

# ರಾಜ್ಯ ವಾರ್ಷಿಕ ಸಾಲ ಯೋಜನೆ State Annual Credit Plan

2024-25



ಕರ್ನಾಟಕ ರಾಜ್ಯಮಟ್ಟದ  
ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿ

STATE LEVEL BANKERS  
COMMITTEE, KARNATAKA

ಕೆನರಾ ಬ್ಯಾಂಕ್  
(ಭಾರತ ಸರ್ಕಾರದ ಉದ್ಯಮ)

केनरा बैंक  
(भारत सरकार का उपक्रम)

Canara Bank  
(A Government of India Undertaking)  
Together We Can



ಸಿಂಡಿಕೇಟ್ ಸಿಂಡಿಕೇಟ್ Syndicate







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ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿ

State Level Bankers  
Committee, Karnataka



ಸಂಯೋಜಕರು

CONVENOR

ಕೆನರಾ ಬ್ಯಾಂಕ್  
(ಛಾರ್ಟೆಡ್ ನೆಷನಲ್ ಬ್ಯಾಂಕ್)

ಕೆನರಾ ಬೆಂಕ್  
(ಭಾರತ ಸರ್ಕಾರ ಕ್ಕಾ ಉಪಕ್ರಮ)

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## Chief Secretary

Government Of Karnataka

As the Chief Secretary of Karnataka, it is my privilege to launch the State Annual Credit Plan for the financial year 2024-25 for Karnataka state. This comprehensive plan is an evidence to our government's commitment to encourage sustainable economic growth and enhancing the prosperity of our people. Our collaboration with various stake holders has been instrumental in shaping a credit plan that is both ambitious and achievable. We are confident that the implementation of this plan will catalyse Karnataka's journey towards becoming a leading economic power house in India.

The plan outlines strategic investments in key sectors such as Agriculture, MSME and Other Priority Sector lending viz., Education, Housing, Social Infrastructure, Renewable energy, ensuring that credit flows into areas that will yield the highest socio-economic benefits. In addition, all the bankers and stake holders to utilize various schemes namely, Agriculture Infrastructure Fund (AIF), Animal Husbandry Infrastructure Development Fund (AHIDF), Pradhan Mantri Formalization of Micro Food Processing Enterprises (PMFME), PMSVANidhi, & other investment credit portfolio of respective Banks / FIs for the aim of reaching the good growth rate in our Karnataka State.

During the Financial Year 2023-24 as on 31st Dec 2023, Karnataka state has achieved ₹.267114 Crore (72.95 %) under priority sector credit out of allotted target of ₹.366147 Crores, and achieved ₹.134320 Crores (75.68%) under agriculture and ₹.118384 Crores (89.59%) under MSME sector against the allotted target of ₹.177469 Crores and ₹.132129 Crores. As state has already achieved 75% of the Annual Credit plan (ACP), I am very much confident that the set targets under Priority, Agriculture and MSME sector will also be achieved.

For the Year 2024-25 with a total outlay of ₹.1066475 Crores. Out of the State Credit Plan, a major share of ₹.192201 Crores is allotted to Agriculture sector which constitutes 18.02% as against the RBI stipulation of 18%, the estimates under Crop loan alone constitutes ₹.114624 Crores and allocations to MSME and Other priority sectors are to the tune of ₹.174242 Crores and ₹.21933 Crores respectively. We thank all stakeholders for their unwavering support and look forward to a year of robust growth and shared success for implementation of Annual Credit Plan.

**Dr. Rajneesh Goel, Chief Secretary, GoK**

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## Additional Chief Secretary & Development Commissioner

Government Of Karnataka

I am much pleased to unveil Annual Credit Plan 2024-25 for Karnataka State. This Annual Credit Plan will provide the required fillip to agriculture and rural development and provide much needed road map for creating conducive policies for various activities under Priority sector, including critical sectors of Food Processing, education, Renewable Energy etc.

I am confident that this Annual Credit Plan 2024-25, will serve its utility in channelizing credit to various productive sectors and highlight the Focus area towards State's sustainable and inclusive growth, in line with State Government's priority for achieving a holistic development of the state.

I am happy to note that the Annual Credit Plan of Karnataka state is being launched for the year 2024-25. The Plan Outlay for the state is ₹.1066475 crores and allocation for Priority Sector is ₹.388376 crores. The allocation for Agriculture is ₹.192201 crores.

I hope all bankers, financial institutions and other stakeholders will make necessary efforts to achieve the targets allotted for the FY 2024-25 and help the State in advancing Trillion GDP target as per Vision - 2030. I optimistic that this documents will serve its utility in channelizing credit to various productive sectors and highlight the focus area towards states sustainable and inclusive growth, in line with State Governments priority for achieving a holistic development of the state.

**Dr. Shalini Rajneesh**

**Additional Chief Secretary &  
Development Commissioner**

**ಡಾ. ಶಾಲಿನಿ ರಜನೀಶ್**

ಅಪರ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿ ಹಾಗೂ  
ಅಭಿವೃದ್ಧಿ ಆಯುಕ್ತರು







## Executive Director Canara Bank

It's my pleasure to express gratitude on launch of the Annual Credit Plan of Karnataka state for FY 2024-25 by Dr.Rajneesh Goel, IAS, Chief Secretary, Government of Karnataka.

The launch of our new credit plan for FY 2024-25, which is an aggregation of approved district credit plan of all 31 districts of Karnataka state, marks a significant milestone in our journey, and it is your hard work and dedication that have brought this vision to fruition.

The Government of India has outlined its intention towards the growth of our Indian Economy. As Agriculture, MSME and Other Priority Sector lending viz., Education, Housing, Social Infrastructure, Renewable energy plays major role in the growth of the country, Government has given utmost importance through implementation of various schemes. I am sure that while preparing the Annual Credit plan due weightage has been given to it in consideration with NABARD State level PLP.

A Special focus to be given on saturation of Jansuraksha Schemes for reaching the unreached eligible population. As we are moving towards digitalization of India, all member Banks to ensure to achieve 100% digitalization in all the districts of Karnataka state (Expanding and deepening of Digital Payment Eco-System). All the member banks to give more importance and thrust specially for lending to Housing and Education under priority sector.

In Karnataka state, the Credit Plan is drawn based on the potential linked Credit Plan of NABARD. The total plan outlay for the FY 2024-25 is ₹1066475 Cr, out of this a total projection of ₹.388376 Cr has been earmarked for Priority Sector Credit. The share of Agriculture Credit works out to ₹.192201 Cr constituting 49.48% of total priority Sector Credit. The share of Crop production credit is ₹.114624 Cr forming 59.63% of total Agriculture Credit. The share of MSME is ₹.174242 Cr, Education Loan is ₹.1516 Cr, Housing Loan is ₹.7312 Cr & towards other sectors is ₹.13105 Cr respectively.

I am incredibly proud of what we have achieved together and I am filled with anticipation for what we will accomplish next. Let's continue to push the boundaries, support each other to achieve the targets under all the sectors for overall growth of the Karnataka state and Indian Economy.

I take this opportunity to thank all the Banks for the extended cooperation during the FY 2023-24 and convey my best wishes to all the Banks and request them to achieve the targets allotted under all the sectors as expected.

With best Compliments!!!!

**Sri. Bhavendra Kumar**

Executive Director, Canara Bank

**ಶ್ರೀ. ಭಾವೇಂದ್ರ ಕುಮಾರ್**

ಕಾರ್ಯನಿರ್ವಾಹಕ ನಿರ್ದೇಶಕ, ಕೆನರಾ ಬ್ಯಾಂಕ್







## Regional Director

Reserve Bank of India, Karnataka

# FOREWORD

The annual release of the State Annual Credit Plan (ACP) serves as a pivotal tool in aligning the flow of bank credit with the developmental potential inherent in blocks and districts in State of Karnataka. Credit to the priority sector stands as a foundation for economic transformation, underpinning the development of our state. Following the directives of the Reserve Bank of India, the formulation, monitoring, and implementation of these Credit Plans is expected to be a bottom-up approach, executed in a meticulously scientific manner. Commencing with the pre-PLP meetings held each June, the process unfolds with the preparation of the PLP by NABARD. The conception of Block Credit Plans at the grassroots level seamlessly aggregates into district credit plans, ultimately converging to shape the comprehensive framework of the state-level Annual Credit Plan.

The trajectory of Priority Sector Lending has undergone significant evolution over the years, emerging as a critical conduit for credit flow within the banking system. Originating in the 1960's, Priority Sector Lending was conceived as a strategic tool to channel credit towards sectors previously overlooked by institutional lending, thereby aligning with broader economic and social objectives. The composition of priority sectors and their associated targets has adapted to shifting economic landscapes and national priorities.

For the year 2024-2025, the Priority Sector ACP target is pegged at ₹ 3,88,376 crores, marking an increase of 11.84% over FY 2023-24 expected ACP disbursement. The share of total agricultural credit, a pivotal contributor to the state's growth, stands at ₹ 1,92,201 crores, representing a significant portion i.e. 49.48% of the total priority sector target.

The Micro, Small and Medium Enterprises (MSME) sector emerges as a key driver of economic and social

progress, with a targeted outlay of ₹ 1,74,242 crores which is 13.2% increase over projected ACP disbursement for FY 2023-24. Facilitating access

to education, healthcare, bolstering renewable energy initiatives, and harnessing export credit are instrumental in enhancing the quality of livelihoods of millions. The credit targets for Export Credit, Education, Housing, Social Infrastructure, Renewable Energy, and Other Priority Sectors are carefully delineated within the plan which stands at 617 crores, 1,516 crores, 7,312 crores, ₹132 crores, 77 crores and 12,279 crores respectively.

It's noteworthy that the State Level Bankers' Committee (SLBC) and Lead District Managers (LDMs) have set bank-wise targets, building upon previous year achievements, thereby reflecting a commitment to continuous improvement and progress. SLBC Karnataka has also captured the credit requirement to MSME cluster for the preparation of the ACP from this year.

My earnest thanks to the officials of State Government, SLBC, NABARD, LDMs, DDMs and all the member banks for their contribution and tireless efforts. Proactive efforts are required in translating the targets into accomplishments. Therefore, I hope the spirit behind implementation of the Priority Sector Lending framework will be met. I wish SLBC and its member banks all success in achieving the ACP targets set for 2024-25.

**Smt. Sonali Sen Gupta**

Regional Director  
Reserve Bank of India, Karnataka

ಶ್ರೀಮತಿ ಸೋನಾಲಿ ಸೇನ್ ಗುಪ್ತಾ

ಪ್ರಾದೇಶಿಕ ನಿರ್ದೇಶಕರು  
ಭಾರತೀಯ ರಿಝರ್ವ್ ಬ್ಯಾಂಕ್, ಕರ್ನಾಟಕ







## Chief General Manager

NABARD

Credit Planning plays a significant role in accelerating the process of balanced regional and sectoral developments of the economy. Systemic Planning facilitates optimal and need-based use of available resources for meeting the developmental needs of region in an equitable and scientific manner.

I am happy to note that the State Level Bankers Committee has prepared the Annual Credit Plan for Financial Year 2024-25, which is an aggregation of approved district credit plan of all 31 districts. The Plan envisages an outlay of Rs. 10,66,475 crores (Rs. 3,88,376 crores for priority sector & Rs. 6,78,100 crores for non-priority sector) which is in perfect sync with the NABARD's State Focus Paper, projecting a Credit Potential of Rs. 3,88,376 crore for priority sector lending in Karnataka.

I am sure that with the active involvement of Banks and Government departments, the Annual Credit Plan would be effectively implemented and this will serve as a catalyst in channelizing credit towards state's sustainable and inclusive growth. I congratulate the State Level Bankers Committee in its endeavour to bring out the Annual Credit Plan for the FY 2024-25, well in time.

**Sri T Ramesh**

Chief General Manager

NABARD







**Convenor, SLBC Karnataka**  
**General Manager, Canara Bank**

Preparation and launching of Annual Credit Plan (ACP) plays a pivotal role in implementation of credit flow to various sectors in the state. While devising State Credit Plan, due weightage is given for credit to Farm and Non-Farm sectors, MSME, Education and Housing. The Potential Linked Plan prepared by NABARD is also taken into consideration and The National/State Priorities announced in Union and State Budget are kept in mind while deciding sectoral deployment of credit with special focus on investment credit leading to Capital formation.

Due care is taken while preparing the ACP to cover the under privileged and weaker sections of the society including minorities by allocating due share in the Annual credit plan as per PM's 15 point programme. This year's Credit Plan is not just a set of numbers; it is a testament to our commitment to the economic growth and development of our community. We have set ambitious targets that reflect our confidence in the potential of our region and our dedication to supporting the dreams and aspirations of our customers.

Our plan outlines strategic initiatives to bolster sectors that are the backbone of our economy, including agriculture, small and medium enterprises, other priority sectors and also to focus on investment credit. All the bankers and stake holders to utilize various schemes namely, Agriculture Infrastructure Fund (AIF), Animal Husbandry Infrastructure Development Fund (AHIDF), Pradhan Mantri Formalization of Micro Food Processing Enterprises (PMFME), PMSVANidhi, & other investment credit portfolio of respective Banks / FIs. Member Banks in the district to organize credit outreach and other camps for reaching the unreached population.

I am happy to note that the Annual Credit Plan of Karnataka state is being launched for the year 2024-25. The Plan Outlay for the state is ₹.1066475 crore and allocation for Priority Sector is ₹.388376 crores. The allocation for Agriculture is ₹.192201 crores.

My heartfelt congratulations to the State Government, RBI, NABARD, member banks and all others who played significant role in bringing out the Annual Credit Plan of the state for the year 2024-25. The successful realization of this plan will require the collective effort of every member of our team. I am confident that all the Banks and other stake holders in the state will not only meet the allotted targets but exceed them by implementing the Credit Plan as documented in this booklet.

**M. Bhaskara Chakravarthy**

Convenor, SLBC Karnataka

ಎಂ. ಭಾಸ್ಕರ ಚಕ್ರವರ್ತಿ

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# SLBC Profile

AS ON 31.12.2023

No. of Branches	12137						
	<b>Rural</b>	<b>Semi-Urban</b>	<b>Urban + Metro</b>				
	4318	2778	5041				
Composition of Bank Branches	<b>PSBs</b>	<b>Pvt.Ltd</b>	<b>RRBs</b>	<b>Coop</b>	<b>SFB</b>	<b>Payment</b>	
	No's	12	22	2	3	8	2
	Branches	5616	3059	1751	1171	509	31
No. of ATMs	17438						
	<b>Rural</b>	<b>Semi-Urban</b>	<b>Urban + Metro</b>				
	2168	3528	11742				
No of AECs	556 as on 31.12.2023						
No of FLCs Sponsored	177 (152 functional + 25 Non Functional)						
a) No. of Districts b) Lead Banks	31						
	<b>Canara Bank</b>	<b>State Bank of India</b>	<b>Bank of Baroda</b>	<b>Union Bank of India</b>			
	15	10	3	3			

Deposits	₹ 1504084 cr.	Total Business ₹ 2703158.
Advances	₹ 1199074 cr.	
CD Ratio	79.72 % against the benchmark level of 60%	



# STATE LEVEL BANKERS' COMMITTEE

– KARNATAKA

CONVENOR

**CANARA BANK**

## LAUNCHING OF ANNUAL CREDIT PLAN 2023-24

### **Karnataka - State Profile**

Karnataka is a state in South West India. It was created on 1 November 1956, with the passage of the States Reorganization Act, which is celebrated annually as Karnataka Rajyotsava (English: Formation Day). Originally known as the State of Mysore, it was renamed Karnataka in 1973. It is the land of the Kannadigas, Tuluvas, Konkanis and Kodavas. The capital and largest city is Bangalore, also known as Bengaluru, which is at the forefront of the rapid economic and technological development that India is experiencing.

### **Geography**

Karnataka, India's eighth largest state, with an area of about 1,91,791 sq. kms is occupying 5.35 per cent of the total geographical area of the country. It is located in the southern part of the country and situated between south-western part of the Indian sub-continent 11°31' and 18°45' north latitudes and 74° 12' and 78°40' east 120 longitudes. The state is bounded by Maharashtra and Goa state in the north and north-west; by the Arabian sea in the west; by Kerala and Tamilnadu state in the south and by the state of Andrapradesh in the east. The state extends to about 750 Kms from north to south and about 200 Kms from East to west.

The state has three principal geographical zones:

- 1) The Coastal region of Karavali
- 2) The Hilly Malenadu region comprising the Western Ghats
- 3) The Bayaluseeme region comprising the plains of the Deccan Plateau

### **Climate and Rainfall**

Karnataka is situated in the tropics and experiences a tropical monsoon climate. The years follows four climactic regimes; 1) Cold weather from November to February, 2) Hot weather from March to May, 3) the south-west monsoon causing rainfall from June to September and 4) the retreating monsoon period from September to November. The average annual rainfall is 1,181 mm. in the state. The coastal belt receives heavy rainfall, ranging from 2,500 to 5,000mm.p.a. The malnad receives 1,270 to 2,500 mm. while maidan lies in rain shadow, with scanty rainfall.

### **Population and Administrative Arrangement**

As per 2011 Census, the State's population was 611 lakhs (approximately). There are 968 females per

thousand male population. Karnataka occupies Ninth place with regard to population and the density of population as per 2011 Census was 319 persons per sq.km which was lower than the all-India density of 382.

There are 31 districts in Karnataka. Each district (Zilla) is governed by a district commissioner (Ziladar). The districts are further divided into sub-districts (Talukas), which are governed by sub-commissioners (Talukdars); sub-divisions comprise blocks (Tehsils/Hobli), which are governed by block development officers (Tehsildars), which contain village councils (Panchayats), town municipal councils (Purasabhe), city municipal councils (Nagarasabhe), and city municipal corporations (Mahanagara palike).



## Demographics

According to the 2011 census of India,[67] the total population of Karnataka was 61,095,297 of which 30,966,657 (50.7%) were male and 30,128,640 (49.3%) were female, or 1000 males for every 973 females. This represents a 15.60% increase over the population in 2001. The population density was 319 per km<sup>2</sup> and 38.67% of the people lived in urban areas. The literacy rate was 75.36% with 82.47% of males and 68.08% of females being literate

## Economy

The Gross State Domestic Product (GSDP) of Karnataka stood at about Rs 28,09,063 crores in FY2023-24. The per capita GSDP of Karnataka in 2022-23 (at current prices) is estimated at Rs 3,31,981 an increase of 13% over 2021-22. In comparison, the national per capita GDP is estimated to be Rs 1,96,983 in 2022-23. In 2022-23, Karnataka's GSDP (at constant prices) is estimated to grow at 7.9% as compared to 11% in 2021-22. In 2022-23, India's GDP is estimated to grow at 7.2%. In 2022-23, the state's services sector is estimated to grow by 9.2% followed by agriculture (5.5%) and manufacturing (5.1%). Agriculture, manufacturing, and services are estimated to contribute 16%, 20%, and 64% to Karnataka's economy respectively (at current prices) in 2022-23.

Financial inclusion (FI) is a major step towards inclusive growth which ensures overall economic development of marginalised sections of society. The overall goal of Financial inclusion is to reach the unreach in all strata of society. The National Mission in this regard has a multi-pronged collaborative approach aimed at addressing financial literacy and awareness related gaps as also ensuring availability of adequate, timely and affordable credit and credit-plus services to the masses.

## Agriculture

In Karnataka, agriculture is the major occupation for a majority of the rural population. As per the population Census 2011, agriculture supports 13.74 million workers, of which 23.61 percent are cultivators and 25.67 percent are agricultural workers. A total of 1,23,100 km square of land is cultivated in Karnataka constituting 64.6 % of the total geographical area of the state.

The agricultural sector of Karnataka is characterized by vast steppes of drought prone region and sporadic patches of irrigated area. Thus, a large portion of agricultural land in the state is exposed to the vagaries of monsoon with severe agro-climate and resource constraints.

Agriculture employs more than 60 per cent of Karnataka's workforce. Agriculture in Karnataka is heavily dependent on the southwest monsoon. While only 26.50 per cent of the sown area (30,900 km square) is under irrigation, 64.60 per cent of the total geographical area is under cultivation. The state ranks fifth in India in terms of total area under horticulture. It stands fifth in production of vegetable crops and third in fruit crop production. It is also the largest producer of spices, aromatic and medicinal crops and tropical fruits. It is the second largest milk-producing state after Gujarat.

Karnataka is also the second largest producer of grapes in the country, and accounts for the production of 12 per cent of total fruits, 8 per cent of total vegetables and 70 per cent of coffee in the country. It is the third largest producer of sugar and ranks fourth in sugarcane production. In floriculture, Karnataka occupies the second position in India. Karnataka is the major silk producing state in the country.

Canara Bank, the convenor of the State Level Banker's Committee, has lived up to the responsibility on its home turf. SLBC is monitoring the implementation of various schemes of Central and State Governments and Credit flow to various sectors.

The main crops grown are Rice, Ragi, Jowar (sorghum), maize, and pulses (Tur and gram) in addition to oilseeds and a number of other cash crops. Cashews, coconut, areca nut, cardamom, chillies, cotton, sugarcane and tobacco are also produced. Karnataka is the largest producer of coarse cereals, coffee, raw silk and tomatoes among the states in India. Horticultural crops are grown in an area of 16,300 Km<sup>2</sup> and the annual production is about 9.58 million tons. The income generated from horticulture constitutes over 40% of income generated from agriculture and it is about 17% of the state's GDP.

### Agro climatic zones

SL.	Zone	% of Geographical area	Districts (Number of taluks)
1.	North Eastern Transition Zone	5	Bidar (5) & Gulbarga (2).
2	North Eastern Dry Zone	9	Gulbarga (5) Yadgir (3) & Raichur (3)
3	Northern Dry Zone	25	Koppal (4), Gadag (4), Dharwad (1), Belgaum (5), Bijapur (5), Bagalkot (6), Bellary (5), Davangere (1), Raichur (2), Vijayanagara (6)
4	Central Dry Zone	10	Chitradurga (6), Davangere (3), Tumkur (6), Chikkamagalur (1), Hassan (1)
5	Eastern Dry Zone	9	Bangalore Rural (4), Ramanagar (4) Bangalore Urban (3), Kolar (5), Chikkaballpur (6) Tumkur (2).
6	Southern Dry Zone	9	Mysore (4), Chamarajnagar(4), Mandya (7), Tumkur (2), Hassan (2).
7	Southern Transition Zone	6	Hassan (4), Chikkamagalur (1), Shimoga (3), Mysore (3), Davanagere (2).
8	Northern Transition Zone	6	Belgaum (4), Dharwad (3), Haveri (6), Gadag (1)
9	Hilly Zone	13	U.Kannada (6), Belgaum (1), Dharwad (1), Haveri (1), Shimoga (4), Chickmangalur (5), Kodagu (3), Hassan (1)
10	Coastal Zone	6	Udupi (3), D. Kannada (5), U.Kannada (5)

### Industries

Karnataka has vibrant automobile, agro, aerospace, textile & garment, biotech and heavy engineering industries. The state has sector specific SEZs for key industries such as IT, biotechnology, and engineering, food processing and aerospace.



Karnataka is the IT hub of India & home to the fourth largest technology cluster in the world.

### Key Sectors:

- Karnataka has emerged as an information technology (IT) hub of India. The state is India's largest software exporter, with software and service exports.
- More than 60 per cent of the biotechnology companies in India have a base in Bangalore and the state drives 50 per cent of the total revenues in India's biotechnology sector.
- The ITE&C (Information Technology, Electronics & Communication) department of the state has established a new IoT policy within the state with a view to attain a substantial market share in India's IoT market by 2025.
- Karnataka is the first state which came out with an aerospace policy in the country. Karnataka Aerospace Policy has identified an investment potential of US\$ 12.5 billion in this sector during 2013–23 and plans to develop aerospace clusters in different regions of the state. Karnataka government has granted approval for investment of Rs 480 crore (US\$ 68.67 million) to Goodrich Aerospace Service Pvt Ltd to establish a unit in Bengaluru.

### Education

As per the 2011 census, Karnataka had a literacy rate of 75.60%, with 82.85% of males and 68.13% of females in the state being literate. In 2001 the literacy rate of the state were 67.04%, with 76.29% of males and 57.45% of females being literate.

The state is home to some of the premier educational and research institutions of India such as the Indian Institute of Science, the Indian Institute of Management, the National Institute of Technology, Karnataka and the National Law School of India.

### Quick Facts about Karnataka (Source: Karnataka.com)

Geographical Area	191,791 square km (74,051 sq. mi)
Length	750 km (North to South)
Coastline Length	320 km
Districts	31
Capital	Bengaluru
Population (as per Census 2011)	6.11 Crores
Population Density	319 per sq. km
Rural Population	61.43%
Urban Population	38.57%
Literacy Rate	75.40%
Official language	Kannada
Climate	Semi-tropical

Rainfall	500 mm to more than 4,000 mm
Geographical Regions	Karavalli, the Coastal Plains; Sahyadris, the Western Ghats and Bayalu Seeme, the Deccan Plateau
Rivers	Cauvery, Kabini, Krishna and Tungabhadra
Ports	11 ports
Airports	2 international airports, 13 domestic/regional airports and 15 small airports
Cultivated Land	123,100 sq. km
Major Crops	Ragi, paddy, sugarcane, maize, jowar, bajra, coconut, groundnuts, coffee, cotton, sunflower
Important Crops Exported	Coffee, Tea, Mango
Traditional Products	Coffee, silk, sandalwood, incense sticks, ivory carvings, inlay work, lacquer ware
Prime Industries	Agro & Food processing, Automotive & Aerospace, Education, Electronics, IT & ITeS, Machine Tools, Mining & Minerals, Energy, Textile
Premier Educational Centres	Indian Institute of Management Bangalore, National Institute of Technology Surathkal, National Institute of Mental Health and Neuro Science, Indian Institute of Information Technology, Manipal Academy of Higher Education, Indian Institute of Science

# Bank Wise number of Bank Branches in the State as on 31.12.2023

Name of Bank	Rural	Semi-Urban	Urban	Total
CANARA BANK	758	337	554	1649
STATE BANK OF INDIA	462	401	720	1583
UNION BANK OF INDIA	227	191	340	758
BANK OF BARODA	283	147	274	704
BANK OF INDIA	27	31	80	138
BANK OF MAHARASHTRA	11	17	55	83
CENTRAL BANK OF INDIA	9	33	63	105
INDIAN BANK	14	26	112	152
INDIAN OVERSEAS BANK	70	61	93	224
PUNJAB NATIONAL BANK	11	19	114	144
PUNJAB AND SIND BANK	0	1	12	13
UCO BANK	8	9	46	63
IDBI BANK	8	32	50	90
KARNATAKA BANK	202	162	214	578
KOTAK MAHINDRA BANK	44	33	119	196
CSB BANK LIMITED	0	8	40	48
CITY UNION BANK	0	6	39	45
DHANLAXMI BANK	0	0	14	14
FEDERAL BANK	22	36	61	119
J & K BANK	0	0	10	10
KARUR VYSYA BANK	1	12	38	51
DBS BANK INDIA (E-LVB)	3	7	40	50
RBL BANK	4	12	44	60
SOUTH INDIAN BANK	7	5	48	60
TAMILNAD MERCANTILE BANK	0	9	12	21
INDUSIND BANK	1	10	100	111
HDFC BANK	35	149	275	459
AXIS BANK	15	78	228	321
ICICI BANK	74	115	240	429
YES BANK	1	17	63	81

Name of Bank	Rural	Semi-Urban	Urban	Total
BANDHAN BANK	9	72	83	164
DCB BANK	5	1	19	25
IDFC FIRST BANK	10	30	74	114
KBS LOCAL AREA BANK	2	9	2	13
KARNATAKA GRAMEENA BANK	842	147	133	1122
KARNATAKA VIKAS GRAMEENA BANK	427	140	62	629
KSCARD BK.LTD	178	0	25	203
K.S.COOP APEX BANK LTD	486	209	240	935
KSFC	0	0	33	33
EQUITAS SMALL FIN. BANK	8	36	66	110
UJJIVAN SMALL FIN. BANK	19	28	45	92
SURYODAY SMALL FIN. BANK	24	49	35	108
ESAF SMALL FIN. BANK	2	9	18	29
JANA SMALL FIN. BANK	8	7	40	55
AU SMALL FIN.BANK	0	0	9	9
FINCARE SMALL FIN. BANK	1	69	27	97
UTKARSH SMALL FIN. BANK	0	0	9	9
INDIA POST PAYMENTS BANK	0	8	23	31
AIRTEL PAYMENTS BANK	0	0	0	0
FINO PAYMENTS BANK	0	0	0	0
<b>Grand Total</b>	<b>4318</b>	<b>2778</b>	<b>5041</b>	<b>12137</b>



# Bank Wise number of ATMs

in the State as on 31.12.2023

Name of Bank	Rural	Semi-Urban	Urban	Total
CANARA BANK	613	440	1555	2608
STATE BANK OF INDIA	395	920	3171	4486
UNION BANK OF INDIA	211	208	510	929
BANK OF BARODA	267	265	688	1220
BANK OF INDIA	19	21	82	122
BANK OF MAHARASHTRA	9	13	48	70
CENTRAL BANK OF INDIA	7	33	100	140
INDIAN BANK	11	26	122	159
INDIAN OVERSEAS BANK	52	59	83	194
PUNJAB NATIONAL BANK	9	18	132	159
PUNJAB AND SIND BANK	0	1	10	11
UCO BANK	8	9	45	62
IDBI BANK	8	35	87	130
KARNATAKA BANK	150	394	583	1127
KOTAK MAHINDRA BANK	12	23	292	327
CSB BANK LIMITED	0	7	39	46
CITY UNION BANK	0	9	53	62
DHANLAXMI BANK	0	0	0	0
FEDERAL BANK	21	29	58	108
J & K BANK	0	0	5	5
KARUR VYSYA BANK	4	24	67	95
DBS BANK INDIA (E-LVB)	5	10	67	82
RBL BANK	0	9	32	41
SOUTH INDIAN BANK	7	5	65	77
TAMILNAD MERCANTILE BANK	0	12	18	30
INDUSIND BANK	1	8	164	173
HDFC BANK	49	208	990	1247
AXIS BANK	139	318	1070	1527
ICICI BANK	35	209	1115	1359
YES BANK	1	17	79	96

Name of Bank	Rural	Semi-Urban	Urban	Total
BANDHAN BANK	0	1	9	10
DCB BANK	5	1	17	23
IDFC FIRST BANK	3	27	122	152
KBS LOCAL AREA BANK	2	6	2	10
KARNATAKA GRAMEENA BANK	57	68	47	172
KARNATAKA VIKAS GRAMEENA BANK	11	19	20	50
KSCARD BK.LTD	0	0	0	0
K.S.COOP APEX BANK LTD	50	32	76	158
KSFC	0	0	0	0
EQUITAS SMALL FIN. BANK	3	7	26	36
UJJIVAN SMALL FIN. BANK	4	29	43	76
SURYODAY SMALL FIN. BANK	0	0	0	0
ESAF SMALL FIN. BANK	1	6	13	20
JANA SMALL FIN. BANK	0	1	10	11
AU SMALL FIN.BANK	0	0	8	8
FINCARE SMALL FIN. BANK	0	1	10	11
UTKARSH SMALL FIN. BANK	0	0	9	9
INDIA POST PAYMENTS BANK	0	0	0	0
AIRTEL PAYMENTS BANK	0	0	0	0
FINO PAYMENTS BANK	0	0	0	0
<b>Grand Total</b>	<b>2168</b>	<b>3528</b>	<b>11742</b>	<b>17438</b>

# Broad Sector-Wise PLP Projections for Karnataka

## For the Year 2024-25 (NABARD)

(₹ lakh)

Sl. No.	Sector Activity	Projections March 2024	% of Total Priority Sector
<b>A</b>	<b>Farm Credit</b>		
I	Crop Production, Maintenance and Marketing	11085611.92	27.92
ii	Total loan for agriculture and allied activities	4326126.44	10.9
	<b>Sub Total</b>	<b>15411738.36</b>	<b>38.82</b>
B	Agriculture Infrastructure	826617.22	2.08
C	Ancillary Activities	2298455.87	5.79
I	Credit Potential for Agriculture (A+B+C)	18536811.45	46.69
II	Micro, Small and Medium Enterprises	15859538.19	39.95
III	Credit Potential for Export Credit	533192	1.34
IV	Credit Potential for Education	531083.85	1.34
V	Credit Potential for Housing	2759547.75	6.95
VI	Credit Potential for Renewable Energy	111139.39	0.28
VII	Credit Potential for Social Infrastructure involving bank credit	168559.21	0.42
VIII	Priority Sector-Others	1203732.7	3.03
	<b>Total Priority Sector (I to VII)</b>	<b>39703604.54</b>	<b>100</b>

# Sub Sector Wise Projections for the State of Karnataka For the Year 2024-25 (NABARD)

(₹ lakh)

Sl. No.	Sector Activity	Projections 2023-24
<b>I</b>	<b>Credit potential for Agriculture</b>	
<b>A</b>	<b>Farm Credit</b>	
I	Crop Production, Maintenance and Marketing	11085611.92
ii	Water Resources	444015.59
iii	Farm Mechanisation	645998.69
iv	Plantation and Horticulture (including Sericulture)	1239511.94
v	Forestry and Waste Land Development	42950.36
vi	Animal Husbandry – Dairy	1081561.92
vii	Animal Husbandry – Poultry	281395.68
viii	Animal Husbandry – Sheep, Goat, Piggery, etc	312676.76
ix	Fisheries (Marine, Island, Brackish water)	123141.69
x	Others – Bullock, Bullock cart, etc	154873.81
	<b>Sub Total</b>	<b>15411738.36</b>
<b>B</b>	<b>Agriculture Infrastructure</b>	
I	Construction of storage facilities (Warehouses, Market Yards, Godowns, Silos, Cold storage units / Cold storage chains	281591.97
ii	Land Development, soil conservation, Watershed Development	379910.05
iii	Others (Tissue culture, Agri bio – technology, Seed production, Bio Pesticides / fertilisers, Vermi composting	165115.20
	<b>Sub Total</b>	<b>826617.22</b>
<b>C</b>	<b>Ancillary activities</b>	
I	Food and Agro Processing	1073061.26
ii	Others	1225394.61
	<b>Sub Total</b>	<b>2298455.87</b>
	<b>Total Agriculture Loan (A+B+C)</b>	<b>18536811.45</b>
<b>II</b>	<b>Micro, Small and Medium Enterprises</b>	<b>15859538.19</b>
<b>III</b>	<b>Export Credit</b>	<b>533192.00</b>
<b>IV</b>	<b>Education</b>	<b>531083.85</b>
<b>V</b>	<b>Housing</b>	<b>2759547.75</b>
<b>VI</b>	<b>Renewable Energy</b>	<b>111139.39</b>
<b>VII</b>	<b>Social Infrastructure involving bank credit</b>	<b>168559.21</b>
<b>VIII</b>	<b>Priority Sector-Others</b>	<b>1203732.70</b>
	<b>Total Priority Sector</b>	<b>39703604.54</b>



# Annual Credit Plan 2024-25

SLBC has collected District wise Annual Credit Plan projections for the year 2024-25 from all the 31 Districts. The total Priority Sector Credit works out to 388376.14 Cr. The Sector-wise & Agency-wise projections are furnished below.

(₹ Crores)

Sector	ACP target 2023-2024	Dec 23- Achievement	MAR 2024 Projections	ACP Target FY 24-25	Y-O-Y % Growth
Crop Loan-Short Term	97995.00	79511.95	103365.54	114624.48	10.89%
Term Loan	49460.00	31189.15	40545.90	44278.10	9.20%
Agri Infrastructure	7654.00	832.11	1081.74	1198.73	10.81%
Agri Ancillary Activities	22360.00	22786.48	29622.42	32099.51	8.36%
<b>Total Agriculture</b>	<b>177469.00</b>	<b>134319.69</b>	<b>174615.60</b>	<b>192200.82</b>	<b>10.07%</b>
MSME	132129.00	118384.05	153899.27	174242.19	13.22%
Education	4540.00	1001.73	1302.25	1516.03	16.42%
Export Credit	3948.00	432.67	562.47	616.83	9.66%
Housing	25572.00	4746.64	6170.63	7312.21	18.50%
Social Infrastructure	3659.00	88.58	115.15	131.59	14.27%
Renewable Energy	2869.00	52.52	68.28	77.44	13.42%
Other Priority	15960.00	8088.06	10514.48	12278.67	16.78%
<b>Total Priority</b>	<b>366147.00</b>	<b>267113.94</b>	<b>347248.12</b>	<b>388375.78</b>	<b>11.84%</b>
<b>Total Non Priority</b>	<b>477663.00</b>	<b>445627.47</b>	<b>579315.71</b>	<b>678099.69</b>	<b>17.05%</b>
<b>TOTAL CREDIT (Total PSA+NPSA)</b>	<b>843810.00</b>	<b>712741.41</b>	<b>926563.83</b>	<b>1066475.47</b>	<b>15.10%</b>

The Credit Plan drawn based on the potential linked Credit Plan of NABARD. A total projection of ₹388376.14 Cr has been arrived under Priority Sector Credit. The share of Agriculture Credit works out to ₹192200.82 Cr constituting 49.48% of total priority Sector Credit. The share of Crop production credit is ₹114624.48 Cr forming 59.63% of total Agriculture Credit. The share of MSME is ₹174242.19Cr, Education Loan is ₹1516.03 Cr, Housing Loan is ₹7312.21 Cr & towards Other Priority sectors is ₹13104.53 Cr.

## District wise MSME Cluster details:

Sl.	District	MSME - CDP Clusters (24)	SFURTI Clusters (18)	UNIDO Clusters (19)
1	Bagalkote	<ol style="list-style-type: none"> <li>1. Grapes &amp; Raisin Processing Cluster, Jamkhandi</li> <li>2. Jaggery Manufacturing Cluster, Terdal</li> <li>3. Maize processing cluster, Bagalkote</li> </ol>	-	-
2	Ballari	-	-	Jeans Garments
3	Belagavi	<ol style="list-style-type: none"> <li>1. Raisin Processing Cluster, Athani</li> <li>2. Cashew Processing Cluster, Belagavi</li> <li>3. Jaggery Processing Cluster, Jalalpur, Raibag, Belagavi</li> <li>4. Power loom Cluster, Chikodi</li> <li>5. Borgaon Textile Manufacturing Cluster, Nippani</li> <li>6. Auto &amp; General Engineering Cluster, Chikodi</li> <li>7. Copper Utensils Manufacturing Cluster, Nasalspur, Raibag</li> </ol>	<ol style="list-style-type: none"> <li>1. Athani Leather Cluster</li> <li>2. Bijapur Khadi Cluster</li> <li>3. Hudli Khadi Cluster</li> </ol>	<ol style="list-style-type: none"> <li>1. Foundry</li> <li>2. Powerloom</li> </ol>
4	Bengaluru	<ol style="list-style-type: none"> <li>1. Electronics City Industries Cluster (ELCIA)</li> <li>2. Printing Cluster, Chamarajapete</li> </ol>		<ol style="list-style-type: none"> <li>1. Machine Tools</li> <li>2. Powerloom</li> <li>3. Electronic Goods</li> <li>4. Readymade Garments</li> <li>5. Light Engineering</li> <li>6. Leather Products</li> </ol>

Sl.	District	MSME - CDP Clusters (24)	SFURTI Clusters (18)	UNIDO Clusters (19)
5	Bidar	Auto (Servicing) Cluster	1. Bidar Readymade Cluster 2. Bidar Wood Carving Mini Cluster	-
6	Chamarajanagara	-	BR Hills Wild Bee Honey Cluster	-
7	Chikkaballapura	-	Sidhalgatta Khadi Cluster	-
8	Chitradurga	Global Puffed Rice Cluster, Chitradurga	-	-
9	Dakshina Kanna	-	-	Food Products, Mangalore
10	Davanagere	Organic Millets Cluster, Davanagere	Harihara Khadi Cluster	
11	Dharwad	1. Auto Components Cluster, Hubli 2. Readymade Garment Cluster, Hubli 3. Heat treatment & Engineering Cluster, Hubli Dharwad (SIR M VISHWESHWARAYYA HEAT TREATMENT & ENGG. CLUSTER)	-	Agriculture Implements and Tractor Trailer, Hubli, Dharwad
12	Gadag	Spices Manufacturing Cluster, Betagiri, Gadag	-	Powerloom, Gadag Betegeri
13	Hassan	-	1. Hassan (Haralkatta) 2. Javagal Coir Cluster	Coir & Coir Products, Arasikara
14	Kalaburagi (Gulbarga)	Food Processing Cluster	-	Dal Mills, Gulbarga Gadagh belt
15	Kolar	-	Kallandur Pottery Cluster	-
16	Mysuru	-	-	1. Food Products 2. Silk

Sl.	District	MSME - CDP Clusters (24)	SFURTI Clusters (18)	UNIDO Clusters (19)
17	Raichur	-	-	Leather Products
18	Ramanagara	Printech Park Cluster	Channapatna Lacware Toy Cluster	-
19	Shivamogga	-	Shivmoga Natural Dyed Handloom Cluster	Rice Mills
20	Tumakuru	-	Tumkur Coir Cluster	-
21	Uttara Kannada	1. Utopia Cashew Cluster, Kumta 2. Food Processing Cluster, Sirsi	1. Ankola Beekeeping Cluster 2. Honnawar Beekeeping Cluster 3. Kumta Uttara Kannada Cluster	-
22	Vijayapura (Bijapur)	Raisin Processing Industries Cluster	-	Oil Mills
23	Yadgiri	-	Yadgiri Agarbatti Cluster	-

# Major Government Sponsored Scheme

## 1. Prime Minister's Employment Generation Program (PMEGP)

Implementing Agencies: Khadi and Village Industries Commission (KVIC), Khadi and Village Industries Boards (KVIB) & District Industries Centers (DICs).

### Objectives:

- (i) To generate employment opportunities in rural as well as urban areas of the country through setting up of new self-employment ventures/projects/micro enterprises.
- (ii) To bring together widely dispersed traditional artisans, rural and urban unemployed youth and give them self-employment opportunities to the extent possible, at their place.
- (iii) To provide continuous and sustainable employment to a large segment of traditional and prospective artisans and rural and urban unemployed youth in the country, so as to help arrest migration of rural youth to urban areas.
- (iv) To increase the wage-earning capacity of workers and artisans and contribute to increase in the growth rate of rural and urban employment.

**Project cost:** Manufacturing sector: Rs. 50 lakhs, Business/Services sector: Rs.20 lakhs

**Eligible Entrepreneurs / Borrowers:** For setting up of project costing above Rs.10 lakhs in the Manufacturing sector and above Rs.5 lakhs in the Business /Service sector, any individual above 18 years of age and should possess at least VIII standard pass educational qualification.

**Repayment:** 3 to 7 years with an initial moratorium not exceeding 6 months.

**Security:** Assets created out of the bank's finance. Personal guarantee of the proprietor / promoter. No collateral security up to Rs.10 lakhs.

Eligible units to be covered under CGMSE. (excluding Margin Money / subsidy component)  
The program is applicable for setting up new units only.

### Margin Money (Subsidy) & Beneficiary own contribution:

(i) For setting up of new micro enterprise (units):

Categories of beneficiaries under PMEGP	Beneficiary's own contribution (of project cost)	Rate of Subsidy	
Area (location of project/unit)	-	Urban	Rural
General Category	10%	15%	25%
Special (including SC/ST/OBC /Minorities/ Women, Ex-Servicemen, Physically handicapped, NER, Hill and Border areas etc)	5%	25%	35%

(ii) 2nd Loan for upgradation of existing PMEGP/REGP/MUDRA units.

Categories of beneficiaries under PMEGP (for upgradation of existing units)	Beneficiary's contribution (of project cost)	Rate of Subsidy (of project cost)
All Categories	10%	15% (20% in NER and Hill States)

Source: [https://www.kviconline.gov.in/pmegpeportal/dashboard/notification/PMEGP\\_Guidelines\\_Certified\\_2022\\_3.pdf](https://www.kviconline.gov.in/pmegpeportal/dashboard/notification/PMEGP_Guidelines_Certified_2022_3.pdf)



## 2. PM Formalization of Micro Food Processing Enterprises Scheme (PM FME)

Ministry of Food Processing Industries (MoFPI) is implementing a centrally sponsored "PM Formalization of Micro food processing Enterprises (PMFME) Scheme" for providing financial, technical and business support for upgradation of micro food processing enterprises in the country.

Aim: i) Enhance the competitiveness of existing or new individual micro -enterprises in the unorganized segment of the food processing industry and promote formalization of the sector and

ii) Support Farmer Producer Organizations (FPOs), Self Help Groups (SHGs) and Producers Cooperatives along their entire value chain.

**Objectives:** The objectives of scheme are to build capability of microenterprises to enable:

- i. Increased access to credit by existing micro food processing entrepreneurs, FPOs, Self Help Groups and Co-operatives;
- ii. Integration with organized supply chain by strengthening branding & marketing;
- iii. Support for transition of existing 2,00,000 enterprises into formal framework;
- iv. Increased access to common services like common processing facility, laboratories, storage, packaging, marketing and incubation services;
- v. Strengthening of institutions, research and training in the food processing sector; and
- vi. Increased access for the enterprises, to professional and technical support.

**Scheme Duration:** From 2020-21 to 2024-25

### Important Guidelines:

- i. The Scheme adopts One District One Product (ODOP) approach to reap the benefit of scale in terms of procurement of inputs, availing common services and marketing of products.
- ii. As per letter from Joint Sec dated 08.08.2023, some relaxation has been provided in ODOP and eligibility of beneficiaries availed credit under some other Govt. Schemes.
- iii. The applications with CIBIL score above 650 may be considered.
- iv. Exemption of service area concept.
- v. Enterprise should employ less than 10 workers.
- vi. Convergence is applicable.

### Support/Subsidy to Food Processing Units:

- i. Credit linked grant at 35% of the project cost with max grant of up to Rs.10.00 Lakhs & 10% beneficiary contribution.
- ii. Support to individual SHG member as a single unit of food processing industry with credit linked grant @35% with maximum amount being Rs 10 lakhs.
- iii. Support for capital investment at federation of SHG level, with credit linked grant @35%. Maximum limit of grant in such cases would be as prescribed.

Source:<https://www.pmfme.mofpi.gov.in/newsletters/docs/SchemeGuidelines.pdf>

### 3. Agriculture Infrastructure Fund (AIF)

Hon'ble Finance Minister announced on 15.05.2020, Rs.1 lakh crore Agri Infrastructure Fund for farm-gate infrastructure for farmers. Financing facility of Rs. 1,00,000 crores will be provided for funding Agriculture Infrastructure Projects at farm-gate & aggregation points (Primary Agricultural Cooperative Societies, Farmers Producer Organizations, Agriculture entrepreneurs, Start-ups, etc).

Objective: To mobilize a medium - long term debt finances facility for investment in viable projects for post-harvest management Infrastructure and community farming assets through incentives and financial support in order to improve agriculture infrastructure in the country.

Implementation Period of Scheme: The Scheme will be operational from 2020-21 to 2032-33.

Repayment period and Moratorium: maximum period of 7 years including the moratorium period of up to 2 years. (Minimum of 6 Months).

**Interest Subvention:** All loans under this financing facility will have interest subvention of 3% per annum up to a limit of ₹ 2 crore. This subvention will be available for a maximum period of 7 years. In case of loans beyond ₹ 2 crore, then interest subvention will be limited up to ₹ 2 crore.

**CGTMSE Coverage:** Credit guarantee coverage will be available for eligible borrowers from this financing facility under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) scheme for a loan up to ₹ 2 crore. The fee for this coverage will be paid by the Government. In case of FPOs the credit guarantee may be availed from the facility created under FPO promotion scheme of DA&FW. However, FPOs are also eligible for reimbursement of credit guarantee fee under AIF.

**Convergence:** Any grant or subsidy available under any present or future scheme of Central/State government can be availed for projects under this financing facility, e.g. MIDH, PMFME, SMAM, Gobar-Dhan, PMKSY, AMI, PACS as MSC, RKVY, PM-KUSUM (B and C), PMEGP etc. In cases of capital subsidy such amount shall be considered as promoter's contribution.

However, a minimum of 10% of the project cost shall be mandatory as promoter's contribution.

**Sector specific focus:** 24% of total grants – in – aid under the scheme should be utilized for SC/ST entrepreneurs (16% for SC and 8% for ST). Besides this, lending institutions would ensure adequate coverage of entrepreneurs belonging to women and other weaker segments of society may be provided loan on priority basis to ensure that benefits of implementation are inclusive and accrued to the intended beneficiaries in accordance with Government guidelines and policies.

Source: <https://agriinfra.dac.gov.in/Content/DocAttachment/FINALSchemeGuidelinesAIF.pdf>

## 4. Animal Husbandry Infrastructure Development Fund (AHIDF)

### Objectives:

- a. To help increasing of milk and meat processing capacity and product diversification thereby
- b. providing greater access for unorganized rural milk and meat producers to organized milk and meat market
- c. To make available increased price realization for the producer
- d. To make available quality milk and meat products for the domestic consumer
- e. To fulfill the objective of protein enriched quality food requirement of the growing population of the country and prevent malnutrition in one of the highest malnourished children population in the world.
- f. Develop entrepreneurship and generate employment
- g. To promote exports and increase the export contribution in the milk and meat sector.
- h. To make available quality concentrated animals feed to the cattle, buffalo, sheep, goat, pig and poultry to provide balanced ration at affordable prices.

### Eligible Entities (EEs) for Support Under AHIDF:

Following are the eligible entities for availing benefits under the AHIDF Scheme

- a. Farmer Producer Organization(FPO)
- b. Private companies
- c. Individual entrepreneurs
- d. Section 8 companies
- e. Micro Small and Medium Enterprises

**Implementing Agency:** Animal Husbandry Infrastructure Development Fund will be implemented by the Department of Animal Husbandry and Dairying, Ministry of Fisheries, Animal Husbandry and Dairying.

**Quantum of Loan:** The project under the AHIDF shall be eligible for loan up to 90% of the estimated/ actual project cost from any Scheduled Bank, National Cooperative Development Corporation (NCDC), based on submission of viable projects by eligible beneficiaries.

Margin money: 10% - 25%

**Interest Subvention:** 3% for all eligible entities. Eligible Entities will not be able to get the interest subvention, if the EE is defaulter of repayment of loan amount in any given year.

**Credit Guarantee:** The credit guarantee will be provided only for those projects which are viable and are covered under MSME defined ceiling and the guarantee coverage would up to 25% of the credit facility available to the borrower.

**Repayment period:** Max 8 years inclusive of moratorium of 2 years on principal amount.

Source:<https://ahidf.udyamimitra.in/PDF/ANIMAL-HUSBANDRY-INFRASTRUCTURE-DEVELOPMENT-FUND.pdf>

## 5. PM Vishwakarma

PM Vishwakarma, aims at improving the quality, as well as the reach of products and services of artisans and craftspeople and to ensure that the Vishwakarmas are integrated with the domestic and global value chains.

**Scheme Period:** Five years up to 2027-28.

**Eligibility:** An artisan or craftsperson working with hands and tools and engaged in one of the family-based traditional trades specified in Para 2.3 of the guidelines, in the unorganized sector on self-employment basis, shall be eligible for registration under PM Vishwakarma.

**Age:** The minimum age of the beneficiary should be 18 years on the date of registration.

### Benefits under PM Vishwakarma:

- a. **Recognition:** PM Vishwakarma Certificate and ID Card.
- b. **Skill Upgradation** - Each beneficiary shall be eligible to receive a training stipend of Rs.500 per day while undergoing the Basic and Advanced Training programmes.
- c. **Toolkit Incentive** - A toolkit incentive of Rs. 15,000 will be provided to the beneficiary after Skill Verification at the start of Basic Training.
- d. **Credit Support** - The total quantum of loan assistance would be Rs.3,00,000/- wherein, the beneficiaries can avail the first loan tranche upto Rs.1,00,000/- and second loan tranche upto Rs 2,00,000/-.
- e. **Incentive for Digital Transactions** - An amount of Re. 1 per eligible digital transaction (upto a maximum of 100 eligible transaction) monthly will be credited to the beneficiary's bank account in DBT mode.
- f. **Marketing Support** - The National Committee for Marketing (NCM) will provide marketing and branding support for the products of the artisans and craftspeople registered under the Scheme.

**Tenure of the Loan:** 1st Tranche Loan amount up to Rs.1.0 Lakh, Repayment period 18 Months.  
2nd Tranche Loan amount up to Rs.2.00 Lakhs, Repayment period 30 months.

**Rate of Interest:** Concessional rate of interest chargeable for loans from beneficiaries will be fixed at 5%. The interest subvention by the Government of India will be to an extent of 8% and provided upfront to the banks.

**Credit Guarantee:** A Graded Guarantee Cover for all loans sanctioned by the Lending Institutions shall be covered by the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE).

Source:[https://pmvishwakarma.gov.in/cdn/MiscFiles/eng\\_v28.0\\_PM\\_Vishwakarma\\_Guidelines\\_final.pdf](https://pmvishwakarma.gov.in/cdn/MiscFiles/eng_v28.0_PM_Vishwakarma_Guidelines_final.pdf)

## 7. Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM)

DAY-NRLM is the flagship program of Govt. of India for promoting poverty reduction through building strong institutions of the poor, particularly women, and enabling these institutions to access a range of financial services and livelihood services.

A women's Self-Help Group (SHG), coming together on the basis of mutual affinity is the primary building block of the DAY-NRLM community institutional design. DAY-NRLM focuses on building, nurturing and strengthening the institutions of the poor women, including the SHGs and their Federations at village and higher levels.

**Members in one SHG:** Women SHGs under DAY-NRLM consist of 10-20 persons. In case of special SHGs i.e. groups in the difficult areas, groups with disabled persons, and groups formed in remote tribal areas, this number may be a minimum of 5 persons.

**Revolving Fund (RF):** DAY-NRLM would provide Revolving Fund (RF) support to SHGs in existence for a minimum period of 3/6 months and follow the norms of good SHGs, i.e. they follow 'Panchasutra' – regular meetings, regular savings, regular internal lending, regular recoveries and maintenance of proper books of accounts. Only such SHGs that have not received any RF earlier will be provided with RF, as corpus, with a minimum of ₹10, 000 and up to a maximum of ₹15,000 per SHG. The purpose of RF is to strengthen their institutional and financial management capacity and build a good credit history within the group.

No Capital Subsidy will be sanctioned to any SHG from the date of implementation of DAY-NRLM.

**Interest Subvention:** DAY-NRLM has a provision for interest subvention, to cover the difference between the Lending Rate of the banks and 7%, on all credit from the banks/ financial institutions availed by women SHGs, for a maximum of ₹3,00,000 per SHG.

### **The eligibility criteria for the SHGs to avail loans:**

- SHG should be in active existence at least since the last 6 months as per the books of account of SHGs and not from the date of opening of S/B account.
- SHG should be practicing 'Panchasutras' i.e. Regular meetings; Regular savings; Regular inter-lending; Timely repayment; and Up-to-date books of accounts;
- Qualified as per grading norms fixed by NABARD. As and when the federations of the SHGs come to existence, the grading exercise can be done by the Federations to support the Banks.
- The existing defunct SHGs are also eligible for credit if they are revived and continue to be active for a minimum period of 3 months.

**Security and Margin:** No collateral and no margin will be charged up to ₹10.00 lakhs limit to the SHGs. No lien should be marked against savings bank account of SHGs and no deposits should be insisted upon while sanctioning loans.

Source: FIDD.GSSD.CO.BC.No.05/09.01.01/2018-19, July 03, 2018



## 8. Dr. Ambedkar Development Corporation – SEP, ISB and Dairy

Target group	:	SC
Ager limit	:	upto 60 years
Income Ceiling	:	Rural Rs. 81000 PA Urban Rs. 103000 PA
Type of activities	:	SEP, ISB & Dairy

### Project Cost & Subsidy:

Activity	Project Cost	Subsidy
SEP	Upto 1 Lakh	50% of project cost or Rs.35000 whichever is lesser
ISB	1 Lakh to 20 20 Lakhs Upto 5 Lakhs	70% of project cost or Rs.3.50 Lakhs whichever is lesser.
	5 Lakhs to 10 Lakhs	60% of project cost or Rs.5.00 Lakhs whichever is lesser.
	10 Lakhs to 20 Lakhs	50% of project cost or Rs.5.00 Lakhs whichever is lesser
<b>DAIRY</b>		
2 Animals (6 Liters/day)	Rs. 82000/-	Rs. 41000/- (50%)
2 Animals (8 Liters/day)	Rs. 92000/-	Rs. 46000/- (50%)
2 Animals (10 Liters / day)	Rs. 102000/-	Rs. 50000/-
		<b>Subsidy :Front ended</b>

Source: <https://adcl.karnataka.gov.in/23/schemes/en>



## 9. Udyogini

Encouraging women to take loans from Banks and other financial institutions to take up income generating activities listed by KSWDC or other profitable activities for which KSWDC assists in the form of subsidy.

### Unit cost and subsidy:

1. For women belonging to Scheduled caste and Scheduled tribe, unit cost is minimum Rs.1.00 lakh to maximum of Rs.3.00 lakhs. Subsidy is 50% of the loan amount, income limit of the family should be below Rs.2.00 lakhs per year.
2. For women belonging to special category and general category maximum unit cost is Rs.3.00 lakhs. Subsidy for special category women and for general category women is 30% or maximum of Rs. 90,000/-. With EDP training to selected beneficiaries.

### Eligibility Criteria:

- Family income should be less than Rs.1,50,000/- for women belonging to general and special category.
- Age limit is between 18 to 55 years for all categories.
- After the sanction of loan, EDP training for 3 to 6 days is provided to these women before the release of loan.

The objective of the scheme is to avoid women going to private money lenders or other financial institutions for loan with higher interest rate.

Source: <https://kswdc.karnataka.gov.in/21/udyogini/en>

## 10. Karnataka Maharshi Valmiki Scheduled Tribes Development Corporation

### Self-Employment Programmes:-

#### a) Self-Employment Direct Loan Scheme (1.0 Lakh Subsidy):

To facilitate the scheduled tribes to engage themselves for Diary Farming in Rural areas on 50% of Schemes Total Target and rest 50% for small business activities like, petty shop, readymade garments shop, sheep and goat rearing, fishery, fruits and vegetable shop, tailoring etc in Urban areas. Corporation is extending financial assistance of Rs.1,00,000/- to each beneficiary 50% on total target for Diary Farming purpose and rest 50% for other business. This amount of assistance includes subsidy of Rs. 50,000/- and Loan of Rs. 50,000/-.

#### b) Women's- Industries, Services, and Business(2.0 Lakhs subsidy):

Under this scheme, the Scheduled Tribal women will be provided with subsidy from the Corporation and bank loan facility to start self-employment units in small business, small industry and service sectors. 70% of the unit cost or a maximum of Rs.2.00 lakhs will be subsidy and the remaining amount will be bank loan.

#### c) Svavalambhi Sarathi Scheme (4.0 Lakhs subsidy):

Under this scheme, the Scheduled Tribe youth and women will be provided with subsidy from the Corporation and bank loan facility to start self-employment units in small business, small industry and service sectors. 70% of the unit cost or a maximum of Rs.4.00 lakhs will be subsidy for the purpose of purchasing goods transport vehicle, Tractor and the remaining amount will be bank loan.

Source: <https://kmvstdcl.karnataka.gov.in/info-2/Self+Employment+Program/en>

## 11. Karnataka Adijambava Development Corporation

### Self-Employment Schemes - ISB Scheme (Industry Service Business)

ISB-1:- Under this scheme Rs.2.00 Lakhs subsidy will be sanctioned to the unemployed madiga and related scheduled caste beneficiary for the loan sanctioned by the bank.

ISB-2:- Under this scheme Rs.3.50 Lakhs subsidy will be sanctioned to the unemployed madiga and related scheduled caste beneficiary for the purpose of goods vehicle for the loan sanctioned by the bank.

ISB-3:- Under this scheme electric or non-electric two wheeler vehicle will be sanctioned to the unemployed madiga and related scheduled caste beneficiary under e-commerce. The unit cost is Rs.0.70 Lakhs out of which Rs.0.50 Lakhs is Subsidy and Rs.0.20 Lakhs is Loan.

#### Features:

- Under this scheme to engage in self-employment activity the financial assistance will be provided to the men and women belonging to scheduled castes madiga and related castes.

#### Eligibility:

- Applicants must belong to scheduled castes madiga and its related community.
- If the caste certificate is submitted in the name of Adi Karnataka, Adi Andhra, Adi dravida then a self-declaration certificate is to be submitted by the applicant stating his original caste.
- Should be resident of Karnataka state.
- The applicant and no member of his family should not be in employment in any Govt./Semi Govt organization.
- The applicant and his family members if availed any loan will be considered ineligible.
- The applicant should have a required space to start the unit.

#### Conditions:

- Beneficiaries must be selected by the Selection Committee.
- Annual income of the applicant's family shall be within the limit of Rs.1.50 lakhs in case of rural areas and Rs.2.00 lakhs in case of urban areas.
- Applicant shall be at the age of 21 and above and 50 and below.
- Subsidy amount will be sanctioned only to those units in which bank loan is sanctioned.
- Application will be rejected, if he/she found to be ineligible during the process of selection.
- The subsidy amount will be released directly to the bank in the name of beneficiary.

#### The documents to be submitted by the applicant along with application:

- Application
- Photo
- Caste certificate (with R.D. Number)
- Income certificate (with R.D. Number)
- Aadhar Card
- Bank Pass book
- Experience Certificate
- Vehicle License

Source:<https://adijambava.karnataka.gov.in/5/entrepreneurship-scheme-isb-scheme/en>

## 12. 4% Interest Subsidy Scheme for SC/ST Entrepreneurs

The Government of Karnataka, social welfare Department is implementing the 4% interest subsidy scheme for SC/SST entrepreneurs through Karnataka State Financial Corporation. However in view of the representations to implement this scheme through commercial banks including co-operative banks, the following is announcement is made in the budget of 2016-17.

### Terms & Conditions of the Scheme:

- The units of manufacturing /industry/service activities as per the norms of the banks are eligible to claim interest subsidy under the scheme by SC/ST entrepreneurs.
- For fresh unit as well as for expansion and modernization of existing unit but not availed the interest subsidy earlier from KSFC.
- The entrepreneurs are eligible to avail the benefit only once.
- The unit shall be fully owned i.e. 100% by SC / ST entrepreneurs.
- SC/ST Certificate should be issued from competent authority in Karnataka only.
- Maximum loan limit of Rs. 10.00 Cr includes Term Loan and one time working capital based on the project proposal but working capital is restricted to maximum of Rs. 50.00 lakhs.
- The proposal should be for minimum loan amount is Rs. 20.00 Lakhs under this scheme.
- The beneficiary has to pay only 4% interest on the loan amount.
- Repayment period is 8 years including moratorium in case of loan upto Rs. 5.00 Cr and up to 10 years in case of loan above Rs. 5.00 Cr but below 10.00 Cr.
- Banks are at liberty to consider any amount of project cost/loan. However, the interest subsidy is restricted up to Rs. 10.00 Cr only. If the loan amount is more than 10.00 Cr, then the full interest amount on the balance loan over and above Rs. 10.00 cr is required to be borne by the entrepreneurs.
- Banks may sanction loans with normal applicable rate of interest. The effective interest rate to be paid by the barrower is 4% only. The difference between the normal lending rate of banks and effective interest rate of 4% will be reimbursed by the Government of Karnataka.
- Banks will be fully responsible for recovery of the principle and interest @ 4% from the barrower. Government shall release these subsidies over and above 4% interest only after paying the principle installments due along with interest by the borrower. Further, in case of defaults in payment of instalment and interest the Government will not extend interest subsidy for that period. But once the installments are regularized again the interest subsidy is eligible.
- The units which availed the interest subsidy under any other scheme of Government of Karnataka / Government of India are not eligible for interest subsidy under this scheme.
- The banks should also prescribe a condition that the unit availing the interest subsidy scheme should provide employment to SC / ST persons to the extend of 50% of the employees to be employed.
- The interest subsidy amount shall be reimbursed to the banks by the Commissioner for Social Welfare for Scheduled Caste applicants and Director for Scheduled Tribes for Scheduled Tribe applicants on receiving the claims from the banks through their Nodal officer.

## 13. Agri clinics and Agri Business Centres (ACABC) Scheme

### Objectives of the scheme:

- To supplement efforts of public extension by necessarily providing extension and other services to the farmers on payment basis or free of cost as per business model of agri-preneur, local needs and affordability of target group of farmers;
- To support agricultural development; and
- To create gainful self-employment opportunities to unemployed agricultural graduates, agricultural diploma holders, intermediate in agriculture and biological science graduates with PG in agri-related courses.

**Agri-Clinics:** Agri-Clinics are envisaged to provide expert advice and services to farmers on various technologies including soil health, cropping practices, plant protection, crop insurance, post harvest technology and clinical services for animals, feed and fodder management, prices of various crops in the market etc. which would enhance productivity of crops/animals and ensure increased income to farmers.

**Agri-Business Centres:** Agri-Business Centres are commercial units of agriventures established by trained agriculture professionals. Such ventures may include maintenance and custom hiring of farm equipment, sale of inputs and other services in agriculture and allied areas, including post harvest management and market linkages for income generation and entrepreneurship development.

### Eligibility criteria for candidates:

The borrower should be an Agriculture Graduates / Graduates in subjects allied to agriculture like horticulture, animal husbandry, and forestry, dairy, veterinary, poultry farming, pisciculture and other allied activities.

Constitution – individual, joint or partnership firms, Limited companies,

**Training and hand holding:** National Institute of Agricultural Extension Management (MANAGE) will be responsible for providing training to eligible candidates, through Nodal Training Institutes (NTIs) and motivating them for setting up of Agri-Clinics and Agri-Business Centres.

**Project Cost Ceiling:** Ceiling of project cost for subsidy is Rs. 20 lakh for an individual project (25 lakh in case of extremely successful individual projects) and up to Rs. 100 lakh for a group project (Established by a group comprising at least 5 trained persons under the scheme).

**Term Loan:** The term loan would be composite in nature and participating bank(s) would extend bank loan as per the TFO, which would include fixed capital cost and working capital for one operating cycle. Loan sanctioned will be the differential amount between TFO and margin money.

**Repayment:** Repayment period will depend on the nature of activity and will vary between 5 to 10 years. The repayment period may include a maximum grace period of 2 years (to be decided by the financing bank as per needs of individual projects).

**Rate of interest:** ROI on term loan shall be as per RBI guidelines and declared policy of the bank in this regard. Interest would be chargeable on borrower's accounts as per RBI/ Bank's policy.



**Margin money:** The stipulations on margin money shall be in accordance with the guidelines of Reserve Bank of India issued from time to time. In case of loans up to Rs. 5 lakh, no margin money is required as per present norms.

**Security:** As most of the eligible activities pertain to agricultural input supply and services and the cost of investment will be less than Rs. 25 lakh in most cases, the security norms applicable to tiny industries as prescribed in RBI circular No.RPCD.PLNFS.BC.65/06.02.31/ 99-2000 dated 31.3.2000 would be made applicable to these units. Accordingly, up to a loan amount of Rs. 5 lakh, the loans can be secured against hypothecation of assets created and no further security would be necessary.

**Time limit for completion of the project:** Time limit for completion of the project would be as envisaged under the project, subject to maximum of 6 months period from the date of disbursement of the first instalment of loan by financial institution, which may be extended by a further period of 6 months, if reasons for such delay are considered justifiable by the financial institution concerned.

If the project is not completed within the stipulated period, benefit of subsidy shall not be available and advance subsidy placed with the participating bank, if any, will have to be refunded forthwith to NABARD.

**Subsidy:** Subsidy pattern has been revised from “capital and interest subsidy” to “Composite Subsidy” which will be back-ended in nature. It will be 44% of project cost for women, SC/ST & all categories of candidates from NE and Hill states and 36% of project cost for all others. Interest subsidy scheme is replaced with enhanced quantum of back-ended subsidy.

Source: Revised Agri Clinics and Agri Business Centers (ACABC) scheme – 2018

## 14. Agricultural Marketing Infrastructure (AMI)

### Major objectives:

- To develop marketing infrastructure to effectively handle and manage marketable surpluses of agricultural and allied produce including horticulture livestock, poultry, fishery, bamboo, minor forest produce and such like produce supportive to enhance farmers' income.
- To promote innovative and latest technologies in post-harvest and agricultural marketing infrastructure.
- To benefit the farmers individually and collectively through FPOs from farm level processing and marketing of processed produce along with promotion of small size processing units.
- To provide infrastructure facilities for grading, standardization and quality certification of agricultural and allied produce with the objectives of (a) ensuring produce quality based value realization to farmers; and (b) promoting pledge financing, e-NWRS and futures trading.

### Eligible Marketing Infrastructure:

As one of the objectives of the sub-scheme is to ensure remunerative prices to the farmers for their produce, activities which are in the nature of either storage or other marketing infrastructure up to primary processing will be covered. Primary processing for the purpose of this sub scheme relates to value addition to a raw agricultural produce which, after processing, does not result in change of product form. Primary processing for which subsidy under AMI is available are those such as cleaning, cutting, de-podding, de-cortication, dehusking, de-sheller, Grain cleaner, specific gravity separator, mini rice huller, drying equipments (solar/normal), bleaching, grading, sorting, packing/bag stitching, labelling, waxing, ripening, chilling, pasteurization, homogenization, freezing, refrigeration and other value addition activities etc.

Further, Mini Oil expeller for extraction of edible vegetable oil (as per FSSAI but without refining) from indigenous oilseeds (viz. Mustard seed, Sesame seed, Ground nut, Linseed, Mahua, Safflower, Nigerseed Oil, Coconut, Almond and Olive only) and Mini Dal mill for primary processing of pulses, which includes cleaning, grading, sorting, splitting, packaging and labelling for promoting direct marketing, are also eligible. The subsidy for such projects is restricted to the construction of sheds and oil expellers operated up to the power of 7.5 Horse Power (HP).

Capacity of 50-5000 MT for all categories of promoters across the country and Capacity of 50-10000 MT for State agencies, in all the States/UTs are eligible for claiming subsidy under the sub-scheme.

**There is no provision of assistance for renovation of storage infrastructure projects under the Scheme.**

### Promoter's Contribution & Term Loan:

- Minimum promoter's contribution should be 20% of the project cost. This should also be ensured at the time of actual expenditure on completion of the project. If it is less than 20%, the actual TFO of the project shall be restricted to 5 times of the promoter's contribution on completion of the project for the calculation of subsidy. Minimum Term loan (including subsidy) to be sanctioned by the Financial Institution (FI) should be 50% of the project cost. The promoter's contribution may vary from 20-50% of TFO and the term loan may vary from 50-80% of the TFO.
- However, Promoter's contribution for storage infrastructure projects of State Government and State Government agencies financed under Rural Infrastructure Development Fund (RIDF)/

Warehouse Infrastructure Fund (WIF) of NABARD may be relaxed as per their respective fund guidelines.

- Promoter's Contribution in case of own funded State agency projects should be 75% / 66.67% of the project cost as the case may be.

### Subsidy for Storage Infrastructure:

Category	Rate of Subsidy (on capital cost)	Subsidy Ceiling		
		50-1000 MT in Rs./MT	More than 1000 MT and up to 10,000 (in Rs./MT)	Maximum ceiling (Rs. Lakhs)
A) North Eastern States, Sikkim, Uts of Andaman & Nicobar and Lakshadweep Islands, hilly* areas	33.33%	1333.20	1333.20	133.20
B) In other Areas				
1. For Registered FPOs Panchayats, Women, Scheduled Caste (SC)? Scheduled Tribe (ST) entrepreneurs or their co-operatives**/ Self-help groups	33.33%	1166.55	1000.00	100.00
2. For all Other categories of beneficiaries	25%	875/-	750/-	75.00

### Subsidy for Storage Infrastructure:

Category	Rate of Subsidy (on capital cost)	Maximum Subsidy Ceiling # (Rs. in Lakhs)
A) North Eastern States, Sikkim, States of Uttarakhan, Himachal {Pradesh, Jammu & Kashmir, UTs of Andaman & Nicobar and Lakshadweep Islands, hilly* and tribal areas	33.33%	30.00 Lakhs
B) In other Areas		
1. For Registered FPOs, Panchayati Raj Institutions, Women farmers/ entrepreneurs, Scheduled Caste (SC)/ Scheduled Tribe (ST) entrepreneurs and their co-operatives**	33.33%	30.00 Lakhs
2. For all Other categories of beneficiaries	25%	25.00 Lakhs

## 15. Pradhan Mantri – Samajik Utthan Evam Rozgar Aadharit Jankalyan (PM – SURAJ)

Hon'ble Prime Minister digitally launched the 'Pradhan Mantri – Samajik Utthan Evam Rozgar Aadharit Jankalyan (PM-SURAJ) scheme and its portal 13.03.2024. The scheme has been launched to economically empower people belonging to socially backward classes, scheduled castes, tribes and other disadvantaged sections of the society.

The program provides a subsidy of 60% for system up to 2 KW capacity, and 40% for system between 2 and 3 KW capacity. The subsidy is limited to a maximum capacity of 3 KW.

**Subsidy:** At current benchmark pricing, this translates to a Rs. 30000/- subsidy for a 1 KW system, Rs. 60000/- for a 2 KW system and Rs. 78000/- for 3 KW system or above.

### **Eligibility:**

- a. The applicant must be an Indian citizen.
- b. Must own a house with roof that is suitable for installing solar panels.
- c. The household must have a valid electricity connection.
- d. The house hold must not have availed of any other subsidy for solar panels.

**Margin:** Minimum 10% of Total Project cost shall be contributed by the Borrower.

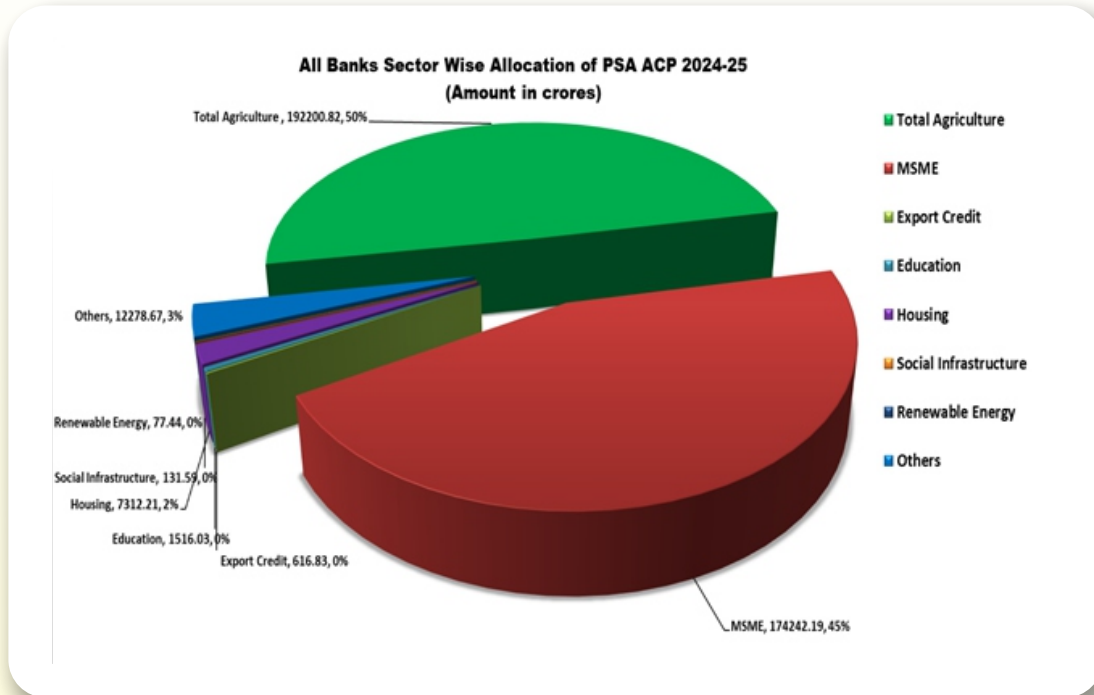
**Security:** Hypothecation of the equipment to be purchased out of the loan component.

**Loan amount:** Max 2 lakhs

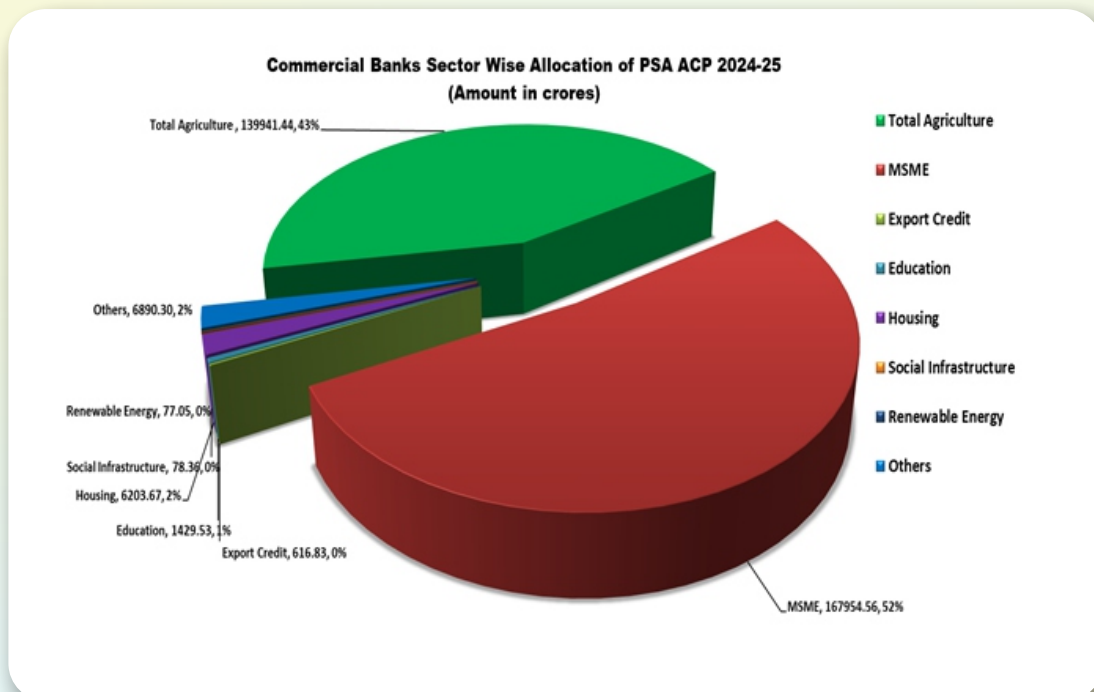
**Maximum loan tenure:** 120 months (10 Years)

\*Note: Kindly refer scheme guidelines for complete information regarding Govt. sponsored schemes.

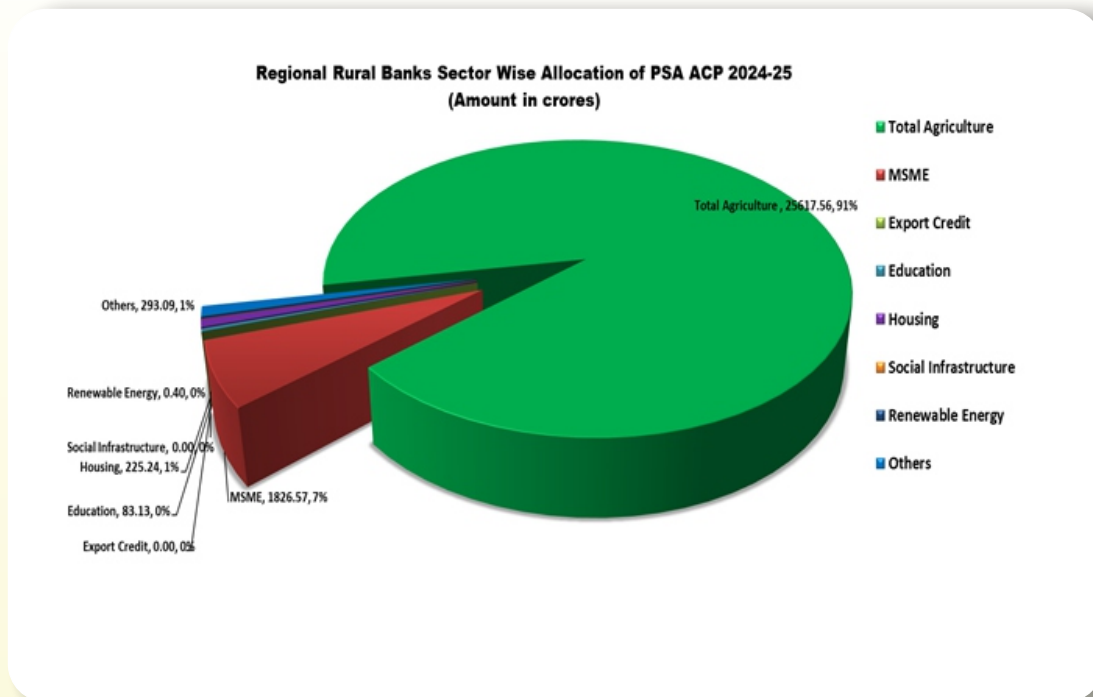
## All Banks Sector Wise Allocation of PSA ACP 2024-25



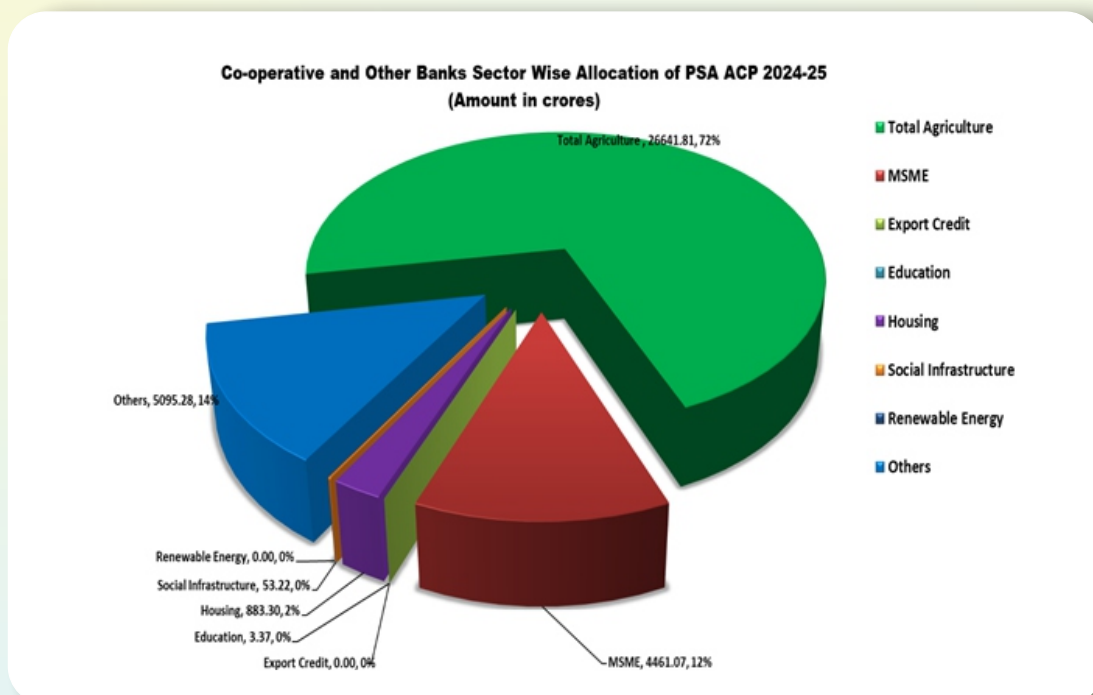
## Commercial Banks Sector Allocation of PSA ACP 2024-25



## Regional Rural Banks Sector Wise Allocation of PSA ACP 2024-25



## Co-operative and Other Banks Sector Wise Allocation of PSA ACP 2024-25





# Karnataka State Annual Credit Plan For FY 2024-2025

Activity	Crop Loan		Term Loan		Agri. Infrastructure		Ancillary Activities		Total Agriculture (Priority)	
	Acct No	Target Amt	Acct No	Target Amt	Acct No	Target Amt	Acct No	Target Amt	Acct No	Target Amt
CANARA BANK	1779354	32123.88	27997	766.19	853	384.50	5137	1356.52	1813341	34631.09
STATE BANK OF INDIA	453299	13707.53	27153	815.16	12	29.40	798	2496.17	481262	17048.25
UNION BANK OF INDIA	57956	1934.09	336499	5589.30	2548	108.64	139608	4681.49	536611	12313.52
BANK OF BARODA	269091	5014.94	171050	3261.91	4208	113.99	72836	9349.37	517185	17740.22
BANK OF INDIA	8193	231.21	80620	2891.20	8	3.80	992	262.00	89813	3388.21
BANK OF MAHARASHTRA	4335	75.39	4922	160.27	5460	52.48	59793	306.47	74510	594.61
CENTRAL BANK OF INDIA	3647	61.05	20091	431.14	5	3.92	36	75.02	23779	571.13
INDIAN BANK	44196	856.89	3983	331.52	9	1.61	232	835.81	48420	2025.84
INDIAN OVERSEAS BANK	1745	59.22	53885	1028.39	259	9.72	53	60.82	55942	1158.15
PUNJAB NATIONAL BANK	14001	328.86	1535	28.46	499	15.41	3584	87.97	19619	460.70
PUNJAB AND SIND BANK	8	0.79	51	1.80	2	0.04	8	1.22	69	3.85
UCO BANK	599	18.50	3653	67.05	3	0.41	7	1.27	4262	87.23
IDBI BANK	33830	1044.84	116789	1286.90	1	0.61	747	104.67	151367	2437.02
KARNATAKA BANK	94737	1553.47	107692	1911.18	0	0.00	6323	2581.22	208752	6045.87
KOTAK MAHINDRA BANK	4964	55.45	426139	3135.07	17	0.90	320	1291.53	431440	4482.96
CSB BANK LIMITED	1709	65.16	29986	700.99	0	0.00	74	3.05	31769	769.21
CITY UNION BANK	3794	32.93	1	1.47	1	1.72	3	75.54	3799	111.66
DHANLAXMI BANK	2685	186.37	0	0.00	0	0.00	1	44.07	2686	230.44
FEDERAL BANK	178106	5018.01	244	41.71	13	8.41	1061	65.14	179424	5133.26
J & K BANK	2	1.96	1	9.55	0	0.00	11	55.78	14	67.29
KARUR VYSYA BANK	8538	239.79	4639	130.97	0	0.00	1	0.34	13178	371.11

Activity	Crop Loan		Term Loan		Agri. Infrastructure		Ancillary Activities		Total Agriculture (Priority)	
	Acct No	Target Amt	Acct No	Target Amt	Acct No	Target Amt	Acct No	Target Amt	Acct No	Target Amt
DBS BANK INDIA (E-LVB)	16807	743.05	0	0.00	2	0.03	180	318.32	16989	1061.40
RBL BANK	6294	85.36	108942	752.05	0	0.00	5	66.38	115241	903.78
SOUTH INDIAN BANK	69660	1767.73	0	0.00	0	0.00	24	160.05	69684	1927.77
TAMILNAD MERCANTILE BANK	9729	170.25	14865	281.58	0	0.00	46	40.95	24640	492.78
INDUSIND BANK	0	0.00	1070943	5015.45	1	0.66	5	39.43	1070949	5055.54
HDFC BANK	15081	900.09	120714	2663.15	218	97.14	697	1975.29	136710	5635.67
AXIS BANK	21140	1098.11	91896	1711.49	6	8.72	1204	3457.47	114246	6275.79
ICICI BANK	9468	829.03	82578	2354.21	0	0.00	393	1604.82	92439	4788.05
YES BANK	866	52.35	27476	158.05	2	1.32	229	646.64	28573	858.36
BANDHAN BANK	0	0.00	2442	23.61	14	0.14	1673	15.08	4129	38.82
DCB BANK	39151	303.39	815	44.81	0	0.00	2	0.84	39968	349.04
IDFC FIRST BANK	1687	153.00	268308	2631.72	248	8.05	89	10.23	270332	2803.00
KBS LOCAL AREA BANK	29	0.48	7949	79.34	0	0.00	0	0.00	7978	79.82
KARNATAKA GRAMEENA BANK	1030082	14853.60	11298	588.51	1067	40.16	1016	13.47	1043463	15495.74
KARNATAKA VIKAS GRAMEENA BANK	366462	9285.52	79043	779.10	1321	56.25	10	0.96	446836	10121.82
KSCARD BK.LTD	0	0.00	7614	162.58	13833	228.94	0	0.00	21447	391.51
K.S.COOP APEX BANK LTD	2325182	21761.63	21072	773.79	251	16.96	0	0.00	2346505	22552.38
KSFC	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
EQUITAS SMALL FIN. BANK	0	0.00	53927	328.27	0	0.00	0	0.00	53927	328.27
UJIVAN SMALL FIN. BANK	133	6.87	109606	760.60	0	0.00	0	0.00	109739	767.47
SURYODAY SMALL FIN. BANK	0	0.00	32873	203.79	21	0.16	1955	12.07	34849	216.02

Activity	Crop Loan		Term Loan		Agri. Infrastructure		Ancillary Activities		Total Agriculture (Priority)	
	Acct No	Target Amt	Acct No	Target Amt	Acct No	Target Amt	Acct No	Target Amt	Acct No	Target Amt
ESAF SMALL FIN. BANK	87	3.67	153147	1052.15	0	0.00	0	0.00	153234	1055.82
JANA SMALL FIN. BANK	0	0.00	35582	248.54	0	0.00	0	0.00	35582	248.54
AU SMALL FIN. BANK	0	0.00	5	0.27	0	4.64	1	2.06	6	6.97
FINCARE SMALL FIN. BANK	0	0.00	152978	1074.84	0	0.00	0	0.00	152978	1074.84
UTKARSH SMALL FIN. BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
INDIA POST PAYMENTS BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
AIRTEL PAYMENTS BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
FINO PAYMENTS BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
<b>Grand Total</b>	<b>6876647</b>	<b>114624.48</b>	<b>3871003</b>	<b>44278.10</b>	<b>30882</b>	<b>1198.73</b>	<b>299154</b>	<b>32099.51</b>	<b>11077686</b>	<b>192200.82</b>

# Karnataka State Annual Credit Plan For FY 2024-2025

Bank Name	Micro Enterprises		Small Enterprises		Medium Enterprises		Other MSME		Total MSME	
	Acct No	Target Amt	Acct No	Target Amt	Acct No	Target Amt	Acct No	Target Amt	Acct No	Target Amt
CANARA BANK	118863	9020.57	5222	6158.61	405	4971.94	11098	48.15	135588	20199.26
STATE BANK OF INDIA	36104	10738.98	4193	6693.96	573	3187.80	42	12.88	40912	20633.63
UNION BANK OF INDIA	102786	6309.02	3182	4494.82	367	1631.62	0	0.00	106335	12435.45
BANK OF BARODA	30096	3769.58	900	1627.57	181	1028.41	0	0.00	31177	6425.55
BANK OF INDIA	18179	1637.13	649	1187.43	127	206.78	0	0.00	18955	3031.33
BANK OF MAHARASHTRA	5836	479.93	189	507.95	22	65.70	0	0.00	6047	1053.58
CENTRAL BANK OF INDIA	4546	390.26	279	395.68	3	38.45	31	15.48	4859	839.87
INDIAN BANK	20127	1407.54	3253	2292.12	106	658.36	0	0.00	23486	4358.02
INDIAN OVERSEAS BANK	15563	489.24	78	109.07	134	84.93	0	0.00	15775	683.24
PUNJAB NATIONAL BANK	4404	527.05	510	538.07	44	86.49	0	0.00	4958	1151.61
PUNJAB AND SIND BANK	484	128.35	11	25.69	0	0.00	2	0.09	497	154.12
UCO BANK	13869	462.67	86	94.53	0	0.00	0	0.00	13955	557.20
IDBI BANK	6965	547.65	274	311.64	24	78.58	0	0.00	7263	937.86
KARNATAKA BANK	19126	2812.23	2810	4392.36	311	1563.33	0	0.00	22247	8767.92
KOTAK MAHINDRA BANK	4471	2330.68	2932	4319.34	993	3983.72	8	9.95	8404	10643.69
CSB BANK LIMITED	19	11.76	13	11.07	4	27.82	0	0.00	36	50.65
CITY UNION BANK	131	54.93	54	80.42	12	49.35	0	0.00	197	184.70
DHANLAXMI BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
FEDERAL BANK	1598	52.76	390	924.04	170	994.05	0	0.00	2158	1970.86
J & K BANK	556	79.13	35	45.28	7	5.97	0	0.00	598	130.38
KARUR VYSYA BANK	88	35.88	33	20.75	7	17.57	0	0.00	128	74.20

Bank Name	Micro Enterprises		Small Enterprises		Medium Enterprises		Other MSME		Total MSME	
	Acct No	Target Amt	Acct No	Target Amt	Acct No	Target Amt	Acct No	Target Amt	Acct No	Target Amt
DBS BANK INDIA (E-LVB)	62	388.68	265	414.50	215	502.12	0	0.00	542	1305.31
RBL BANK	72	115.94	90	168.37	23	166.99	0	0.00	185	451.30
SOUTH INDIAN BANK	5	1.42	5	14.10	0	0.00	0	0.00	10	15.52
TAMILNAD MERCANTILE BANK	911	257.79	36	77.63	4	67.25	0	0.00	951	402.68
INDUSIND BANK	188434	2230.82	1176	2755.01	368	1851.18	0	0.00	189978	6837.02
HDFC BANK	11107	6615.24	6543	8065.69	4188	10576.05	0	0.00	21838	25256.98
AXIS BANK	11057	6330.65	4169	6490.41	819	5731.85	0	0.00	16045	18552.91
ICICI BANK	7604	5466.08	4066	6972.25	978	3250.51	0	0.00	12648	15688.84
YES BANK	2265	888.39	903	1099.89	425	542.82	0	0.00	3593	2531.11
BANDHAN BANK	13770	135.21	13	7.95	0	0.00	0	0.00	13783	143.16
DCB BANK	166	107.63	19	26.99	1	0.46	0	0.00	186	135.07
IDFC FIRST BANK	4049	1227.03	963	796.55	414	220.84	0	0.00	5426	2244.42
KBS LOCAL AREA BANK	12579	107.10	0	0.00	0	0.00	0	0.00	12579	107.10
KARNATAKA GRAMEENA BANK	43259	860.59	19	67.73	0	0.00	0	0.00	43278	928.32
KARNATAKA VIKAS GRAMEENA BANK	28654	688.89	4864	209.35	0	0.00	0	0.00	33518	898.24
KSCARD BK.LTD	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
K.S.COOP APEX BANK LTD	1612	56.85	463	476.84	270	830.50	292	133.13	2637	1497.32
KSFC	244	95.46	581	472.87	11	27.16	23	9.46	859	604.95
EQUITAS SMALL FIN. BANK	11899	1041.93	535	47.28	158	13.50	0	0.00	12592	1102.71
UJIVAN SMALL FIN. BANK	69290	503.13	1	0.27	0	0.00	0	0.00	69291	503.40
SURYODAY SMALL FIN. BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00

Bank Name	Micro Enterprises		Small Enterprises		Medium Enterprises		Other MSME		Total MSME	
	Acct No	Target Amt	Acct No	Target Amt	Acct No	Target Amt	Acct No	Target Amt	Acct No	Target Amt
ESAF SMALL FIN. BANK	23000	125.87	0	0.00	0	0.00	0	0.00	23000	125.87
JANA SMALL FIN. BANK	2226	422.47	71	24.26	17	1.24	0	0.00	2314	447.97
AU SMALL FIN. BANK	184	28.15	21	32.31	0	10.69	0	0.00	205	71.16
FINCARE SMALL FIN. BANK	1295	91.97	13	0.57	7	15.15	0	0.00	1315	107.69
UTKARSH SMALL FIN. BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
INDIA POST PAYMENTS BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
AIRTEL PAYMENTS BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
FINO PAYMENTS BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
<b>Grand Total</b>	<b>837555</b>	<b>69072.63</b>	<b>49909</b>	<b>62451.24</b>	<b>11388</b>	<b>42489.17</b>	<b>11496</b>	<b>229.15</b>	<b>910348</b>	<b>174242.19</b>



# Karnataka State Annual Credit Plan For FY 2024-2025

Bank Name	Export Credit		Education		Housing (PS)		Social Infrastructure		Renewable Energy	
	Acct No	Target Amt	Acct No	Target Amt	Acct No	Target Amt	Acct No	Target Amt	Acct No	Target Amt
CANARA BANK	12	0.00	29098	490.92	9378	1032.61	0	0.00	102	1.75
STATE BANK OF INDIA	7	20.87	13976	244.27	24020	2403.65	0	0.00	4	54.93
UNION BANK OF INDIA	0	0.00	13838	261.72	1356	141.35	34	2.29	72	1.00
BANK OF BARODA	0	0.00	10342	178.07	2704	398.13	1	0.16	20	3.36
BANK OF INDIA	2	28.62	1763	30.25	416	52.28	0	0.00	11	0.09
BANK OF MAHARASHTRA	0	0.00	580	12.27	398	52.50	0	0.00	2	0.03
CENTRAL BANK OF INDIA	0	0.00	553	16.37	384	29.64	1	0.02	0	0.00
INDIAN BANK	0	0.00	508	10.23	100	10.81	0	0.00	17	6.36
INDIAN OVERSEAS BANK	0	0.00	544	544	601	84.25	0	0.00	0	0.00
PUNJAB NATIONAL BANK	0	0.00	569	15.97	277	39.07	0	0.00	0	0.00
PUNJAB AND SIND BANK	0	0.00	31	0.87	48	9.55	0	0.00	0	0.00
UCO BANK	0	0.00	199	3.15	206	26.22	1	27.66	0	0.00
IDBI BANK	0	0.00	586	15.74	199	38.00	28	2.10	0	0.00
KARNATAKA BANK	0	0.00	1749	35.16	2260	241.97	0	0.00	81	1.00
KOTAK MAHINDRA BANK	0	0.00	0	0.00	47	11.75	0	0.00	0	0.00
CSB BANK LIMITED	0	0.00	4	1.92	1	0.46	0	0.00	10	0.37
CITY UNION BANK	0	0.00	7	0.13	25	5.58	0	0.00	1	0.40
DHANLAXMI BANK	0	0.00	9	0.17	62	10.37	0	0.00	0	0.00
FEDERAL BANK	0	0.00	64	1.75	159	24.20	0	0.00	0	0.00
J & K BANK	0	0.00	21	0.71	42	6.11	0	0.00	0	0.00
KARUR VYSYA BANK	2	0.00	3	0.09	4	1.01	0	0.00	0	0.00

Bank Name	Export Credit		Education		Housing (PS)		Social Infrastructure		Renewable Energy	
	Acct No	Target Amt	Acct No	Target Amt	Acct No	Target Amt	Acct No	Target Amt	Acct No	Target Amt
DBS BANK INDIA (E-LVB)	76	123.31	0	0.00	0	0.00	0	0.00	0	0.00
RBL BANK	0	0.00	0	0.00	20	3.64	0	0.00	0	0.00
SOUTH INDIAN BANK	0	0.00	14	0.66	12	3.53	0	0.00	0	0.00
TAMILNAD MERCANTILE BANK	0	0.00	15	0.31	86	8.68	0	0.00	0	0.00
INDUSIND BANK	5	38.50	0	0.00	23	1.54	0	0.00	116	0.97
HDFC BANK	0	0.00	85	2.03	14348	597.83	0	0.00	66	1.45
AXIS BANK	10	363.81	738	29.96	2850	150.26	0	0.00	24	0.20
ICICI BANK	2	41.73	415	52.83	514	118.56	0	0.00	180	1.00
YES BANK	0	0.00	218	14.86	24	4.54	0	0.00	1	4.14
BANDHAN BANK	0	0.00	0	0.00	65	11.18	0	0.00	0	0.00
DCB BANK	0	0.00	1	0.00	27221	214.10	10	17.88	0	0.00
IDFC FIRST BANK	0	0.00	0	0.00	18761	468.58	5631	28.24	0	0.00
KBS LOCAL AREA BANK	0	0.00	0	0.00	39	1.71	0	0.00	0	0.00
KARNATAKA GRAMEENA BANK	0	0.00	1345	20.01	1020	115.44	0	0.00	19	0.26
KARNATAKA VIKAS GRAMEENA BANK	0	0.00	1272	63.12	731	109.79	0	0.00	26	0.14
KSCARD BK.LTD	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
K.S.COOP APEX BANK LTD	0	0.00	49	1.27	2100	316.16	5	53.22	0	0.00
KSFC	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
EQUITAS SMALL FIN. BANK	0	0.00	0	0.00	686	58.58	0	0.00	0	0.00
UJIVAN SMALL FIN. BANK	0	0.00	0	0.00	16074	364.76	0	0.00	0	0.00
SURYODAY SMALL FIN. BANK	0	0.00	0	0.00	4	0.03	0	0.00	0	0.00

Bank Name	Export Credit		Education		Housing (PS)		Social Infrastructure		Renewable Energy	
	Acct No	Target Amt	Acct No	Target Amt	Acct No	Target Amt	Acct No	Target Amt	Acct No	Target Amt
ESAF SMALL FIN. BANK	0	0.00	265	2.10	23	3.93	0	0.00	0	0.00
JANA SMALL FIN. BANK	0	0.00	0	0.00	1612	110.16	0	0.00	0	0.00
AU SMALL FIN. BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
FINCARE SMALL FIN. BANK	0	0.00	0	0.00	334	29.69	0	0.00	0	0.00
UTKARSH SMALL FIN. BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
INDIA POST PAYMENTS BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
AIRTEL PAYMENTS BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
FINO PAYMENTS BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
<b>Grand Total</b>	<b>116</b>	<b>616.83</b>	<b>78861</b>	<b>1516.03</b>	<b>129234</b>	<b>7312.21</b>	<b>5711</b>	<b>131.59</b>	<b>752</b>	<b>77.44</b>

# Karnataka State Annual Credit Plan For FY 2024-2025

Bank Name	Other Priority		Total Priority Sector (PSA)		weaker section		Education (NPSA)		Agriculture (NPSA)	
	Acct No	Target Amt	Acct No	Target Amt	Acct No	Target Amt	Acct No	Target Amt	Acct No	Target Amt
CANARA BANK	253	2.26	1987772	56357.90	1183769	21407.63	7657	409.75	7883	518.45
STATE BANK OF INDIA	0	0.00	560181	40405.59	462386	13519.69	12212	1061.76	15448	842.81
UNION BANK OF INDIA	0	0.00	658246	25155.34	494469	7977.63	7347	302.16	2695	787.83
BANK OF BARODA	0	0.00	561429	24745.50	510627	16058.39	6386	311.01	7182	231.64
BANK OF INDIA	4	0.85	110964	6531.63	86140	2690.00	541	54.20	611	39.53
BANK OF MAHARASHTRA	7890	71.20	89427	1784.20	102901	532.26	314	19.96	158	13.89
CENTRAL BANK OF INDIA	0	0.00	29576	1457.04	15054	305.56	175	23.10	384	32.52
INDIAN BANK	0	0.00	72531	6411.26	30831	388.76	703	59.33	1946	68.59
INDIAN OVERSEAS BANK	555	2.54	73417	1937.31	63824	951.86	409	74.11	841	55.16
PUNJAB NATIONAL BANK	41	0.78	25464	1668.13	19447	382.68	456	57.05	449	33.57
PUNJAB AND SIND BANK	0	0.00	645	168.39	626	9.80	85	14.65	66	5.46
UCO BANK	5523	153.84	24146	855.30	13604	320.22	88	7.36	110	11.82
IDBI BANK	0	0.00	159443	3430.73	147306	1969.92	390	39.15	367	27.54
KARNATAKA BANK	30972	2715.76	266061	17807.68	198949	4994.72	2401	121.66	1674	252.16
KOTAK MAHINDRA BANK	147992	959.67	587883	16098.08	576933	4529.63	215	43.43	716	56.94
CSB BANK LIMITED	1608	9.23	33428	831.84	19951	248.58	72	7.35	107	8.29
CITY UNION BANK	14	0.77	4043	303.24	2872	23.82	64	8.45	104	9.96
DHANLAXMI BANK	0	0.00	2757	240.98	2043	60.96	56	4.29	45	2.40
FEDERAL BANK	88995	529.03	270800	7659.08	218935	3408.60	289	20.93	414	19.21
J & K BANK	100	73.20	775	277.69	473	54.11	67	8.34	90	4.96
KARUR VYSYA BANK	140	0.23	13455	446.63	10469	225.47	167	16.87	5376	241.25

Bank Name	Other Priority		Total Priority Sector (PSA)		weaker section		Education (NPSA)		Agriculture (NPSA)	
	Acct No	Target Amt	Acct No	Target Amt	Acct No	Target Amt	Acct No	Target Amt	Acct No	Target Amt
DBS BANK INDIA (E-LVB)	0	0.00	17607	2490.01	11741	537.77	160	4.54	86	7.86
RBL BANK	12718	112.91	128164	1471.63	122657	609.07	13	1.62	33	6.39
SOUTH INDIAN BANK	105	91.62	69825	2039.10	0	0.00	333	19.68	214	14.02
TAMILNAD MERCANTILE BANK	28	0.06	25720	904.50	18804	297.35	212	2.18	25	0.64
INDUSIND BANK	0	0.00	1261071	11933.56	1476886	6744.79	71	8.18	617	18.36
HDFC BANK	88955	590.80	262002	32084.76	201464	2189.21	1582	197.11	3252	397.34
AXIS BANK	59416	866.14	193329	26239.07	141764	2361.76	1404	137.73	2594	110.64
ICICI BANK	231	9.45	106429	20700.46	72284	2686.72	2326	349.75	2610	93.52
YES BANK	241	90.05	32650	3503.06	27873	427.74	104	13.50	159	14.21
BANDHAN BANK	91272	605.39	109249	798.55	93241	541.98	175	3.90	72	12.31
DCB BANK	1	4.46	67387	720.56	38184	255.92	19	0.73	47	73.53
IDFC FIRST BANK	0	0.00	300150	5544.24	226769	1290.57	402	89.13	4859	124.26
KBS LOCAL AREA BANK	2	0.07	20598	188.71	19802	144.81	55	4.41	85	3.12
KARNATAKA GRAMEENA BANK	0	0.00	1089125	16559.78	822367	10240.91	1713	201.14	2219	124.48
KARNATAKA VIKAS GRAMEENA BANK	6969	293.09	489352	11486.21	376972	5942.74	317	15.46	4856	400.59
KSCARD BK.LTD	0	0.00	21447	391.51	0	0.00	26	0.04	236	32.36
K.S.COOP APEX BANK LTD	135480	3086.12	2486776	27506.47	155463	1444.05	1019	20.74	2089	264.97
KSFC	0	0.00	859	604.95	0	0.00	0	0.00	60	5.31
EQUITAS SMALL FIN. BANK	49240	267.41	116445	1756.97	101997	498.00	36	1.25	186	10.97
UJIVAN SMALL FIN. BANK	102780	752.11	297884	2387.74	144122	956.32	16	3.08	118	9.59
SURYODAY SMALL FIN. BANK	48360	297.42	83213	513.46	80482	424.80	98	2.16	179	13.93

Bank Name	Other Priority		Total Priority Sector (PSA)		weaker section		Education (NPSA)		Agriculture (NPSA)	
	Acct No	Target Amt	Acct No	Target Amt	Acct No	Target Amt	Acct No	Target Amt	Acct No	Target Amt
ESAF SMALL FIN. BANK	9910	47.76	186432	1235.48	177876	974.94	17	2.54	55	4.02
JANA SMALL FIN. BANK	61070	580.01	100578	1386.68	76047	591.67	14	1.07	48	8.80
AU SMALL FIN. BANK	0	0.00	211	78.13	19	1.38	0	0.00	0	0.00
FINCARE SMALL FIN. BANK	12951	64.45	167578	1276.66	12778	57.25	39	1.29	114	14.25
UTKARSH SMALL FIN. BANK	0	0.00	0	0.00	0	0.00	9	0.36	10	2.57
INDIA POST PAYMENTS BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
AIRTEL PAYMENTS BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
FINO PAYMENTS BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
<b>Grand Total</b>	<b>963816</b>	<b>12278.67</b>	<b>13166524</b>	<b>388375.79</b>	<b>8561201</b>	<b>119280.07</b>	<b>50254</b>	<b>3746.50</b>	<b>71489</b>	<b>5032.00</b>



# Karnataka State Annual Credit Plan For FY 2024-2025

Bank Name	Housing (NPSA)		Personal Loans		Non Priority -Others		Total Non-Priority		Total Credit	
	Acct No	Target Amt	Acct No	Target Amt	Acct No	Target Amt	Acct No	Target Amt	Acct No	Target Amt
CANARA BANK	53120	11297.70	86309	3556.92	85236	57199.26	240205	72982.08	2227977	129339.97
STATE BANK OF INDIA	116063	17898.35	65319	2637.94	290699	44342.12	499741	66782.98	1059922	107188.58
UNION BANK OF INDIA	37751	2143.31	70183	2692.12	31347	26664.48	149323	32589.89	807569	57745.22
BANK OF BARODA	45618	3278.64	95034	2617.02	55722	22760.78	209942	29199.10	771371	53944.60
BANK OF INDIA	6452	777.93	2588	91.64	15362	7843.07	25554	8806.36	136518	15337.99
BANK OF MAHARASHTRA	2095	305.02	1990	146.43	8522	2874.67	13079	3359.96	102506	5144.15
CENTRAL BANK OF INDIA	354	81.87	14482	766.30	6374	660.19	21769	1563.98	51345	3021.02
INDIAN BANK	3457	611.06	32852	1188.74	11579	9542.50	50537	11470.23	123068	17881.48
INDIAN OVERSEAS BANK	3669	481.48	3713	176.57	19259	915.61	27891	1702.94	101308	3640.24
PUNJAB NATIONAL BANK	2794	511.33	4433	207.07	8726	4786.61	16858	5595.63	42322	7263.76
PUNJAB AND SIND BANK	463	64.06	292	15.93	1568	1892.98	2474	1993.08	3119	2161.47
UCO BANK	643	172.83	718	26.45	2220	195.72	3779	414.18	27925	1269.48
IDBI BANK	21571	2376.70	1942	97.13	15600	10359.50	39870	12900.02	199313	16330.75
KARNATAKA BANK	30447	1478.55	27340	1702.39	39614	8539.67	101476	12094.42	367537	29902.11
KOTAK MAHINDRA BANK	1105	238.75	1780	221.42	614470	19218.23	618286	19778.77	1206169	35876.85
CSB BANK LIMITED	419	40.90	7596	212.08	4000	190.63	12194	459.26	45622	1291.10
CITY UNION BANK	278	56.70	10860	351.03	2508	356.13	13814	782.27	17857	1085.51
DHANLAXMI BANK	393	25.58	91	6.43	6113	505.29	6698	543.99	9455	784.96
FEDERAL BANK	9863	1113.86	7158	178.34	67855	19563.84	85579	20896.17	356379	28555.25
J & K BANK	476	66.85	1568	59.42	455	1102.22	2656	1241.79	3431	1519.47
KARUR VVSYA BANK	481	184.24	8703	319.87	4588	1149.24	19315	1911.47	32770	2358.10

Bank Name	Housing (NPSA)		Personal Loans		Non Priority -Others		Total Non-Priority		Total Credit	
	Acct No	Target Amt	Acct No	Target Amt	Acct No	Target Amt	Acct No	Target Amt	Acct No	Target Amt
DBS BANK INDIA (E-LVB)	589	122.95	605	16.86	19621	10127.47	21061	10279.68	38668	12769.69
RBL BANK	369	272.63	240	7.31	13619	25031.19	14274	25319.14	142438	26790.77
SOUTH INDIAN BANK	1060	103.25	15364	334.55	2853	8756.19	19824	9227.68	89649	11266.78
TAMILNAD MERCANTILE BANK	475	19.83	2875	79.39	524	521.91	4111	623.96	29831	1528.46
INDUSIND BANK	434	42.12	947	38.03	68518	16020.14	70587	16126.83	1331658	28060.39
HDFC BANK	64089	13595.45	161803	12574.98	369151	105599.26	599877	132364.14	861879	164448.90
AXIS BANK	10051	1432.08	10039	807.70	130917	42232.74	155005	44720.90	348334	70959.97
ICICI BANK	27490	8235.03	91939	7358.94	1405021	59743.82	1529386	75781.06	1635815	96481.52
YES BANK	1414	332.39	9534	579.73	193067	14333.46	204278	15273.29	236928	18776.36
BANDHAN BANK	1978	174.19	1926	96.66	12110	1177.85	16261	1464.90	125510	2263.44
DCB BANK	326	127.81	409	11.68	4609	301.04	5410	514.80	72797	1235.35
IDFC FIRST BANK	2366	686.94	65962	1656.26	623445	12128.17	697034	14684.78	997184	20229.01
KBS LOCAL AREA BANK	47	5.06	165	5.04	2445	31.34	2797	48.97	23395	237.68
KARNATAKA GRAMEENA BANK	4065	900.59	13524	558.44	31512	812.37	53033	2597.02	1142158	19156.80
KARNATAKA VIKAS GRAMEENA BANK	1380	360.74	9648	300.23	72238	2290.37	88439	3367.40	577791	14853.61
KSCARD BK.LTD	22	0.38	178	1.57	233	1.91	695	36.26	22142	427.78
K.S.COOP APEX BANK LTD	4056	288.74	27178	722.29	260652	13768.69	294994	15065.43	2781770	42571.91
KSFC	0	0.00	0	0.00	0	0.00	60	5.31	919	610.26
EQUITAS SMALL FIN. BANK	331	71.98	642	29.35	16641	451.86	17836	565.40	134281	2322.37
UJIVAN SMALL FIN. BANK	938	158.74	495	24.25	20340	415.48	21907	611.13	319791	2998.87
SURYODAY SMALL FIN. BANK	114	26.12	552	66.85	1471	71.62	2414	180.68	85627	694.14

Bank Name	Housing (NPSA)		Personal Loans		Non Priority -Others		Total Non-Priority		Total Credit	
	Acct No	Target Amt	Acct No	Target Amt	Acct No	Target Amt	Acct No	Target Amt	Acct No	Target Amt
ESAF SMALL FIN. BANK	47	11.11	273	9.99	2142	296.32	2534	323.99	188966	1559.47
JANA SMALL FIN. BANK	1919	72.38	541	26.33	7604	487.41	10126	595.98	110704	1982.66
AU SMALL FIN. BANK	0	0.00	39	0.45	337	740.50	376	740.95	587	819.08
FINCARE SMALL FIN. BANK	201	26.84	626	21.65	2730	274.21	3710	338.25	171288	1614.91
UTKARSH SMALL FIN. BANK	12	2.58	164	2.98	87	163.84	282	172.33	282	172.33
INDIA POST PAYMENTS BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
AIRTEL PAYMENTS BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
FINO PAYMENTS BANK	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
<b>Grand Total</b>	<b>461285</b>	<b>70275.62</b>	<b>860619</b>	<b>42602.74</b>	<b>4553704</b>	<b>556441.93</b>	<b>5997351</b>	<b>678098.79</b>	<b>19163875</b>	<b>1066474.58</b>

# DISTRICT WISE ANNUAL CREDIT PLAN FY 2024-2025

District	Crop Loan		Term Loan		Agri. Infrastructure		Ancillary Activities		Total Agriculture (Priority)	
	Acct No	Target Amt	Acct No	Target Amt	Acct No	Target Amt	Acct No	Target Amt	Acct No	Target Amt
BAGALKOTE	422234	5623.36	96592	1781.66	1435	47.59	3506	433.47	523767.00	7886.08
BALLARI	146653	2528.36	29174	629.65	546	27.58	9034	1209.82	185407.00	4395.41
BELAGAVI	660210	8057.08	173680	2659.50	1109	40.36	68107	1105.52	903106.00	11862.45
BENGALURU RURAL	118305	2401.15	85494	1195.34	5370	155.91	3163	285.85	212332.00	4038.25
BENGALURU URBAN	300145	9224.84	159871	4521.27	1863	230.36	33595	7815.38	495474.00	21791.85
BIDAR	165394	1707.60	26679	366.01	324	12.78	1980	119.22	194377.00	2205.61
CHAMARAJANAGARA	128664	2386.49	26679	1019.44	707	18.08	1582	92.77	234147.00	3516.78
CHIKKABALLAPURA	133192	2260.79	52346	716.49	538	12.45	2100	93.81	188176.00	3083.53
CHIKKAMAGALURU	168043	3481.82	89958	1503.46	1737	37.73	4155	251.62	263893.00	5274.63
CHITRADURGA	254856	3195.34	88940	1084.48	663	19.33	1782	430.04	346241.00	4729.19
DAKSHINA KANNADA	203719	4263.84	63015	1124.89	1889	31.50	84554	9496.87	353177.00	14917.10
DAVANGERE	251857	4604.70	119126	1676.31	819	53.52	5552	639.65	377354.00	6974.19
DHARWAD	120279	2437.42	135264	1321.25	550	21.84	2874	869.89	258967.00	4650.40
GADAG	128953	3040.17	36701	407.58	390	14.68	1573	132.60	167617.00	3595.03
HASSAN	351770	5212.28	155260	2003.82	1193	43.04	4404	280.15	512627.00	7539.29
HAVERI	169104	3028.39	132931	1641.47	2037	63.17	1954	228.55	306026.00	4961.57
KALABURAGI	162983	2635.43	46111	609.80	798	23.99	4338	471.32	214230.00	3740.54
KODAGU	111387	2195.07	32117	699.04	440	13.54	3816	261.47	147760.00	3169.12
KOLAR	160991	2727.59	81625	1061.34	73	9.88	3382	377.82	246071.00	4176.64
KOPPAL	141343	2597.44	37147	642.31	195	20.79	1679	490.61	180364.00	3751.15
MANDYA	391350	5303.68	167092	1634.18	186	8.15	4279	272.17	562907.00	7218.18

District	Crop Loan		Term Loan		Agri. Infrastructure		Ancillary Activities		Total Agriculture (Priority)	
	Acct No	Target Amt	Acct No	Target Amt	Acct No	Target Amt	Acct No	Target Amt	Acct No	Target Amt
MYSURU	427471	7340.40	278936	2714.96	1213	26.70	8256	841.54	715876.00	10923.60
RAICHUR	194407	2883.47	62527	852.25	294	40.51	4417	1811.38	261645.00	5587.61
RAMANAGARA	189776	2690.54	1195326	6081.84	2108	32.76	8134	166.12	1395344.0	8971.27
SHIVAMOGGA	241307	4160.68	89112	1468.54	1309	59.17	10024	658.27	341752.00	6346.65
TUMAKURU	341036	5643.89	118168	1489.48	503	22.59	4829	578.86	464536.00	7734.81
UDUPI	105805	2003.14	43497	864.71	1281	29.04	5514	1542.41	156097.00	4439.30
UTTARA KANNADA	163837	2282.34	44566	639.24	306	5.14	2662	300.18	211371.00	3226.89
VIJAYANAGAR	135919	1837.99	36423	492.09	95	4.15	1161	355.22	173598.00	2689.45
VIJAYAPURA	301944	5442.75	70345	1089.37	773	64.87	4213	319.56	377275.00	6916.54
YADGIR	83713	1426.44	19786	286.32	138	7.54	2535	167.40	106172.00	1887.69
<b>Grand Total</b>	<b>6876647</b>	<b>114624.48</b>	<b>3871003</b>	<b>44278.10</b>	<b>30882</b>	<b>1198.73</b>	<b>299154</b>	<b>32099.51</b>	<b>11077686.00</b>	<b>192200.82</b>

# DISTRICT WISE ANNUAL CREDIT PLAN FY 2024-2025

District	Micro Enterprises		Small Enterprises		Medium Enterprises		Other MSME		Total MSME	
	Acct No	Target Amt	Acct No	Target Amt	Acct No	Target Amt	Acct No	Target Amt	Acct No	Target Amt
BAGALKOTE	13892	869.74	1040	446.73	54	81.04	326	0.84	15312.00	1398.36
BALLARI	15624	1375.96	1029	1148.69	190	541.14	420	1.70	17263.00	3067.50
BELAGAVI	38759	2676.11	3243	1984.70	173	551.61	1642	4.35	43817.00	5216.78
BENGALURU RURAL	11008	959.09	652	599.17	109	231.05	9	0.95	11778.00	1790.26
BENGALURU URBAN	201463	32575.48	22578	36563.40	7873	31910.65	1049	32.98	232963.00	101082.51
BIDAR	5820	585.86	377	380.08	19	35.15	533	132.63	6749.00	1133.72
CHAMARAJANAGARA	6084	375.46	231	124.08	11	3.05	111	0.98	6437.00	503.57
CHIKKABALLAPURA	7543	418.69	293	307.61	13	35.78	124	0.99	7973.00	763.07
CHIKKAMAGALURU	11786	814.96	459	431.98	51	137.34	650	0.88	12946.00	1385.16
CHITRADURGA	11793	674.94	393	380.64	174	96.36	103	0.48	12463.00	1152.42
DAKSHINA KANNADA	29268	3356.35	2068	2866.65	357	1789.38	37	3.33	31730.00	8015.72
DAVANGERE	18588	1152.05	686	772.31	82	247.89	88	0.20	19444.00	2172.45
DHARWAD	35937	3120.26	2754	2720.32	653	1537.47	766	3.83	40110.00	7381.89
GADAG	7810	429.30	684	334.00	32	27.67	210	2.05	8736.00	793.03
HASSAN	13207	1153.13	781	827.30	129	248.98	48	1.27	14165.00	2230.68
HAVERI	10465	925.60	834	590.13	49	67.33	593	3.46	11941.00	1586.51
KALABURAGI	18669	1209.51	592	664.14	101	276.57	404	8.07	19766.00	2158.29
KODAGU	9379	571.66	346	347.78	58	281.84	13	0.79	9796.00	1202.07
KOLAR	11531	670.60	409	449.26	36	118.30	303	1.09	12279.00	1239.25
KOPPAL	7829	599.95	480	426.26	19	25.15	152	0.45	8480.00	1051.81



District	Micro Enterprises		Small Enterprises		Medium Enterprises		Other MSME		Total MSME	
	Acct No	Target Amt	Acct No	Target Amt	Acct No	Target Amt	Acct No	Target Amt	Acct No	Target Amt
MANDYA	12083	792.36	491	311.35	14	7.11	97	0.07	12685.00	1110.89
MYSURU	38070	2980.52	1841	2688.56	247	1052.08	177	3.55	40335.00	6724.70
RAICHUR	12424	1207.39	828	1217.62	100	429.24	609	4.62	13961.00	2858.87
RAMANAGARA	175948	1316.64	403	309.27	60	26.99	88	1.11	176499.00	1654.01
SHIVAMOGGA	23878	1910.04	970	1009.94	118	525.69	605	2.04	25571.00	3447.71
TUMAKURU	17591	1282.95	797	825.30	61	248.17	74	1.47	18523.00	2357.89
UDUPI	20936	1801.70	1231	1083.21	119	536.50	872	3.94	23158.00	3425.36
UTTARA KANNADA	16996	946.00	1251	864.59	317	883.77	512	7.79	19076.00	2702.15
VIJAYANAGAR	10683	793.51	436	548.00	69	236.66	145	1.03	11333.00	1579.21
VIJAYAPURA	13495	1097.93	1474	922.41	84	253.90	609	1.83	15662.00	2276.05
YADGIR	8996	428.86	258	305.77	16	45.31	127	0.36	9397.00	780.31
<b>Grand Total</b>		<b>69072.63</b>	<b>49909</b>	<b>62451.24</b>	<b>11388</b>	<b>42489.17</b>	<b>11496</b>	<b>229.15</b>	<b>910348.00</b>	<b>174242.19</b>

# DISTRICT WISE ANNUAL CREDIT PLAN FY 2024-2025

District	Export Credit		Education		Housing (PS)		Social Infrastructure		Renewable Energy	
	Acct No	Target Amt	Acct No	Target Amt	Acct No	Target Amt	Acct No	Target Amt	Acct No	Target Amt
BAGALKOTE	0	0.00	1617	32.01	1445	102.72	333	54.82	2	0.12
BALLARI	0	0.00	1767	28.88	9209	91.09	1	0.15	1	0.02
BELAGAVI	1	131.50	5423	105.02	3962	269.27	488	3.01	2	0.01
BENGALURU RURAL	0	0.00	988	18.89	1824	90.53	1	0.01	0	0.00
BENGALURU URBAN	101	466.75	13227	366.08	42124	3560.54	23	29.30	405	56.89
BIDAR	0	0.00	1176	19.89	320	26.08	0	0.00	0	0.00
CHAMARAJANAGARA	0	0.00	899	12.06	3786	66.15	355	1.83	0	0.00
CHIKKABALLAPURA	0	0.00	924	15.68	1091	39.33	0	0.00	0	0.00
CHIKKAMAGALURU	0	0.00	2516	40.61	1486	121.54	64	0.34	1	0.02
CHITRADURGA	0	0.00	1219	20.18	2135	109.18	340	1.70	26	0.23
DAKSHINA KANNADA	0	0.00	8261	135.51	4891	472.56	2	0.12	102	1.32
DAVANGERE	0	0.00	1763	30.91	5956	154.99	508	7.79	13	0.37
DHARWAD	0	0.00	3028	55.76	2556	185.27	196	1.00	2	0.18
GADAG	0	0.00	815	16.37	1070	72.95	44	0.22	0	0.00
HASSAN	0	0.00	2169	36.90	5952	125.90	812	4.41	0	0.00
HAVERI	0	0.00	1232	22.86	2460	183.11	151	0.83	0	0.00
KALABURAGI	12	0.00	1534	24.61	901	80.24	2	0.01	5	6.16
KODAGU	0	0.00	1441	23.39	397	40.02	0	0.00	11	0.06
KOLAR	0	0.00	1217	19.76	507	33.76	0	0.00	1	0.02
KOPPAL	0	0.00	966	16.71	2616	70.15	356	2.00	0	0.00

District	Export Credit		Education		Housing (PS)		Social Infrastructure		Renewable Energy	
	Acct No	Target Amt	Acct No	Target Amt	Acct No	Target Amt	Acct No	Target Amt	Acct No	Target Amt
MANDYA	0	0.00	1998	32.38	3241	93.11	430	2.08	0	0.00
MYSURU	0	0.00	3021	63.23	14369	296.89	432	5.82	34	0.57
RAICHUR	0	0.00	905	16.41	701	70.45	33	0.16	25	4.34
RAMANAGARA	0	0.00	931	16.34	1916	62.89	494	2.68	12	0.10
SHIVAMOGGA	2	18.59	3500	59.70	2327	148.95	191	1.11	30	0.24
TUMAKURU	0	0.00	1788	29.34	5535	118.92	258	1.46	38	3.20
UDUPI	0	0.00	7800	138.99	3550	369.35	2	0.12	11	0.11
UTTARA KANNADA	0	0.00	3945	65.50	792	88.18	11	0.20	5	0.02
VIJAYANAGAR	0	0.00	933	16.02	925	59.45	32	0.32	25	3.45
VIJAYAPURA	0	0.00	1390	28.00	873	81.55	152	10.12	1	0.01
YADGIR	0	0.00	468	8.08	317	27.11	0	0.00	0	0.00
<b>Grand Total</b>	<b>116</b>	<b>616.83</b>	<b>78861</b>	<b>1516.03</b>	<b>129234</b>	<b>7312.21</b>	<b>5711</b>	<b>131.59</b>	<b>752</b>	<b>77.44</b>

# DISTRICT WISE ANNUAL CREDIT PLAN FY 2024-2025

District	Other Priority		Total Priority Sector (PSA)		weaker section under Priority sector		Total Non-Priority		Total Credit	
	Acct No	Target Amt	Acct No	Target Amt	Acct No	Target Amt	Acct No	Target Amt	Acct No	Target Amt
BAGALKOTE	13978	102.63	556454.00	9576.74	219599	3910.96	100884	2769.43	657338	12346.17
BALLARI	14095	88.16	227743.00	7671.21	154965	2174.73	54921	4688.00	282664	12359.21
BELAGAVI	54618	344.45	1011417.00	17932.46	468512	5571.88	223721	10926.95	1235138	28859.41
BENGALURU RURAL	24797	224.84	251720.00	6162.77	175557	2879.44	45336	4205.92	297056	10368.69
BENGALURU URBAN	149775	2011.95	934092.00	129365.86	509567	11861.67	3862317	561911.59	4796409	691277.45
BIDAR	11147	142.40	213769.00	3527.69	62513	1038.44	55445	2418.39	269214	5946.08
CHAMARAJANAGARA	17853	190.85	263477.00	4291.23	194007	2532.99	10527	750.00	274004	5041.23
CHIKKABALLAPURA	17718	139.57	215882.00	4041.19	152714	2045.61	18115	1193.65	233997	5234.84
CHIKKAMAGALURU	15583	102.97	296489.00	6925.28	181002	2771.84	5587	1291.30	302076	8216.58
CHITRADURGA	24499	311.88	386923.00	6324.78	250149	2839.84	47869	1606.77	434792	7931.55
DAKSHINA KANNADA	35885	2757.00	434048.00	26299.34	281694	14309.67	423257	27232.93	857305	53532.27
DAVANGERE	21143	147.94	426181.00	9488.64	254140	4464.80	125217	3051.00	551398	12539.64
DHARWAD	51526	478.68	356385.00	12753.18	255153	3143.03	48950	7314.77	405335	20067.95
GADAG	20576	256.45	198858.00	4734.04	120996	1928.74	33625	971.05	232483	5705.09
HASSAN	29642	307.50	565367.00	10244.68	363003	4689.77	42474	2731.34	607841	12976.02
HAVERI	25975	305.97	347785.00	7060.86	224079	2900.27	90468	1636.29	438253	8697.15
KALABURAGI	34613	195.40	271063.00	6205.24	157995	1918.19	44591	2404.24	315654	8609.47
KODAGU	5225	98.59	164630.00	4533.25	83209	1277.11	87181	2060.15	251811	6593.40
KOLAR	21476	172.37	281551.00	5641.80	189395	2628.32	19068	1315.47	300619	6957.27
KOPPAL	8391	48.19	201173.00	4940.01	120678	2011.21	80088	1497.67	281261	6437.69

District	Other Priority		Total Priority Sector (PSA)		weaker section under Priority sector		Total Non-Priority		Total Credit	
	Acct No	Target Amt	Acct No	Target Amt	Acct No	Target Amt	Acct No	Target Amt	Acct No	Target Amt
MANDYA	78671	1063.54	659932.00	9520.18	412374	4964.21	18072	2073.97	678004	11594.15
MYSURU	103467	1084.06	877534.00	19098.89	606511	7569.20	83353	11500.00	960887	30598.89
RAICHUR	22362	136.80	299632.00	8674.62	154118	2066.76	54657	2258.00	354289	10932.62
RAMANAGARA	33374	230.26	1608570.00	10937.54	1682016	9280.79	33118	1967.88	1641688	12905.42
SHIVAMOGGA	22420	169.65	395793.00	10192.60	223109	3153.08	55101	2500.00	450894	12692.60
TUMAKURU	34290	260.85	524968.00	10506.48	336311	5425.49	88914	3632.91	613882	14139.39
UDUPI	11961	420.92	202579.00	8794.15	106262	1879.56	64477	3843.92	267056	12638.07
UTTARA KANNADA	14071	163.76	249271.00	6246.70	113985	1689.56	62000	1900.00	311271	8146.70
VIJAYANAGAR	13631	79.44	200477.00	4427.34	153351	1598.20	52083	2011.74	252560	6439.07
VIJAYAPURA	20704	172.18	416057.00	9484.45	273356	3720.53	57770	4275.21	473827	13759.66
YADGIR	10350	69.42	126704.00	2772.60	80881	1034.15	8165	158.25	134869	2930.85
<b>Grand Total</b>	<b>963816</b>	<b>12278.67</b>	<b>13166524.0</b>	<b>388375.79</b>	<b>8561201</b>	<b>119280.07</b>	<b>5997351</b>	<b>678098.79</b>	<b>19163875</b>	<b>1066474.58</b>



# Glimpses of SLBC Meetings





# Glimpses of SLBC Meetings



## List of District-wise Lead Banks of Karnataka:

Sl.	District Name	Name of Lead Bank	Landline	email
1	Bagalkot	Canara Bank	08354-236402	ldmbagalkot@gmail.com
2	Bengaluru [Rural]	Canara Bank	080-25321406 080-25326213,	lboblrrural@canarabank.com
3	Bengaluru [Urban]	Canara Bank	080-25559620 080-25588026	lboblrrurban@canarabank.com
4	Belagavi	Canara Bank	0831-2405060, 0831-2470895	ldo.belgaum@gmail.com ldo.belgaum@canarabank.com
5	Ballari	Canara Bank	8932257191	ldoballari@gmail.com, ldo.bellary@Canarabank.com
6	Bidar	State Bank of India	08482-234837	lbobidar@sbi.co.in
7	Vijayapura	Canara Bank	08352-267733	ldo.vijayapura@gmail.com & ldo.vijayapura@canarabank.com
8	Chamarajanagara	State Bank of India	08226-223686, 8226223686	lbo.chamarajanagar@sbi.co.in leadcham@gmail.com
9	Chickballapura	Canara Bank	08156-273464, 08156-273463	lbochickaballapur@ canarabank.com
10	Chickmagalur	Union Bank Of India	08262-235770	cb0971@unionbankofindia.com
11	Chitradurga	Canara Bank	08194-222014	lbochitradurga @canarabank.com
12	Dakshina Kannada	Canara Bank	0824 - 2445755	ldo.mangalore@gmail.com ldo.mangalore @canarabank.com
13	Davanagere	Canara Bank	08192-232453 08192-270131	lbodavangere@canarabank.com
14	Dharwad	Bank of Baroda	0836-2261708	hub.leadbank.evb @bankofbaroda.co.in
15	Gadag	State Bank of India	08372-275122	lbsbi.gdg@sbi.co.in
16	Gulbarga	State Bank of India	08472-255185	lbgulbarga@gmail.com
17	Hassan	Canara Bank	08172-267587, 267588	lbhassan@canarabank.com
18	Haveri	Bank of Baroda	08375-234530	leadbankhaveri@gmail.com
19	Kodagu	Union Bank Of India	08272-225760	cb0972@corpbank.co.in

Sl.	District Name	Name of Lead Bank	Landline	email
20	Kolar	Canara Bank	08152-222809, 08152-222358	lbokolar@canarabank.com
21	Koppal	State Bank of India	08539-220976	ldmkpl@gmail.com
22	Mandya	Bank of Baroda	08232-22.513	lbomandya@gmail.com, lbomandya@VIJAYABANK.co.in
23	Mysuru	State Bank of India	0821-2544637, 2330513	leadbankmysore@sbi.co.in
24	Raichur	State Bank of India	08532-236022	lborcr@gmail.com, margdarshibankrcr@gmail.com
25	Ramanagara	Union Bank Of India	080-27275036 080-27275034	cb0984@corpbank.co.in;
26	Shivamogga	Canara Bank	08182-267706	lboshimoga@canarabank.com
27	Tumakuru	State Bank of India	0816-2252417	leadbanktumkur@gmail.com
28	Udupi	Canara Bank	0820-2521685	ldo.udupi@canarabank.com
29	Uttara Kannada	Canara Bank	8382228122	ldokarwar@gmail.com; ldo.karwar@canarabank.com
30	Vijayanagara	State Bank of India	9483501121	lbo.vijayanagara@sbi.co.in
31	Yadgir	State Bank of India	08473-250414	lboyadgir@gmail.com

Canara Bank, the Convenor of the State Level Banker's Committee, has lived up to the responsibility on its home turf. SLBC is monitoring the implementation of various schemes of Central and State Governments and Credit flow to various sectors.



## NABARD Karnataka – Addresses of DDMs/DDM (R) s

<p>ShriManjunathreddy S NABARD, Plot No. 04/M, SunadaraSamapada, G-Road, Sector No. 61, Unit 01, Bagalkote - 587103 Ph : (08354) 359454, 9148007222 bagalkot@nabard.org</p>	<p>Smt. Sangeetha S Kartha NABARD, 902 Bliss Apartment Homes, 5th Cross Gandhinagar, Opp. Gandhi Park, Mannaguda, Mangalore-575003,Dakshina Kannada Dist Ph: 8547702196 dakshinakannada@nabard.org Tagged District: UdupiState Bank of India</p>	<p>Smt. B V Harshitha NABARD, 427, "Shilpashree", 9th Cross, ChamundeswariNagara, Mandya - 571 401 Karnataka, (08232) 221174 Ph: 9901948022 mandya@nabard.org Tagged District: Ramanagara</p>
<p>ShriAbhinav Kumar Yadav NABARD, Plot No.-4, CTS 8873, Sector 3, Shivbasavanagar, Belagavi - 590 010 Ph: 9074563026 9742084371 belgaum@nabard.org</p>	<p>ShriMayurKamble NABARD, 1st floor, Ashirwad Building, 2nd Main, PB Road, Vidyagiri, Near Halaganesha temple, Dharwad -580004 Ph: (08362) 950511, MOB: 9449410519 dharwad@nabard.org</p>	<p>ShriShantveer NABARD, #797, Manujapatha Road, 2nd Cross, Kuvempunagar, Mysuru- 570023 (0) 7019581380. mysore@nabard.org</p>
<p>Shri. YuvarajkumarShivasharanar NABARD, Sri Sr Sri Gangadharswamykrupa, Gangamma colony 1st Ward, Renuka Nagar 18th Cross, Talur Road, Ballari – 583103 Ph: (08392) 467726, 9738913706 bellary@nabard.org Tagged District: Vijayanagara</p>	<p>Smt. RashmiRekha M S NABARD, 1138, Nandadeepa, 6th cross, TaralabaluBadavane, Vidyanagar, near Cafe Coffee Day, Davangere 577005 Ph (08192) 262818, 9987713016 davangere@nabard.org</p>	<p>Smt. N Kalavathi NABARD, 1-9-175, II Floor, Near Maramma Temple, AamTalab Road, Azad Nagar, Station Area, Raichur - 584101 Landline: 08532-226675 Mobile: 9632358662 Email: raichur@nabard.org</p>
<p>Shri Rama RaoYekbote NABARD 303, TulasiVrindavan Apartments, NABARD, Rang Mandir Road, Near Khandre Petrol Bunk Bidar – 585401 Ph: 0848-228015, 9010304072 bidar@nabard.org</p>	<p>Shri M MahadevKirthi NABARD, No.361/B, Plot No.21, Sai Nagar, Behind Sai Temple, Gadag - 582 101,Ph: 8756299875 gadag@nabard.org Tagged District: Koppal</p>	<p>ShriSharathGowda P NABARD, House no. 38, "Guru Prasada", Khazi Garden, Sominakoppa road Shimoga - 577204 Ph (08182) 476280, 9731327777 shimoga@nabard.org</p>

ShriVikasRathod NABARD, Sri Chandralamba 1st Floor, No.199/A/A/A, Deshpande Colony, Station Road, Vijayapura - 586101 Ph: (08352) 241790, 8055441073 bijapur@nabard.org	ShriLohith P NABARD, G6 E Block, Asian Lifestyle Apartments Kuvempu Nagar Kalaburagi - 585102 9686933823 gulbarga@nabard.org Tagged District: Yadgir	Smt. Keerthiprabha N NABARD, "Shiva Soundarya" 3rd Cross, Ashok Nagar Tumakuru – 572 103 Ph: (0816)2255057 9845718270 tumkur@nabard.org
Smt. Hitha G Suvarna "Sridhama", St.Joseph's Hospital Road 3rd Cross, Siddharthanagar Chamarajanagar - 571313 Ph: 7715977773 chamarajnagar@nabard.org	Smt. Malini S Suvarna, NABARD, Door No.1507, "RanganathKrupa" Vivake Road Near Old Canara Bank Circle Vidyanagara, Hassan-573202 Ph:(08172) 355957 Mob: 8867655761 hassan@nabard.org	ShriRejis Emmanuel NABARD, MIG 114, House No. 1807/D/67/8, Road 6 C, Habbuwada, Karwar 581306 Ph: 8277015816 northkanara@nabard.org
Shri E Pratap NABARD, 'SreeNilaya' Opp St. Mary's Kids School, Kanadal Road, Kote, Chikkamagaluru - 577101 Ph: 8050322355, chikmagalur@nabard.org	ShriRanganath S NABARD, Upstairs, EngrHolal's Building, 3rd main road, B-Block, Vidyanagar, Haveri – 581110. Ph: (08375) 235812, Mob: 6363877282 haveri@nabard.org	Bangalore (R) Smt. Ghausia Khan, Manager 9654166820 Bangalore (U) Smt. AmalaMaheswari, Manager 6238108886 Chikkaballapura ShriKommana Mohan Sai Ganesh, Manager 8792537745 Kolar Shri K G Manoj Kumar, AGM, 8889765556
Smt. KavithaSashidhar NABARD, House No.118," 4th Cross- West" J C R Extension, Landmark – Near ISKON,Chitradurga - 577501 Ph: (08194 )221218, 9448385762 chitradurga@nabard.org	Shri Ramesh Babu V NABARD, Opp. India Garage, Omkareshwar Temple Road, Madikeri, KODAGU – 571201 Ph: (0832) 229935, 9321131677 kodagu@nabard.org	

## Contact details of SLBC coordinators of member Banks

Sl.	Member Banks	Address	Contact No.	Email IDs
<b>Major Public Sector Banks</b>				
1	Canara Bank	Canara Bank, Circle office, No:86, Spenser's Towers, M.G. Road, Bangalore - 560 002.	080 - 25008800, 25587318, 7483075471	blrslbccell@canarabank.com
2	Punjab National Bank	Circle Office, Bangalore East, Raheja Towers, 26-27 MG Road, Bangalore 560001	9706603494 / 8050488409	cobangeastpnd@pnb.co.in, cobangeastcredit@pnb.co.in
3	Union Bank of India	#10-A, " Chandrakiran", Kasturba Road, Bengaluru-560001	7038545858 8331979182	priority.fgmobengaluru@unionbankofindia.com
4	State Bank of India	FIMM Department, Local Head office, 2nd floor, No:65, St.Marks Road, Bangalore - 560 001.	7022963640, 9686653626	agmlbrseti.lhoban@sbi.co.in cmleadbank1@sbi.co.in
5	Indian Bank	Zonal Office, 4th Floor, East Wing, Raheja Towers, No.26,27 M G Road, Bangalore – 560 001	7022256768	zobangalore@indianbank.co.in
6	Bank of Baroda	Zonal office, 2nd Floor, 41/2, M.G.Road, Bangalore - 560 001	9900597482 9663380023	ps.karap@bankofbaroda.com, zm.karap@bankofbaroda.com
<b>Other Public Sector Banks</b>				
7	Bank of India	Zonal office, #11 K G Road, Bengaluru 560009	9972364860/ 7411899054	zo.bengaluru@bankofindia.co.in, bengaluru.afd@bankofindia.co.in
8	Bank of Maharashtra	Zonal office, Basavangudi, Bangalore 560004	080-46561240 7709900244	creagr_ban@mahabank.co.in



Sl.	Member Banks	Address	Contact No.	Email IDs
9	Central Bank of India	Regional Office, 1st floor, Santosh Cinema Complex, K G Road, Bengaluru 560 009	8277106800	cmcreditbangro@centralbank.co.in, rdbangro@centralbank.co.in
10	Indian Overseas Bank	III Floor, Laxminarayana Complex, 10/1, Palace Road, Vasanthnagar, Bangalore-560052	080-22950208, 9739173168	0800pcdagri@iob.in
11	Punjab & Sind Bank	678-679, S B Market, Chickpet area, Bangalore - 560053	7814626212	b0348@psb.co.in
12	U C O Bank	2nd Floor, 13/22, K.G.Road, Beside Alankar Plaza , Bangalore 560009	8884619939	zoblr.psc@ucobank.co.in
<b>Private Sector Banks</b>				
13	IDBI Bank Ltd.	No.58, IDBI House, Mission Road, Bangalore - 560027	9886645643	mafeez@idbi.co.in
14	Karnataka Bank Ltd.	Credit Monitoring Department(CrMD), Head Office, Kankanady, Mahaveera Circle, Post Box No. 599, Mangaluru-575002	866028180, 9632402946	jagadeeshaballal@ktkbank.com
15	Catholic Syrian Bank	Zonal Office Unit No. 501-A, 5th Floor 132, Devatha Plaza, Residency Road, Bengaluru-560025	9072616104 7406509222	deccanzone@csb.co.in`
16	City Union Bank	#253, 16th Cross, 5th Phase 24th main, JP Nagar, Bengaluru - 560078	7305049119	cub236@cityunionbank.com, rdm.blr2@cityunionbank.in
17	Dhanalakshmi Bank	#11 1st Cross B B Naidu Road, Gandhinagar, Bangalore 560009	9845069710	umashankar.r@dhanbank.co.in, vsujatha@dhanbank.co.in,

Sl.	Member Banks	Address	Contact No.	Email IDs
18	Federal Bank Ltd.	No:9, Halcyon Complex, St.Marks Road, Bangalore-560001	6361774720	bgr@federalbank.co.in
19	J & K Bank Ltd.	70/1 Dr.Brownamma Towers, Opposite HCG Hospital Mission Road, Bangalore 560027 Tel:+91 80 22231253/54/55/56	080 22231253/54/ 55/56 22242525.	pawan.abrol@jkbmail.com
20	KarurVysya Bank	Divisional Office, No. 6, 2nd Floor, Divisional Office, Vasavi Temple Road, Sajjanrao Circle, V VPuram, Bangalore - 560004	9880527999	jagadisha@kvbmail.com, sambasivaraopv@kvbmail.com
21	DBS Bank India Limited	Regional office, No.93, 2nd Floor, T K N Mansion, K H road( Double Road), Opp KSRTC HO, Double road, Bangalore-560027	9845898596, 6364874474, 83100-90013	blrrocredit_retail@lvbank.in, maryjenniferm@dbs.com, sumankumard@dbs.com
22	RBL Bank	Plot No. 88, Market Yard, Sangli- 416416.	9158432108	leadbankcell@rblbank.com, kiran.patil2@rblbank
23	South Indian Bank	Regional Office, 61, wheelers Road, Cox Town, Bangalore	9980873973	ro1010@sib.co.in, naveenkumarj@sib.co.in
24	Tamilnad Mercantile Bank Ltd.	No. 19 -F, 1st Floor, Abhinaya Theatre Complex, B.V.K. Iyengar Road, Bangalore – 560009	080 – 22873427, 29 9965086859	bengaluru_region@tmbank.in
25	HDFC Bank Ltd.	No.8/24, SALCO Centre, Richmond Road Bangalore - 560 025	9535999088	venkata.koppuravuri @hdfcbank.com

Sl.	Member Banks	Address	Contact No.	Email IDs
26	Axis Bank Ltd.	Nithesh Times Square, 2ndfloor, MG Road, OppAdigasRestaurant , YellappaChetty Layout, Bengaluru - 560001	9663674499	j.varadaraju@axisbank.com
27	ICICI Bank Ltd.	2nd Floor, 100/1, MaruthiKrupa, Bull Temple Road, Chamarajapet, BANGALORE - 560 018	98689 56893	manku.bhattacharjee @icicibank.com
28	IndusInd Bank Ltd.	Regional Office, Near Ramakrishna Ashram, Basavanagudi, Prestige Obelisk Bldg., Bangalore - 560 004	9986031487	creditmis@indusind.com, cadslbc@indusind.com, Kevin.AbhijithBangera @indusind.com
29	Yes Bank	Prestige Obelisk, Municipal No.3, Kasturba Road, Bangalore - 560001	9008655006	guruprasad.bhat@yesbank.in
30	IDFC FIRST Bank	Regional Head, #79, 2nd Floor, Residency road, Richmond Town, Opp Samsung Opera House, Bengaluru -25	9011307474	SLBC.Reporting @idfcfirstbank.com
31	Bandhan Bank	No. 101, 1st Floor, North Block, ManipalCenter, Dickinson road, Opp. MG road, Bengaluru-560042	7595049265	ch.bangalore @bandhanbank.com
32	Kotak Mahindra Bank Ltd.	2nd Floor, No. -22, MG Road, Bangalore-560001	080-6756 4037 9886100024	suman.guptha@kotak.com
33	DCB Bank	#128 (31/1), Prestige Meridian Annexe, MG Road, Bengaluru - 01	9820636575 9321886538	pratimas@dcbbank.com, slbc@dcbbank.com

Sl.	Member Banks	Address	Contact No.	Email IDs
<b>Regional Rural Banks</b>				
34	Karnataka Gramin Bank	Head Office, No.32, Sangankal Road, Gandhinagar, Ballary - 583103	8123662884	cw.advfs@kgbk.in
35	Karnataka VikasGramin Bank	KVGB Head Office, P.B No.111, Dharwad 580008	9480699082	adv@kvgbank.com
<b>Local Area Bank</b>				
36	Krishna BhimaSamruddhi Local Area Bank	1-98/8 to 11/FC/501,502, Fifth Floor, Fortune Chambers, Silicon Valley, Madhapur, Hyderabad-81	8978885107	vandana.p@kbsbankindia.com
<b>Cooperative Banks</b>				
37	KSCARD Bank Ltd.	The Karnataka State Co op. Agri& Rural Dev. Bank Ltd. Planning & Development Dept. Tippu Sultan Palace Rd,P.B.1811, Chamrajapet, Bangalore – 560 018	7483288354	KSCARDBank@yahoo.com,
38	K.S.Coop. Apex Bank	The KSC Apex Bank Ltd., Uthunga, No.1, Pampa Mahakavi Road, Chamarajpet, Bangalore -560018	9900787269 080-22976600	dmf@karnatakaapex.com
39	KSFC	Karnataka State Financial Corporation No.1/1, Thimmaiah Road, Bangalore - 560 052	9448614450	mis@ksfc.co, mis@ksfc.in
<b>Small Finance Banks</b>				
40	Ujjivan Small Finance Bank	Grape garden, No 27, 3rd A cross, 18th main, 6th block, Koramangala, Bengaluru - 560095	9902096521	ravichandra.mm@ujjivan.com

Sl.	Member Banks	Address	Contact No.	Email IDs
<b>Small Finance Banks</b>				
40	Ujjivan Small Finance Bank	Grape garden, No 27, 3rd A cross, 18th main, 6th block, Koramangala, Bengaluru - 560095	9902096521	ravichandra.mm@ujjivan.com
41	Equitas Small Finance Bank	No 137, Prakash Square, Old Madras Road, Near Ulsoor Metro Station, Ulsoor, Bengaluru - 560008	9042008685	manoharsk@equitasbank.com
42	Jana Small Finance Bank Limited	The Fairway Business Park, I Floor, DomlurKoramangala Inner Ring Road, Near Embassy Golf Links Business Park, Challaghatta, Bangalore - 560 071	9740288716	firoz.hussaink@janabank.com
43	Fincare Small Finance Bank	# 835/39, 5th floor, Bren Mercury, Kalkondanahalli, Sarjapur Main Road, Bengaluru - 560035	7397755618	RAGHUNATHAN.K@fincarebank.com
44	ESAF Small Finance Bank	ESAF Small Finance Bank, Ulsoor branch, Prakash Square, Ulsoor, Bangalore - 560008	9288013010 8589003600	vinod.menon@esafbank.com, esafleadbankcell@esafbank.com
45	AU Small Finance Bank	Ground & First Floor, Smart Avenue No. 28, Residency Road, Bangalore - 560025	8306994023	vidyanand.junjarwad@aubank.in
46	Suryoday Small Finance Limited	Sector-11, Sharada Terrace, CBD Belapur, Navi Mumbai - 400614	9930598381	faizan.farooqi@suryodaybank.com
47	Utkarsh Small Finance Bank	Regional Office, First Floor, Door No. 13 (Old no. 15), Plot No. 85A, 1st Main Road, Nanganallur, Chennai – 600061	8090054179	saravana.kumar@utkarsh.bank

Sl.	Member Banks	Address	Contact No.	Email IDs
<b>Payment Banks</b>				
48	Indian Postal Payment Bank	Circle Office, Museum Road Post Office, Opp. St Josephs European Boys School, Museum Road, Bengaluru - 560025	8875088889	cn.rajesh@ippbonline.in
49	Airtel Payment Bank	BhartiAirtel Ltd., Divyasree Towers, 55, Bannerghatta Main Road, Bengaluru - 560029	9829004396	ashok2.kumar@airtelbank.com, amith.sharma@airtelbank.com, umar.khan@airtelbank.com
50	Fino Payment Bank	No. 10, 9th main, Banashankari 3rd stage, Bengaluru - 560078	9148499771	harish.a@finobank.com













CONVENOR

ಕೆನರಾ ಬ್ಯಾಂಕ್  
(ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ಅಧೀನ)

केनरा बैंक  
(भारत सरकार का उपक्रम)

Canara Bank  
(A Government of India Undertaking)  
Together We Can



ಸಿಂಡಿಕೇಟ್ ಸಿಂಡಿಕೇಟ್ Syndicate

SLBC Karnataka, Canara Bank, Head Office Annex, Gandhi Nagar, Bangalore - 560 009

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