

State Level Bankers Committee, December 2023 Agenda & Background Notes

1. ADOPTION OF MINUTES OF 141st SLBC Meeting September 2023

The minutes of State Level Bankers' committee Meeting, held on 6th February 2024 circulated vide SLBC letter no SLBC/141/minutes/17/AJS dated 10th February 2024.

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%	4546
13	2023 September	542171	121215	22.35%	6059
14	2023 December	558352	125540	21.94%	4325

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 – Licenser(s), Representative of LSGI and Licensee cultivator (s). A government order in this regard may be issued.
2. The Sub-committee on Agriculture decided focus on saturation of Kisan Credit Card to agriculture and farmers engaged in the allied sector besides “SUBHIKSHA KERALAM” Scheme launched by Government of Kerala. Integrated farming, market interventions to reduce the role of middleman, promoting organic farming methods, food processing etc. to be promoted.
3. SLBC has written to Department of Agriculture regarding marking of Hypothecation clause in the State Agriculture Insurance Scheme. Now the PMFBY scheme is made voluntary. In order to protect the interests of farmers, they may be given an option to choose between PMFBY and State Insurance Scheme.

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

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

Sir,

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

Ref:- 1)Letter no Kerala SLBC/177/2020/SN dated 07/12/2020 from the Convenor SLBC

2) Note from TR(2)8254/20 dated 21/02/2021 of TR section

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

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

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

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

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

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

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

4. In consultation with RBI, selected SLBCs and other stakeholders NABARD has developed the benchmarks/indicators for monitoring and reviewing the progress under Doubling of farmers' income by 2022.
5. SLBC is coordinating and reviewing the campaign for issuance of Kisan Credit Card to farmers for Agriculture and allied activities. After the withdrawal of Interest Subvention Scheme (ISS) and Prompt Repayment Incentive to short term crop loan other than Kisan Credit Card facility, there is an increase in number of KCC account. ***Number of Kisan Credit Card issued to farmers has increased from 2011248 (September 2023) to 2198265 (December 2023).***

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

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

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

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

1. Farm Planning Based Development Approach:-

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

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

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

2. Increase in Crop Area and Development Approach:

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

Rice Agriculture Development Scheme:

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

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

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

Vegetable development.

The vegetable development program is being implemented in the state with the objective of achieving self-sufficiency in vegetable production and promoting safe vegetable production. The Vegetable Development Project is planned to be implemented by agencies such as Department of Agriculture, 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 seats to be established from the State Plan Fund.

3. Agricultural marketing and post-harvest management:

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

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

markets, formation of urban and street weekly markets, cold chain for Idukki district, State The components include Price Board, WTO Cell and Assistance to 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
December 2021	2297345	-	-
December 2022	2320620	23,275	1.01%
December 2023	2198265	-1,22,355	-5.27%

Quarter wise	Number of KCC	Variation	% Growth
March 2023	2400291	-	-
June 2023	2108606	- 291685	-12.15%
September 2023	2011248	-97,358	-4.61%
December 2023	2198265	1,87,017	9.29%

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	Dec-23		
1	BANK OF BARODA	17147	16990	16856	124985	108129	641%
2	BANK OF INDIA	17363	17190	17431	18360	929	5%
3	BANK OF MAHARASHTRA	681	920	1308	1983	675	52%
4	CANARA BANK	510890	548872	578526	489354	-89172	-15%
5	CENTRAL BANK OF INDIA	7720	7530	7481	7173	-308	-4%
6	INDIAN BANK	23104	26596	31483	35245	3762	12%
7	INDIAN OVERSEAS BANK	31777	31492	33595	37995	4400	13%
8	PUNJAB & SIND BANK	0	0	0	0	0	0%
9	PUNJAB NATIONAL BANK	13775	14600	15948	17357	1409	9%
10	STATE BANK OF INDIA	106999	105553	105014	105819	805	1%
11	UCO BANK	7761	8611	9355	10056	701	7%
12	UNION BANK OF INDIA	71643	84447	95268	114503	19235	20%
13	R R B - KERALA GRAMIN BANK	479792	497602	515544	535015	19471	4%
14	AXIS BANK	1133	995	964	938	-26	-3%
15	BANDHAN BANK	0	0	0	0	0	0%
16	CATHOLIC SYRIAN BANK	964	947	927	896	-31	-3%

17	CITY UNION BANK	2035	1615	974	974	0	0%
18	DHANLAXMI BANK	893	882	863	846	-17	-2%
19	FEDERAL BANK	120306	122760	127884	120694	-7190	-6%
20	HDFC BANK	261646	269017	250281	257619	7338	3%
21	ICICI BANK	1559	1538	1577	1611	34	2%
22	IDBI BANK	24244	24367	25692	27353	1661	6%
23	IDFC FIRST Bank	0	0	0	0	0	0%
24	INDUS IND BANK	362	395	395	456	61	15%
25	JAMMU & KASHMIR BANK	0	0	0	0	0	0%
26	KARNATAKA BANK	1403	1403	1461	1516	55	4%
27	KARUR VYSYA BANK	0	0	1	1	0	0%
28	KOTAK MAHINDRA BANK	0	0	0	0	0	0%
29	LAKSHMI VILAS BANK	0	0	0	0	0	0%
30	RBL Bank	0	0	0	0	0	0%
31	SOUTH INDIAN BANK	18610	18686	19377	20725	1348	7%
32	T.N.MERCANTILE BANK	11	748	908	1240	332	37%
33	YES BANK	0	0	0	0	0	0%
34	ESAF	59		89	97	8	9%
35	Ujjivan Small Finance Bank	0	79	0	0	0	0%
36	DIST CO-OPERATIVE BANKS	0	0	0	0	0	0%
37	KSCARDB (incl. PCARDBs)	0	0	0	0	0	0%
38	KSCB	678414	304771	152046	265454	113408	75%
	TOTAL	2400291	2108606	2011248	2198265	187017	9%

Total Agriculture Outstanding Bank wise (Amt in Cr)

Name of the Bank	Outstanding Amt in Cr
CANARA BANK	27506.19
STATE BANK OF INDIA	18222.08
R R B - KERALA GRAMIN BANK	16237.97
FEDERAL BANK	12580.85
KSCB	8287.30
SOUTH INDIAN BANK	7312.57
UNION BANK OF INDIA	6682.98
BANK OF BARODA	5533.82
ESAF	4932.51
CATHOLIC SYRIAN BANK	3266.85
KSCARDB (incl. PCARDBs)	3018.41
INDIAN BANK	2802.09
INDIAN OVERSEAS BANK	2797.88
HDFC BANK	2718.74
CENTRAL BANK OF INDIA	2536.96
DHANLAXMI BANK	1778.49
BANK OF INDIA	1707.14
IDBI BANK	1432.67
AXIS BANK	1423.73
PUNJAB NATIONAL BANK	1246.15
ICICI BANK	1192.81
INDUS IND BANK	1121.25
IDFC FIRST Bank	831.87
BANK OF MAHARASHTRA	623.97
UCO BANK	339.42
DIST CO-OPERATIVE BANKS	200.82
KOTAK MAHINDRA BANK	136.79
T.N.MERCANTILE BANK	134.89
Ujjivan Small Finance Bank	129.77
KARUR VYSYA BANK	92.39
KARNATAKA BANK	72.47
CITY UNION BANK	70.96
RBL Bank	41.36
YES BANK	18.90
LAKSHMI VILAS BANK	12.86
BANDHAN BANK	0.33
PUNJAB & SIND BANK	0.33
JAMMU & KASHMIR BANK	0.05

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

Animal Husbandry

Total KCC Animal Husbandry applications received district wise

District	Applications Received	Applications Accepted	Applications Sanctioned
Alappuzha	60	60	40
Ernakulam	490	490	137
Idukki	486	484	212
Kannur	391	391	102
Kasaragod	619	619	610
Kollam	6897	6897	6897
Kottayam	47	47	30
Kozhikode	1172	1172	1172
Malappuram	517	517	508
Palakkad	877	877	423
Pathanamthitta	95	95	39
Thiruvananthapuram	4	4	3
Thrissur	514	514	264
Wayanad	1605	1592	1575
Total	13774	13759	12012

Total KCC Animal Husbandry applications received bank-wise

Name of the Bank	Applications Received	Applications Accepted	Applications Sanctioned
Bank of Baroda	142	142	70
Bank of India	159	159	99
Bank of Maharashtra	9	9	9
Canara Bank	8029	8019	7578
Central Bank of India	71	71	56
Cooperative Bank	875	875	746
IDBI Bank Ltd.	6	6	0
Indian Bank	619	619	586
Indian Overseas Bank	320	320	219
Punjab National Bank	154	154	102
State Bank of India	2617	2612	2138
UCO Bank	37	37	35
Union Bank of India	736	736	374
Grand Total	13774	13759	12012

Fisheries

Total number of KCC Fisheries District wise			
Name of the District	Number of applications received	Number of applications Accepted	Number of applications sanctioned
Alappuzha	94	94	50
Ernakulam	207	206	67
Idukki	240	240	81
Kannur	22	22	6
Kasaragod	135	135	135
Kollam	1224	1224	1224
Kottayam	324	324	162
Kozhikode	43	43	43
Malappuram	202	202	7
Palakkad	173	163	77
Pathanamthitta	215	199	80
Thiruvananthapuram	237	237	89
Thrissur	5	5	5
Wayanad	157	157	157
Total	3278	3251	2183

Total number of KCC Fisheries Bank wise			
Name of the District	Number of applications received	Number of applications Accepted	Number of applications sanctioned
Bank of Baroda	57	53	23
Bank of India	203	203	81
Canara Bank	907	902	682
Central Bank of India	35	34	9
Cooperative Bank	39	39	28
IDBI Bank Ltd.	2	2	2
Indian Bank	127	127	81
Indian Overseas Bank	293	293	271
Punjab National Bank	56	56	42
State Bank of India	908	892	473
UCO Bank	22	22	18
Union Bank of India	629	628	473
Grand Total	3278	3251	2183

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.

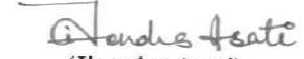
Sir,

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.

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

EMAIL/SPEED POST



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

Date: 12.03.2024

To,

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

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

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

Sir,

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

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

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

Encl : As Above

Yours faithfully,

(Dr. Anil Kumar R.),

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

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 Kerala State under AIF

Status of AIF Loan Applications as on 14-03-2024 (Rs. in Crore) - Bankwise										
Name of the Banks	Total Applications Submitted in the Portal		Applications at bank level							
			Rejected		Sanctioned		Disbursed		Applications Pending at Banks	
	No.of applications	Amount in Cr	No.of applications	Amount in Cr	No.of applications	Amount in Cr	No.of applications	Amount in Cr	No.of applications	Amount in Cr
STATE BANK OF INDIA	1106	451.39	398	153.55	487	159.14	364	107.79	61	39.99
Kerala State Cooperative Bank	682	1097.17	158	233.17	103	135.83	56	71.63	316	426.75
Canara Bank	985	357.57	258	146.82	390	97.88	363	63.58	10	2.49
The Federal Bank Ltd	191	163.18	71	60.23	64	52.29	62	41.08	28	20.55
HDFC Bank	138	208.44	47	74.39	29	41.50	20	29.05	36	36.66
Kerala Gramin Bank	313	55.43	103	21.41	139	16.96	139	16.30	30	3.86
Bank Of Baroda	247	68.16	88	27.81	115	18.77	92	14.66	18	4.41
Union Bank of India	166	61.69	47	23.45	71	14.23	69	9.83	19	10.00
Bank Of India	155	38.67	43	14.35	68	14.67	53	9.11	9	1.10
UCO Bank	126	69.46	56	36.90	38	14.12	29	8.51	5	1.64
Axis Bank	11	24.83	1	1.56	6	10.06	4	7.89	2	1.02
South Indian Bank	86	59.60	39	19.94	15	8.96	15	7.34	7	7.48
Punjab National Bank	75	238.52	32	13.27	27	10.20	23	5.65	4	1.89
Indian Bank	54	30.79	12	5.55	25	6.05	21	4.64	1	0.09
IDBI BANK LTD	24	14.33	7	5.12	7	3.16	6	2.98	6	3.76
Kotak Mahindra Bank	6	21.96	2	8.18	2	4.00	2	2.52	0	0.00
Indian Overseas Bank	39	8.04	13	4.75	15	2.04	10	1.65	4	0.42
ESAF Small Finance Bank Limited	26	5.21	16	3.03	5	0.90	4	0.86	4	1.08
NABKISAN Finance Ltd	4	5.10	3	3.10	1	1.00	1	0.76	0	0.00
Karur Vysya Bank	7	3.39	1	0.91	3	1.23	3	0.63	0	0.00
Central Bank Of India	21	4.88	2	2.20	8	1.08	7	0.52	0	0.00
ICICI Bank	17	39.69	6	7.48	2	1.49	1	0.30	3	2.52
Bank of Maharashtra	3	0.15	0	0.00	1	0.12	1	0.12	0	0.00
CSB Bank Ltd	9	4.12	4	0.36	0	0.00	0	0.00	3	2.36
Karnataka Bank	1	2.00	0	0.00	0	0.00	0	0.00	1	2.00
Dhanlaxmi Bank Ltd	1	1.25	0	0.00	0	0.00	0	0.00	1	1.25
DCB Bank	7	3.60	0	0.00	0	0.00	0	0.00	3	0.87
IndusInd Bank	2	0.82	0	0.00	0	0.00	0	0.00	2	0.82
Tamilnad Mercantile Bank Ltd	1	0.43	0	0.00	0	0.00	0	0.00	1	0.43
J&K Bank	1	0.00	0	0.00	0	0.00	0	0.00	0	0.00
Grand Total	4504	3039.87	1407	867.52	1621	615.68	1345	407.40	574	573.44

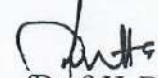
A copy each of the Scheme guidelines and SOPs is attached for your ready reference.

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

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

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

Yours Sincerely,



(Dr. S.K. Dutta)

Joint Commissioner (AH)



**AGRICULTURE INFRASTRUCTURE FUND
STATE PROJECT MANAGEMENT UNIT, KERALA**

Ref.

19.09.2023

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

1. Convergence of existing loans to AIF.

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

2. AIF Portal Management.

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

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

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

Yours Faithfully


Shaji George

Team Lead, AIF

2.1.5.2 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,


ADDL. DA(PLG) AGRIDIR (IC)

*ADDL. Director of Agriculture & Farmers Welfare
Directorate of Agriculture & Farmers Welfare
Ministry of Agriculture & Farmers Welfare, Government of India*

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

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

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

To
All SLBCs,

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

Sir / Madam,

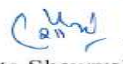
I am directed to enclose herewith a D.O. No. 13-2/2020-FWS dated 17.02.2022 received from Secretary, Department of Agriculture & Farmers Welfare (DA&FW) on the subject cited above.

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

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

Encl: As above

Yours faithfully


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

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

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

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

OFFICE MEMORANDUM

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

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

Yours faithfully,



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

Pradhan Mantri Kisan Samman Nidhi (PM-KISAN)

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

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

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

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

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

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

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

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

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

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

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

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

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

VI For SNO/ concerned Nodal Officer (NO):

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

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

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

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

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

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

VII For Corrections, the SNO will enter:

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

VIII Information desired by PAO: -

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

Financial year	Category	Amount
	General/SC/ST	

Sample cases:

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

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

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

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

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

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

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

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

Directorate of Agriculture Development and Farmers' Welfare

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

No:ADFW/5342/2023-PMKS

Date:02-08-2023

PM KISAN KERALA

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

Step 1:

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

Timeline : 20 th August 2023

Step 2:

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

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

Timeline : To be completed before 30th August 2023

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

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

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

Step 3:

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

Timeline : September 01-05, 2023

Step 4:

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

Timeline: September 1-10, 2023

Step 5:

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

A/c no.39858703941

Name : Director of Agriculture

State Bank of India, Vikas Bhavan Branch

IFSC Code: SBIN0070415

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

Timeline: September 10-20, 2023

Step 6:

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

Timeline: September 20-25, 2023

Step 7:

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

Timeline: September 25-30, 2023

Step 8:

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

Timeline: October 1-10, 2023

Step 9:

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

Timeline: October 11-15, 2023

Step 10:

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

Timeline: October 16-20, 2023



AJAYAKUMAR S
ADDITIONAL DIRECTOR OF AGRICULTURE(EXT)

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

3.1. PENDING ISSUES IN SECONDARY SECTOR

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

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

A. Review of Performance under 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

Total first Term Applications Disbursed as on 16/03/2024	
Name of the Bank	Number of Applications Disbursed
State Bank of India	48081
Canara Bank	19319
Indian Bank	7974
KERALA GRAMIN BANK	7723
Union Bank of India	4465
Bank of Baroda	4264
Indian Overseas Bank	2197
Bank of India	2025
Punjab National Bank	1931
Central Bank of India	1622
THE FEDERAL BANK LTD	923
UCO Bank	813
Bank of Maharashtra	629
SOUTH INDIAN BANK	419
IDBI BANK LTD	136
DHANLAXMI BANK LIMITED	117
Punjab and Sind Bank	80
City Union Bank	59
KARNATAKA BANK	54
CSB BANK LTD	49
KERALA STATE CO-OPERATIVE BANK LTD.,	45
HDFC BANK LTD	35
ICICI BANK LTD	34
Axis Bank	18
Tamilnad Mercantile Bank Ltd	16
ESAF Small Finance Bank	4
KARUR VYSYA BANK	4
KOTAK MAHINDRA BANK	1
THE JAMMU AND KASHMIR BANK LTD	1
TOTAL	103038

Total Number of Second Term	
Name of the Bank	Number of Applications Disbursed
Bank of Baroda	249
Bank of India	158
Bank of Maharashtra	10
Canara Bank	1638
Central Bank of India	199
City Union Bank	1
CSB BANK LTD	6
DHANLAXMI BANK LIMITED	10
HDFC BANK LTD	3
IDBI BANK LTD	24
Indian Bank	478
Indian Overseas Bank	273
KARNATAKA BANK	10
KERALA GRAMIN BANK	531
Punjab and Sind Bank	39
Punjab National Bank	206
SanctionedBank	1
SOUTH INDIAN BANK	70
State Bank of India	2280
Tamilnad Mercantile Bank Ltd	5
THE FEDERAL BANK LTD	120
UCO Bank	105
Union Bank of India	604
Grand Total	7020

Total number of applications under third term	
Name of the Bank	Number of applications disbursed
Bank of Baroda	43
Bank of India	54
Bank of Maharashtra	1
Canara Bank	640
Central Bank of India	66
DHANLAXMI BANK LIMITED	2
IDBI BANK LTD	5
Indian Bank	190
Indian Overseas Bank	113
KARNATAKA BANK	3
KERALA GRAMIN BANK	216
Punjab and Sind Bank	25
Punjab National Bank	73
SOUTH INDIAN BANK	15
State Bank of India	589
THE FEDERAL BANK LTD	31
UCO Bank	26
Union Bank of India	212
Grand Total	2304

Total Sanctions	
First Term	103038
Second Term	7020
Third Term	2304
	1,12,362

Total Applications sanctioned not disbursed	
Name of the Bank	Applications sanctioned
State Bank of India	3343
KERALA GRAMIN BANK	1527
Canara Bank	363
Union Bank of India	360
Punjab National Bank	176
Indian Bank	148
Bank of India	107
Indian Overseas Bank	90
KERALA STATE CO-OPERATIVE BANK LTD.,	65
Bank of Baroda	54
IDBI BANK LTD	52
THE FEDERAL BANK LTD	39
HDFC BANK LTD	36
SOUTH INDIAN BANK	28
UCO Bank	25
Bank of Maharashtra	23
DHANLAXMI BANK LIMITED	23
KARNATAKA BANK	23
CSB BANK LTD	13
Tamilnad Mercantile Bank Ltd	5
Central Bank of India	4
Axis Bank	1
ICICI BANK LTD	1
KOTAK MAHINDRA BANK	1
THE JAMMU AND KASHMIR BANK LTD	1
TOTAL	6508

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

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

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

Total Number of Applications PENDING - Bank wise	
Name of the bank	Number of Applications
STATE BANK OF INDIA	194
KERALA GRAMIN BANK	98
CANARA BANK	93
UNION BANK OF INDIA	78
FEDERAL BANK	74
The Kerala State Co Operative Bank Ltd	52
BANK OF BARODA	37
INDIAN BANK	30
BANK OF INDIA	21
SOUTH INDIAN BANK	19
HDFC BANK	18
INDIAN OVERSEAS BANK	17
IDBI BANK	15
CENTRAL BANK OF INDIA	13
PUNJAB NATIONAL BANK	8
UCO BANK	8
DHANALAKSHMI BANK	7
THE WAYANAD DIST CO-OP BANK LT	6
ICICI BANK LIMITED	4
CSB BANK LIMITED	3
TAMILNAD MERCANTILE BANK LIMITED	2
ESAF SMALL FINANCE BANK LIMITED	1
KARUR VYSYA BANK	1
THE KOLLAM DISTRICT COOP BANK LTD	1
Grand Total	800

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 2ndLoan		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

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.

KVIC has come out with a circular which has been provided below regarding the latest guidelines for physical verification.

**PRIME MINISTER'S EMPLOYMENT GENERATION
PROGRAMME
KHADI AND VILLAGE INDUSTRIES COMMISSION
(MINISTRY OF MICRO SMALL AND MEDIUM ENTERPRISES, GOVT. OF INDIA)
3, IRLA ROAD, VILE PARLE (W), MUMBAI-56.**

No. PMEGP/BFL/Joint PV/2023-24

Date: 22.01.2024


CIRCULAR

Sub: Providing provision of Joint Physical Verification with Geo-tagging –reg.

1. This circular is in continuation of circular no. PMEGP/BFL/PV/Geo-tag/2021-22 dated 28.10.2021 wherein modalities of Physical Verification (PV) through mobile application were conveyed. With the introduction of mobile application and geo-tagging, this provision of joint verification by the Implementing Agencies and financing bank was rendered inoperative as the joint-PV was conducted in offline mode and there was no provision for geo-tagging, data entry and uploading of the report by the Joint committee.
 2. A third-party agency engaged by KVIC shall be responsible for conducting physical verification of PMEGP units through mobile application. Apart from the third-party agency, as an alternate solution, this office has developed a web application for conducting Joint PV with geo-tagging as an **emergency measure** in case of VIP references, grievances, complaints, court cases etc as a stop gap measure.
 3. Each State/ Divisional director of KVIC shall be provided with a login ID and password which may be delegated to the KVIC PMEGP nodal officer. The Joint PV committee shall constitute **minimum 3 officials** including the sponsoring Implementing Agency from the following:
 - Official of KVIC (mandatory)
 - Concerned Branch Manager/ nominated representative of the financing branch (mandatory)
 - Official of KVIB
 - Official of DIC
 - Official of COIR Board
-

4. The Joint PV shall be conducted post approval on the requests received from the concerned State/ Divisional office to Directorate of PMEGP, CO Mumbai. It is requested to compile a list of all such emergency cases along with justification and send to this office to authorize Joint PV on the portal.
5. Step by step manual/ SoP to conduct Joint PV is enclosed herewith for ready reference at **Annexure-I**. The PV for the approved units as per grievances/ requests by field offices shall be commenced on urgent basis by constituting a Joint PV committee as per para 3 of this circular.
6. This may please be brought to the notice of all the concerned stakeholders.

This is issued with the approval of competent authority.



22/11/2024
Director (PMEGP)

To

1. All State/Divisional Directors, KVIC.
2. All Chairman/CEO, State/UT, KVI Board.
3. The Heads of All State/UT, DIC.
4. All Principal Secretary, DIC, all State/UT.
5. All Zonal Dy. CEO's in and outside Mumbai-for information.
6. Nodal Officers of all banks.

Copy for information to:

7. Chairman Cell, KVIC
8. All Commission Members of KVIC
9. OSD to CEO, KVIC
10. OSD to FA, KVIC


22/11/2024
Director (PMEGP)

Annexure-I

SoP for conducting Joint Physical Verification by Implementing Agencies and Financing Bank

1. Kindly note that Joint PV can be conducted for such units that have never been verified by third party agency. Hence, units already marked for reverification on the portal are not eligible for Joint PV at the moment because of technical constraints.
2. Navigate to kviconline.gov.in/pmegpgeotag/ and login using the credentials for the respective State/ Divisional office.

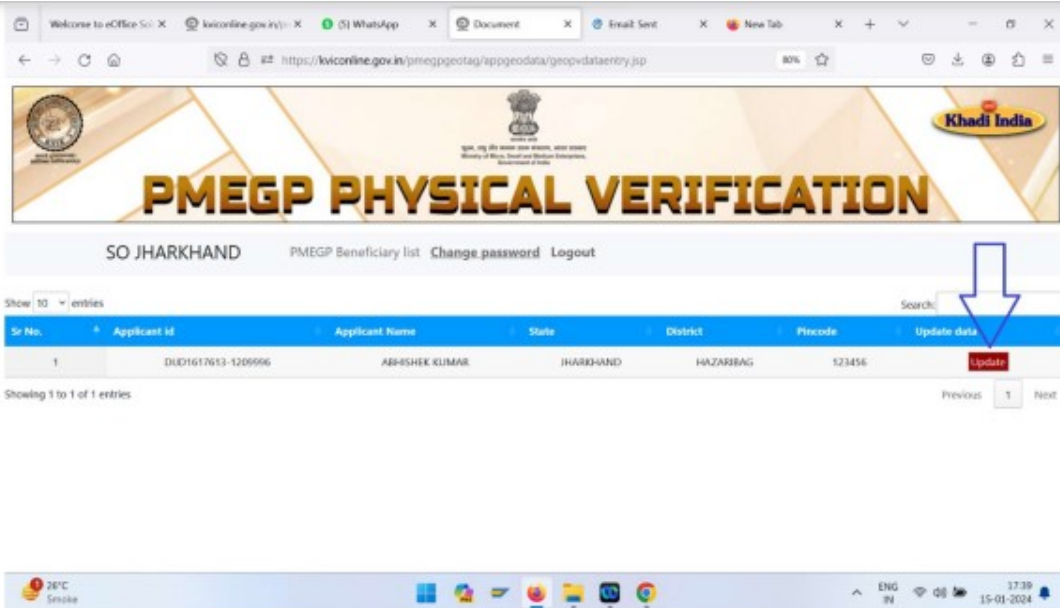


The screenshot shows a web browser window with the URL <https://kviconline.gov.in/pmegpgeotag/index.jsp>. The page features a header with the PMEGP logo, the Government of India emblem, and the text "PMEGP PHYSICAL VERIFICATION". Below the header is a login form with the following fields:

- Username :** A text input field with the placeholder "Enter Username". A blue arrow points to this field.
- Password :** A text input field with the placeholder "Enter Password".
- LOGIN** button.

At the bottom of the page, there is a footer that reads "DESIGNED AND MAINTAINED BY DIRECTORATE OF INFORMATION TECHNOLOGY, KVIG, MUMBAI". The browser's taskbar at the bottom shows the system tray with a temperature of 26°C, the language set to ENG IN, and the date and time as 17:56 on 15-01-2024.


3. After login, a window with a list of authorized application IDs for Joint PV shall be visible as below. Click on "Update" button at extreme left of the row.



4. Click on verify report to download the blank PV report as below.



5. A sample report is given below:

					
PMEGP Joint Physical Verification Report					
Beneficiary Detail					
Beneficiary id	KBKL18196397-8548218		Beneficiary	AKHIL M	
Gender	Male	Social	OBC	Special	NA
Mobile	9633843479		Email-ID		
PMEGP ePortal Unit Details					
Unit location	Rural		Unit Sponsored	KVIB	
Agency Office	KVIB-KANNUR-KL				
PMEGP ePortal Unit Address	VIBHAV, IDLI DOSA MAAVU FROZEN FOOD ITEMS DHARMADAM PO				
Taluka/block	THALASSERY		District	KANNUR	
State	KERALA		Pin code	670106	
Industry type	Manufacturing				
Industry Activity	Manufacturing of Food Industry (AGRO BASED FOOD PROCESSING INDUSTRY)				
Product	IDLI DOSA MAAVU FROZEN FOOD ITEMS				
EDP Training Details					
EDP Training Period From	05-MAR-2019		EDP Training Period	20-MAR-2019	
Name of institute	DIC, Kannur (8311)				
Project details					
Project Sanctioned Date	05-Feb-2019		Scheme under which project got sanctioned	PMEGP IST LOAN	
Capital Expenditure	500000		Capital Expenditure Sanctioned	475000	
Working Capital	0		Working Capital Sanctioned		
Total Project Cost:	500000		Total Sanction:	475000	
Own Contribution	25000		NM Released:	175000	
Balance Loan to be released to the beneficiary by FB:				0	
Financing Bank Detail					
Financing bank	CANARA BANK				
Bank branch	DHARMADAM				
Bank Address	MEETHALE PEEDIKA DHARMADAM, THALSSERRY TALUK, DIST-KANNUR, KERALA-670106				
IFSC CODE	CNRB0014227				
PV Unit Detail					
Latitude			Longitude		
Unit name					
Updated Unit Address as per Physical Verification					
Unit Establishment Date			Unit setup On		

PMEGP Joint Physical Verification Report

Date of Water connection		Date of Electricity connection	
Clearance From Pollution		Any other Clearance obtained	
GST Registration Number		GST Registration Date	
UDYAM Registration		UDYAM Registration Date	
PAN/TAN Number (if any)		KVIC Registration Number	
KVIC Registration Date		Certification	
Registered Brand Name		Patent Ownership(if any)	
Details of Handholding			
Production /Sale Detail			
	Quantity	Value(in Rupees)	
Annual production			
Present Production			
Machinery Detail			
Type of Machinery			
Raw Detail			
Details of Raw			
Import of Raw material(if any)			
Country of Import			
Value of Stock on the Day of Visit (In Rupees)			
Raw		Semi-Finished	Finished
Cost of Capital Items Procured(In Rupees)			
Building		Machinery and Equipment	
Annual Sales Projection			
Quantity		Value(In Rupees)	
Present Sale			
Quantity		Value(In Rupees)	
Product Detail			
Main Product		By Product	
Export Detail			
Quantity		Value(In Rupees)	
Country of		Mode of Export	
Employment Detail			
Type of Manpower			
Skilled		Semi Skilled	Unskilled
Currently Employed Manpower			
Full Time		Part Time	
Seasonal		Number of Physically Challenged Employee	
General		SC	ST
OBC		Minority	Male
Female		Transgender	Total Employees
Average Wages paid per Month			

PMEGP Joint Physical Verification Report

Margin money detail					
Margin money release	175000	First Installment	22-Feb-2019	Balance Loan	0
Rate of interest loan		TDR Amount		TDR Number	
TDR Date		CGTMSE Coverage	-	Margin Money Call	-
Collateral Security Obtained?	-	Value of Collateral Security			
Outstanding loan amount on the date of Physical verification					
Whether Repayment of Loan is regular?	-	NPA Period(Year)			
Verification Detail					
Per Capita Investment Norm Satisfied	-	Prominent Sign Board Installed			
Verification Status		Verification Date			
Verification Agency Name		Verification Agency Remarks			

Joint Verification Certificate

This is to confirm that we have conducted and completed the Joint physical verification of the unit with the applicant ID KBKL18196397-8548218 . The outcome of the joint verification and geo-tagging of the unit is in order.The unit is found.....(Working/Non-Working/Non-Traceable)

Members	Official of KVIC	Official of Financing Bank	*DIC/KVIB/COIR BOARD
Seal & Sign			
Name			
Designation			
Mobile No			

* PMEGP Joint physical verification shall constitute 3 officials. Officials of KVIC & Official of Financing Bank are mandatory if the sponsoring agency is other than KVIC then that IA is mandatory if the sponsoring agency is KVIC then any of the other implementing agency that is KVIB/DIC/COIR BOARD can be a part of the committee.

PMEGP Beneficiary Declaration

I AKHIL M SO/WO/DO.....

Resident of.....

Unit Name/Address.....

I declare that the verification officers have physically verified my unit dated:..... in truthful and fair manner.I have not given them any kind of inducement or favours; no demand of any kinds has been made by them.All the relevant information regarding establishment of my unit has been compiled in the physical verification report,I am satisfied with the data information collected by them, like photos, videos and Geo-tagging of my PMEGP unit.

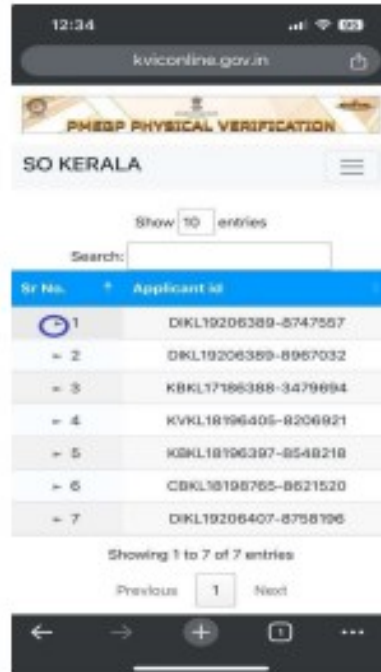
I am giving this declaration in full presence of my mind and without any pressure.

Signature:

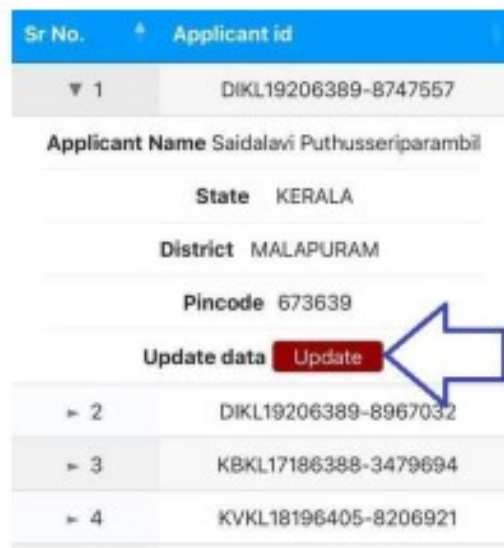
Mobile No.:

Place:

6. Keep a printout of the blank PV report to get the seal and signatures of respective Implementing Agencies, Financing Bank and signature of the beneficiary.
7. This is a mobile-friendly web application and in the field, you can login using the mobile phone. The mobile screen shot is given below. Click on the small arrow highlighted in the circle.



8. The screen will expand to show the update button. Click on “Update”.



9. A new window shall be visible. To geo-tag the unit click on “Geolocation”



WELCOME TO
PMEGP PHYSICAL VERIFICATION OF
SAIDALAVI PUTHUSSERIPARAMBIL (
DIKL19206389-8747557)

10. A new window shall pop up. To geo-tag click on “Yes” radio button.

Saidalavi Puthusseriparambil (
DIKL19206389-8747557)

Are you at unit location?
 Yes No

1.Latitude :

2.Longitude:

3.Upload unit photo:
 no file selected

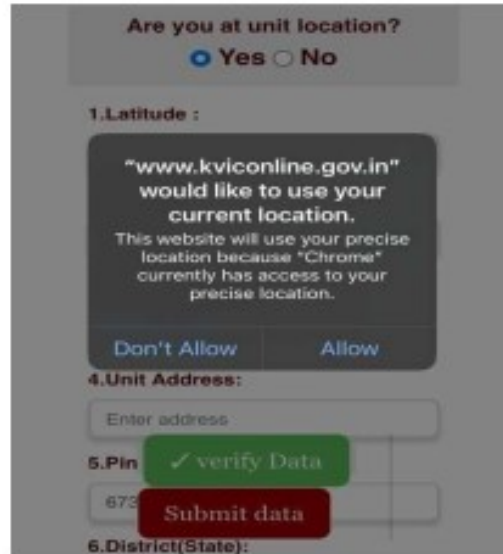
4.Unit Address:

5.Pincode:

6.Dis

MAL

11. Ensure that the GPS on the mobile is turned on. "Allow" the app to access your location.



12. Latitude and Longitude of the location shall be visible. There is a provision to update address which is to be used for minor address corrections. To geo-tag the unit click on "Choose File" and select "Take Photo or Video"

1. Latitude :
19.107514716410332

2. Longitude:
72.8382172897308

3. Unit Address:
Enter address

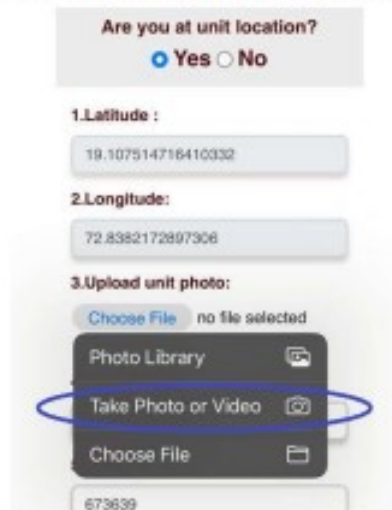
4. Pincode:
673639

5. District:
MALAPURAM

6. State:
KERALA

7. Upload unit photo:
Choose File no file selected

13. The camera app shall open on selecting “Take Photo or Video”. Capture photo of the unit. If the photo is fine, select “Use Photo” or else select “Retake”.

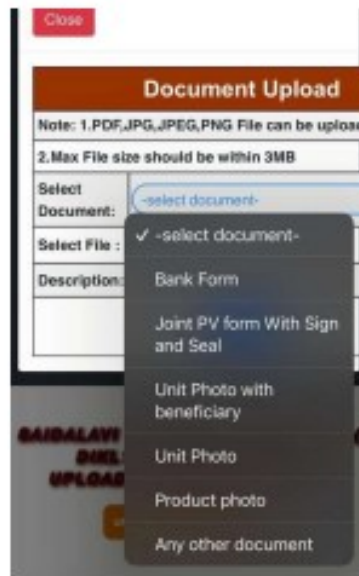


14. Click on “Verify Data” and “Submit Data”. A geo-tagged image shall be uploaded.

15. Click on “Upload Document” in the main menu



16. Multiple documents shall be uploaded here including the filled up Joint PV form with seal and signatures:

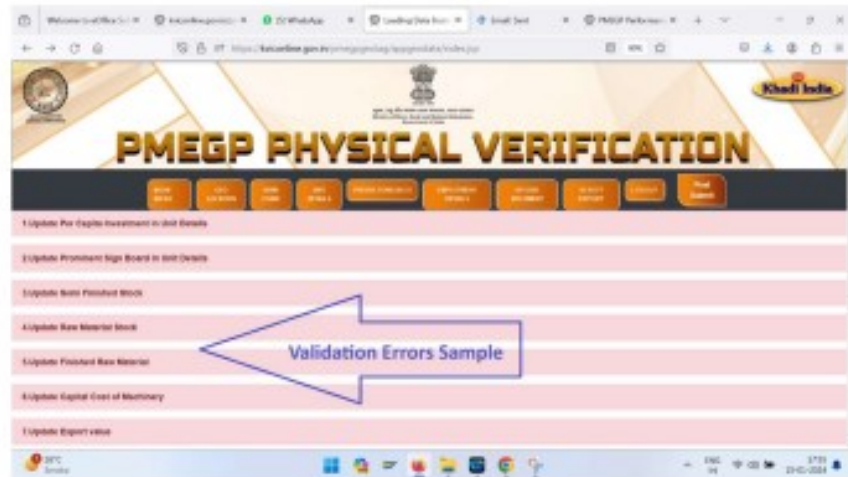


17. Now rest of the data entry may be completed in the field or in the office based on the signed copy of Joint PV report like “Bank Form”, “Unit Details”, “Production Sales”, “Employment Details” etc. After all the entries “Verify Report” will show these changes.



18. The sealed and signed copy shall be preserved by the concerned KVIC field office for future reference. Once all the data is filled, click on “Final Submit”.

There shall be validation at this stage which shall highlight errors in submitted data, if any. If there are no errors the report shall be submitted, which shall be available under the concerned DCO login of the sponsoring Implementing Agency for recommendation and approval like normal PV reports.



***** End *****

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

PMEGP - BANK WISE PERFORMANCE KERALA AS ON 15.03.2024

Sl. No.	Name of Bank	Forwarded to Bank		Sanctioned by Bank		MM Disbursed		Pending at bank	
		No of Prj.	MM Involve	No of Prj.	MM Involve	No of Prj.	MM	No of Prj.	MM Involve
			(In Lakh)		(In Lakh)		(In Lakh)		(In Lakh)
1	STATE BANK OF INDIA	2427	7521.92	1176	3084.79	457	1053.14	186	637.82
2	CANARA BANK	2223	6860.72	1580	4305.36	947	2278.32	217	752.51
3	UNION BANK OF INDIA	1134	3285.08	785	1966.31	418	866.29	319	1098.01
4	KERALA GRAMIN BANK	1064	2736.47	704	1617.62	421	805.37	211	615.21
5	FEDERAL BANK	555	1901.75	224	644.16	119	355.61	197	760.85
6	BANK OF BARODA	355	1130.04	172	549.05	104	347.53	184	590.24
7	The Kerala State Co Operative Bank Ltd	305	548.87	145	211.82	23	59.68	158	323.84
8	INDIAN OVERSEAS BANK	291	762.53	200	478.15	118	317.36	86	258.15
9	INDIAN BANK	276	805.13	157	382.63	83	187.95	90	307.81
10	PUNJAB NATIONAL BANK	252	814.72	166	422.16	73	179.03	59	248.23
11	BANK OF INDIA	248	856.48	185	622.86	104	330.58	31	128.23
12	SOUTH INDIAN BANK	220	749.38	23	121.39	23	94.47	72	238.36
13	CENTRAL BANK OF INDIA	132	416.24	104	291.18	44	118.64	22	68.34
14	HDFC BANK	122	580.64	34	130.20	5	11.24	85	409.03
15	DHANALAKSHMI BANK LTD	78	193.35	42	82.83	25	49.53	27	90.73
16	UCO BANK	69	264.07	47	187.24	25	80.06	9	50.47
17	IDBI BANK	48	156.26	32	87.70	12	28.34	17	60.75
18	CATHOLIC SYRIAN BANK LTD	37	117.30	2	2.07	2	2.51	22	75.23
19	BANK OF MAHARASHTRA	9	26.03	7	12.24	4	10.95	1	12.50
20	AXIS BANK LTD	7	42.19	1	0.70	1	1.33	7	42.19

21	KARNATAKA BANK LTD	6	28.02	4	9.55	0	0.00	3	17.86
22	ICICI BANK LTD	5	18.96	2	3.73	4	5.26	2	4.46
23	PUNJAB AND SIND BANK	2	14.73	2	14.17	3	14.83	0	0.00
24	INDUSIND BANK	1	17.50	0	0.00	0	0.00	1	17.50
25	JAMMU AND KASHMIR BANK LTD	1	0.75	1	0.75	0	0.00	0	0.00
26	TAMILNAD MERCANTILE BANK LTD	1	17.50	0	0.00	2	3.99	1	17.50
27	CITY UNION BANK LIMITED	0	0.00	1	13.45	0	0.00	0	0.00
28	KARUR VYSYA BANK	0	0.00	0	0.00	1	1.05	0	0.00
	Total	9868	29866.63	5796	15242.11	3018	7203.06	2007	6825.82

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;

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.



05-03-2024

No.ROOTS/819/2019-JE(A)

The Divisional Manager
SLBC Kerala
Thiruvananthapuram

Sir

Sub:- NORKA ROOTS - NDPREM – Agenda for placing before the SLBC – reg.
Ref:- Your e-mail dated 27/02/2024

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.

As on date, 939 self-employment initiatives have been initiated under this project, and subsidy benefits totaling 17.98 Cr were released during the F.Y 2023-24. A total of 4791 recommendation letters were forwarded to banks, yet only approvals for 939 proposals have been updated with NORKA-ROOTS. Timely updates on loan proposals forwarded from the NORKA-ROOTS for the reintegration of returning migrants are crucial for effective project management. Therefore, it is imperative to establish a minimum lead time for processing self-employment loan applications once recommendation letters are received from NORKA-ROOTS. Ensuring accurate outcomes within a specified time frame is essential. The current situation, where correct information on loan processing is absent, leaves both clients and NORKA-ROOTS uninformed about the status of their applications. Therefore, we request the establishment of a minimum lead time for processing self-employment loan applications in branches, along with prompt updates to NORKA-ROOTS.

Yours faithfully,

Signed by

Ajith Kolassery

Date: 05-03-2024 17:48:26

CHIEF EXECUTIVE OFFICER (i/c)

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

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. 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	ANNUAL TARGET	APY accounts opened in Current FY	Annual Target Achievement in Current FY	Cumulative APY accounts opened since inception
STATE BANK OF INDIA	1,22,300	61,832	51%	2,32,677
CANARA BANK	63,800	23,147	36%	2,29,224
KERALA GRAMIN BANK	63,400	43,155	68%	2,09,078
UNION BANK OF INDIA	35,300	15,627	44%	82,960
BANK OF BARODA	22,000	7,360	33%	54,709
INDIAN BANK	15,000	8,684	58%	53,620
CENTRAL BANK OF INDIA	11,800	3,661	31%	43,695
THE SOUTH INDIAN BANK LTD MARKETING DEPARTMENT NPS CELL	15,570	1,596	10%	37,250
BANK OF INDIA	10,200	6,800	67%	31,960
INDIAN OVERSEAS BANK	18,100	2,654	15%	30,760
HDFC BANK LTD	19,460	4,335	22%	28,507
THE FEDERAL BANK LTD	17,940	2,707	15%	15,314
IDBI BANK LTD	3,640	1,275	35%	12,932
AXIS BANK LTD	10,360	106	1%	12,576
UCO BANK	5,200	4,198	81%	12,301
DHANLAXMI BANK LIMITED	4,380	1,546	35%	12,146
PUNJAB NATIONAL BANK	18,500	1,202	6%	11,951
TAMILNAD MERCANTILE BANK LTD	630	1,686	268%	6,193
BANK OF MAHARASHTRA	3,100	1,934	62%	6,153

THE KOTTAYAM DISTRICT CO-OPERATIVE BANK LTD	1,160	0	0%	3,044
THE CATHOLIC SYRIAN BANK LIMITED	8,790	549	6%	2,582
ICICI BANK LIMITED	10,990	33	0%	2,158
KARNATAKA BANK LIMITED	630	210	33%	1,513
THIRUVANANTHAPURAM DISTRICT CO-OPERATIVE BANK LTD	1,640	0	0%	1,309
THE KOZHIKODE DISTRICT CO-OPERATIVE BANK LTD	1,240	0	0%	1,245
CITY UNION BANK LTD	540	41	8%	784
KOTAK MAHINDRA BANK	1,020	540	53%	762
THE KASARAGOD DISTRICT COOPERATIVE BANK LTD	900	0	0%	643
PUNJAB AND SIND BANK	400	76	19%	363
THE KOLLAM DISCTRICT CO-OPERATIVE BANK LTD	1,160	0	0%	350
MALAPPURAM DISTRICT CO-OPERATIVE BANK	1,060	5	0%	331
IDUKKI DISTRICT COOPERATIVE BANK LTD	1,080	0	0%	330
THE KARUR VYSYA BANK LTD	630	65	10%	315
BANDHAN BANK LIMITED	330	1	0%	292
KERALA STATE CO-OPERATIVE BANK LTD	400	0	0%	235
WAYANAD DISTRICT COOPERATIVE BANK LTD	720	0	0%	215
THRISSUR DISTRICT CO OPERATIVE BANK LTD	1,160	0	0%	115
INDUSIND BANK LIMITED	690	30	4%	76
THE PATHANAMTHITTA DISTRICT CO-OPERATIVE BANK LTD	1,180	0	0%	49
THE LAKSHMI VILAS BANK LTD	390	0	0%	28
THE JAMMU AND KASHMIR BANK LTD	60	0	0%	24
RBL BANK LIMITED	60	0	0%	23
KANNUR DISTRICT CO-OPERATIVE BANK LTD	1,160	0	0%	18
YES BANK LIMITED	330	1	0%	4
STANDARD CHARTERED BANK	90	0	0%	4
DCB BANK LIMITED	120	0	0%	3
IDFC FIRST BANK LIMITED	30	0	0%	0
Total	4,98,640	1,95,056	39%	11,40,821

4.4. Review of CD Ratio -Suggested by RBI

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

List of banks having CD ratio more than the state average

Name of the Bank	Deposit	Advance	CD Ratio
KSCARDB (incl. PCARDBs)	34850	770244	2210.20%
JAMMU & KASHMIR BANK	2156	11528	534.59%
BANK OF MAHARASHTRA	128355	665130	518.19%
UCO BANK	181132	508962	280.99%
IDFC FIRST Bank	165656	279950	169.00%
HDFC BANK	4035228	5607636	138.97%
PUNJAB & SIND BANK	38203	52981	138.68%
CITY UNION BANK	73845	89678	121.44%
BANK OF BARODA	1708966	1975174	115.58%
YES BANK	512838	591969	115.43%
KOTAK MAHINDRA BANK	332714	378112	113.64%
BANK OF INDIA	570694	608645	106.65%
CANARA BANK	6425437	6810252	105.99%
IDBI BANK	602094	628477	104.38%
CENTRAL BANK OF INDIA	627616	647775	103.21%
R R B - KERALA GRAMIN BANK	2324598	2354574	101.29%

UNION BANK OF INDIA	2795485	2759724	98.72%
KARNATAKA BANK	97593	91338	93.59%
AXIS BANK	2183311	2034868	93.20%
INDUS IND BANK	1195054	1067776	89.35%
PUNJAB NATIONAL BANK	1220297	1043968	85.55%
INDIAN BANK	1407193	1176406	83.60%
ICICI BANK	2416998	1989519	82.31%
KSCB	6085025	4673320	76.80%
KARUR VYSYA BANK	203769	155689	76.40%

List of banks having CD ratio less than the state average

Name of the Bank	Deposit	Advance	CD Ratio
T.N.MERCANTILE BANK	93222	67508	72.42%
DIST CO-OPERATIVE BANKS	496652	347349	69.94%
INDIAN OVERSEAS BANK	1396214	842015	60.31%
STATE BANK OF INDIA	21966917	12397476	56.44%
DHANLAXMI BANK	1065109	567884	53.32%
SOUTH INDIAN BANK	6061076	2826820	46.64%
ESAF	1491459	674205	45.20%
FEDERAL BANK	13703374	6156917	44.93%
LAKSHMI VILAS BANK	51997	21231	40.83%
Ujjivan Small Finance Bank	162908	64858	39.81%
CATHOLIC SYRIAN BANK	1390781	536774	38.60%
BANDHAN BANK	379002	140307	37.02%
RBL Bank	78167	9055	11.58%

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

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

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

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

CD Ratio of the Kerala State stood at 73.62%. The CD ratio of the state is growing with the expected pace and as informed earliar banks of the state to strive to achieve a CD ratio of 75% by the end of this financial year.

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

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

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

RSETI - Pending reimbursement of training expenses										
								(Amt.in Lacs)		
Year	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18	2018-19	2019-20	Total
Sponsor Bank										
IOB (Trivandrum)					7.50	8.99	10.41	4.41	10.85	42.15

Syndicate (Kollam)					6.71	4.82	10.47	2.80	11.20	36.00
SBI (Pathanamthitta)					6.23	7.74	10.86	3.21	13.04	41.08
SBI (Alappuzha)					6.33	9.56	10.30	2.44	10.68	39.31
SBI (Kottayam)					7.28	7.47	7.02	2.65	9.15	33.57
UBI (Idukki)					4.27	6.22	4.73	1.10	4.51	20.83
UBI (Ernakulam)					7.80	6.17	4.24	1.06	9.21	28.48
Canara Bank (Thrissur)				5.97	9.50	10.33	12.45	2.74	5.34	46.33
Canara Bank (Palakkad)				1.13	7.28	9.35	24.62	3.66	8.85	54.89
Canara Bank (Malappuam)	0.76	1.07	2.29	1.02	3.10	5.76	6.39	5.10	17.62	43.12
Canara Bank (Kozhikode)					7.06	8.38	5.83	2.83	8.50	32.60
SBI (Wayanad)					7.02	8.42	8.36	2.30	13.79	39.89
RUDSET (Kannur)					6.32	6.34	9.83	0.94	38.20	61.62
Andhra Bank (Kasaragode)					6.46	10.37	11.97	3.54	11.77	44.11
Grand Total	0.76	1.07	2.29	8.13	92.85	109.93	137.47	38.78	172.72	563.99

Action Taken

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

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

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

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

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

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

SLBC vide letter Ref: Kerala SLBC/159/AJS/2020 dated 26 Feb 2020 had written to ED Kudumbasree 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.

With the constant follow up and initiative from the Respected Executive Director Kudumbasree, Sri. Jafar Malik IAS an amount of Rs. 12,14,90,000/- has been allotted from Government of India and the State government has conveyed the same vide

G.O.(Rt)

No.504/2024/LSGD

dated

01/03/2024.



GOVERNMENT OF KERALA

Abstract

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

LOCAL SELF GOVERNMENT (DD) DEPARTMENT

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

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

ORDER

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

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

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

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

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

Forwarded /By order

Signed by

Nisam N

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

Section Officer

Copy to: Private Secretary to Hon'ble Chief Minister

Private Secretary to Hon'ble Minister for LSGD

4.6. Status of Land allotment for RSETIs building

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

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

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

RSETI Alappuzha:

Construction is under way and is in the final stage.

RSETI Kottayam:

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

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

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

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

RSETI Pathanamthitta:

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

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

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

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

RSETI Idukki :

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

getting a G.O issued for entering into a MOU between the concerned departments and RSETI and sponsoring bank.

RSETI Palakkad :

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

RSETI Kozhikode :

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

RSETI Wayanad:

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

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

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

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

Kannur : Land allotted and Building constructed

Kasargode : Land allotted and Building constructed

Malappuram : Land allotted and Building constructed

Thrissur : Land allotted and Building constructed

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

4.7 Agenda suggested by Indian Bankers Association regarding - SVAMITVA Scheme

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

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

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

Brief Steps in the Scheme

4. Following are the Steps in the Scheme:

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

Objective of the Scheme

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

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

Scheme Achievements

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

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

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

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

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

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

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

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

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

Yours faithfully,


K S Anbalagan
Senior Advisor
Retail And Social Banking

Encl: a/a



Indian Banks' Association

SOCIAL BANKING

No. SB/MBR/SVAMITVA/11380

Date: 20.07.2022

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

Madam/ Sir,

Property Cards issued under Svamitva Scheme

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

2. In this context, the attention is drawn to the Svamitva Scheme launched by Government of India with an aim to provide an integrated property validation solution for rural India. One of the objectives of the scheme is to bring financial stability to the citizens in rural India by enabling them to use their property as a 'financial asset' for availing loans and other financial benefits.
3. The Ministry of Panchayati Raj, has communicated to RBI that Public Sector Banks in some States are reluctant in providing loans against Property Cards issued under the scheme. It has also been conveyed that the matter was discussed in State Level Bankers Committee meetings, though no perceptible improvement is observed.
4. May we, request member banks to examine the challenges/ issues if any faced by the operating units. Further, if there are any State related specific issues, the same may please be advised to us to enable us to apprise the Ministry of Panchayati Raj/ the regulators. Meanwhile, the issues may also be taken up in the SLBC forum.
5. We shall be glad to have the response from member Banks to take the matter forward. The response may please be sent to SWAPNIL at mgr_rbsb@iba.org.in and RUPALI at mgr2_sb@iba.org.in latest by 30.07.2022 positively. The copy of this letter has also been endorsed to SLBCs.

Yours faithfully,


K/S ANBALAGAN
SENIOR ADVISOR
RETAIL AND SOCIAL BANKING

Encl: a/a

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

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

To,

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

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

Sir,

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

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

Yours faithfully,

Encl: As Above


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

गिरिराज सिंह
GIRIRAJ SINGH



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

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

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

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

गिरिराज सिंह
GIRIRAJ SINGH



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

-2-

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

With Regards

Yours sincerely,


(GIRIRAJ SINGH)

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

സംസ്ഥാനതല ബാങ്കേഴ്സ് സമിതി, കേരളം
(രാജ്യാലതല ബാങ്കിംഗ് ട്രിഡ് ബാങ്ക് പദ്ധതി പ്രകാരം)

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

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

കൗൺവീനർ

Convener

Convener

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 Improved 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

Convener,
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 युनिक आईडी नं)	4. Property Classification (संपत्ति वर्गीकरण)		5. Area of property (in sq.m.) (भू-खंड का क्षेत्रफल (वर्गमीटर में))	6. Dimensions (in m) (अयाम (मीटर में))		7. Property Sketch (नजरी नक्शा)
			4.1 Type (श्रेणी)	4.2 Sub Type (उप श्रेणी)		No of Sides (भुजाओं की संख्या)	Lengths of Sides (भुजाओं की लंबाई)	
133	67		निजी/व्यक्तिगत/पारिवारिक भवन एवं भूमियां-श्रेणी-6	पक्का मकान	161.23	4	4.23,31.7,31.22,4.61	
8. Bounded by –East (पूर्व चौहद्दी) सड़क		9. Bounded by –West (पश्चिम चौहद्दी) बुन्दे 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)		16. GP Resolution No. and Date (ग्रामपंच प्रस्ताव संख्या एवं तिथि)
रामू		बृज लाल		नि० ग्राम		1/3		1/2020 : 2020-09-01 00:00:00
17. Remark (अभियुक्ति)								
Assistant Record Officer (सहायक अभिलेख अधिकारी)								
18. Printed Date (मुद्रित तिथि)	19. Printing id (मुद्रित आईडी)	20. Service Charge (सेवा प्रभार)	21. Place of Issue (जारी करने का स्थान)	22. QR Code (क्यूआर कोड)	Digital Signature (डिजिटल सिग्नेचर)			

2. Svamitva Abhilekh (Uttarakhand)

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

ग्राम: नालगढ़, कणहारखुं, 1170 कोड: 944447 ब्लॉक: पालना, देवतगढ़ जहाँगील, चक्रीलेख जिला: पौड़ी

मूठ करारा संख्या	संघा संख्या	संघा की पुनिक आई डी संख्या	संविधारक का नाम, पित, माता, पति/पत्नी का नाम और निवास स्थान	संघा की क्रेडी	संघा की उप-क्रेडी	संघा का क्षेत्रफल			संविधारक का अर्थ स्थिति	
						निर्मित वर्ग मी	कुल वर्ग मी	कुल वर्ग मी		
नोट: 6.2 - स्वत, तडके, देहरे, भवन और ऐसी दुसरी भूमिगत जो अक्षयक उपकरणों के सिधे काम में लाई जाती है।										
885	09901	94447000000101	राम सिंह; गुमान सिंह; राम न्यागढ़ कणहारखुं नुसहरा सिंह; मेहरलख सिंह; राम नालगढ़ कणहारखुं	निर्ही	अवकीप	1.8700	1.0000	2.0	1/2 1/2	
नजरी नख्या	पूर्व चौहदी	पश्चिम चौहदी	उत्तर चौहदी	दक्षिण चौहदी	नामांतरण प्रकार	नामांतरण		भवन कर	मुद्रित तिथि	मुद्रित आई डी संख्या
						नामांतरण संख्या	नामांतरण तिथि			
885	श्याम सिंह का मकान	सिधई फिअन की गहर	राधेश्याम की गंधाल	रुन पवनत की जर्पिन	st	नामांतरण संख्या	नामांतरण तिथि	104	04	04
जारी करने का स्थान			क्यू आर कोड		जारीकर्ता के डिजिटल सिग्नेचर				अभ्युक्ति	
P			04		04				04	
राज्य अधिकाारी खलील, जहाँगील कणहारखुं, पौड़ी दिनांक 04 अग 20 16:35 11/07/2020										
6 नु संदि 2020/07/11 दिनांक 04 अग 20 16:35 11/07/2020										

3. Sannad (Maharashtra)

मालमत्ता पत्रक

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

4. Adhikar Abilekh (Madhya Pradesh)

अधिकार अभिलेख

प्ररूप- तीन

(नियम 6 देखिए)

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

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

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

5. RPOR (Karnataka)

9/3/2020

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

ಕರ್ನಾಟಕ ಸರ್ಕಾರ
ಸ್ವಾಮಿತ್ವ ಯೋಜನೆ
ಕರಡು ಗ್ರಾಮೀಣ ಅಸ್ತಿಗಳ ಮಾರ್ಲೆಟ್‌ನ ದಾಖಲೆ

ಪು.ಸಂ: 1/2

ಜಿಲ್ಲೆ : ರಾಯಚೂರು	ತಾಲ್ಲೂಕು: ರಾಯಚೂರು	ಗ್ರಾಮ M G Palya	ಮಹಡಿ Seebakatte
1. ಸ್ಥಳೀಯ ಸಂಖ್ಯೆ ಗ್ರಾಮದ ಸ್ಥಳೀಯ ಸಂಖ್ಯೆ 19		2. ಸ್ಥಳೀಯ ವಿನ್ಯಾಸ (ಚ.ಮೀ) ನಿರೀಕ್ಷಿಸಿದ 183.42	
3. ಖಗೋಳಶಾಸ್ತ್ರೀಯ ಸ್ಥಳೀಯ ವಿನ್ಯಾಸ ಗ್ರಾಮದ ಗ್ರಾಮೀಣ/ಮಹಡಿ ಖಗೋಳ		3. ಖಗೋಳಶಾಸ್ತ್ರೀಯ ಸ್ಥಳೀಯ ವಿನ್ಯಾಸ ಗ್ರಾಮದ ಗ್ರಾಮೀಣ/ಮಹಡಿ ಖಗೋಳ	
4. ಸರ್ಕಾರಿ ಸಂಪನ್ಮೂಲ ಇದ್ದಲ್ಲಿ ಭೂಮಿ/ವಹಿವಾಡು ಅಥವಾ		5. ಸರ್ಕಾರಿ ಸಂಪನ್ಮೂಲ ಇದ್ದಲ್ಲಿ ಮಂಜೂರಾತಿ ಅಥವಾ	
6. ಸ್ಥಳೀಯ ತರಡು		7. ಸ್ಥಳೀಯ ಉಳಿತಾಯ ಉದ್ದೇಶ	
8. ಸ್ಥಳೀಯ ನಕ್ಷೆ		9. ಸ್ಥಳೀಯ ವಿನ್ಯಾಸ	
10. ಮಾರ್ಲೆಟ್‌ನ ವಿವರ			
ಮಾರ್ಲೆಟ್‌ನ ಹೆಸರು	ಸಂಬಂಧ ಕೋಟ/ದಿನಾಂಕ ತರಡು /ತಾಯಿ/ಗಿರಡಿನ ಹೆಸರು ಗುರುತಿಸಿದ ಟೀಪಿ ತರಡು ಮತ್ತು ಸಂಖ್ಯೆ ಹತ್ತು ಅರ್ಜಿ ಸಿದ್ಧ ರೀತಿ ಎಂ.ಆರ್ ಸಂಖ್ಯೆ		
ಉರಿತಮ್ಮಕೋಟ ವೆಂಕಟಪ್ಪ			
	ಬಾರ್ಡರ್ / ಗುಡಿಗ ಇದ್ದಲ್ಲಿ ಸ್ವಾಧೀನದಾರರ ಹೆಸರು -ಸಂಬಂಧ-ತರಡು/ ತಾಯಿ /ಗಿರಡಿನ ಹೆಸರು		
11.ಸ್ವಾಧೀನದಾರರ ಹೆಸರು	ಉರಿತಮ್ಮಕೋಟ ವೆಂಕಟಪ್ಪ		
12. ಇತರ ಹಕ್ಕುಗಳು			
13. ಮೂಲಾಧಾರಗಳು			
14. ಟಿಪ್ಪಣಿ			

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

06th October, 2023

Dear Ma'am/Sir,

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

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

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

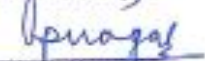
4. Therefore, in order to ensure that intended benefits of SVAMITVA Scheme reach the beneficiaries, it is important that SLBCs/UTLBCs regularly keep active track of the progress of financial benefits availed under SVAMITVA Scheme. To that end, it is requested that discussion and decisions pertaining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

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

Warm regards,

Yours sincerely,

सशक्त पंचायत सतत विकास


(A. P. Nagar)

To,

Convenors of SLBCs/UTLBCs as per list attached

Copy To:

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

आलोक प्रेम नागर
ALOK PREM NAGAR



संयुक्त सचिव
भारत सरकार
पंचायती राज मंत्रालय
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New Delhi-110001
Tel.: +91-11-23356556, +91-11-23354816
E-mail: ap.nagar@gov.in
Mob.: 9418007426

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

28th February 2024

Dear Ma'am/Sir,

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

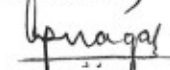
2. It was further requested that in order to ensure the intended benefits of the Scheme reach the beneficiaries, it is important that **SLBC/UTLBC keep track of progress of financial benefits availed under SVAMITVA Scheme** by property card owners and also to include "lending against security of property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

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

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

Warm regards,

Yours sincerely,


(A. P. Nagar)

To,

सशक्त पंचायत सतत विकास

Conveners of SLBC/UTLBC as per list attached

Copy To,

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

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

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

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

Dated: 14.3.2023

To

The SLBC/UTLBC Convener of all States and UTs

Madam/ Sir,

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

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

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

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

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

Yours faithfully,



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

Encl: as above

Letter from Department of food and public distribution



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

Dated: 3rd March, 2023

Dear Sir,

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

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

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

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

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

..contd..2/-

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

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

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

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

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

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

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

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

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

Meeting will discuss:

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

4.10 Agenda Suggested by RBI – Adoption of Fintech

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

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

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

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

g. PMSVANidhi
h. PM Vishwakarma Scheme

1. Stand Up India Performance

		SEPTEMBER 2023 (Rs.in lakhs)		DECEMBER 2023 (Rs.in lakhs)		Q to Q Variation %		DECEMBER 2022 (Rs.in lakhs)		Y o Y Variation %	
Sl. No.	Name of the bank	Loan Outstanding under the Scheme		Loan Outstanding under the Scheme		Loan Outstanding under the Scheme		Loan Outstanding under the Scheme		Loan Outstanding under the Scheme	
		A/cs	Amt	A/cs	Amt	A/cs	Amt	A/cs	Amt	A/cs	Amt
A	PUBLIC SECTOR COMMERCIAL BANKS										
1	BANK OF BARODA	349	3585	336	3400	-3.7%	-5.2%	360	3774	-6.7%	-9.9%
2	BANK OF INDIA	175	1547	166	1466	-5.1%	-5.3%	202	1735	-17.8%	-15.5%
3	BANK OF MAHARASHTRA	0	0	0	0	0.0%	0.0%	21	298	100.0%	-100.0%
4	CANARA BANK	459	5483	439	5251	-4.4%	-4.2%	512	6199	-14.3%	-15.3%
5	CENTRAL BANK OF INDIA	46	519	51	584	10.9%	12.5%	34	349	50.0%	67.2%
6	INDIAN BANK	348	3065	345	3217	-0.9%	5.0%	332	2642	3.9%	21.8%
7	INDIAN OVERSEAS BANK	159	2034	162	2094	1.9%	3.0%	164	2133	-1.2%	-1.8%
8	PUNJAB & SIND BANK	4	78	0	0	100.0%	100.0%	2	57	100.0%	-100.0%
9	PUNJAB NATIONAL BANK	140	1654	135	1643	-3.6%	-0.7%	158	1740	-14.6%	-5.6%
10	STATE BANK OF INDIA	1142	18245	1278	19884	11.9%	9.0%	563	7322	127.0%	171.6%
11	UCO BANK	77	1529	95	1955	23.4%	27.9%	71	1371	33.8%	42.5%
12	UNION BANK OF INDIA	709	11132	848	13620	19.6%	22.4%	431	6582	96.8%	106.9%
	Total- Public Sector Commercial Banks	3608	48871	3855	53114	8.2%	8.7%	2850	34203	36.9%	55.3%
B	R R B - KERALA GRAMIN BANK	1729	33535	1853	35622	7.2%	6.2%	1499	27815	23.6%	28.1%
	Total- Public Sector Banks including RRB	5337	82406	5708	88736	7.9%	7.7%	4349	62018	32.4%	43.1%
C	PRIVATE SECTOR COMMERCIAL BANKS										
1	AXIS BANK	0	0	0	0	0.0%	0.0%	0	0	0.0%	0.0%
2	BANDHAN BANK	0	0	0	0	0.0%	0.0%	0	0	0.0%	0.0%
3	CATHOLIC SYRIAN BANK	0	0	0	0	0.0%	0.0%	0	0	0.0%	0.0%
4	CITY UNION BANK	0	0	0	0	0.0%	0.0%	0	0	0.0%	0.0%
5	DHANLAXMI BANK	0	0	0	0	0.0%	0.0%	0	0	0.0%	0.0%
6	FEDERAL BANK	1	21	1	18	0.0%	-10.1%	1	23	0.0%	-18.1%
7	HDFC BANK	61	765	65	757	6.6%	-1.1%	70	920	-7.1%	-17.8%

8	ICICI BANK	7	60	5	54	-28.6%	-9.3%	14	82	-64.3%	-34.2%
9	IDBI BANK	5	29	5	29	0.0%	-0.3%	5	29	0.0%	0.7%
10	IDFC FIRST Bank	0	0	0	0	0.0%	0.0%	0	0	0.0%	0.0%
11	INDUS IND BANK	208	1967	194	1744	-6.7%	-11.4%	300	3416	-35.3%	-49.0%
12	JAMMU & KASHMIR BANK	0	0	0	0	0.0%	0.0%	0	0	0.0%	0.0%
13	KARNATAKA BANK	8	253	11	317	37.5%	25.4%	9	230	22.2%	37.5%
14	KARUR VYSYA BANK	0	0	0	0	0.0%	0.0%	0	0	0.0%	0.0%
15	KOTAK MAHINDRA BANK	41	1370	41	1370	0.0%	0.0%	34	930	20.6%	47.3%
16	LAKSHMI VILAS BANK	0	0	0	0	0.0%	0.0%	0	0	0.0%	0.0%
17	RBL Bank	0	0	0	0	0.0%	0.0%	0	0	0.0%	0.0%
18	SOUTH INDIAN BANK	20	418	20	448	0.0%	7.1%	22	426	-9.1%	5.3%
19	T.N.MERCANTILE BANK	0	0	0	0	0.0%	0.0%	0	0	0.0%	0.0%
20	YES BANK	5	47	5	39	0.0%	-16.5%	0	0	0.0%	0.0%
	Total- Pvt Sector Commercial Banks	356	4929.5	347	4776	-2.5%	-3.1%	455	6055.4	-23.7%	-21.1%
D	SMALL FINANCE BANKS										
1	ESAF	0	0	0	0	0.0%	0.0%	0	0	0.0%	0.0%
2	Ujjivan Small Finance Bank	0	0	0	0	0.0%	0.0%	0	0	0.0%	0.0%
	Total- Small Finance Banks	0	0	0	0	0.0%	0.0%	0	0	0.0%	0.0%
	Total - Commercial Banks + RRB + SFB	5693	87336	6055	93511	7.2%	7.1%	4804	68074	27.0%	37.4%
E	CO-OPERATIVE BANKS										
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0.0%	0.0%	0	0	0.0%	0.0%
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0.0%	0.0%	0	0	0.0%	0.0%
3	KSCB	0	0	0	0	0.0%	0.0%	0	0	0.0%	0.0%
	Total Co-operative Banks	0	0	0	0	0.0%	0.0%	0	0	0.0%	0.0%
	Total - Banking Sector	5693	87336	6055	93511	7.2%	7.1%	4804	68074	27.0%	37.4%

2. PMMY Performance

SI No	Bank	Sep-23		Dec-23		Q to Q Variation %		Dec-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	14524	32683	-1.0%	0.1%	15332	30841.94	-5.3%	6.0%
2	BANK OF INDIA	3200	7151	5614	11630	75.4%	62.6%	1432	3412.35	292.0%	240.8%
3	BANK OF MAHARASHTRA	933	3881	924	1868	-1.0%	-51.9%	948	2498.14	-2.5%	-25.2%
4	CANARA BANK	141296	249294	147406	253700	4.3%	1.8%	145022	235369.58	1.6%	7.8%
5	CENTRAL BANK OF INDIA	9037	18919	9640	18168	6.7%	-4.0%	9736	17847.77	-1.0%	1.8%
6	INDIAN BANK	14527	20688	16981	22323	16.9%	7.9%	17839	19921.82	-4.8%	12.1%
7	INDIAN OVERSEAS BANK	25025	33355	23433	31762	-6.4%	-4.8%	26401	30547.51	-11.2%	4.0%
8	PUNJAB & SIND BANK	190	279	0	0	100.0%	100.0%	188	244.72	-100.0%	-100.0%
9	PUNJAB NATIONAL BANK	13335	26220	13936	26591	4.5%	1.4%	14186	25958.64	-1.8%	2.4%
10	STATE BANK OF INDIA	107684	177200	125384	189198	16.4%	6.8%	45440	85213.8	175.9%	122.0%
11	UCO BANK	7182	11412	7282	11541	1.4%	1.1%	11468	40644.19	-36.5%	-71.6%
12	UNION BANK OF INDIA	74758	117508	81240	126440	8.7%	7.6%	63002	92322.13	28.9%	37.0%
	Total- Public Sector Commercial Banks	411844	698566	446364	725902	8.4%	3.9%	350994	584822.59	27.2%	24.1%
B	R R B - KERALA GRAMIN BANK	161159	248006	169133	251903	4.9%	1.6%	155332	220696.08	8.9%	14.1%
	Total- Public Sector Banks including RRB	573003	946573	615497	977805	7.4%	3.3%	506326	805518.67	21.6%	21.4%
C	PRIVATE SECTOR COMMERCIAL BANKS										
1	AXIS BANK	92322	20835	96253	23360	4.3%	12.1%	79333	13737.42	21.3%	70.0%
2	BANDHAN BANK	5	9	5	7	0.0%	-26.2%	5	16.27	0.0%	-57.7%
3	CATHOLIC SYRIAN BANK	144	246	138	237	-4.2%	-3.7%	172	280.09	-19.8%	-15.4%
4	CITY UNION BANK	6	20	6	27	0.0%	33.3%	5	11.71	20.0%	127.7%
5	DHANLAXMI BANK	226	524	260	693	15.0%	32.3%	188	375.78	38.3%	84.4%
6	FEDERAL BANK	10749	27673	12966	30162	20.6%	9.0%	9504	25677.5	36.4%	17.5%
7	HDFC BANK	161104	67666	150882	69620	-6.3%	2.9%	133185	45610.32	13.3%	52.6%
8	ICICI BANK	1925	5358	2037	7085	5.8%	32.2%	2154	5657.92	-5.4%	25.2%
9	IDBI BANK	4694	8346	4747	8253	1.1%	-1.1%	4252	9091.22	11.6%	-9.2%
10	IDFC FIRST Bank	114235	50905	150460	62003	31.7%	21.8%	290	992.92	51782.8%	6144.5%
11	INDUS IND BANK	361955	89737	397743	97554	9.9%	8.7%	399409	109775.29	-0.4%	-11.1%
12	JAMMU & KASHMIR BANK	204	614	202	623	-1.0%	1.4%	176	541.97	14.8%	14.9%

13	KARNATAKA BANK	439	1154	475	1148	8.2%	-0.5%	439	1108.66	8.2%	3.6%
14	KARUR VYSYA BANK	27	40	25	37	-7.4%	-8.7%	0	0	0.0%	0.0%
15	KOTAK MAHINDRA BANK	266	143	266	143	0.0%	0.0%	266	143.41	0.0%	0.0%
16	LAKSHMI VILAS BANK	0	0	0	0	0.0%	0.0%	0	0	0.0%	0.0%
17	RBL Bank	0	0	0	0	0.0%	0.0%	2468	117.84	-100.0%	-100.0%
18	SOUTH INDIAN BANK	1771	5954	1718	5913	-3.0%	-0.7%	1965	6407.82	-12.6%	-7.7%
19	T.N.MERCANTILE BANK	34	29.18	33	27.22	-2.9%	-6.7%	40	36.39	-17.5%	-25.2%
20	YES BANK	146	893	195	1160	33.6%	30.0%	9	39.42	2066.7%	2843.6%
	Total- Pvt Sector Commercial Banks	750252	280147	818411	308054	9.1%	10.0%	633860	219621.95	29.1%	40.3%
D	SMALL FINANCE BANKS										
1	ESAF	707969	303923	721835	341476	2.0%	12.4%	732315	274632.82	-1.4%	24.3%
2	Ujivan Small Finance Bank	80382	33549	96994	40784	20.7%	21.6%	74702	29437.39	29.8%	38.5%
	Total- Small Finance Banks	788351	337472	818829	382260	3.9%	13.3%	807017	304070.21	1.5%	25.7%
	Total - Commercial Banks + RRB + SFB	2111606	1564192	2252737	1668119	6.7%	6.6%	1947203	1329210.83	15.7%	25.5%
E	CO-OPERATIVE BANKS										
1	DIST CO-OPERATIVE BANKS	0	0	0	0	0.0%	0.0%	0	0	0.0%	0.0%
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0.0%	0.0%	0	0	0.0%	0.0%
3	KSCB	0	0	0	0	0.0%	0.0%	0	0	0.0%	0.0%
	Total Co-operative Banks	0	0	0	0	0.0%	0.0%	0	0	0.0%	0.0%
	Total - Banking Sector	2111606	1564192	2252737	1668119	6.7%	6.6%	1947203	1329210.83	15.7%	25.5%

3. PMJDY performance

Sl. No.	BANK	PMJDY Accounts details AS AT SEPTEMBER 2023 (Amount in Lacs)			PMJDY Accounts details AS AT DECEMBER 2023 (Amount in Lacs)			Q to Q Variation %			PMJDY Accounts details AS AT DECEMBER 2022 (Amount in Lacs)			Y o Y 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)	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	8511	179189	187700	0.1%	5.4%	5.1%	8442	39153	47595	0.8%	357.7%	294.4%
2	BANK OF INDIA	8016	132547	140563	8154	132972	141126	1.7%	0.3%	0.4%	63865	26193	90058	-87.2%	407.7%	56.7%
3	BANK OF MAHARASHTRA	15670	10489	26159	19415	15035	34450	23.9%	43.3%	31.7%	184	20567	20751	10451.6%	-26.9%	66.0%
4	CANARA BANK	693384	132376	825760	701514	138078	839592	1.2%	4.3%	1.7%	598991	122164	721155	17.1%	13.0%	16.4%
5	CENTRAL BANK OF INDIA	950	98082	99032	975	98085	99060	2.6%	0.0%	0.0%	75886	22246	98132	-98.7%	340.9%	0.9%
6	INDIAN BANK	1896	163291	165187	2186	174869	177055	15.3%	7.1%	7.2%	1095	137187	138282	99.6%	27.5%	28.0%

7	INDIAN OVERSEAS BANK	135648	614256	749904	107416	47846	155262	-20.8%	-92.2%	-79.3%	136512	662952	799464	-21.3%	-92.8%	-80.6%
8	PUNJAB & SIND BANK	0	0	0	0	0	0	0.0%	0.0%	0.0%	0	1138	1138	0.0%	-100.0%	-100.0%
9	PUNJAB NATIONAL BANK	7247	139083	146330	7198	139630	146828	-0.7%	0.4%	0.3%	7461	139684	147145	-3.5%	0.0%	-0.2%
10	STATE BANK OF INDIA	50432	300911	351343	300911	906375	1207286	496.7%	201.2%	243.6%	45678	1152422	1198100	558.8%	-21.4%	0.8%
11	UCO BANK	91544	13666	105210	93930	107919	201849	2.6%	689.7%	91.9%	88920	13240	102160	5.6%	715.1%	97.6%
12	UNION BANK OF INDIA	377366	81236	458602	367238	79623	446861	-2.7%	-2.0%	-2.6%	11362	321825	333187	3132.2%	-75.3%	34.1%
	Total- Public Sector Commercial Banks	1390657	1856006	3246663	1617448	2019621	3637069	16.3%	8.8%	12.0%	1038396	2658771	3697167	55.8%	-24.0%	-1.6%
B	R R B - KERALA GRAMIN BANK	1251844	222880	1474724	1273308	222880	1496188	1.7%	0.0%	1.5%	1066654	222880	1289534	19.4%	0.0%	16.0%
	Total- Public Sector Banks including RRB	2642501	2078886	4721387	2890756	2242501	5133257	9.4%	7.9%	8.7%	2105050	2881651	4986701	37.3%	-22.2%	2.9%
C	PRIVATE SECTOR COMMERCIAL BANKS															
1	AXIS BANK	567	31824	32391	565	31949	32514	-0.4%	0.4%	0.4%	0	33874	33874	0.0%	-5.7%	-4.0%
2	BANDHAN BANK	0	0	0	0	0	0	0.0%	0.0%	0.0%	0	0	0	0.0%	0.0%	0.0%
3	CATHOLIC SYRIAN BANK	7484	36084	43568	7452	36285	43737	-0.4%	0.6%	0.4%	8418	42066	50484	-11.5%	-13.7%	-13.4%
4	CITY UNION BANK	0	1030	1030	0	0	0	0.0%	100.0%	-100.0%	0	1026	1026	0.0%	-100.0%	-100.0%
5	DHANLAXMI BANK	3163	24936	28099	3164	24886	28050	0.0%	-0.2%	-0.2%	3172	25111	28283	-0.3%	-0.9%	-0.8%
6	FEDERAL BANK	70400	8903	79303	305356	19460	324816	333.7%	118.6%	309.6%	416982	28685	445667	-26.8%	-32.2%	-27.1%
7	HDFC BANK	1930	44312	46242	2016	45627	47643	4.5%	3.0%	3.0%	1775	42527	44302	13.6%	7.3%	7.5%
8	ICICI BANK	63	10727	10790	63	10669	10732	0.0%	-0.5%	-0.5%	64	10772	10836	-1.6%	-1.0%	-1.0%
9	IDBI BANK	0	40383	40383	0	40279	40279	0.0%	-0.3%	-0.3%	0	21586	21586	0.0%	86.6%	86.6%
10	IDFC FIRST Bank	0	115	115	0	126	126	0.0%	9.6%	9.6%	0	79	79	0.0%	59.5%	59.5%
11	INDUS IND BANK	0	3471	3471	0	3548	3548	0.0%	2.2%	2.2%	0	0	0	0.0%	0.0%	0.0%
12	JAMMU & KASHMIR BANK	0	0	0	0	0	0	0.0%	0.0%	0.0%	0	0	0	0.0%	0.0%	0.0%
13	KARNATAKA BANK	192	9244	9436	194	8878	9072	1.0%	-4.0%	-3.9%	194	4760	4954	0.0%	86.5%	83.1%
14	KARUR VYSYA BANK	0	3867	3867	0	3865	3865	0.0%	-0.1%	-0.1%	0	3707	3707	0.0%	4.3%	4.3%
15	KOTAK MAHINDRA BANK	1099	1335	2434	0	3573	3573	100.0%	167.6%	46.8%	337	195	532	-100.0%	1732.3%	571.6%
16	LAKSHMI VILAS BANK	0	1450	1450	0	0	0	0.0%	100.0%	-100.0%	0	0	0	0.0%	0.0%	0.0%
17	RBL Bank	0	0	0	0	0	0	0.0%	0.0%	0.0%	0	0	0	0.0%	0.0%	0.0%
18	SOUTH INDIAN BANK	17985	158827	176812	18233	161909	180142	1.4%	1.9%	1.9%	16650	144744	161394	9.5%	11.9%	11.6%
19	T.N.MERCANTILE BANK	0	1645	1645	0	1645	1645	0.0%	0.0%	0.0%	0	1668	1668	0.0%	-1.4%	-1.4%
20	YES BANK	0	0	0	0	0	0	0.0%	0.0%	0.0%	0	41	41	0.0%	-100.0%	-100.0%
	Total- Pvt Sector Commercial Banks	102883	378153	481036	337043	392699	729742	227.6%	3.8%	51.7%	447592	360841	808433	-24.7%	8.8%	-9.7%
D	SMALL FINANCE BANKS															
1	ESAF	0	0	0	0	0	0	0.0%	0.0%	0.0%	0	0	0	0.0%	0.0%	0.0%
2	Ujivan Small Finance Bank	0	0	0	0	0	0	0.0%	0.0%	0.0%	0	0	0	0.0%	0.0%	0.0%
	Total- Small Finance Banks	0	0	0	0	0	0	0.0%	0.0%	0.0%	0	0	0	0.0%	0.0%	0.0%
	Total - Commercial Banks + RRB + SFB	2745384	2457039	5202423	3227799	2635200	5862999	17.6%	7.3%	12.7%	2552642	3242492	5795134	26.4%	-18.7%	1.2%

E	CO-OPERATIVE BANKS															
1	DIST CO-OPERATIVE BANKS	24080	10944	35024	24193	11046	35239	0.5%	0.9%	0.6%	23997	10569	34566	0.8%	4.5%	1.9%
2	KSCARDB (Incl. PCARDBs)	0	0	0	0	0	0	0.0%	0.0%	0.0%	0	0	0	0.0%	0.0%	0.0%
3	KSCB	0	0	0	41265	26451	67716	0.0%	0.0%	0.0%	25853	0	25853	59.6%	0.0%	161.9%
	Total Co-operative Banks	24080	10944	35024	65458	37497	102955	171.8%	242.6%	194.0%	49850	10569	60419	31.3%	254.8%	70.4%
	Total - Banking Sector	2769464	2467983	5237447	3293257	2672697	5965954	18.9%	8.3%	13.9%	2602492	3253061	5855553	26.5%	-17.8%	1.9%

4. 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 DECEMBER 2023		Q to Q Variation %		OUTSTANDING ENROLLMENT UNDER JAN SURAKSHA SCHEMES AS AT DECEMBER 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	38885	375723	-0.02%	-0.15%	36701	330222	5.95%	13.78%
2	BANK OF INDIA	35713	280130	36395	280022	1.91%	-0.04%	34961	135974	4.10%	105.94%
3	BANK OF MAHARASHTRA	5433	20026	5935	21070	9.24%	5.21%	2274	6126	160.99%	243.94%
4	CANARA BANK	251098	1356699	254691	1365784	1.43%	0.67%	231713	845139	9.92%	61.60%
5	CENTRAL BANK OF INDIA	30894	165275	32217	170651	4.28%	3.25%	26883	130019	19.84%	31.25%
6	INDIAN BANK	64698	246935	74413	273267	15.02%	10.66%	48311	207014	54.03%	32.00%
7	INDIAN OVERSEAS BANK	24971	135254	25960	144241	3.96%	6.64%	22273	108517	16.55%	32.92%
8	PUNJAB & SIND BANK	535	4188	547	4240	2.24%	1.24%	477	3264	14.68%	29.90%
9	PUNJAB NATIONAL BANK	22653	146893	23402	150400	3.31%	2.39%	18871	124704	24.01%	20.61%
10	STATE BANK OF INDIA	451251	1619755	667367	2369314	47.89%	46.28%	372020	1688685	79.39%	40.31%
11	UCO BANK	14933	47020	15210	48189	1.85%	2.49%	11609	38130	31.02%	26.38%
12	UNION BANK OF INDIA	106751	704797	107597	706373	0.79%	0.22%	96359	475345	11.66%	48.60%
	Total- Public Sector Commercial Banks	1047823	5103245	1282619	5909274	22.41%	15.79%	902452	4093139	42.13%	44.37%
B	R R B - KERALA GRAMIN BANK	168758	1046648	192803	1160771	14.25%	10.90%	114526	699440	68.35%	65.96%
	Total- Public Sector Banks including RRB	1216581	6149893	1475422	7070045	21.28%	14.96%	1016978	4792579	45.08%	47.52%
C	PRIVATE SECTOR COMMERCIAL BANKS										
1	AXIS BANK	3013	9838	3013	9838	0.00%	0.00%	3013	9838	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	3408	48979	3437	50921	0.85%	3.96%	2326	12006	47.76%	324.13%
4	CITY UNION BANK	546	1199	560	1232	2.56%	2.75%	354	753	58.19%	63.61%
5	DHANLAXMI BANK	4602	33194	4684	34248	1.78%	3.18%	3736	16414	25.37%	108.65%
6	FEDERAL BANK	1734	8483	1776	8916	2.42%	5.10%	1718	6355	3.38%	40.30%
7	HDFC BANK	21662	61845	21793	64599	0.60%	4.45%	19941	45448	9.29%	42.14%
8	ICICI BANK	66	66	66	66	0.00%	0.00%	55	8	20.00%	725.00%
9	IDBI BANK	11968	31280	12485	35933	4.32%	14.88%	11968	31280	4.32%	14.88%
10	IDFC FIRST Bank	3	2	21	7	600.00%	250.00%	3	1	600.00%	600.00%
11	INDUS IND BANK	198	4243	206	4265	4.04%	0.52%	149	4011	38.26%	6.33%
12	JAMMU & KASHMIR BANK	67	186	67	198	0.00%	6.45%	57	127	17.54%	55.91%
13	KARNATAKA BANK	1262	7106	1289	8744	2.14%	23.05%	1342	4062	-3.95%	115.26%
14	KARUR VYSA BANK	0	0	461	1016	0.00%	0.00%	0	0	0.00%	0.00%
15	KOTAK MAHINDRA BANK	1709	3627	1746	3794	2.17%	4.60%	1526	3030	14.42%	25.21%
16	LAKSHMI VILAS BANK	0	0	0	0	0.00%	0.00%	215	555	-100.00%	-100.00%
17	RBL Bank	6	41	6	41	0.00%	0.00%	0	0	0.00%	0.00%
18	SOUTH INDIAN BANK	1331	24782	16314	110105	1125.69%	344.29%	358	472	4456.98%	23227.33%
19	T.N.MERCANTILE BANK	974	7737	24922	43551	2458.73%	462.89%	924	6936	2597.19%	527.90%
20	YES BANK	27	34	27	34	0.00%	0.00%	26	32	3.85%	6.25%
	Total- Pvt Sector Commercial Banks	52576	242642	92873	377508	76.65%	55.58%	47711	141328	94.66%	167.11%
D	SMALL FINANCE BANKS										
1	ESAF	165	9136	625	114455	278.79%	1152.79%	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	165	9136	625	114455	278.79%	1152.79%	0	0	0.00%	0.00%
	Total - Commercial Banks + RRB + SFB	1269322	6401671	1568920	7562008	23.60%	18.13%	1064689	4933907	47.36%	53.27%
E	CO-OPERATIVE BANKS										
1	DIST CO-OPERATIVE BANKS	1621	15808	1711	15875	5.55%	0.42%	2817	16696	-39.26%	-4.92%
2	KSCARDB (incl. PCARDBs)	0	0	0	0	0.00%	0.00%	0	0	0.00%	0.00%
3	KSCB	0	0	33501	247850	0.00%	0.00%	30027	198308	11.57%	24.98%
	Total Co-operative Banks	1621	15808	35212	263725	2072.24%	1568.30%	32844	215004	7.21%	22.66%
	Total - Banking Sector	1270943	6417479	1604132	7825733	26.22%	21.94%	1097533	5148911	46.16%	51.99%

5. FRESH ISSUES

5.1. Fresh issues in Primary Sector

5.1.1 Agenda suggested by NABARD: Credit flow to agriculture

- a) **Long Term Lending:** Since investment in agriculture activities is crucial for sustainability of agriculture operations and for ensuring food security, focused attention on improving the lending towards agricultural activities to be done by the banks.
- b) **GOI Schemes:** Various GOI schemes can be leveraged for stepping up Agriculture Term Lending.
- (i) **ACABC scheme:** The scheme is operational during 2023-24 wherein credit linked capital subsidy of upto 36% or 44% of the project cost could be availed for eligible projects sanctioned during the financial year.
- (ii) **AMI scheme:**
1. AMI scheme has been extended upto 31 March 2026 wherein, credit linked capital subsidy of upto 25% or 33.33% could be availed for both storage (godown/silos/cold storage) and non-storage projects (primary processing/reefer vans/refrigerated vans/integrated value chain, etc.).
 2. The Joint Monitoring Committee (JMC) inspection under AMI scheme has been dispensed with w.e.f. 19.12.2023. The Branch Manager of the financing bank has to conduct inspection of the project and submit the report at the time of submission of final subsidy claim.
 3. The submission and scrutiny of subsidy claims has been fully digitized and FIs are therefore not required to submit hard copies of documents. Henceforth, the FIs has to upload additionally a declaration on their letter head signed by authorized signatory at the time of submission of advance and final subsidy claim in the ENSURE portal.
 4. Multi-storied godowns upto 500MT (on ground floor) for storing other than food grains in both ground floor and first floor would be restricted to only one floor above ground floor, projects with more than one floor above ground floor are not eligible.

5. Triangle or trapezoid godowns with rectangle stacks (not greater than 30 x 20 ft irrespective of the shape of the godown) can be used for scientific storage and are eligible for assistance.
 6. Storage infrastructure projects with capacity above 1000 MT shall be registered with Warehouse Development Regulatory Authority (WDRA) to avail the benefits of e-NWR. WDRA certificate has to be submitted by the promoter along with the request for conducting inspection by the financing bank.
- iii. **AIF:** Interest subvention of 3% is available for loans upto Rs.2.00 crore for eligible investment activities under AIF. The projects sanctioned under AIF, if found eligible, could also be converged with AMI scheme for availing capital subsidy. Refinance @6% is available for KGB and KStCB under Special Refinance Scheme for financing AIF scheme of GoI.
- c) **Modified Interest Subvention Scheme for short term loans for 2022-23 and 2023-24:** (i) As the settlement of IS and Prompt Repayment Incentive (PRI) claims from 2022-23 will be through the Kissan Rin Portal data, Banks may upload the details of KCC account in the KCC ISS portal (<https://fasalrin.gov.in/>).
- (ii) Also, increase the coverage of KCC to eligible AH and Fisheries farmers and increase coverage under PAIS and other social security schemes of KCC beneficiaries.
- d) **PM JANMAN:** PM-JANMAN is aimed to improve the socio-economic status of PVTGs by bridging gaps in health, education, livelihoods by improving basic infrastructure in PVTGs communities, habitations, and families by aligning with existing schemes of Nine Ministries/Departments.
- e) NABARD has shared the details of identified PVTGs and mapping of them to the nearest bank branches in Wayanad district with SLBC/RFIs. Banks may pursue with branches to take appropriate action on saturation of eligible PVTGs under KCC scheme.

I. GSS – Submission of Utilization Certificate

It is mandatory to submit Utilisation Certificate after receipt of subsidy and crediting the subsidy amount to Subsidy Reserve Fund account as per the guidelines of various subsidy schemes of Govt. of India. However, submission of utilization certificates for assistance availed under various Government Sponsored Schemes viz. DEDS, NLM, and

RG/AMIGS/AMI are pending from various banks. Banks are requested to submit utilization certificates for the projects financed by them at the earliest possible time.

II. Credit support to Farmer Producer Organizations (FPOs)

- (i) NABARD has promoted 191 FPOs in the State of Kerala under various funds viz. PRODUCE, PODF and CSS. 145 FPOs are active with a total membership of more than 75,000 farmers.
- (ii) Timely and adequate credit supply to the FPOs would facilitate them in adopting scientific farming by their farmer members and also to undertake the aggregation and value addition of farm produce, so as to fetch better price in the market.
- (iii) Banks may develop innovative loan products, to meet the credit needs of FPOs, for aggregation and marketing of agricultural produce of members, against the available credit guarantee cover or based on business models/ cash flow of FPOs.
- (iv) Banks may extend credit support to FPOs towards working capital and term loan based on their business activity and turnover.
- (v) Banks may avoid delay in processing the application submitted by FPOs. Sanctioning credit to FPOs, rated A and B may be considered on priority.

IV. Credit Guarantee to FPOs by NABSANRAKSHAN

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

V. Support under Financial Inclusion Fund

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

Sr No	Name of the Scheme	Support available from NABARD
1	Financial and Digital Literacy Camps (FiDgi)	Per Camp ₹ 5000/- for Non SFD and ₹6000/- for SFD

2	Examination Fees of BC/BF	SFD and other districts alike: ₹800/-per BC or BF
3	Micro ATM Deployment	Deployment locations of micro ATMs: i. SCBs: Schools and colleges in SFDs. Milk Societies in all districts- SFD: ₹22,500/ device Other districts: SCB: ₹15,000/
4	PoS/mPoS Deployment	SFD and Other districts alike: ₹6,000/per device. Deployment in Tier III to VI centres

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

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

VI. CAPEX Support - RSETIs/ RUDSETI

NABARD has sanctioned projects to the following banks for CAPEX support in their sponsored RSETIs during the year.

Sr No	District	Sponsoring Bank
1	Kannur, Kozhikode, Kollam, Palakkad, Thrissur, Malappuram	Canara Bank
2	Ernakulam, Idukki, Kasargode	Union Bank of India
3	Wayanad, Alappuzha, Kottayam, Pathanamthitta	State Bank of India
4	Thiruvananthapuram	Indian Overseas Bank

We have received claims from Canara Bank. Other banks may submit claims for the above schemes to NABARD Regional Office, Thiruvananthapuram.

VII. NABARD support for Centre for Financial Literacies

RBI had initiated the Centre for Financial Literacy (CFL) Project in 2017 with the objective of exploring innovative and participatory approaches to financial literacy. The project aims to enhance financial inclusion and customer protection by promoting financial literacy through the Centre for Financial Literacy (CFL).

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

The lead banks, which will set up CFLs are requested to initiate the necessary ground level implementation strategy for rolling out the project and submission of reimbursement request to NABARD, Kerala Regional Office.

VIII. KCC:

(i) **Compounding of interest in KCC accounts:** Some un confirmed field instances has been reported as the interest over KCC accounts are being compounded.

(ii) **KCC – Saturation** – The gap between PM Kisan beneficiaries and KCC Cards issued is still persisting and the gap needs to be minimized, even though the GGKA campaign has come to close as on 31 December 2023.

5.2 FRESH ISSUES IN SECONDARY SECTOR

5.2.1. Agenda Suggested By LDM Kozhikode: Demanding Copy of Lease agreement for 5 years period

Financing banks demand the copy of lease agreement for 5 years period before sanctioning PMEGP loans and non submission of the document causes denial of the loan facility to eligible candidates.

The land lords of rental building will issue lease agreement only for 11 months period. But banks insist for a continuous period of 5 years , i.e. for the entire repayment period of PMEGP loan.

5.2.2 Agenda suggested by LDM Palakkad: Minimum Group requirement for LSGD Scheme

Under the LSGD Scheme, gram panchayats, block panchayaths, district panchayats, and municipalities can provide financial assistance by way of a subsidy ranging from 50% (maximum Rs. 2,50,000) to 75% (maximum Rs. 3,75,000 for all-women groups), for entrepreneurial groups with two or more members between the ages of 18 and 59 years, to start self-employment ventures.

The LSGD Scheme aims to support entrepreneurial groups by providing financial assistance. While the recent revision positively reduced the minimum group member requirement from 5 to 2, there appears to be an inconsistency with the requirement for group registration.

- a. The LSGD Scheme offers subsidies to groups with 2 or more members for starting self-employment ventures.
- b. However, registering the group as an unregistered association requires at least 4 members and atleast 3 for Kudumbashree registered Micro-Industries (MIs).

This discrepancy creates a challenge for groups with 2 or 3 members who want to access the LSGD subsidy scheme.

Recommendations:

Standardize the minimum member requirement: Consider revising the LSGD scheme's minimum member requirement to align with either the 4-member requirement for unregistered associations or the 3-member requirement for Kudumbashree registered MIs. This would provide clarity and ease the process for eligible groups.

By addressing this inconsistency, the LSGD Scheme can better support all eligible entrepreneurial groups, regardless of their size, and facilitate their journey towards successful self-employment ventures.

5.2.3 Agenda suggested by LDM Palakkad and Thrissur: Lending by the banks derailing the Kudumbashree setup

Kudumbashree CDS has raised concerns regarding the financing provided to SHGs in the Palakkad district. They allege that certain units are receiving excess finance, potentially exceeding the guidelines set forth by the RBI in the Master Circular on SHG-Bank Linkage Programme. To ensure transparency and adherence to regulatory guidelines, it is requested that the State Level Bankers' Committee may permit to allow to present this as an agenda in the SLBC Meeting:

Review the current practices followed by banks in financing SHGs. This would involve examining the loan amounts sanctioned to SHGs, including both existing and revived ones, and assessing if they comply with the RBI's guidelines as outlined in the Master Circular.

If discrepancies are found, establish mechanisms to ensure future adherence to the guidelines. This could involve setting up a committee to monitor lending practices or conducting training sessions for bank officials on the RBI's regulations.

Open communication and collaboration with Kudumbashree CDS. This would involve addressing their specific concerns and working towards a solution that ensures responsible lending practices while supporting the growth of SHGs.

I would request to initiate a discussion to ensure that SHG financing is carried out in accordance with the RBI's guidelines and address the concerns raised by Kudumbashree CDS.

5.2.4. Agenda Suggested by the Industries Directorate

DIC/4568/2022-PMP3

15/01/2024



ഭരണഭാഷ - മാതൃഭാഷ

വ്യവസായ വാണിജ്യ ഡയറക്ടറുടെ കാര്യാലയം

മൂന്നാം നില, വികാസ് ഭവൻ, തിരുവനന്തപുരം-695033

ഫോൺ: 0471-2302722, ഇ-മെയിൽ : industriesdirectorate@gmail.com

നം: DIC/4568/2022-PMP3

തീയതി: 08-01-2024

വ്യവസായ വാണിജ്യ ഡയറക്ടർ

കൺവീനർ

എസ്.എൽ.ബി.സി,

സർക്കിൾ ഓഫീസ്, കാനറാ ബാങ്ക് ബിൽഡിംഗ്

പി.ബി.നം. 159, എം.ജി. റോഡ്

തിരുവനന്തപുരം - 695 001

സർ,

വിഷയം :- വ്യവസായം - പിടിഎം - 141-മത് SLBC മീറ്റിംഗ് അജണ്ടാ വിഷയങ്ങൾ സംബന്ധിച്ച് :-

സൂചന :- 01-12-2023 തീയതിയിലെ SLBC യിൽ നിന്നുള്ള ഇ-മെയിൽ

മേൽ സൂചന ശ്രദ്ധിച്ചാലും, സൂചന പ്രകാരം ആവശ്യപ്പെട്ട അജണ്ടാ വിഷയങ്ങൾ പൂർവ്വം ചേർക്കുന്നു.

1. കേരളത്തിലെ കട്ടവണ്ടി വ്യവസായം പുനരുദ്ധരിക്കുന്നതിന്റെ ഭാഗമായി അർഹതപ്പെട്ട സ്വകാര്യ കട്ടവണ്ടി വ്യവസായ യൂണിറ്റുകൾക്ക് പലിശ സബ്സിഡി അനുവദിക്കുന്നതിന് 259.86 ലക്ഷം രൂപ SLBC കൺവീനറുടെ അപേക്ഷ പ്രകാരം ബാങ്കുകളുടെ Pooling Account ലേക്ക് ക്രെഡിറ്റ് ചെയ്യുന്ന തരത്തിൽ 2020-21 സാമ്പത്തിക വർഷം റിലീസ് ചെയ്ത നൽകിയിരുന്നു. ഈ തുകയുടെ വിനിയോഗ സാക്ഷ്യപത്രം SLBC യിൽ നിന്നും ലഭിക്കാനുണ്ട്.

2. നാനോ ഹാസ് ഹോൾഡ് യൂണിറ്റുകൾ സംബന്ധിച്ച ബാങ്കുകൾ വായ്പാ അപേക്ഷകൾ നിരാകരിക്കൽ, ഗാർഹിക താരിഫിൽ വൈദ്യുതി നൽകാതിരിക്കൽ, മലിനീകരണ നിയന്ത്രണ ബോർഡിന്റെ അനുമതിയെടുക്കാൽ എന്നിവ പ്രയാസം സൃഷ്ടിക്കുന്നുണ്ടെന്ന് കോഴിക്കോട് ജനറൽ മാനേജർ റിപ്പോർട്ട് ചെയ്തിട്ടുണ്ട്. ആയത് പരിഹരിക്കുന്നതിനായി വായ്പ അനുവദിക്കുന്നതുമായി ബന്ധപ്പെട്ട് പ്രത്യേക SLBC സർക്കുലർ പുറപ്പെടുവിക്കുന്നത് പരിശോധിക്കേണ്ടതുണ്ട്.

3. SLBC യിൽ ബാങ്കുകളുടെ അറിവിലേയ്ക്കായി പുതിയതായി ആരംഭിച്ച സ്കീമുകളുടെ വിവരങ്ങൾ
1. നിലവിലുള്ള എം എസ് ഇ കളിൽ സൂക്ഷ്മ സംരംഭങ്ങളിൽ നിന്ന് ചെറുകിട സംരംഭങ്ങളായും ചെറുകിട സംരംഭങ്ങളിൽ നിന്ന് ഇടത്തരം സംരംഭങ്ങളായും ഉയർത്തിക്കൊണ്ട് വരുന്നതിനുസഹായം നൽകുന്ന പദ്ധതി.

നിലവിൽ പ്രവർത്തനക്ഷമമായ എം.എസ്.എം.ഇ യൂണിറ്റുകൾക്ക് സഹായം നൽകുന്നതിനും നിലവിലുള്ള എം.എസ്.എം.ഇ കളിൽ സൂക്ഷ്മ സംരംഭങ്ങളിലെ നിന്ന് ചെറുകിട സംരംഭങ്ങളായും ചെറുകിട സംരംഭങ്ങളിലെ നിന്നും ഇടത്തരം സംരംഭങ്ങളായും ഉയർത്തിക്കൊണ്ട് വരുന്നതിനുള്ള പ്ലാൻ നൽകുന്നതിനുമായി പ്രഖ്യാപിച്ച പദ്ധതിയാണിത്. ഉത്പാദന/സേവനമേഖലയിൽ നിലവിൽ പ്രവർത്തിക്കുന്നതും 31.03.2023 വരെയുള്ള കാലയളവിൽ കുറഞ്ഞത് 3 വർഷം പൂർത്തിയാക്കിയതും MSME SCALE UP MISSION ലെ നിന്നും വിപുലീകരണ പ്രവർത്തനങ്ങളുടെ അംഗീകാരം ലഭിച്ചിട്ടുള്ളതുമായ സൂക്ഷ്മ -ചെറുകിട -ഇടത്തരം മേഖലയിലെ സംരംഭങ്ങൾക്കാണ് പദ്ധതിപ്രകാരം ആനുകൂല്യം ലഭിക്കുന്നതിന് അർഹതയുള്ളത്. യൂണിറ്റിന്റെ വിപുലീകരണ പ്രവർത്തനങ്ങളെ ഒരു പ്രോജക്ട് റിപ്പോർട്ട് ആയി തയ്യാറാക്കേണ്ടതും ആയതിന് ജില്ലാ തല കമ്മിറ്റിയുടെ മുൻകൂർ അനുമതി നേടേണ്ടതുണ്ട്. ഇപ്രകാരം മുൻകൂർ അനുമതി ലഭിച്ച പ്രവർത്തനങ്ങൾക്കാണ് ആനുകൂല്യം ലഭിക്കുക. വിപുലീകരണ പ്രോജക്ട് റിപ്പോർട്ടിന് അനുമതി ലഭിച്ച തീയതി മുതൽ പരമാവധി 4 വർഷകാലയളവിൽ നടത്തുന്ന പ്രവർത്തനങ്ങൾക്കാണ് പദ്ധതി പ്രകാരം ആനുകൂല്യം ലഭിക്കുന്നതിന് അർഹതയുള്ളത്.

ഈ പദ്ധതി പ്രകാരം താഴെ പറയുന്ന ആനുകൂല്യങ്ങളാണ് നൽകുന്നത്.

- a. വിപുലീകരണ പ്രോജക്ട് റിപ്പോർട്ട് തയ്യാറാക്കുന്നതിന് ആവശ്യം ആയ ഫീസ് പൂർണ്ണമായും റീ ഇംബേയ്ക്ക് ആയി നൽകും. പരമാവധി ഒരു ലക്ഷം രൂപ വരെ ഇപ്രകാരം നൽകും.
- b. പദ്ധതി പ്രകാരം, ഒരു യൂണിറ്റിന് സ്ഥിരമൂലധനത്തിന്റെ 40% പരമാവധി 200 ലക്ഷം രൂപ വരെ Fixed Capital Investment Subsidy-ആയി നൽകും. യൂണിറ്റിന് വിപുലീകരണ കാലയളവ് ആയ 4 വർഷത്തിനുള്ളിൽ പല തവണകളായോ പലവിപുലീകരണ കാലയളവ് കഴിഞ്ഞു ഒരു വർഷത്തിനുള്ളിൽ ഒറ്റത്തവണ ആയോ അപേക്ഷ സമർപ്പിക്കാവുന്നതും പൂർത്തിയാക്കിയ നിക്ഷേപത്തിനുള്ള സബ്സിഡി കൈപ്പറ്റാവുന്നതുമാണ്. സ്ഥിര മൂലധന നിക്ഷേപ സബ്സിഡിക്ക് ബാങ്ക് ലോൺ നിർബന്ധമില്ല.
- c. പ്രവർത്തന മൂലധന സഹായം ആയി വിപുലീകരണ കാലയളവ് വരെ യുള്ള (വിപുലീകരണ പ്രോജക്ട് റിപ്പോർട്ടിന് അനുമതി ലഭിച്ച തീയതി മുതൽ പരമാവധി 4 വർഷകാലയളവ് വരെ)ബാങ്ക് പലിശയുടെ 50% പരമാവധി 50 ലക്ഷം രൂപ പലിശയിളവ് നൽകും. നാഷണലൈസ്ഡ് ബാങ്കുകളെ, ഷെഡ്യൂൾഡ് ബാങ്കുകളെ, കേരള ഫിനാൻഷ്യൽ കോർപ്പറേഷൻ (KFC), കേരള സ്റ്റേറ്റ് ഇൻഡസ്ട്രിയൽ ഡെവലപ്മെന്റ് കോർപ്പറേഷൻ (KSIDC), റീജിയണൽ റൂറൽ ബാങ്കുകളെ (RRBs), കേരള ബാങ്ക് എന്നിവയിൽ നിന്നും വായ്പ നേടിയിട്ടുള്ള യൂണിറ്റുകൾക്ക് ആണ് ഈ പദ്ധതി പ്രകാരം പ്രവർത്തന മൂലധന സഹായം ലഭിക്കുന്നത്. പലിശയിളവ് റീ ഇംബേയ്ക്മെന്റ് ആയാണ് നൽകുന്നത്. വിപുലീകരണ കാലയളവായ 4 വർഷത്തിനുള്ളിൽ പലതവണകളായോ (1 മാസം/12 മാസ കാലയളവിൽ ഉള്ള പലിശ സബ്സിഡിക്ക് അപേക്ഷ സമർപ്പിച്ചു) 4 വർഷം കഴിഞ്ഞു ഒറ്റത്തവണ ആയോ പ്രവർത്തന മൂലധന സഹായം കൈപ്പറ്റാവുന്നതാണ്.2023-ല് ഈ പദ്ധതിക്ക് ഭരണാനുമതി ലഭിച്ചെങ്കിലും ജില്ലകളിൽ നിന്നും അപേക്ഷകളെ സ്വീകരിച്ച് തുടങ്ങിയിട്ടില്ല.

11. തകർച്ച നേരിടുന്നതും പ്രവർത്തന രഹിതവും ആയ സൂക്ഷ്മ ചെറുകിട ഇടത്തരം വ്യവസായങ്ങൾ, കഴുവണ്ടി സംസ്കരണ യൂണിറ്റുകൾ പുനരുജ്ജീവിപ്പി ക്കുന്നതിനുള്ള പദ്ധതി (Scheme for revival of MSMEs with stressed asset, Defunct MSME units and cashew processing units)

2023-24 സാമ്പത്തിക വർഷം 31/3/2023 വരെ നിലവിലുണ്ടായിരുന്ന “തകർച്ച

നേരിടുന്ന എം.എസ്.എം.ഇ. കളുടെ പുനരധി വാസവും പുനരുജ്ജീവനവും”, “പ്രവർത്തനരഹിതമായ യൂണിറ്റുകൾ/ കൂടുവണ്ടി സംസ്കരണ യൂണിറ്റുകളുടെ പുനരധിവാസവും പുനരുജ്ജീവനവും” എന്നീ രണ്ടു പദ്ധതികൾ സംയോജിപ്പിച്ചു “തകർച്ച നേരിടുന്ന (Stressed) എം.എസ്.എം.ഇ കൾ, പ്രവർത്തനരഹിതമായ എം.എസ്.എം.ഇ.കൾ, കൂടുവണ്ടി സംസ്കരണ യൂണിറ്റുകൾ പുനരുജ്ജീവിപ്പിക്കുന്ന തിനുള്ള പദ്ധതി” എന്ന പേരിൽ പുതിയ ഒരു പദ്ധതി നടപ്പിലാക്കിയിട്ടുണ്ട്. പദ്ധതിയുടെ വിശദാംശങ്ങൾ ചുവടെ ചേർക്കുന്നു.

തകർച്ച നേരിടുന്നതും പ്രവർത്തന രഹിതവും ആയ സൂക്ഷ്മ ചെറുകിട ഇടത്തരം വ്യവസായങ്ങൾ, കൂടുവണ്ടി സംസ്കരണ യൂണിറ്റുകൾ പുനരുജ്ജീവിപ്പിക്കുന്നതിനുള്ള പദ്ധതി (Scheme for revival of MSMEs' with Stressed Asset, Defunct MSME Units and Cashew processing Units) പദ്ധതി പ്രകാരം തകർച്ച നേരിടുന്ന സംരംഭങ്ങൾ (MSMEs with Stressed Asset) പുനരുജ്ജീവിപ്പിക്കുന്നതിന് പരമാവധി 6 ലക്ഷം രൂപ വരെയും പ്രവർത്തനരഹിതമായ യൂണിറ്റുകൾ (Defunct MSMEs) പുനരുജ്ജീവിപ്പിക്കുന്നതിന് പരമാവധി 8 ലക്ഷം രൂപ വരെയും പദ്ധതി നിബന്ധനകൾക്ക് വിധേയമായി നൽകുന്നു. പദ്ധതി പ്രകാരം നാല് തരം സഹായങ്ങൾ (ഘടകങ്ങൾ)ആണ് നൽകുന്നത്. അവ ചുവടെ ചേർക്കുന്നു. ഇതിൽ അനുയോജ്യമായ ഒരു ഘടകത്തിന് മാത്രമായിരിക്കും യൂണിറ്റിന് അപേക്ഷിക്കുവാൻ കഴിയുക. അതായത് ഏതെങ്കിലും ഒരു ഘടകപ്രകാരം ഉള്ള ആനുകൂല്യത്തിന് അപേക്ഷിക്കുന്ന യൂണിറ്റിന് മറ്റു ഘടകങ്ങൾ പ്രകാരം ഉള്ള ആനുകൂല്യത്തിന് അപേക്ഷിക്കുവാൻ കഴിയുകയില്ല.

a. ബാങ്ക് ലോൺ കടിശിഖ തീർപ്പാക്കുന്നതിനുള്ള സഹായം (Assistance for clearance to bank loan overdue)

തകർച്ച നേരിടുന്ന സംരംഭങ്ങൾ (MSMEs with Stressed Asset) ക്ക് ബാങ്ക് ലോൺ കടിശിഖ (overdue) യുടെ 50 % പരമാവധി ഒരു ലക്ഷം രൂപ വരെ നിബന്ധനകൾക്ക് വിധേയമായി നൽകുന്നു.

b. പുതുതായി / അധികമായി എടുക്കുന്ന ലോണിന് നൽകുന്ന സഹായം (Grant Assistance for additional/ new bank loan)

ബാങ്ക് ലോണെടുത്തു യൂണിറ്റ് പുനരുജ്ജീവിപ്പിക്കുന്നതിനുള്ള പ്രവർത്തനങ്ങൾക്ക് നൽകുന്ന സഹായമാണിത്. ജില്ലാതല എക്സൈസ് കമ്മിറ്റി റെക്കമെന്റ് ചെയ്യുന്ന പ്രൊജക്ട് റിപ്പോർട്ട് പ്രകാരം ലഭിക്കുന്ന ബാങ്ക് ലോണിന് ആയിരിക്കും ആനുകൂല്യത്തിന് അർഹത ഉണ്ടായിരിക്കുക. ഇപ്രകാരം അപേക്ഷിക്കുന്ന തകർച്ച നേരിടുന്ന സംരംഭങ്ങൾ (MSMEs with Stressed Asset) പുനരുജ്ജീവിപ്പിക്കുന്നതിന് പരമാവധി അഞ്ചു ലക്ഷം രൂപ വരെ നിബന്ധനകൾക്ക് വിധേയമായി

നൽകുന്നു. പ്രവർത്തനരഹിതമായ യൂണിറ്റുകൾ (Defunct MSMEs) പുനരുജ്ജീവിപ്പിക്കുന്നതിന് പരമാവധി 8 ലക്ഷം രൂപ വരെ പദ്ധതി നിബന്ധനകൾക്ക് വിധേയമായി നൽകുന്നു.

c. യൂണിറ്റ് പുനരുജ്ജീവിപ്പിക്കുന്നതിന് നൽകുന്ന സഹായം (Revitalization Grant Assistance)

പ്രവർത്തനരഹിതമായ യൂണിറ്റുകൾ (Defunct MSMEs) സംരംഭകൻ സ്വന്തം മുതൽ മുടക്ക് ഉപയോഗിച്ചോ ബാങ്ക് ലോൺ എടുത്തോ യൂണിറ്റ് പുനരുജ്ജീവിപ്പിച്ചു പ്രവർത്തനം ആരംഭിക്കുക ആണെങ്കിൽ അത്തരം യൂണിറ്റുകൾക്ക് നൽകുന്ന സഹായം ആണിത്. ഇപ്രകാരം അപേക്ഷ സമർപ്പിക്കുന്ന യൂണിറ്റുകൾക്ക് പരമാവധി 8 ലക്ഷം രൂപ വരെ പദ്ധതി നിബന്ധനകൾക്ക് വിധേയമായി നൽകുന്നു .

d. പ്രവർത്തന രഹിതമായ യൂണിറ്റുകൾ ഏറ്റെടുത്തു പ്രവർത്തിപ്പിക്കുന്നതിന് നൽകുന്ന സഹായം (Assistance of takeover of defunct MSMEs)

പ്രവർത്തന രഹിതമായ യൂണിറ്റുകൾ ഏറ്റെടുത്തു പ്രവർത്തന നിരതമാക്കുകയാണെങ്കിൽ ഇപ്രകാരം ഉള്ള യൂണിറ്റുകൾക്ക് ഏറ്റെടുക്കൽ തുകയുടെ 30 ശതമാനം പരമാവധി ഒരു ലക്ഷം രൂപ വരെ പദ്ധതി നിബന്ധനകൾക്ക് വിധേയമായി നൽകുന്നു.

മേൽ നാലു ഘടകങ്ങളിൽ ഏതെങ്കിലും ഒരു ഘടകപ്രകാരം ഉള്ള ആനുചല്യത്തിന് മാത്രം ആണ് ഒരു യൂണിറ്റിന് അപേക്ഷിക്കുവാൻ കഴിയുക. എങ്കിലും തകർച്ച നേരിടുന്ന സംരംഭങ്ങൾ (MSMEs with Stressed Asset) പുനരുജ്ജീവിപ്പിക്കുന്നതിന് “ബാങ്ക് ലോൺ കടിശരിവ തീർപ്പാക്കുന്നതിനുള്ള സഹായം (Assistance for Clearance to bank loan overdue)” പ്രകാരം ഉള്ള ആനുചല്യം ലഭിക്കുന്നതിനും “പുതുതായി/അധികമായി എടുക്കുന്ന ലോണിന് നൽകുന്ന സഹായം (Grant Assistance for additional/ new bank loan)” പ്രകാരം ഉള്ള ആനുചല്യം ലഭിക്കുന്നതിനും അർഹത ഉണ്ടായിരിക്കുന്നതാണ്. ആയതിന് ഒരു അപേക്ഷയിൽ മേൽ രണ്ടു ആനുചല്യങ്ങളും ലഭിക്കുന്നതിന് അപേക്ഷ സമർപ്പിക്കേണ്ടതാണ്.

വിശ്വസ്തയോടെ,

Signed by
Rajeev G

Date: 08-01-2024 16:08:06 രാജീവ് ജി
അഡീഷണൽ ഡയറക്ടർ (ജനറൽ)

വ്യവസായ വാണിജ്യ ഡയറക്ടർക്ക് വേണ്ടി

5.3. FRESH ISSUES IN TERTIARY SECTOR

5.3.1 Agenda suggested by Inspector General of Registration

Sir,

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

Ref:- .Letter No. TAXES-C3/67/2024-TAXES dated 27-02-2024 from Taxes(C) Department

Inviting attention to the above cited reference. The following agenda items may be included in the SLBC meeting proposed to be held during the third week of March,2024.

1.As per Paragraph 580 of the Kerala Budget Speech 2024-2025,Hon.Minister for Finance,announced that Online filing of agreement relating to Deposit of Title Deed of equitable Mortgages has been made compulsory / mandatory from the next Financial Year onwards,ie from 01/04/2024. Hence directions shall be given to all banks to take necessary action to file these agreements through online to the concerned Sub Registry Offices with effect from 01/04/2024

2.Directions shall be given to all banks to utilize the Digital Document Execution Platform for executing financial contracts.

5.3.2. Agenda suggested By Kerala Knowledge Economy Mission (KKEM)

We wish to underscore the vital significance of making **Skill Loans accessible to individuals aspiring to partake in employment-generating skill programs**. In today's ever-changing job market and evolving economic landscape, providing financial support for skill development can help mitigate income inequality and promote social inclusion. It ensures that everyone, regardless of their financial background, has an equal opportunity to acquire valuable skills.

Therefore, it is imperative to empower the people of Kerala with the skills required to excel in the modern workforce. It is our responsibility to recognize the immense potential of Skill Loans and work together to ensure their accessibility through financial institutions, enabling individuals to enhance their skills for a brighter future.

Existing skill loan schemes of a few banks are limited to NSQF programs, leaving candidates pursuing high-potential, employment-linked, industry-recognized courses outside the NSQF framework without financial access. **Given that the Kerala Knowledge Economy Mission promotes both NSQF and non-NSQF employment-linked skill programs and has set a target of upskilling 3.5 million candidates by 2026**, it is essential to extend the provision of skill loans to both NSQF and non-NSQF programs offered through KKEM. This move is crucial in bridging the financial disparities that exist in accessing skill training.

In light of these circumstances, **I kindly request you (the honourable convenor of the SLBC) to include the “PROVISION OF SKILL LOAN FOR SKILL TRAINING OFFER THROUGH KKEM” as an agenda in the scheduled SLBC meeting**

5.3.3. Agenda suggested By Additional Commissioner of State GST.



Office of the Commissioner of State Tax,
State Goods and Services Tax Department,
Tax Towers, Karamana P.O, Thiruvananthapuram.
email: csttshq.sgst@kerala.gov.in
Date: 24-02-2024

From
The ADDITIONAL COMMISSIONER,
State Goods and Services Tax Department.

To
The Divisional Manager,
SLBC, Kerala.

Sir,

Sub:- SGSTD - Agenda call for the 142nd meeting of SLBC, Kerala- Agenda items reporting- Reg.

Ref:- email dated 22.02.2024 of Divisional Manager, SLBC, Kerala.

In the open forum for the discussion of the 141st meeting Smt. Sreelakshmi. R, IAS, Additional Commissioner has suggested to provide Nodal Officers for each bank to liaison with the department for tax arrears recovery. Hence it is requested to include, appointing Nodal Officers for each bank to liaison with the State Goods and Services Tax Department for tax arrears recovery and its operationalizing procedures in the agenda for the 142nd meeting of SLBC, Kerala.

Yours faithfully

Signed by
Sreelakshmi R Ias
Date: 24-02-2024 12:45:21
ADDITIONAL COMMISSIONER

5.3.4 Agenda Suggested by Higher Education Department: Aadhar Seeding issues



GOVERNMENT OF KERALA

Higher Education (K) Department

No. K1/44/2024/HEDN

04-03-2024, Thiruvananthapuram

From

Principal Secretary to Government

To

The General Manger & Convenor, SLBC

Canara Bank Building, P.B. No. 159

Thiruvananthapuram- 695 001

Sir,

Sub: Higher Education Department- 142nd Meeting of State Level
Banker's Committee (SLBC)-Agenda forwarding of- reg

Ref: Your Email communication dated: 23.02.2024

I am to invite your attention to the reference cited and to forward herewith the agenda item pertaining to Directorate of Technical Education under Higher Education Department to be included in the 142nd meeting of State Level Banker's Committee.

1. Even if the process of Aadhaar seeding was done properly by the students, most of the time their scholarships or stipends were not credited to their accounts saying that the bank account is not seeded properly.

Yours Faithfully,

SREEDEVI P S

UNDER SECRETARY

For Principal Secretary to Government.

5.3.5 Agenda suggested by Motor Vehicle Department

**MOTOR VEHICLES DEPARTMENT, KERALA
TRANSPORT COMMISSIONERATE**

Dated: 02-03-2024

From: Transport Commissioner
Kerala

To: slbckerala@canarabank.com

Sir,

Sub:- Motor Vehicles Dept - Agenda 142nd Meeting of SLBC,
Kerala submitting of

Ref:- E- mail received on 21.02.2024.

The agenda item of 142nd Meeting of SLBC, Kerala is given below.
Agenda Item 1: Challenges in Hypothecation Entry Termination within
the Banking Sector

In the context of hypothecation entry and termination, the challenges confronted by the public pertain to the conclusion of hypothecation entries on registration certificates after repaying the loan. This includes instances where financiers take custody and sell vehicles due to loan default without adhering to the provisions outlined in Section 51(5)

To explore opportunities for collaboration between regulatory bodies, financial institutions, and the public to find effective solutions to challenges associated with hypothecation entry termination in the banking sector.

Yours faithfully

Signed by

Pramoj Sanker P S

Date: 02-03-2024 19:57:51

**PRAMOJ SANKER P S
ADDITIONAL TRANSPORT COMMISSIONER**
