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SVAMITVA Scheme: Rural Property Ownership Rights

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SVAMITVA Scheme: Rural Property Ownership Rights

Practice: 5 MCQs



Chhobal village, Solan district, Himachal Pradesh, a rural inhabited (abadi) area of the kind SVAMITVA surveys. Photo by Harvinder Chandigarh, CC BY 4.0, Wikimedia Commons.

Millions of village families have no paper that proves they own their home. SVAMITVA is the government scheme that fixes this. Drones map each village, and every owner gets a property card as proof. This page explains how it works and why the card matters.

- **SVAMITVA:** Survey of Villages and Mapping with Improvised Technology in Village Areas.

- **Run by:** the **Ministry of Panchayati Raj**, with the **Survey of India**. A Central Sector Scheme.
- **Pilot launch: 24 April 2020**, on National Panchayati Raj Day.
- **Aim:** a **Record of Rights** for owners in rural inhabited (abadi) areas.
- **4 August 2026: 3.30 lakh** villages surveyed, **3.24 crore** cards prepared, **2.72 crore** distributed.
- **Loans: 11,147** loans worth **Rs 1,713 crore** on cards.

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1. What is SVAMITVA, and why do village homes need papers?

Millions of village families live in houses with no paper that proves they own them. This lesson is about the scheme that gives them that paper, using drones.

1.1 What does SVAMITVA stand for, and who runs it?

SVAMITVA stands for **Survey of Villages and Mapping with Improvised Technology in Village Areas**.

The **Ministry of Panchayati Raj** runs it. It is a **Central Sector Scheme**. That means the Centre pays for it. The **Survey of India** does the drone survey.

Its main aim is to give a **Record of Rights** to property owners in rural inhabited areas. These areas are called **abadi** areas.

1.2 What problem was it built to fix?

Since independence, government surveys in villages mostly covered **farm land**. The inhabited part of a village was left out. Its name changes by State.

- **Abadi:** Uttar Pradesh and Madhya Pradesh.
- **Lal dora:** Punjab and Haryana.
- **Gaothan:** Maharashtra and Gujarat.

So many families had no record of rights. Their claim rested only on the fact that they lived there. A bank could not take such a house as security for a loan.

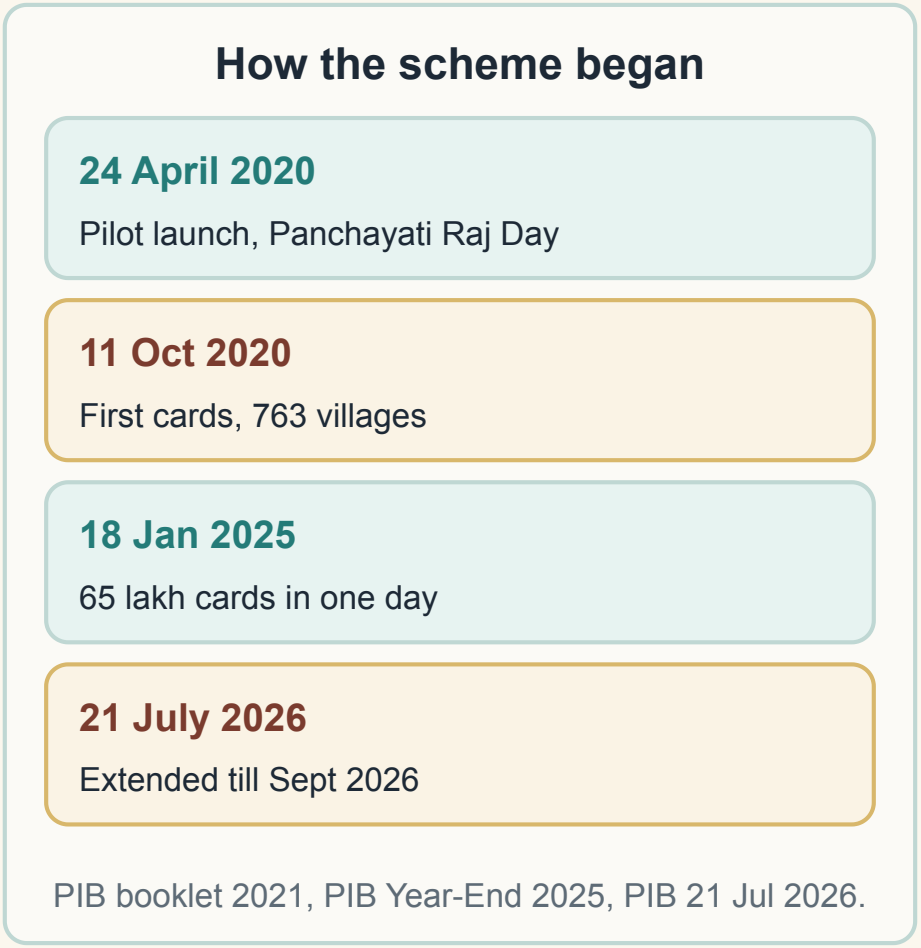
Common mistake: a Record of Rights is not a new gift of land. It is a paper that records who already holds the property.

Sources:
- PIB, SVAMITVA booklet 2021
- PIB, SVAMITVA Scheme, 4 August 2026

SVAMITVA is run by the Department of Land Resources.

2. How did the scheme begin?

SVAMITVA started small. It began as a pilot in a few States and then grew across the country.



From a six-State pilot to a national drive. Original explanatory diagram.

2.1 What happened, and when?

- **24 April 2020:** the Prime Minister launched the **pilot phase** on **National Panchayati Raj Day**.

- **11 October 2020:** the first property cards were handed out. About **1 lakh owners in 763 villages** of six pilot States got them. The six States were Maharashtra, Karnataka, Haryana, Uttar Pradesh, Uttarakhand and Madhya Pradesh.
- **18 January 2025: 65 lakh** cards were given out in one day. They covered more than 50,000 villages in 10 States and 2 Union Territories.
- **2020-21 to 2024-25:** the cost was set at **Rs 566.23 crore**. It was later extended to 2025-26.
- **21 July 2026:** PIB says the scheme "has been extended till September 2026".

Common mistake: the 2020 launch was the pilot. Do not say the scheme started in 2020 across all States at once.

Memory hook: Pilot day 24 April 2020, first cards 11 October 2020.

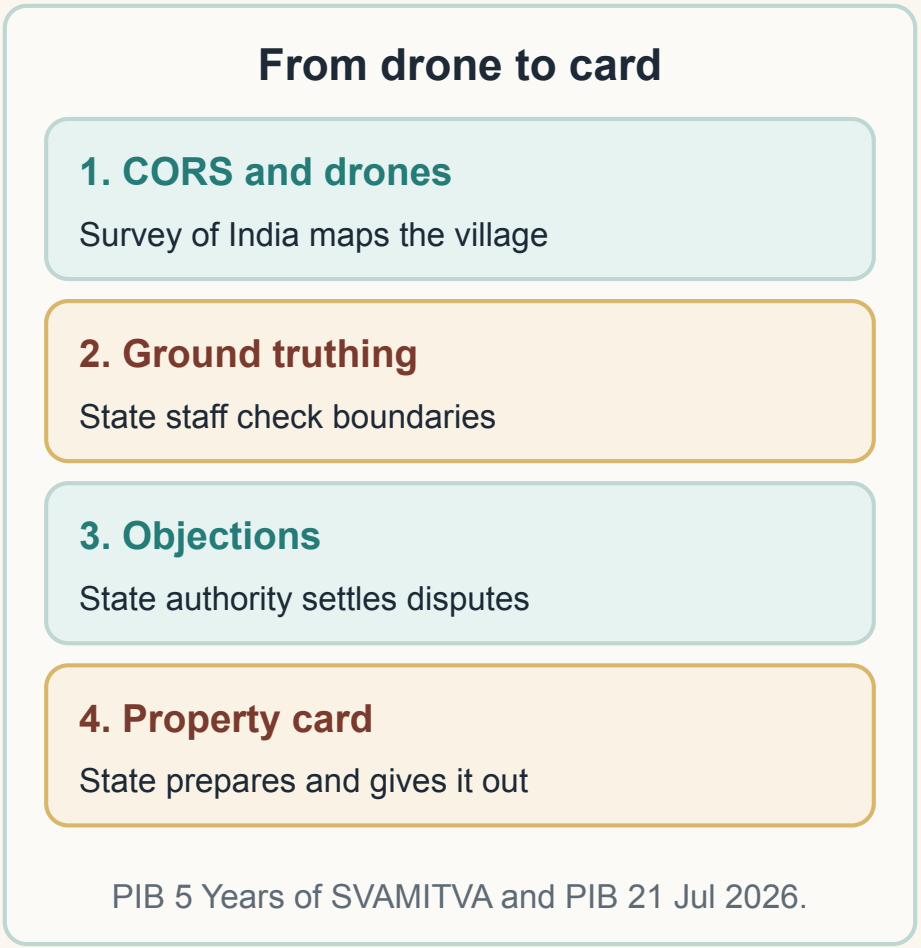
Sources:

- PIB, SVAMITVA booklet 2021 (section 2)
- PIB, 5 Years of SVAMITVA
- PIB, Year-End Review 2025
- PIB, SVAMITVA in Uttar Pradesh, 21 July 2026

The 24 April 2020 launch was the pilot phase, on National Panchayati Raj Day.

3. How does a drone map become a property card?

A card does not come from the drone alone. Many steps and many offices are involved.



The Centre funds the survey. The States finish the job. Original explanatory diagram.

3.1 What are the steps?

- **Step 1, CORS network:** fixed stations that give exact ground positions. CORS means **Continuously Operating Reference Stations**.
- **Step 2, drone survey:** the Survey of India flies drones over the abadi area. It makes high-accuracy maps.

- **Step 3, ground checking:** State staff check the boundaries on the ground. This is called **ground truthing**.
- **Step 4, objections:** people can object. The State authority settles the disputes.
- **Step 5, property card:** the State prepares and gives out the card.

3.2 Who does what?

The Ministry gives money to the Survey of India for the drone survey and the maps. The **States and Union Territories** do the rest: ground truthing, making the cards and giving them out.

Land is a **State subject** in the Seventh Schedule. That is why the States decide the legal rules for the cards. The Ministry says it has no role in disputes after a card is issued. The State laws deal with those.

Example: a drone map is ready for a village. Until the State finishes ground truthing and prints the cards, no family has a card in hand.

Sources:

- PIB, 5 Years of SVAMITVA (section 3)
- PIB, SVAMITVA in Uttar Pradesh, 21 July 2026 (section 3)
- PIB, SVAMITVA Scheme, 4 August 2026 (section 3)
- PIB, SVAMITVA Yojana, 3 December 2025

Explain it back: why does a drone map not give a family a card by itself?

After the drone survey, the State must check the boundaries on the ground, settle objections, and prepare the card. Land is a State subject, so the States do these steps.

4. Why does a property card matter?

A card turns a house into something a bank, a court and a panchayat can all recognise.

4.1 What does a card help with?

- **Disputes:** clear boundaries cut down fights over property.
- **Loans:** a card can support a bank loan.
- **Tax:** it helps fix property tax, which goes to the Gram Panchayat in States where it is passed on.
- **Planning:** the maps feed **Gram Manchitra**, a planning tool for Gram Panchayat Development Plans.

Example: a family in a village in Rajasthan used its card to get a loan of Rs 3 lakh quickly, as PIB records.

4.2 How many loans have been given on cards?

By 4 August 2026, banks had given **11,147 loans worth Rs 1,713 crore** on SVAMITVA cards. Gujarat, Maharashtra and Madhya Pradesh together had **2,282 loans worth Rs 185 crore**.

Some banks have started this. The Ministry, the Department of Financial Services and State revenue departments are working to make banks accept the cards more widely. The State Level Bankers' Committee (SLBC) is one forum for it.

Common mistake: a card does not force a bank to lend. Banks decide. The Government is still working to widen acceptance.

4.3 Do women get a share on the card?

Some States have set up **co-ownership of women** on property cards. PIB names Madhya Pradesh, Haryana, Karnataka, Mizoram, Chhattisgarh, Jammu and Kashmir, Puducherry, and Daman and Diu

with Dadra and Nagar Haveli. The Ministry does not keep gender-wise records.

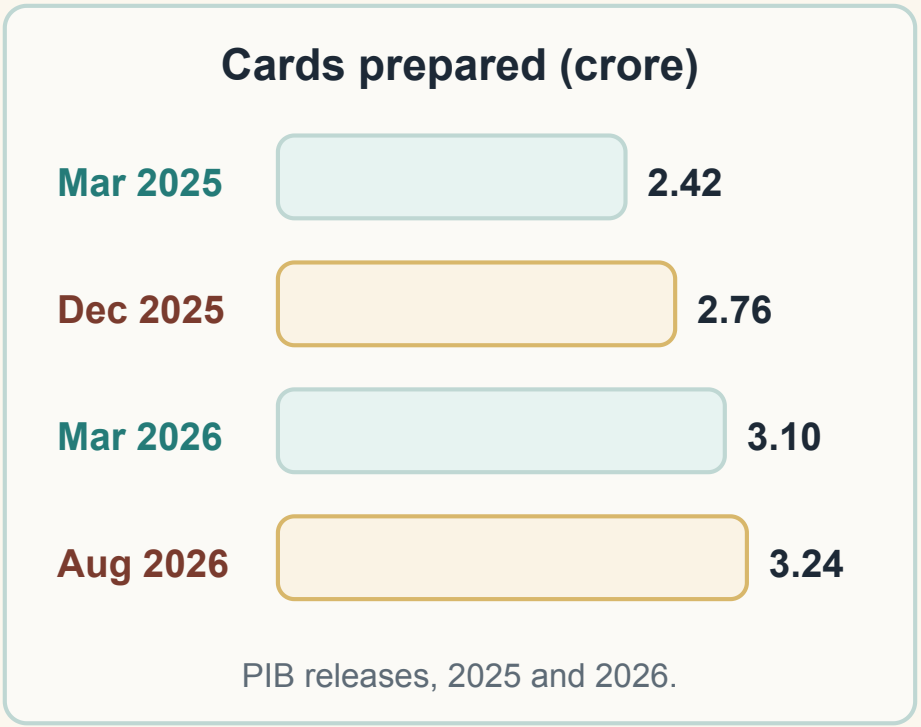
Sources:

- PIB, 5 Years of SVAMITVA (section 4)
- PIB, SVAMITVA Scheme, 4 August 2026 (section 4)
- PIB, SVAMITVA Scheme, 18 March 2026

A SVAMITVA property card gives a family a new plot of land.

5. How far has the scheme come?

Three numbers are easy to mix up. Learn them as three steps: survey, prepare, distribute.



Cards prepared rise, but distribution lags. Original explanatory diagram.

5.1 What are the figures on 4 August 2026?

- **Villages surveyed by drone: 3.30 lakh**. The exact count is 3,30,854 out of 3,38,722 notified villages.
- **Villages with cards prepared: 1.97 lakh**.
- **Cards prepared: 3.24 crore**.
- **Cards distributed:** about **2.72 crore**.
- **Target:** to cover **3.38 lakh villages** within the scheme period.

So about **52 lakh** cards are prepared but not yet given out.

Common mistake: “3.30 lakh villages” is the drone survey. It is not the number of villages with cards. Cards were prepared for only 1.97 lakh villages.

5.2 How did the numbers grow?

- **11 March 2025:** 2.42 crore cards for 1.61 lakh villages.
- **16 December 2025:** about 2.76 crore cards prepared for 1.82 lakh villages.
- **11 March 2026:** 3.10 crore prepared for 1.87 lakh villages, and 2.65 crore distributed.
- **4 August 2026:** 3.24 crore prepared for 1.97 lakh villages, and 2.72 crore distributed.

The target also changed. Earlier PIB releases said 3.44 lakh villages. The August 2026 reply says 3.38 lakh.

Sources:

- PIB, SVAMITVA Scheme, 4 August 2026 (section 5)
- PIB, 5 Years of SVAMITVA (section 5)
- PIB, Year-End Review 2025 (section 5)
- PIB, SVAMITVA Scheme, 18 March 2026 (section 5)

On 4 August 2026, drone survey was done in 3.30 lakh villages, and cards were prepared in 3.30 lakh villages too.

6. What is new in 2026?

The 2026 replies show a scheme that is nearly done with surveys. The slow part is now the cards.

6.1 What does the State table show?

PIB's 4 August 2026 table lists 31 States and Union Territories. Four points stand out.

- **Uttar Pradesh:** the largest. About 1.20 crore cards prepared and 1.04 crore distributed.
- **Madhya Pradesh:** about 68 lakh prepared and 54 lakh distributed.
- **Maharashtra and Haryana:** cards prepared are all distributed.
- **Assam:** drone survey is done in all 946 villages, but no card is prepared yet.

In Andhra Pradesh, about 5.3 lakh cards are prepared and none is distributed yet.

6.2 What did the Uttar Pradesh reply say?

On 21 July 2026, PIB gave Uttar Pradesh figures as on 13 July 2026.

- Drone survey is done in all **90,573** notified villages.
- About **1.20 crore** cards are prepared, covering nearly 75 thousand villages. That is about 83% of notified villages.
- About **1.01 crore** cards are distributed across nearly 67 thousand villages.

PIB's note in the same release: the scheme "has been extended till September 2026".

6.3 How is SVAMITVA different from DILRMP?

- **SVAMITVA** maps inhabited village (abadi) areas with drones and gives property cards.
- **DILRMP** is the wider programme that digitises land records, maps and registration offices. Our DILRMP article covers it.

SVAMITVA is also not integrated with **eGramSwaraj**. PIB says eGramSwaraj is a work-based planning, accounting and monitoring system for Panchayats.

Sources:

- PIB, SVAMITVA Scheme, 4 August 2026 (section 6)
- PIB, SVAMITVA in Uttar Pradesh, 21 July 2026 (section 6)
- PIB, 5 Years of SVAMITVA (section 6)

Think it through: why is the gap between 3.24 crore and 2.72 crore worth noticing?

The first number is cards prepared. The second is cards given out. The difference is about 52 lakh cards that exist on paper but have not reached owners yet. Some States, such as Andhra Pradesh, had prepared cards but not yet distributed any.

7. Where do students slip?

Exam setters like to swap neighbouring facts. Check each fact against the steps above.

7.1 What traps are common?

- **Trap:** which body runs it. The Ministry of Panchayati Raj runs it, not the Department of Land Resources.
- **Trap:** survey, prepared and distributed counts. They differ: 3.30 lakh villages, 3.24 crore cards, 2.72 crore cards.
- **Trap:** who does ground truthing and cards. The States do, not the Survey of India.
- **Check:** ask who gives the money and who does the work for each step.

Memory hook: Survey the sky, check the ground, print the card, then the bank.

Sources:

- PIB, SVAMITVA Scheme, 4 August 2026 (section 7)
- PIB, SVAMITVA booklet 2021 (section 7)

Your understanding checks

Your 4 quick checks Answered 0 of 4 · Correct 0
This score resets when the page reloads.

Practice: 5 MCQs

Practice MCQs

1. The SVAMITVA Scheme's main objective is issuing what kind of document to property owners in rural inhabited (abadi) areas?

A. A ration card

B. A caste certificate

C. A Record of Rights

D. An income certificate

See answer ↓

2. SVAMITVA village surveys combine drone imagery with which ground-based positioning technology to produce high-accuracy GIS maps?

A. Continuously Operating Reference Stations (CORS)

B. Radio Detection and Ranging (RADAR)

C. Global Positioning System (GPS) alone

D. Light Detection and Ranging (LiDAR) alone

See answer ↓

3. The spatial data SVAMITVA generates feeds into which separate GIS-based planning application, letting Gram Panchayats visualise village assets?

A. PM Gati Shakti

B. e-Gram Swaraj

C. Bhuvan

D. Gram Manchitra

See answer ↓

4. As of 4 August 2026, how many SVAMITVA Property Cards had been prepared nationwide?

A. 3.24 crore

B. 2.72 crore

C. 3.30 lakh

D. 1.97 lakh

See answer ↓

5. Of the Property Cards prepared under SVAMITVA by 4 August 2026, how many had actually been distributed to owners?

A. 1.97 lakh

B. 2.72 crore

C. 3.24 crore

D. 3.38 lakh

See answer ↓

Answer Key

1. **C.**
   The correct answer is **A Record of Rights**. SVAMITVA gives property owners in rural inhabited (abadi) areas a Record of Rights, in the form of a property card.
   A caste certificate, a ration card and an income certificate are different papers. None of them proves who owns a house.
   Memory hook: SVAMITVA: village homes get a rights paper.
   ↑ Q1
2. **A.**
   The correct answer is **Continuously Operating Reference Stations (CORS)**. CORS are fixed stations that give exact ground positions. The drone maps are tied to them, so the maps are highly accurate.
   GPS alone is not enough for this accuracy. LiDAR and RADAR are sensing methods, not the reference-station network the scheme sets up.
   Memory hook: CORS fix the ground, drones map the sky.
   ↑ Q2
3. **D.**
   The correct answer is **Gram Manchitra**. SVAMITVA's drone maps feed Gram Manchitra, a planning tool built on GIS (geographic information system) maps. Gram Panchayats use it to prepare their development plans.
   eGramSwaraj is a separate work-based planning and accounting system, and PIB says SVAMITVA is not integrated with it. PM Gati Shakti and Bhuvan are other platforms.
   Memory hook: Maps become plans through Gram Manchitra.
   ↑ Q3
4. **A.**
   The correct answer is **3.24 crore**. In its reply of 4 August 2026, the Ministry said 3.24 crore property cards had been prepared, covering 1.97 lakh villages.
   2.72 crore is the number of cards distributed. 3.30 lakh is the number of villages surveyed by drone. 1.97 lakh is the number of villages with cards prepared.
   Memory hook: Prepared 3.24 crore, given out 2.72 crore.
   ↑ Q4

5. **B.**

   The correct answer is **2.72 crore**. Of the 3.24 crore cards prepared, about 2.72 crore had been given to property owners by 4 August 2026.

   3.24 crore is the number prepared. 1.97 lakh and 3.38 lakh are village counts, not card counts.

   Memory hook: About 52 lakh cards are still waiting.

   ↑ Q5

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