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To,  
**The Mission Director**  
PM Surya Ghar: Muft Bijli Yojana (PMSG: MBY)  
Ministry of New & Renewable Energy (MNRE)

**Subject: Request for Intervention on Bank Loan Disbursement Issues under PM Surya Ghar Yojana**

Respected Sir,

Greetings from the Renewable Energy Association of Rajasthan (REAR).

At the outset, we would like to appreciate the Ministry of New and Renewable Energy for conceptualizing and implementing **PM Surya Ghar: Muft Bijli Yojana**, which has emerged as one of India's most impactful rooftop solar programs. The clarity of guidelines, efficient digital portal, well-defined DISCOM SOPs, and timely subsidy disbursement have created a strong and credible ecosystem for rooftop solar adoption.

As per the PIB report dated 16.12.2025, **19.45 lakh rooftop solar installations** have been achieved under the scheme, with **8.3 lakh loan sanctions**, accounting for nearly **43% of total installations**. While this reflects encouraging participation, our on-ground experience suggests that **bank loan processing delays are significantly constraining the pace of installations**.

We respectfully submit that, had bank loan sanction and disbursement mechanisms been smoother and more consistent, the program could have achieved **nearly 25 lakh installations instead of 19.45 lakh**, even with a modest 25% improvement in loan processing efficiency.

### Key Issues Observed at the Bank Branch Level

Despite clear scheme guidelines, the following challenges are being faced across multiple regions:

- **Non-uniform SOPs across bank branches**, even within the same bank, leading to confusion and delays.
- **Unnecessary demand for property papers and collateral for loans under ₹2 lakh**, contrary to PM Surya Ghar guidelines.
- **Significant delays in disbursement of the second tranche**, resulting in partially completed installations and EPC working capital stress.
- **Repeated and irrelevant documentation requests**, increasing turnaround time without commensurate risk mitigation.

It is important to highlight that these delays are **not attributable to DISCOMs, the PM Surya Ghar portal, or subsidy disbursement mechanisms**, all of which are functioning smoothly. Solar EPCs are fully prepared to execute projects, and consumer demand remains strong.

## Request for Intervention

In light of the above, we humbly request the Mission Directorate to kindly consider:

- Issuing or reinforcing **uniform, binding SOPs** for all participating bank branches
- Reiterating strict compliance with “**no collateral required for loans up to ₹2 lakh**”
- Defining **time-bound timelines for second tranche disbursement**
- Coordinating with the **Department of Financial Services (DFS)** for monitoring and compliance at the branch level

We firmly believe that timely intervention on these issues will significantly accelerate rooftop solar adoption and help the scheme exceed its intended targets.

We remain committed to supporting PM Surya Ghar Yojana in every possible manner and would be grateful for an opportunity to share detailed field-level insights, if required.

Thanking you for your leadership and continued support.

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

**Ajay Yadav**  
(President)

