

**Minutes of the meeting of the conference held on SVAMITVA Scheme on 16<sup>th</sup> April 2021 under the chairmanship of Sh Sunil Kumar, Secretary, Ministry of Panchayati Raj (MoPR), Govt. of India**

A conference was held under the chairmanship of Secretary Ministry of Panchayati Raj on 16<sup>th</sup> April 2021 at 10.00AM with Senior officials of Ministry of Civil Aviation, Department of Land Resources, Survey of India, NABARD, NIC, NITI Aayog and State officers of Revenue and Panchayati Raj Department. List of participants is attached at **Annexure-I**. The presentation shared during the conference are enclosed

2. A welcome address was given by the Joint Secretary, Ministry of Panchayati Raj which was followed by an opening presentation on Land Governance Framework by the Joint Secretary to lay out the context. Following points were brought forth before the Panellists-
  - a) It was clearly outlined that the scheme aims to provide the 'record of rights' to village household owners possessing houses in inhabited rural areas in villages and issuance of property cards to the property owners which would facilitate monetization of rural residential assets for credit and other financial services
  - b) Crucial aspect pertaining to various Provisions / Amendments in the State Land Revenue Acts, Panchayati Raj Acts, and similar Codes / Rules based on SVAMITVA were highlighted
  - c) Status of Land Ownership by Individual, Record of Rights, Tax Collection and Cadastral Maps in the Vith Scheduled areas (State-wise for Assam, Meghalaya, Mizoram, Tripura) was also discussed briefly
  - d) Expectations from various stakeholders for Land Governance Framework, i.e. roles of "Registration and Stamp Revenue department", "Survey and Settlement department", "New States as well as Pilot Phase States", "The Sixth Scheduled States", etc. was also discussed

**Land Governance**

3. A panel discussion ensued wherein presentations were made by Sh Gnyaneshwar Patil, Commissioner, Land Settlement, Madhya Pradesh; Sh Bhishm Lal Verma, Deputy Land System Commissioner, Uttar Pradesh; Mission Lal Lakir by Capt Karnail Singh, Additional Secretary Revenue, Punjab

**Madhya Pradesh**

- Vision: Introduction of land titling system
- Amendments in the MPLRC, 1959
- Madhya Pradesh Land Revenue Code (Land Survey and Land Records) Rules-2020
  - As per Rule 26, survey activities are to be completed in stipulated duration of 8 months
- Progress of the scheme
- "*Margdarshika*" or Guidelines have been developed by the state to facilitate with the SVAMITVA scheme implementation and sensitize revenue officials at ground level

- Digitization of end to end process of abadi survey and use of RCMS portal by revenue officers
- SAARA Application usage- Ground truthing, RoR Entry, Mutation, etc.
- Dashboard for SVAMITVA abadi survey progress monitoring

#### **Uttar Pradesh**

- The process of SVAMITVA implementation was described in detail
- It was mentioned that a total of 82913 villages notified regarding survey and records
- Further the collector to inform about the same through proper process
- For GIS mapping, reference points are created and survey is conducted in select villages

#### **Punjab**

- The Administrative Set-Up was outlined consisting of State Steering Committee which includes Chief Secretary (Chairman); Additional Chief Secretary/FCR (Vice Chairman); Principal Secretary, Rural Development & Panchayats; Principal Secretary, Local Government; Principal Secretary, Housing & Urban Development; Secretary, Revenue & Rehabilitations; Mission Director, Lal Lakir (An officer in the rank of Additional/ Special Secretary Revenue)
- Further the approach for Mission Lal Lakir was outlined with following heads: -
  - Mapping & survey of the area
  - Collection of data with respect to ownership
  - Enactment of a legislation for creation of Record of Rights of the surveyed area with a mechanism of dispute resolution w.r.t possession and ownership
  - Legislation enacted and The Hon'ble Governor has accented it
  - Rules are under process of framing

#### **4. Remarks by the Hon'ble Minister- Key Highlights**

- Hon'ble Minister welcomed all dignitaries & participants and exalted the stakeholders for tremendous effort put in to take the scheme in its present shape.
- It was also emphasized that the Prime Minister has special focus on the SVAMITVA scheme and has been taken up in PRAGATI Portal as well.
- In the National Budget this year 566 crores have been allocated for the scheme.
- Scheme shall be launched by Hon'ble PM sir at Pan India Level on 24 April on the occasion of National Panchayat Day.
- There shall be distribution of 4.0 lacs property cards virtually by the Hon'ble PM on 24th April 2021.
- Scheme is extremely important as it shall be providing Financial Assets for the general public.

Speech of the Hon'ble Minister has been enclosed

## **Drone Ecosystem and CORS Network**

5. Following the panel discussion on land governance; a panel discussion on Drone Ecosystem Development and CORS Network followed. Opening presentation was made by Sh Pankaj Mishra, DDG, Sol
  - Details about survey grade drones- Platform, specifications, payload, accuracy and output quality
  - Drone ecosystem- manufacturers, importers, service providers, training institutes, support services, pilots
  - Details of CORS network for mapping- CORS as a public infrastructure, CORS network service portal, and Types of services
6. A panel discussion ensued wherein presentation was made by

### **Maharashtra**

- Details of CORS setup in Maharashtra
  - Use of rovers to conduct surveys measurements
  - Comparison of CORS network with ETS or Plain Table Measurements
  - Procedural changes with CORS
  - Training of revenue officers in using rovers for survey purposes. Land Records Training Academy to be capacitated into training on rovers for patwari etc.
7. Surveyor General of India, Sol highlighted that concern is of survey grade drones availability in India. Resources would need to be scaled up 5x-10x with respect to Feature Extractions, Survey grade drones and ground manpower to cover the entire country. Regular manpower availability may be a challenge going forward, hence there is a need to outsource the manpower requirements
  8. Joint Secretary, Ministry of Civil Aviation thanked and acknowledged all the ministries and departments for their cooperation in implementing SVAMITVA Scheme. Further it was also emphasized that the scheme has the power to uplift all the villages in country and transform the generations.
    - It was highlighted that Drone Industry in India had been stagnating however, MoCA has come up with Civil Aviation Requirements (CAR) 2021 to further streamline and simplify the drone ecosystem
    - SVAMITVA Scheme is a great exercise towards Atmanirbhar Bharat. Foreign drone companies will soon start assembling in India and bulk of drones will be made in India
    - MoCA is in talks with Sol to create more schools and flying academies in India. It was directed that Sol to get in touch with MoCA to create SVAMITVA related modules for Drone Schools
    - Further it was highlighted legal approval has been given to carry out SVAMITVA survey in crucial areas. 66 green zones have been identified so far and DAN has been introduced to fast track drone approval
    - The landmark geo-spatial policy of DST was also acknowledged

9. Joint Secretary, Department of Science and Technology explained current scenario of data accessibility and data sharing in the country.
- All survey data is under depositary of Sol and it is not accessible to the common public. It used to take 3-6 months for government organisations to get the Data clearance from the concerned authorities.
  - With the release of Geospatial Policy 2021 - all data shall be freely available and will increase the data transfer smoothly.
  - As per policy 2021, only sensitive areas need permission for flying and collection of data
  - The objective of the policy is that data must be made available and shared with all agencies involved in the planning and development process
10. Commissioner. Land Settlement- Maharashtra informed about the measures they have taken with regards to improving the land administration in the State.
- It was informed that CORS along with combination of rovers helps in providing real time update of property parcels and get the most accurate measurements of the property
  - The state has plans to move to complete CORS and rovers based system instead of manual ones
  - The state has plans to induct the new system into the training of revenue officers through its training academies

#### **Enhanced Spatial Planning Capabilities**

11. An opening presentation was made by DDG, NIC on how Gram Manchitra application can play an important role with the help of spatial data & Large Scale Maps in integration of several data and analysis of land use in the area. With the help of various thematic data in different layers convergence can be done by different agencies. Following the presentation, a panel discussion was followed with valuable inputs from NRSC & other agencies.
- Chief General Manager, NRSC informed that the real time availability of data shall make Gandhian dream come true of taking development at root of rural level and will result in making proper development plans and bringing out changes in the Rural India.
  - The SVAMITVA survey and data would help in Abadi Area management & other Micro Scale Geospatial management. Various attributes of Data would be shared by Gram Sabha and the development schemes shall be owned by themselves
  - DR Ketki Bapat – highlighted that this local level development shall lead to environmental sustainability by creating economic benefits I Abadi Area.
  - She said that proper channel can be created via GPDP resulting in Policy level changes in the local Government and making them Aatmanirbharat

#### **Asset Monetization**

12. An opening presentation was made by Joint Secretary, Ministry of Panchayati Raj. Points discussed in depth were as follows: -

- Time before the SVAMITVA scheme when there was no record of rights was highlighted, absence of collateral which lead people to take loans from informal sources.
- Data from 2016-17 was also presented in which it was informed that 30% of people still avail non institutional credit in rural areas.
- Efforts made for monetisation of property card were also discussed where in letter was sent to Department of financial services and amendments in the rules were suggested to the state revenue departments and meeting NABARD, SLBC officials for necessary actions on monetizing of property card.
- Initially, UP had Property card i.e. Gharauni and Title deed of Haryana.
- It was also informed that only Madhya Pradesh have checked all the suitability factors of property card with Maharashtra, Rajasthan left for Geo tagging.

13. A panel discussion ensued wherein presentations were made by

**MD- SBI**

- Shared welcome thoughts on the SVAMITVA scheme. Highlighted the bank focusses on asset backed secured loan and with proper title.
- Marketability and the enforceability of the security is crucial. Title should have marketability along with security and enforcement which the bankers and lenders are looking.
- Banks are looking for the documents to have registered deed.
- Efforts of Haryana govt. were exalted to provide registered title deeds to the SVAMITVA beneficiaries.
- Amendments to be made in land reform laws of the state for creating inheritable rights through property cards.
- Official record for registration of plots to be created at the district authorities' level.
- Registration authorities should allow creation of registered mortgage/ sale of such land.
- Banks are ready to provide loans to property owners in rural areas once they have a marketable title for the property.
- SLBC and State government can decide on a uniform approach for financing.

**General Manager, NABARD**

- Highlighted the functions of NABARD i.e. Lending function to commercial banks, NBFC, small finance banks, state governments, etc. It also acts as a regulatory for cooperative banks and regional rural banks.
- It was informed that NABARD has already advised for inclusion of property card as instrument to source bank finance while preparing property linked credit plans (PLPs).
- Issues were also highlighted in respect to low valuation of property/ land, agriculture activities already covered under KCC, transferability of property card, etc.
- Further, recovery process should be made in case of default/NPA. Legal recovery resources may also be made available to banks.
- Banks may have internal guidelines for issuance of loan adding to this RBI may also issue detailed guidelines on the matter.

- It was suggested that financing against the property card may be included as a part of annual credit plan (ACP) of the banks and may be included in the agenda item of SLBC/DCC meetings.
- Need for digitisation of property card and enabling facility of online creation of charge on the asset to avoid duplicate financing.
- It was suggested that nodal officer should also be nominated at taluka level for facilitating finance through banks

**Advisor, NITI Aayog**

- Emphases was put on the dimensions of a property card i.e. strengthening property tax mechanism, institutionalising rural credit, rural planning, strengthening livelihood potential.
- It was also mentioned that average collection from property taxes as a proportion of GDP was only 0.2% in India.
- Specific to house tax collection of Panchayats is 20% of the total tax potential. With transparent land valuations these collections could substantially improve, leading towards Atmanirbhar Bharat and Gram Panchayats.
- Rural planning may help in improving the condition of Panchayats by proper demarcation of community assets, individual residential properties and a proper planning of land and its resources in a sustainable way.
- Validation of property card is still a issue and it is recommended that state rules/ acts may be studied to recommend provisions of property card for issuance of loans to be made under state acts/ rules.

**Additional Secretary, Department of Land Resources**

- It was suggested to form an expert committee under NITI Aayog to understand the issues with property card
- Provisioning for monetization
- Homestead tenancy acts- Homestead land may be brought under the purview of SVAMITVA
- It was also suggested to exempt Property Cards from applicable Stamp Duty in case of sale or purchase

14. Secretary, Panchayati Raj concluded the session with closing remarks with key highlights as below

- Importance of the SVAMITVA scheme was again reemphasized with direct monitoring by the PM through Pragati Portal
- It was also brought forth that for the past many decades, rural areas were neglected in the survey. The SVAMITVA scheme aims to turn the scenario around.
- Details of various attributes are being captured by the Sol like Kuchha or Pucca house, road condition, infrastructure etc. This will lead to creation of spatial databases which will help in better rural planning
- Amendment to the state's acts are being made and all states must abide by the amendments to provision for property card as a legal financial instrument to avail loan etc.

- As per RADPFI guidelines, a bare minimum criteria for a house is 20 Sqm. We should analyse the SVAMITVA data to understand if such criteria is being met by the rural areas and work upon policy decisions
- The land is a state subject and all states must work upon bringing the property rights within the reach of the rural households and the deprived section
- We should also provision for the transferability of property cards. By making the property card transferable we are making it usable
- Efforts by SoI to establish the CORS network was also appreciated. CORS network will serve as a public infrastructure to be leveraged by any department of the state or central govt for survey and other activities
- The Chair also emphasized the need to work together for making Property Cards monetizable through practical and implementable solutions
- The chair welcomed the valuable suggestions from SBI and NABARD and stressed on the importance of sensitization of officers to recognize property cards as a valid instrument
- It was directed to NABARD to include modules on SVAMITVA scheme in training of officers
- Judicial training institutions can also be roped in to dispose of judicial cases by means of property cards
- Policy decisions are key to make the benefits of the SVAMITVA Scheme reaches the bottom
- The Chair also acknowledged the tireless efforts of SoI for bringing the scheme to its fruition and the Revenue department along with Panchayati raj department for showing phenomenal response despite the uncertain situation at present due to pandemic
- The chair also directed to the States and SoI to be onboarded with the MoU by the end of April

Meeting ended with a vote of thanks to the chair and the participants

Sd/-

**(S S Prasad)**

**Director**

## Annexure

S.No.	Name	Designation
1.	Sh Ajay Tirkey	Secretary, DoLR
2.	Dr Chandra Shekhar Kumar	Additional Secretary, Ministry of Panchayati Raj
3.	Sh H S Meena	Additional Secretary, Department of Land Resources
4.	Sh Naveen Tomar	Surveyor General of India, Survey of India
5.	Sh. Alok Nagar	Joint Secretary, Ministry of Panchayati Raj
6.	Sh Amber Dubey	Joint Secretary, Ministry of Civil Aviation
7.	Sh Sunil Kumar	Joint Secretary, Department of Science and Technology
8.	Sh Avinash Mishra	Advisor, NITI Aayog
9.	Sh Gyaneshwar Patil	Commissioner, Land Settlement, Madhya Pradesh
10.	Capt. Karnail Singh	Additional Secretary Revenue, Punjab
11.	Sh Dayanand	Commissioner, Dept of Survey, Settlement and Land Records
12.	Sh Pankaj Mishra	DSG, Survey of India
13.	Dr. C. S. Jha	Chief General Manager, Regional Centres, NRSC
14.	Dr. Vishnu Chandra	DDG, NIC-GIS
15.	Sh C. S. Shetty	MD, State Bank of India
16.	Dr Ketaki Bapat	Scientist 'F', Office of PSA, Govt. of India
17.	Sh R V Ramakrishna	General Manager, NABARD
18.	Sh R.Selvaraj	Commissioner, Survey and Land Settlement, Tamil Nadu
19.	Sh. N K Sudhanshu	Commissioner, Land Settlement, Maharashtra
20.	Ms Rita Shandilya	Secretary, Department of Revenue and Disaster Management, Chhattisgarh
21.	Sh Bhupesh Hajong	Joint Secretary, Department of Revenue and Disaster Management, Tripura
22.	Sh K M Bhimjiyani	Settlement Commissioner and Director of Land Records, Gujarat
23.	Ms R Girija	Director, Survey and Land Records, Kerala
24.	Sh Karna Satyarthi	Director, Land Records, Jharkhand
25.	Ms Sheetal Goswami	Deputy Commissioner, Office of the Development Commissioner, Gujarat
26.	Sh JP Pathak	Special Secretary, Department of Revenue and Disaster Management, Chhattisgarh
27.	Sh Bhasham Lal Verma	Deputy Commissioner, Board of Revenue, Uttar Pradesh
28.	Sh J P Singh	Joint Director, Panchayati Raj, Chhattisgarh
29.	Sh TP Mallik	Director, AP&TS GDC
30.	Sh Venkateswar Rao	Director, Assam and Nagaland GDC
31.	Sh Govind Narayan	Director, Meghalaya and Arunachal Pradesh GDC
32.	Lt. Col. Shekhawat	Director, Karnataka GDC
33.	Sh S B Sharma	Director, Tripura, Manipur and Mizoram GDC
34.	Sh G Varun Kumar	Director, Odisha GDC
35.	Sh S B Sharma	Director Tripura GDC
36.	Sh Rajeev Srivastava	Director, Uttar Pradesh GDC
37.	Sh S S Prasad	Director, Ministry of Panchayati Raj
38.	Sh Ratnajit Debbarma	Additional Director, Tripura



39.	Representative	Local Administration Department, Mizoram
40.	Representative	Panchayati Raj, Andhra Pradesh
41.	Representative	Panchayati Raj, Haryana
42.	Representative	Panchayati Raj, Rajasthan
43.	Representative	Directorate of Land Records and Settlement, Assam
44.	Representative	Revenue Department, Delhi
45.	Representative	Panchayati Raj, Uttarakhand
46.	Ms Karnika Kaushik	Consultant, Ministry of Panchayati Raj
47.	Sh Manav Arora	Consultant, Ministry of Panchayati Raj
48.	Sh Amit Baronia	Consultant, Ministry of Panchayati Raj
49.	Sh Garvit Trivedi	Consultant, Ministry of Panchayati Raj
50.	Sh Abhas Vyas	Consultant, Ministry of Panchayati Raj