as part of the meeting agenda of SLBC/UTLBC. If deemed fit, DFS may also write to RBI for examination of the issue of mortgaging Abadi land. This will enable an ecosystem for capitalizing on the value of rural abadi land and ensure that bank loans are provided seamlessly.

गिरिराज सिंह
GIRIRAJ SINGH



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

-2-

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

With Regards

Yours sincerely,


(GIRIRAJ SINGH)

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

സംസ്ഥാനതല ബാങ്കേഴ്സ് സമിതി, കേരളം
(രാജ്യാലയ റിസർവ്വ് ബാങ്കിന്റെ ലീഡ് ബാങ്ക് പദ്ധതി പ്രകാരം)

राज्य स्तरीय बैंकों की समिति, केरल
(सा.रि.बैं.के अधीनी बैंक योजना के तहत)

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

കമ്പ്യൂട്ടർ

കമ്പോസർ

Convenor

കനറാ ബാങ്ക്
केनरा बैंक
Canara Bank



Ref: SLBC/PMS/81/2023/AJS

Date: 12/07/2023

To,

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

Respected Sir,

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

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

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

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

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

Thanking You,

Yours faithfully

Convenor,
SLBC Kerala.

Annexure-I

1. Gharauni (Uttar Pradesh)



Department of Revenue
(राजस्व विभाग)

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



Department of Panchayati Raj
(पंचायती राज विभाग)

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

2. Svamitva Abhilekh (Uttarakhand)

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

ग्राम: न्यायपुर, कपूरथल, जिला: चमोली, चकीलेख: चमोली, चकीलेख: चमोली

मूठ क्रमांक	सवती संख्या	सवती की पुनिक आई टी संख्या	सवतिधरक का नाम, पित्त, मातापति/ पत्नी का नाम और निवास स्थान	सवति की बेगी	सवति की उप-बेगी	सवति का क्षेत्रफल			सवतिधरक का अर्थ हिस्सा	
						निर्मित वर्ग मी०	कुल वर्ग मी०	कुल वर्ग मी०		
शेरी: 62 - स्वतः तटके, रेखे, भवन और ऐसी दुसरी भूमिवाँ जो अक्षुण्ण उपयोगों के सिधे काम में लाई करी है।										
885	00001	046447000000101	राम सिंह, गुम्बन सिंह, राम न्यायपुर, कपूरथल, चमोली, चकीलेख: चमोली, चकीलेख: चमोली	निर्दिष्ट	अवधीप	3,8700	1,0000	2.0	1/2 1/2	
नसरी नम्बरा	पूर्व चौहदी	पश्चिम चौहदी	उत्तर चौहदी	दक्षिण चौहदी	नामांतरण प्रकार	नामांतरण संख्या	नामांतरण तिथि	भवन कर	मुद्रित तिथि	मुद्रित आई टी संख्या
885	राम सिंह का मकान	निर्दिष्ट बिगन की नस	राधेस्वाम की गैरवात	राम पंचवत की कर्मीन	अ	नामांतरण संख्या	नामांतरण तिथि	100	04	04
जारी करने का स्थान			ब्यू आर कोड		जारीकर्ता के डिजिटल सिग्नेचर			अभ्युक्ति		
P			04		04			04		
मूठन अधिकारी चमोली, चकीलेख: चमोली, चकीलेख: चमोली दिनांक: 19.08.2020										

1. मूठन सवति डिजिटल सिग्नेचर प्रोसेस करी करी 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 थोरा				
दिनांक	व्यवहार	खंड क्रमांक	नवीन धारक(एच) पट्टेदार (एल) किंवा भार (इ)	साक्षकांन

4. Adhikar Abilekh (Madhya Pradesh)

अधिकार अभिलेख

प्ररूप- तीन

(नियम 6 देखिए)

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


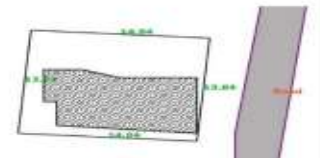
ग्राम/नगर... देवरी कला.. पटवारी हल्का क्रमांक/सेक्टर क्रमांक... 49..तहसील...शहपुरा...जिला.. डिंडोरी

संरल क्रमांक	सर्वेक्षण संख्यांक/ब्लाक संख्यांक	भू-खण्ड संख्यांक (द्व्यैक की दशा में)	पूर्ववर्ती सर्वेक्षण संख्यांक	1. क्षेत्रफल (वर्ग मीटर में) 2. भू-राजस्व (रूपये 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 विल्लंगम तथा प्रभार 1. बंधक 2. हफ्टिबंधक 3. भू-उर्जन प्रक्रियाधीन	अन्युक्ति 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 विरसजन पिता लालसाय	भूमि स्वामी	% %			

5. RPOR (Karnataka)

9/3/2020

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

 ಕರ್ನಾಟಕ ಸರ್ಕಾರ ಸ್ವಾಮ್ಯತೆ ಯೋಜನೆ ಕರಡು ಗ್ರಾಮೀಣ ಅಸ್ತಿಗಳ ಮಾಹಿತಿತ್ವದ ದಾಖಲೆ		ಪು.ಸಂ: 1/2	
ಶಿಬ್ಡೆ : ರಾಯನಗರ	ತಾಲ್ಲೂಕು: ರಾಯನಗರ	ಗ್ರಾಮ M G Palya	ಮಹದ Seebakatte
1. ಸ್ವತ್ತಿನ ಸಂಖ್ಯೆ ಗ್ರಾಮದ ಸ್ವತ್ತಿನ ಸಂಖ್ಯೆ 19		2. ಸ್ವತ್ತಿನ ವಿವರಣೆ (ಚ.ಮೀ) ನಿರೀತನ 183.42	
3. ಭೌಗೋಳಿಕವಾಗಿ ಸ್ವತ್ತಿನ ವಲ ಗ್ರಾಮದ ಗ್ರಾಮೀಣ/ಮಹದ ಹೆಕ್ಟರ್ 80.28		4. ಸರ್ಕಾರಿ ಸಂಪನ್ಮೂಲ ಇದ್ದಲ್ಲಿ ಬರಾನಿಡಿಸಿದ 152900400901800190	
5. ಸರ್ಕಾರಿ ಸಂಪನ್ಮೂಲ ಇದ್ದಲ್ಲಿ ಹಕ್ಕು ಪತ್ರ, ಸಂಖ್ಯೆ ಮತ್ತು ದಿನಾಂಕ		6. ಸ್ವತ್ತಿನ ಕರಡು ಬರಾನಿಡಿಸಿದ	
7. ಸ್ವತ್ತಿನ ಉದ್ದೇಶ ದರಣಿ		8. ಸ್ವತ್ತಿನ ನಕ್ಷೆ 	
9. ಸ್ವತ್ತಿನ ವಲ ದರಣಿ		10. ಮಾಹಿತಿತ್ವದ ವಿವರ ಮಾಹಿತಿತ್ವದ ಹೆಸರು ಸಂಬಂಧ ಕೋ/ದಿನ ಕಂಡ /ತಾಯಿ/ಗಂಡದ ಹೆಸರು ಗುರುತಿಸಿದ ಹೆಸರು ಗುರುತಿಸಿದ ಹೆಸರು ಮತ್ತು ಸಂಖ್ಯೆ ಹಕ್ಕು ಅರ್ಜಿನಿಂದ ರೀತಿ ಎಂ.ಆರ್ ಸಂಖ್ಯೆ	
11. ಸ್ವಾಮ್ಯದ ವಿವರ ಸ್ವಂತ		12. ಉದ್ದೇಶ ಬರಾನಿಡಿಸಿದ	
13. ಸುಲಭೀಕರಣ ಬರಾನಿಡಿಸಿದ		14. ಹೆಸರು ಬರಾನಿಡಿಸಿದ	

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

आलोक प्रेम नागर
ALOK PREM NAGAR



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

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

08th 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.

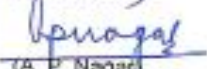
3. As you may be aware, the Record of Rights created under SVAMITVA Scheme are of higher quality with an accuracy 5cms and are backed by State Revenue/Panchayati Raj Acts which provides them the necessary legal validity. Ministry of Finance and RBI have also recognized the property cards created under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

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



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

Dated: 3rd March, 2023

Dear Sir,

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

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

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

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

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

..contd..2/-

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

4.8 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.

5. FRESH ISSUES

5.1 Fresh issues in Primary Sector

5.1.1 Agenda suggested by Department of Fisheries - A liberal approach on Extension of Kisan Credit Card

The credit limit for new KCC holders is Rs 2 lakhs for meeting working capital requirements, but marine/inland fishermen require Rs 7 to Rs10 Lakhs to set up their fully motorized fishing unit. An aquaculture farmer requires a minimum of Rs 10 lakhs per hectare. The present limits will only help to meet short term credit requirements such as rearing farmers, inland capture farmers and fishers.

Farmers and fishers are reluctant to apply for KCC because the current limit without collateral security is only Rs 1.6 lakhs, if it is hiked to Rs 4 lakhs and the limit with collateral security is hiked to Rs 8 lakhs it would be helpful. Lack of uniformity, delayed physical verification, meagre loan amount and reluctance of banks to provide loans to new ventures and new entrepreneurs are challenges faced.

The data shows that KCC sanctions at an average of only Rs 1 lakh per individual.

Department of Fisheries conducted 184 camps in association with banks to sensitize and disseminate information amongst fish farmers and fishers. Special KCC camps were organised during Sagar Parikrama programme in coastal districts. Through these programmes endeavours to understand the challenges in extending KCC could be possible. The Banks must take steps to understand the problems and challenges faced by the fishers and to resolve them. A liberal view for documentation process, uniformity in documentation along with proper advice from the banks will promote KCC in fishers.

5.1.2 Agenda suggested by Reserve Bank of India - Saturation of all left out PM Kisan beneficiaries under Ghar Ghar KCC Abhiyan during the campaign period

The Ministry of Agriculture and Farmers' Welfare (MoA&FW) initiated the "Ghar Ghar KCC Abhiyan" on 19th September 2023 to ensure the saturation of all outstanding PM Kisan Beneficiaries with Short Term Agriculture Loans through KCC. The campaign spanning from October 01, 2023 to December 31, 2023 has seen limited progress even after two months since its launch. In this connection, SLBCs/UTLBCs are requested to include discussion on saturation of all left-out PM Kisan beneficiaries under Ghar Ghar KCC Abhiyan during the campaign period under the agenda 'review of credit disbursements by banks - KCC loans' in SLBC/UTLBC meetings.

5.1.3. Agenda Suggested By Department of Agriculture Development and Farmers Welfare, Government Secretariat - Promotion of FPOs formed under farm plan based development approach.

Under this approach, individual model farms were identified and developed as basic unit of development through Krishi Bhavans with the support of Local Self Governments. Schemes are being implemented for the expansion of these FPOs by providing suitable technology for processing and value addition of agricultural commodities. They are being supported by top-up subsidies for availing machinery from SMAM. There will be beneficiary contribution for these projects. Their project for processing enterprises are being developed through different DPR Clinics conducted at Block level.

Issues Faced by Farmers in Agricultural Lending

1. Government procures paddy from Paddy Farmers through Supplyco and provides the procurement price to farmers as Loans from Banks based on Paddy Receipt Sheets (PRS) under Government Guarantee. The PRS loans will be directly repaid by the Government, based on the availability of funds. Farmers are complaining that the PRS loans affect their CIBIL score and due to that reason they are not getting loans from Banks. Under this circumstances, SLBC may take necessary steps to exclude Loans taken under PRS while calculating individual CIBIL Score of farmers. The issue has already been taken up in the meeting conducted by the Hon'ble Minister for Agriculture with the representatives of Banks on 17th November, 2023 at Alappuzha and SLBC Convenor has been entrusted to take necessary steps in this regard.
2. Banks insist owner's Aadhaar to issue KCC to leased Land Farmers. Even if there is a leased agreement, the owner's Aadhaar is required. This issue causes a lot of hardship to Leased Land Farmers, where Land Owners are not willing to provide Aadhaar details.
3. Farmers also requested that, if the last date of renewal/repayment of Agricultural Loan is a Holiday, they may be permitted to renew/repay the loans in the next working day.

5.2 FRESH ISSUES IN SECONDARY SECTOR

5.2.1. Agenda Suggested By Reserve Bank of India- Guidelines for home based MSME Units

Guidelines to be made for home-based MSME units functioning in the State of Kerala.

5.3. FRESH ISSUES IN TERITIARY SECTOR

5.3.1 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

PMJJBY AND PMSBY PERFORMANCE

Sl. No	BANK	OUTSTANDING ENROLLMENT UNDER JAN SURAKSHA SCHEMES AS AT SEPTEMBER 2023		OUTSTANDING ENROLLMENT UNDER JAN SURAKSHA SCHEMES AS AT JUNE 2023		Q to Q Variation %		OUTSTANDING ENROLLMENT UNDER JAN SURAKSHA SCHEMES AS AT SEPTEMBER 2022		Y o Y Variation %	
		PMJJBY	PMSBY	PMJJBY	PMSBY	PMJJBY	PMSBY	PMJJBY	PMSBY	PMJJBY	PMSBY
A	PUBLIC SECTOR COMMERCIAL BANKS										
1	BANK OF BARODA	38893	376273	38582	373556	0.81%	0.73%	35796	313260	8.65%	20.12%
2	BANK OF INDIA	35713	280130	34754	170074	2.76%	64.71%	31140	127781	14.69%	119.23%
3	BANK OF MAHARASHTRA	5433	20026	2929	10487	85.49%	90.96%	2176	5784	149.68%	246.23%
4	CANARA BANK	251098	1356699	210109	1036423	19.51%	30.90%	232182	846497	8.15%	60.27%
5	CENTRAL BANK OF INDIA	30894	165275	26081	138210	18.45%	19.58%	24605	110446	25.56%	49.64%
6	INDIAN BANK	64698	246935	58487	222060	10.62%	11.20%	42976	197999	50.54%	24.72%
7	INDIAN OVERSEAS BANK	24971	135254	0	0	0	0	21871	107515	14.17%	25.80%
8	PUNJAB & SIND BANK	535	4188	522	4006	2.49%	4.54%	449	3092	19.15%	35.45%
9	PUNJAB NATIONAL BANK	22653	146893	21109	132112	7.31%	11.19%	70704	489191	-67.96%	-69.97%
10	STATE BANK OF INDIA	451251	1619755	522777	1995412	13.68%	18.83%	278342	1519952	62.12%	6.57%
11	UCO BANK	14933	47020	13414	41187	11.32%	14.16%	11101	37180	34.52%	26.47%
12	UNION BANK OF INDIA	106751	704797	103159	590032	3.48%	19.45%	84169	426203	26.83%	65.37%
	Total- Public Sector Commercial Banks	1047823	5103245	1031923	4713559	1.54%	8.27%	835511	4184900	25.41%	21.94%
B	R R B - KERALA GRAMIN BANK	168758	1046648	137802	890863	22.46%	17.49%	99476	616625	69.65%	69.74%
	Total- Public Sector Banks including RRB	1216581	6149893	1169725	5604422	4.01%	9.73%	934987	4801525	30.12%	28.08%
C	PRIVATE SECTOR COMMERCIAL BANKS										
1	AXIS BANK	3013	9838	3013	9838	0.00%	0.00%	2974	9802	1.31%	0.37%
2	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0
3	CATHOLIC SYRIAN BANK	3408	48979	2705	19180	25.99%	155.36%	2335	12051	45.95%	306.43%
4	CITY UNION BANK	546	1199	512	1079	6.64%	11.12%	352	747	55.11%	60.51%

5	DHANLAXMI BANK	4602	33194	4119	22639	11.73%	46.62%	3725	16378	23.54%	102.67%
6	FEDERAL BANK	1734	8483	1595	6034	8.71%	40.59%	1672	6256	3.71%	35.60%
7	HDFC BANK	21662	61845	20869	50059	3.80%	23.54%	19897	44374	8.87%	39.37%
8	ICICI BANK	66	66	94	94	-29.79%	29.79%	113	22	-41.59%	200.00%
9	IDBI BANK	11968	31280	12331	33931	-2.94%	-7.81%	11939	31158	0.24%	0.39%
10	IDFC FIRST Bank	3	2	3	1	0.00%	100.00%	3	1	0.00%	100.00%
11	INDUS IND BANK	198	4243	184	4195	7.61%	1.14%	147	3998	34.69%	6.13%
12	JAMMU & KASHMIR BANK	67	186	64	173	4.69%	7.51%	57	127	17.54%	46.46%
13	KARNATAKA BANK	1262	7106	1162	5162	8.61%	37.66%	1293	3543	-2.40%	100.56%
14	KARUR VYSYA BANK	0	0	0	0	0	0	0	0	0	0
15	KOTAK MAHINDRA BANK	1709	3627	1609	3281	6.22%	10.55%	1521	3013	12.36%	20.38%
16	LAKSHMI VILAS BANK	0	0	0	0	0	0	215	555	-	-
17	RBL Bank	6	41	0	9	0.00%	355.56%	0	0	0	0
18	SOUTH INDIAN BANK	1331	24782	833	13556	59.78%	82.81%	16361	77407	-91.86%	-67.98%
19	T.N.MERCANTILE BANK	974	7737	970	7368	0.41%	5.01%	930	6904	4.73%	12.07%
20	YES BANK	27	34	26	32	3.85%	6.25%	26	32	3.85%	6.25%
	Total- Pvt Sector Commercial Banks	52576	242642	50089	176631	4.97%	37.37%	63560	216368	-	12.14%
D	SMALL FINANCE BANKS										
1	ESAF	165	9136	85	1206	94.12%	657.55%	0	0	0	0
2	Ujjivan Small Finance Bank	0	0	0	0	0	0	0	0	0	0
	Total- Small Finance Banks	165	9136	85	1206	94.12%	657.55%	0	0	0	0
	Total - Commercial Banks + RRB + SFB	1269322	6401671	1219899	5782259	4.05%	10.71%	998547	5017893	27.12%	27.58%
E	CO-OPERATIVE BANKS										
1	DIST CO-OPERATIVE BANKS	1621	15808	949	8705	70.81%	81.60%	2773	16665	-41.54%	-5.14%
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0	0	0	0
3	KSCB	0	0	33490	247773	100.00%	100.00%	30027	198308	-	-
	Total Co-operative Banks	1621	15808	34439	256478	95.29%	93.84%	32800	214973	-95.06%	-92.65%
	Total - Banking Sector	1270943	6417479	1254338	6038737	1.32%	6.27%	1031347	5232866	23.23%	22.64%

APY PERFORMANCE

Name of APY- SPs	Cumulative APY accounts opened since inception
CANARA BANK	2,28,623
STATE BANK OF INDIA	2,23,112
KERALA GRAMIN BANK	2,08,141
UNION BANK OF INDIA	77,439
BANK OF BARODA	53,981
INDIAN BANK	52,210
CENTRAL BANK OF INDIA	42,927
THE SOUTH INDIAN BANK LTD MARKETING DEPARTMENT NPS CELL	36,792
INDIAN OVERSEAS BANK	30,040
BANK OF INDIA	29,487
HDFC BANK LTD	25,851
THE FEDERAL BANK LTD	13,056
AXIS BANK LTD	12,569
DHANLAXMI BANK LIMITED	12,051
IDBI BANK LTD	12,024
UCO BANK	11,630
PUNJAB NATIONAL BANK	11,584
TAMILNAD MERCANTILE BANK LTD	5,887
BANK OF MAHARASHTRA	5,886
THE KOTTAYAM DISTRICT CO-OPERATIVE BANK LTD	3,044
ICICI BANK LIMITED	2,156
THE CATHOLIC SYRIAN BANK LIMITED	2,042
KARNATAKA BANK LIMITED	1,464
THIRUVANANTHAPURAM DISTRICT CO-OPERATIVE BANK LTD	1,309
THE KOZHIKODE DISTRICT CO-OPERATIVE BANK LTD	1,245
CITY UNION BANK LTD	766
KOTAK MAHINDRA BANK	673
THE KASARAGOD DISTRICT COOPERATIVE BANK LTD	643
THE KOLLAM DISCTRICT CO-OPERATIVE BANK LTD	350
PUNJAB AND SIND BANK	344
MALAPPURAM DISTRICT CO-OPERATIVE BANK	331
IDUKKI DISTRICT COOPERATIVE BANK LTD	330
THE KARUR VYSYA BANK LTD	314
BANDHAN BANK LIMITED	292

KERALA STATE CO-OPERATIVE BANK LTD	235
WAYANAD DISTRICT COOPERATIVE BANK LTD	215
THRISSUR DISTRICT CO OPERATIVE BANK LTD	115
INDUSIND BANK LIMITED	74
THE PATHANAMTHITTA DISTRICT CO-OPERATIVE BANK LTD	49
THE LAKSHMI VILAS BANK LTD	28
THE JAMMU AND KASHMIR BANK LTD	24
RBL BANK LIMITED	23
KANNUR DISTRICT CO-OPERATIVE BANK LTD	18
YES BANK LIMITED	4
STANDARD CHARTERED BANK	4
DCB BANK LIMITED	3
IDFC FIRST BANK LIMITED	0
Total	11,09,385

PMMY PERFORMANCE

Sl No	Bank	Sep-23		Jun-23		Q to Q Variation %		Sep-22		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	14677	32660	14792	32178	-0.78%	1.50%	15344	30345.46	-4.35%	7.63%
2	BANK OF INDIA	3200	7151	20534	30292	84.42%	76.39%	1432	3412.35	123.46%	109.56%
3	BANK OF MAHARASHTRA	933	3881	896	3311	4.13%	17.20%	880	1720.09	6.02%	125.61%
4	CANARA BANK	141296	249294	137917	241470	2.45%	3.24%	146856	228683.66	-3.79%	9.01%
5	CENTRAL BANK OF INDIA	9037	18919	9183	17914	-1.59%	5.61%	9896	17443.73	-8.68%	8.46%
6	INDIAN BANK	14527	20688	11701	19371	24.15%	6.80%	18211	20104.7	-20.23%	2.90%
7	INDIAN OVERSEAS BANK	25025	33355	26627	33671	-6.02%	-0.94%	27283	31505.02	-8.28%	5.87%
8	PUNJAB & SIND BANK	190	279	181	271	4.97%	3.00%	151	233.41	25.83%	19.46%
9	PUNJAB NATIONAL BANK	13335	26220	13258	25814	0.58%	1.57%	14486	26024.27	-7.95%	0.75%

	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	21	1	22	0.00%	-5.18%	1	22	0.00%	-6.82%
7	HDFC BANK	61	765	64	843	-4.69%	-9.23%	70	789	-12.86%	-2.97%
8	ICICI BANK	7	60	10	34	30.00%	74.80%	15	98	-53.33%	-39.33%
9	IDBI BANK	5	29	5	29	0.00%	0.03%	4	20	25.00%	44.35%
10	IDFC FIRST Bank	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
11	INDUS IND BANK	208	1967	247	2387	15.79%	17.59%	364	4470	-42.86%	-55.99%
12	JAMMU & KASHMIR BANK	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
13	KARNATAKA BANK	8	253	7	168	14.29%	50.32%	8	149	0.00%	69.72%
14	KARUR VYSYA BANK	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
15	KOTAK MAHINDRA BANK	41	1370	37	1252	10.81%	9.37%	32	881	28.13%	55.52%
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	20	418	20	419	0.00%	-0.17%	24	451	-16.67%	-7.24%
19	T.N.MERCANTILE BANK	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
20	YES BANK	5	47	5	55	0.00%	13.93%	0	0	0.00%	0.00%
	Total- Pvt Sector Commercial Banks	356	4929.54	396	5209.21	10.10%	-5.37%	518	6879.32	-31.27%	-28.34%
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	5693	87335.7	5434	80538.74	4.77%	8.44%	4298	60414.84	32.46%	44.56%
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	569	87335.	543	80538.7	4.77%	8.44%	429	60414.8	32.46%	44.56%
	3	7	4	4			8	4		

PMJDY ACCOUNTS

Sl. No.	BANK	PMJDY Accounts details AS AT SEPTEMBER 2023 (Amount in Lacs)			PMJDY Accounts details AS AT JUNE 2023 (Amount in Lacs)			Q to Q Variation %		
		No. of Rural PMJDY A/Cs	No. of Urban PMJDY A/Cs	Total No. of BSBDA Accounts (A)	No. of Rural PMJDY A/Cs	No. of Urban PMJDY A/Cs	Total No. of BSBDA Accounts (A)	Rural PMJDY A/Cs	Urban PMJDY A/Cs	BSBDA Accounts (A)
A	PUBLIC SECTOR COMMERCIAL BANKS									
1	BANK OF BARODA	8504	170069	178573	8505	39631	48136	-0.01%	329.13%	270.98%
2	BANK OF INDIA	8016	132547	140563	7885	112348	120233	1.66%	17.98%	16.91%
3	BANK OF MAHARASHTRA	15670	10489	26159	13283	9320	22603	17.97%	12.54%	15.73%
4	CANARA BANK	693384	132376	825760	656834	124965	781799	5.56%	5.93%	5.62%
5	CENTRAL BANK OF INDIA	950	98082	99032	67075	21972	89047	-98.58%	346.40%	11.21%
6	INDIAN BANK	1896	163291	165187	1159	145229	146388	63.59%	12.44%	12.84%
7	INDIAN OVERSEAS BANK	135648	614256	749904	137598	663054	800652	-1.42%	-7.36%	-6.34%
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0.00%	0.00%	0.00%
9	PUNJAB NATIONAL BANK	7247	139083	146330	7293	139004	146297	-0.63%	0.06%	0.02%
10	STATE BANK OF INDIA	50432	300911	351343	45595	1150345	1195940	10.61%	-73.84%	-70.62%
11	UCO BANK	91544	13666	105210	91668	13664	105332	-0.14%	0.01%	-0.12%
12	UNION BANK OF INDIA	377366	81236	458602	12053	74290	86343	3030.89%	9.35%	431.14%
	Total- Public Sector Commercial Banks	1390657	1856006	3246663	1048948	2493822	3542770	32.58%	-25.58%	-8.36%
B	R R B - KERALA GRAMIN BANK	1251844	222880	1474724	1180454	222880	1403334	6.05%	0.00%	5.09%
	Total- Public Sector Banks including RRB	2642501	2078886	4721387	2229402	2716702	4946104	18.53%	-23.48%	-4.54%
C	PRIVATE SECTOR COMMERCIAL BANKS									
1	AXIS BANK	567	31824	32391	566	31586	32152	0.18%	0.75%	0.74%
2	BANDHAN BANK	0	0	0	0	0	0	0.00%	0.00%	0.00%
3	CATHOLIC SYRIAN BANK	7484	36084	43568	7722	37529	45251	-3.08%	-3.85%	-3.72%
4	CITY UNION BANK	0	1030	1030	0	1034	1034	0.00%	-0.39%	-0.39%
5	DHANLAXMI BANK	3163	24936	28099	3166	24988	28154	-0.09%	-0.21%	-0.20%
6	FEDERAL BANK	70400	8903	79303	0	0	0	0.00%	0.00%	0.00%
7	HDFC BANK	1930	44312	46242	1924	44178	46102	0.31%	0.30%	0.30%
8	ICICI BANK	63	10727	10790	63	10767	10830	0.00%	-0.37%	-0.37%
9	IDBI BANK	0	40383	40383	0	39471	39471	0.00%	2.31%	2.31%
10	IDFC FIRST Bank	0	115	115	0	109	109	0.00%	5.50%	5.50%
11	INDUS IND BANK	0	3471	3471	0	3443	3443	0.00%	0.81%	0.81%

12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0.00%	0.00%	0.00%
13	KARNATAKA BANK	192	9244	9436	194	8878	9072	-1.03%	4.12%	4.01%
14	KARUR VYSYA BANK	0	3867	3867	0	3871	3871	0.00%	-0.10%	-0.10%
15	KOTAK MAHINDRA BANK	1099	1335	2434	457	343	800	140.48%	289.21%	204.25%
16	LAKSHMI VILAS BANK	0	1450	1450	0	0	0	0.00%	0.00%	0.00%
17	RBL Bank	0	0	0	0	0	0	0.00%	0.00%	0.00%
18	SOUTH INDIAN BANK	17985	158827	176812	30755	203985	234740	-41.52%	-22.14%	-24.68%
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	102883	378153	481036	44847	411827	456674	129.41%	-8.18%	5.33%
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	2745384	2457039	5202423	2274249	3128529	5402778	20.72%	-21.46%	-3.71%
E	CO-OPERATIVE BANKS									
1	DIST CO-OPERATIVE BANKS	24080	10944	35024	24003	10730	34733	0.32%	1.99%	0.84%
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0	0.00%	0.00%	0.00%
3	KSCB	0	0	0	41250	26110	67360	-100.00%	100.00%	100.00%
	Total Co-operative Banks	24080	10944	35024	65253	36840	102093	-63.10%	-70.29%	-65.69%
	Total - Banking Sector	2769464	2467983	5237447	2339502	3165369	5504871	18.38%	-22.03%	-4.86%

5.3.2. Agenda suggested By Department of Financial Services - Performance review of Central Sector Interest Subsidy (CSIS) scheme.

As you are aware, Department of Higher Education (DHE), Ministry of Education has been implementing the Central Sector Interest Subsidy (CSIS) Scheme since 2009. Under this Scheme Interest Subsidy is given during the moratorium period i.e., Course period plus one year on Education Loan taken from the Scheduled Banks to students belonging to economically weaker sections whose annual parental income is up to Rs. 4.5 Lakh from all sources.

In this regard, a review meeting was held on 11.08.2023 under the chairmanship of Joint Secretary, DFS with senior officials of Public & Private Sector Banks to ascertain the reasons for low offtake of fund and low number of claims under CSIS Scheme wherein apart from other suggestions, it has been proposed to incorporate performance review of CSIS scheme as an agenda item in all forthcoming SLBC/UTLBC meetings for better monitoring of same.

5.3.3. 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

Name of APY- SPs	Cumulative APY accounts opened since inception
CANARA BANK	2,28,623
STATE BANK OF INDIA	2,23,112
KERALA GRAMIN BANK	2,08,141
UNION BANK OF INDIA	77,439
BANK OF BARODA	53,981
INDIAN BANK	52,210
CENTRAL BANK OF INDIA	42,927
THE SOUTH INDIAN BANK LTD MARKETING DEPARTMENT NPS CELL	36,792
INDIAN OVERSEAS BANK	30,040
BANK OF INDIA	29,487
HDFC BANK LTD	25,851
THE FEDERAL BANK LTD	13,056
AXIS BANK LTD	12,569
DHANLAXMI BANK LIMITED	12,051
IDBI BANK LTD	12,024
UCO BANK	11,630
PUNJAB NATIONAL BANK	11,584
TAMILNAD MERCANTILE BANK LTD	5,887
BANK OF MAHARASHTRA	5,886
THE KOTTAYAM DISTRICT CO-OPERATIVE BANK LTD	3,044
ICICI BANK LIMITED	2,156
THE CATHOLIC SYRIAN BANK LIMITED	2,042
KARNATAKA BANK LIMITED	1,464
THIRUVANANTHAPURAM DISTRICT CO-OPERATIVE BANK LTD	1,309
THE KOZHIKODE DISTRICT CO-OPERATIVE BANK LTD	1,245

CITY UNION BANK LTD	766
KOTAK MAHINDRA BANK	673
THE KASARAGOD DISTRICT COOPERATIVE BANK LTD	643
THE KOLLAM DISCTRICT CO-OPERATIVE BANK LTD	350
PUNJAB AND SIND BANK	344
MALAPPURAM DISTRICT CO-OPERATIVE BANK	331
IDUKKI DISTRICT COOPERATIVE BANK LTD	330
THE KARUR VYSYA BANK LTD	314
BANDHAN BANK LIMITED	292
KERALA STATE CO-OPERATIVE BANK LTD	235
WAYANAD DISTRICT COOPERATIVE BANK LTD	215
THRISSUR DISTRICT CO OPERATIVE BANK LTD	115
INDUSIND BANK LIMITED	74
THE PATHANAMTHITTA DISTRICT CO-OPERATIVE BANK LTD	49
THE LAKSHMI VILAS BANK LTD	28
THE JAMMU AND KASHMIR BANK LTD	24
RBL BANK LIMITED	23
KANNUR DISTRICT CO-OPERATIVE BANK LTD	18
YES BANK LIMITED	4
STANDARD CHARTERED BANK	4
DCB BANK LIMITED	3
IDFC FIRST BANK LIMITED	0
Total	11,09,385

5.3.4 Agenda suggested by Higher Education (K) Department - Service charges and PoS transaction issues

Service charge exemption of application fee as well as tuition fee payment towards Govt/Aided/Govt Cost sharing colleges from internet banking as well as debit card payment irrespective of banking gateways. EPOS machines supplied by the banks in most of the institutions are not working promptly due to network issues and needs urgent updation. Aided institutions like MA College Kothamangalam requires activation of new machines purchased by them to replace the obsolete ones supplied by banks. Institutions like Technical High Schools find it difficult to fulfill minimum number of transactions using EPOS machines prescribed by the bank and the restriction

needs waiver. There is inordinate delay in crediting back amounts of failed transactions which often requires intervention by this office, this needs to be remedied.

5.3.5 Agenda suggested by Kerala Cashew Board Ltd - Issues related to One Time Settlement package for settling NPA Accounts of Cashew Industrialists

As cashew sector is passing through dire straits, mainly due to financial constraints, Government announced an OTS package for settling NPA Accounts of cashew industrialists vide G.O (Rt) No. 224/2022/ID dtd 14/03/2022. As per the existing situation, a meeting has been conducted which is chaired by Hon'ble Minister, Industries with representatives of Member Banks under State Level Banker's Committee on 24.05.2023. The said meeting has appointed Shri.A Alexander IAS (Rtd), Chairman & Managing Director of Kerala Cashew Board Limited as the State Nodal Officer for the purpose of resolving disputes and issues if any, between Industrialists and Bankers. The meeting has also pointed and directed all bankers to designate a Senior Officer as Nodal Officer for facilitating easy processing of OTS in those banks.

Matters to be discussed:

1. Many of the banks have not designated Nodal Officers as per the directions of the Meeting. 2. Few banks are in a position stating that they are not ready to follow the Government

Order as they are in the opinion to follow only existing banking norms instead of Government Order.

3. Banks like Tamil Mercantile Bank, Karur Vysya Bank, City Bank etc are totally not in favor of the OTS Scheme. Meeting may discuss the above matters and decide accordingly.

5.3.6 Agenda Suggested By State Finance Commission 6th SFC Report - GO (MS)No.147/2009/LSGD dated 29th July 2009.

Local Governments should borrow from commercial banks and cooperative banks as per the provisions of GO (MS)No.147/2009/LSGD dated 29th July 2009. To make this G.O. operational, it is suggested that this may be discussed in the State Level Bankers Committee (SLBC) and a Sub-Committee of the SLBC be set up including representatives of NABARD and the Kerala Bank along with the representatives of Lead Bank, SBI and other Banks as may be decided by the SLBC. Director of Urban Affairs and Director of Panchayats could be invitees to this Sub-committee. The Sub-Committee may meet the representatives of Local Governments and come out with a framework for borrowing. If required, the existing order could be amended.



കേരള സർക്കാർ
സംഗ്രഹം

തദ്ദേശസ്വയംഭരണ വകുപ്പ് -ഷോപ്പിംഗ് കോംപ്ലക്സുകൾ, ബസ് സ്റ്റാന്റുകൾ മുതലായവ സ്ഥാപിക്കുന്നതിന് ധനകാര്യ സ്ഥാപനങ്ങളിൽ നിന്നും വായ്പ ലഭ്യമാക്കൽ - നടപടി ക്രമങ്ങൾ നിശ്ചയിച്ച് ഉത്തരവ് പുറപ്പെടുവിക്കുന്നു.

തദ്ദേശസ്വയംഭരണ (ഡിബി) വകുപ്പ്

സ.ഉ(എം.എസ്)നം:147/2009/തസ്വഭവ തിരുവനന്തപുരം, തീയതി:29/7/2009

ഉത്തരവ്

ഷോപ്പിംഗ് കോംപ്ലക്സുകൾ /മാർക്കറ്റുകൾ, ബസ് സ്റ്റാന്റുകൾ മുതലായ വരുമാനദായക പ്രോജക്ടുകളിൽ ദുരിഭാഗവും വായ്പാ ബന്ധിത പരിപാടിയായാണ് ഗ്രാമപഞ്ചായത്തുകളും നഗരസഭകളും നടപ്പാക്കി വരുന്നത്. കേരള നഗര വികസന ധനകാര്യ കോർപ്പറേഷൻ പുന:സംഘടിപ്പിച്ച് 2004-ൽ കേരള നഗര-ഗ്രാമ വികസന ധനകാര്യ കോർപ്പറേഷൻ (കെ.യു.ആർ.ഡി.എഫ്.സി) രൂപീകരിച്ചതിനുശേഷം മുഖ്യമായും ഈ കോർപ്പറേഷനിൽ നിന്നാണ് ഗ്രാമപഞ്ചായത്തുകളും നഗരസഭകളും ഇത്തരം പ്രോജക്ടുകൾക്ക് വായ്പ സ്വീകരിച്ചു വരുന്നത്. നിർമ്മിച്ച്, പ്രവർത്തിപ്പിച്ച്, കൈമാറുന്ന (BOT) രീതിയിലും ഇത്തരം പ്രോജക്ടുകൾ നടപ്പാക്കി വരുന്നുണ്ട്.

2. വായ്പാബന്ധിതമായി നടപ്പാക്കാനുദ്ദേശിക്കുന്ന പ്രോജക്ടുകൾക്ക് കെ.യു.ആർ.ഡി.എഫ്.സി.യിൽ നിന്നല്ലാതെ ദേശസാൽകൃത ബാങ്കുകൾ,സഹകരണ ബാങ്കുകൾ മുതലായ ധനകാര്യ സ്ഥാപനങ്ങളിൽ നിന്നും വായ്പ സ്വീകരിക്കുന്നതിന് ചില തദ്ദേശസ്വയംഭരണ സ്ഥാപനങ്ങൾ സർക്കാർ അനുമതി ആവശ്യപ്പെട്ടിട്ടുണ്ട്. സർക്കാർ ഈ വിഷയം വിശദമായി പരിശോധിക്കുകയുണ്ടായി. ദേശസാൽകൃത/സഹകരണ ബാങ്കുകളിൽ നിന്ന് വായ്പയെടുക്കുന്നതിനുള്ള സർക്കാർ അനുമതി നേടുന്നതിന് വ്യക്തമായ നടപടി ക്രമങ്ങൾ നിശ്ചയിക്കേണ്ടതുണ്ടെന്ന് സർക്കാരിന് ബോധ്യപ്പെട്ടതിന്റെ അടിസ്ഥാനത്തിൽ ചുവടെ വിവരിക്കുന്ന നടപടി ക്രമങ്ങൾ നിശ്ചയിച്ച് ഉത്തരവാകുന്നു.

- 2.1 ഷോപ്പിംഗ് കോംപ്ലക്സുകൾ/മാർക്കറ്റുകൾ, ബസ്സ്റ്റാന്റുകൾ മുതലായ വരുമാനദായക പ്രോജക്ടുകൾ നടപ്പാക്കുന്നതിന് ഗ്രാമപഞ്ചായത്തുകൾക്കും നഗരസഭകൾക്കും ദേശസാൽകൃത/സഹകരണ ബാങ്കുകളിൽ നിന്ന് സർക്കാർ അനുമതിയോടെ വായ്പയെടുക്കാവുന്നതാണ്.
- 2.2 ഇത്തരം ആവശ്യങ്ങൾക്ക് വായ്പയെടുക്കാൻ ഉദ്ദേശിക്കുന്ന ഗ്രാമപഞ്ചായത്തുകളും നഗരസഭകളും നിർമ്മിതിയുടെ പ്ലാൻ,ഡിസൈൻ,വിശദമായ എസ്റ്റിമേറ്റ് എന്നിവ തയ്യാറാക്കിയതിനുശേഷം ഏതൊക്കെ സ്രോതസ്സുകളിൽ നിന്ന് ഫണ്ട് ലഭ്യമാക്കാൻ കഴിയുമെന്ന് പരിശോധിച്ച് വായ്പയെടുക്കാൻ ഉദ്ദേശിക്കുന്ന തുക എത്രയാണെന്ന് കണക്കാക്കേണ്ടതാണ്.

- 2.6 വിഭാവനം ചെയ്തിട്ടുള്ളത് പ്രകാരം പ്രോജക്ടിൽ നിന്നും വരുമാനം ലഭിക്കാനിടയില്ലാത്ത സാഹചര്യം സംജാതമാകുകയാണെങ്കിൽ ഗ്രാമപഞ്ചായത്തിന്/നഗരസഭയ്ക്ക് തനത് ഫണ്ട് വിനിയോഗിച്ച് വായ്പയും പലിശയും തിരിച്ചടയ്ക്കാൻ കഴിയുമോ എന്ന് പഞ്ചായത്ത് ഡെപ്യൂട്ടി ഡയറക്ടർ/നഗരകാര്യ ഡയറക്ടർ പരിശോധിക്കേണ്ടതാണ്. അതിന്റെ അടിസ്ഥാനത്തിൽ വായ്പയെടുക്കാൻ അനുമതി നൽകേണ്ടതുണ്ടോ എന്നത് സംബന്ധിച്ച് വ്യക്തമായ ശുപാർശ ഉൾപ്പെടെയായിരിക്കണം പഞ്ചായത്ത് ഡെപ്യൂട്ടി ഡയറക്ടർ/നഗരകാര്യഡയറക്ടർ സർക്കാരിലേയ്ക്ക് അപേക്ഷ ശുപാർശ ചെയ്യേണ്ടത്.
- 2.7 വായ്പയെടുക്കുന്നതിന് സർക്കാർ അനുമതി ലഭിക്കുകയാണെങ്കിൽ തദ്ദേശസ്വയംഭരണ സ്ഥാപനങ്ങൾക്കുവേണ്ടി പുറപ്പെടുവിച്ചിട്ടുള്ള രോഗത്ത് ചട്ടങ്ങളെ അടിസ്ഥാനമാക്കി മാത്രമെ പ്രവൃത്തി നടപ്പാക്കാൻ പാടുള്ളൂ.
- 2.8 ഇത്തരം പ്രോജക്ടുകൾക്ക് കെ.യു.ആർ.ഡി.എഫ്.സിൽ നിന്നും വായ്പയെടുക്കുന്നതിനും ഈ നടപടിക്രമങ്ങൾ ബാധകമായിരിക്കും.

ഗവർണ്ണറുടെ ഉത്തരവിൻ പ്രകാരം
എസ്.എം.വിജയാനന്ദ്
പ്രിൻസിപ്പൽ സെക്രട്ടറി

- 1. എല്ലാ കോർപ്പറേഷൻ മേയർമാർക്കും സെക്രട്ടറിമാർക്കും
- 2. എല്ലാ മുനിസിപ്പൽ ചെയർപേഴ്സൺമാർക്കും സെക്രട്ടറിമാർക്കും
- 3. എല്ലാ ഗ്രാമപഞ്ചായത്ത് പ്രസിഡന്റുമാർക്കും സെക്രട്ടറിമാർക്കും
- 4. എല്ലാ ജില്ലാ ആസൂത്രണ സമിതി ചെയർപേഴ്സൺമാർക്കും
- 5. സെക്രട്ടറി, ആസൂത്രണ സാമ്പത്തികകാര്യവകുപ്പ്, തിരുവനന്തപുരം
- 6. മെമ്പർ സെക്രട്ടറി, സംസ്ഥാന ആസൂത്രണബോർഡ്, തിരുവനന്തപുരം
- 7. പഞ്ചായത്ത് ഡയറക്ടർ, തിരുവനന്തപുരം
- 8. ഗ്രാമവികസന കമ്മീഷണർ, തിരുവനന്തപുരം
- 9. നഗരകാര്യ ഡയറക്ടർ, തിരുവനന്തപുരം
- 10. ജുവ്യനഗരാസൂത്രകൻ, തിരുവനന്തപുരം
- 11. ഡയറക്ടർ, കേരള ഇൻസ്പെക്ടർ ഓഫ് ലോക്കൽ അഡ്മിനിസ്ട്രേഷൻ, തൃശ്ശൂർ
- 12. ഡയറക്ടർ, സ്പെഷ്യൽ ഇൻസ്പെക്ടർ ഓഫ് റൂറൽ ഡെവലപ്മെന്റ്, കൊട്ടാരക്കര
- 13. എക്സിക്യൂട്ടീവ് ഡയറക്ടർ, ശുചിത്വമിഷൻ, തിരുവനന്തപുരം
- 14. എക്സിക്യൂട്ടീവ് ചെയർമാൻ ആന്റ് ഡയറക്ടർ, ഇൻഫർമേഷൻ കേരള മിഷൻ, തിരുവനന്തപുരം : വെബ്സൈറ്റിൽ പ്രസിദ്ധീകരിക്കുന്നതിനായി.

5.3.7. Agenda Suggested By Finance Department – ELRS timeline

ELRS scheme will be closed by 31/03/2024. The existing applicants are given time up to 31/01/2024 for payment of the amount as per the scheme guidelines after which government will be only prioritizing on clearing the existing applications and winding up the scheme by 31/03/2024.