

Renewable Energy Association of Rajasthan (REAR®)

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Ref: - REAR/2024/0138

03rd March 2025

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President

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Vice President

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Jt Secretary (Media)

Vipin Bansal
Jt. Secretary(PR)

To

The Secretary,
Ministry of New and Renewable Energy (MNRE)
Atal Akshay Urja Bhawan
Block-14, CGO Complex, Lodhi Road
New Delhi - 110003

Subject: Request for Intervention to Address Financing Challenges in PM Surya Ghar Yojana

Respected Mam,

Greetings from the Renewable Energy Association of Rajasthan (REAR). As an organization committed to advancing renewable energy adoption, we deeply appreciate the support and consistent approach by MNRE for the PM Surya Ghar Yojana. However, we wish to bring to your kind attention certain financing challenges that are impeding the scheme's progress in Rajasthan and beyond, respectfully requesting your intervention to ensure its success.

The scheme's **guidelines stipulate collateral-free loans up to 3 KW without requiring income proof or ITR**, a provision vital for inclusivity. Regrettably, banks frequently demand these documents, sidelining homemakers—often women—who hold electricity connections but lack independent income records. This non-compliance excludes many eligible beneficiaries, contrary to the scheme's intent.

We also observe inconsistent banking practices. For instance, **Punjab National Bank permits applicants up to 75 years with co-applicants, while State Bank of India restricts offers to those under 65**. Disbursement policies vary—some banks release full funds, others in parts—delaying projects. Additionally, banks show reluctance to finance without target pressures, despite Shri Prahlad Joshi's advocacy for a Renewable Energy Financing Obligation.

Procedural hurdles further complicate matters. **Pre-sanction site visits, demands for feasibility reports despite Discom approvals**, and rejection of loans due to **property ownership in parents' names** create unnecessary barriers. Applicants with good CIBIL scores are also denied due to past credit issues, and the JanSamarth portal's rigidity—no edits post-submission and no fixes for glitches—leads to frequent rejections.

In rural Rajasthan, the situation is particularly concerning. Bank officials **lack awareness, and there is marked reluctance to lend**, limiting access for rural households—a key demographic. Preferred banks are often unavailable on JanSamarth, and excessive documentation adds to the burden.

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We humbly request your esteemed office to take cognizance of these issues and consider measures such as enforcing standardized guidelines, sensitizing rural banks, and enhancing JanSamarth's flexibility. Addressing these challenges would strengthen the financing framework, ensuring the PM Surya Ghar Yojana realizes its full potential.

Thank you for your unwavering support to the stakeholders working in the scheme. We are confident that under your guidance, these concerns can be resolved progressively.

Yours sincerely,

For **Renewable Energy Association of Rajasthan (REAR)**



Ajay Yadav
(President)

