

GOVERNMENT OF INDIA
MINISTRY OF PANCHAYATI RAJ
RAJYA SABHA
UNSTARRED QUESTION NO. 2003
ANSWERED ON 17.12.2025

ASSESSMENT OF PROPERTY CARD ROLL OUT

2003 SHRI JAGGESH:
SHRI MITHLESH KUMAR:
DR. ANIL SUKHDEORAO BONDE:
SHRI BRIJ LAL:
SHRI SAMIK BHATTACHARYA:
SHRI HARSH MAHAJAN:
SHRI SADANAND MHALU SHET TANAVADE:

Will the Minister of PANCHAYATI RAJ be pleased to state:

- (a) whether the Ministry is working with banks to promote and track the use of property cards for rural institutional credit;
- (b) whether Survey of Villages Abadi & Mapping with Improvised Technology in Village Areas (SVAMITVA) data is being integrated with Panchayats' Own Source of Revenue (OSR) systems for transparent property tax collection;
- (c) whether the Viksit Bharat Sankalp Yatra is being used to clear pending objections and speed up the distribution of property cards;
- (d) whether these steps have improved credit access, revenue transparency and timely issuance of property cards under SVAMITVA; and
- (e) if so, the details thereof?

ANSWER

MINISTER OF PANCHAYATI RAJ

(SHRI RAJIV RANJAN SINGH ALIAS LALAN SINGH)

- (a) The Ministry of Panchayati Raj has had several meetings and is in constant communication with the Department of Financial Services (DFS), State Level Bankers Committee (SLBC), Reserve Bank of India (RBI), as well as Banks to track and promote the use of property cards for securing institutional credit for rural citizens. The State Level Bankers Committee (SLBC) usually has an agenda item pertaining to credit against SVAMITVA property cards to facilitate the acceptance of property cards for mortgage purpose.
- (b) As per available information except Maharashtra and Andhra Pradesh, the States have not integrated the SVAMITVA data with the Panchayats' Own Source of Revenue system for transparent property tax collection.

(c) The States have actively utilised the Viksit Bharat Sankalp Yatra (VBSY) from November, 2023 to February, 2024 to clear pending objections and speeding up the distribution of property cards.

(d) and (e) These measures have led to increase in awareness and utilisation of property cards for accessing institutional credit, enhance transparency and timely issuance of property cards. As on date, 2.76 crore property cards have been prepared for 1.82 lakh villages and as per information provided by D/o Financial Services 10,677 loans worth Rs. 1,666 crore have been disbursed against property cards issued under SVAMITVA Scheme.
