ಕರ್ನಾಟಕ ರಾಜ್ಯ ಮಟ್ಟದ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿ

कर्नाटक राज्य स्तरीय बैंकर्स समिति

STATE LEVEL BANKERS' COMMITTEE, KARNATAKA

೧೪೭ನೇ ಸಭೆಯ ಅಜೆಂಡಾ ಟಿಪ್ಪಣಿ

AGENDA NOTES 147TH MEETING



DATE : THURSDAY, 28th NOVEMBER 2019

ಸಂಯೋಜಕರು

CONVENOR

ಸಿಂಡಿಕೇಟ್ ಬ್ಯಾಂಕ್
सिंडिकेटबैंक
SyndicateBank
भारत सरकार का उपक्रम A Govt. of India Undertaking

Your faithful & friendly financial partner.

ಕರ್ನಾಟಕ ರಾಜ್ಯಮಟ್ಟದ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿ

कर्नाटक राज्य स्तरीय बैंकर्स समिति

STATE LEVEL BANKERS' COMMITTEE, KARNATAKA

೧೪೭ ನೇ ಸಭೆಯ ಅಜೆಂಡಾ ಟಿಪ್ಪಣಿ

AGENDA NOTES OF 147th MEETING

DATE : THURSDAY, 28th NOVEMBER 2019
TIME : 2.30 P.M.

VENUE : CONFERENCE HALL, NO.334
III FLOOR, VIDHANA SOUDHA
BENGALURU – 560 001.

ಸಂಯೋಜಕರು

CONVENOR

सिंडिकेटबैंक
SyndicateBank

Your faithful & friendly financial partner

ಸಿಂಡಿಕೇಟ್ ಬ್ಯಾಂಕ್
सिंडिकेटबैंक
SyndicateBank
Faithful Friendly
भारत सरकार का उपक्रम A Govt. of India Undertaking

ಕರ್ನಾಟಕ ರಾಜ್ಯಮಟ್ಟದ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿ / कर्नाटक राज्य स्तरीय बैंकर्स समिति

STATE LEVEL BANKER'S COMMITTEE - KARNATAKA

Ref: 489/2019/2944/SLBC/F.101-147 **Date: 20.11.2019**

All the Controlling Offices of
Scheduled Commercial Banks, RRBs, Cooperative Banks, SF Banks
Line Departments of GOI and GoK,
LIC of India, General Insurance Companies & Other Invitees.

Dear Sir / Madam,
ಮಾನ್ಯರೆ,

Sub: 147th SLBC Meeting on Thursday, 28nd November 2019 at 2.30 pm.

ವಿಷಯ : 147 ನೇ ಎಸ್.ಎಲ್.ಬಿ.ಸಿ ಸಭೆ ಗುರುವಾರ – 28.11.2019 ಮಧ್ಯಾಹ್ನ 2.30 ಘಂಟೆಗೆ.

<<>>

We wish to inform you that the 147th SLBC Meeting is scheduled to be held on **Thursday, 28th, November 2019 at 2.30 pm** in the Conference Hall, Room No. 334, III Floor, Vidhana Soudha, Bengaluru.

The Agenda Notes for the Meeting will be sent to you shortly for your perusal.

We request you to kindly make it convenient to attend the meeting.

147ನೇ ರಾಜ್ಯ ಮಟ್ಟದ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿ ಸಭೆಯನ್ನು ದಿ. **28.11.2019**, ಗುರುವಾರ ಮಧ್ಯಾಹ್ನ **2.30** ಘಂಟೆಗೆ ವಿಧಾನ ಸೌಧ, ಬೆಂಗಳೂರು, ಮೂರನೇ ಮಹಡಿಯ ಕೊಠಡಿ ಸಂಖ್ಯೆ **334**, ಸಭಾಂಗಣದಲ್ಲಿ ಆಯೋಜಿಸಲಾಗಿದೆ.

ಕಾರ್ಯಕಲಾಪದ ಪಟ್ಟಿಯನ್ನು ತಮ್ಮ ಅವಗಾಹನೆಗಾಗಿ ಶೀಘ್ರದಲ್ಲಿ ಒದಗಿಸಲಾಗುವುದು.

ತಾವು ತಪ್ಪದೆ ಈ ಸಭೆಯಲ್ಲಿ ಭಾಗವಹಿಸಲು ಕೋರಲಾಗಿದೆ.

Note: Please bring this letter to facilitate easy entry to Vidhana Soudha (inside North Gate).

Yours faithfully,
ತಮ್ಮ ವಿಶ್ವಾಸಿ,

Sd

(T Manivannan)
Convenor – SLBC &
GM, SyndicateBank
ಸಂಯೋಜಕರು, ರಾಜ್ಯ ಮಟ್ಟದ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿ ಹಾಗೂ
ಮಹಾ ಪ್ರಬಂಧಕರು, ಸಿಂಡಿಕೇಟ್ ಬ್ಯಾಂಕ್

ನಿಗಮ ಕಾರ್ಯಾಲಯ : 5ನೇ ಮಹಡಿ, ಗಾಂಧಿನಗರ, ಬೆಂಗಳೂರು - 560 009 निगम कार्यालय : 5 वा तल, गांधीनगर, बेंगलूरु - 560 009 Corporate Office : 5th Floor, Gandhinagar, Bengaluru - 560 009
Ph : 080-2234 3490, 2234 0236, Fax : 080-2234 3489
e-mail : blrslbc@syndicatebank.co.in, slbcbangalore@gmail.com, Website : www.slbckarnataka.in

STATE LEVEL BANKERS' COMMITTEE – KARNATAKA
147th MEETING OF SLBC- AGENDA INDEX

Agenda	Particulars	Page No.
1.0	Confirmation of the minutes of 145th and 146th Special SLBC meeting held on 26.06.2019 and 30.08.2019 respectively.	1
2.0	Follow-up action on the decisions taken during the previous SLBC meeting	1-2
3	Banking Statistics as of September 2019	3-4
3(a)	Business Figures under various Parameters	3-4
4.0	Review of Financial Inclusion Initiatives, Expansion of Banking Network and Financial Literacy	4
4(a)	Branch Network	4
4(b)	ATM Network	4
4(c)	Status of opening of Banking Outlets in Unbanked Villages, CBS enabled banking outlet at the unbanked rural centres (URCs)	5
4(d)	Status of opening of Brick and mortar branches in villages of above 5000 population and more	5-6
4(e)	Review of operations of Business Correspondents-hurdles/issues involved	6
4(f)	The bank wise details of inactive BCs and places where BCs have resigned are as under	6-7
4(g)	Opening of Branches in " Aspirational Districts "	7
4(h)	Representations of the peoples' representatives referred by the RBI and Chief Secretary for opening of branches	7
4(h)a	Opening of Nationalized bank branch in Kottagalu village, Harohalli Hobli, Ramanagara Vidhanasabha Constituency	7
4(h)b	Opening of Nationalized bank branch in Koratikere village, Channagiri taluk, Davanagere District	8
4(i)	Banking outlets beyond 5 KM radius	8
4(j)	Issues related to connectivity	8
4(k,l,m,n,o)	Status of rollout of Direct Benefit Transfer in the State. Aadhaar seeding and Authentication	8
4(l)	MGNREGA	8
4(m)	Social Security Pensions	8-9
4(n)	Progress under Aadhaar/Mobile seeding of operative CASA accounts	9
4(o)	Status of Aadhaar enrolment centres in banks in the state	9
4(p)	Review of inclusion of Financial Education in the School Curriculum, Financial literacy initiatives by banks (particularly digital financial literacy)	9-10
4(q)	Creating awareness about various schemes, subsidies, facilities e.g. Crop Insurance, renewable energy	10
4(r)	Progress under Social Security Schemes	10
4(s)	Progress under PMJDY	11
4(t)	Progress in disbursements under MUDRA scheme	11
4(u)	Providing add-on services through Toll Free Desk for addressing Public Grievances Redressal of Flag ship programmes like PMJDY, PMJJBY, PMSBY, APY, MUDRA and PMFBY	11-12

Agenda	Particulars	Page No.
5	Review of credit disbursement by banks	12
5(a)	Achievement under ACP of the state, Priority Sector Lending	12-13
5(b)	Discussion on lending towards government sponsored schemes (DAY-NRLM, DAY-NULM, MUDRA, Stand-Up India, PMEGP, etc.) and impact of these schemes	13-18
5(c)	Credit flow to minority communities	18
5(d)	Flow of credit to minority communities in identified districts	18-19
5(e)	KCC loan, Crop insurance under PMFBY	19
5(f)	PMFBY and RWBCI	19
5(f)1	The enrolment under PMFBY and RWBCI Kharif 2019-20	19
5(f)2	PMFBY Rabi & summer 2019-20:	19
5(f)3	Crop Insurance claims of Tumkur District:	20
5(f)4	PMFBY Kharif and Rabi 2018	20-21
5(g)	Grant of Education Loans	22
5(h)	Progress under SHG-Bank linkage/ Joint Liability Groups	22
5(h)1	Self Help Groups	22
5(h)2	Joint Liability Groups	22-23
6	NABARD's agenda for SLBC	23
6.1	State Annual Credit Plan- Priority Sector Targets for 2019-20	23
6.2	Keeping in view the GoI's thrust on capital formation in agriculture for increasing production and productivity	23
6.3	Financial Inclusion Fund	23
6.4	Development and Financing of Bamboo Value Chain	24
6.5	Doubling of Farmers' Income (DFI) by 2022	24
6.6	Identification of gaps in rural and agriculture infrastructure which need financing	24
6.6.1	Irrigation Infrastructure	24-25
6.6.2:	Estimated gap in storage facilities in Karnataka	25
6.6.3	Financing of infrastructure for Integrated Agriculture and Horticulture Development	25
6.6.4	Financing of projects under Integrated Scheme for Agriculture Marketing	25
6.6.5	Irrigation Projects completed during the year 2018-19	25
6.7	Others - Preparation of List at district level in respect of third parties (eg. Valuers) who submit false certificates resulting in frauds in banks	25
7	CD ratio, review of districts with CD ratio below 60% and working of Special Sub-committees of DCC (SCC)	25-26
7.1	Banks with CD Ratio of below 60% as on 30.09.2019	26
7.2	Districts showing the CD Ratio of less than 60% as on 30.09.2019	26
8	Position of NPAs in respect of schematic lending, certificate cases and recovery of NPAs	26
8.1	Non-Performing Asset position	26
8.2	Recovery of bank dues under PMEGP	27
8.3	Recovery of bank dues under KPMR & KACOMP Acts	27
8.4	Recovery of bank dues under SARFAESI, DRT & LOK ADALATS Acts	27

Agenda	Particulars	Page No.
9	Crop Loan Waiver Scheme -2018	27
9.1	Progress in implementation of CLWS-2018 of GoK	27-28
9.1.a	Bank wise details of CLWS-2018 amount released by GoK till 08.11.2019	28
9.2	District wise details of CLWS-2018 amt released by GoK till 08.11.2019	28-29
9.3	Crop loan Waiver accounts pending because of various reasons (Bank wise details of pending for approval of Green listed A/cs, FSD filing and FSD Uploading)	29-30
9.4	Some of the aspects/issues regarding CLWS 2018	30
9.4.a	CLWS for NPA accounts	30
9.4.b	Crediting of waiver amount to closed accounts	31
9.4.c	Sub-committee meeting for CLWS issues	31
9.4.d	Other Issues	31
9.4.e	Points for discussion	32
10	Review of restructuring of loans in natural calamity affected districts in the state	32
10.a	Request received form Codagu Planters' Association for total Restructuring of Crop Loans in view of total devastation caused by heavy rain & Landslide during august 2018 in Kodagu District	32-33
11.e	Discussion on Policy initiatives of the Central/State Government/ RBI (Industrial policy, MSME policy, Agriculture policy, Start-Up Policy etc.), and expected involvement of banks	33
12	Discussion on improving Rural Infrastructure / Credit absorption capacity	33
13	Partnering with KVK, Horticulture Missions, National Skilldevelopment Corporation, ASCI, etc. Including a review of functioning of RSETIS	33-34
14	Steps taken for improving land record, progress in Digitization of land records and seamless loan disbursements	34
15	Sharing of success stories and new initiatives at the district level that can be replicated in other districts or across the state	34
16	Discussion on Market Intelligence issues e.g.	34-36
17	Issues remaining unresolved at DCC/DLRC meeting	36
18	Timely submission of data by bank, Adhereing to the schedule of SLBC meeting	36-37
19	Fixing of uniform banking hours for all public sector bank branches in the Country	37
20	Sub Committee meetings held during the review period	37-38
20.1	Some of the Sub-committee meetings are not being convened regularly because of the following reasons	38
20.2	Formation of a new Sub-Committee of banks on deepening of Digital payment network	38
21	Miscellanious Issues	38
21.1	Issue regarding filing suit for Agricultural Terms loans where accounts are becoming time barred referred by Andhra Bank	38-39
21.2	Disposal of Educational loans under RGLS	39
21.3	Selection of Raichur as Digital District at SLBC level:	39

Agenda	Particulars	Page No.
21.4	Revision in guidelines for Administration of Subsidy for loans granted under Government Sponsored Schemes by Canara Bank	39
21.5	Elections on December 05, 2019 in the state of Karnataka:	39
21.6	Implementation of National Common Mobility Card (NCMC)	39-40
21.7	Implementation of beneficiary oriented programme under National Livestock Mission through collection or escrow account	40
21.8	CO option of IPPB as SLBC member:	40
21.9	Permission for utilization of grants received from MoRD fro RSETI Vajarahally (Ramanagara dt.) at RSETI Harohally (Ramanagara dt.)	40
21.10	Creating awareness about Ponzi Schemes:	40
21.11	Implementation of Tri Lingual Policy with emphasis on Kannada in offices in the state of Karnataka:	40-41
21.12	Bank websites in Kannada language:	41
21.13	CO Option OF Suryoday Small Finance Bank and others as SLBC members	41
21.14	Performance Karnataka Farmers Resource Center, Bagalkot (KFRC)	41
21.15	Awards presentation to 3 Entrepreneurs selected by MoRD pertaining to Karnataka for 2019-20	41

STATE LEVEL BANKERS' COMMITTEE – KARNATAKA
Convenor – SYNDICATE BANK, CORPORATE OFFICE, BANGALORE

AGENDA OF 147th SLBC – 28.11.2019

LIST OF ANNEXURES

Annexure	Particulars	Page No.
1	List of Participants of SLBC Steering Sub Committee Meeting held on 19.11.2019.	42
2	Proceedings of the 145th Meeting of SLBC held on 26.06.2019	43-76
3	Proceedings of the 146th Meeting of Special SLBC held on 30.08.2019	77-84
4	Banking Data – Deposits	85
5	Banking Data – Advances	86
6	Banking Data – CD Ratio	87
7	Banking Data – Bank wise & Activity wise level of Priority sector advances as at September 2019	88-89
8	Banking Data – Level of Bank wise & Activity wise Non-Priority sector advances as at September 2019	90-91
9	Bank wise SF/MF, SC/ST and DRI Advances within PSA as on September 2019 vis-à-vis March 2019	92
10	Weaker Section Advances in the State of Karnataka as on September 2019 vis-à-vis March 2019	93
11	Bank wise Disbursements and O/S Advances to Women, Ex-servicemen & Export as at September 2019	94
12	Bank wise Crop loans and Agri term loans disbursed during second quarter ending SEPT 2019 of FY 2019-20 & balance O/s as at 30.09.2019	95
13	District wise Crop loans and Agri term loans disbursed during second quarter ending SEPT 2019 of FY 2019-20 & balance O/s as at 30.09.2019	96
14	Bank wise number of bank branches in the State as 30.09.2019 vis-à-vis 31.03.2019	97
15	Bank wise number of ATMs in the State as on 30.09.2019 vis-à-vis 31.03.2019	98
16	The Chief Secretary, GoK letter pertaining to Opening of Nationalized bank branch in Kottagalu village, Harohalli Hobli, Ramanagara Vidhanasabha Constituency	99
17	The Chief Secretary, GoK letter pertaining to Opening of Nationalized bank branch in Koratikere village, Channagiri taluk, Davanagere District	100
18	ABP report as on 16.08.2019 for MGNREGA workers	101
19	District wise Social Security pension accounts mapped with NPCI as on 19.09.2019	102-103
20	Progress under Aadhaar/Mobile seeding of operative CASA a/cs : The Bank-wise Progress under Aadhaar seeding of CASA accounts and Mobile seeding of SB a/cs in Karnataka state as on 30.08.2019	104-105
21	Status of active Aadhaar Enrolment Centres in Banks in Karnataka as on 11.10.2019.	106
22	Bank wise cumulative Progress under Social Security Schemes as on 30.09.2019	107-108
23	District wise cumulative Progress under Social Security Schemes as on 30.09.2019	109
24	Bank wise progress report under PMJDY as on 30.09.2019	110
25	Bank wise Progress in disbursements under MUDRA scheme in	111

	Karnataka as on 30.09.2019	
26	District wise Progress in disbursements under MUDRA scheme in Karnataka as on 30.09.2019	112
27	ACP achievement vis-à-vis target during FY 2019-20 and balance outstanding as on 30.09.2019	113
28	Bank wise data on disbursements (ACP) under PSA as at 30.09.2019	114-115
29	Bank wise data on disbursements (ACP) under Non-PSA as at 30.09.2019	116-117
30	The target of Government Sponsored Schemes Pertaining to the Department of Animal Husbandry & Veterinary Services for FY 2019-20 (District wise)	118-123
31	Dr. Babu Jagjivanram Leather Industries Dev. Corporation Ltd – Targets FY 2019-20	124-130
32	National Rural Livelihood Mission (NRLM) District wise & Bank Wise Achievement details as on 31.10.2019	131-132
33	KARNATAKA M.V. ST DEV. CORPN.: The Bank wise and District wise progress report and pendency details as on 30.09.2019	133-141
34	PMEGP :The Bank wise details of achievement as on 30.09.2019	142-144
35	DR. B.R AMBEDKAR DEV. CORPN district level targets for FY 2019-20	145-148
36	DR. B.R AMBEDKAR DEV. CORPN - Karnataka Adijambava and Karnataka Thanda Development Authority district level targets for FY 2019-20	149-155
37	Letter received from MD-RGRHCL pertaining to setting targets under CLSS for current FY	156-157
38	PMAY (Housing for All 2022) – CLSS: Bank wise and District wise progress reports from RGRHCL as on 30.09.2019.	158-161
39	D. Devraj Urs BC Dev Corpn: Bank wise & district wise Targets & Progress report – October 2019	162-164
40	CMEGP: Bank wise and District wise Progress report - 30.09.2019	165-166
41	DAY National Urban Livelihood Mission (NULM): District wise detail of the applications as on 31.10.2019	167-170
42	KARNATAKA STATE WOMEN DEV. CORP.: The Bank wise and District wise details of Applications as on November 2019	171-174
43	KARNATAKA BHOVI DEV. CORPORATION - Bank wise and district wise details	175-187
44	KARNATAKA MINORITY DEV. CORPN. (KMDC) - Bank wise and district wise details	188-193
45	The Bank wise and religion wise advances to Minority Communities as on September 2019	194-197
46	Bank wise disbursement and balance outstanding to Minority Communities as on September 2019 vis-à-vis March 2019	198
47	Bank wise data on Crop Loan/KCC as at 30.09.2019	199
48	District wise data on Crop Loan/KCC as at 30.09.2019	200
49	Data on Pledge Loans against NWRs (National Warehouse Receipts) to farmers as on 30.09.2019	201
50	The year-wise PMFBY enrolments, claim settlement and pending claims from 2016-17 to 2018-19 as on 30.09.2019	202
51	The year-wise R-WBCIS enrollment and claim settlement details from Kharif 2016 to Rabi 2018 as on 30.09.2019	203
52	Letter ref: F.No. 13012/01/2016-Credit-II dated (FTS-56781) 30.04.2019 issued by the PMFBY Director (credit –IT) is also approved by CEO-PMFBY	204
53	Bank wise SHGs financed during the FY 2019-20	205
54	Progress report under SHG Bank Linkage for the quarter ended	206

	September 2019	
55	Bank wise progress under JLG-Bank linkage program as at 30.09.2019	207
56	NABARD's AGENDA FOR SLBC - Development and Financing of Bamboo Value Chain - Details of Capital investment subsidy scheme of NBM	208-230
57	District wise CD ratio as on 30.09.2019	231
58	Bank wise and segment wise NPA position as on September 2019	232
59	NPAs under Housing and Education loans as on 30.09.2019 Vis-à-vis 31.03.2019	233
60	Bank-wise NPA level of PMEGP as on 30.09.2019	234
61	Bank wise Recovery Performance under KPMR & KACOMP ACT As at September 2019	235
62	Bank wise recovery under SARFAESI, DRT and Lok Adalat as on 30.09.2019	236
63	The Phase wise, Bank wise and District wise details of the CLWS amounts released to commercial banks as on 08.11.2019.	237-240
64	District wise details of accounts pending for Green list Approval as on 12.11.19, FSD filing and FSD Uploading pending as on 13.11.19.	241
65	GoK vide their vide letter GO No. FD 08 CAM 2018, dated 19.07.2019 (CLWS-2018)	242-243
66	Proceedings of the Sub-Committees meeting held on 07.08.2019 to discuss issues regarding CLWS 2018 of GoK.	244-246
67	Additional guidelines on waiver of NPA loans under CLWS 2018 , GO vide their letter FD 08 CAM 2018 (P-13), dated 01.10.2019	247-249
68	SBI (Letter Ref no. ABU/CLWS/HNS dt 08.11.19) for refund of CLWS	250-251
69	The Karnataka Bank Permission to resubmit rectified CLWS data-vide ref letter HO/ASG/AG/193/OR:2315/2019-20 dated 23.09.2019, HO/ASG/AG/193/OR/2386/2019-20 dated 25.09.19 and FD08CAM2019 dated 04.10.2019.	252-257
70	Draft on Internal Audit by Banks on CLWS GoK 2018	258-275
71	GoK, vide their order no. RD 87 TNR 2019 Bengaluru, dated: 10.08.2019 and RD 87 TNR 2019 Bengaluru, dated: 16.08.2019 has notified 80 taluks belonging to 17 districts and 23 taluks belonging to 12 districts respectively as flood affected	276-296
72	Data on relief measures extended by banks on accounts of natural calamities as on 30.09.2019 (Amount in Lakhs)	297
73	District wise flood situation report as on 19.08.2019	298
74	Status of restructured loans in coffee growing regions of Karnataka for FY 2018-19	299-302
75	RSETI wise NRLM BPL claims for Karnataka as on 31.03.2019	303
76	Pending claims of RSETIs in respect of BPL trained candidates of Canara Bank, Syndicate Bank and State Bank of India	304-311
77	RSETI wise performance of all 33 RSETI/RUDSETIs in the state	312
78	Four success stories of R-SETI trained candidates	313-320
79	FIXING OF UNIFORM BANKING HOURS FOR ALL PUBLIC SECTOR BANK BRANCHES IN THE COUNTRTY	321
80	Minutes of the SLBC Sub-committee meeting on MSME held on 26.08.2019.	324
81	Proceedings of the SLBC – SHG Subcommittee on "SHG-Bank Linkage" held on 03.10.2019.	325-330
82	Proceedings of the 16th SLBC Sub-committee meeting on recovery and rehabilitation & other measures including government sponsored schemes for the quarter ended 30.06.19 held on 09.09.2019.	331-334

83	Minutes of the SLBC Sub-committee meeting on Agriculture & Allied Activities held on 24.09.2019.	335-338
84	Proceeding of the meeting of SLBC Sub-committee on Retail Loans held on 13.08.2019 and 22.10.2019	339-344
85	Minutes SLBC Sub-committee meeting on RSETIs held on 24.06.2019. Meeting of June quarter conducted on 14.10.2019.	345-358
86	Formation of a new Sub-Committee of banks on deepening of Digital payment network. (RBI, vide their letter ref. no. FIDD/CO/LBS NO/475/02.01.001/2019-20 dated 27.08.2019 and 541/C/2944/SLBC/2019-20 Date: 17.09.2019)	359-361
87	Andhra Bank – Clarification of filing Suit for Agricultural Term Loans where accounts are becoming time barred	362
88	District wise details Disposal of Educational loans under RGLS	363-369
89	Selection of Raichur as Digital District at SLBC level	370-372
90	Revision in guidelines for Administration of Subsidy for loans granted under Government Sponsored Schemes by Canara Bank	373-375
91	Transport of clean and genuine cash by Banks during Elections	376-380
92	Steps to be taken by Banks for implementation of NCMC	381-382
93	Letter dated 31.10.2019 from Commissioner, Animal Husbandry and Vet. Services for implementation of beneficiary oriented programme under national livestock mission through collection or escrow account	383-384
94	Creating awareness about Ponzi Schemes	385-396
95	Permission for utilization of grants received from MoRD fro RSETI Vajrahally (Ramanagaram dt.) at RSETI Harohally (Ramanagaram dt.)	397-398
96	Letter from Suryoday SFB for inclusion as SLBC member	399-401
97	Implementation of Tri Lingual Policy with emphasis on Kannada in offices in the state of Karnataka – Letter from BBMP	402-403
98	Participation of ECGC Ltd. & Airtel Payments Bank in SLBC Meetings	404-410
99	Performance of KFRC since inception	411

STATE LEVEL BANKERS' COMMITTEE: KARNATAKA

CONVENOR

SYNDICATE BANK: CORPORATE OFFICE: BENGALURU

AGENDA NOTES FOR 147th SLBC MEETING & BANKING STATISTICS AS ON JUNE 2019 AND SEPTEMBER 2019

As per the revised RBI guidelines on Lead Bank Scheme, the SLBC convened the Steering Sub-committee Meeting on 19.11.2019 at Marketing Center, Devanga Towers, SyndicateBank, Corporate Office, Bengaluru under the Chairmanship of Sri T Manivannan, General Manager, SLBC. The list of participants is provided in Annexure-1 (Page No. 42). The suggestions of the members will be taken for incorporation in the final Agenda for the 147th SLBC meeting. At the beginning of the Steering Sub-Committee, DGM, SLBC in his welcome address, invited the participants to the meeting.

AGENDA 1.0: CONFIRMATION OF THE MINUTES OF 145th and 146th SLBC MEETING HELD ON 26.06.2019 and 30.08.2019 respectively.

The Minutes of 145th and 146th SLBC Meeting held on 26th June 2019 and 30th August 2019 were circulated to all the departments. The Minutes of the same may be approved as no suggestions for amendment were received. Copy of the proceedings is appended to this Agenda as Annexure-2 and 3 , Page No.s 43 to 76 and 77 to 84 .

AGENDA 2.0: FOLLOW-UP ACTION ON THE DECISIONS TAKEN DURING THE PREVIOUS SLBC MEETING

Sl.	Action Points	Action Taken
01.	**Standardized system for direct flow of data from CBS of the member banks:** During 145th SLBC disucussions members discussed the issue in detail and requested SLBC to provide the standard data templates for BLBC at block level, DCC/DLRC at district level and SLBC at state level so that they can have thorough discussions with IT teams and come out with suggestions. GM, SLBC assured the members that the standard data formats will be circulated among the member banks, so as to enable them to study and offer their suggestions in the next sub-committee meeting to take forward the same and to implement the system at the earliest.	All standard data templates were sent to LDCMs for their opinion. A separate meeting of sub-committee meeting could not be called due to Ideation Programme, MSME disbursal programme and Special SLBC for flood relief. Mean while extensive discussions with the vendor has taken place and discussions are in advanced stage for finalizing the deal and requested the vendor to visit our center for technical demonstration. The vendor is visiting Bengalurur for demonstration on 29th of this month. • Sri Sunil Kurthkoti, Advisor, FD, GOK suggested to have automatic generation of data pertaining to all Govt. sponsored schemes also. This will also be

		discussed with the vendor during migration to the system.
02.	**Flow of Credit to CLSS Pradhan Mantri Awas Yojana (PMAY-Housing for All 2022)**	There is satisfactory progress under PMAY sanctions. Special review meeting on PMAY were also conducted by Chief Secretary at periodical intervals. Ujjivan Bank- SFB has obtained list of applicants for special consideration of proposals for sanction by them.
03.	**Status of opening of banking outlets in unbanked villages, CBS- enabled banking outlets at the unbanked rural centres (URCs):** With regard to the status of opening of banking outlets in unbanked villages, CBS-enabled banking outlets at the unbanked rural centres (URCs), GM informed the House that the No. of unbanked villages has reduced from 6 to 4. Villages and all the 4 URCs belong to Kotak Mahindra Bank. Meanwhile we have received a revised list of unbanked villages numbering 209 from DFS very recently and the same is under scrutiny for unbanked centres based on latitude and longitude of the locations.	The question of Branch opening is discussed elaborately in the subsequent part of the agenda. Recently SLBC has received a list of 209 locations for verification based on latitude and longitude position of the center beyond 5 KMs of the village center. These centers are proposed to be within 5 KMs of the village center. Thorough review of the locations is being taken up with the concerned banks.
04.	**Opening of Branches in "Aspirational Districts":** With regard to the issue of Opening of Branches in "Aspirational Districts" (Yadgir and Raichur districts) at 4 locations in each district GM: SLBC informed the House that, SyndicateBank and CanaraBank have already opened Brick and Mortar branch in one centre allotted to them. SBI has informed that they have initiated the process of opening of branch at Kelagin Irabgera of Devadurga block and at Kotha village of Lingsugur block in Raichur district and same will be opened shortly. KGB (e-PKGB) has informed that they have commenced the process of opening of branch at Yelheri of Yadgir District and the branch will be opened soon.	SLBC has informed the concerned Banks like SBI in Kotha village of Lingasugur block and KGB in Honagera of Yadgir block to expedite the process of opening of Brick and Mortar branches in these allotted villages. The latest position is clearly described in the appropriate headings under the concerned topic as detailed in Agenda in page No 7

AGENDA-3: BANKING STATISTICS AS OF SEPTEMBER 2019:

3 (a): BUSINESS FIGURES UNDER VARIOUS PARAMETERS:

Amount Rs. In Crore:

Particulars	Sep 2018	March 2019	Sep 2019	Y-o-Y variation Sep 2019 over Sep 2018		Variation Sep 2019 over March 2019	
				Absolute	In %	Absolute	In %
Deposits	823310	894825	938152	114842	13.95	43327	4.84
Advances	647366	714924	700504	53138	8.21	-14420	-2.02
Credit-Deposit Ratio	**78.60**	**79.90**	**74.67**	**-3.93**		**-5.23**	
Total PSA	262529	293743	270788	8259	3.15	-22955	-7.81
% of PSA to Total Advances	**40.55**	**41.10**	**38.66**	**-1.89**		**-2.44**	
Advances to MSME	92340	119027	92075	-265	-0.29	-26952	-22.64
% of MSME to Total Advances	**14.26**	**16.64**	**13.14**	**-1.12**		**-3.50**	
Agricultural Advances	123267	129913	127572	4305	3.49	-2341	-1.80
% of Agri. Advances to Total Adv.	**19.04**	**18.17**	**18.21**	**-0.83**		**0.04**	
Weaker Section Advances	98342	95694	96698	-1644	-1.67	1004	1.05
% of WS Adv. to Total Advances	**15.19**	**13.39**	**13.80**	**-1.39**		**0.41**	

Sector	Particulars
Deposits, Advances & CD Ratio	• There is a Y-o-Y growth of 13.95% in deposits and 8.21% in advances as on September 2019 over September 2018. • The CD ratio of the state has decreased by 3.93% as on September 2019 as compared to September 2018 quarter.
Total PSA	• The level of PSA in the State has increased from Rs. 2, 62,529 Crores as on 30.09.2018 to Rs. 2,70,788 Crores as on 30.09.2019 showing an absolute growth of Rs. 8,259 Crores and percentage growth of 3.15% on Y-O-Y basis. However as on March 2019 comparison, there is a decrease of Rs. 22955 crore due to reduced lending due to natural calamities.
Agricultural advances	• Agricultural advances have increased from Rs.1,23,267 Crores as on 30.09.2018 to Rs.1,27,572 Crores as on 30.09.2019, showing an increase of Rs. 4,305 Crores. In comparison to March 2019, there is a reduction of Rs. 2341 crore.
MSME sector	• The outstanding level under MSME have decreased by Rs. 265 Crore from Rs. 92,340 Crore as on 30.09.2018 to Rs. 92,075 Crore as on 30.09.2019.
Weaker Section Advances	• The Weaker Section Advances have shown decrement from Rs. 98,342 Crore as on 30.09.2018 to Rs. 96,698 Crore as on 30.09.2019 showing a decrease of Rs.1,644 Crore (1.67%). • This is mainly due to decrease in weaker section advances in SBI. As

	per the data provided by SBI, the weaker section advances has shown a reduction of Rs.5,704 Crore as on 30.09.2019 over 31.03.2019. • The Weaker Section advances level to the total advances in the State stands at 13.80% as on September 2019 which is above the mandatory level of 10%.

Annexure	Description	Page No.s
4	Banking data- Deposits	85
5	Banking data- Advances	86
6	Banking data- CD Ratio	87
7	Banking data- Priority Sector Advances	88-89
8	Banking data- Non-Priority Sector Advances	90-91
9	Banking data- SF/MF, SC/ST & DRI	92
10	Banking data-Weaker Section Advances	93
11	Bank wise disbursement and O/s Advances to Women, Ex-servicemen and Export	94
12	Bank wise Crop loans and Agri term loans disbursed	95
13	District wise Agricultural loans disbursed	96

AGENDA 4: REVIEW OF FINANCIAL INCLUSION INITIATIVES, EXPANSION OF BANKING NETWORK AND FINANCIAL LITERACY

4 (a): Branch Network:

(in numbers)

Particulars	MARCH 2019	SEPTEMBER 2019	Variation over (Y-o-Y)
1. Rural	4053	4083	30
2. Semi-Urban	2554	2597	43
3. Urban	2268	2319	51
4. Metro	2265	2287	22
Total	**11140**	**11286**	**146**

- The number of bank branches has increased from 11140 as on 31.03.2019 to 11286 as on 30.09.2019, thus showing an increase of 146 branches.

Bank wise No. of bank branches in the state is provided in Annexure-14 (Page No. 97)

4 (b): ATM Network:

(In numbers)

Particulars	MARCH 2019	SEPTEMBER 2019	Variation over (Y-o-Y)
1. Rural	2231	3300	1069
2. Semi-Urban	3569	3097	-472
3. Urban	4177	3863	-314
4. Metro	6755	7013	258
Total	**16732**	**17273**	**541**

- The total number of ATMs has increased from 16732 as on 31.03.2019 to 17273 as on 30.09.2019, thus showing an increase of 541 ATMs during the period.
- The no. of ATMs were reduced in Semi Urban and Urban areas. SBI has closed ATMS in semi urban (626) and Urban (436) areas.
- Bank wise No. of ATMs in the state is provided in Annexure-15 (Page No. 98)

4 (c): Status of opening of banking outlets in unbanked villages, CBS- enabled banking outlets at the unbanked rural centres (URCs)

As per the latest information, 4 centres remain as uncovered villages in the state as against 609 villages originally identified and allocated to various banks. The details are as under:

Sl. No.	Name of the Bank	No. of uncovered villages	No. of Banking outlets		
		Target	Already opened	Pending for opening	Remarks
1	Kotak Mahindra Bank	4	0	4	Kotak Mahindra Bank reported that they will complete the process by the end of this financial year
2	All other Banks	605	605	0	
	Total	**609**	**605**	**4**	

- These 4 pending villages for opening of banking outlets belongs to Kotak Mahindra Bank which are

  (1) Alagumole of Kollegal taluk of Chamarajanagar District,

  (2) Karya village of Nanjanagud taluk of Mysuru District,

  (3) Kamankeri of Basavana Bagevadi taluk and

  (4) Gornal village Indi taluk both of Vijayapura District.

- Since it is long pending issue, SLBC once again requests Kotak Mahindra Bank to open banking outlets in these villages at the earliest so as to enable SLBC to report 100% compliance to DFS as well as RBI.

4 (d): Status of opening of Brick and mortar branches in villages having Population of 5000 and more:

After RBI review meeting conducted on 30th May 2019 with all pending Banks to review the present status of opening of branches in the 46 villages pending. The concerned banks have reported that in 35 villages new BCs have been deployed by the banks and confirmed that they are fulfilling the requirements about services as per RBI banking outlet definition contained in RBI Circular. No. BAPD.BC.69/ 22.01.001/2016-17 dated 18th may 2017.

4 (d) in following 11 villages, the concerned banks are yet to open Brick & Mortar branches or BC has to be deployed as per RBI Banking outlet definition. In spite of continuous follow–up from SLBC and also assurances given to the House by the concerned banks in various Meetings, action is still pending. The SLBC strongly urge these banks to comply with the RBI guidelines without further loss of time.

Sl.	District Name	Taluka	Village Name	Population (2011 census)	Present status of opening of branches in villages
1	Gulbarga	Gulbarga	Jaferabad	5,354	Bank of Baroda yet to open
2	Bagalkot	Jamkhandi	Adihudi	5,407	Bank of Maharashtra, yet to open
3	Yadgir	Shorapur	Yalgi	5,250	Karnataka Bank, yet to open

4	Dakshina Kannada	Beltangadi	Koyyur	5,130	Federal Bank Ltd, yet to open
5	Vijayapura	Vijayapura	Baratagi	5,429	UCO Bank
6	Belgaum	Athani	Balligeri	5,096	Union Bank of India
7	Chamarajanagar	Chamarajanagar	Amachavadi	7,221	PNB yet to open
8	Bidar	Basavakalyan	Yerandi	5,405	Axis Bank, yet to open
9	Bellary	Hadagalli	Kalvi West	6,626	Karnataka Bank has reported that Syndicate bank's BC is functioning
10	Bangalore	Bangalore North	Kachohalli	8,347	IOB reported that their Sunkadakatte branch is functioning within 5 KMs
11	Bangalore	Bangalore South	Agara	7,758	IOB reported that their HSR layout branch within 5 KMs

SLBC is regularly following up with the pending Banks to expedite the Opening of either Brick or Mortar branches or to deploy independent BCs in those allotted villages and report the progress to RBI and SLBC from time to time.

4 (e): Review of operations of business correspondents–hurdles / issues Involved:

As on Sept 2019	Total No. of BC locations	No. of active BCs available	No. of inactive BC locations	Of which No. of BCs resigned
147th SLBC	6258	6137	121	42

From the above table, it may be noted that:

- Out of 6258 BC locations, in 6137 BC locations the BCs are active and doing transactions through Micro ATMs.
- There are 121 BC locations the BCs are inactive which includes 42 BC locations wherein BCs have resigned.

4 (f) : The bank wise details of inactive BCs and places where BCs have resigned are as under:

Sl	Name of the bank	Total No. of BC locations	No. of inactive BCs	No. of BCs resigned
1	SBI	1988	21	0
2	KarnatakaGrameena Bank	1300	0	17
3	Canara Bank	544	0	0
4	KVGB	543	5	0
6	Bank of Baroda	688	27	5
7	IOB	63	5	0
8	Union Bank of India	80	5	0
9	Kotak Mahindra Bank	68	10	0
10	Bank of Maharashtra	17	3	0
11	Karnataka Bank Ltd.	83	4	0
12	Andhra Bank	2	2	2
13	Indian Bank	22	2	0
14	PNB	15	8	0
15	Central Bank of India	34	1	0
16	Bank of India	74	28	18
17	All other Banks	737	0	0
	Total	**6258**	**121**	**42**

SLBC requests the banks where BCs have resigned or inactive to initiate steps for making these centers full pledged centers.

4 (g): Opening of branches in "Aspirational Districts":

Status of opening of bank branches in the "Aspirational Districts" is as under:

Name of the Aspirational District	Sl.	Name of the Village	Population as per 2011 Census	Bank to which the village allotted	Remarks
Raichur	1	Kotha of Lingsugur block	5229	SBI	SBI reported that they have engaged BC and fulfilling the definition of Banking outlet. But process initiated to open Brick and Mortar Branch.
	2	Idapanuru of Raichur block	5516	PKGB (now KGB)	Branch opened on 03.10.2019.
Yadgir	3	Honagera of Yadgir block	4406	PKGB (now KGB)	KGB has reported that suitable building is not available. SLBC requests State Govt. to assist in solving the issue.
	4	Kurkunda of Shahpur block	4216	PNB	PNB has reported that they have deployed independent BC and as per RBI guidelines he is fulfilling the criteria of Banking outlet.

- From the above table, it may be observed that out of 8 centres, in 3 centres, bank branches are yet to be opened.
- Further, SBI and PNB have reported that they have engaged independent BC as per RBI guidelines they are fulfilling the criteria of Banking outlet. KGB yet to initiate the process of opening of Brick and Mortar branch in Honagera village of Yadgir block. SLBC requests the concerned banks to complete the task at the earliest to enable us to inform the DFS, GOI accordingly.

4 (h): Representations of the peoples' representatives referred by the RBI and Chief Secretary for opening of branches:

a: Opening of Nationalized bank branch in Kottagalu village, Harohalli Hobli, Ramanagara Vidhanasabha Constituency- Representation from Hon'ble Ex. Chief Minister, GoK Sri. H.D.Kumaraswamy has been referred to the Chief Secreatary, GoK (Letter enclosed as Annexure 16 Page no. 99.) with a request to inform the concerned authority to initiate the process to open Nationalised Bank branch in the village at the earliest. SLBC has made detailed enquiry with the LDM, Ramanagara and he reported that the village is having 281 households with population of 1172. LDM also reported that, this village is service area village of HDFC Bank, Kanakapura Branch located at distance of 16 km. Presently no BC is there. However, Karnataka Gramin Bank is having its branch in Chikkamudavadi village with distance of 3 kms. Hence, SLBC requested KGB to open a Bank branch in Kottagalu Village so that it can cover nearby some other villages also.

b) **Opening of Nationalized bank branch in Koratikere village, Channagiri taluk, Davanagere District;** Representation from villagers through the Gram Panchayath President Sri.K.B.Devendrappa and Sri. B.G.Somashekarappa, Retd. Teacher for opening of nationalized bank branch in the village. The Chief Secretary, GoK has forwarded the same wide letter No. CS/1053/2019, Dated: 13.11.2019 to SLBC (Annexure 17 Page no. 100) for favorable consideration and suitable action. They have informed that, the village is having population of more than 3000 and very good potential for banking business and presently serviced by BC of CanaraBank, Hodigere Branch which is located at distance of 16 km. Because of this the villagers are facing lot of problems. Hence, SLBC request CanaraBank to explore the possibility of opening of Brick and Mortar branch in the village. They have also informed in and around there are six potential villages having more than 9000 population covering two Gram Panchayaths.

4(i): Banking outlets beyond 5 KM radius: Recently DFS has come out with a list of villages where branch/BC/IPPB outlets are beyond the radius of 5 KMs. The no. of such villages are around 209. SLBC is attending to this issue and following up with the banks. As on date latitude and longitude position of 104 locations is updated. Uncovered 104 locations are being followed up with respective banks.

SLBC requests all the banks to complete this process of deployment of BCs and updating lat-long position in portal as directed by DFS without any time lag as monitoring is being done on weekly basis. This process is to be completed by November end and a special request.

4 (j) : Issues related to connectivity:

The department of Telecommunications has confirmed that connectivity issues have been resolved in all the BC locations in the state. However, they have requested SLBC to refer to them the list of BC locations where connectivity issues are noticed so as to resolve the same at the earliest.

As on date SLBC has not received any complaints on connectivity issues that are to be resolved.

4 (k,l,m,n,o): Status of rollout of Direct Benefit Transfer in the State - Aadhaar seeding and Authentication:

4 (l) : MGNREGA:

As per the information provided by the Dept.:

- There are 68, 89,677 **MGNREGA** workers' accounts in the state as on 16.08.2019.
- Of this, 45, 50,399 accounts have been converted into Aadhaar Based Payment which works out to 66.05% as on 16.08.2019.

District wise details are furnished in Annexure- 18 (Page No. 101)

4 (m) : Social Security Pensions:

- The dept. has informed that there are 60.77 lakh Social Security Pension beneficiaries in the State who receive pension through banks and post offices.

- Of this, 50.56 lakh beneficiaries are seeded with Aadhaar numbers.
- However, only 13.12 lakh beneficiaries are having bank accounts and drawing pensions through banks.
- Out of 13.12 lakh pensioners' bank accounts, only 5.67 lakh accounts are mapped with NPCI as on 19.09.2019.
- District wise Social Security pension accounts mapped with NPCI is provided in Annexure-19 (Page No.102 to 103)

SLBC requests the controlling offices of all the member banks in the state to direct their branches to ensure opening of accounts of all the beneficiaries and to map with NPCI at the earliest.

4 (n) : Progress under Aadhaar/Mobile seeding of operative CASA a/cs:

(Figures in Lakh)

As on	No. of operative CASA A/cs	No. of CASA A/cs seeded with Aadhaar	% of Aadhaar seeding	No. of CASA A/cs Aadhaar authenticated	% CASA A/cs Aadhaar authenticated	No. of operative SB A/cs seeded with mobile No.	% of seeding
30.08.2019	769.42	668.76	86.92%	410.10	53.30%	671.06	87.66%

The Bank-wise Progress under Aadhaar seeding of CASA accounts and Mobile seeding of SB a/cs in Karnataka state as on 30.08.2019 is furnished in the Annexure-20 (Page No. 104 to 105).

4 (o) : Status of Aadhaar enrolment centres in banks in the state:

UIDAI, Bangalore has informed that as on 11.10.2019 against the targeted number of 876 centres for Aadhaar enrolment, 706 centres are active for the last 30 days. SLBC requests concerned banks to ensure activation of remaining centres.

Bank wise status of readiness of enrolment centres in Karnataka is provided as Annexure- 21 (106)

4 (p) : Review of inclusion of Financial Education in the School Curriculum, Financial literacy initiatives by banks (particularly digital financial literacy)

A comparative data on literacy camps conducted by FLCs and rural bank branches for the Quarter ended June 2019 and Sept 2019 is furnished as under:

Type of Camps conducted	During the financial year			
	June 2019		Sept 2019	
	No. of Programs conducted	No. of people benefitted	No. of Programs conducted	No. of people benefitted
Special Camps	1601	129190	1683	155598

Target specific camps (Farmers, SHG members, School children, Sr. citizen, labourers oriented programmes)	4070	270097	5002	451986
Out of target specific camps, camps conducted for school children.	1360	122400	1178	143775
Total No of Camps (Special camps and Target specific camps)	**5671**	**399287**	**6685**	**607584**

SLBC requests all the member banks to oversee the functioning of their sponsored FLCs and ensure submission of accurate quarterly reports to SLBC.

4 (q) : Creating awareness about various schemes, subsidies, facilities e.g. Crop Insurance, renewable energy:

In BLBC meetings, LDCMs are creating awareness among all the member banks who will in turn give wide publicity for various govt. schemes and also highlight subsidy and crop insurance benefits among the customers. The BCs and FLCs are also playing major role in dissemination of information among the villagers on these schemes. Majority of member banks are conducting extension programmes through their branches and are giving wide publicity to various schemes.

SLBC is requesting all the member banks to submit a consolidated report on No. of camps conducted through FLCs, No. of extension programmes organised, No. of people attended/ benefitted through these programmes to SLBC at quarterly intervals so as to review the progress under this Agenda. However, no banks have submitted the above details so far. Hence SLBC once again requests all the member banks to submit a consolidated report on the above particulars in future.

4 (r): Progress under Social Security Schemes:

(No. of enrolments in lakh)

Scheme	O/s As on 30/09/2018			O/s As on 30/09/2019			Growth	
	Rural	Urban	Total	Rural	Urban	Total	No.	%age
PMSBY	31.01	44.25	75.26	37.43	47.59	85.02	9.76	12.97
PMJJBY	14.17	20.70	34.87	16.89	21.28	38.17	3.30	9.46
APY	6.26	5.70	11.96	11.80	8.34	20.14	8.18	68.39
Total	**51.44**	**70.65**	**122.09**	**66.12**	**77.21**	**143.33**	**21.24**	**17.40**

- The performance of banks in all the three Social Security Schemes during the September quarter 2019 is satisfactory.
- The performance under APY is very good compared to two other schemes.
- However, keeping in view the potential available, SLBC requests all the banks to give focused attention to extend the benefit of all these social security schemes to all eligible people in their area of operation on a campaign mode.

The bank wise and district wise progress under all the above social security schemes as on 30.09.2019 is provided in Annexure 22 (Page No 107 TO 108) and Annexure 23 (Page No109).

4 (s) : Progress under PMJDY:

(No. of Accounts in lakh):

Particulars	31.03.2019	30.09.2019	Variation over June 2018
Total No. of A/cs opened	137.16	156.71	19.55
Total Aadhaar Seeded A/cs	112.98	119.83	6.85
No. of RuPay debit cards issued	100.30	104.48	4.18
No. of RuPay cards activated	60.14	63.97	3.83

Bank wise details on the above parameters are provided in Annexure-24 (page No.110)

4 (t): Progress in disbursements under MUDRA scheme:

(Amount Rs. in Crore)

Scheme	Disbursements				Variation	
	During Sep -18		During Sep-19			
	Number (in lakh)	Amount	Number (in lakh)	Amount	Number (in lakh)	Amount
Shishu	18.13	4802.13	15.94	4300.77	-2.19	-501.36
Kishore	1.88	2956.76	3.98	3939.53	2.10	982.77
Tarun	0.28	2098.97	0.47	1732.19	0.19	-366.79
Total	**20.30**	**9857.85**	**20.39**	**9972.50**	**0.09**	**114.65**

The above table indicates that the number of entrepreneurs financed and also the amount financed under MUDRA scheme shown good improvement during Sep 2019 over Sep 2018 in over all achievement, but there is marginal decrease in disbursement in Shishu and Tarun segments, which is to be made up during December quarter. However, during the year Sep 19, Karnataka state has secured Second position at all India level next to Tamil Nadu (Rs.11066 crores).
In order to ensure that Karnataka State to be the topper at all India Level, SLBC requests all the Banks to implement the scheme in a big way.

Bank wise MUDRA details are provided in the Annexure No.25 (page No.111) and district wise MUDRA details are provided in Annexure- 26 (Page No.112)

4(u): Providing add-on services through Toll Free Desk for addressing Public Grievances Redressal of Flag ship programmes like PMJDY, PMJJBY, PMSBY, APY, MUDRA and PMFBY:

As per the decision taken in the 144th SLBC meeting, SLBC has already placed work order to the vendor. We are pleased to inform that Toll Free number 1800 4259 7777 is functional through vendor M/s Conneqt Business Solutions Ltd., Hyderabad. The cost of maintaining this add-on service will be shared among 19 banks detailed below: Canara Bank, Corporation Bank, Syndicate Bank, State Bank of India, Bank of Baroda, Andhra Bank, Bank of India, Central Bank of India, Oriental Bank of Commerce, Indian Overseas Bank, Union Bank of India, Karnataka Bank, Kotak Mahindra Bank, Federal Bank, HDFC Bank, Axis Bank, ICICI Bank, Karnataka Grameena Bank and Karnataka Vikasa Grameena Bank. We request all the member Banks to popularize this Toll Free Number among their customers.

We have requested the above mentioned Banks for remitting Rs. 2 lakh as "Revenue Expenditure Reserve" for Toll free Desk. As of now only few banks have paid the amount. We request the other remaining Banks to pay the same at the earliest.

The tollfree system is now operational with 3 executives in 6 local languages viz: English, Hindi, Kannada, Telugu, Tamil and Malayalam. The system is fully operational and payments are also being made to the vendor for services and hence request other bankers to pay up the dues.

An amount of Rs. 422282/- is pending for payment to vendors 3 months from July to September 2019 for Salary and Rs. 63105/- is pending for payment for BSNL line expenses.

AGENDA-5: REVIEW OF CREDIT DISBURSEMENT BY BANKS:

5 (a): Achievement under ACP of the state, Priority Sector Lending

The following table shows a comparative analysis of disbursement up to the quarter ending June 2019 & September 2019 of FY 2019-20 vis-à-vis disbursements up to the quarter ending March 2019 of FY- 2018-19.

(Rs. In Cr)

Sector	Annual Target 2018-19	March 2019		Annual Target 2019-20	June 2019		September 2019	
		Achieve-ment	% Ach.		Achieve-ment	% Ach.	Achieve-ment	% Ach.
Short Term Loan	64972	37824	58.22	72816	11927	16.38	25919	35.60
Agri Term Loan	33683	31879	94.64	42122	6186	14.69	14201	33.71
Total Agri Loans	98655	69703	70.65	114938	18113	15.76	40120	34.91
MSE/MSME	58774	81119	138.02	54074	22687	41.96	42898	79.33
Export Credit	2649	1533	57.87	2611	1853	70.97	3405	130.41
Education	4604	1179	25.61	4971	179	3.60	713	14.34
Housing	16786	6240	37.17	25577	1064	4.16	2390	9.34
Social Infrastructure	1368	65	4.75	1490	21	1.41	37	2.48
Renewable Energy	1433	64	4.47	1274	2	0.16	2	0.16
Other PSA	14392	3291	22.87	7582	459	6.05	900	11.87
Total PSA	198661	163194	82.15	212517	44378	20.88	90465	42.57
Agriculture (NP)	508	1930	379.92	1537	280	18.22	775	50.40
Education (NP)	1423	778	54.67	1587	152	9.58	334	21.02
Housing (NP)	12213	35939	294.27	12137	10276	84.67	15278	125.88
Personal Loans	20282	17240	85.00	64909	5046	7.77	9675	14.91
Others	59062	216390	366.38	22811	64282	281.80	96047	421.05
Total Non-Priority	93488	272277	291.24	102981	80036	77.72	122108	118.57
Total Credit	**292149**	**435471**	**149.06**	**315498**	**124414**	**39.43**	**212573**	**67.38**

Sector	Particulars
Disbursements under Agricultural Advances	• Banks in the state have disbursed Rs.25,919 Crore under Agri-Short Term loans registering 35.60% achievement in the September quarter 2019 of the FY 2019-20. • The achievement under disbursement of term loans at Rs.14,201 Crore registering an achievement of 33.71% during September quarter 2019 of the FY 2019-20.

	• The disbursement under total agriculture during September quarter 2019 is Rs.40,120 Crore registering an achievement of 34.91%.
Total PSA	• The disbursement under total PSA in the State during the September quarter 2019 of the FY 2019-20 was Rs. 90,465 Crore registering an achievement of 42.57%.

- ACP achievement vis-à- target during FY 2019-20 and balance outstanding as on 30.09.2019 is provided in Annexure- 27 (Page No. 113)
- Bank wise & purpose wise level of achievement in PSA under Annual Action Plan during FY 2019-20 is provided in Annexure-28 (Page No. 114 to 115)
- Bank wise & purpose wise level of achievement in Non-Priority Sector Advances under Annual Action Plan during FY 2019-20 is provided in Annexure- 29 (Page No.116 to 117)

5 (b): Discussion on lending towards government sponsored schemes (DAY-NRLM, DAY-NULM, MUDRA, Stand-Up India, PMEGP, etc.) and impact of these schemes.

➢ **PERFORMANCE UNDER GOVT SPONSORED SCHEMES FOR THE FY 2019-20**

Latest position on allotment of targets of various Govt. sponsored schemes for the financial year 2019-20 is furnished here below and position of achievement as on June 2019 is nil as the schemes are yet to be financed.

Amount in Rs. Lakh:

Sl.	Name of the Schemes	TARGET		Achievement		% Achievement	
		Physical	Financial	Physical	Financial	Physical	Financial
1	**PASHU BHAGYA**						
	a) SCP Dairy- Women	251	135.54				
	(b) TSP Dairy- Women	135	72.90				
	c) Gen Dairy- Women	821	246.30				
2	Special component plan - diary	944	509.76				
	Special component plan- pork stall	100	135				
3	Tribal sub plan- dairy	23	12.42				
	Tribal sub plan- pork stall	30	40.50				
	Total	**2304**	**1152.42**				

(Annexure 30, page no. 118 to 123) Amount in Rs. Lakhs:

Sl.	Name of the Schemes	TARGET		Achievement		% Achievement	
2.	**Dr. Babu Jagjivanram Leather Industries Dev. Corporation Ltd**	Physical	Financial	Physical	Financial	Physical	Financial
A	Working Capital for Self Employment Scheme (Subsidy – Max. **Rs.** 50,000)	100	NA	NA	NA	NA	NA
B	Establishment of Direct Sale Shop (Subsidy – Max **Rs.** 4.00 lakh)						
C	Mobile sales shops						
	Total	**100**	**NA**	**NA**	**NA**	**NA**	**NA**

- The dept. has reported that the target for the year 2019-20 was 100 numbers.
- However, they have not reported the bank wise details of number of applications sponsored and pending at various banks. Hence, bank wise review cannot be done in this SLBC.

Letter and targets received from the department is provided in Annexure 31 (Page No.124 to 130)

Amount in Crore

Sl.	Name of the Schemes	TARGET		Achievement as on 31/10/2019		% Achievement	
3.	National Rural Livelihood Mission (NRLM)	Physical	Financial	Physical	Financial	Physical	Financial
A	SHG Bank Linkage Groups	455654	10423.75	379227	5074.12	83.23	48.68
B	Rajiv Gandhi Chaitanya Yojana (RGCY)	NA	NA	NA	NA	NA	NA
	total	455654	40423.75	379227	5074.12	83.23	48.68

Remarks: From the above table, it may be observed that:

- Achievement in terms of number of groups financed under NRLM is at 83.23 %.
- However, achievement in terms of amount is only 48.68 % .

Bank wise and District wise details as on September – 2019 are provided in Annexure 32 (Page No.131 to 132)

Amount in lakh

Sl.	Name of the Schemes	TARGET		Achievement as on 30.09.2019		% Achievement	
4.	KARNATAKA M.V. ST DEV. CORPN.	Physical	Financial	Physical	Financial	Physical	Financial
A	Self Employment Programme (SEP)	1310	459	466	383	35.57	83.44
B	Skill Development Scheme	87	218	23	112	26.44	51.38
C	ISB	1579	6500	435	1964	27.55	30.22
D	Tourist Taxi	193	579	166	739	86.00	78.35
	Total	3169	7756	1090	3198	34.39	41.23

- The bank wise and district wise pendency details are provided in Annexure - 33 (Page No. 133 to 141)

Amount in lakh

Sl.	Name of the Schemes	TARGET		Achievement as on 30.09.2019		% Achievement	
5.	PMEGP	Physical	Margin Money	Physical	Margin Money	Physical	Margin Money
A	KVIC	890	2670.33	189	847.78	44	**45**
B	KVIB	771	2314.30	317	908.55		
C	DIC	1306	3916.50	813	2279.04		
	Total	**2967**	**8901.13**	1319	4035.37		

	The Bank wise details of achievement are provided in Annexure- 34(Page No.142 to 144)						
							Amount Rs. in lakh
Sl.	**Name of the Schemes**	**State level Targets**		**Achievement**		**% Achievement**	
6.	**DR. B.R AMBEDKAR DEV. CORPN**	**Physical**	**Subsidy**	**Physical**	**Subsidy**	**Physical**	**Subsidy**
a	SEP	1384	5699				
b	SEP back log for 2018-19	880	3738				
c	ISB Scheme- back log-2018-19	3328	9530.50				
	Total	5592	18967.5				
7	Karnataka Adijambava development corporation back log target for 2018-19						
a	SEP- Project upto 5 lakh	572	2002				
b	SEP-Project 5 lakh upto 10 lakh	200	1000				
c	SEP-Project upto 10 lakh to 20lakh	200	1000				
	Total	972	4002				
8	Karnataka Thanda development corporation back log target for 2018-19						
a	SEP- Project upto 5 lakh	228	798				
b	SEP-Project 5 lakh upto 10 lakh	80	400				
c	SEP-Project upto 10 lakh to 20lakh	80	400				
	Total	**388**	**1598**				
	DR. B.R AMBEDKAR DEV. CORPN district level targets targets are given in the Annexture 35 Page no. 145 to 148. These targets are given in September only. Karnataka Adijambava and Karnataka Thanda Development Authority – Annexure 36 Page no. 149 to 155						
7.	**PMAY (Housing for All 2022) – CLSS**	As on 30.09.2019 Banks in the state have sanctioned 30226 applications under CLSS scheme of RGRHCL. The corporation has assessed the performance of the banks in the state as under: **A: Best performing banks:** 1. State Bank of India- sanctioned 7263 loans 2. HDFC- sanctioned 5153 loans 3. LICHF- sanctioned 2942 loans 4. DHFCL- sanctioned 1912 loans 5. Canara Bank- sanctioned 1815 loans					

		6. Syndicate Bank- sanctioned 1316 loans **B: Poor performing banks:** 1. Central Bank of India- sanctioned 1 loan 2. Punjab & Synd Bank- sanctioned 5 loans 3. UCO Bank- sanctioned 7 loans 4. Bank of India- sanctioned 9 loans MD RGRHCL vide their letter dated 16.11.2019 has communicated revised targets and requested SLBC to nominate LDCM as nodal officer for implementation of CLSS scheme in the respective district for better monitoring. Letter is attached as Annexure 37 Page 156 to 157
	Bank wise and district wise progress reports received from RGRHCL is provided as Annexure- 38 (Page no. 158 to - 161)	

Amount in lakh

Sl.	Name of the Schemes	TARGET		Achievement as on 30.09.2019		% Achievement	
8.	**D. Devraj Urs BC Dev Corpn**	**Physical**	**Financial**	**Physical**	**Financial**	**Physical**	**Financial**
	Chaitanya Subsidy Scheme	2500	500	297	68	11.88	13.60

- SLBC requests all the banks to direct their branches to dispose all pending proposals at the earliest.

The Bank wise & district wise details are provided in Annexure- 39 Page no. 162 to 164

Amount in lakh

Sl.	Name of the Schemes	TARGET		Achievement as on 30/09/2019		% Achievement	
10.	**CMEGP**	**Physical**	**Financial**	**Physical**	**Financial**	**Physical**	**Financial**
A	DIC	1800	3600	13	NA	0.72	NA
B	KVIB	1200	2400	1	NA	0.08	NA
	Total	3000	6000				

Bank wise and district wise details are provided in Annexure- 40 (Pages 165 to 166)

Amount in lakh

Sl.	Name of the Schemes	TARGET		Applications Sanctioned (2018-19) to Sep 2019		Applications Disbursed from 2018-19 to Sep 2019	
11.	National Urban Livelihood Mission (NULM)	Physical	Financial	Physical	Financial	Physical	Financial
A	Self-Employment						
	a) SEP-Individual	3200	258.20	1171	1139.27	360	457.11
	b) SEP-Groups	300	120.00	86	265.89	56	145.84
B	SHG Bank Credit Linkage	2460	172.20	414	639.58	290	294.98
	Total	**5960**	**550.40**	**1671**	**2044.74**	**706**	**897.93**

	• The Dept. of Municipal Administration, GoK has reported that under DAY- NULM scheme they have sponsored 5960 applications to various bank branches in the state. Out of which, banks have sanctioned 1671 from FY 2018-19 to Sep 2019. • SLBC requests all the banks to direct their branches to dispose all pending proposals at the earliest. A district wise detail of the applications is provided in Annexure- 41 (Pages 167 to 170) SLBC requests controlling heads of all the member banks to direct their branches to achieve targets.

Amount in lakh

Sl.	Name of the Schemes	TARGET		Achievement as on 31/10/2019		% Achievemt	
13.	**KARNATAKA STATE WOMEN DEV. CORP.**	**Physical**	**Financial**	**Physical**	**Financial**	**Physical**	**Financial**
a)	Udyogini	**4557**	**2530**	80	160.20	1.76	6.33
	Total	**4557**	**2530**	80	160.20	1.76	6.33

The Department has reported that they had given target of 4557 applications with Rs.2530 lakhs to bank branches in various districts of Karnataka.

The district wise details are furnished in Annexure- 42 (Pages 171 to 174)

SLBC requests controlling heads of all the member banks to direct their branches to achieve targets as the percentage of achievement is very less.

Amount in lakh

Sl.	Name of the Schemes	TARGET		Achievement ason 30.09.2019		% Achievement	
14.	**KARNATAKA BHOVI DEV. CORPORATION**	**Physical**	**Financial**	**Physical**	**Financial**	**Physical**	**Financial**
I.	**ISB Scheme – Unit Cost**	**No.**	Amt.	**No.**	Amt.	**No.**	Amt.
a)	SEP Programme (2018-2019)	224	NA	125	**NA**	55.80	**NA**

For 2019-20 a target of 180 physical units target is provided which is forwarded to all LDCMs.

Bank wise and district wise pendency details are provided in Annexure- 43 (Pages 175 to 187)

Amount in lakh

Sl.	Name of the Schemes	TARGET		Achievement as on 31/10/2019		% Achievement	
12.	**KARNATAKA MINORITY DEV. CORPN. (KMDC)**	**Physical**	**Financial**	**Physical**	**Financial**	**Physical**	**Financial**
a)	SEP Scheme	2000	1500	512	1273	25.60	84.87
b)	Minorities Taxi Welfare Scheme	152	456	50	150	32.89	32.89
c)	Vrutti Prothsaha Scheme	672	672	35	35	5.21	5.21
	Total	**2824**	**2628**	**597**	**1458**	**NA**	**NA**

- Under SEP Scheme, the department has sponsored 1943 applications of which the banks have sanctioned 512.

- Under Minority Taxi Scheme, the department has sponsored 152 applications of which the banks have sanctioned 50 cases.
- Under Vrutthi Protsaha Scheme, the department has sponsored 152 applications of which the banks have sanctioned 50 cases.
- SLBC requests all the banks to direct their branches to dispose all pending proposals at the earliest.

The Bank wise and district wise details are provided in Annexure - 44 (Pages 188 to 193)

5 (c): CREDIT FLOW TO MINORITY COMMUNITIES

Amounts Rs. In Crore:

O/s as at 31.03.2019			O/s as at 30.09.2019			Variation over March 2019	
No. of A/cs	Amount	%age to total PSA	No. of A/cs	Amount	%age to total PSA	No. of A/cs	Amount
1928988	40606	13.82	3208404	43726	16.15	1279416	3120

- There is a growth of Rs.3,120 Crore (7.68%) in advances to minority communities as at September 2019 over March 2019.
- The share of advances to minority communities in total PSA has increased from 13.82% as at March 2019 to 16.15% as at September 2019.

The Bank wise and religion wise advances to Minority Communities as on September 2019 is provided as Annexure- 45 (Pages 194 to 197)

Bank wise disbursement and balance outstanding to Minority Communities as on September 2019 in Annexure– 46 (Page No. 198)

5 (d): FLOW OF CREDIT TO MINORITY COMMUNITIES IN IDENTIFIED DISTRICTS

The outstanding level of credit to minority communities in the identified Districts as at June and Sept 2019 is as follows:

Amount Rs. in Crore

Name of the District	Bidar		Kalburgi		Dakshina Kannada	
	June 2019	Sept 2019	June 2019	Sept 2019	June 2019	Sept 2019
O/s advances under Priority Sector Credit	4172	4199	8911	9178	13814	15863
Lending to Minority Community	970	975	2193	2312	4839	4873
% of Minority Community Lending to PSA	23.25	23.22	24.61	26.51	35.03	30.72
Mandatory level of advances to Minority Communities out of total PSA	15%					

From the above table, it may be observed that:

- The flow of credit to minority communities in all the three minority community concentrated districts has surpassed the mandatory level of 15% of total Priority Sector Advances of respective Districts.
- While SBI is the Lead Bank in Bidar and Kalburgi districts, SyndicateBank is the Lead Bank in Dakshina Kannada District.

5 (e): KCC loan, Crop insurance under PMFBY

KCC Loans:

Disbursed during FY				Cumulative O/S as on				Variation in O/s Over 31.03.2019	
FY 2018-19		FY 2019-20		31.03.2019		30.09.2019			
No. of Cards (Lakh)	No. of Cards (Lakh)	No. of Cards (Lakh)	Amount (Crore)	No. of Cards (Lakh)	Amount (Crore)	No. of Cards (Lakh)	Amount (Crore)	No. of Cards (Lakh)	Amount (Crore)
34.31	27454	20.72	17618	49.63	56207	49.77	54664	0.14	-1543

Bank wise data on KCC/Crop loan for the FY 2019-20 is provided in the Annexure- 47 (Page No.199)

District wise data on KCC/Crop loan for the FY 2019-20 is provided in the Annexure-48(page No. 200)

Bank wise data on Pledge loans to farmers against National Warehouse Receipts is provided in Annexure 49 (Page No.201)

5 (f): PMFBY and RWBCI

5 (f).1: The enrolment under PMFBY and RWBCI Kharif 2019-20

GoK has issued PMFBY Kharif 2019-20 notification dated 10.04.2019 and RWBCI 2019-20 notification (Ref: Horti/34/HCM/2019-R and I-Horti-Sec) dated 22.05.2019. We have communicated both the notifications to all the member banks and LDMs to cover all the notified crops of loanee farmers and also non loanee farmers whenever they approach the branches.

Scheme	Enrolments under PMFBY and RWBCI Kharif 2019-20 as on September 2019.		
	Loanee (No.)	Non-Loanee (No.)	Total (No.)
PMFBY	487408	615273	1102681
WBCIS	102864	37418	145682
Total	**590272**	**652671**	**1248363**

5 (f).2: PMFBY Rabi & summer 2019-20:

GoK has issued the notification dated 27.09.2019 on PMFBY for Rabi and Summer 2019-20 seasons. This notification has been communicated to all member banks by SLBC to advise their branches to cover all notified crops of loanee farmers and also non-loanee farmers whenever they approach the branches.

The year-wise PMFBY enrolments, claim settlement and pending claims from 2016-17 to 2018-19 as on 30.09.2019 is given in Annexure 50 (page no 202).

The year-wise R-WBCIS enrollment and claim settlement details from Kharif 2016 to Rabi 2018-19 as on 30.09.2019 is given in Annexure 51 (page no 203).

5 (f).3: Crop Insurance claims of Tumkur District:

Further to the 145th SLBC meeting, Agriculture Commissioner conducted series of meeting between AIC and the concerned banks to set right the PMFBY Kharif 2017 claim settlement issue pertaining to Tumkur district and minutes of final meeting dated 12.04.2019 was circulated amongst the bankers and individual letters were sent by the agriculture commissioner to banks to make payment of insurance claims.

Bank and Branch wise claims to be settled by bankers for the proposals rejected by AIC due to delayed debit of farmer premium during Kharif 2017 in Tumkur district

Sl.No.	Bank Name	Number of Proposals	Premium Amount(Rs.)	Claims(Rs.)
1	Bank of Baroda	4	3095	38688
2	Canara Bank	1183	558896	11758115
3	Corporation Bank	1	462	3872
4	Federal Bank	19	3574	64608
5	Kaveri Gramin bank	339	137429	4674683
6	State Bank of India	1327	410734	14619676
7	State Bank of Mysore	3961	1541241	29543407
8	Syndicate Bank	2	393	4580
Grand Total		**6836**	**2655825**	**60707629**

We have also received a letter dated 09.10.2019 from Additional Chief Secretary and Development Commissioner on insisting banks to make insurance claim payment. We have written letter to banks to make payment of insurance to concerned beneficiaries on through a letter dated 31.10.2019. We request all these banks to settle these claims by reimbursing the amount.

5 (f).4:PMFBY KHARIF AND RABI 2018:

United India Insurance Company limited has rejected 6054 crop insurance proposal pertaining to PMFBY Kharif 2018 and Rabi 2018. Further to the objections raised the banks the Agriculture commissioner mediated series of meetings between the insurance company and concerned banks and reduced the number of rejected proposals to 2225 claims amounting to Rs 4,58,09,612.00. Final minutes of meeting dated 23.10.2019 already shared amongst the concerned banks.

Bank and Branch wise claims to be settled by bankers for the proposals (in case the premium has been collected) rejected by UIIC due to delayed debit of farmer premium during Kharif 2018 and Rabi 2018-19

Sl.No.	Bank Name	Number of Proposals	Premium Amount(Rs.)	Claims(Rs.)
1	Allahabad Bank	1	809	0
2	BAGALKOT DCC Bank	9	10921	52802
3	Bank of India	50	51013	772368

4	BIJAPUR DCC Bank	23	20848	312101
5	Canara Bank	145	50880	890927
6	Central Bank of India	22	8099	21775
7	Corporation Bank	57	26438	774606
8	DCB Bank	7	24686	408518
9	Federal Bank	1	1758	67496
10	IDBI Bank	6	11335	43047
11	KNK vikas gramen bank	45	128595	1128298
12	Kaveri Grameena Bank	24	5941	97567
13	KCC BANK	5	4416	198359
14	Punjab National Bank	1	744	4238
15	SHIMOGA DCC BANK	1	655	5205
16	South canara DCCB	44	13568	0
17	State Bank of Hyderabad	32	45014	548528
18	State Bank of India	173	272406	5134916
19	State Bank of Mysore	593	262839	7444788
20	Syndicate Bank	868	1318633	25080266
21	Union Bank of India	106	244638	2760903
22	Vijaya Bank	12	4350	62895
Grand Total		**2225**	**2508596**	**45809612**

Further, a meeting is convened under the chairmanship of Additional Chief secretary and Development commissioner on 07-11-2019 to discuss about the claims settlement by the bankers for the proposals rejected by UIIC & AIC pertaining to Kharif 2017, Kharif 2018 and Rabi 2018-19 due to delayed debit and due to pendency at bank level and insisted bankers to make the payment positively by 30.11.2019. All the banks have agreed to make the payment by 30.11.2019 except SyndicateBank and State Bank of India have decided to go for State level redresses committee.

In this connection we wish to bring to your kind notice of the chair that the SLBC Convener has attended a central conference on PMFBY at New Delhi on 15.11.2019. Many issues on crop insurance were deliberated during the conference and when the issue of rejection of premium by insurance companies paid by bankers beyond due date was brought for discussion, it was clarified in writing that insurance companies have to honour all claims for payment if the premium paid by bankers is retained beyond 45 days. A letter from Director dated 30th April 2019 is attached for your ready reference. This letter ref: F.No. 13012/01/2016-Credit-II dated (FTS-56781) 30.04.2019 issued by the PMFBY Director (credit –IT) is also approved by CEO-PMFBY (Annexure 52, page no. 204).

Keeping the above things in view, we draw your kind attention to the issues of PMFBY Kharif 2017, in Tumkur district wherein the AIC ltd., has rejected and returned the premium in 6836 proposals after almost a year and UIIC ltd., has rejected and returned the premium for 2225 proposals after a gap of 7-8 months with respect to PMFBY Kharif 2018 and Rabi 2018.

Hence SLBC, Karnataka requests you to direct both these companies to make their stand clear in view of the above clarification. SLBC has already written a letter to Agriculture commissioner on 20.11.2019 on this.

5 (g) Grant of Education Loans:

- During the review period of the September quarter 2019 of the 2019-20, various banks in the state of Karnataka have sanctioned Education loans to the tune of Rs.1,047 Crore covering 47,490 students as against the annual financial target of Rs.6,558 Crore under both priority and non-priority segments.
- The performance of banks in lending under Education loans as the percentage of achievement v/s target works out to 15.97%.

5 (h) Progress under SHG-Bank linkage/ Joint Liability Groups:

5 (h) 1: SELF HELP GROUPS:

Agency	As at 30/09/2019					
	Credit Linkage during September quarter of FY 2019-20		Cumulative No. of SHGs credit linked since inception		Average finance per group (Rs. in lakh)	
	No. of SHGs	Amount (Rs. in Crore)	No. of SHGs	Amount (Rs. in Crore)	During the FY 2019-20	Since inception
Commercial Banks	126459	1177.84	1744535	22715.85	0.93	1.30
RRBs	68398	816.62	553510	6511.65	1.19	1.17
Cooperatives	9542	279.26	508671	6881.97	2.93	1.35
Total	**204399**	**2621.04**	**2806716**	**36109.47**	**1.28**	**1.29**

Bank wise progress under SHGs is provided in Annexure 53 (Page No.205)

Cumulative progress in SHG linkage during the quarter ending March 2019 and also cumulative progress as at 31.09.2019 is provided in Annexure- 54 (Page No.206)

5 (h).2: JOINT LIABILITY GROUPS:

Agency	As at 30/09/2019					
	Disbursement during FY 2019-20		Balance O/s as on 30.09.2019		Average finance per group (Rs. in lakh)	
	No. of SHGs	Amount (Rs. in Crore)	No. of SHGs	Amount (Rs. in Crore)	During the FY 2019-20	Since inception
Commercial Banks	51220	1413.37	258069	2707.58	2.76	1.05
RRBs	4112	47.45	37803	351.63	1.15	0.93
Cooperatives	93	2.16	3117	24.15	2.32	0.77
Small Finance Banks	68806	623.50	123606	1269.92	0.91	1.03
Total	**124231**	**2086.47**	**422595**	**4353.28**	**1.68**	**1.03**

Bank wise progress under JLG-Bank linkage program as at 30.09.2019 is given in Annexure–55. (Page 207)

6.0: NABARD's AGENDA FOR SLBC

6.1.State Annual Credit Plan- Priority Sector Targets for 2019-20

On a comparison of GLC targets fixed for the year 2019-20 under Priority Sector, with Annual Credit Plan and District Credit Plans collected from all the 30 districts, it is observed that there is a variance in GLC targets in respect of 03 districts viz; Chickballapur, Dharwad and Mysuru. Respective LDCMs are requested to clarify on the discrepancy and ensure that in future this does not happen.

6.2 .Keeping in view the GoI's thrust on capital formation in agriculture for increasing production and productivity, a sub-target has been made for agriculture term loan at 36% of the total agriculture credit. SLBC request all LDCMs to make a note of the same and lay emphasis on Agricultural term loans so that mandatory targets of GoI are achieved.

6.3.Financial Inclusion Fund

NABARD has adopted a differentiated approach under **Financial Inclusion Fund from current financial year (2019-20) with special focus on aspirational districts.** A Sanction target and disbursement target of Rs 13.20 Crore and 14.32 crore respectively has been allocated to Karnataka. NABARD Karnataka Regional Office has conducted sensitization workshop with all the stakeholders i.e. Commercial Banks, Small Financial Bank, Payment banks , Regional Rural Banks , State Cooperative Bank and District Cooperative Banks in July. Till date 1.20 Crore has been sanctioned and Disbursed Rs 60.75 lakhs under various scheme. To make full utilization of funds allocated to Karnataka state, Banks are requested to submit the proposal for eligible schemes under FIF. The board sanction and disbursement target under major schemes is as follow:

Sl.no	Scheme Name	Sanction Budget	Disbursement Budget (Amt in lakhs)
1	PoS	399.40	279.58
2	micro ATM	366.17	435.25
3	Financial Literacy Programmes	360.00	252.00
4	CKYCR	62.80	43.96
5	PFMS	46.75	39.19
6	Dual Authentication	42.00	29.40
7	BHIM UPI	25.00	17.50
8	Mobile Van	45.00	61.08

6.4.Development and Financing of Bamboo Value Chain

The restructured National Bamboo Mission was launched by GoI during 2018-19 to provide avenues for bamboo plantation and its holistic value chain development. The state of Karnataka has been identified as a potential State for development of Bamboo value chain.

NABARD has also prepared a comprehensive policy for development of the sector. The policy has been formulated in the backdrop of recent amendment in the Indian Forest Act,1927, allowing farmers to grow bamboo on non-forest private wastelands and also Dept. of Agri Cooperation and Farmers Welfare. GoI has launched Bamboo Mission, 2018, expecting to benefit 1 lakh farmers by developing bamboo plantations/bamboo product development units. Details of Capital investment subsidy scheme of NBM is annexed. (Annexure – 56 Page no. 208 to 230)

The other Agends items of NABARD are as enumerated below:

6.5: Doubling of Farmers' Income (DFI) by 2022

Doubling real income of farmers involves increase in private investment by 6.62% per annum from the base year 2015-16 at the national level, according to Dalwai Committee on "Doubling of Farmers' Income".

The committee's major recommendations pertaining to production credit are:

- Diversification into high value produce like; horticulture, livestock, and fisheries.
- *'Harkhetkopani'*
- Promotion of water saving drip and sprinkler irrigation systems
- Choosing drought-tolerant crops.
- Institutional credit to all farmers: As about 50 to 60% farmers only are currently under the institutional credit.
- Post-production management and agricultural markets are crucial for doubling farmers' income.

This clarion call of the Honorable Prime Minister can become real only when the Government and the Banks work in tandem.

Further, NABARD has prepared Potential Linked Credit Plans (PLPs) for the year 2019-20 for all the 30 districts and due care has been taken to assess the Agriculture Credit Potential on realistic basis, to ensure adequate credit is made available to the agriculture sector.

Hence it is time, we institutionalize the system to try and make Dalwai Committee recommendations real.

6.6: Identification of gaps in rural and agriculture infrastructure which need financing (rural godowns, solar power, agro processing, horticulture, allied activities, Agri-marketing etc.)

6.6.1: Irrigation Infrastructure

The gross irrigated area in the state was 37.42 lakh ha. and the net irrigated area was 32.43 lakh ha. in 2015-16. The gross irrigated area as a percentage to total cultivated area was 31 per cent, which was only one third. As such, there is a need to create suitable irrigation projects for optimum utilization of surface and ground water resources.

6.6.2: Estimated gap in storage facilities in Karnataka:

The Annual Food Grain Production data for the period 2000-01 to 2014-15 indicates that the food grain production crossed 100 lakh MT in 11 years and it has crossed 130 lakh MT on two occasions.

We hence have to peg the maximum annual food grain production at 130 lakh MT with a total warehouse capacity requirement of 65.00 lakh MT. But, the warehouse capacity available in the State for storage of agriculture produce (public & 50% of GBY) is 40.66 lakh MT and the estimated gap in capacity is 24.34 lakh MT. Development of Cold chain infrastructure and even standalone cold storage units, to begin with, can improve the storage and incomes of Horticulture farmers. Meeting on construction of godowns and cold storages called by Karnataka State Agricultural Produce Processing and Export Corporation Limited (KAPPEC) is scheduled for 25th Nov.2019.

6.6.3: Financing of infrastructure for Integrated Agriculture and Horticulture Development:

Developing six Designated Food Parks (Tumakuru, Chitradurga, Kolar, Kalaburagi, Bagalkote and Mandya) notified by Govt. of India in the state for processing and value addition of Horticulture produce.

6.6.4: Financing of projects under Integrated Scheme for Agriculture Marketing:

Under the re-launched GoI scheme Integrated Scheme for Agriculture Marketing, 2018-2020, Banks can finance Storage Infrastructure Projects, Farmer- Consumers Market and Development/ Upgradation of Rural Haats.

Subsidy ranging from 25% - 33.33% for Registered FPOs, Panchayats, Women, SC/ST beneficiaries or their Cooperatives/ SHGs is available under the scheme.

To popularize the new/revamp Scheme, NABARD had conducted a state level Workshop and district level workshops are also being conducted.

6.6.5: Irrigation Projects completed during the year 2018-19:

A total of 250 irrigation projects with project cost of Rs.133.23 Crore and RIDF loan of Rs.126.55 crore were completed during the year 2018-19. The 250 projects completed during the year 2018-19 have helped the state in bringing 11111.83 Ha of land under irrigation.

6.7: Others - Preparation of List at district level in respect of third parties (e.g. Valuers) who submit false certificates resulting in frauds in banks

In order to benefit/facilitate all the banks working at district level in Karnataka, the LDMs may be advised to prepare and maintain a list covering details of third parties (Eg. Valuers in case of Jewel Loans) who submit false certificates with the intention of facilitating perpetration of frauds in banks.

7 : CD RATIO, REVIEW OF DISTRICTS WITH CD RATIO BELOW 60% AND WORKING OF SPECIAL SUB-COMMITTEES OF DCC (SCC)

The CD Ratio of the state as a whole as on 30.09.2019 is 75%.

The decrease in CD Ratio has resulted due to increase in deposits as well as huge decrease in Advances for Union Bank of India.

7.1: However, the CD ratio of the following banks is still below 60%:

Sl	Name of the bank	As on 30.09.2019		CD ratio as on 30.09.2019
		Deposits (in crores)	Advances (in crores)	
1	Andhra Bank	11570	6597	57.02
2	Union Bank of India	46256	18928	40.92
3	Karnataka Bank Ltd.	45936	21935	47.75
4	Tamil Nadu Merchantile Bank	1348	641	47.53
5	City Union Bank Ltd.	2926	1749	59.76

7.2: Similarly, the following districts are showing the CD Ratio of less than 60% as on 30.09.2019:

Sl	Name of the district	As on 30.09.2019		CD Ratio as on 30.09.2019
		Deposits (in crores)	Advances (in crores)	
01	Uttar Kannada	15052	5888	39.12
02	Udupi	24513	11792	48.11
03	Dakshina Kannada	46766	26915	57.55

Bank wise CD ratio as on 30.09.2019 is provided in Annexure- 6 (Page No.87)

District wise CD ratio as on 30.09.2019 is provided in Annexure- 57 (Page No.231)

AGENDA 8.0: POSITION OF NPAs IN RESPECT OF SCHEMATIC LENDING, CERTIFICATE CASES AND RECOVERY OF NPAs

8.1 NON-PERFORMING ASSETS POSITION:

Amount Rs. In Crore:

Sl.	Sector	NPA as at 30/09/2019		
		No.	Amt	%
01	Agri NPAs	1206669	17571	13.77
02	MSME	301807	9086	9.87
03	Housing	26211	1474	4.52
04	Education	28280	600	10.17
05	OPSA	625833	7385	58.33
A	TPSA	2188800	36116	13.34
05	NPSA	810617	16315	3.80
06	Total NPAs	2999417	52431	7.48

Bank wise and segment wise NPA position is provided in Annexure- 58(Page no. 232)
Bank wise data on NPAs in Housing and Education loans provided in Annexure- 59 (Page no.233)

8.2 RECOVERY OF BANK DUES UNDER PMEGP

The summary of scheme-wise NPA position as at September 2019 is furnished here under:

(Amount Rs. in Cr)

Agency	Balance O/S	NPA Level	% of NPA
KVIC	261.55	57.52	21.99
KVIB	79.29	11.35	14.31
DIC	192.38	27.98	14.54
Total	**533.22**	**96.85**	**18.16**

Bank-wise NPA level under the above schemes is furnished in **Annexure- 60**.(Page 234)

8.3 RECOVERY OF BANK DUES UNDER KPMR & KACOMP Acts:

(Amount Rs. In lakh)

FY 2019-20 (for the quarter ending Sep 2019)	RCs pending as on previous quarter		RCs filed during the quarter		RCs disposed during the quarter		RCs pending as at the end of the quarter		RCs pending for more than 1 year.
	A/cs	Amt	A/cs	Amt	A/cs	Amt	A/cs	Amt	A/cs
Sep 2019	27993	42813	140	293	147	310	27986	42866	24112

From the above table it may be observed that:

- SLBC requests the departments and the banks to arrange more and more joint recovery drives in association with Revenue Officials to improve recovery in RC filed cases. SLBC also requests LDMs to coordinate the joint recovery drives in a big way.

The bank wise data on this Agenda is provided in Annexure-61 (Page 235)

8.4 RECOVERY OF BANK DUES UNDER SARFAESI, DRT & LOK ADALATS Acts:

Amounts Rs. Crore:

Particulars	Cumulative from 01.04.2019 to 30.09.2019		
	No. of Notices sent	Amount involved	Amount Recovered
SARFAESI	13710	3846.71	561.89
DRT	5747	2561.89	220.01
LOK Adalat	171165	8193.06	41.45
Total	190622	14601.66	823.35

The Bank wise data on this Agenda is provided in Annexure-62 (Page 236)

9.0 Crop Loan Waiver Scheme -2018

9.1: Progress in implementation of CLWS-2018 of GoK:

The GoK under CLWS-2018 has released Rs. 6138.83 Crore towards crop loan accounts of 878881 farmers of commercial Banks including RRBs till 08.11.2019. The phase wise, Bank wise and district wise details of the CLWS amounts released to commercial banks including RRBs are provided in the Annexure 63 Page no. 237 to 240 Further, the bank wise and district wise consolidated details of CLWS-2018 amount released provided here under:

9.1.a: Bank wise details of CLWS-2018 amount released by GoK till 08.11.2019

Sl. No.	Name of the Bank	Total (Batches 1+2 +3+4)	
		No of A/cs	Amount in lakh
1	Pragathi Krishna Gramin Bank	233207	142358.16
2	Karnataka Vikas Grameena Bank	123941	74111.44
3	Canarabank	98737	82162.36
4	State Bank of India	149907	106820.83
5	Kaveri Grameena Bank	72230	56996.42
6	Syndicate Bank	59842	43828.07
7	Vijaya Bank	42345	33954.70
8	Corporation Bank	33445	31773.63
9	Union Bank of India	8164	5721.73
10	Karnataka Bank Ltd	8531	5281.35
11	Icici Bank Ltd.	6375	3103.08
12	Bank of India	5888	4546.40
13	Indian Overseas Bank	6970	3572.67
14	CBI	4602	3354.90
15	Punjab National Bank	4541	3016.46
16	Hdfc Bank	4523	3137.13
17	Axis Bank Ltd	3727	1743.97
18	Indian Bank	2897	2320.63
19	Bank of Maharashtra	2643	2026.11
20	IDBI Bank	2065	1620.58
21	Andhra Bank	1924	1038.34
22	Oriental Bank of Commerce	757	699.26
23	RBL Bank	633	278.07
24	DCB Bank Ltd.	203	62.85
25	KBS Bank	152	51.02
26	Allahabad Bank	54	36.34
27	Kotak Mahindra Bank	523	253.86
28	Uco Bank	17	1.05
29	Dena Bank	13	3.52
30	Tamilnad Mercantile Bank	11	4.29
31	United Bank of India	3	3.11
32	Bank Of Baroda	11	0.42
	Total	**878881**	**613882.79**

9.2: District wise details of CLWS-2018 amt released by GoK till 08.11.2019:

Sl. No.	Name of the District	Total (Batches 1+2 +3+4)	
		No. of A/cs	Amount (Lakhs)
1	Bagalkote	6696	4397.03

2	Ballary	45065	32765.06
3	Bangalore Rural	5286	4470.45
4	Bangalore Urban	863	584.34
5	Belagavi	43895	29950.79
6	Bidar	14961	11091.86
7	Bijapur	21125	15793.94
8	Chamarajanagar	16175	14688.22
9	Chikkaballapura	17523	16179.23
10	Chikmagalur	24312	17441.30
11	Chitradurga	45093	31717.42
12	Dakshina Kannada	2759	1405.65
13	Davanagere	37021	25612.46
14	Dharwad	44693	31959.10
15	Gadag	45276	32357.80
16	Gulbarga	90754	53926.62
17	Hassan	40684	30729.18
18	Haveri	68985	45996.89
19	Kodagu	4153	2603.17
20	Kolar	18036	16966.69
21	Koppal	38785	25204.09
22	Mandya	18026	13275.93
23	Mysore	38862	27184.34
24	Raichur	60033	40263.85
25	Ramanagara	3851	3411.96
26	Shimoga	31517	18461.15
27	Tumkur	42910	35944.69
28	Udupi	2335	1031.20
29	Uttara Kannada	1360	519.22
30	Yadgir	47847	27949.15
	Grand Total	**878881**	**613882.79**

9.3: Crop loan Waiver accounts pending because of various reasons:

Further, Bank wise details of Crop loan accounts (1) pending for approval of Green listed accounts (2) pending for filing of FSDs and (3) pending for uploading of FSDs are as under:

Bank wise details of pending for approval of Green listed A/cs, FSD filing and FSD Uploading.

Sl.	Bank Name	Pending green list accounts for approval as on 12.11.19	FSD not filed accounts as on 13.11.19	FSD not uploaded accounts as on 13.11.19
1	Allahabad Bank	0		5
2	Andhra Bank	16		4
3	Axis Bank Ltd	13	66	330
4	Bank of Baroda	67	104	101
5	Bank of India	29	170	447
6	Bank of Maharashtra	28	118	326
7	Canarabank	326	766	4011

8	CBI	17	125	174
9	Corporation Bank	296	1037	3412
10	DCB Bank Ltd.			
11	Dena Bank	0		7
12	Federal Bank	17	5	7
13	HDFC Bank	0	1	
14	ICICI Bank Ltd.	39	241	998
15	IDBI Bank	16	14	48
16	Indian Bank	5	51	287
17	Indian Overseas Bank	29	96	370
18	Karnataka Bank Ltd	35	199	261
19	Karnataka Vikas Grameena Bank	201	425	1315
20	Karur Vysya Bank	1		2
21	Kaveri Grameena Bank	190	761	2239
22	KBS Bank	0		2
23	Kotak Mahindra Bank			
24	Oriental Bank of Commerce	2	1	16
25	Pragathi Krishna Gramin Bank	1588	1844	5492
26	Punjab National Bank	0	1	1
27	RBL Bank	0		22
28	South Indian Bank	5	1406	
29	State Bank of India	49		6151
30	Syndicate bank	231	318	1882
31	Tamilnad Mercantile Bank	0		1
32	UCO Bank	89	37	104
33	Union Bank of India	38	407	967
34	Vijaya Bank	89	906	1237
	Total	3416	9099	30219

Note: District wise details of accounts pending for Green list Approval as on 12.11.19, FSD filing and FSD Uploading pending as on 13.11.19 is provided in Annexure-64 (Page no 241)

The above table indicates that CLWS amount could not be released in respect of 42734 farmers because of bankers' delay in attending to above accounts. Further, it may be noted that 30219 accounts are pending only because of not uploading FSDs.

9.4: Some of the aspects/issues regarding CLWS 2018 :

9.4.a: CLWS for NPA accounts: As per the GoK letter ref. no.FD.08.CAM.2018 dated 07.06.2019 and another letter GO No. FD 08 CAM 2018 (P), dated 14.06.2019, GOK has permitted waiver of NPA accounts subsequently and hence SLBC has come out with an elaborate clarification on these accounts and requested all participating member banks to take up the matter for the approval of their respective boards and start settling eligible NPA accounts as per guidelines. Syndicate Bank, BoB, KBS Bank, Kotak M Bank, PNB, KVGB, Canara Bank, Axis Bank Ltd., Karnataka Bank Ltd. CBI, ICICI Bank Ltd., Corporation Bank, UCO Bank, Bank of Maharastra, Federal Bank, IOB, Andra Bank, Indian Bank, HDFC Bank, OBC, SBI completed the process of obtaining of board approval and remaining banks viz: Karur Vysya Bank, South Indian Bank, City Union Bank, RBL, United Bank of India, Allahabad Bank, IDBI Bank, KGB, BOI and Union Bank of India are yet to obtain the approval.

9.4.b: Crediting of waiver amount to closed accounts: Specific clarifications were raised on crediting of waiver amounts to closed accounts by many banks and GoK vide their vide letter GO No. FD 08 CAM 2018, dated 19.07.2019 has clarified on crediting of waiver amount for closed / restructured accounts. Copy of the same is provided as Annexure- 65 (Pages 242 to 243).

9.4.c: Sub-committee meeting for CLWS issues: A sub committee meeting was organised to discuss various issues related to waiver of amounts under CLWS on 07.08.19. A copy of the proceedings is appended as an Annexure 66 Page no. 244 to246 . Subsequent clarifications received from the GoK vide their letter FD 08 CAM 2018 (P-13), dated 01.10.2019 on clarifications is provided as Annexure- 67 (Pages 247 to 249).

9.4.d: Other Issues:

SBI (Letter Ref no. ABU/CLWS/HNS dt 08.11.19- Annexure- 68 (Pages 250 to 251), AXIS Bank, ICICI Bank and some other banks have returned the CLWS waiver amount claimed for ineligible accounts as these accounts classified by banks as overdue instead of regular accounts and these accounts are eligible for incentive (Rs.25000/-) instead of waiver amount. Request of these banks for payment of incentive amount of Rs.25000 to eligible regular crop loan accounts in all these cases is yet to be resolved. Also waiver amount in case of eligible NPA crop loan accounts are yet to be received by AXIS Bank and ICICI Bank.

The Union Bank of India & UCO Bank has not received CLWS amount for accounts with negative mark before the loan account (due to Software error) for both regular as well as overdue accounts and these accounts are eligible for incentive/waiver as per guidelines subject to confirmation of genuineness of such receipts during audit after receipt. The CLWS cell is to process these claims for incentive/waiver. In the same manner of negative balance issue the Bank of Baroda, Federal Bank of India and Karur Vysya Bank also not received the CLWS amount.

The Karnataka Bank vide ref letter HO/ASG/AG/193/OR:2315/2019-20 dated 23.09.2019 addressed to Finance Department, GoK under a copy to SLBC and letter addressed to SLBC with ref letter HO/ASG/AG/193/OR/2386/2019-20 dated 25.09.19 regarding Permission to resubmit rectified CLWS data, for which recommendation was done favourably to the CLWS cell. (Annexure- 69 (Pages 252 to 257). GoK also favourably responded to the issue through a letter to SSLC vide letter ref. No. FD08CAM2019 dated 04.10.2019.

A copy of the draft on Internal Audit by Banks on CLWS GoK 2018 prepared by SLBC is provided as Annexure-70 (Pages 258 to 275) along with Annexure/tables/Certificate is sent to Financial Advisor and CLWS Sp Cell for feedback and after finalization it will be given to Finance Department for their approval. After approval from GoK then the participating banks has to start the process of doing internal audit.

9.4.e: Points for discussion:

Some of the banks have taken board approval recently for bank's portion under CLWS for NPA accounts and some are yet to take approval. HDFC & other banks sought clarity 60 day norm stipulated for closure of these accounts could not be followed from the date of credit of waiver amount to NPA account and hence we request house to deliberate on the issue for logical conclusion.

Bankers also have sought clarification on feasibility of ration cards (RC) issued after 05.07.2018 for eligibility for CLWS needs clarification. These cards are issued subsequently due to formal separation in the families.

Provision for modification for the data wrongly fed on Income Tax payers /Pensioners/Co-operative loan beneficiary/Govt or PSU employee in CLWS portal. Also LDCMs also sought clarification on Aadhaar and RC not submitted by customers for waiver and FSD failed cases pending at branches due to valid RC/not allowing to approve FSD at the branches. These are the few issues still pending at the portal level.

AGENDA 10.0: REVIEW OF RESTRUCTURING OF LOANS IN NATURAL CALAMITY AFFECTED DISTRICTS IN THE STATE, IF ANY

During the June and September quarter 2019, the banks have actively participated in restructuring of loans for flood affected farmers of 22 districts and the work is still going on. SLBC has organised a special SLBC for flood affected farmers on 30th August 2019 and many important decisions were taken for flood afftected farmers for restructuring. In addition to Agriculture other loans were also recommended for restructuring. Proceedings of the special SLBC for flood relief measures is attached as an Annexure 3.

GoK, vide their order no. RD 87 TNR 2019 Bengaluru, dated: 10.08.2019, RD 87 TNR 2019 Bengaluru, dated: 16.08.2019, NIK Coastal and Malnad flood situation report as on 7 pm dated 19.08.2019, GO 117/TNR/2019 dated 28.10.2019, GO RD/87/TNR/2019 Dated 06.11.2019 has notified flood damage in 22 districts. Government notifications are attached as Annexures 71 Page no. 276 to 296

Bank wise details of the accounts restructured during the period from 01.04.2019 to 30.09.2019 are provided in Annexure- 72 (Pages 297). District wise flood situation report as on 19.08.2019 is attached as Annexure – 73 Page no. 298

10 (a): Request received form Codagu Planters' Association for total Restructuring of Crop Loans in view of total devastation caused by heavy rain & Landslide during august 2018 in Kodagu District:

Codagu Planters Association has approached SLBC this year also on coffee growers grievances. All the grievances were resolved as per the special SLBC specially convened for relief under flood affected areas.

The request received from Codagu planters Association is genuine. SLBC has already circulated RBI guidelines which have clearly spelt out do's and dont's of in case of extending relief measures and fresh lending to the calamity affected people. In this regard, SLBC strongly request all the banks including private and cooperative banks to restructure the existing loans and extend fresh loans to the affected people. Further,

SLBC requests all the LDMs and the banks operating in the flood affected areas to attend to the requests of the coffee growers on a sympathetic ground.

SLBC has detailed a presentation to coffee board 6th August 2019 on status of restructured loans. A copy is attached as Annexure 74 Page no. 299 to 302

AGENDA 11.e: DISCUSSION ON POLICY INITIATIVES OF THE CENTRAL/STATE GOVERNMENT/ RBI (INDUSTRIAL POLICY, MSME POLICY, AGRICULTURE POLICY, START-UP POLICY ETC.), AND EXPECTED INVOLVEMENT OF BANKS

No issues for discussion under this Agenda

AGENDA 12.0: DISCUSSION ON IMPROVING RURAL INFRASTRUCTURE / CREDIT ABSORPTION CAPACITY

12 a): Any large project conceived by the State Government to help improve CD Ratio of Banks/RRBs.
12 (b): Explore the scope of state-specific potential growth areas and the way forward – choosing partner Banks.

12(c): Discussion on findings of region-focused studies, if any, and implementing the suggested solutions

12(d): Identification of gaps in rural and Agriculture infrastructure which need financing (rural godowns, solar power, agro processing, horticulture, allied activities, Agri-marketing etc.)

12 (e): Implementation of Model Land Leasing Act 2016 (exploring possibility)

No data for discussions under this Agenda

AGENDA 13.0 PARTNERING WITH KVK, HORTICULTURE MISSIONS, NATIONAL SKILLDEVELOPMENT CORPORATION, ASCI, ETC. INCLUDING A REVIEW OF FUNCTIONING OF RSETIs

13.1 (a): Functioning and performance of RUDSETI/RSETIs in Karnataka state:

- 33 RUDSETI/ RSETIs are functional in the state of Karnataka.
- These 33 RUDSETI/ RSETIs have trained 11870 candidates in 457 training programmes during the FY 2019-20 i.e. as on 30.09.2019 against the annual target of training 24388 candidates through 882 training programmes.
- The achievement against the annual target in terms of number of candidates trained is 48.67% and in terms of number of programmes, it is 51.8%. The performance is good.
- RSETI wise NRLM BPL claims for Karnataka is attached as Annexure 75 Page no. 303. An amount of Rs. 19.52 crores is pending for receipt from Mo RD.

- There is lot of thrust for Credit linking of trained candidates by MoRD, GoI. As such, banks are requested to extend requisite credit to the eligible RUDSETI/ RSETIs trained candidates to increase the reach. Banks are also requested to sponsor more and more candidates to the RSETIs for training so that the quality of lending especially under MUDRA scheme can be improved to a considerable extent.

- Pending claims of RSETIs in respect of BPL trained candidates of Canara Bank, Syndicate Bank and State Bank of India is attached as an Annexure 76 Page no. 304 to 311

RSETI wise performance of all 33 RSETI/RUDSETIs in the state is provided in Annexure- 77 (Page 312)

AGENDA 14.0: STEPS TAKEN FOR IMPROVING LAND RECORD, PROGRESS IN DIGITIZATION OF LAND RECORDS AND SEAMLESS LOAN DISBURSEMENTS

SLBC requests all member Banks to visit https://kaverionline.karnataka.gov.in and be guided by the manual of instruction available in the site and effectively utilize the services of the "KOS" for filing Declarations under KACO&MP Act.1974 besides guiding the farmers to utilize the same. SLBC requests the LDMs to discuss this aspect in BLBC and DCC/DLRC meetings so that Bank Branches shall create awareness among the people especially among the farmers to avail hassle free services through this online services facility.

In this regard, SLBC has received a letter from the CS, GoK requesting the banks not to make the farmers to visit Sub Registrar office to file Form-3 to create charge in favour of the Bank at the time of availing loan and again for cancellation of charge after closure of the account. SLBC has circulated the message of the CS, GoK among all the member banks and LDMs with a request to make use of the above online services launched by the GoK and help the farmers so as to ensure that farmers are not made to visit Sub-Registrar's office frequently.

AGENDA 15.0: SHARING OF SUCCESS STORIES AND NEW INITIATIVES AT THE DISTRICT LEVEL THAT CAN BE REPLICATED IN OTHER DISTRICTS OR ACROSS THE STATE

Four success stories of R-SETI trained candidates are provided as Annexure- 78 (Pages no. 313 to 320)

AGENDA 16.0: DISCUSSION ON MARKET INTELLIGENCE ISSUES e.g.

(a): Ponzi Schemes / Illegal Activities of Unincorporated Bodies / Firms / Companies Soliciting Deposits from the Public
As per table given below

(b): Banking Related Cyber Frauds, phishing, etc.
NIL

(c): Instances of usurious activities by lending entities in the area, cases of over Indebtedness
NIL

(d): Credit related frauds by borrower groups etc.

The details of the parties/firms reflected in the list provided by the RBI so far from March 2019 are as under:

Sl.	Name of Entry	Nature of Activity/Complaint
1	Money Tap, White Field, Bengaluru	The Company is alleged to be involved in lending activities but is not registered with Reserve Bank of India.
2	Maitri Realtor & Construction Pvt. Ltd. Dickenson Road, Bengaluru	The Complainant has alleged non return of deposit amount by the captioned company
3	Stashfin Bengaluru	It is alleged by the complainant that he has availed loan for Rs. 25,000/- and in return paid Rs. 29,000. It is further stated that the said entity has not closed the loan account of the complainant and the staff have demanded an amount of Rs. 5,000/- to close the loan account of the complainant.
4	Vinniss properties, Mysuru	It is alleged that the entity collected money from the public under the pretext of developing properties in various places and assured the repayment of the accumulated amount in case of failure to allot land. The company closed its office & MD is absconding.
5	WWW.Oxygen. Online Rajajinagar, Bengaluru	The staff of the said entity collected an amount of Rs.15,600/- from the complainant to provide job as banks CSP services. It is informed by the complainant that the entity has neither provided job nor refunded his amount paid for availing the same.
6	JC Flash Tech Pvt Ltd. Domlur Layout, Bengaluru	The entity was allegedly offering loans to customers by charging interest at exhorbitant rates around 180% per annum through an application in google store named as Flash Cash by JC Flash Technology Private Limited.
7	India Money – Leads Generation, K H Road, Bengaluru	The complainant had approached the said entity which provides the information of customers seeking personal loans to contact them directly. It is mentioned that the complainant had transferred an amount of Rs. 5,900/- for obtaining leads which were later found to be unreliable.
8	Ayshwarya Syndicate souharda Credit Co-operative Limited. Haudin Road, Bengaluru	It is alleged in the complaint that the said entity is involved in activities like opening savings accounts, distribution of shares, cheque books and debit cards and collecting high amounts from the customers. It is also informed that the entity may be doing fraud business and it is requested to take appropriate action against it.

9	M/s. K.V. Ishan Marketing Corporation	It is stated in the complaint that the captioned entity is involved in illegal package selling as chit fund/Ponzi scheme and making false promises of heavy returns to poor people. It is further alleged that the entity has recently opened offices in Amritsar, Punjab and is operating as Multi – Level marketing Company.

AGENDA 17.0: ISSUES REMAINING UNRESOLVED AT DCC/DLRC MEETING

SLBC, at quarterly intervals, calls for the details of unresolved items evolved during DCC/DLRC meetings, if any, from LDCMs for its review under this Agenda. However, this time, no LDCMs have submitted the information under this agenda.

AGENDA 18.0: TIMELY SUBMISSION OF DATA BY BANK, ADHEREING TO THE SCHEDULE OF SLBC MEETING

As per the extant guidelines of RBI, SLBC has to collect and consolidate the data on various Agenda at quarterly intervals. ***RBI is insisting a certificate on quarterly basis for prompt submission of quarterly statements. Hence we request you to adhere to the schedule of submission. Any deviation will be reported duly to the top management of respective banks.*** Submission of error free data in time is very essential to keep up the time schedule. Further it is observed that many Banks have entered wrong data in the Portal which was abruptly changed later after it was notified and finalized by the SLBC. In spite of repeated mails, phone calls to the State Level Coordinators, SLBC is not getting proper response from some of the Banks/Departments. Hence, all the Banks and Departments are requested to submit the required data/ information in time so as to ensure that the SLBC meetings are convened as per the time schedule which has been already submitted to RBI in the beginning of the financial year itself. The difficulties faced by the SLBC are enlisted here below with a request to avoid the same in future:

18.1: Though SLBC is releasing the portal for entry of data well in advance, the member Banks are not entering data though the data is available though their CBS immediately after closure of the quarter. This is causing delay in adhering to the schedule/ calendar of the meetings already submitted by SLBC to RBI. SLBC requests all member Banks to enter the data in the portal at the earliest.

18.2: Mismatch of data is another important aspect to be taken care by the member Banks. Many Banks are submitting the data at the fag-end and the data so submitted is highly erroneous in relation to data submitted for the previous quarter. The portal released by the SLBC for entry of current quarter's data contains earlier quarter's data also, we request member Banks to compare the data of current quarter with the previous quarter's data already there so as to avoid such miss matches in future.

18.3: All the Govt. departments are requested to submit the status of the schemes implemented by them- "Bank wise" and "District wise, so that the "Bank wise" and "District wise" performance can be effectively reviewed and discussed in the concerned SLBC sub committee meetings and then a compact note can be placed in the regular SLBC meetings. While furnishing the information, the Govt. Departments are requested to provide the Bank wise details as under:

- Target allocated (Physical and financial as applicable)
- Applications sponsored (No. and amount involved)
- Applications sanctioned (No. and amount sanctioned)
- Applications rejected (No.)
- Applications pending (No.)

The district wise performance can also be followed-up with LDMs to review the progress in BLBC and DCC/DLRC meetings effectively.

19.0: FIXING OF UNIFORM BANKING HOURS FOR ALL PUBLIC SECTOR BANK BRANCHES IN THE COUNTRTY:

A meeting was called by the DFS on 10.06.2019 regarding EASE. Among various agenda items in the meeting one of the Agenda was on fixation of "Uniform Customer Banking hours for all Public Sector Bank branches. As decidedin the 145th SLBC meeting the issue of uniform banking hours is taken up with all 99.5% of the offices opted for 10.00 AM to 4.00 PM band with few deviations. SLBC vide letter ref. no. 451/A/SLBC/PR/2944/UBH/2019 dated 27.09.2019 (enclosed as Annexure 79 Page no. 321) communicated to bankers about Uniform Banking Hours implementable from 01.10.2019. The publication was also made in leading newspapers.

SLBC has received some clarifications from SBI, Canara Bank, Corporation Bank and few other banks on business and lunch hour clarifications and the same is clarified separately. For clarity we wish to clarify that business hours 10AM to 4.00 PM means, all branch functions should be available for public use including cash dealings. Half an hour is to be allowed for lunch depending on the convenience of the branch. Recent suggestion to avoid dislocation in services is to have a staggered lunch timings.

AGENDA-20: SUB COMMITTEE MEETINGS HELD DURING THE REVIEW PERIOD:

The details of SLBC Sub-committee meetings conducted during the Review period are as under:

Sl.	Name of the sub Committee	Convenor Bank	Date of meeting	Minutes (Annexure No.)
1	MSME	Corporation Bank	26.08.2019	Annexure-80 (Pages 322 to 324)
2	SHG-Linkage	Syndicate Bank	03.10.2019	Annexure- 81 (Pages 325 to 330)
3	Recovery & Rehabilitation and Govt. Sponsored Schemes	State Bank of India	09.09.2019	Annexure- 82 (Pages 331 to 334)
4	Agri & Allied activities	Canara Bank	24.09.2019	Annexure-83 (Pages 335 to 338)
5	Retail Loans	Bank of Baroda	13.08.2019 &	Annexure 84

		(e Vijaya Bank)	22.10.2019	Pages 339 to 344
6	Review of functioning of RSETI & RUDSETI	State Director for RESETIs, Karnataka	Conducted on 24.06.2019. Meeting of June quarter conducted on 14.10.2019.	Annexure 85 Pages 345 to 358

Sub-committee meeting to be convened by some lead bankers delayed because of DFS ideation and works related to flood damage works undertaken by banks at their end.

20.1: Some of the Sub-committee meetings are not being convened regularly because of the following reasons:

- Non availability of dates from the Chairmen of the Sub-Committees.
- Cancellation and/or postponement of the sub-committee meetings on many occasions.
- The SLBC requests the CS, GoK to advise the Chairmen of the Sub-Committees where Secretaries are chairmen of the committees, to give dates for conducting Sub-Committees meetings as and when the convenors of the committees approach for the same. Once the date is given, If for any reason, the Chairmen is not available on that particular date, instead of postponing the meeting, the Chairmen shall advise his immediate next official to chair the meeting.
- The member banks and the departments are also requested to submit the data on time, so as to have meaningful discussions in the sub-committee meetings at quarterly intervals and to place a compact note in the regular SLBC meetings. Further, the convenors of the committees are requested to send the proceedings of the meetings with action points to SLBC so as to circulate the same among all the members for implementation.

20.2: Formation of a new Sub-Committee of banks on deepening of Digital payment network.

SLBC has been advised by RBI, vide their letter ref. no. FIDD/CO/LBS NO/475/02.01.001/2019-20 dated 27.08.2019 to have a new committee of banker on deepening of Digital payments network and accordingly the same was constituted and sent to the members with vide our letter ref. no. 541/C/2944/SLBC/2019-20 Date: 17.09.2019 nominating the General Manager looking after IT and Digital banking functions along with one IT officer. The Copy of the RBI and SLBC letter is provided as Annexure- 86 (Pages 359 to 361).

AGENDA 21: MISCELLANIOUS ISSUES:

21.1 Issue regarding filing suit for Agricultural Terms loans where accounts are becoming time barred referred by Andhra Bank:

The Zonal Office, Bengaluru of Andhra Bank vide their letter No. 692/MIS/19-20 dated 31.08.2019 with reference to filing suit for Agricultural term loans to protect the validity of the documents and requesting SLBC to take up the matter with the Bankers and GoK for clarification in the matter. They have also referred that the Debt waiver scheme was

announced by GoK for production credit. Agricultural term loans accounts documents are becoming time barred as the farmers are refusing to sign Acknowledgement of debt, there is no other alternative than filing suit to protect the validity of documents. Otherwise the concerned bank officials will be held responsible for the loss.

This type of problem is being faced by almost all banks in the state. Hence, SLBC requests the house to deliberate on the issue. Copy of the letters referred above provided as Annexure-87 (Pages362)

21.2: Disposal of Educational loans under RGLS:
Director of Collegiate Education has reported that applications are to be finalised for sanction of education loans at various banks under Rajiv Gandhi Loan Scholarship Scheme. The district wise details are provided in Annexure- 88 (Page No.363 to 369). The concerned banks are requested to direct their branches where the applications are likely to be sponsored soon to sanction and dispose the proposals based on merits at the earliest. This is in view of the urgency to make up for time lost.

MOU between Department of Collegiate Education, Bengaluru with Bank of Baroda (e-Vijaya Bank) is likely to be finalized soon and thereafter targets will be communicated for financing of these RGLS loans.

21.3 **Selection of Raichur as Digital District at SLBC level:** In the meeting held between RBI Governor and Heads of PSU Banks on 18.07.2019 it was decided that PSU Banks will undertake 100% digitization of one district in each state. Accordingly SBI has come forward to adopt Raichur District for 100% digitization which was already cleared during steering committee meeting also.

Mails from SBI and RBI are enclosed as an Annexure 89 Page no.370 to 372

21.4. Revision in guidelines for Administration of Subsidy for loans granted under Government Sponsored Schemes by Canara Bank: As per the present policy subsidy matters viz. claims to various departments, follow up for receipt of subsidy are being done by respective branches. In order to have better monitoring need is felt to entrust the work relating to subsidy matters to Regional Offices in Karnataka. Process flow for front end subsidy and back end subsidy is elaborated.

Letter from Canara Bank requesting for change in the scheme is attached as an Annexure 90 Page no. 373 to 375

21.5: Elections on December 05, 2019 in the state of Karnataka: Chief Electoral Officer, Karnataka has come out with detailed guidelines on transportation of cash by banks, MFD functioning on giving loans and recovery etc for the ensuing December 05 elections in 15 Assembly segments. SLBC request all the bankers to adhere to the rules unfailingly.
Letter of Chief Electoral Officer dated 15.11.2019 is attached as an Annexure 91 Page no. 376 to 380

21.6: IMPLEMENTATION OF NATIONAL COMMON MOBILITY CARD (NCMC):

National Common Mobility Card has been launched to provide an easy, convenient, fast and fail-proof method of digital payment to citizens for all routine low value transactions including public transport and retail. The idea is to enable a single interoperable digital payment mode in all the Metros, Railways and Bus services along with retail to fulfil the vision of " One Nation One Card"

The steps to be initiated by the Banks for implementation of the National Common Mobility Card in the state has already been communicated vide letter no. FD 01 CAM 2019 dated 11. 07.2019. Copy is enclosed as an Annexure 92 Page no. 381 to 382

21.7: IMPLEMENTATION OF BENEFICIARY ORIENTED PROGRAMME UNDER NATIONAL LIVESTOCK MISSION THROUGH COLLECTION OR ESCROW ACCOUNT:

Under the centrally sponsored National Livestock Mission during 2019-20 Rural Backyard Development Programme for sheep, goat and pig is being implemented in the State.This programme has to be implementd with 90% subsidy and 10% beneficiary contribution. Hence for successful implementation of the programme subsidy amount has to be transferred to collection account or by creating ESCROW account jointly in the name of Bank Managers and beneficiaries.

Letter dated 31.10.2019 from Commissioner, Animal Husbandry and Vet. Services is attached as an Annexure 93 Page no. 383 to 384

21.8: CO OPTION OF IPPB AS SLBC MEMBER: IPPB requested for membership of SLBC vide their letter ref. no. IPPB/2019-20/CEO/OC-041 dated 04/07/2019. According SLBC allowed IPPB as a member and provided log in credentials to SLBC portal vide a mail.

21.9: Permission for utilization of grants received from MoRD fro RSETI Vajarahally (Ramanagaram dt.) at RSETI Harohally (Ramanagaram dt.)

MoRD has sanctioned an amount of Rs. 80.0 Lac for upgrading infrastructure at RSETI Vajrahally. First instalment of Rs. 40.0 Lac is released in June 2009. Construction of building work started in 2012 and stopped by Forest Department, Karnataka claiming that the land belongs to Forest Department. The matter is under litigation. Canara Bank has established another RSETI, Harohally training institute in 1990 at Harohally. This institute has approached MoRD for funds for construction of building and other infrastructure. MoRD has suggested diversion and utilisation of funds released for RSETI Vajarahally as the matter is under litigation, with the permission of SLBC. Letter received from Canara Bank is incorporated as Annexure 95 Page no. 397 to 398

21.10: Creating awareness about Ponzi Schemes:

In order to create awareness about Ponzi schemes, the GoK has developed posters (both in Kannada & English) and financial advisor informed the SLBC to take-up the matter in meeting for approval. Hence, SLBC requests the house to deliberate on the issue, so that the banks can create the awareness by placing the poster in branches. Copy of the posters referred above provided as Annexure- 94 (Pages 385 to 396).

21.11**: Implementation of Tri Lingual Policy with emphasis on Kannada in offices in the state of Karnataka:** The implementation of Kannada in offices (in banks in particular) to have better understanding of the locality and customers in the state of Karnataka is introduced an agenda item as requested by GoK. SLBC has forwarded mails to all the LDCMs for information collection on this item and the same will be updated to GoK in due course.
Canara Bank has reported for implementation of name boards with 60% kannada prominene for all its branches in the state of Karnataka as directed by BBMP. Letter

received from Bank and BBMP directive are attached as Annexure 97 Page no. 402 to 403.

21.12: Bank websites in Kannada language: GoK has made a request for websites of banks in local languages for better understanding by the customers/farmers of Karnataka state. SLBC will send a letter to concerned banks on this issue.

21.13:: **CO OPTION OF Suryoday Small Finance Bank and others as SLBC members:** Suryoday Small Finance Bank Ltd. Has requested for membership of SLBC and allotment of unallocated Unbanked Rural Centers in the districts of Bidar, Kalburgi and Mysore. Letter received dated October 23, 2019 as attached as Annexure 96 Page no. 399 to 401.
ECGC Ltd and Airtel Payments Bank also requested for membership of SLBC and letters attached as Annexure 98 Pages 404 to 410.

21.14:**Performance Karnataka Farmers Resource Center, Bagalkot (KFRC)** : A brief report on its performance is attached as an Annexure 99 Page no. 411.

21.15 **Awards presentation to 3 Entrepreneurs selected by MoRD pertaining to Karnataka for 2019-20:**

Three entrepreneurs in Karnataka state are selected by MoRD under National Entrepreneurship Awards for the year 2019-20. The awardees are:

1. Goutam Surana and Peeyush Kothari from ECO365
2. Sreenivas B Venkataramana and Sujeet Kumar Ghosh from ASPARTIKA
3. Manjunath R and Chandrasekharaih B Karimani from FUTURE BIOTECH.

Certificates from MoRD is already provided to them. As a token of appreciation for their entrepreneurial journey, SLBC wish to felicitate them.

ANNEXURE - 1

SLBC – KARNATAKA
LIST OF PARTICIPANTS

SLBC Steering Committee Meeting on 19.11.2019

Sl. No.	Name Shri / Smt	Designation	Organization
1	Manju.P. Pillai	Secretary -Fiscal Reforms	Govt. Of karnataka
2	Sunil kurtkoti	Advisor	Govt. of Karnataka
3	N.B. Dattatreya	Assistant General Manager	Reserve Bank of India
4	T. Manivannan	Convenor-SLBC & GM	Syndicate Bank
5	S. Nazeer Ahmed	Deputy General manager	Syndicate Bank
6	R.K. Dudihalli	Assistant General manager	NABARD
7	Sesh Kumar Adiraju	Deputy General Manager	State Bank of India
8	A.V. Ramana	Chief Manager - ABU	State Bank of India
9	S.V. Srinivas	Chief Manager - FIMF	State Bank of India
10	C.S. Vijayalakshmi	Deputy General manager	Canara Bank
11	H. Tulsiram	Senior Manager	Canara Bank
12	D.C. Shreedhara Babu	Chief Manager	Corporation bank
13	B. Jaya Prakash	Chief manager	Bank of Baroda
14	Dilawer Singh	Senior manager	SyndicateBank Card Centre
15	K.N. Ananda Nayak	Senior Manager	Syndicate Bank SLBC
16	B. Nagaraja	Senior Manager	Syndicate Bank SLBC
17	Ravi Kumara	Senior manager	Syndicate Bank SLBC
18	Rajesh	Senior manager	Syndicate Bank SLBC
19	Ankur	Assistant Manager	Syndicate Bank SLBC

****

ANNEXURE 2

STATE LEVEL BANKERS' COMMITTEE KARNATAKA

PROCEEDINS OF THE 145th MEETING HELD ON 26.06.2019

CONFERENCE HALL, NO.334
III FLOOR, VIDHANA SOUDHA
BENGALURU – 560 001.

ಸಂಯೋಜಕರು

CONVENOR



Your faithful & friendly financial partner



STATE LEVEL BANKERS' COMMITTEE: KARNATAKA
CONVENOR: SYNDICATE BANK: CORPORATE OFFICE: BENGALURU
MINUTES OF THE 145th MEETING OF SLBC HELD ON 26.06.2019

The 145th SLBC Meeting was held on 26.06.2019 at the Meeting Hall, Vidhana Soudha, Bengaluru under the Chairmanship of Sri T.M. Vijay Bhaskar, Chief Secretary, GoK.

Shri. Nageshwara Rao, Executive Director of SyndicateBank extended hearty welcome to Shri. T.M. Vijay Bhaskar, Chief Secretary, GoK, Smt. Vanditha Sharma, ACS & DC, GoK, Smt. Jyotsna, GM, RBI, Shri. PVS Surya Kumar, CGM, NABARD. He also extended cordial welcome to Addl. Chief Secretaries, Principal Secretaries and Secretaries of GoK, Senior Executives from RBI, NABARD and SIDBI, Senior Officers from the State Govt, representing various Line Departments, Corporations and Boards, Senior Executives from Commercial Banks, Co-op. Banks, Chairmen of RRBs, Officials from other Financial Institutions, UIDAI, General Insurance Companies, NGOs & other participants present in the meeting.

The ED, in his keynote address touched upon on the various agenda items slated for discussion in the House.

With regard to achievement under ACP-2018-19 of the state, he informed that Banks have performed well under MSME sector by disbursing Rs.81,119 Crore against the Annual target of Rs.58,756 Crore, recording an achievement of 138%. He congratulated the Banks for good performance and requested them to keep up the tempo in the current year also. Further he informed that Banks have disbursed Rs.69,703 Crore, under Agriculture Sector against the Annual target of Rs.98,655 Crore, recording an achievement of 71%. Under Total Priority Sector advances, Banks have recorded 82.15% achievement by disbursing an amount of Rs.1,63,194 Crore, as against the Annual target of Rs.1,98,643 Crore. He stressed upon Banks to give focused attention to these sectors during the financial year 2019-20. He also informed the House that, the total disbursements under Housing loans including both priority and non-priority segments is to the tune of Rs.42,179 Crore vis-à-vis the target of Rs.28,999 Crore recording 145% achievement during the FY 2018-19.

He requested the Banks to take advantage of "Prime Minister Awas Yojna-Housing to all" (Capital Linked Subsidy Scheme), which is a flagship programme of GOI to increase the lending under housing sector where good numbers of applicants have registered their names in the PMAY Portal.

He also informed that the CD Ratio of the state as a whole has witnessed an increase of 3% from 76.89% as on 31.03.2018 to 79.89% as on 31.03.2019.

He requested the Chief Secretary to launch the Annual Credit Plan 2019-20. The Chief Secretary has launched the ACP 2019-20 and distributed ACP booklets to all the dignitaries. The ED, informed the House about the ACP2019-20 projections briefly that the projections under total Priority Sector Credit at Rs.2,12,517 Crore with a growth rate of 30.22% over the previous year's performance of Rs.1,63,194

Crore and the share of Agriculture Credit at Rs.1,14,938 Crore constituting 54.08% of total Priority Sector Credit.

The ED also touched upon the status of opening of banking outlets in unbanked villages and informed the house that only 4 centres remain as uncovered in the State as on date and all these 4 centres are allotted to Kotak Mahindra Bank. He requested the officials of Kotak Mahindra Bank to ensure opening of banking outlets immediately so that SLBC shall submit 100% compliance to DFS in this regard. Further, he informed the House that as per the Road Map of RBI, still 10 villages having population of 5000 and above are pending for opening of Bank branches by 8 Banks and he requested all these banks to open the branches at these pending centres at the earliest.

Regarding opening of bank branches in two Aspirational districts, the ED requested the concerned Banks to take immediate steps for opening of remaining 3 branches in the identified locations.

He expressed concern on the increasing trend in NPAs. He informed the House that the total NPAs in the state have increased from 19.35 lakh accounts with a balance of Rs.36,342 Crore as on March 2018 to 26.58 lakh accounts amounting to Rs.44,375 Crore as on Mar 2019. In respect of Agricultural loans, the NPA level increased from Rs.11,610 Crore in 9.89 lakh accounts as on 31.03.2018 to Rs.16,281 Crore in 12.64 lakh accounts as on 31.03.2019.

The ED requested the Chief Secretary to advise all the District Collectors and the Line Departments to extend their support in recovery of bank dues and to bring down the NPA level. On behalf of all the member banks, he appealed to the government to create awareness through print & electronic media among the borrowers, on the advantages of prompt repayment of loans to improve the repayment culture and reduce NPAs in the banking system.

The ED touched about the massive landslides, damage to standing crops and total destruction of coffee and pepper plantations in Kodagu, Chickmagalur and Hassan districts due to heavy rains during 2018-19. He requested all the banks including private and cooperative banks to restructure the existing loans and extend fresh loans to the affected people and to charge a reasonable interest to such loans. He also requested the LDMs and the banks operating in the flood affected areas to attend to the requests of the coffee growers on a sympathetic ground.

He concluded his Keynote address by welcoming all the participants to the meeting and requesting each one of the participants to contribute for the fruitful deliberations.

Shri. C.B.L. Narasimha Rao, GM, SLBC thanked the ED, SyndicateBank for his Keynote address and requested Shri. T.M. Vijay Bhaskar, Chief Secretary, GoK to address the House.

Shri T M Vijay Bhaskar, Chief Secretary in his speech said that banks in Karnataka have shown good progress during the FY 2018-19. He informed the House that the deposits in the state have grown by 11% and the advances grown by 16%. There is good improvement in the CD ratio which has grown by 3.0% during the FY 2018-19 compared to the previous FY 2017-18. The MSME sector needs to be focused

further. The total PSA registered a growth of 12% year-on-year basis. He informed the house that he is happy to launch ACP of the state for the FY 2019-20, which has envisaged a growth of 6% compared to 5% during the previous year. In the ACP 2019-20, out of total PSA, agriculture had a projection of 57% followed by MSME 25% and HL 12 %. However, he remarked that the target under MSME has been reduced by 38% over previous year's achievement. He informed the house to look into the reason for reduction in the MSME target. He further said that the target under crop loan is higher than last year but the performance under housing loans under priority sector segment has been continuously declining but the target for the same has been again increased in ACP 2019-20. He requested the banks to implement suitable strategies to increase disbursements towards HL under priority sector segment and also educational loans.

He thanked the bankers for the co-operation extended in successful implementation of CLWS-2018 of GoK. He also informed the house on up to date progress in implementation of the CLWS-2018 that an amount of Rs.5297 Crore has been released benefitting 7.49 lakh farmers of commercial banks. The Government has started releasing the entire eligible waiver amount to the farmers' loan accounts in the current financial year itself against the earlier proposal of releasing in installments over next four years. With regard to coverage of NPA crop loan accounts under the CLWS-2018, the CS has informed the house that GoK has already issued a letter to SLBC to provide the acceptance of all banks to release the entire eligible amount within a short time so that the entire waiver process shall be completed within a couple of months. At this juncture, he informed the House that there is a need to complete the process of uploading FSDs in respect of all 2 lakh pending eligible farmers. He also stressed need for proactive participation of Lead banks in collection and upload of residual data from the farmers and banks. He hoped that it is possible to resolve all issues related crop loan waiver scheme by liaising with district administrative offices and nodal departments. He expressed the need for keeping this in mind while adopting recovery steps in Agricultural loans. He requested the convenor SLBC and the member bankers to conduct internal audit of all eligible accounts benefitted under CLWS-2018 scheme as done in case of ARDRS-2008 of GOI. He informed the SLBC to communicate modalities and timeline to all the member banks at the earliest.

He informed the House that the state has been passing through difficult situation with continuous drought in many parts of the state continuously and so during last year also, farmers are stressed up due to delayed monsoon and its subsequent scanty distribution. He requested the Banks to renew the crop loans/KCCs of all eligible farmers by taking all possible measures to renew crop loans/KCCs in a mission mode to enable farmers to carry on agricultural operations in the current year.

With regard to CD ratio, he expressed happiness that the CD ratio of the state as a whole has been improved by 3.0% as on 31.03.2019 over that as on 31.03.2018. However, he expressed concern on the low CD Ratio of Andhra Bank (52%), Dena Bank (39%) and Tamilnadu Mercantile Bank (57%). He requested the executives of these banks to achieve the CD Ratio of more than 60% during the current FY. He also observed that some districts are having CD Ratio of less than 60% and called upon the LDMs and banks in these districts to give attention for higher credit growth in these districts.

Housing finance under priority sector segment remains as an area of concern where the performance has been reduced to 37% during FY 2018-19 compared to 53% during FY 2017-18. As large numbers of people intended to construct houses by availing housing loans under PMAY scheme, he requested the bankers to consider and extend more finance under housing loans during the current FY 2019-20. Similarly, as the achievement under educational loan is also hardly 24%, he expressed concern and requested the bankers to take necessary steps to increase disbursements under this important portfolio.

With regard to opening of bank branches in the villages of 5000 and above population, he requested the concerned banks viz., IOB, Kotak Mahindra, BOB, BOM, Karnataka bank, Federal Bank and Axis Bank to open the branches at the earliest. He informed that there are 6022 GPs in the state and as discussed in many earlier meetings, each GP should have one banking outlet and this may be in the form of a branch or an ATM or a BC. He requested the Principal Secretary RDPR for listing out those GPs not having at least any one of these and submit the same. He also requested the Principle Secretary RDPR to attend all the SLBC meetings without fail along with latest position of the GPs not having any of the banking outlets. He also requested the SLBC to have access to the above information and follow up with the concerned banks to set up banking outlets in all such GPs. With regard to opening of bank branches In Aspirational districts as directed by DFS, GOI, he informed the concerned banks viz., SBI, KGB, Bank of Maharashtra and PNB to open the bank branches in their allotted centers at the earliest.

Regarding implementation of state & central sponsored schemes, he expressed happiness that in the schemes viz., PMEGP, Karnataka Minorities development Corporation, Animal Husbandry, NRLM, Babu Jagajeevanaram Leather Development, the performance is above 80% of the targets. However, he requested the bankers for speedy sanctioning and disbursement of proposals in other government sponsored schemes. At this juncture, he directed all the line departments to help the banks in recovery by conducting joint recovery camps. Finally, he concluded his address by requesting all the bankers to implement the Annual Credit Plan 2019-20 successfully and achieve the targets proposed in ACP.

Shri. C.B.L. Narasimha Rao, GM, SLBC thanked Sri. T.M. Vijay Bhaskar, Chief Secretary, GoK and assured that his directions will be implemented with all seriousness. Thereafter, he requested Smt. Vandhitha Sharma, ACS & DC, GoK, to address the House.

Smt. Vandhitha Sharma, ACS & DC, GoK, in her speech congratulated the SLBC for successful launch of the ACP 2019-20. She informed that performance in agriculture was only 71% to the target during FY 2018-19 and the reasons are known. She made an appeal to the House that all concerned to go together to ensure that Rs 1.14 lakh crores target projected for agriculture sector in ACP 2019-20 is reached, which is a very good target. She hoped that the implementation of crop loan waiver scheme will be completed in this year itself and so the time has come to make a fresh lending in a big way and hoped to see a very good, very kind hearted from the banks side. With regard to recovery issues, as also mentioned by the Chief Secretary in his address, she assured the house to take review of recovery of the bank dues periodically.

She informed that in PMEGP targets are achieved and doing very well. She requested to share details of the NPA accounts under PMEGP so that the administration would like to help bankers on this. She informed that to fix dates for joint recovery drives wherein the department representatives and the banks shall go together for recovery. She requested the banks to share department-wise list of NPAs, so as to help bankers in recovery and also in other NPAs.

Regarding Aadhaar seeding of the pre-metric scholarship accounts for children, she expressed concern that still 4.5 lakh students' accounts are pending for Aadhaar seeding and NPCI mapping inspite of several meetings conducted in this regard. It is going on very slow pace and most of the bank branches are not cooperating in Aadhaar seeding in a required manner when the parents with their children go to the branches. She made an appeal to the bankers to help in completion of the process very quickly so that the GoK will be able to release the scholarship amounts to top students which is pending for the last one year. She also informed that they have requested India Postal Bank to involve in the process who have so far opened around 60,000 student bank accounts till date and now the pendency is to the tune of 3.53 lakh student accounts to be Aadhaar linked on a war-footing manner.

On Crop Insurance issues, she referred the communication dated14th of June 2019 addressed to SLBC and informed that Crop Insurance being a time bound process and hence there is a cutoff date for crop insurance. She informed that several bank branches are not aware of the cutoff date and not adhering to the same because of which farmers lose out the insurance claim money. She informed that in several instances, the debiting of insurance premium is later than the cutoff date and also in some cases proposals are not forwarded to insurance company in a timely manner, even though debited premium to loan account, the same is not credited to the insurance company's account in time. Ultimately farmer doesn't get the insurance claim money due to the lapses committed by the bank branches. She narrated examples of Tumkur and Haveri districts, wherein about 14000 farmers could not get the crop insurance claim money due to delay in remitting premium by the banks. She requested that insurance coverage for current season has been already commenced and cutoff dates have been already communicated to all the banks, therefore it is very important that at the field level the financial Institutions should remit premiums within the deadlines.

She recalled that CGM NABARD in a previous meeting had raised certain issues about SHGs credit linkage that out of registered 11 lakh SHGs in the state, the number of outstanding loans is 5.50 lakh only. Thus the credit linkage gap is more than 5.0 lakh SHGs, which may be either dormant or not getting assistance from the banks. She informed that in order to assess the correct position in this regard she had conducted a separate meeting and requested the banks to provide information in the prescribed format. She directed the mission director, NRLM Miss. Mamatha to collect the information from all the banks soon.

Shri. CBL Narasimha Rao thanked Smt. Vandhitha Sharma, ACS & DC, GoK. for her address and then requested Smt. K.S. Jyotsna GM, RBI to address the House.

Smt. K.S. Jyotsna GM, RBI in her address informed the House on the various developments that have taken place after the previous SLBC meeting as under:

1. She informed that after amalgamation of Vijaya Bank and Dena Bank with BOB as per notification of GOI dated 2nd January 2019, the Lead Bank responsibility of Dharwad, Haveri and Mandya districts are now given to BOB.

2. With regard to interest subvention scheme of GOI for short term crop loans, she informed the House that GOI has approved the implementation of the interest subvention scheme for the financial years 2018-19 and 2019-20.

   She further informed the House that based on the recommendations of inter-ministerial Central team and also subcommittee of National Executive Committee, it has been decided that for the farmers affected by the natural calamity up to certain percentage, the interest subvention would be 2% for the first year only and in case of severe natural calamity, the subvention would be 2% for the first 3 years and it can also be for the entire period of loan subject to maximum of 5 years. There is also an inbuilt provision for further subvention of 3% in case of prompt repayment. However, she stressed that bankers have to do due diligence in identifying the genuine borrowers even in case of farmers availing loans against pledge of gold.

3. With regard to financial literacy, she informed the house that RBI has been organizing financial literacy weeks for various targeted groups from the year 2016 onwards. The current year's target group is farmers to provide easy access for Agricultural Finance. She requested all the bankers to give wide publicity for various schemes by displaying posters, distribution of handbills in the bank branches and also at prominent places at least for a period of 6 months. She informed the requirement for inclusion of financial education in state school syllabus as already done in case of CBSE syllabus.

4. She requested the Bankers to open bank branches in the 10 villages of 5000 and above population which are pending as on date. Further speaking about Business correspondents, she informed that as per feedback had in the meeting with banking correspondents of 3 districts viz., Kodagu, Dakshina Kannada, Uttara Kannada, in most of the remote and hilly areas there are connectivity issues affecting BC operations. She requested the bankers to identify such and share the details with SLBC so that the same may be taken up with the telecom authority to resolve the same. She advised the bankers to avoid dark areas wherein providing connectivity will be a difficult task and to go for white and grey area as for as possible.

5. Speaking about the ombudsmen scheme, she informed the House that earlier the scheme was covering only depository NBFCs and now the same has been extended to non-depository NBFCs having more than hundred crore business also.

6. With regard to RTGS, she informed the House about the extension of window from 4:30 p.m. to 6.00 pm which will help to push the volume of business through this mode.

7. She informed the House about the KYC amendments for DBT customers that banks can insist Aadhaar as main document as it is a officially valid document for identification, subject to a clear cut declaration from the individual willing to share

Aadhaar details for availing facilities from the state and central government. Any other officially valid document can also be allowed in BSBD account opening in case of those who are not beneficiaries. Apart from the above, she informed the House that RBI has given some more benefit to BSBD accounts holders as stated below.

a) Minimum balance stipulation in case of BSBD accounts has been removed.
b) No charges for that deposit of cash at bank branch, at ATMs or at the Point of contract with CDMs.
c) There would be no limit on number and value of deposits that can be made in a month through electronic channels by means of deposit of cheques which are drawn by central or state Government agencies or other departments.
d) Minimum of 4 withdrawals in a month allowed including ATM withdrawals.

With regard to ATM and debit card disputes, she informed that banks have their own mechanism within the extant regulatory guidelines to resolve the same. The loss may be caused from the customer side or from banks side. However, the business of the banks will be affected if the losses incurred by the customers are not compensated. With this she had concluded her speech.

Sri CBL Narasimha Rao thanked Smt. K.S. Jyotsna GM, RBI for her address to the House and thereafter requested Sri PVS Suryakumar, CGM, NABARD to address the House.

Sri PVS Suyakumar, CGM, NABARD in his address spoke that there is an agenda item in the agenda of 145th SLBC meeting, which is ephemeral, which come and go, on doubling of farmers' income as announced by prime minister in 2016. Then he spoke on decisions taken by the committee headed by Sri. Ashok Dalvoy. We can increase the farmers' income by reducing the cost of cultivation and so he spoke on cultivation by giving timely financial assistance, so that this ephemeral agenda can become real. He also stressed upon the financing of SHG groups which are in large numbers in the state of Karnataka.

Sri CBL Narasimha Rao thanked Sri PVS Surya Kumar CGM, NABARD for his address to the House. Thereafter, regular Agenda was taken up for the deliberations by CBL Narasimha Rao, Convenor- SLBC & GM, SyndicateBank.

AGENDA 1.0: CONFIRMATION OF THE MINUTES OF 144th SLBC MEETING HELD ON 25.02.2019

The Minutes of 144th SLBC Meeting held on 25th February 2019 which were circulated by SLBC vide letter No.123//2019/2944/SLBC/101-143 dated 11.03.2019 have been approved by the House as no suggestions for amendment were received.

AGENDA 2.0: FOLLOW-UP ACTION ON THE DECISIONS TAKEN DURING THE PREVIOUS SLBC MEETING

The action taken by the SLBC on various action points evolved during 144th SLBC were taken note by the House, the details of which are as shown below:

- On the issue of formation of Sub-Committee for developing of standardized system for direct flow of data from CBS of the member banks, GM, SLBC informed the House that in order to have uniformity in development of standardized system for direct flow of data from CBS of the member banks, the General Manager, SyndicateBank Sri T. Manivannan will take up this issue in the SLBC convenors meeting convened by RBI at Pune on 24th & 25th June 2019 and the same will be discussed further by calling meeting of SLBC sub-committee to proceed further in this regard.

- With regard to flow of Credit to CLSS Pradhan Mantri Awas Yojana (PMAY-Housing for All 2022), GM, SLBC informed the house that as per the detailed discussion took place in 144th SLBC meeting wherein the ACS & DC, GoK wanted to know the reasons for slow progress under PMAY and reply of the representatives from the major banks that the portal contains only the survey list and many people are not showing interest when the Branch Managers approach them and there is no provision in the portal to update this type of information so that the actual status can be reflected from time to time and advise of ACS & DC, the Secretary, Housing has convened the meeting of bankers on 29.05.2019 wherein the issues have been sorted out and the department assured the bankers to make provision in the portal to update the latest information by the branch manager once he takes a decision either to sanction or reject the proposal.

- With regard to Status of opening of banking outlets in unbanked villages, CBS-enabled banking outlets at the unbanked rural centres (URCs), GM, SLBC informed the house that as per the decision taken in the 144th SLBC meeting, GM, RBI convened a meeting of bankers on 30.05.2019 to sort out the issues concerning the bankers. The latest position has been clearly described under the appropriate heading on this topic.

- Regarding functioning of BCs from the place provided in the GPs, GM: SLBC informed the House that SLBC is continuously monitoring the progress of working of the BCs sitting at the place provided in the GP offices. Even the Govt. officials also had the meetings with the TSPs in the state. As per updated data provided by them, in 3845 GPs BCs are available within the GPs and their co-location is to be completed at the earliest. In remaining 1813, there are no BCs within the GP. A list of such centres has been already provided to LDMs to confirm the same and to provide the details of the Banks to whom these centres belong. 16 LDMs have already provided required information and 14 LDMs yet to submit the same. GM, SLBC once again requested the LDMs to update and submit the data at the earliest

- With regard to opening of Branches in "Aspirational Districts", GM, SLBC informed the house that out 8 centres allocated to various banks for opening of bank branches, 5 banks branches have been already opened by the respective banks and only 3 centres are pending as on date. GM, SLBC requested the representatives of PNB and KGB to open the bank branches in one and two centers allotted to them respectively at the earliest.

AGENDA-3: BANKING STATISTICS AS OF DEC 2018:

3 (a): BUSINESS FIGURES UNDER VARIOUS PARAMETERS:

The GM, SLBC presented the Banking Statistics which includes Deposits, Advances, CD Ratio, Total PSA, Advances to MSE/ Agriculture/ Weaker Section, Network of bank branches and ATM Network in the State of Karnataka as on March 2019 vis-à-vis March 2018. From the Data, he observed that:

- There is a Y-o-Y growth of 11.72% in deposits and 16.09% in advances as on March 2019 over March 2018.
- Thus, the CD ratio has shown an improvement from 77.90% as on March 2018 to 79.90% as on March 2019.
- The level of PSA in the State has increased from Rs.2,61,671 Crore as on 31.03.2018 to Rs.2,93,743 Crore as on 31.03.2019 showing an absolute growth of Rs.32,072 Crore and percentage growth of 12.26% on Y-O-Y basis.
- The level of total PSA to total advances reduced from 42.50% as on 31.03.2018 to 41.10% as on March 2019.
- Agricultural advances have marginally decreased from Rs.1,31,037 Crore as on 31.03.2018 to Rs.1,29,913 Crore as on 31.03.2019, showing a reduction of Rs.1124 Crore.
- The outstanding level under MSME have gone up by Rs.35,960 Crore from Rs.83,067 Crore as on 31.03.2018 to Rs.1,19,027 Crore as on 31.03.2019.
- The Weaker Section Advances have shown good improvement from Rs.87,745 Crore as on 31.03.2018 to Rs.95,694 Crore as on 31.03.2019 showing a growth of Rs.7949 Crore (9.06%).
- The Weaker Section Advances level to the total advances in the state stands at 13.39% as on March 2019 which is above the mandatory level of 10%.

AGENDA 4: REVIEW OF FINANCIAL INCLUSION INITIATIVES, EXPANSION OF BANKING NETWORK AND FINANCIAL LITERACY

4(a): Branch Network: GM, SLBC informed the House that the number of bank branches has increased from 10807 as on 31.03.2018 to 11140 as on 31.03.2019, thus showing an increase of 333 branches during the FY 2018-19.

4 (b): ATM Network: GM informed the House that the total number of ATMs has increased from 16623 as on 31.03.2018 to 16732 as on March 2019, thus showing an increase of 109 ATMs during the FY 2018-19. However, there is a net reduction of 39 ATMs in rural area over 31.03.2018, which is mainly because of closure of non-profitable ATMs in Rural area by Canara bank.

4 (c): Status of opening of banking outlets in unbanked villages, CBS-enabled banking outlets at the unbanked rural centres (URCs): GM, SLBC informed the House that as per the latest information, 4 centres remain as uncovered villages in the state as against 609 villages originally identified and allocated to various banks. These 4 pending villages for opening of banking outlets belong to Kotak Mahindra Bank which are:

(1) Alagumole of Kollegal taluk of Chamarajanagar District,
(2) Karya village of Nanjanagud taluk of Mysore district,
(3) Kamankeri of Basavana Bagevadi taluk,
(4) Gornal village Indi taluk both of Vijayapura district.

- In this regard, GM, SLBC informed the house that as requested GM, RBI in the Steering Sub-Committee meeting, SLBC has already written a letter to RBI to intervene in the matter. The GM, RBI also advised the representative of Kotak Mahindra Bank to ensure opening of banking outlets in the above 4 allotted centres at the earliest.

(Action: Kotak Mahindra Bank)

4 (d): Status of opening of Brick and mortar branches in villages having Population of 5000 and more: GM informed the House that, RBI had convened a meeting on 31st May 2019 and reviewed the present status of opening of branches in the 56 villages pending for opening of Brick & Mortar branches as per the status provided in the Agenda of 144th SLBC Meeting. The concerned banks have reported the present position of these 56 villages, which is as under:

4 (d) i: In 10 villages, brick and mortar branches have been opened by the respective Banks, GM, SLBC appreciated the efforts of the concerned banks viz., Vijaya Bank (Now BOB), Axis Bank, Indian Bank, Karnataka Bank and SyndicateBank. With this the pendency has been reduced to 46 villages.

4 (d) ii: In the following 34 villages, new BCs have been deployed by the banks. As per Road Map of RBI, Brick & Mortar branches are to be opened in the identified centres. Hence, SLBC requested RBI to clarify whether deployment of BCs instead of opening of Brick & Mortar branches is acceptable. Responding to this in the SLBC Steering sub-committee meeting held on 13.06.2019, GM, RBI, quoted RBI latest circular DBR No. BAPD.BC.69/ 22.01.001/2016-17 dated 18th may 2017 and advised SLBC to take a confirmation from the respective banks whether the BCs deployed by them are in conformity to the following criteria:

a) BCs should be functioning from a fixed location for at least 4 hours per day and 5 days in a week.
b) BCs should provide services of acceptance of deposits, encashment of cheques/ cash withdrawals or lending of money.
c) It carries uniform signage with name of the Bank and authorization from it, contact details of the controlling authorities and complaint escalation mechanism and the working hours/days need to be displayed prominently.
d) Bank should have a regular offsite and onsite monitoring of the 'Banking outlet'
e) The Banking outlet shall provide uninterrupted service.

In the above context, GM, SLBC requested all the banks who have opened BCs instead of Brick and mortar branches to provide the above details for each of the BC location so as to take up with RBI to treat the allocated centres as covered with 'Banking outlet' and to reduce the pendency accordingly.

**(Action: Canara Bank, Corporation Bank,
Vijaya Bank (Now BOB), SBI, Union Bank, Karnataka Bank)**

4 (d) iii: In respect of 3 villages, the concerned banks have reported as under. As per Road Map of RBI, Brick & Mortar branches are to be opened in the identified centres. Hence, GM, SLBC requested RBI to clarify whether functioning of brick and mortar branches in some other centres within 5 KMs radius instead of opening of Brick & Mortar branches in the identified centres is acceptable.

Responding to this in the SLBC steering Sub-Committee meeting held on 13.06.2019, GM, RBI advised SLBC to collect the details from the above 2 banks and verify whether it fits into the guidelines of RBI. As per RBI circular on Road Map RBI.FIDD.CO.LBS.BC.No.82/02.01.001/2015-16 dated 30.12.2015, in all identified villages of above 5000 population, brick and mortar branch needs to be opened and distance is not a criteria. Hence, Karnataka Bank and IOB are requested to open the bank branch in their allocated centres at the earliest.

(Action: Karnataka Bank and IOB)

4 (d) iv: In the remaining 10 villages, the concerned banks are yet to open Brick & Mortar branches. In spite of continuous follow–up from SLBC and assurances given to the House by the concerned banks in various meetings, action is still pending. The GM, SLBC strongly urged these banks to comply with the RBI guidelines without further loss of time.

(Action: BOB, BOM, Karnataka Bank, Kotak Mahindra Bank, Federal Bank, IOB, PNB, Axis Bank)

4(e)1: Review of operations of business correspondents–hurdles/issues Involved: GM informed the House that:

- The total number of BC locations in the state have been increased by 60 from 6178 as at 31.12.2018 to 6238 as at 31.03.2019 & all are provided with Micro ATMs,
- Of these 6238 BC locations, 6134 BC locations the BCs are active and doing transactions through Micro ATMs.
- There are 104 BC locations the BCs are in active which includes 34 BC locations wherein BCs have resigned.

GM, SLBC requested the banks having in-active and resigned BCs to activate/engage new BCs to activate 100% locations at the earliest.

(Action: KVGB, KGB, PKGB (Now KGB), BOB, IOB, UBI, Kotak Mahindra Bank, BOM, Karnataka Bank, Andhra Bank, Indian Bank and CBI)

4 (e) 2: Co-Location of BCs in GP Head Quarters: GM informed the House that SLBC is continuously monitoring the progress of working of the BCs sitting at the place provided in the GPs and the Govt. officials also had many meetings with the TSPs in the state. As per updated data provided by them, in 3845 GPs, BCs are available within the GPs and their co-location is to be completed at the earliest. In remaining 2176 GPs, there are no BCs within the GP. A list of such centres has been already provided to LDMs to confirm the same and to provide the details of the banks to whom these centres belong. 16 LDMs have already

provided required information and 14 LDMs yet to submit the same. GM, SLBC once gain requested all the LDMs to update and submit the data at the earliest.

(Action: LDMs)

In this regard, a separate agenda on (1) seeding of Aadhaar to the bank accounts and (2) Co-Location of BCs was presented by ACS, e-governance, GoK. The ACS informed the following aspects to the House through a separate slide show as under:

(1) Seeding of Aadhaar:

- The GoK has mandated Aadhaar Based Direct Benefit Transfer for disbursement of financial benefits to the beneficiaries of various schemes.
- Identification, validation, financial address verification is carried out on DBT portal prior to transfer of benefits.
- Financial verification process has revealed that non-seeding of Aadhaar to bank accounts is the key factor that is impacting the progress.

Hence, the ACS, e-governance, requested SLBC to:

- To issue directions to all banks to take up seeding of Aadhaar to bank accounts whenever the request forms are delivered.
- To issue directions to all banks to include the service of seeding of Aadhaar for receiving benefits in the Code of Bank's Commitment to its customers and to fix a time frame of 48 hours for providing this service.
- To define a uniform format of request form for seeding of Aadhaar in all banks and create awareness to the citizens of the same through mass media.

In the above context, GM, SLBC requested all the member banks to take note of the above and facilitate for easy transfer of financial benefits through Aadhaar Based Direct Benefit Transfer which has been mandated by the GoK. He also requested all the banks to advise their branches to attend to the requests of the customers especially in case of beneficiaries of Government schemes for Aadhaar seeding on priority i.e. on the same day of receipt of request form or in case of exigencies within the next day of receipt of request forms.

(Action: All member banks)

(2) Business Correspondents (BC) Network of the Banks:

- The ACS, e-governance referred the discussions held during 144th SLBC that SLBC has requested all the member banks to ensure working of their BCs from the place provided by GPs. He also referred the request made by the SLBC to ascertain the status of co-location of BCs in the GPs.
- In this regard, the ACS, e-governance informed the House on the action taken by the department in association with SLBC that many meetings have been conducted with TSPs of various banks and based on the data provided by them, the department has analyzed as under:

Table-1: Details of BC availability in the state:

Total No. of GPs	No. of BCs having BCs in village(s) of their jurisdiction	No. of GPs having one or more BCs functioning in a village(s) of their jurisdiction	Total No. of BCs functioning in GPs	No. of BCs for which BC availability details are not available (Col 1- Col 2)
6021	3845	734	4698	2176

The department has provided the bank wise details of GPs for which details of BCs not available as under:

Table-2: List of banks required to provide the BC details:

Sl.	Bank Name	No. of SSAs for which BC details are not available	Immediate Action needed
01	Karnataka Vikas Gramin Bank	460	• SLBC requests all these banks to analyze the list of SSAs provided by the e-governance if necessary by taking the help of the respective LDMs and ascertain the actual status of availability of BCs in the listed SSAs and submit the SSA wise details to the dept. of e-governance under a copy to SLBC. • SLBC also requests the LDMs to identify the listed accounts pertaining to their districts and ascertain the actual status of availability of BCs in those SSAs by mapping with the master data on SSAs available with them and submit the SSA wise details to the dept. of e-governance under a copy to SLBC,.
02	State Bank Of India	248	
03	Canara Bank	185	
04	Syndicate Bank	184	
05	Karnataka Bank	135	
06	Kaveri Gramin Bank	120	
07	Vijaya Bank	107	
08	Corporation Bank	82	
09	Union Bank of India	44	
10	Bank of India	39	
11	Indian Overseas Bank	39	
12	ING Vysya Bank	34	
13	Central Bank of India	24	
14	Indian Bank	19	
15	Bank of Baroda	15	
16	Bank of Maharashtra	10	
17	UCO BANK	10	
18	Punjab National Bank	9	
19	Federal Bank	5	
20	Allahabad Bank	4	
21	Andhra Bank	4	
22	Dena Bank	3	
23	ICICI Bank Limited	3	
24	HDFC Bank Limited	2	
25	Axis Bank	1	
26	IDBI	1	
27	Punjab & Sindh Bank	1	
28	GPs for which SSA details are not available	388	• LDMs of respective districts to identify SSAs belongs to the GPs listed under this
	Grand Total	**2126**	

In view of urgency, GM, SLBC requested the controlling offices of banks and LDMs to attend to the above task urgently and submit the SSA wise details in respect of Sl. 1 to 27 and GP wise details in respect of Sl. 28 at the earliest.

(Action: All member banks and LDMs)

With regard to the present status of co-location of BCs, The ACS, e-governance informed the house that the list of GPs has been already shared among all banks and the consolidation position is as under:

Table-3: present status of co-location of BCs in GPs:

No. of BCs having BCs functioning in their jurisdiction	No. of BCs functioning in the GPs	No. of BCs already co-located	No. of BCs pending to be co-located
3845	4608	1091	3607

The ACS, e-governance informed the house that the list of BCs (GP wise) was made available to the Panchayat Development Officers (PDOs) on Panchatantra application of RDPR Dept. and PDOs confirmed that 1091 BCs have already co-located in the space provided by the GPs.

SLBC requested the member banks to issue letter to their TSPs to ensure immediate co-location of remaining 3607 BCs already functioning in the GPs. At this point, the ACS, e-governance reiterated that instructions were given to the PDOs of all GPs in the state to provide space with a table and internet connectivity free of charge to the BCs for co-location. However, some of the TSPs are yet to receive written directions from their banks in this regard. GM, SLBC requested all the banks speed up the process of co-location of all 3607 available BCs by issuing letters to their TSPs under a copy to the dept. of e-governance and SLBC immediately.

(Action: All banks)

4(e)3: Representation of BCs of SBI, Bangalore Circle received through Janaspandana portal- Grievance No.51736539: GM informed the House that the above complaint has been referred by the Special Officer, GoK wherein the BCs have represented that they were working with SBI associate banks before the merger and were getting fixed emoluments of Rs.5000 per month. After the merger, SBI has informed that no such payments will be made and they will give only commission on work turn-out. SLBC has already referred this to SBI vide letter No.130/2944/SLBC/2018-19 dated 13.03.2019. However, SLBC has not received any reply from SLBC till date. SLBC once again requested SBI to look into the issue and resolve the same at the earliest.

(Action: SBI)

4 (f): Opening of branches in "Aspirational Districts": GM, SLBC informed the House that:

- Out of 8 centres allocated to various banks in two Aspirational districts, in 3 centers, bank branches are yet to be opened by KGB (2) and PNB (1). As this is a long pending issue, GM, SLBC requested the above banks to open the bank branches at the earliest to enable SLBC to inform the DFS, GOI accordingly.

(Action: KGB and PNB)

- Further, SBI has reported that they have engaged BCs in the two centers allotted to them. As these 2 centers are also allocated to SBI as per Road map of RBI, SLBC requested SBI to confirm whether the BCs are in conformity to the listed conditions as detailed under minutes of agenda 4 (d) II in page No.10.

(Action: SBI)

- With regard to suitable building for opening of PKGB (now KGB) branch at Honagera village of Yadgir district, GM, SLBC requested the RDPR to help the bank to locate a suitable premise for opening of the branch at the earliest.

(Action: PKGB (Now KGB) & RDPR)

- With regard to the issue of pending opening of bank branch by PNB at Kurkunda village of Shahpur Block, GM, RBI in the SLBC Steering Sub-Committee meeting advised SLBC to write to RBI to take up this issue with PNB for early opening of bank branch in this village. SLBC confirms that it has already written a letter to RBI in this regard. GM, SLBC again requested PNB to open the branch at the earliest.

(Action: PNB and RBI)

4 (g): Representations of the people's representatives referred by the RBI and Chief Secretary for opening of branches: With regard to two representations for opening of the bank branches, GM informed the House that

4 (g) a: With regard to opening of bank branch Bailakundi village, Gokak Block, Belagavi district referred by RBI to SLBC, GM, SLBC informed the House that SLBC has made detailed enquiry with the LDM, Belagavi and he reported that the population of the village is around 4000 only and Primary Agricultural Co-operative Society is already functioning in the village. As this village is having a population of around 4000 only and belongs to KVGB, Kujalagi Branch which is within 6 KMs away from the village, SLBC requested KVGB to engage a BC to extend banking services to the villagers. The officials from KVGB confirmed that their BC is already functioning in the village. GM, SLBC requested KVGB to confirm the same to SLBC through a mail.

(Action: KVGB)

4 (g) b: In 144th SLBC meeting under Agenda item No. 18.2 (b), SLBC discussed on the representation of Sri. A.S. Jayram, Hon'ble MLA of Turuvekere constituency referred to SLBC by the CS, GoK recommending for ensuring re-functioning of SBI branch operating at Sri.Chandrashekarapura, Gubbi Taluka of Tumkur district which was closed 7 months back due to a fire accident. In 144th SLBC, SBI had assured to operationalise their branch at the earliest. However, as SBI branch is yet to become operational, public are facing lot of difficulties to travel for about 9 KMs to carry out their routine financial transactions at SBI, Kallur branch. GM, SLBC again requested SBI in this regard. The DGM, SBI informed the House the renovation work of the building has already started and the branch will resume functioning soon. GM, SLBC requested SBI to ensure functioning of the branch soon and inform the SLBC.

(Action: SLBC)

4 (h): Issues related to connectivity: GM informed the House that the department of Telecommunications has confirmed that connectivity issues have been resolved in all the BC locations in the state.

4 (j): Status of rollout of Direct Benefit Transfer in the state. Aadhaar seeding and Authentication

4 (j) 1: With regard status in MGNREGA: GM informed the House that as per the information provided by the dept.:

- There are 65.22 lakh **MGNREGA** workers' accounts in the state.
- Out of the above 65.22 lakh workers' accounts, 35.24 lakh accounts have been converted for Aadhaar Based Payment, which works out to 54.04%.
- Banks and the concerned govt. officials are requested to ensure conversion of remaining 29.98 lakh accounts for Aadhaar Based Payment at the earliest.

(Action: Banks, Departments and LDMs)

4 (j) 2: With regard to status of Social Security Pensions, GM informed the House that as per the data provided by the department:

- There are 63.91 lakh Social Security Pension beneficiaries in the State who receive pensions through banks and post offices.
- Out of above 63.91 lakh pensioners, 46.29 lakh beneficiaries' accounts are already seeded with Aadhaar numbers.
- However, only 13.12 lakh beneficiaries are having bank accounts and drawing pensions through banks.
- Out of 13.12 lakh pensioners' bank accounts, only 5.67 lakh accounts are mapped with NPCI as on 22.05.2019.

GM, SLBC requested all the member banks to direct their branches to ensure mapping of remaining accounts with NPCI at the earliest.

(Action: all member banks and department)

4 (k) 1: With regard to progress under Aadhaar/Mobile seeding of operative CASA a/cs GM, SLBC informed the House that the percentage of Aadhaar seeding of CASA accounts in the state stood at 85.72% and mobile seeding of SB accounts in the state stood at 88.54% and requested all member banks to continue their efforts to improve further.

(Action: All member banks)

4 (k) 2: With regard to functioning of Aadhaar enrolment centers in banks in the state, GM, SLBC informed the house that as per the date provided by UIDAI, Bangalore against 927 Aadhaar enrolment centers in banks, only 644 centers are active during last 30 days and he requested concerned banks to ensure activation of remaining centre's.

(Action: All member banks)

4 (l)1: With regard to Financial literacy initiatives by the banks (particularly digital financial literacy), GM informed the House that the FLCs have shown marginal improvement in organizing the No. of camps as also No. of people benefitted during FY 2018-19 compared to that of FY 2017-18. Totally, 21.40

FY 2018-19. GM, SLBC requested all member banks to oversee the functioning of their sponsored FLCs and ensure submission of accurate quarterly reports to SLBC.

(Action: All banks who have sponsored FLCs in the state)

4 (I) 2: Further, with regard to observations of Finance Department, GoK on functioning of FLCs during 144th SLBC meeting, GM informed the House that SLBC had requested the member to review and monitor functioning FLCs at regular intervals and advise their FLCs to conduct more number of Financial Literacy Camps in schools to create awareness among students on Banking. However, SLBC has not received any compliance from the member banks. GM, SLBC again requested the member banks to report compliance in this regard.

(Action: All banks who have sponsored FLCs in the state)

In the 144th SLBC meeting the DGM Canara Bank informed the House that they are having an "App" to monitor the functioning of the FLCs and assured to share the details of the App so that other member banks can also take the benefit of the same. GM, SLBC requested executives from Canara Bank to provide the details of the App so as to take with other member banks to adopt similar App for better review and monitoring of their sponsored FLCs.

(Action: Canara Bank)

In the SLBC Steering Committee meeting held on 13.03.2019, Sri Sunil Kurthkoti, Advisor, FD, GoK requested RBI to make use of FLCs to educate the people on Ponzi schemes and fraudulent mode of transactions affecting common people. He also assured that GoK in collaboration with banks and RBI is ready to organize campaigns at different places in the state to educate the common public on the Ponzi schemes and fraudulent firms. Welcoming this suggestion, GM, SLBC, requested the banks and RBI to co-ordinate with GoK in organising campaigns on educating the common people. GM, SLBC also requested the members of the house to utilise every opportunity to create awareness on the firms involved in such illegal activities and to the list of Ponzi firms among all their branches to effectively create awareness among the common public.

(Action: FD, GoK, RBI and banks)

4 (I) 3: With regard to creating awareness about various schemes, subsidies, facilities like crop Insurance, renewable energy, GM informed the House that in BLBC meetings, LDMs are creating awareness among all the bank branches. The BCs and FLCs are also playing major role in dissemination of information among the villagers on these schemes. The member banks are conducting extension programmes through their branches and are giving wide publicity to various schemes. In this context, he requested all the member banks and LDMs, to involve in the activities of FLCs, Bank branches to make the programmes more effective and to reach the message to more number of people more effectively.

(Action: Banks and LDMs)

4 (m): With regard to progress under Social Security Schemes, GM, SLBC informed the House that

- The performance of banks in all the three social security schemes during the FY 2018-19 is satisfactory and shown growth of 28.88% in PMSBY, 23% in PMJJBY and excellent growth of 264.13% in AFY during FY 2018-19 over FY 2017-18.
- GM, SLBC was pleased to inform the House that many bank branches in the state have received shields from PFDA, GOI for their good work under APY and the CS has distributed the same to the respective banks.
- Keeping in view the potential available, GM, SLBC requested all the banks to give focused attention to extend the benefit of these social security schemes to all eligible people in the state on a campaign mode.

(Action: All member banks)

4 (n)1: With regard to progress under PMJDY, GM informed the House that banks have shown good performance in opening of PMJDY accounts during the FY 2018-19. Banks have opened 26.57 lakh new PMJDY accounts during the FY 2018-19. GM also informed the house that 31.51 lakh PMJDY accounts have been Aadhaar linked during the FY 2018-19. While appreciating the good performance shown by the banks, GM, SLBC requested the banks to cover all adults under PMJDY as GOI changed the focus from "one account per household" to "one account per adult".

(Action: All member banks)

4 (n)2: With regard to creating awareness on the documents required for updating various parameters in Aadhaar data base, GM, SLBC informed the House that SLBC has received a communication from the Chief Executive Officer, Centre for e-governance, GoK that they have observed some confusion related to documents required for updating various Aadhaar parameters and one such complaint relates to insistence for submission of Gazetted officer certified copies of documents. In this regard CEO, Centre for e-governance has clarified that public should not be compelled to submit Gazetted officer certified documents for Aadhaar enrolment /updation unless it is mandated by guidelines. Gazetted Officer Certification is only one of the options notified by the UIDAI in case residents fail to submit one of the other listed supporting documents. Further, he requested all the concerned to display a list of supporting documents to be submitted for enrolments/ updation at all enrolment centre for awareness of the public. GM, SLBC requested all the member banks to advise their sponsored Aadhaar centre's to follow the guidelines and to adopt customer friendly methods in their functioning. GM also requested the member banks to ensure display of list of documents needed for Aadhaar enrolment and updation al all their sponsored centers.

(Action: All the member banks having Aadhaar Enrolment centers in the state)

4 (n) 3: With regard to issues related to opening of Students Accounts for Scholarship purpose, GM informed the House that the Chief Secretary, GoK convened a meeting of the bankers and the department officials on 17.06.2019

to review the progress related to opening of Students Accounts for Scholarship purpose and Aadhaar seeding them. The district collectors and the LDMs also took part in the meeting through VC. After a detailed review of the progress in opening of Students Accounts for Scholarship purpose, Aadhaar seeding and NPCI mapping of the accounts, the Chief Secretary advised all the DCs to collect the details of the students enrolled vis-a-vis the total No. of accounts opened at branches. He also advised the DCs to arrange to refer the names of the students who are yet to submit the Aadhaar details and mandates to submit immediately to their banks for seeding. Further, the CS advised to refer the students who are yet to open accounts, to nearby banks to open the accounts at the earliest. He also requested the bankers to attach top priority for opening of accounts, for Aadhaar seeding and NPCI mapping of the students' accounts. GM, SLBC requested all the member banks to accomplish the task in respect of all pending accounts on a mission mode and to open the new accounts wherever the students have not yet opened accounts.

(Action: All member banks and Department)

At this juncture, the ACS, e-governance informed the house that the GoK could not release scholarship amount to almost 4.50 lakh students because of pending Aadhaar seeding and pending NPCI mapping. He requested the banks as well as department officials to give utmost importance for completion of the above tasks so that GoK can release the scholarship to the students for purchase of study material for the new academic year 2019-20. GM, SLBC again requested the member banks to have concern towards poor students who are not getting their scholarship amounts from GoK since last one year. Almost 4.50 lakh students are suffering because of non-compliance.

(Action: All member banks and Department)

4 (o): With regard to progress in disbursements under MUDRA scheme, GM, SLBC informed the House that banks have shown good performance under MUDRA during FY 2018-19. Banks in the state have sanctioned 74.41 lakh accounts amounting to Rs.33807 Crore during FY 2018-19 showing an improvement of 16.34 lakh accounts and Rs.4462.44 Crore amount over that of FY 2017-18. However, he expressed concern that during the FY 2018-19 Karnataka state slipped to secured second position and Tamil Nadu upgraded to first position on all India basis. In order to ensure that Karnataka State to be the topper at all India Level, GM, SLBC requested all the banks to implement the scheme in a big way during FY 2019-20.

(Action: All member banks)

4 (p): With regard to providing add-on services through Toll Free Desk for addressing Public Grievances Redressal of Flag ship programmes like PMJDY, PMJJBY, PMSBY, APY, MUDRA and PMFBY, GM informed the House that as per the decision taken in the 144th SLBC meeting, SLBC has already placed work order to the vendor. SLBC has applied for a separate line at call centre and the call centre will commence its functioning shortly and the commencement date will be informed to all member banks. He also informed that SLBC has already paid the deposit amount towards the toll free number and the same toll free number is retained for ease of the customers.

AGENDA-5: REVIEW OF CREDIT DISBURSEMENT BY BANKS:

5 (a): With regard to achievement under ACP of the state, Priority Sector Lending GM, SLBC presented a comparative analysis of disbursements during FY 2018-19 vis-à-vis that of FY-2017-18 as under:

Disbursements under Agricultural Advances

- Banks have disbursed Rs.37824 Crore under Agri-Short Term loans registering 58.22% achievement to Annual target during FY 2018-19, which is marginally less compared to disbursement of Rs.39287 Crore registering an achievement of 67.08% during previous FY 2017-18.
- Achievement under disbursement of Agri-term loans is good at Rs.31879 Crore registering an achievement of 94.64% during FY 2018-19.
- Further, SLBC has verified the quantum of short term loans converted into term loans during the year which might have been reflected as term loan disbursements during the FY 2018-19, the details of which are as under:

  During FY 2018-19, banks have rephased 169632 accounts amounting to Rs.3909 Crore. Even, if we deduct this amount from Agri-term loans presuming that these might have been reflected as disbursement under term loans, the net disbursements under term loans will be Rs.27970 Crore which accounts to 83.03% achievement.

- The disbursement under total agriculture during FY 2018-19 was Rs.69703 Crore registering an achievement of 70.65%.

  The slowdown in disbursement of Agricultural loans during FY 2018-19 is mainly because of non-renewal & non-enhancement of KCCs and also due to slowdown in disbursement under Agri-term loans.

Total PSA

- The disbursement under total PSA during FY 2018-19 was Rs.163194 Crore registering an achievement of 82.15%. The shortfall in achievement of target was mainly due to lesser disbursements under Agricultural advances.

5 **(b): Discussion on lending towards government sponsored schemes (DAY-NRLM, DAY-NULM, MUDRA, Stand-Up India, PMEGP, etc.) and impact of these schemes.** With regard to progress under government sponsored schemes, GM, SLBC informed the House that the Chief Secretary, GoK has already covered this aspect in his address and requested the all the departments to sponsor the applications steadily from the beginning of the financial year instead of bunching at the end of the financial year. GM, SLBC requested the member banks to advise their branches to dispose the applications as and when received without keeping them pending for long time and also to maintain a register and duly record the scheme wise details on date of receipt of applications, date of sanction/disbursement/rejection of the proposals and same shall be verified by the executives during their visits to the branch. GM, SLBC also requested the LDMs to review the implementation of Government Sponsored Schemes effectively in BLBC & DCC/DLRC meetings.

(Action: All line departments, Banks and LDMs)

5. (c): With regard to credit flow to minority communities, GM, SLBC informed the House that there is a growth of Rs.5409 Crore (15.4%) in advances to minority communities as at March 2019 over March 2018 and the share of advances to minority communities in total PSA has increased from 13.45% as at March 2018 to 13.82% as at 31.03.2019 and expressed that SLBC is hopeful that with the same trend, the share of minority community advances in the state will surpass the mandatory level of 15% soon. GM, SLBC requested all member banks to increase disbursement towards minority communities so as to surpass mandatory level of 15% during FY 2019-20.

Action: All member banks)

5 (d): With regard to flow of credit to Minority Communities in Minority concentrated districts, GM, SLBC informed the house that the flow of credit to minority communities in all the three minority community concentrated districts has surpassed the mandatory level of 15% of total Priority Sector Advances of the respective Districts.

6 **(e): With regard to performance under KCCs,** GM, SLBC, informed the House that there is a reduction in KCCs as at 31.03.2019 over that as on 31.03.2018. No. of KCC reduced by 1.73 lakh accounts amounting to Rs.3407 Crore. Note: The GM, SLBC also informed that the major reduction in KCCs is due to reduction of No. of KCCs in the banks viz., Union Bank of India (-126117 Cards amounting to Rs.2057 Crore), Corporation Bank (-50815 cards amounting to Rs.1654 Crore), SBI (-41163 Cards amounting to Rs.369 Crore), BOB (-18971 cards amounting to Rs.160 Crore), PNB (-6295 cards amounting to Rs.104 Crore), Yes Bank (-13294 cards amounting to Rs.361 Crore), PKGB (-39031 cards amounting to Rs.400 Crore), KGB (-44557 cards amounting to Rs.141 Crore). GM, SLBC requested these banks to verify the correctness of data and rectify the errors, if any, by contacting the IT officer, SLBC so that accurate data can be carried over to the FY 2019-20. GM also appealed to all member banks in general and the banks listed above in particular to give focussed attention for renewal and sanctioning of fresh KCCs as the CLWS-2018 will be almost come to an end soon.

(Action: All member Banks)

5 (f): With regard to PMFBY, GM SLBC informed the House the following aspects:

5 (f).1: Regarding PMFBY-Kharif 2016 Claim pendency, GM informed the House that the claim pendency has reduced by Rs.40.74 Crore from Rs.109.93 Crore as on 25.11.2018 to Rs.68.66 Crore as on 31/03/2019. The Department has informed that the above claim settlements are pending for want of clarification/decisions from GOI on two major issues (1) Paddy-Rice issue where the pendency is Rs.59.69 Crore and (2) Newly formed IUs issue where the pendency is Rs.5.95 Crore. In addition to these two major issues, Rs.3.02 Crore is pending due to Bank account- Aadhaar activation issue. GM, SLBC requested the department to ensure settlement of these pending claims at the earliest.

(Action: Agriculture Department)

5 **(f).2: With regard to PMFBY-Rabi & Summer 2016-17 Claim pendency,** GM, SLBC informed the House that the pending claim amount has marginally reduced from Rs.204.56 Crore as at 30.11.2018 to Rs.202.21 Crore as at 31.03.2019 due to the major issue **"Higher to Higher unit"** i.e. due to non-conduct of sufficient number of crop cutting experiments. GM, SLBC requested the department and the insurance companies to settle the above remaining claims at the earliest.

(Action: Agriculture department and the Insurance Companies)

5 (f).3: With regard to Kharif 2017 Claim pendency, GM informed the House that the pending claim amount has considerably reduced from Rs.20.46 Cr. as at 30.11.2018 to Rs.6.84 Cr. as at 31.03.2019 due to major reason of NEFT rejections due to discrepancies in "Account numbers". GM, SLBC requested the department and the insurance companies to settle the pending claims at the earliest.

(Action: Agriculture department and the Insurance Companies)

5 (f) 4: With regard PMFBY-Rabi & Summer 2017-18 Claim pendency, GM, SLBC informed the house that the pendency is very marginal at Rs.0.48 Cr. and he requested the Department and the insurance companies to settle the same at the earliest.

(Action: Agriculture department and the Insurance Companies)

5 (f) 5: With regard to PMFBY-Kharif 2019 notification, GM informed the House that the department of Agriculture has issued notification dated 10.04.2019 for PMFBY-Kharif 2019 season. As season has already commenced, SLBC requested the controlling offices of all banks to commence enrolments (1) as and when the Crop loans/KCCs are sanctioned/ renewed in case of loanee farmers and (2) to spread message among the non-loanee farmers to enrol their crops for insurance at the earliest instead of creating last minute pressure on the bank branches. GM, requested the controlling offices of the banks to advise their branches to debit the premium (1) to the crop loan/KCC accounts in case of loanee farmers and credit to "Crop insurance premium collection account" and (2) to debit SB accounts or collect cash in case of non-loanee farmers and credit the same to "Crop insurance premium collection account", within each cut off date. The amount so collected is to be remitted through "**Pay gov**" within 15 days of each cut-off date.

GM, SLBC reiterated that branches have to strictly adhere to the revised PMFBY guidelines dated 28.09.2018 issued by GOI. As implementation of PMFBY scheme through Samrakshane portal is already stabilised, the insurance companies may not consider any lapses or delay in remittance of premium leading to the concerned bank officials being held accountable. Hence, every care has to be taken by the branches and controlling offices of banks in strict implementation of the scheme in tune with the revised guidelines.

5 (f) 6: With regard to PMFBY Claim issue of Tumkur District, GM informed the House that initially the CEO, ZP of Tumkur district vide letter dated 20.12.2018 reported that claims in respect of 9551 farmers of Tumkur district have been rejected by the insurance companies for various reasons under PMFBY Kharif 2017. The CEO has informed that the farmers have not received the claims due

to not providing proof of debit of premium and/or debiting of premium by bank branches after cutoff date and other reasons. The CEO, ZP has attributed the non settlement of claims in these cases to negligence on the part of bank branches and requested SLBC to conduct an enquiry into the matter and take up with the concerned banks to make good the losses incurred by the farmers. They have also sent a letter to Agriculture department to calculate the bank wise claim amount involved in the above cases and they have sent the same to the concerned banks to make good the losses. However, in view of the genuine problems faced by the bank branches, SLBC represented to the department to take a sympathetic view and pursue the insurance companies to settle the claims as a special case.

GM, SLBC also informed the house that the department had put their best efforts to pursue AIC to settle the claims as a special case. In the meeting dated 12.04.2019 chaired by the Commissioner of Agriculture and participated by the representatives of concerned banks, executives from SLBC and officials from AIC, this issue was discussed at length. However, the AIC has not agreed to the request of the banks as there was inordinate delay in remittance of the premium. The proceedings of the meeting dated 12.04.2019 have been circulated to all concerned banks under a copy to SLBC, wherein the department has informed that the following banks could not prove that the premium was debited within the cutoff date. Though the department has calculated the details on claim amount involved Bank wise and bank-branch wise, in the proceedings, they have not insisted for immediate payment of claims to the farmers. However, it is stated that if the concerned farmers fight for payment of claims through relevant forums, then the concerned banks are responsible for such payments. SLBC has already communicated the proceedings of the meeting to the concerned banks through mail dated 31.05.2019.

GM, SLBC requested the banks not to give scope for such lapses in future which may fall heavily on the concerned bank officials to make good the loss to the farmers which may arise due to non-settlement of the claims by the insurance companies.

(Action: All member banks)

5 (f) 7: With regard to Grace period for debiting of crop insurance premium in respect of non-loanee farmers, GM, SLBC informed the House that considering the request of SLBC on behalf of all member banks in the 144th SLBC meeting, the department has issued a circular No. JDA (CI)/ letters/18/2019-20 dated 22.05.2019 wherein, they have considered providing one day grace period for debit of premium in respect of non-loanee farmers but with a condition that the details of such non-loanee farmers to be submitted in 19 column format. SLBC, on behalf of member banks has submitted a reply to the department that though one day grace period is acceptable; the condition that details of such non-Loanee farmers are to be provided in 19 column format through mail by 9.00 AM next day is impractical and impossible and hence cannot be complied with. Hence, SLBC requested the department to convene one more meeting of the banks and insurance companies to sort out this issue amicably.

(Action: The department and the insurance companies)

5(g) With regard to sanction of Education Loans, GM informed the House that during the FY 2018-19, the banks in the state have sanctioned Education loans to the tune of Rs.1957 Crore covering 96753 students as against the annual financial target of Rs.6027 Crore under both priority and non-priority segments. GM, SLBC requested the member banks to organise Education Loan campaigns in collaboration with Universities/ Colleges and give focussed attention to ensure good disbursement towards this important segment.

(Action: All member banks)

5 (h) Progress under SHG-Bank linkage/ Joint Liability Groups:

5 (h) 1: With regard to progress in credit linkage of SHGs, GM informed the House that as against the annual target for Credit linking of 250000 SHGs for the FY 2018-19, banks have Credit linked 276409 SHGs achieving 110%. However, GM informed that the average finance per group works out to Rs.1.22 lakh during the year and Rs.1.29 lakh since inception which needs to be improved to achieve the financial target.

(Action: All member banks)

5 (h).2: With regard to performance in financing JLGs, GM informed the House that banks have Credit linked 1.91 lakh JLGs with an amount disbursed of Rs.4829 Crore

5 (h) 3: With regard to activities of AKMI (Association of Karnataka Micro Finance Institute), GM, SLBC informed the House that AKMI is having a membership of 29 Micro Finance organisations who are having 1907 branches with staff strength of 21712 employees across the state. As per the report submitted by them the outstanding finance to JLGs with their 29 registered MFI is Rs.22007 Crore to 1.79 lakh JLGs.

6.0: With regard to NABARD's agenda for SLBC, GM, SLBC, requested the DGM, NABARD to make presentation on various agenda notes of NABARD. However, CGM, NABARD informed the House that the major agenda of NABARD is on doubling of farm income and to have a detailed discussion and to evolve effective strategies towards doubling of farmers' income, a separate committee will be formed and meeting of the committee will be convened soon. GM, SLBC appreciated the CGM, NABARD for this proactive initiation and assured to extend full cooperation form SLBC and the member banks and continued with the remaining agenda items of SLBC.

(Action: NABARD, SLBC and member Banks)

6.1: With regard to preparation of List at district level in respect of third parties (e.g. Valuers) who submit false certificates resulting in frauds in banks, GM informed the House that in order to facilitate all the banks working in the district, the LDMs are advised to prepare and maintain a list of third parties like valuers in case of Gold Loans, who submit false certificates with mollified intention of committing frauds by the customers in Banks and the details of such third parties may be discussed in BLBC and DCC/DLRC meetings to alert the bankers and to save them from possible frauds.

(Action: LDMs)

7.0: With regard to CD RATIO, the GM, SLBC informed the House that the CD Ratio of the state as a whole as on 31.03.2019 has witnessed an increase of **3.0%** from **76.9% as on 31.03.2018** to **79.9% as on 31.03.2019**. However, he expressed concern that as observed by the CS, GoK in his address the CD ratio of 3 banks viz., Andhra Bank (52.0%), Dena Bank (39.0%) and Tamilnadu Merchantile bank (57.0%) is less than 60%: Similarly, GM, SLBC expressed concern that CD Ratio of three districts viz., Uttar Kannada (39.44%), Udupi (49.55%) and Mysore (59.49%) is less than 60%. GM, SLBC requested executives of 3 banks and LDMs and banks of 3 districts to improve credit flow under various segments to raise the CD Ratio above 60% level.

(Action: 3 banks and LDMs & banks in 3 districts)

AGENDA 8.0: POSITION OF NPAs IN RESPECT OF SCHEMATIC LENDING, CERTIFICATE CASES AND RECOVERY OF NPAs

8.1. With regard to position of NPAs, GM informed the House that:

- NPAs in all sectors have shown an increasing trend.
- NPAs under total advances have increased from 5.9% as at 31/03/2018 to 6.2% as at 31/03/2019.
- NPAs under Agri advances have increased from 8.7% as at 31/03/2018 to 12.5% as at 31/03/2019.
- NPAs under total PSA have increased from 8.2% as at 31/03/2018 to 10% as at 31/03/2019.
- The increasing trend in NPAs is a matter of concern for the banks.

GM, SLBC, requested for intervention from the GoK, to arrest the increasing trend under NPA. The ACS & DC assured the bankers to extend all possible co-operation from the department in this regard and requested banks to provide the details at the earliest.

(Action: Banks and Govt. departments)

8.2 With regard to recovery of dues under PMEGP, GM informed the House that, after the 144th SLBC meeting, the NPA level in PMEGP reduced from 17% as on 31.03.2018 to 15% as on 31.03.2019. GM, SLBC requested LDMs to organize for joint recovery drives with the involvement of sponsoring agencies and bank branches to reduce NPAs.

(Action: LDMs KVIC/KVIB/DIC & banks)

8.3 With regard to recovery under KPMR & KACOMP Acts, GM, SLBC informed the House that banks have filed very few cases under these Acts during the FY 2018-19 and banks expressed that concerned authorities are not accepting RC applications in view of the prevailing CLWS-2018 scheme. Just 2028 RC cases have been recovered during FY 2018-19 as against 27254 RC cases pending as at the beginning of June 2018. GM, SLBC requested the departments and the banks to arrange for more and more joint recovery drives in association with Revenue Officials to improve recovery in RC filed cases.

(Action: LDMs, Revenue Officials & Concerned Govt. departments)

8.4 **With regard to recovery under SARFAESI, DRT & LOK ADALATS Acts,** GM, SLBC informed the House that the banks have recovered Rs.1059.56 Crore In 38816 accounts under all the above three Acts. GM, SLBC observed that the recovery made in not up to the expected level when compared to the amount involved of Rs.17197 Crore. GM, SLBC requested the concerned departments and banks to organize recovery drives to improve recovery under these Acts,

9.0 SPECIAL AGENDA ON CLWS-2018

9.1: Regarding progress in implementation of CLWS-2018 of GoK, GM, SLBC, informed the house that the GoK has so far released Rs.5297.19 Crore towards 7.49 lakh loans of farmers of commercial Banks including RRBs till 19.06.2019. Further, GM requested all the member banks to compete the task of (1) approval of all 1008 pending Green listed accounts (2) filing of FSDs in respect of all 6174 pending accounts and (3) uploading of FSDs in all 33347 pending accounts at the earliest so that the GoK would release the eligible waiver/incentive amounts to these 40529 crop loan accounts.

9.3: With regard to coverage of NPA crop loan accounts under CLWS-2018, GM, SLBC informed the house that SLBC has received a mail on 11.06.2019 along with a letter from the Secretariat, GoK ref. no.FD.08.CAM.2018 dated 07.06.2019 duly signed by Secretary to Government seeking for consent from the banks to implement he scheme in accordance with proceedings of the top level bankers already communicated to FD, GoK. GM, SLBC requested the member banks to take up the matter for the approval of their respective boards and convey their decision to the nodal department under a copy to the convenor, SLBC at the earliest.

(Action: All member banks having eligible NPA crop loans)

AGENDA 10.0: Restructuring of loans in natural calamity affected areas in the state, if any: Under this agenda, GM, SLBC informed the House that during the FY 2018-19, banks have rephased 1.70 lakh accounts involving an amount of Rs.3909.13 Crore. GM, SLBC requested the banks to extend relief measures to all eligible people affected by the natural calamities on priority and requested LDMs to review the progress in BLBC and DCC/DLRC meetings.

(Action: All member banks and LDMs)

10 (a): Request received form Codagu Planters' Association for total Restructuring of Crop Loans in view of total devastation caused by heavy rain & Landslide during august 2018 in Kodagu District. Under this agenda, GM, SLBC informed the House that SLBC has received a letter from Codagu Planters Association and it was observed from the contents of the letter that the Coffee growers borrowed funds from banks through Kissan Credit Card/Crop loans to maintain their coffee plantations and these loans suppose to be repaid after the crop harvest. But during 2018-19, due to heavy rain and massive landslide caused during August 2018, these growers have not only lost their entire standing coffee and pepper crops, but also the pristine plantation land along with houses and other infrastructure, which would take a long time to rebuild. This natural

calamity has been assessed by both the State and Central governments and relief/rehabilitation measures are being initiated as per NDFR norm.

In view of the above, the growers are not able to repay the principal crop loan as well as the interest. These affected growers are not in a position to pay high rate of interest let alone the principal, as they have lost their prime source of income i.e., standing crop as well as the plantation area. As such, they have requested to issue necessary orders to the public sector as well as private banks including cooperative banks in the devastated areas to restructure the crop loans, as announced by the Finance Minister and not to charge exorbitant rate of interest for restructured loans. In this background, GM, SLBC requested the member banks including private and cooperative banks to restructure the existing loans and extend fresh loans to the affected people and also to consider charging a reasonable interest to these loans. Further, SLBC requests all the LDMs and the banks operating in the flood affected areas to attend to the requests of the coffee growers on a sympathetic ground.

(Action: Banks and LDMs of the affected districts)

AGENDA 11.0: DISCUSSION ON POLICY INITIATIVES OF THE CENTRAL/STATE GOVERNMENT/ RBI (INDUSTRIAL POLICY, MSME POLICY, AGRICULTURE POLICY, START-UP POLICY ETC.), AND EXPECTED INVOLVEMENT OF BANKS:

No discussions were held in the House as there was no data/ information for discussions under this Agenda.

AGENDA 12.0: DISCUSSION ON IMPROVING RURAL INFRASTRUCTURE/ CREDIT ABSORPTION CAPACITY

No discussions were held in the House as there was no data/ information for discussions under this Agenda.

AGENDA 13.0 PARTNERING WITH KVK, HORTICULTURE MISSIONS, NATIONAL SKILL DEVELOPMENT CORPORATION, ASCI, ETC. INCLUDING A REVIEW OF FUNCTIONING OF RSETIs

13.1 (a): With regard to functioning and performance of RUDSETI/RSETIs in Karnataka state: GM informed the House that 33 RUDSETI/ RSETIs are functional in the state of Karnataka and these 33 RUDSETI/ RSETIs have trained 26041 candidates in 1014 training programmes during the FY 2018-19 i.e. from 01.04.2018 to 31.03.2019 against the annual target of training 24795 candidates through 902 training programmes. Thus the achievement against the annual target in terms of number of candidates trained is 105% and in terms of number of programmes, it is 112%. The performance is good. GM, requested all the banks to extend requisite credit to the eligible RUDSETI/ RSETIs trained candidates to increase the reach and also requested the banks are to sponsor more and more candidates to the RSETIs for training so that the quality of lending especially under MUDRA scheme can be improved to a considerable extent.

(Action: Member Banks and RUDSETI/RSETIs)

AGENDA 14.0: STEPS TAKEN FOR IMPROVING LAND RECORD, PROGRESS IN DIGITIZATION OF LAND RECORDS AND SEAMLESS LOAN DISBURSEMENTS

Under the above agenda, GM: SLBC informed the House that SLBC has communicated to member Banks to visit https://kaverionline.karnataka.gov.in and be guided by the manual of instruction available in the site and effectively utilize the services of the "KOS" for filing Declarations under KACOMP Act.1974 besides guiding the farmers to utilize the same. SLBC requests the LDMs to discuss this aspect in BLBC and DCC/DLRC meetings so that Bank Branches shall create awareness among the people especially among the farmers to avail hassle free services through this online services facility. In this regard, SLBC has received a letter from the CS, GoK requesting the banks not to make the farmers to visit Sub Registrar office to file Form-3 to create charge in favour of the Bank at the time of availing loan and again for cancellation of charge after closure of the account. SLBC has circulated the message of the CS, GoK among all the member banks and LDMs with a request to make use of the above online services launched by the GoK and help the farmers so as to ensure that farmers are not made to visit Sub-Registrar's office frequently.

(Action: All member banks)

AGENDA 15.0: SHARING OF SUCCESS STORIES AND NEW INITIATIVES AT THE DISTRICT LEVEL THAT CAN BE REPLICATED IN OTHER DISTRICTS OR ACROSS THE STATE:

Under this agenda GM, SLBC shared 4 success stories of the candidates trained by RSETIs /RUDSETIs and requested the member banks to send success stories of their RSETIs to SLBC regularly.

(Action: All member banks and NACER)

AGENDA 16.0: DISCUSSION ON MARKET INTELLIGENCE ISSUES

With regard to various agenda items under this viz., (a): Ponzi Schemes / Illegal Activities of Unincorporated Bodies / Firms / Companies Soliciting Deposits from the Public (b): Banking Related Cyber Frauds, phishing, etc. (c): Instances of usurious activities by lending entities in the area, cases of over Indebtedness with regard to Credit related frauds by borrower groups etc. GM, SLBC informed the House about the latest details of the units with nature of activities provided by the RBI with whom banks should exercise caution to avoid possible frauds and financial loss. GM, SLBC requested all the member banks to circulate the list among all their branches and offices to display in notice boards and also create awareness among the customers and common public to avoid incidents of frauds.

(Action: All banks and LDMs)

AGENDA 17.0: ISSUES REMAINING UNRESOLVED AT DCC/DLRC MEETING

SLBC, at quarterly intervals, calls for the details of unresolved items evolved during DCC/DLRC meetings, if any, from LDCMs for its review under this

Agenda. However, this time, no LDMs have submitted the information under this agenda.

AGENDA 18.0: TIMELY SUBMISSION OF DATA BY BANK, ADHEARING THE SCHEDULE OF SLBC MEETING

Under this agenda, GM, SLBC informed the House that neither the banks nor the Govt. departments are adhering to time schedules for submitting the requisite data to the SLBC from time to time which is coming in the way of timely consolidation of statistics/ information. GM, SLBC requested all the banks and Govt. departments to submit the data to SLBC in time in future.

(Action: All banks and line departments)

19.0: FIXING OF UNIFORM BANKING HOURS FOR ALL PUBLIC SECTOR BANK BRANCHES IN THE COUNTRTY:

GM, SLBC informed the house that a meeting was called by the DFS on 10.06.2019 regarding EASE. Among various agenda items in the meeting one of the Agenda was on fixation of "Uniform Customer Banking hours for all Public Sector Bank branches. The role of SLBC at state level and LDMs at district level is very crucial in finalizing uniform customer banking hours in the District/ state. A pad note on the process flow for fixing uniform customer banking hours was already communicated Banks and LDMs. GM, SLBC requested all member banks and LDMs to complete the task at the earliest and submit the finalized list to SLBC for approval and circulation.

(Action: PSBs and LDMs)

AGENDA-20: SUB COMMITTEE MEETINGS HELD DURING THE REVIEW PERIOD:

GM, SLBC informed the house that except one committee, all other 7 Sub-Committees have conducted meetings during March 2019 quarter and proceedings have been circulated.

At the end the CS, GoK and ACS & DC, GoK in presence of ED, Syndicate Bank, GM, RBI, CGM, NABARD and all members of SLBC felicitated Shri Narasimha Rao GM & Convenor SLBC who will be retiring on superannuation on 31.07.2019 and appreciated for his outstanding contribution in successful implementation of CLWS-2018 by GoK and also in making the SLBC forum more vibrant and effective. The CS, also felicitated DGM, SLBC, Sri. K. S. Karunakara and AGM, SLBC, Sri. K.N Janardhana on the eve of their retirement on superannuation on 30.06.2019. The meeting was concluded with vote of thanks.

SLBC Convenor and
GM-SyndicateBank

SLBC – KARNATAKA
LIST OF PARTICIPANTS
145th SLBC Meeting held on 26.06.2019

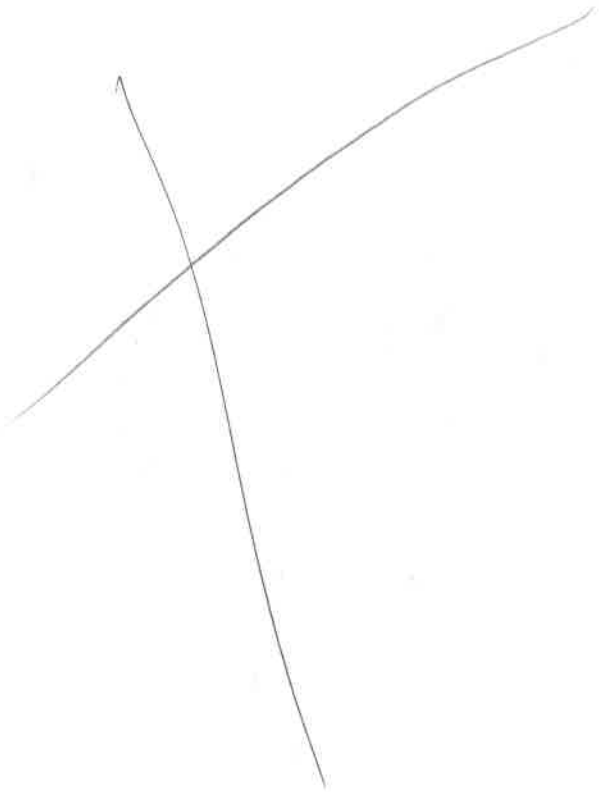
Sl. No.	Name Shriyuths -	Designation	Organization
1	T M Vijay Bhaskar	Chief Secretary	Govt of Karnataka
2	Mrs. Vandita sharma	Addl. Chief Sec. & Dev. Com.	Govt of Karnataka
3	Sri. Nageswara rao y	OSD & Whole time director	Syndicate Bank
4	Smt. K.S. Jyotsna	General Manager	Reserve Bank of India
5	Sri. C B L Narasimha Rao	Convenor-SLBC & GM	Syndicate Bank
6	Sri. T. Manivannan	Convenor-SLBC & GM	Syndicate Bank
7	P V S Surya Kumar	Chief General Manager	NABARD
STATE GOVERNMENT DEPARTMENT			
8	Rajeev Chawla	Addl. Chief Secretary	DPAR (e-Governance)
9	H.B. Shobha	Deputy Director of Agriculture	Agriculture Department
10	B. Nagabhushana	Assistant Director	Agriculture Department
11	Sunil Kurtkoti	Advisor	Finance Department
12	Dr. Rajkumar K	Addl. Chief Secretary	Revenue Department
13	C. Puttnanjaiah	Under Secretary	Revenue Department
14	L.K. Atheeo	Principal Secretary	RDPR
15	S.Rohith	Project engineer	RDPR (MGNREGA)
16	Sampath Kumar D V	Inspector	Registrar of Co-op Societies
17	T.S. Sukumar	Assistant Registrar	Registrar of Co-op Societies
18	Dr. T. Manjunath	Director	AH & VS
19	Jagadeesh K.K.	CAO & Director	Dept of Collegiate Education
20	Shanthalakshmi	Superintendent	Dept of Collegiate Education
21	Satyanarayana	Joint Director, Academics	Dept of Collegiate Education
22	Poornima B	Second division Assistant	Dept of Collegiate Education
23	S.Suresh. N. Sagar	Jt. Secretary	KASSIA
24	Basavaraj S javali	President	KASSIA
25	Nagesha	APO	KASSIA
26	Gunjan krishna	Commissioner	MSME
27	Dr. S.A. Ahmed	Scientist- D	Central Silk board
28	S. Prakash	Joint Director	Department of Handloom & Textiles
29	Gangadhara swamy	Additional Director	Bhoomi Monitoring cell, Directorate of Atal Janasnehi
30	Siddalinga reddy	Assistant Commissioner	Bhoomi Monitoring cell, Directorate of Atal Janasnehi
31	Vigneshwar Maiya	Assistant Director	MSME - GOI
32	U.P. Singh	Commissioner	AH & VS
33	Dinesh Kumar	Deputy director	Dept of Fisheries
34	Ramakrishna B Mane	State Director for RSETIS	NACER
RESERVE BANK OF INDIA			
35	N B Dattatreya	Asst. General Manager	RBI
APEX INSTITUTIONS			
36	H.R. Srivartsa	Dy. General Manager	NABARD

CONVENOR – SYNDICATE BANK			
37	K S Karunakara	Deputy General manager	Syndicate Bank - SLBC
38	S. Nazeer Ahmed	Deputy General manager	Syndicate Bank - SLBC
39	K.N. Janardhana	Asst General Manager	Syndicate Bank – SLBC
40	Rajendra Prasad CK	Chief Manager	Syndicate Bank – SLBC
41	Yetish M D	Sr Manager	Syndicate Bank – ZO – Bengaluru
42	Ananda Nayaka K N	Senior Manager	Syndicate Bank – SLBC
43	Ravi Kumara	Senior Manager	Syndicate Bank – SLBC
44	B Nagaraja	Senior manager	Syndicate Bank – SLBC
45	Ankur	Asst. Manager	Syndicate Bank – SLBC
46	Suresh M	Assistant General manager	Syndicate Bank - Zo
NATIONALISED BANKS			
47	N. Veerabhadrappa	Deputy General Manager	Corporation Bank
48	I.V. shashidhara	Chief Manager	Corporation Bank
49	Uma Devi M.V.	Assistant General manager	UCO Bank
50	Amudha S	Manager	UCO Bank
51	N. lakshminarayana	General Manager	Canara Bank
52	N.H. Tulsiram	Senior Manager	Canara Bank
53	S.A.Sudarshan	General manager	Bank of Baroda
54	B. jaya prakash	Chief Manager	Bank of Baroda
55	Prasad	Chief Manager	Andhra Bank
56	Debabrutha M	Chief Manager	Allahabad Bank
57	R. Kiran Phulekar	Manager	Allahabad Bank
58	D C M Reddy	Circle Gen Manager	Andhra Bank
59	A.Manikanta reddy	Manager	Andhra Bank
60	K Srinivas Prabhu	Chief Manager	Indian Overseas Bank
61	Md. Imtiaz Ahsar	Senior Manager	Central Bank of India
62	MadanGopal	Officer	Punjab National Bank
63	Ramdas Hegde	Deputy Gen Manager	Punjab National Bank
64	Anju C	Asst. Manager	Oriental Bank of Commerce
65	J.P. Sarma	Chief manager – Circle Office	Oriental Bank of Commerce
66	B.R.Nagaraj	AFD – Bangalore Zonal Office	Bank of India
67	Yuvaraj Kedar	Deputy Manager	Bank of Maharashtra
68	Chitra Dayar	Deputy Gen manager	Bank of Maharashtra
69	S. Shivanna	Chief Manager	Punjab & Sind Bank
70	Venkatesh N C	Assistant General Manager	IDBI
71	B.S. Kumar	Senior Manager	Union Bank of India
STATE BANK GROUP			
72	S V Srinivasa	Chief Manager	State Bank of India
73	H.N. Sudheendra	Chief Manager	State Bank of India
PRIVATE BANKS			
74	Lohith I M	Manager	YES Bank
75	Mahesh V	Cluster Head	HDFC Bank
76	Raghunad C	Nodal Officer	HDFC Bank
77	Bhaskar Yelandur	Deputy Vice President	HDFC Bank

78	P. Siva Kumar	RPM & AVP	Axis Bank
79	Shareef M K	Nodal Officer	Axis Bank
80	Gracy V V	Manager, RO	South Indian Bank
81	Partha Sarathy	Regional Operations	Equitas small Finance Bank ltd
82	B. Pradeep	Regional Business Manager - HL	Ujjivan Small Finance Bank
83	Manoj Kumar M	Manager	Federal Bank
84	Harish Babu G V	Portfolio Manager	DCB Bank Ltd
85	N.D. Venkatesh	Vice president	Lakshmi Vilas Bank
86	Jennifer	Assistant Manager	Lakshmi Vilas Bank
87	Suman Guptha	Asst. Vice President	Kotak Mahindra
88	Ajit menon	Branch manager	Dhanalaxmi Bank
89	Seby Paul	Senior Manager	Catholic Syrian Bank
90	Gaurav Sanyaz	Assistant Vice president	Bandhan bank
91	Armugaraj S	Asst.Manager	Tamilnad Mercantile Bank Ltd
92	Prashanth	Cluster Head	IDFC bank ltd
93	C.R. Sreenivasa	Deputy General Manager	KSCARD Bank ltd
94	Bharath G T	Technical Manager & Supervisor	KSCARD Bank ltd
95	M. Bhattacharjee	State Co-Ordinator	ICICI Bank limited
CO OPERATIVE BANKS/ OTHER BANKS/INSTITUTIONS			
96	V N Hegde	CEO	AKMI
97	B.M. Pamar	Ombudsman	AKMI
98	S. Manjula	Deputy General Manager	Apex Bank
REGIONAL RURAL BANKS			
99	Shreenath Joshi	Chairman	Karnataka Grameena Bank
100	S Ravindran	Chairman	Karnataka Vikas Grameena Bank
BOARDS/CORPORATIONS/GOVT. OF INDIA			
101	Dr. M. R. Ekanthappa	CEO	K V I B
102	M. Jaganatha Rao	State Director	K V I C
103	K.P. Venugopal	Nodal Officer	K V I C
104	T.K. Venugopal	Assistant General Manager	Devraj urs BC dev corporation ltd.
105	C. Sujatha	Project Officer	Devraj urs BC dev corporation ltd.
106	F.B. Balikai	Executive Director	KFRC Bagalkot
107	B. Rajesh	Director	KFRC Bagalkot
108	Surendra Babu G	ADG	UIDAI
109	P.C. Venkatesan	MSP	UIDAI
110	C.H. Vasundhara Das	Managing director	K S W D C
111	A.Anusha	Superintendent	K S W D C
112	Arun Kumar	General Manager	DR. BR A D C Ltd
113	ShivaKumar S M	Joint General Manager	HUDCO Ltd
114	Savitha	Assistant Director	Department of Women & Child Development (DWCD)
115	T.N. Manjula	Assistant General Manager	K.M.V.S.T. Dev. Corporation
116	L.S. Sikandar	Development officer	KMDC
117	Dr. Sadashiva	Joint Director	Karnataka Milk Federation
118	Basappa C.K.	SMMU & SL	Skill Development DAY - NULM

119	Siddiq Pasha	Deputy Secretary to GoK	Skill Development Department
120	Dinesh K Hebbar	Deputy Director	Department of Horticulture
121	Dr. Mahadevamma M	Deputy Director	Department of Horticulture
122	Sathish K S	Assistant Horticulture officer	Department of Horticulture
123	U.R. Subramanya	Joint Director	Department of Education & Skills
124	H.S. jayaKumar	Joint Director (TC)	Director of Industries & Commerce
125	Sunil Kumar	Joint Director	Director of Industries & Commerce
126	Dr. Mamatha B.K.	Mission Director	NRLM
127	V. Anbukumar	MD & Commissioner, SWD	RGRHCL
128	Gangadevi S R	SDE	RGRHCL
129	Venkatesh H C	Consultant	Bhovi Development Corporation
130	G. Brahmaiah	Director	Department of Telecommunication
131	G. Nataraja	Director Postal Services	Department of Posts
132	Suresh	Circle Nodal Officer	IPPB
133	Abhisar Sharma	AGM & Circle head	India Post Payment Bank
		INSURANCE COMPANIES	
134	A.Senthil Kumar	Branch Manager	LIC of India
135	S. Varun	Deputy Manager	Agri Insurance Co of India
136	Roop Kishore	Assistant manager	Agri Insurance Co of India
137	M. Sribabu	Deputy Manager	Bajaj Alliance GIC Ltd
		LEAD DISTRICT MANAGERS	
138	C Basavaraju	Lead District Chief Manager	LDO, Hassan
139	S.S. Vishwanath	Lead District Chief Manager	LDM, Chickballapur
140	Sushrut D Shastri	Lead District Chief Manager	LDM, Davangere
141	Rudresh D C	Lead District Chief Manager	LDM, Udupi
142	Sunanda B K	Lead District Chief Manager	LDM, Chamrajnagara
143	Venkatachalapathy	Lead District Chief Manager	LDM, Mysore
144	Baburao Borale	Lead District Chief Manager	LDM, Koppal
145	V. Rahul	Lead District Chief Manager	LDM, Belgaum
146	M.P. Praveen	Lead District Chief Manager	LDM, Dakshina Kannada
147	Somanna Gowda Ainapura	Lead District Chief Manager	LDM, Vljayapura
148	N. Kadarappa	Lead District Chief Manager	LDM, Mandya
149	Solomon Menezes	Lead District Chief Manager	LDM, Shimoga
150	Prabhudev N.G.	Lead District Chief Manager	LDM, Haveri
151	NingeGowda	Lead District Chief Manager	LDM, Chitradurga
152	Jyothi Ganesh	Lead District Chief Manager	LDM, Tumkur
153	R. Gopal	Lead District Chief Manager	LDM, Yadgiri
154	Suhas S Joshi	Lead District Chief Manager	LDM, Ramnagara
155	Giri Gowda J R	Lead District Chief Manager	LDM, Chickmagalur
156	R.K. Balachandra	Lead District Chief Manager	LDM, Kodagu
157	M.C. Madhusudhan	Lead District Chief Manager	LDM, Bangalore Rural

****



ANNEXURE 3

STATE LEVEL BANKERS' COMMITTEE: KARNATAKA

Convenor
SYNDICATE BANK: CORPORATE OFFICE: BENGALURU

PROCEEDINGS OF THE SPECIAL SLBC MEETING AS ON 30TH AUGUST 2019 PERTAINING TO RELIEF MEASURES DUE TO FLOODS IN KARNATAKA STATE

Special SLBC was convened to discuss relief measures for flood affected peoples in Karnataka. The ball was set rolling by Sri Y Nageswara Rao, OSD and WTD of Syndicate Bank by inviting all the participants and requesting the delegates to have a thorough discussion on the agenda items.

Sri T M Vijaya Bhasker, Chief Secretary GoK inaugurated the session by giving a detailed explanation on the devastation caused by the recent floods in parts of Karnataka and total damage experienced is to the tune of Rs. 38000/- Crore. He also highlighted the relief measures undertaken by GoK like providing Rs. 5.0 Lac for houses damaged, compensation to the other damages. He touched upon the loss in Kodagu during previous floods at 1700 crore and requested the participants to contribute one day salary to flood affected people. He also emphasized that the performance of bankers is very poor in achieving housing loan targets and exhorted the bankers to reach all targets this season.

Speaking in the meeting Sri Jose J Kattoor, Regional Director, RBI underlined the difficulties being faced by the farmers. He urged the State Chief Secretary to come out with the actual damage of the acreage of the farming area to enable other agencies to settle claims very early. He also requested SLBC to form a sub committee to monitor the progress in flood affected people on a regular basis. He clarified that RBI has given a period of 3 months for all these efforts.

Speaking on the occasion Ms. Vandhita Sharma Additional Chief Secretary and Development Commissioner highlighted the need to support restructuring for Powerlooms, Micro/Small industry in addition to crop loans. She advised SLBC to exercise discretionary powers on exercising rate of interest on restrucutured loans for crop loans and advised the bankers not to charge any extra rate of interest in view of magnitude of the calamity. She was thankful for the help extended by the bankers for the timely assistance provided during natural calamity by opening the branches and providing assistance whatever the district administration asked for.

Speaking on the occasion Sri P V Surya Kumar CGM NABARD advised the participants to dwell on agenda items and come out solutions to the problems faced by the farmers and other borrowers. He also advised the SLBC to post all the relief measures undertaken online both in Kannada and English for the benefit of farmers/other borrowers.

Agenda items are deliberated at length and following decisions are arrived at for implementation by all the banks.

1.Relief to short-term crop loan borrowers:

a. Conversion of short-term crop loan to term loan if account is not overdue as on date of declaration i.e. 10th Aug 2019

b. One year moratorium from the above date or 10.08.2019 which ever earlier.
c. For this conversion no additional security shall be insisted.
d. Fresh crop loans be extended as per prevailing scale of finance and as per eligibility and repaying capacity of the farmer.
e. Margin shall be waived.
f. No compounding of interest during moratorium period.
g. Interest to be charged on rephased loans is Original rate of interest + 0.5% extra.
h. Restructured rate of interest is applicable for coffee and other plantation crops of Kodagu, Chickmagalur and other areas.
i. The restructured portion of loan including fresh loan shall be treated as standard asset.
j. Insurance claim if any received, shall be adjusted towards restructured loan.
k. Consent of the farmers need to be obtained for restructuring.

2. Relief to Long term (Investment credit) to Agriculture: (for farmers having crop and Term loans)

1. **<u>In case only crop is damaged :</u>**
   a. Extension of repayment period by one year and rescheduling of current dues/instalments accordingly.
   b. Extension of moratorium period minimum one year.
   c. For rescheduling, instalments defaulted wilfully in previous years are not eligible.
2. **<u>In case both crop and productive assets are damaged :</u>**
   a. Terms loans shall be rescheduled.
   b. Extension of moratorium period on case to case basis minimum one year.
   c. Fresh crop loan shall be extended as above (1).
   d. Term loan on need base for repair and/or acquisition of damaged productive asset.
   e. Maximum extension of rescheduling period by 5 years based on repaying capacity of borrower, his total liability including fresh loan/s.

3. Relief to housing loan borrowers:

1. Existing housing loans may be rescheduled and need based moratorium upto one year and rescheduling instalments accordingly.
2. Need based top-up loans of Rs.5.0 Lakh for Repair of house/renovation/refurnishing/reconstruction.
3. Margin may be waived for loans upto Rs 5 lakhs.
4. As per individual bank's housing loan scheme eligibility, loan amount, repayment period, rate of interest, security and other terms of sanction may be observed.
5. Both fresh loan and restructured portion of loan shall be treated as standard asset.
6. Insurance claim if any received shall be adjusted towards restructured loan.

4. Relief to Education loan borrowers:

1. Existing education loans may be rescheduled and need based moratorium upto one year and rescheduling instalments accordingly.
2. Restructured portion of loan shall be treated as standard asset.
3. Insurance claim if any received shall be adjusted towards restructured loan.

5. Relief to Dairy/fishery/poultry and other animal husbandry borrowers including term loans and working capital short term loans.

1. **<u>In case no damage to live stock or productive assets:</u>**

   i. Extension of repayment period by one year and rescheduling of current dues/instalments accordingly.
   ii. Extension of moratorium period minimum one year.
   iii. For rescheduling, instalments defaulted wilfully in previous years are not eligible.
   iv. As per banks assessment need based working capital loan may be granted.

2. **<u>In case livestock and productive assets are damaged:</u>**

   i. Terms loans shall be rescheduled.
   ii. Extension of moratorium period on case to case basis minimum one year.
   iii. Term loan and working capital limit on need base for repair and/or acquisition of damaged productive asset.
   iv. Maximum extension of rescheduling period by 5 years based on repaying capacity of borrower, his total liability including fresh loan/s.

6. Relief to MSME/SSI borrowers:

i. Extension of moratorium period by 6 months of loans which are standard assets whose repayment commenced.
ii. For rescheduling, instalments defaulted wilfully in previous years are not eligible.
iii. Restructured loan shall be treated as standard asset.
iv. Insurance claim if any received shall be adjusted towards restructured loan.

7. Fresh consumption loans:

i. Consumption loans upto Rs 10000/- may be granted on need basis and individual may consider higher limits also to the customers of the branches depending on the bank assessment.
ii. Security and margin may be waived, loans repayable in 30 months
iii. Interest rate at the individual bank's rate.

8. Other General terms and conditions

- Opening of BSBD Account (Basic Savings Bank Deposit account) should be considered a normal banking service available to all to take care of KYC compliance. The account shall not have the requirement of minimum balance, deposit and withdrwal facility at branch as well as ATM, ATM card without any charges. The account should not be levied any charges for becoming in-operative. This account will be subject to RBI instructions on KYC/Anti money laundering for opening of bank accounts issued from time to time.

- **Adhering to terms and conditions such as guarantee, security, and margin loans** as per RBI Master Directions (Relief Measures by Banks in Areas affected by Natural Calamities) Directions 2018.

- **Rate of interest** shall be in accordance with RBI Master Directions (interest rate on loans and advances). Banks shall not levy penal interest and consider waiving penal interest, if any, already charged in regard to loans converted/ rescheduled. SLBC shall communicate on the interest rate that could be extended so that there is uniformity in approach among banks- RBI Master Direction (Relief Measures by Banks in Areas affected by Natural Calamities) Directions 2018.

- **Reporting of relief measures extended by banks** and notification issued by State government to RBI's **dedicated portal (https:/dbie.rbi.org.in/DCP/)** shall be done as per RBI Master Directions.

9. PMFBY.

9.1: The enrolment under PMFBY Kharif2019:

The process of remittance of premium is over and wherever the crops are damaged and notified, claim initiation process is to be initiated without any time lag.

9.2:PMFBY-Kharif 2019 Claim Initiation:

The State Agriculture Department shall inform the claim initiation and take up on finalisation of crop loss report etc.SLBC requests the department and the insurance companies to settle the claims at the earliest.

The meeting also decided on sending the SMS from banks as well as Government on concurrence for restructuring of loans, common format for rescheduling and posters to be displayed in villages and banks on advantages of prompt repayment of bank loans.

(T.Manivannan)
Convenor, SLBC & GM, SyndicateBank

SLBC – KARNATAKA
LIST OF PARTICIPANTS
146th SPECIAL SLBC Meeting held on 30.08.2019

Sl. No.	Name Shriyuths -	Designation	Organization
1	T M Vijay Bhaskar	Chief Secretary	Govt of Karnataka
2	Mrs. Vandita sharma	Addl. Chief Sec. & Dev. Com.	Govt of Karnataka
3	Sri. Nageswara rao y	OSD & Whole time director	Syndicate Bank
4	Sri. Jose. J. Kattoor	Regional Director	Reserve Bank of India
5	Sri. T. Manivannan	Convenor-SLBC & GM	Syndicate Bank
6	P V S Surya Kumar	Chief General Manager	NABARD

STATE GOVERNMENT DEPARTMENTS

7	R.K. Kataria	Secretary	Agriculture Department
8	B.K. Dikshit	Commissioner	Agriculture Department
9	Shilpa S K	Deputy Director	Agriculture Department
10	Dr. B. Krishna	Joint Director	Horticulture Department
11	Divya A R	Senior Asst. Director	Horticulture Department
12	Satish k S	AHO	Horticulture Department
13	Sunil Kurtkoti	Advisor (FI)	Finance Department
14	Ekroop Caur	Secretary	Finance Department
15	T. K. Anil Kumar	Secretary	Revenue Department
16	N. Manjunatha Prasad	Principal Secretary	Revenue Department
17	Anjum Perwez	Principal Secretary	Urban Development Authority
18	L.K. Atheeo	Principal Secretary	RDPR
19	Manoj Meena	Secretary	Housing
20	A. Krishna Kishore	Joint Director R - 2	Dept of telecom
21	Nagendrappa	Joint Director R - 1	Dept of telecom
22	S. Ziyanllah	Director	MSME - GOI
23	Dr. T Sreenivasa Reddy	Addl. Director	AH & VS
24	H.M. Srinidhi	Addl. Director	MSME
25	N.N. Narendra	Director Finance	Coffee Board
26	Dr. Y. raghuramaiah	Senior Advisor	Coffee Board

RESERVE BANK OF INDIA

27	Sanjeev Singha	General manager	RBI
28	N. Nagaraj	Asst. General Manager	RBI

APEX INSTITUTIONS

29	H.R. Srivatsa	General Manager	NABARD

1

CONVENOR – SYNDICATE BANK

30	S. Nazeer Ahmed	Deputy General manager	Syndicate Bank - SLBC
31	Rajendra Prasad C K	Chief Manager	Syndicate Bank - SLBC
32	Ananda Nayaka K N	Senior Manager	Syndicate Bank – SLBC
33	Ravi Kumara	Senior Manager	Syndicate Bank – SLBC
34	B Nagaraja	Senior manager	Syndicate Bank – SLBC
35	Ankur	Asst. Manager	Syndicate Bank – SLBC
36	Gangadhar Naik	Asst General manager	Syndicate Bank – ZO – Bengaluru
37	Yetish M D	Sr Manager	Syndicate Bank – ZO – Bengaluru

Public Sector Banks

38	M.N. Somappa	Chief Manager	Allahabad Bank
39	R. Kiran Phulekar	Manager	Allahabad Bank
40	Manikanta Reddy	Manager	Andhra Bank
41	N. Srinivas rao	Zonal Manager	Andhra Bank
42	P. Seetharamaiah	Deputy General Manager	Andhra Bank
43	Niranjan Kumar G	Assistant General manager	Bank of Baroda
44	B. jaya prakash	Chief Manager	Bank of Baroda
45	B.R.Nagaraj	AFD – Bangalore Zonal Office	Bank of India
46	R.D. Deshmukh	Assistant General Manager	Bank of Maharashtra
47	Yuvaraja kedar	Manager	Bank of Maharashtra
48	N.H. Tulsiram	Senior Manager	Canara Bank
49	N.N. Malalikar	Deputy General Manager	Central Bank of India
50	Vivek Kamath	Senior Manager	Central Bank of India
51	V.S. Geetha	Assistant Manager	Central Bank of India
52	N. Veerabhadrappa	Deputy General Manager	Corporation Bank
53	I.V. Shashidhara	Chief Manager	Corporation Bank
54	A .Rajaraman	AGM/DGM	Indian bank
55	Neha Thakur	Manager - Agri	Indian Bank
56	Prasanna Kumar Behura	Deputy General Manager	Indian Overseas Bank
57	K. Srinivas prabhu	Chief manager	Indian Overseas Bank
58	R. Kakshmanan	Assistant General Manager	Punjab & Sind Bank
59	M. Vidya Sankar	Officer	Punjab & Sind Bank
60	MadanGopal	Officer	Punjab National Bank
61	Ramdas Hegde	Deputy Gen Manager	Punjab National Bank
62	Manju. S. Balakani	General Manager	State Bank of India
63	Sesh Kumar Adiraju	Deputy General manager	State Bank of India
64	A.V. Ramana	Chief Manager	State Bank of India
65	I K Jayakumar	Deputy General manager	UCO Bank
66	G.M. kasturi	Manager	UCO Bank
67	B. Suhas	Assistant General Manager	Union Bank of India
68	B.S. Kumar	Senior Manager	Union bank of India
69	Sanjeev Kumar	Chief Manager	Union Bank of India
70	Raveesha sharma	CRM	United Bank of India

PRIVATE BANKS

71	P. Siva Kumar	RPM & AVP	Axis Bank
72	Shareef M K	Nodal Officer	Axis Bank
73	Maneesh	Divisional manager	Bandhan Bank
74	Harish Babu G V	Portfolio Manager	DCB Bank Ltd
75	Ajit menon	Branch manager	Dhanalaxmi Bank
76	Maruthi M	Asst. Vice president	Equitas small Finance Bank ltd
77	Parthasarathy	Asst. Vice president	Equitas small Finance Bank ltd
78	Manoj Kumar	Senior manager	Federal Bank
79	Mahesh V	Cluster Head	HDFC Bank
80	Shivaraj D L	Divisional Manager	HDFC Bank
81	Naveen Kumar	Manager	ICICI Bank limited
82	Vivek K	Manager	ICICI Bank ltd
83	J.B. Mishra	Deputy General manager	IDBI Bank
84	Sanjeev Agarwal	Executive	J & K Bank
85	R. Vidyalaxmi	Assistant General Manager	Karnataka bank
86	D R Jagdeesh	Agri Officer	Karur Vysya Bank
87	Suman Guptha	Asst. Vice President	Kotak Mahindra
88	Pramod Kulkarni	General Manager	KSCARD Bank ltd
89	C.R. Sreenivasa	Deputy General Manager	KSCARD Bank ltd
90	N.D. Venkatesh	Vice president	Lakshmi Vilas Bank
91	Jennifer	Assistant Manager	Lakshmi Vilas Bank
92	H.S. Katti	Chief Manager	RBL Bank
93	Rajendran P G	AGM	South Indian Bank
94	Gracy V V	Manager, RO	South Indian Bank
95	Joshua raja	Regional Business Manager	Ujjivan Small Finance Bank
96	Abhimeet Verma	Manager PSC	Ujjivan Small Finance Bank
97	Raghavendra	Senior Manager	YES Bank
98	Venkatesh N C	Asst. General Manager	IDBI Bank

CO OPERATIVE BANKS/ OTHER BANKS/INSTITUTIONS

99	M. Venkataswam	CEO	Apex Bank
100	R. Usha	General Manager	Apex Bank

REGIONAL RURAL BANKS

101	Shreenath Joshi	Chairman	Karnataka Grameena Bank
102	G. Krishna herle	AGM	Karnataka Grameena Bank
103	P. Gopi Krishna	Chairman	Karnataka Vikas Grameena Bank

BOARDS/CORPORATIONS/GOVT. OF INDIA

104	Dr. Mamatha B.K.	Mission Director	NRLM
105	Puttaraju	SDE	RGRHCL
106	Gangadevi S R	SDE	RGRHCL
107	G. Brahmaiah	Director	Department of Telecom

INSURANCE COMPANIES

108	K. Anand	Senior Branch Manager	LIC of India
109	Dr. H. Jayanthi	Deputy Manager	Agri Insurance Co of India
110	D. Usha	Regional manager	Agri Insurance Co of India
111	Varun S	Deputy Manager	Agri Insurance Co of India
112	Audimoolam P.T	Cluster Manager	Bajaj Alliance GIC Ltd
113	Siju Jacob	Manager	Bharthi Axa GIC HCL
114	Kiran Kumar	Manager	HDFC GRGO GIC ltd
115	Saraswathi K N	Associate	Future General Insurance
116	Revathi Chandra	Manager	Oriental insurance Co
117	Sunitha Gupta	Regional manager	Oriental insurance Co

LEAD DISTRICT MANAGERS

118	C Basavaraju	Lead District Chief Manager	LDO, Hassan
119	Rudresh D C	Lead District Chief Manager	LDM, Udupi
120	Venkatachalapathy	Lead District Chief Manager	LDM, Mysore
121	V. Rahul	Lead District Chief Manager	LDM, Belgaum
122	M.P. Praveen	Lead District Chief Manager	LDM, Dakshina Kannada
123	Somannagowda Ainapura	Lead District Chief Manager	LDM, Vijayapura
124	N. kadarappa	Lead District Chief Manager	LDM, Mandya
125	Solomon Menezes	Lead District Chief Manager	LDM, Shimoga
126	Prabhudev N.G.	Lead District Chief Manager	LDM, Haveri
127	NingeGowda	Lead District Chief Manager	LDM, Chitradurga
128	Jyothi Ganesh	Lead District Chief Manager	LDM, Tumkur
129	Giri Gowda J R	Lead District Chief Manager	LDM, Chickmagalur
130	B.I. Hosamath	Lead District Chief Manager	LDM, Kolar
131	P.S. Kulkarni	Lead District Chief Manager	LDM, Raichur
132	C.H. Hawaldar	Lead District Chief Manager	LDM, Kalbaurgi

ANNEXURE - 4

BANKING DATA - DEPOSITS

(Amount Rs. In Crore):

Sl.	Name of the Bank	BANKING DATA -DEPOSITS AS AT MARCH 2019					BANKING DATA - DEPOSITS AS AT SEPT 2019					Variation (SEPT 2019 over MARCH 2019)
		Rural	S.Urban	Urban	M/PT	Total	Rural	S.Urban	Urban	M/PT	Total	
(A)	**Major Banks**											
1	Canara Bank	10172.50	11322.72	20774.65	65767.90	108037.77	78092.51	20155.28	13555.91	0.11	111803.81	3766.04
2	Corporation Bank	3986.64	6670.94	11896.01	20193.64	42747.23	4123.21	6718.66	12059.32	20847.35	43748.53	1001.30
3	Syndicate Bank	8381.25	9561.54	13589.16	19092.70	50624.65	8479.81	9844.05	14590.37	19747.47	52661.70	2037.05
4	State Bank of India	12375.47	31015.27	45311.49	97459.00	186161.23	12583.74	31684.55	46635.97	102190.18	193094.44	6933.21
	Total (A)	**34915.85**	**58570.47**	**91571.31**	**202513.24**	**387570.87**	**103279.26**	**68402.54**	**86841.57**	**142785.10**	**401308.48**	**13737.60**
(B)	**Other.Nationalised Banks**											
1	Allahabad Bank	30.63	70.50	541.53	1239.99	1882.65	29.94	63.47	541.90	1290.83	1926.13	43.48
2	Andhrabank	110.81	144.19	1126.05	11418.34	12799.39	124.29	167.66	1083.02	10195.05	11570.02	-1229.37
3	Bank of Baroda	6820.21	6113.66	10950.29	28445.55	52329.72	7074.42	6206.21	10812.41	26044.46	50137.50	-2192.21
4	Bank of India	470.66	661.32	2309.49	6112.72	9554.19	750.40	653.40	2309.55	6268.55	9981.90	427.71
5	Bank of Maharastra	204.08	304.00	1008.85	1482.51	2999.44	206.98	309.42	1005.70	1401.08	2923.17	-76.27
6	Central Bank of India	123.63	451.03	932.51	3510.68	5017.85	138.87	420.41	969.31	3531.39	5059.98	42.13
7	Indian Bank	164.04	501.82	2474.72	10143.22	13283.79	164.77	615.20	1982.84	9987.00	12749.82	-533.97
8	Indian Overseas Bank	825.36	673.07	2035.51	5683.05	9216.98	5209.35	868.24	682.61	2009.22	8769.41	-447.57
9	Oriental Bank of Commerce	15.58	125.59	594.39	3385.34	4120.89	16.16	147.38	606.12	3810.57	4580.22	459.33
10	Punjab National Bank	126.06	182.18	1221.75	3830.31	5360.30	134.72	168.35	1235.31	6316.34	7854.72	2494.42
11	Punjab and Synd Bank	0.00	3.00	75.43	1936.22	2014.65	0.00	3.48	72.71	1188.80	1264.99	-749.66
12	UCO Bank	109.71	101.35	307.71	1956.19	2474.96	109.71	101.35	311.80	2067.71	2590.57	115.61
13	Union Bank Of India	420.80	1776.29	3127.75	11058.17	16383.01	2640.02	27001.28	3409.79	13204.97	46256.06	29873.04
14	United Bank of India	0.00	3.79	123.59	267.66	395.03	0.00	4.08	121.94	270.18	396.20	1.17
	Total (B)	**9421.57**	**11111.79**	**26829.56**	**90469.94**	**137832.85**	**16599.63**	**36729.93**	**25145.01**	**87586.14**	**166060.70**	**28227.85**
(C)	**Other Comm.Banks**											
1	IDBI Bank	124.21	939.97	4460.26	5549.87	11074.31	125.52	975.28	3796.08	5974.78	10871.66	-202.65
2	Karnataka Bank Ltd	4560.37	8426.72	13183.32	17740.26	43910.67	4713.92	8590.53	14013.85	18617.38	45935.68	2025.01
3	Kotak Mahendra Bank	1035.69	687.95	2025.02	20055.06	23803.71	1098.22	794.28	2362.08	20785.05	25039.62	1235.91
4	Cathelic Syrian Bank Ltd.	13.47	0.00	595.37	0.00	608.83	14.75	0.00	625.35	0.00	640.10	31.27
5	City Union Bank Ltd	0.00	97.78	195.48	2212.81	2506.07	47.05	77.08	184.13	2617.66	2925.91	419.84
6	Dhanalaxmi Bank Ltd.	0.00	12.26	46.80	351.09	410.15	0.00	33.36	31.95	354.70	420.01	9.86
7	Federal Bank Ltd.	500.61	743.41	836.42	3777.43	5857.86	561.05	789.70	850.15	3586.94	5787.84	-70.03
8	J and K Bank Ltd	0.00	0.00	31.29	884.57	915.86	0.00	0.00	27.26	594.31	621.57	-294.29
9	Karur Vysya Bank Ltd.	30.70	265.31	772.36	3209.39	4277.76	0.00	903.67	48.94	3512.93	4465.54	187.78
10	Lakshmi Vilas Bank Ltd	9.35	122.19	791.57	2303.71	3226.83	0.00	0.00	0.00	0.00	0.00	-3226.83
11	Ratnakar Bank Ltd	67.79	383.44	1437.78	3586.50	5475.51	40.92	473.31	983.43	4080.11	5577.77	102.27
12	South Indian Bank Ltd	9.99	129.22	831.25	4530.01	5500.47	10.79	126.61	879.10	4905.29	5921.79	421.32
13	Tamil Nadu Merchantile Bank Ltd.	0.00	121.27	218.08	895.81	1235.16	0.00	122.99	213.41	1011.79	1348.19	113.03
14	IndusInd Bank	8.50	62.22	212.00	4721.16	5003.88	20.48	70.75	195.45	5687.97	5974.65	970.76
15	HDFC Bank Ltd	866.21	1840.40	4169.00	67013.54	73889.16	1037.61	2115.44	4763.02	76714.29	84630.36	10741.20
16	Axis Bank Ltd	333.48	2550.09	6191.40	24789.72	33864.69	322.10	2378.98	6514.91	30123.58	39339.58	5474.89
17	ICICI Bank Ltd	1028.45	4313.14	3066.53	42336.47	50744.59	1350.36	890.19	5473.18	38333.34	46047.07	-4697.52
18	YES BANK Ltd.	510.22	42.08	764.10	12523.13	13839.53	481.43	50.80	672.07	11610.99	12815.29	-1024.24
19	Bandhan Bank	0.00	5.03	98.10	283.02	386.15	0.00	7.24	124.83	249.16	381.23	-4.92
20	DCB Bank Ltd	80.18	19.74	316.09	1144.63	1560.63	84.65	18.63	359.66	1034.49	1497.44	-63.19
21	IDFC Bank	7.86	52.08	100.29	5836.51	5996.74	11.77	66.10	198.86	6123.68	6400.41	403.66
	Total(C)	**9187.06**	**20814.28**	**40342.51**	**223744.70**	**294088.56**	**9920.61**	**18484.93**	**42317.72**	**235918.45**	**306641.70**	**12553.14**
(D)	**R R B 's**											
1	Karnataka Grameena Bank	11013.43	5380.75	7233.52	1807.19	25434.89	10891.36	5003.22	7530.21	1000.97	24425.76	-1009.13
2	Karnataka Vikas Grameena Bank	6800.92	3264.07	3829.84	0.00	13894.84	6821.27	3301.48	3774.08	0.00	13896.83	2.00
	Total (D)	**17814.35**	**8644.82**	**11063.36**	**1807.19**	**39329.72**	**17712.63**	**8304.70**	**11304.29**	**1000.97**	**38322.59**	**-1007.13**
Total (Comm.Banks) A+B+C		**53524.48**	**90496.54**	**158743.38**	**516727.89**	**819492.29**	**129799.50**	**123617.39**	**154304.30**	**466289.69**	**874010.88**	**54518.59**
Total of Comm Banks and RRBs		**71338.83**	**99141.36**	**169806.74**	**518535.08**	**858822.01**	**147512.13**	**131922.09**	**165608.59**	**467290.66**	**912333.47**	**53511.46**
(E)	**Co-Op Sector**											
1	KSCARD Bk.Ltd	0.00	0.00	406.60	83.34	489.94	0.00	0.00	259.21	59.87	319.08	-170.86
2	K.S.Coop Apex Bank ltd	11738.09	6021.52	6898.03	9597.70	34255.34	11281.84	5868.17	6620.38	85.62	23856.01	-10399.33
3	Indl.Co.Op.Bank ltd.	0.00	19.89	170.47	131.89	322.25	0.00	19.89	170.47	131.89	322.25	0.00
	Total (E)	**11738.09**	**6041.41**	**7475.10**	**9812.93**	**35067.52**	**11281.84**	**5888.06**	**7050.06**	**277.38**	**24497.34**	**-10570.18**
(F)	**KSFC**	**0.00**	**0.00**	**0.00**	**0.00**	0.00	**0.00**	**0.00**	**0.00**	**0.00**	0.00	0.00
	TOTAL (F)	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
(G)	**Small Finance Bank**											
1	Equitas Small Finance Bank	6.43	19.83	122.74	149.55	298.55	4.89	1.91	185.07	190.63	382.50	83.95
2	Ujjivan Small Finnance	7.03	94.27	81.44	453.75	636.49	10.88	122.70	120.11	657.68	911.37	274.88
	TOTAL (G)	**13.46**	**114.10**	**204.18**	**603.30**	**935.04**	**15.77**	**124.61**	**305.18**	**848.31**	**1293.87**	**358.83**
(H)	**Payments bank**											
1	India Post Payments Bank Limited	**0.00**	**0.00**	**0.00**	**0.00**	0.00	**0.00**	**16.46**	**7.08**	**4.02**	27.56	27.56
	TOTAL (H)	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**16.46**	**7.08**	**4.02**	**27.56**	**27.56**
	Grand Total	83090.38	105296.87	177486.02	528951.30	894824.57	158809.74	137951.22	172970.91	468420.37	938152.23	43327.66

ANNEXURE - 5

BANKING DATA - ADVANCES

Amount Rs. In Crore

Sl		AS AT MARCH 2019					AS AT SEPT 2019					Variation (SEPT 2019 over MARCH 2019)
		Rural	S.Urban	Urban	M/P.T	Total	Rural	S.Urban	Urban	M/P.T	Total	
(A)	**Major Banks**											
1	Canara Bank	10951.98	11450.65	12204.36	41639.01	76246.00	13539.00	12622.26	49118.16	0.00	75279.41	-966.59
2	Corporation Bank	3566.11	5603.69	5913.31	13127.55	28210.67	3555.56	5608.03	6006.75	11950.73	27121.06	-1089.61
3	Syndicate Bank	7314.79	7678.63	7415.06	9201.32	31609.80	7866.33	7622.65	7984.97	10118.51	33592.46	1982.66
4	State Bank of India	8734.13	16201.10	20244.67	72524.04	117703.95	8714.04	16232.47	19803.41	74355.73	119105.65	1401.71
	Total (A)	**30567.01**	**40934.08**	**45777.40**	**136491.93**	**253770.42**	**33674.93**	**42085.41**	**82913.28**	**96424.97**	**255098.59**	**1328.17**
(B)	**Oth.Nationalised Banks**											
1	Allahabad Bank	14.20	40.74	289.56	2785.95	3130.45	13.95	39.82	291.85	3006.58	3352.21	221.76
2	Andhrabank	236.17	356.53	1176.03	4883.05	6651.78	293.67	328.92	1100.62	4873.87	6597.08	-54.70
3	Bank of Baroda	5631.76	4878.69	6497.29	28373.99	45381.72	5773.73	4983.88	6805.16	28523.50	46086.27	704.54
4	Bank of India	504.18	1198.48	2585.98	11137.91	15426.55	633.97	1252.69	2419.16	11084.48	15390.30	-36.25
5	Bank of Maharastra	193.85	214.69	505.38	3100.86	4014.77	186.34	216.00	473.22	3484.22	4359.79	345.02
6	Central Bank of India	181.20	389.22	779.59	3682.32	5032.33	172.45	342.00	775.72	3561.74	4851.91	-180.42
7	Indian Bank	694.83	443.76	1054.19	6297.16	8489.94	667.75	433.73	1096.11	6809.38	9006.97	517.03
8	Indian Overseas Bank	751.28	689.94	940.27	3213.15	5594.63	3034.05	796.05	702.75	879.45	5412.29	-182.34
9	Oriental Bank of Commerc	22.28	118.10	473.09	2057.09	2670.56	27.58	141.05	469.27	2203.58	2841.49	170.92
10	Punjab National Bank	213.32	150.57	714.52	8677.91	9756.32	206.10	142.60	694.04	8612.74	9655.48	-100.84
11	Punjab and Synd Bank	0.00	3.80	131.18	3033.15	3168.13	0.00	4.25	123.74	2257.54	2385.54	-782.59
12	UCO Bank	101.16	162.49	267.64	2304.90	2836.19	101.16	162.49	247.23	2302.26	2813.15	-23.04
13	Union Bank Of India	548.22	5354.00	2963.85	28508.74	37374.80	699.18	3140.59	3095.89	11992.45	18928.11	-18446.69
14	United Bank of India	0.00	10.54	98.72	1755.72	1864.98	0.00	10.54	103.28	1674.16	1787.98	-77.00
	Total (B)	**9092.44**	**14011.55**	**18477.29**	**109811.87**	**151393.16**	**11809.95**	**11994.61**	**18398.05**	**91265.96**	**133468.57**	**-17924.59**
(C)	**Other Comm.Banks**											
1	IDBI Bank	281.44	1534.92	2953.88	6148.67	10918.91	283.10	1477.96	2855.85	5542.08	10158.99	-759.93
2	Karnataka Bank Ltd	2656.46	5361.13	8482.38	9660.01	26159.99	2225.51	4602.60	5956.17	9150.41	21934.70	-4225.29
3	Kotak Mahendra Bank	318.44	259.70	1286.29	14782.13	16646.56	730.34	523.40	1897.81	15492.26	18643.82	1997.26
4	Cathelic Syrian Bank Ltd.	80.19	0.00	482.44	0.00	562.63	90.53	0.00	525.41	0.00	615.94	53.31
5	City Union Bank Ltd	0.00	172.82	247.39	1280.85	1701.06	0.00	189.48	254.01	1305.01	1748.50	47.43
6	Dhanalaxmi Bank Ltd.	0.00	12.02	22.26	413.07	447.35	0.00	15.53	23.87	380.27	419.67	-27.68
7	Federal Bank Ltd.	474.28	707.23	1075.38	6452.66	8709.56	560.96	869.52	1086.98	6577.74	9095.19	385.63
8	J and K Bank Ltd	0.00	0.00	56.51	3323.73	3380.24	0.00	0.00	60.04	3412.16	3472.20	91.96
9	Karur Vysya Bank Ltd.	30.36	228.73	517.11	2338.52	3114.72	0.00	562.80	73.77	2603.08	3239.65	124.93
10	Lakshmi Vilas Bank Ltd	5.75	36.83	253.05	2239.72	2535.35	0.00	0.00	0.00	0.00	0.00	-2535.35
11	Ratnakar Bank Ltd	45.00	423.56	364.36	3199.33	4032.25	52.83	357.84	356.53	3140.34	3907.54	-124.71
12	South Indian Bank Ltd	29.98	108.96	777.83	2717.10	3633.87	31.52	119.10	846.96	2901.98	3899.56	265.69
13	Tamil Nadu Merchantile Ba	0.00	213.70	110.09	379.92	703.72	0.00	247.30	106.55	286.98	640.83	-62.89
14	IndusInd Bank	6.88	178.31	1569.41	6403.85	8158.45	1714.65	144.35	1621.68	9116.32	12597.00	4438.55
15	HDFC Bank Ltd	474.68	3697.48	7512.95	40692.38	52377.50	506.82	3846.03	7254.40	44743.25	56350.50	3972.99
16	Axis Bank Ltd	92.07	1000.98	6875.22	27513.78	35482.05	82.29	947.34	6673.87	28598.04	36301.54	819.49
17	ICICI Bank Ltd	1276.88	2877.29	2793.12	30427.32	37374.61	863.19	1266.87	3583.41	26909.25	32622.71	-4751.90
18	YES BANK Ltd.	236.63	40.42	677.87	14938.36	15893.28	208.92	20.90	647.10	14708.93	15585.85	-307.43
19	Bandhan Bank	0.00	8.10	94.71	329.70	432.52	0.00	10.46	106.38	298.08	414.93	-17.59
20	DCB Bank Ltd	319.32	42.01	273.75	786.59	1421.68	330.46	45.38	317.10	838.63	1531.57	109.89
21	IDFC Bank	77.03	404.57	389.16	4681.38	5552.14	122.40	568.98	497.24	6841.58	8030.20	2478.06
	Total(C)	**6405.41**	**17308.78**	**36815.18**	**178709.06**	**239238.43**	**7803.51**	**15815.84**	**34745.14**	**182846.39**	**241210.88**	**1972.44**
(D)	**R R B 's**											
1	Karnataka Grameena Ban	14637.49	3534.10	2701.80	391.38	21264.77	14498.50	3514.83	2542.71	374.03	20930.07	-334.70
2	Karnataka Vikas Grameen	8466.06	1719.41	1177.00	0.00	11362.46	8603.09	1306.81	992.71	0.00	10902.61	-459.86
	Total (D)	23103.55	5253.51	3878.79	391.38	32627.23	23101.59	4821.63	3535.42	374.03	31832.67	**-794.56**
Total (Comm.Banks) A+B+C		**46064.86**	**72254.41**	**101069.88**	**425012.86**	**644402.01**	**53288.38**	**69895.86**	**136056.47**	**370537.33**	**629778.04**	**-14623.97**
Total of Comm Banks and RR		**69168.41**	**77507.92**	**104948.67**	**425404.24**	**677029.24**	**76389.97**	**74717.50**	**139591.88**	**370911.36**	**661610.71**	**-15418.54**
(E)	**Co-Op Sector**											
1	KSCARD Bk.Ltd	1879.83	0.00	0.00	0.00	1879.83	1768.68	0.00	0.00	0.00	1768.68	-111.15
2	K.S.Coop Apex Bank ltd	11929.83	6098.94	7010.07	6110.22	31149.05	11422.57	5763.52	6882.14	7482.16	31550.39	401.34
3	Indl.Co.Op.Bank ltd.	0.00	3.92	75.22	91.44	170.58	0.00	3.92	75.22	91.44	170.58	0.00
	Total (E)	**13809.66**	**6102.86**	**7085.29**	**6201.66**	**33199.47**	**13191.25**	**5767.44**	**6957.36**	**7573.60**	**33489.65**	**290.19**
(F)	KSFC	0.00	0.00	1723.00	294.28	2017.28	0.00	0.00	1803.71	319.81	2123.51	106.24
	TOTAL (F)	**0.00**	**0.00**	**1723.00**	**294.28**	**2017.28**	**0.00**	**0.00**	**1803.71**	**319.81**	**2123.51**	**106.24**
(G)	**Small Finance Bank**											
1	Equitas Small Finance Ba	71.57	126.06	501.51	445.18	1144.32	80.66	29.81	682.88	546.39	1339.74	195.42
2	Ujjivan Small Finnance	45.68	561.03	332.34	594.30	1533.35	83.02	675.99	345.38	835.69	1940.07	406.72
	TOTAL (G)	**117.25**	**687.09**	**833.85**	**1039.48**	**2677.67**	**163.68**	**705.80**	**1028.26**	**1382.08**	**3279.81**	**602.15**
(H)	Payments bank											
1	India Post Payments Bank	**0.00**	**0.00**	**0.00**	**0.00**	0.00	**0.00**	**0.00**	**0.00**	**0.00**	0.00	0.00
	TOTAL (H)	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
	Grand Total	**83095.33**	**84297.87**	**114590.80**	**432939.66**	**714923.65**	**89744.90**	**81190.74**	**149381.21**	**380186.84**	**700503.69**	**-14419.97**

ANNEXURE - 6

BANKING DATA - CD Ratio

Sl. No.	Name of Bank	BANKING DATA -CD Ratio AS AT MARCH 2019					BANKING DATA - CD Ratio AS AT SEPT 2019					Variation in Total (Sep 19 over March 19)
		Rur	S.Urb	Urb	M/P.T	Total	Rur	S.Urb	Urb	M/P.T	Total	
(A)	Major Banks											
1	Canara Bank	108	101	59	63	71	17	63	362	0	67	-3
2	Corporation Bank	89	84	50	65	66	86	83	50	57	62	-4
3	Syndicate Bank	87	80	55	48	62	93	77	55	51	64	1
5	State Bank of India	71	52	45	74	63	69	51	42	73	62	-2
	Total (A)	88	70	50	67	65	33	62	95	68	64	-2
(B)	Oth.Nationalised Bks											
1	Allahabad Bank	46	58	53	225	166	47	63	54	233	174	8
2	Andhrabank	213	247	104	43	52	236	196	102	48	57	5
3	Bank of Baroda	83	80	59	100	87	82	80	63	110	92	5
4	Bank of India	107	181	112	182	161	84	192	105	177	154	-7
5	Bank of Maharastra	95	71	50	209	134	90	70	47	249	149	15
6	Central Bank of India	147	86	84	105	100	124	81	80	101	96	-4
7	Indian Bank	424	88	43	62	64	405	71	55	68	71	7
8	Indian Overseas Bank	91	103	46	57	61	58	92	103	44	62	1
9	Oriental Bank of Commerce	143	94	80	61	65	171	96	77	58	62	-3
10	Punjab National Bank	169	83	58	227	182	153	85	56	136	123	-59
11	Punjab and Synd Bank	#DIV/0!	127	174	157	157	#DIV/0!	122	170	190	189	31
12	UCO Bank	92	160	87	118	115	92	160	79	111	109	-6
13	Union Bank Of India	130	301	95	258	228	26	12	91	91	41	-187
14	United Bank of India	#DIV/0!	278	80	656	472	#DIV/0!	258	85	620	451	-21
	Total (B)	97	126	69	121	110	71	33	73	104	80	-29
(C)	Other Comm.Banks											
1	IDBI Bank	227	163	66	111	99	226	152	75	93	93	-5
2	Karnataka Bank Ltd	58	64	64	54	60	47	54	43	49	48	-12
3	Kotak Mahendra Bank	31	38	64	74	70	67	66	80	75	74	5
4	Cathelic Syrian Bank Ltd.	595	#DIV/0!	81	#DIV/0!	92	614	#DIV/0!	84	#DIV/0!	96	4
5	City Union Bank Ltd	#DIV/0!	177	127	58	68	0	246	138	50	60	-8
5	Dhanalaxmi Bank Ltd.	#DIV/0!	98	48	118	109	#DIV/0!	47	75	107	100	-9
6	Federal Bank Ltd.	95	95	129	171	149	100	110	128	183	157	8
7	J and K Bank Ltd	#DIV/0!	#DIV/0!	181	376	369	#DIV/0!	#DIV/0!	220	574	559	190
8	Karur Vysya Bank Ltd.	99	86	67	73	73	#DIV/0!	62	151	74	73	0
9	Lakshmi Vilas Bank Ltd	62	30	32	97	79	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
10	Ratnakar Bank Ltd	66	110	25	89	74	129	76	36	77	70	-4
11	South Indian Bank Ltd	300	84	94	60	66	292	94	96	59	66	0
12	Tamil Nadu Merchantile Bank Ltd.	#DIV/0!	176	50	42	57	#DIV/0!	201	50	28	48	-9
13	IndusInd Bank	81	287	740	136	163	8373	204	830	160	211	48
14	HDFC Bank Ltd	55	201	180	61	71	49	182	152	58	67	-4
15	Axis Bank Ltd	28	39	111	111	105	26	40	102	95	92	-12
16	ICICI Bank Ltd	124	67	91	72	74	64	142	65	70	71	-3
17	YES BANK Ltd.	46	96	89	119	115	43	41	96	127	122	7
18	Bandhan Bank	#DIV/0!	161	97	116	112	#DIV/0!	144	85	120	109	-3
19	DCB Bank Ltd	398	213	87	69	91	390	244	88	81	102	11
20	IDFC Bank	980	777	388	80	93	1040	861	250	112	125	33
	Total(C)	70	83	91	80	81	79	86	82	78	79	-3
(D)	R R B 's											
1	Karnataka Grameena Bank	133	66	37	22	84	133	70	34	37	86	2
2	Karnataka Vikas Grameena Bank	124	53	31	#DIV/0!	82	126	40	26	#DIV/0!	78	-3
	Total (D)	130	61	35	22	83	130	58	31	37	83	0
Total (Comm.Banks) A+B+C		86	80	64	82	79	41	57	88	79	72	-7
Total of Comm Banks and RRBs		97	78	62	82	79	52	57	84	79	73	-6
(E)	Co-Op Sector											
1	KSCARD Bk.Ltd	#DIV/0!	#DIV/0!	0	0	384	#DIV/0!	#DIV/0!	0	0	554	171
2	K.S.Coop Apex Bank ltd	102	101	102	64	91	101	98	104	8739	132	41
3	Indl.Co.Op.Bank ltd.	#DIV/0!	20	44	69	53	#DIV/0!	20	44	69	53	0
	Total (E)	118	101	95	63	95	117	98	99	2730	137	42
(F)	KSFC	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
	TOTAL (F)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
(G)	Small Finance Bank											
1	Equitas Small Finance Bank	1113	636	409	298	383	1649	1561	369	287	350	-33
2	Ujjivan Small Finnance	650	595	408	131	241	763	551	288	127	213	-28
	TOTAL (G)	871	602	408	172	286	1038	566	337	163	253	-33
(H)	Payments bank											
1	India Post Payments Bank Limited	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	0	0	0	0	#DIV/0!
	TOTAL (H)	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	0	0	0	0	#DIV/0!
	Grand Total	100	80	65	82	80	57	59	86	81	75	-5

AGENDA

ANNEXURE

BANKING DATA - LEVEL OF PRIORITY SECTOR ADVANCES AS AT 30.9.2019 (Amount in Crore)

Sl. No.	Name of Bank	AGRICULTURE		Micro, Small and Medium Enterprises		Export Credit		EDUCATION		HOUSING		Social Infrastructure		Renewable Energy		OTHERS		TOTAL		Loans to Weaker Sections under Priority Sector	
		No.A/cs	Amt.O/s	No.A/cs	Amt.O/s	No.A/cs	Amt.O/s	No.A/cs	Amt.O/s	No.A/cs	Amt.O/s	No.A/cs	Amt.O/s	No.A/cs	Amt.O/s	No.A/cs	Amt.O/s	No.A/cs	Amt.O/s	No.A/cs	Amt.O/s
(A)	Major Banks																				
1	Canara Bank	1118608	20295	178645	14839	1196	2682	49217	1247	35212	2667	2	34	0	0	4342	37	1387222	41801	996674	13117
2	Corporation Bank	226155	6311	78032	4659	0	0	13814	322	19786	1498	368	102	0	0	88211	1813	426366	14705	283193	6040
3	Syndicate Bank	443591	8340	145006	5258	128	85	34811	786	36108	2136	9	1	972	22	4226	14	664851	16641	645728	16541
4	State Bank of India	748972	12142	81021	10694	77	254	35659	1216	98884	8441	0	0	0	0	5526	0	970139	32746	229658	3499
	Total (A)	2537326	47087	482704	35450	1401	3020	133501	3571	189990	14742	379	138	972	22	102305	1864	3448578	105893	2155253	39197
(B)	Oth.Nationalised Bks																				
1	Allahabad Bank	3675	62	9442	329	3	2	655	19	4379	412	0	0	0	0	0	0	18154	824	1515	25
2	Andhrabank	16518	541	7337	1433	0	0	571	14	6435	768	1	0	0	0	5	0	30867	2757	15206	234
3	Bank of Baroda	545495	7273	84811	6210	4	0	25564	713	31677	3228	62	7	178	108	134223	3376	822014	20916	542758	8455
4	Bank of India	75326	2276	24061	1785	26	31	3367	109	5219	442	0	0	11	0	916	2	108926	4646	61365	1572
5	Bank of Maharastra	10890	263	5490	623	0	0	875	21	2713	283	2	1	0	0	2688	5	22658	1195	11603	234
6	Central Bank of India	31426	556	8369	558	0	0	3310	84	3131	340	2	2	0	0	28	0	46266	1540	286	4
7	Indian Bank	34824	769	18537	1167	0	0	1820	77	3966	336	2	0	7	1	157	1	59313	2351	19962	396
8	Indian Overseas Bank	73259	1049	28183	1471	0	0	3178	81	5688	696	0	0	58	0	63257	755	173623	4051	73635	1388
9	Commerce	4244	142	4681	441	0	0	1031	47	1975	653	0	0	0	0	41	1	11972	1283	0	0
10	Punjab National Bank	21792	409	8322	1574	7	16	2164	83	2896	202	0	0	0	0	1901	37	37082	2322	22470	324
11	Punjab and Synd Bank	49	3	748	122	17	12	105	10	557	56	18	3	1	0	155	27	1650	232	196	4
12	UCO Bank	14825	276	15044	426	0	0	976	32	2703	164	0	0	0	0	48	2	33596	899	17359	266
13	Union Bank Of India	324984	6300	27451	3368	0	0	4309	119	8236	663	16	1	14	17	431	0	365441	10468	160927	2598
14	United Bank of India	365	9	1602	66	0	0	90	2	1125	116	0	0	1	4	145	3	3328	201	502	30
	Total (B)	1157672	19927	244078	19572	57	62	48015	1410	80700	8359	103	14	270	130	203995	4210	1734890	53685	927784	15531
(C)	Other Comm.Banks																				
1	IDBI Bank	110182	2532	17538	1184	0	0	2115	83	14814	1555	37	2	0	0	9	0	144695	5358	111012	2528
2	Karnataka Bank Ltd	199243	3581	30205	5047	0	0	4526	140	16557	1369	6	4	86	58	3665	24	254288	10223	167423	1885
3	Kotak Mahendra Bank	472650	2478	276296	5435	0	0	37	1	1692	27	0	0	0	0	44637	92	795312	8032	778971	2224
4	Cathelic Syrian Bank Ltd.	8443	103	1843	100	0	0	16	0	104	9	0	0	0	0	0	0	10406	212	6865	63
5	City Union Bank Ltd	2318	104	1365	484	0	0	31	1	516	49	0	0	0	0	1	0	4231	639	1955	14
6	Dhanalaxmi Bank Ltd.	1670	40	513	78	0	0	37	1	189	25	0	0	0	0	4	13	2413	158	0	0
7	Federal Bank Ltd.	69536	1210	1510	744	0	0	1052	27	2702	262	1	0	0	0	843	32	75644	2275	55972	878

1881

ANNEXURE - 7

AGENDA

ANNEXURE

BANKING DATA - LEVEL OF PRIORITY SECTOR ADVANCES AS AT 30.9.2019 (Amount in Crore)

Sl. No.	Name of Bank	AGRICULTURE		Micro, Small and Medium Enterprises		Export Credit		EDUCATION		HOUSING		Social Infrastructure		Renewable Energy		OTHERS		TOTAL		Loans to Weaker Sections under Priority Sector	
		No.A/cs	Amt.O/s	No.A/cs	Amt.O/s	No.A/cs	Amt.O/s	No.A/cs	Amt.O/s	No.A/cs	Amt.O/s	No.A/cs	Amt.O/s	No.A/cs	Amt.O/s	No.A/cs	Amt.O/s	No.A/cs	Amt.O/s	No.A/cs	Amt.O/s
8	J and K Bank Ltd	40	162	233	78	0	0	73	2	635	54	0	0	0	0	517	67	1498	364	0	0
9	Karur Vysya Bank Ltd.	13884	195	2717	274	0	0	33	4	598	52	0	0	159	5	521	782	17912	1313	2263	21
10	Lakshmi Vilas Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	Ratnakar Bank Ltd	203308	1042	20561	484	0	0	224	0	1211	15	0	0	0	0	8484	16	233788	1558	227019	536
12	South Indian Bank Ltd	17381	403	1404	860	0	0	141	4	973	97	1	4	0	0	419	1	20319	1370	17701	240
13	Bank Ltd.	7488	91	887	186	0	0	39	1	338	30	0	0	0	0	13	0	8765	308	7446	76
14	IndusInd Bank	21150	319	32317	1280	0	0	0	0	22	8	0	0	0	0	0	0	53489	1607	1415259	2421
15	HDFC Bank Ltd	185525	3427	294760	5151	0	0	54	1	16842	2147	0	0	0	0	153	1	497334	10728	363211	2813
16	Axis Bank Ltd	51875	1547	10754	3483	0	0	1803	96	10227	719	0	0	0	0	137369	627	212028	6472	10049	330
17	ICICI Bank Ltd	93084	2427	7669	2341	6	16	88	3	6656	659	0	0	0	0	38035	540	145538	5986	83043	1632
18	YES BANK Ltd.	95960	1115	6732	2293	0	0	0	0	1556	105	4	4	4	11	305	4	104561	3533	96869	262
19	Bandhan Bank	17780	36	74472	186	0	0	0	0	0	0	0	0	0	0	372	165	92624	387	90987	185
20	DCB Bank Ltd	44244	408	1984	323	1	0	56	1	891	94	0	0	0	0	0	0	47176	825	42992	297
21	IDFC Bank	148338	477	80462	714	0	0	0	0	8251	74	1057	4	0	0	0	0	238108	1268	211294	513
	Total(C)	1764099	21698	864222	30726	7	16	10325	366	84774	7351	1106	18	249	74	235347	2365	2960129	62614	3690331	16919
(D)	R R B 's																				
1	Karnataka Grameena Bank	1307787	15670	201010	1824	0	0	15445	357	18368	1236	0	0	3290	8	8284	39	1554184	19133	1027435	9488
2	Karnataka Vikas Grameena B	404236	7029	155803	1670	0	0	9914	196	15263	678	0	0	5633	9	16268	214	607117	9797	282479	4500
	Total (D)	1712023	22699	356813	3494	0	0	25359	553	33631	1915	0	0	8923	17	24552	253	2161301	28930	1309914	13989
Total (Comm.Banks) A+B+C		5459097	88712	1591004	85748	1465	3098	191841	5348	355464	30452	1588	170	1491	226	541647	8439	8143597	222193	6773368	71647
Total of Comm Bks+RRBs		7171120	111411	1947817	89242	1465	3098	217200	5901	389095	32367	1588	170	10414	243	566199	8692	10304898	251123	8083282	85636
(E)	Co-Op Sector																				
1	KSCARD Bk.Ltd	266917	1769	0	0	0	0	0	0	0	0	0	0	0	0	0	0	266917	1769	0	0
2	K.S.Coop Apex Bank ltd	3425997	13722	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3425997	13722	1861562	10275
3	Indl.Co.Op.Bank ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total (E)	3692914	15490	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3692914	15490	1861562	10275
(F)	KSFC	0	0	3664	2123.5137	0	0	0	0	0	0	0	0	0	0	0	0	3664	2123.5137	0	0
	TOTAL (F)	0	0	3664	2123.5137	0	0	0	0	0	0	0	0	0	0	0	0	3664	2123.5137	0	0
(G)	Small Finance Bank																				
1	Equitas Small Finance Bank	52436	216.98	98055	579.39	0	0	0	0	245	26.08	0	0	0	0	3	2.59	150739	825.04	132241	161
2	Ujjivan Small Finnance	198071	454.2406	36329	130.09374	0	0	0	0	39664	187.1161	0	0	0	0	242242	454.52	516306	1225.968574	305030	626
	TOTAL (G)	250507	671.2206	134384	709.48374	0	0	0	0	39909	213.1961	0	0	0	0	242245	457.11	667045	2051.008574	437271	786.905137
(H)	Payments bank																				
1	India Post Payments Bank Lin	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	TOTAL (H)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Grand Total	11114541	127572	2085865	92075	1465	3098	217200	5901	429004	32580	1588	170	10414	243	808444	9149	14668521	270788	10382115	96698

AGENDA

ANNEXURE

BANKING DATA - LEVEL OF NON PRIORITY SECTOR ADVANCES AS AT 30.9.2019 (Amount in Crore)

Sl. No.	Name of Bank	Agriculture		Education		Housing		Personal Loans under Non-prioritySector		Others		TOTAL	
		No.A/cs	Amt.O/s	No.A/cs	Amt.O/s	No.A/cs	Amt.O/s	No.A/cs	Amt.O/s	No.A/cs	Amt.O/s	No.A/cs	Amt.O/s
(A)	**Major Banks**												
1	Canara Bank	0	0	2609	537	25375	11807	22	88	165194	21046	193200	33478
2	Corporation Bank	0	0	538	147	6532	3841	36682	1077	1	7351	43753	12416
3	Syndicate Bank	301	253	776	75	11066	2915	125276	1920	267957	11788	405376	16951
4	State Bank of India	0	0	0	0	196080	36216	426109	18308	113507	31836	735696	86359
	Total (A)	**301**	**253**	**3923**	**760**	**239053**	**54778**	**588089**	**21393**	**546659**	**72021**	**1378025**	**149205**
(B)Oth.Nationalised Bks													
1	Allahabad Bank	0	0	104	13	1497	464	299	11	4243	2041	6143	2528
2	Andhrabank	12	41	27	5	4073	1471	610	78	30883	2244	35605	3840
3	Bank of Baroda	0	0	3067	112	27671	8869	22032	323	69005	15867	121775	25170
4	Bank of India	0	0	1	0	3664	1235	23836	913	5034	8596	32535	10744
5	Bank of Maharastra	0	0	139	23	1812	570	2629	124	233	2447	4813	3164
6	Central Bank of India	3	6	842	154	5443	1681	2864	925	9963	545	19115	3312
7	Indian Bank	0	0	352	34	3064	856	633	7	29726	5759	33775	6656
8	Indian Overseas Bank	0	0	121	17	388	195	4521	33	99557	1116	104587	1361
9	Oriental Bank of Commerce	0	0	30	4	978	598	961	39	2321	918	4290	1558
10	Punjab National Bank	0	0	8	41	2530	819	9901	493	3454	5981	15893	7334
11	Punjab and Synd Bank	0	0	33	8	32	11	145	1	1127	2133	1337	2153
12	UCO Bank	0	0	60	3	1613	499	4082	121	4972	1290	10727	1914
13	Union Bank Of India	0	0	499	112	3260	1247	13093	641	5994	6460	22846	8460
14	United Bank of India	0	0	16	3	421	109	91	1	1439	1474	1967	1587
	Total (B)	**15**	**48**	**5299**	**530**	**56446**	**18623**	**85697**	**3713**	**267951**	**56870**	**415408**	**79784**
(C)	**Other Comm.Banks**												
1	IDBI Bank	0	0	0	0	0	0	0	0	19929	4801	19929	4801
2	Karnataka Bank Ltd	39	16	316	36	13865	4572	22948	1743	50057	5346	87225	11712
3	Kotak Mahendra Bank	0	0	0	0	0	0	0	0	73927	10612	73927	10612
4	Cathelic Syrian Bank Ltd.	0	0	0	0	53	9	24926	259	653	136	25632	404
5	City Union Bank Ltd	0	0	22	4	557	200	3366	206	1028	700	4973	1109
6	Dhanalaxmi Bank Ltd.	0	0	3	1	123	57	105	3	2388	201	2619	262
7	Federal Bank Ltd.	0	0	47	9	2907	1392	6153	129	71863	5290	80970	6820
8	J and K Bank Ltd	0	0	10	1	598	192	2070	109	231	2806	2909	3109
9	Karur Vysya Bank Ltd.	2130	57	33	3	991	385	10174	1473	296	9	13624	1927

1-90-1

ANNEXURE-8

AGENDA

ANNEXURE

BANKING DATA - LEVEL OF NON PRIORITY SECTOR ADVANCES AS AT 30.9.2019 (Amount in Crore)

Sl. No.	Name of Bank	Agriculture		Education		Housing		Personal Loans under Non-prioritySector		Others		TOTAL	
		No.A/cs	Amt.O/s	No.A/cs	Amt.O/s	No.A/cs	Amt.O/s	No.A/cs	Amt.O/s	No.A/cs	Amt.O/s	No.A/cs	Amt.O/s
10	Lakshmi Vilas Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0
11	Ratnakar Bank Ltd	3	0	0	0	142	25	3202	68	2762	2257	6109	2350
12	South Indian Bank Ltd	0	0	54	7	927	359	35654	1144	1450	1019	38085	2530
13	Bank Ltd.	0	0	1	0	275	63	3643	66	194	204	4113	333
14	IndusInd Bank	0	0	0	0	0	0	0	0	89889	10990	89889	10990
15	HDFC Bank Ltd	0	0	3	1	14647	3875	314055	11336	1956478	30411	2285183	45623
16	Axis Bank Ltd	171	339	251	4	5336	1644	0	0	170440	27843	176198	29829
17	ICICI Bank Ltd	0	0	0	0	36035	12528	0	0	483739	14108	519774	26637
18	YES BANK Ltd.	0	0	0	0	459	145	15225	703	63960	11204	79644	12053
19	Bandhan Bank	0	0	0	0	0	0	0	0	278	28	278	28
20	DCB Bank Ltd	53	3	20	0	1091	282	117	0	3867	421	5148	706
21	IDFC Bank	0	0	0	0	0	0	0	0	396838	6762	396838	6762
	Total(C)	**2396**	**415**	**760**	**65**	**78006**	**25727**	**441638**	**17240**	**3390267**	**135150**	**3913067**	**178597**
(D)	**R R B 's**												
1	Karnataka Grameena Bank	0	0	126	19	1002	277	25216	404	49941	1097	76285	1797
2	Karnataka Vikas Grameena Banl	0	0	57	7	178	52	32163	273	106647	773	139045	1105
	Total (D)	**0**	**0**	**183**	**26**	**1180**	**328**	**57379**	**677**	**156588**	**1870**	**215330**	**2902**
Total (Comm.Banks) A+B+C		**2712**	**715**	**9982**	**1355**	**373505**	**99129**	**1115424**	**42346**	**4204877**	**264042**	**5706500**	**407585**
Total of Comm Bks+RRBs		**2712**	**715**	**10165**	**1381**	**374685**	**99457**	**1172803**	**43023**	**4361465**	**265912**	**5921830**	**410488**
(E)	**Co-Op Sector**												
1	KSCARD Bk.Ltd	0	0	0	0	0	0	0	0	0	0	0	0
2	K.S.Coop Apex Bank ltd	0	0	49	3	1893	257	46318	740	1217757	16828	1266017	17829
3	Indl.Co.Op.Bank ltd.	0	0	0	0	0	0	0	0	1	171	1	171
	Total (E)	**0**	**0**	**49**	**3**	**1893**	**257**	**46318**	**740**	**1217758**	**16999**	**1266018**	**17999**
(F)	KSFC	0	0	0	0	0	0	0	0	0	0	0	0
	TOTAL (F)	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
(G)	**Small Finance Bank**												
1	**Equitas Small Finance Bank**	**0**	**0**	**0**	**0**	**20**	**3**	**0**	**0**	**10119**	**511**	**10139**	**515**
2	**Ujjivan Small Finnance**	**46**	**0**	**0**	**0**	**488**	**33**	**479**	**7**	**76932**	**674**	**77945**	**714**
	Total (G)	**46**	**0**	**0**	**0**	**508**	**36**	**479**	**7**	**87051**	**1186**	**88084**	**1229**
(H)	**Payments bank**												
1	India Post Payments Bank Limit	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	TOTAL (H)	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	Grand Total	**2758**	**715**	**10214**	**1384**	**377086**	**99750**	**1219600**	**43770**	**5666274**	**284096**	**7275932**	**429716**

ANNEXURE – 9

ANNEXURE- 9

BANK WISE SF/MF, SC/ST and DRI ADVANCES WITHIN PSA AS ON SEPT 2019 VIS-À-VIS MARCH 2019

Amount Rs. In Crore

Sl.	Name of the Bank	BANKWISE O/s UNDER PSA AS AT MARCH 2019						BANKWISE O/s UNDER PSA AS AT SEPT 2019						Variation (SEPT 2019 over MARCH 2019)					
		SF/MF		SC/ST		DRI		SF/MF		SC/ST		DRI		SF/MF		SC/ST		DRI	
		No.A/cs	Amt.O/s	No.A/cs	Amt.O/s	No.A/cs	Amt.O/s	No.A/cs	Amt.O/s	No.A/cs	Amt.O/s	No.A/cs	Amt.O/s	No.A/cs	Amt.O/s	No.A/cs	Amt.O/s	No.A/cs	Amt.O
(A)	**Major Banks**																		
1	Canara Bank	883342	11704.30	92662	1593.00	11810	11.08	952704	12226.36	92242	1573.76	11270	10.51	69362	522.06	-420	-19.24	-540	-0.5
2	Corporation Bank	149934	3088.41	20588	549.68	77	1.33	164636	3035.11	17134	537.68	38	0.66	14702	-53.30	-3454	-12.00	-39	-0.6
3	Syndicate Bank	284637	3485.42	59631	1213.61	1124	7.27	305743	3384.04	47580	796.96	1130	7.36	21106	-101.38	-12051	-416.65	6	0.0
4	State Bank of India	92876	1073.65	53508	1258.51	5041	4.31	90748	1007.19	61066	1540.26	4347	3.75	-2128	-66.46	7558	281.75	-694	-0.5
	Total (A)	**1410789**	**19351.78**	**226389**	**4614.80**	**18052**	**23.99**	**1513831**	**19652.70**	**218022**	**4448.66**	**16785**	**22.28**	**103042**	**300.92**	**-8367**	**-166.14**	**-1267**	**-1.7**
(B)	**Oth.Nationalised Banks**																		
1	Allahabad Bank	302	7.95	2354	28.79	0	0.00	352	9.17	2427	29.05	0	0.00	50	1.22	73	0.26	0	0.0
2	Andhrabank	13012	197.14	2150	61.85	7	0.02	14206	208.51	115	1.51	3	0.00	1194	11.37	-2035	-60.34	-4	-0.0
3	Bank of Baroda	453283	4806.59	30242	498.44	466	2.59	343637	3620.25	31060	547.75	42719	96.25	-109646	-1186.34	818	49.31	42253	93.6
4	Bank of India	24283	422.95	2529	64.82	210	0.94	24396	401.69	2869	68.16	21673	349.68	113	-21.26	340	3.34	21463	348.7
5	Bank of Maharastra	4318	71.48	2288	56.17	0	0.00	3391	53.99	0	0.00	0	0.00	-927	-17.50	-2288	-56.17	0	0.0
6	Central Bank of India	28464	428.38	3037	82.49	0	0.00	28122	406.22	4172	109.18	0	0.00	-342	-22.16	1135	26.69	0	0.0
7	Indian Bank	17552	185.05	4645	245.76	113	0.85	27452	180.33	2401	157.30	18	0.01	9900	-4.72	-2244	-88.47	-95	-0.84
8	Indian Overseas Bank	60787	359.13	13563	769.28	1244	0.90	60945	359.82	13715	769.58	1241	0.90	158	0.69	152	0.30	-3	0.01
9	Oriental Bank of Commerce	2702	74.08	0	0.00	0	0.00	3942	99.57	0	0.00	0	0.00	1240	25.49	0	0.00	0	0.00
10	Punjab National Bank	17218	217.43	3252	51.87	349	0.26	19152	266.69	2672	52.76	206	0.24	1934	49.26	-580	0.89	-143	-0.03
11	Punjab and Synd Bank	3	0.04	28	0.78	0	0.00	0	0.00	34	0.96	0	0.00	-3	-0.04	6	0.17	0	0.00
12	UCO Bank	8797	175.20	12244	229.66	0	0.00	615	11.09	0	0.00	0	0.00	-8182	-164.11	-12244	-229.66	0	0.00
13	Union Bank Of India	48691	694.58	8282	148.87	0	0.00	50193	700.48	86685	156.99	0	0.00	1502	5.89	78403	8.12	0	0.00
14	United Bank of India	0	0.00	175	8.10	0	0.00	12	0.35	182	9.24	0	0.00	12	0.35	7	1.14	0	0.00
	Total (B)	**679412**	**7640.00**	**84789**	**2246.89**	**2389**	**5.56**	**576415**	**6318.16**	**146332**	**1902.47**	**65860**	**447.09**	**-102997**	**-1322**	**61543**	**-344**	**63471**	**442**
(C)	**Other Comm.Banks**																		
1	IDBI Bank	98378	2337.52	4943	181.54	0	0.00	5428	107.67	0	0.00	0	0.00	-92950	-2229.85	-4943	-181.54	0	0.00
2	Karnataka Bank Ltd	107474	1338.30	5766	85.37	3	0.00	110000	1371.69	5751	88.80	0	0.00	2526	33.39	-15	3.43	-3	0.00
3	Kotak Mahendra Bank	340184	1067.12	201748	472.73	0	0.00	469194	1348.70	311840	672.11	0	0.00	129010	281.58	110092	199.38	0	0.00
4	Catholic Syrian Bank Ltd.	5629	54.56	45	0.62	0	0.00	15630	151.58	192	1.66	6	0.01	10001	97.02	147	1.04	6	0.01
5	City Union Bank Ltd	1912	14.01	11	0.43	0	0.00	1889	13.61	9	0.39	0	0.00	-23	-0.39	-2	-0.04	0	0.00
6	Dhanalaxmi Bank Ltd.	0	0.00	41	1.44	0	0.00	0	0.00	46	1.50	0	0.00	0	0.00	5	0.06	0	0.00
7	Federal Bank Ltd.	71249	954.99	2493	35.87	0	0.00	47433	658.56	1864	28.74	0	0.00	-23816	-296.43	-629	-7.13	0	0.00
8	J and K Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
9	Karur Vysya Bank Ltd.	2033	22.28	2829	35.44	33	0.09	4383	34.27	350	66.01	0	0.00	2350	11.99	-2479	30.57	-33	-0.09
10	Lakshmi Vilas Bank Ltd	534	9.25	2	0.01	0	0.00	0	0.00	0	0.00	0	0.00	-534	-9.25	-2	-0.01	0	0.00
11	Ratnakar Bank Ltd	192150	469.02	18697	34.94	0	0.00	200175	476.80	15782	31.25	0	0.00	8025	7.78	-2915	-3.70	0	0.00
12	South Indian Bank Ltd	6986	57.02	257	2.82	0	0.00	17268	211.04	243	2.64	0	0.00	10282	154.02	-14	-0.18	0	0.00
13	Tamil Nadu Merchantile Bank Ltd.	5249	45.32	84	1.81	9	0.01	6235	51.85	103	1.80	10	0.01	986	6.53	19	-0.01	1	0.00
14	Indusind Bank	440866	1061.64	1996	22.75	0	0.00	619581	1199.50	240784	371.96	0	0.00	178715	137.86	238788	349.21	0	0.00
15	HDFC Bank Ltd	26135	525.27	859	1012.75	0	0.00	21250	431.28	766	933.61	0	0.00	-4885	-93.99	-93	-79.13	0	0.00
16	Axis Bank Ltd	16396	484.86	21618	78.82	0	0.00	16025	478.07	22096	83.76	0	0.00	-371	-6.79	478	4.94	0	0.00
17	ICICI Bank Ltd	23852	1306.28	11791	299.35	0	0.00	23947	1336.55	11581	320.20	0	0.00	95	30.27	-210	20.85	0	0.00
18	YES BANK Ltd.	84790	275.17	5	0.19	0	0.00	94781	209.00	4	0.07	0	0.00	9991	-66.17	-1	-0.12	0	0.00
19	Bandhan Bank	0	0.00	417	1.20	0	0.00	0	0.00	390	1.10	0	0.00	0	0.00	-27	-0.09	0	0.00
20	DCB Bank Ltd	5558	80.23	36	2.06	0	0.00	24997	131.36	35	2.22	0	0.00	19439	51.13	-1	0.16	0	0.00
21	IDFC Bank	0	0.00	709	6.23	0	0.00	0	0.00	31198	79.21	0	0.00	0	0.00	30489	72.98	0	0.00
	Total(C)	**1429375**	**10102.83**	**274347**	**2276.35**	**45**	**0.10**	**1678216**	**8211.53**	**643034**	**2687.04**	**16**	**0.01**	**248841**	**-1891.30**	**368687**	**410.69**	**-29**	**-0.09**
(D)	**RRB's**																		
1	Karnataka Grameena Bank	776370	7497.41	199180	1876.56	0	0.00	741410	6930.57	214070	1986.06	0	0.00	-34960	-566.84	14890	109.50	0	0.00
3	Karnataka Vikas Grameena Bank	225432	2736.40	156632	1212.36	75	0.59	234100	2695.21	158753	1157.00	61	0.60	8668	-41.19	2121	-55.36	-14	0.01
	Total (D)	**1001802**	**10233.81**	**355812**	**3088.92**	**75**	**0.59**	**975510**	**9625.78**	**372823**	**3143.06**	**61**	**0.60**	**-26292**	**-608**	**17011**	**54**	**-14**	**0**
Total (Comm.Banks) A+B+C		**3519576**	**37094.61**	**585525**	**9138.03**	**20486**	**29.64**	**3768462**	**34182.39**	**1007388**	**9038.18**	**82661**	**469.38**	**248886**	**-2912.22**	**421863**	**-99.86**	**62175**	**439.73**
Total	**COMM BKS+RRBs(A+B+C+D)**	**4521378**	**47328.42**	**941337**	**12226.95**	**20561**	**30.23**	**4743972**	**43808.17**	**1380211**	**12181.24**	**82722**	**469.98**	**222594**	**-3520.26**	**438874**	**-45.71**	**62161**	**439.75**
(E)	**Co-Op Sector**																		
1	KSCARD Bk.Ltd	309825	1393.38	27831	125.16	0	0.00	0	0.00	0	0.00	0	0.00	-309825	-1393.38	-27831	-125.16	0	0.00
2	K.S.Coop Apex Bank ltd	1618968	8939.72	305335	1474.17	0	0.00	1577591	8521.24	283971	1753.76	0	0.00	-41377	-418.48	-21364	279.59	0	0.00
3	Indl.Co.Op.Bank ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Total (E)	**1928793**	**10333.10**	**333166**	**1599.33**	**0**	**0.00**	**1577591**	**8521.24**	**283971**	**1753.76**	**0**	**0.00**	**-351202**	**-1811.86**	**-49195**	**154.43**	**0**	**0.00**
(F)	**KSFC**	**0**	0.00	**1151**	**668.71**	**0**	0.00	**0**	0.00	**1175**	**722.42**	**0**	0.00	**0**	0.00	**24**	**53.71**	**0**	0.00
	TOTAL (F)	**0**	**0.00**	**1151**	**668.71**	**0**	**0.00**	**0**	**0.00**	**1175**	**722.42**	**0**	**0.00**	**0**	**0.00**	**24**	**53.71**	**0**	**0.00**
(G)	**Small Finance Bank**																		
1	Equitas Small Finance Bank	49308	1274.47	19417	26.92	0	0.00	29464	114.23	19961	24.49	0	0.00	-19844	-1160.24	544	-2.43	0	0.00
2	Ujjivan Small Finnance	140335	325.70	105000	230.92	0	0.00	174591	378.22	141978	309.86	0	0.00	34256	52.52	36978	78.94	0	0.00
	TOTAL (G)	**189643**	**1600.17**	**124417**	**257.84**	**0**	**0.00**	**204055**	**492.45**	**161939**	**334.35**	**0**	**0.00**	**14412**	**-1107.72**	**37522**	**76.51**	**0**	**0.00**
(H)	**Payments bank**																		
1	India Post Payments Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	TOTAL (H)	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**
	GRAND TOTAL	**6639814**	**59261.69**	**1400071**	**14752.84**	**20561**	**30.23**	**6525618**	**52821.86**	**1827296**	**14991.77**	**82722**	**469.98**	**-114196**	**-6439.83**	**427225**	**238.94**	**62161**	**439.75**

ANNEXURE - 10

WEAKER SECTION ADVANCES IN THE STATE OF KARNATAKA AS ON 30.9.2019 VIS-À-VIS 31.3.2019

Amount Rs. In Crore:

Sl.	Name of Bank	Weaker Sec.Adv as on 30.9.2019				Weaker Sec.Adv as on 31.3.2019				Variation in Bal O/s	
		Disb 01.04.2019 to 30.9.2019		Outstanding as on 30.9.2019		Disb 01.04.2018 to 31.3.2019		Outstanding as on 31.3.2019		As on (SEPT 2019 over MARCH 2019)	
A	**Major Banks**	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	Canara Bank	424298	3524.51	996674	13116.78	304898	2775.08	586765	8916.21	409909	4200.57
2	Corporation Bank	294395	2101.59	283193	6040.05	533781	3861	276608	6096.94	6585	-56.89
3	Syndicate Bank	373680	24386.79	645728	16540.99	69789	3158.13	642437	17050.58	3291	-509.59
4	State Bank of India	26637	780.14	229658	3499.44	44426	2004.47	227048	9203.01	2610	-5703.56
	Total (A)	**1119010**	**30793.03**	**2155253**	**39197.27**	**952894**	**11799.12**	**1732858**	**41266.73**	**422395**	**-2069.47**
(B)	**Other Nationalised Banks**										
5	Allahabad Bank	5	0.03	1515	25.38	0	0	1515	25.38	0	0.00
6	Andhrabank	10617	144.12	15206	234.28	8180	106.37	14240	225.74	966	8.54
7	Bank of Baroda	9955	1296.56	542758	8455.40	441475	4068.96	544837	6970.64	-2079	1484.76
8	Bank of India	25292	631.82	61365	1571.70	49994	1467.74	59079	1588.29	2286	-16.59
9	Bank of Maharastra	2428	53.9659	11603	234.396	6685	262.577	11301	236.59	302	-2.20
10	Central Bank of India	260	3.2	286	3.9	271	3.07	1024	60.76	-738	-56.86
11	Indian Bank	5128	44.74	19962	395.51	18815	269.07	19484	425.58	478	-30.07
12	Indian Overseas Bank	2306	38.69	73635	1387.90	3122	66.17	72190	1321.81	1445	66.09
13	Oriental Bank of Commerce	0	0.00	0	0.00	1178	34.00	1178	34.00	-1178	-34.00
14	Punjab National Bank	5909	72.427	22470	324.446	5655	61.9115	19322	261.52	3148	62.93
15	Punjab and Synd Bank	24	0.2733	196	4.4874	18	0.269	177	4.65	19	-0.17
16	UCO Bank	0	0	17359	266.26	3383	60.54	17373	266.27	-14	-0.01
17	Union Bank Of India	16619	220.568	160927	2597.76	31464	404.687	145227	2658.57	15700	-60.81
18	United Bank of India	36	0.73	502	29.75	53	3.55	478	29.84	24	-0.09
	Total (B)	**78579**	**2507.13**	**927784**	**15531.17**	**570293**	**6808.92**	**907425**	**14109.65**	**20359**	**1421.52**
(C)	**Other Comm.Banks**										
19	IDBI Bank	54576	505.27	111012	2528.36	86236	859.99	111536	2707.01	-524	-178.66
20	Karnataka Bank Ltd	82849	742.14	167423	1884.91	141658	1290.85	161150	1827.33	6273	57.58
21	Kotak Mahendra Bank	237381	826.36	778971	2224.38	514555	1686.31	534166	1729.02	244805	495.35
22	Cathelic Syrian Bank Ltd.	0	0.00	6865	63.09	5721	56.53	5795	56.86	1070	6.22
23	City Union Bank Ltd	1007	7.16	1955	14.48	2034	14.81	1989	14.93	-34	-0.45
24	Dhanalaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
25	Federal Bank Ltd.	40039	545.505	55972	877.587	83613	1151.39	81579	1296.00	-25607	-418.41
26	J and K Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
27	Karur Vysya Bank Ltd.	2263	20.9778	2263	20.9778	509	7.07	1668	33.63	595	-12.65
28	Lakshmi Vilas Bank Ltd	0	0	0	0	945	10.5913	4495	52.30	-4495	-52.30
29	Ratnakar Bank Ltd	54572	204.69	227019	536.35	127029	473.26	225964	543.25	1055	-6.90
30	South Indian Bank Ltd	11721	150.32	17701	240.06	12982	127.42	16364	202.63	1337	37.43
31	Tamil Nadu Merchantile Bar	5098	48.53	7446	75.78	6582	68.24	5523	62.68	1923	13.11
32	IndusInd Bank	275835	807.79	1415259	2421.48	294022	782.14	32784	406.44	1382475	2015.04
33	HDFC Bank Ltd	96621	765.82	363211	2812.56	201789	2171.93	350492	2747.37	12719	65.19
34	Axis Bank Ltd	8922	263.98	10049	330.47	25	44.70	25	40.95	10024	289.52
35	ICICI Bank Ltd	44542	584.34	83043	1631.71	65480	928.20	81534	1422.49	1509	209.22
36	YES BANK Ltd.	31359	156.10	96869	261.69	79348	436.26	88381	455.71	8488	-194.02
37	Bandhan Bank	41833	150.13	90987	184.58	153700	485.26	74387	163.51	16600	21.06
38	DCB Bank Ltd	27700	161.74	42992	297.12	22710	200.26	25176	251.96	17816	45.16
39	IDFC Bank	87415	339.46	211294	513.25	142529	461.35	185238	406.18	26056	107.07
	Total(C)	**1103733**	**6280.31**	**3690331**	**16918.82**	**1941467**	**11256.57**	**1988246**	**14420.26**	**1702085**	**2498.56**
	R R B 's										
40	Karnataka Grameena Bank	304415	1917.64	1027435	9488.29	554586	3549.23	1067884	10229.02	-40449	-740.73
41	Karnataka Vikas Grameena	13616	562.08	282479	4500.36	36299	1498.89	300946	4412.62	-18467	87.74
	Total (D)	**318031**	**2479.72**	**1309914**	**13988.65**	**590885**	**5048.12**	**1368830**	**14641.64**	**-58916**	**-652.99**
Grand Total (A+B+C+D)		**2619353**	**42060.19**	**8083282**	**85635.90**	**4055539**	**34912.73**	**5997359**	**84438.27**	**2085923**	**1197.63**
Total (Comm.Banks) a+b+c		**2301322**	**39580.47**	**6773368**	**71647.25**	**3464654**	**29864.61**	**4628529**	**69796.63**	**2144839**	**1850.62**
(E)	**Co-Op Sector**										
42	KSCARD Bk.Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
43	K.S.Coop Apex Bank ltd	461332	2865.66	1861562	10275.00	1665460	8756.88	1924303	10413.89	-62741	-138.89
44	Indl.Co.Op.Bank ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Total (E)	**461332**	**2865.66**	**1861562**	**10275.00**	**1665460**	**8756.88**	**1924303**	**10413.89**	**-62741**	**-138.89**
45	**KSFC**	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	TOTAL (F)	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**
G	**Small Finance Bank**										
46	Equitas Small Finance Bank	30774	87.29	132241	160.63	61003	184.06	85775	156.15	46466	4.48
47	Ujjivan Small Finnance	96050	325.39	305030	626.28	175589	606.30	305593	686.04	-563	-59.76
	TOTAL (G)	**126824**	**412.68**	**437271**	**786.91**	**236592**	**790.36**	**391368**	**842.19**	**45903**	**-55.28**
H	**Payments bank**										
48	India Post Payments Bank L	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	TOTAL (H)	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**
	TOTAL (A+B+C+D+E+F+G+H	**3207509**	**45338.53**	**10382115**	**96697.81**	**5957591**	**44459.97**	**8313030**	**95694.36**	**2069085**	**1003.45**

ANNEXURE – II

BANKWISE DISBURSEMENTS AND O/S ADVANCES TO WOMEN, EX-SERVICEMEN & EXPORT AS AT SEPT 2019

Amount Rs. In Crore

Sl	Name of Bank	WOMEN				EX-SERVICEMEN				EXPORT			
		Disbursements from 01.04.2019 to 30.9.2019		Outstanding as at the end of 30.9.2019		Disbursements from 01.04.2019 to		Outstanding as at the end of 30.9.2019		Disbursements from 01.04.2019 to 30.9.2019		Outstanding as at the end of 30.9.2019	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
(A)	**Major Banks**												
1	Canara Bank	11950	160.38	216832	7303.39	83	1.89	188	6.01	3835	2754.30	1196	2681.72
2	Corporation Bank	71561	717.40	165953	3978.73	0	0.00	0	0.00	0	0.00	0	0.00
3	Syndicate Bank	47882	3110.42	291509	8845.00	152	1.22	1856	27.25	35	14.57	128	84.65
4	State Bank of India	55856	1800.38	333320	17236.01	0	0.00	0	0.00	116	519.38	77	253.60
	Total (A)	187249	**5788.58**	1007614	**37363.13**	235	**3.11**	2044	**33.26**	3986	**3288.25**	1401	**3019.97**
(B)	**Oth.Nationalised Bks**												
1	Allahabad Bank	18	0.15	1772	39.27	0	0.00	0	0.00	0	0.00	3	1.95
2	Andhrabank	9283	244.02	19179	1016.74	0	0.00	0	0.00	0	0.00	0	0.00
3	Bank of Baroda	77828	102.53	263380	6039.76	0	0.00	19	1.75	0	0.00	4	0.29
4	Bank of India	3987	112.86	20931	1788.70	6	0.14	58	1.00	31	66.04	26	31.41
5	Bank of Maharastra	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
6	Central Bank of India	120	1.80	620	4.80	16	1.60	90	2.50	0	0.00	0	0.00
7	Indian Bank	3878	62.94	24115	163.20	0	0.00	0	0.00	0	0.00	0	0.00
8	Indian Overseas Bank	512	3.35	23714	602.02	0	0.00	0	0.00	0	0.00	0	0.00
9	Oriental Bank of Commerce	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
10	Punjab National Bank	3796	122.66	13274	576.07	3	0.24	7	0.17	4	23.82	7	16.50
11	Punjab and Synd Bank	127	8.51	670	65.49	0	0.00	0	0.00	25	14.69	17	12.08
12	UCO Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
13	Union Bank Of India	3684	77.10	28056	957.09	0	0.00	0	0.00	0	0.00	0	0.00
14	United Bank of India	11	0.12	318	12.08	0	0.00	0	0.00	0	0.00	0	0.00
	Total (B)	103244	**736.04**	396029	**11265.22**	25	**1.98**	174	**5.43**	60	**104.55**	57	**62.23**
(C)	**Other Comm.Banks**												
1	IDBI Bank	28566	293.20	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
2	Karnataka Bank Ltd	27737	211.87	51597	427.16	2	0.16	11	1.25	0	0.00	0	0.00
3	Kotak Mahendra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	Cathelic Syrian Bank Ltd.	7618	91.61	7744	100.50	0	0.00	0	0.00	0	0.00	0	0.00
5	City Union Bank Ltd	0	0.00	18	0.10	0	0.00	0	0.00	0	0.00	0	0.00
6	Dhanalaxmi Bank Ltd.	10	0.50	129	4.75	0	0.00	0	0.00	0	0.00	0	0.00
7	Federal Bank Ltd.	24074	433.37	37269	1031.01	0	0.00	0	0.00	0	0.00	0	0.00
8	J and K Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
9	Karur Vysya Bank Ltd.	448	3.00	548	3.75	0	0.00	0	0.00	0	0.00	0	0.00
10	Lakshmi Vilas Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
11	Ratnakar Bank Ltd	11204	45.20	224760	596.45	0	0.00	0	0.00	0	0.00	0	0.00
12	South Indian Bank Ltd	12529	213.74	20584	472.49	0	0.00	0	0.00	0	0.00	0	0.00
13	Tamil Nadu Merchantile Bar	2591	31.57	3841	68.65	0	0.00	0	0.00	0	0.00	0	0.00
14	IndusInd Bank	1814	26.45	13887	175.49	0	0.00	0	0.00	0	0.00	0	0.00
15	HDFC Bank Ltd	135185	1403.91	449463	3783.32	0	0.00	0	0.00	0	0.00	0	0.00
16	Axis Bank Ltd	21961	62.13	147650	224.28	0	0.00	0	0.00	0	0.00	0	0.00
17	ICICI Bank Ltd	75156	1393.33	169018	14810.13	0	0.00	0	0.00	4	9.36	6	15.72
18	YES BANK Ltd.	31159	90.72	64	75.72	0	0.00	0	0.00	1	2.45	0	0.00
19	Bandhan Bank	42016	150.38	91393	185.59	0	0.00	0	0.00	0	0.00	0	0.00
20	DCB Bank Ltd	19615	67.73	40572	144.37	0	0.00	0	0.00	1	0.17	1	0.09
21	IDFC Bank	85825	320.73	208055	484.93	0	0.00	0	0.00	0	0.00	0	0.00
	Total(C)	527508	**4839.44**	1466592	**22588.69**	2	**0.16**	11	**1.25**	6	**11.98**	7	**15.81**
(D)	**R R B 's**												
1	Karnataka Grameena Bank	83212	606.01	434054	4226.99	6	0.12	60	1.27	0	0.00	0	0.00
2	Karnataka Vikas Grameena	13772	163.09	244238	2661.19	0	0.00	0	0.00	0	0.00	0	0.00
	Total (D)	96984	**769.10**	678292	**6888.18**	6	**0.12**	60	**1.27**	0	**0.00**	0	**0.00**
Total (Comm.Banks) A+B+C		818001	**11364.06**	2870235	**71217.04**	262	**5.25**	2229	**39.93**	4052	**3404.78**	1465	**3098.01**
Grand Total (A+B+C+D)		914985	**12133.16**	3548527	**78105.22**	268	**5.37**	2289	**41.20**	4052	**3404.78**	1465	**3098.01**
(E)	**Co-Op Sector**												
1	KSCARD Bk.Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
2	K.S.Coop Apex Bank ltd	67256	500.05	267642	1788.43	0	0.00	0	0.00	0	0.00	0	0.00
3	Indl.Co.Op.Bank ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Total (E)	67256	**500.05**	267642	**1788.43**	0	**0.00**	0	**0.00**	0	**0.00**	0	**0.00**
(F)	**KSFC**	316	77.55	1266	786.49	0	0.00	0	0.00	0	0.00	0	0.00
	TOTAL (F)	316	**77.55**	1266	**786.49**	0	**0.00**	0	**0.00**	0	**0.00**	0	**0.00**
(G)	**Small Finance Bank**												
1	Equitas Small Finance Bank	30774	87.29	132241	160.63	0	0.00	0	0.00	0	0.00	0	0.00
2	Ujjivan Small Finnance	184486	641.03	586571	1275.17	0	0.00	0	0.00	0	0.00	0	0.00
	TOTAL (G)	215260	**728.32**	718812	**1435.80**	0	**0.00**	0	**0.00**	0	**0.00**	0	**0.00**
(H)	**Payments bank**												
1	India Post Payments Bank L	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	TOTAL (H)	0	**0.00**	0	**0.00**	0	**0.00**	0	**0.00**	0	**0.00**	0	**0.00**
	GRAND TOTAL	**1197817**	**13439.08**	**4536247**	**82115.94**	**268**	**5.37**	**2289**	**41.20**	**4052**	**3404.78**	**1465**	**3098.01**

ANNEXURE-12

Bank wise Crop loans and Agri term loans disbursed during Second quarter ending SEPT 2019 of FY 2019-20 balance O/s as at 30.9.2019

Amount Rs. In Crore

SL	Name of the Bank	Disbursement in Agriculture from 01.4.2019 to 30.9.2019						Balance O/s under Agriculture as on 30.9.2019					
		Short Term loans		Term loans		Total Agriculture		Short Term Loans		Term Loans		Total Agriculture	
		No.of Acs	Amt.	No.of Acs	Amt.	No.of Acs	Amt.	No.of Acs	Amt.	No.of Acs	Amt.	No.of Acs	Amt.
1	Canara Bank	506769	4331.65	68706	1220.82	575475	5552.47	940256	11602.04	178352	8692.94	1118608	20294.99
2	Corporation Bank	48559	812.74	144145	1665.11	192704	2477.85	116581	2655.76	109574	3655.35	226155	6311.10
3	Syndicate Bank	87835	1002.90	26770	1593.30	114605	2596.19	305916	3676.55	137675	4663.13	443591	8339.68
4	State Bank of India	84793	2410.53	71831	1466.05	156624	3876.58	287177	4920.23	461795	7221.35	748972	12141.58
5	Allahabad Bank	60	0.81	27	0.94	87	1.75	310	3.58	3365	58.11	3675	61.69
6	Andhrabank	11184	267.68	575	353.93	11759	621.61	14543	332.60	1975	208.89	16518	541.49
7	Bank of Baroda	224358	1673.02	15555	224.91	239913	1897.93	503183	5394.72	42312	1878.51	545495	7273.23
8	Bank of India	4508	72.71	15385	549.78	19893	622.49	35820	690.56	39506	1584.98	75326	2275.54
9	Bank of Maharastra	1185	17.59	562	32.67	1747	50.26	8938	143.42	1952	119.28	10890	262.69
10	Central Bank of India	10390	161.05	1640	100.77	12030	261.82	21658	321.27	9768	234.56	31426	555.83
11	Indian Bank	15256	186.21	139	1.87	15395	188.08	34025	626.57	799	142.75	34824	769.32
12	Indian Overseas Bank	25153	214.84	146	2.77	25299	217.61	58732	774.07	14527	275.11	73259	1049.18
13	Oriental Bank of Commerce	892	50.18	24	0.40	916	50.58	3282	70.01	962	72.01	4244	142.03
14	Punjab National Bank	5704	52.10	1926	74.14	7630	126.24	14750	261.16	7042	147.97	21792	409.13
15	Punjab and Synd Bank	2	0.03	0	0.00	2	0.03	8	0.43	41	2.17	49	2.60
16	UCO Bank	11517	302.15	3646	89.26	15163	391.41	9339	142.11	5486	133.53	14825	275.64
17	Union Bank Of India	15050	213.54	15050	213.54	30100	427.08	162492	3149.76	162492	3149.75	324984	6299.51
18	United Bank of India	0	0.00	98	1.67	98	1.67	12	0.35	353	8.75	365	9.10
19	IDBI Bank	50585	393.52	4351	85.06	54936	478.58	19736	521.16	90446	2011.15	110182	2532.31
20	Karnataka Bank Ltd	94450	899.53	1268	324.23	95718	1223.76	181603	2225.28	17640	1355.44	199243	3580.72
21	Kotak Mahendra Bank	6486	52.70	149810	557.17	156296	609.87	32109	277.94	440541	2199.58	472650	2477.52
22	Cathelic Syrian Bank Ltd.	5511	59.03	0	0.00	5511	59.03	8433	102.23	10	0.35	8443	102.58
23	City Union Bank Ltd	1185	11.54	11	12.92	1196	24.46	2166	20.12	152	84.33	2318	104.45
24	Dhanalaxmi Bank Ltd.	0	0.00	29	0.59	29	0.59	0	0.00	1670	40.44	1670	40.44
25	Federal Bank Ltd.	53281	724.55	3837	287.38	57118	1011.93	66016	965.17	3520	244.41	69536	1209.57
26	J and K Bank Ltd	0	0.00	25	103.18	25	103.18	0	0.00	40	162.46	40	162.46
27	Karur Vysya Bank Ltd.	8844	109.69	0	0.00	8844	109.69	13860	180.76	24	14.31	13884	195.06
28	Lakshmi Vilas Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
29	Ratnakar Bank Ltd	1773	28.86	50010	261.34	51783	290.20	3572	75.66	199736	966.50	203308	1042.16
30	South Indian Bank Ltd	61	1.08	11695	361.48	11756	362.56	71	19.25	17310	383.89	17381	403.14
31	Tamil Nadu Merchantile Bank Ltd	4180	35.14	1076	45.89	5256	81.03	6364	53.96	1124	37.28	7488	91.24
32	IndusInd Bank	0	0.00	105656	391.43	105656	391.43	0	0.00	21150	319.07	21150	319.07
33	HDFC Bank Ltd	8413	522.32	37207	577.02	45620	1099.34	54616	1471.04	130909	1955.97	185525	3427.00
34	Axis Bank Ltd	746	30.41	9052	393.99	9798	424.40	34739	760.87	17136	785.97	51875	1546.84
35	ICICI Bank Ltd	10893	248.65	59434	1098.55	70327	1347.21	62584	1837.83	30500	589.51	93084	2427.34
36	YES BANK Ltd.	6	0.27	30775	550.26	30781	550.53	6	0.26	95954	1114.61	95960	1114.87
37	Bandhan Bank	7964	28.59	615	1.76	8579	30.35	16347	33.90	1433	2.48	17780	36.37
38	DCB Bank Ltd	1116	43.56	26976	143.34	28092	186.90	2370	165.98	41874	241.82	44244	407.80
39	IDFC Bank	148	8.46	64127	331.11	64275	339.56	154	8.91	148184	467.70	148338	476.61
40	Karnataka Grameena Bank	333182	2256.48	85913	511.76	419095	2768.24	528791	5395.08	778996	10274.55	1307787	15669.63
41	Karnataka Vikas Grameena Bank	121081	1933.46	43486	224.84	164567	2158.30	287814	4788.69	116422	2240.45	404236	7029.15
42	KSCARD Bk.Ltd	0	0.00	1080	29.58	1080	29.58	0	0.00	266917	1768.68	266917	1768.68
43	K.S.Coop Apex Bank ltd	1191529	6542.19	16223	242.66	1207752	6784.85	3305788	11911.91	120209	1809.66	3425997	13721.57
44	Indl.Co.Op.Bank ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
45	KSFC	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
46	Equitas Small Finance Bank	0	0.00	9582	73.83	9582	73.83	0	0.00	52436	216.98	52436	216.98
47	Ujjivan Small Finnance	60411	219.31	0	0.00	60411	219.31	198071	454.24	0	0.00	198071	454.24
48	India Post Payments Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Total	**3015060**	**25919.08**	**1078463**	**14201.29**	**4093523**	**40120.37**	**7342232**	**66035.42**	**3772309**	**61536.72**	**11114541**	**127572.14**

ANNEXURE-13

District wise Crop loans and Agri term loans disbursed during Second quarter ending SEPT 2019 of FY 2019-20 balance O/s as at 30.9.2019

Amount Rs.in Crore

SL	Name of the District	Disbursement in Agriculture from 01.4.2019 to 30.9.2019						Balance O/s under Agriculture as on 30.9.2019					
		Short Term Loans		Term loans		Total Agri		Short term		Term loans		Total Agri	
		No.of Acs	Amt.	No.of Acs	Amt.	No.of Acs	Amt.	No.of Acs	Amt.	No.of Acs	Amt.	No.of Acs	Amt.
1	BAGALKOTE	161458	1491.23	33590	431.23	195048	1922.47	363194	4342.62	125281	2332.61	488475	6675.23
2	BALLARI	63751	834.02	48928	513.87	112679	1347.89	179204	2330.59	175015	3496.32	354219	5826.91
3	BELAGAVI	436270	2351.07	101877	1004.46	538147	3355.53	686916	6589.84	227774	4903.80	914690	11493.64
4	BENGALURU (Urban + Metro)	57448	1087.70	180359	2996.69	237807	4084.40	186494	1952.05	491273	7764.83	677767	9716.88
5	BENGALURU (Rural)	69357	619.62	24269	255.23	93626	874.85	116232	1105.09	81321	1411.91	197553	2517.00
6	BIDAR	89976	555.21	17593	158.82	107569	714.04	237336	1902.78	90068	1024.65	327404	2927.43
7	Chamarajnagar	47884	284.85	19682	128.26	67566	413.11	108922	866.12	78765	977.97	187687	1844.09
8	CHICKBALLAPUR	51251	446.34	13639	106.75	64890	553.09	107078	1032.82	79568	1220.45	186646	2253.26
9	CHICKKMAGALURU	96322	1176.73	13647	317.42	109969	1494.14	152347	2228.01	73043	1769.10	225390	3997.11
10	CHITRADURGA	139901	736.87	58271	314.28	198172	1051.15	198043	1560.76	145119	2181.69	343162	3742.45
11	DAKSHINA KANNADA	128282	1373.39	31255	1007.21	159537	2380.60	1087123	2818.89	96619	2149.23	1183742	4968.12
12	DAVANAGERE	84776	618.02	46966	477.21	131742	1095.23	246599	2532.52	199743	3002.46	446342	5534.98
13	DHARWAD	58271	775.55	18057	300.70	76328	1076.25	198220	2315.82	78650	1456.49	276870	3772.31
14	GADAG	50773	667.78	14872	113.60	65645	781.39	95802	1779.05	48469	921.18	144271	2700.23
15	HASSAN	158905	1156.27	45341	375.39	204246	1531.65	397987	3482.24	113750	1694.03	511737	5176.27
16	HAVERI	76710	855.32	34585	284.88	111295	1140.21	148379	2326.12	110583	1342.63	258962	3668.75
17	KALBURGI	52332	603.26	27083	219.61	79415	822.86	217067	2371.15	166166	2200.47	383233	4571.61
18	KODAGU	74260	936.29	12928	172.49	87188	1108.79	430857	1592.45	33736	929.52	464593	2521.97
19	KOLAR	47059	467.07	17169	175.18	64228	642.25	127230	1391.33	94063	1622.13	221293	3013.46
20	KOPPAL	38132	352.68	14839	316.49	52971	669.17	74418	1190.26	90041	1665.57	164459	2855.83
21	MANDYA	182180	1038.48	42652	338.41	224832	1376.89	288431	2523.95	76556	996.20	364987	3520.15
22	MYSURU	197940	1452.27	71022	483.84	268962	1936.12	367585	3463.10	232390	2479.94	599975	5943.05
23	RAICHUR	66311	753.02	17876	1055.13	84187	1808.15	162576	2573.48	127495	2519.60	290071	5093.08
24	RAMANAGAR	85253	674.46	32590	304.85	117843	979.31	102184	1035.29	116380	1066.85	218564	2102.15
25	SHIVAMOGGA	101358	932.25	27605	329.04	128963	1261.28	217870	1974.63	133696	1896.73	351566	3871.36
26	TUMAKURU	114273	883.29	43426	373.25	157699	1256.54	249390	2309.68	153518	2128.57	402908	4438.25
27	UDUPI	69175	710.83	12381	953.00	81556	1663.83	73848	795.58	36159	2035.66	110007	2831.24
28	Uttarakannada	88665	710.11	10836	183.00	99501	893.10	125269	1126.17	90011	1008.65	215280	2134.82
29	VIJAYAPURA	97514	1091.25	22878	330.45	120392	1421.70	328654	3544.78	98802	2451.88	427456	5996.66
30	YADGIR	29273	283.86	22247	180.53	51520	464.39	66977	978.23	108255	885.61	175232	1863.85
	TOTAL	**3015060**	**25919.08**	**1078463**	**14201.29**	**4093523**	**40120.37**	**7342232**	**66035.42**	**3772309**	**61536.72**	**11114541**	**127572.14**

ANNEXURE- 14

BANK WISE NUMBER OF BANK BRANCHES IN THE STATE AS ON 30.9.2019 VIS-A-VIS 31.3.2019

Sl.	Name of the Bank	AS ON 30.9.2019 No. of branches					AS ON 31.3.2019 No. of branches					Variation (SEPT 2019 over MARCH 2019)				
		Rur	S.Urb	Urb	M/P.T	Total	Rur	S.Urb	Urb	M/P.T	Total	Rur	S.Urb	Urb	M/P.T	Total
A	**Major Banks**															
1	Canara Bank	441	207	176	157	981	441	207	176	162	986	0	0	0	-5	-5
2	Corporation Bank	184	142	107	83	516	193	144	97	85	519	-9	-2	10	-2	-3
3	Syndicate Bank	330	230	156	107	823	327	230	155	107	819	3	0	1	0	4
4	State Bank of India	480	380	329	352	1541	479	379	329	352	1539	1	1	0	0	2
	Total (A)	**1435**	**959**	**768**	**699**	**3861**	**1440**	**960**	**757**	**706**	**3863**	**-5**	**-1**	**11**	**-7**	**-2**
(B)	**Other Nationalised Banks**															
5	Allahabad Bank	2	5	23	27	57	2	5	23	27	57	0	0	0	0	0
6	Andhrabank	12	13	30	65	120	12	13	30	66	121	0	0	0	-1	-1
7	Bank of Baroda	293	171	164	154	782	293	173	158	159	783	0	-2	6	-5	-1
8	Bank of India	31	30	31	41	133	31	30	31	41	133	0	0	0	0	0
9	Bank of Maharastra	11	9	20	17	57	11	9	20	17	57	0	0	0	0	0
10	Central Bank of India	8	32	34	40	114	10	32	34	40	116	-2	0	0	0	-2
11	Indian Bank	12	18	33	49	112	12	18	33	49	112	0	0	0	0	0
12	Indian Overseas Bank	71	64	52	46	233	71	64	52	46	233	0	0	0	0	0
13	Oriental Bank of Commerce	1	8	21	19	49	1	8	21	20	50	0	0	0	-1	-1
14	Punjab National Bank	8	12	29	38	87	8	12	27	38	85	0	0	2	0	2
15	Punjab and Synd Bank	0	1	5	7	13	0	1	5	7	13	0	0	0	0	0
16	UCO Bank	8	10	20	25	63	8	10	20	25	63	0	0	0	0	0
17	Union Bank Of India	24	56	51	43	174	22	61	48	43	174	2	-5	3	0	0
18	United Bank of India	0	2	16	13	31	0	2	16	13	31	0	0	0	0	0
	Total (B)	**481**	**431**	**529**	**584**	**2025**	**481**	**438**	**518**	**591**	**2028**	**0**	**-7**	**11**	**-7**	**-3**
(C)	**Other Comm.Banks**															
19	IDBI Bank	7	31	27	21	86	7	31	27	21	86	0	0	0	0	0
20	Karnataka Bank Ltd	181	153	103	85	522	179	153	103	85	520	2	0	0	0	2
21	Kotak Mahendra Bank	29	32	38	62	161	29	32	38	62	161	0	0	0	0	0
22	Cathelic Syrian Bank Ltd.	4	0	7	6	17	4	0	6	6	16	0	0	1	0	1
23	City Union Bank Ltd	0	6	10	24	40	0	6	10	24	40	0	0	0	0	0
24	Dhanalaxmi Bank Ltd.	0	1	2	9	12	0	1	2	9	12	0	0	0	0	0
25	Federal Bank Ltd.	21	35	22	23	101	21	35	22	23	101	0	0	0	0	0
26	J and K Bank Ltd	0	0	2	6	8	0	0	2	6	8	0	0	0	0	0
27	Karur Vysya Bank Ltd.	0	14	14	24	52	1	14	14	23	52	-1	0	0	1	0
28	Lakshmi Vilas Bank Ltd	3	11	21	27	62	3	11	21	27	62	0	0	0	0	0
29	Ratnakar Bank Ltd	3	12	5	15	35	3	12	6	11	32	0	0	-1	4	3
30	South Indian Bank Ltd	1	8	14	23	46	1	8	14	23	46	0	0	0	0	0
31	Tamil Nadu Merchantile Bank L	0	13	5	2	20	0	13	5	2	20	0	0	0	0	0
32	IndusInd Bank	1	8	17	29	55	1	7	17	36	61	0	1	0	-7	-6
33	HDFC Bank Ltd	18	68	42	159	287	17	65	38	155	**275**	1	3	4	4	12
34	Axis Bank Ltd	14	75	60	125	274	14	72	56	115	257	0	3	4	10	17
35	ICICI Bank Ltd	41	71	45	131	288	41	71	45	131	288	0	0	0	0	0
36	YES BANK Ltd.	16	15	12	34	77	16	15	12	33	76	0	0	0	1	1
37	Bandhan Bank	1	28	23	24	76	1	28	23	24	76	0	0	0	0	0
38	DCB Bank Ltd	5	1	11	5	22	5	1	11	5	22	0	0	0	0	0
39	IDFC Bank	7	24	13	26	70	6	20	12	15	53	1	4	1	11	17
	Total(C)	**352**	**606**	**493**	**860**	**2311**	**349**	**595**	**484**	**836**	**2264**	**3**	**11**	**9**	**24**	**47**
	R R B 's															
40	Karnataka Grameena Bank	863	150	122	32	1167	865	153	128	34	1180	-2	-3	-6	-2	-13
41	Karnataka Vikas Grameena Ba	428	142	66	0	636	428	142	66	0	636	0	0	0	0	0
	Total (D)	1291	292	188	32	1803	1293	295	194	34	1816	-2	-3	-6	-2	-13
Grand Total (A+B+C+D)		**3559**	**2288**	**1978**	**2175**	**10000**	**3563**	**2288**	**1953**	**2167**	**9971**	**-4**	**0**	**25**	**8**	**29**
Total (Comm.Banks) a+b+c		**2268**	**1996**	**1790**	**2143**	**8197**	**2270**	**1993**	**1759**	**2133**	**8155**	**-2**	**3**	**31**	**10**	**42**
(E)	**Co-Op Sector**															
42	KSCARD Bk.Ltd	178	0	24	1	203	148	0	54	0	202	30	0	-30	1	1
43	K.S.Coop Apex Bank ltd	324	237	208	54	823	322	232	184	54	792	2	5	24	0	31
44	Indl.Co.Op.Bank ltd.	0	4	21	13	38	0	4	21	13	38	0	0	0	0	0
	Total (E)	**502**	**241**	**253**	**68**	**1064**	**470**	**236**	**259**	**67**	**1032**	**32**	**5**	**-6**	**1**	**32**
45	KSFC	0	0	29	3	32	0	0	29	3	32	0	0	0	0	0
	TOTAL (F)	**0**	**0**	**29**	**3**	**32**	**0**	**0**	**29**	**3**	**32**	**0**	**0**	**0**	**0**	**0**
G	**Small Finance Bank**															
46	Equitas Small Finance Bank	**5**	**21**	**33**	**21**	80	5	7	14	9	35	0	14	19	12	45
47	Ujjivan Small Finnance	**17**	**28**	**15**	**19**	79	15	23	13	19	70	2	5	2	0	9
	TOTAL (G)	**22**	**49**	**48**	**40**	**159**	**20**	**30**	**27**	**28**	**105**	**2**	**19**	**21**	**12**	**54**
H	**Payments bank**															
48	**India Post Payments Bank Limit**	**0**	**19**	**11**	**1**	31	**0**	**0**	**0**	**0**	0	0	19	11	1	31
	TOTAL (H)	**0**	**19**	**11**	**1**	**31**	**0**	**0**	**0**	**0**	**0**	**0**	**19**	**11**	**1**	**31**
	TOTAL (A+B+C+D+E+F+G+H	**4083**	**2597**	**2319**	**2287**	**11286**	**4053**	**2554**	**2268**	**2265**	**11140**	**30**	**43**	**51**	**22**	**146**

ANNEXURE- 15

BANK WISE NUMBER OF ATMs IN THE STATE AS ON 30.9.2019 VIS-À-VIS 31.3.2019

Sl.	Name of the Bank	AS ON 30.9.2019 No. of ATMs					AS ON 31.3.2019 No. of ATMs					Variation (SEPT 2019 over MARCH 2019)				
		Rural	S.Urban	Urban	M/PT	Total	Rural	S.Urban	Urban	M/PT	Total	Rural	S.Urban	Urban	M/PT	Tota
A	**Major Banks**															
1	Canara Bank	357	495	594	594	2040	421	473	560	600	2054	-64	22	34	-6	-14
2	Corporation Bank	220	219	200	239	878	220	219	200	239	878	0	0	0	0	0
3	Syndicate Bank	332	261	233	168	994	332	261	233	168	994	0	0	0	0	0
4	State Bank of India	1449	455	851	1309	4064	359	1081	1287	1353	4080	1090	-626	-436	-44	-16
	Total (A)	**2358**	**1430**	**1878**	**2310**	**7976**	**1332**	**2034**	**2280**	**2360**	**8006**	**1026**	**-604**	**-402**	**-50**	**-30**
(B)	**OtherNationalised Banks**															
6	Allahabad Bank	0	0	15	16	31	0	0	15	24	39	0	0	0	-8	-8
7	Andhrabank	4	11	32	87	134	4	11	32	87	134	0	0	0	0	0
8	Bank of Baroda	229	182	222	362	995	234	192	218	329	973	-5	-10	4	33	22
9	Bank of India	19	22	40	81	162	22	34	63	76	195	-3	-12	-23	5	-33
10	Bank of Maharastra	3	7	17	20	47	3	7	17	20	47	0	0	0	0	0
11	Central Bank of India	6	27	19	40	92	7	26	17	31	81	-1	1	2	9	11
12	Indian Bank	12	17	30	73	132	12	17	30	73	132	0	0	0	0	0
13	Indian Overseas Bank	67	68	60	52	247	67	68	60	52	247	0	0	0	0	0
14	Oriental Bank of Commerce	1	10	28	33	72	1	8	28	35	72	0	2	0	-2	0
15	Punjab National Bank	8	12	26	53	99	8	14	30	55	107	0	-2	-4	-2	-8
16	Punjab and Synd Bank	0	0	4	7	11	0	0	4	7	11	0	0	0	0	0
17	UCO Bank	6	5	11	27	49	6	5	11	27	49	0	0	0	0	0
18	Union Bank Of India	18	58	94	162	332	18	58	94	162	332	0	0	0	0	0
19	United Bank of India	0	1	11	5	17	0	1	11	5	17	0	0	0	0	0
	Total (B)	**373**	**420**	**609**	**1018**	**2420**	**382**	**441**	**630**	**983**	**2436**	**-9**	**-21**	**-21**	**35**	**-16**
(C)	**Other Comm.Banks**															
19	IDBI Bank	6	34	66	54	160	6	34	66	54	160	0	0	0	0	0
20	Karnataka Bank Ltd	120	380	323	280	1103	93	300	267	205	865	27	80	56	75	238
21	Kotak Mahendra Bank	9	16	42	191	258	9	13	42	190	254	0	3	0	1	4
22	Cathelic Syrian Bank Ltd.	2	0	5	5	12	2	0	4	5	11	0	0	1	0	1
23	City Union Bank Ltd	0	9	20	59	88	0	9	29	44	82	0	0	-9	15	6
24	Dhanalaxmi Bank Ltd.	0	2	4	18	24	0	2	4	18	24	0	0	0	0	0
25	Federal Bank Ltd.	26	36	33	48	143	26	36	33	48	143	0	0	0	0	0
26	J and K Bank Ltd	0	0	2	3	5	0	0	2	3	5	0	0	0	0	0
27	Karur Vysya Bank Ltd.	4	25	22	51	102	4	25	22	51	102	0	0	0	0	0
28	Lakshmi Vilas Bank Ltd	1	13	38	69	121	1	13	38	71	123	0	0	0	-2	-2
29	Ratnakar Bank Ltd	2	9	5	11	27	2	9	3	9	23	0	0	2	2	4
30	South Indian Bank Ltd	2	9	21	61	93	1	12	19	62	94	1	-3	2	-1	-1
31	Tamil Nadu Merchantile Bank L	0	17	7	9	33	0	17	7	9	33	0	0	0	0	0
32	IndusInd Bank	0	6	11	112	129	1	7	15	103	126	-1	-1	-4	9	3
33	HDFC Bank Ltd	29	101	115	821	1066	30	97	116	798	1041	-1	4	-1	23	25
34	Axis Bank Ltd	128	332	330	825	1615	114	276	269	687	1346	14	56	61	138	269
35	ICICI Bank Ltd	45	83	162	937	1227	45	83	162	937	1227	0	0	0	0	0
36	YES BANK Ltd.	5	15	10	51	81	10	11	12	49	82	-5	4	-2	2	-1
37	Bandhan Bank	0	0	11	10	21	0	0	11	10	21	0	0	0	0	0
38	DCB Bank Ltd	5	1	8	5	19	5	1	8	11	25	0	0	0	-6	-6
39	IDFC Bank	2	4	2	27	35	0	0	2	9	11	2	4	0	18	24
	Total(C)	**386**	**1092**	**1237**	**3647**	**6362**	**349**	**945**	**1131**	**3373**	**5798**	**37**	**147**	**106**	**274**	**564**
	R R B 's															
40	Karnataka Grameena Bank	146	85	63	1	295	146	85	62	1	294	0	0	1	0	1
41	Karnataka Vikas Grameena Ba	17	35	32	0	84	17	35	32	0	84	0	0	0	0	0
	Total (D)	**163**	**120**	**95**	**1**	**379**	**163**	**120**	**94**	**1**	**378**	**0**	**0**	**1**	**0**	**1**
Grand Total (A+B+C+D)		**3280**	**3062**	**3819**	**6976**	**17137**	**2226**	**3540**	**4135**	**6717**	**16618**	**1054**	**-478**	**-316**	**259**	**519**
Total (Comm.Banks) a+b+c		**3117**	**2942**	**3724**	**6975**	**16758**	**2063**	**3420**	**4041**	**6716**	**16240**	**1054**	**-478**	**-317**	**259**	**518**
(E)	**Co-Op Sector**															
42	KSCARD Bk.Ltd	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
43	K.S.Coop Apex Bank ltd	0	0	15	9	24	0	0	15	9	24	0	0	0	0	0
44	Indl.Co.Op.Bank ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total (E)	0	0	15	9	24	0	0	15	9	24	0	0	0	0	0
45	KSFC	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	TOTAL (F)	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	0	0	0	0	0
G	**Small Finance Bank**															
46	Equitas Small Finance Bank	**3**	**7**	**14**	**9**	33	3	7	14	9	33	0	0	0	0	0
47	Ujjivan Small Finnance	**17**	**28**	**15**	**19**	79	2	22	13	20	57	15	6	2	-1	22
	TOTAL (G)	**20**	**35**	**29**	**28**	**112**	**5**	**29**	**27**	**29**	90	15	6	2	-1	22
H	**Payments bank**															
48	India Post Payments Bank Limi	**0**	**0**	**0**	**0**	0	**0**	**0**	**0**	**0**	0	0	0	0	0	0
	TOTAL (H)	**0**	**0**	**0**	**0**	0	**0**	**0**	**0**	**0**	0	0	0	0	0	0
	TOTAL (A+B+C+D+E+F+G+H	3300	3097	3863	7013	17273	2231	3569	4177	6755	16732	1069	-472	-314	258	541

ANNEXURE - 16

T.M. VIJAY BHASKAR, I.A.S.,
Chief Secretary

No. CS/ 991 /2019 **Dated: 24/10/2019**

Dear Sri Manivannan,

I am attaching herewith a letter for Sri.H.D.Kumarswamy, Ex-Chief Minister and Hon'ble Leader, Janatha Dal (Secular) Legislative Party, Karnataka, dated: 16.10.2019, requesting for establishing a new branch of a nationalized bank in Kottagalu village, Harohalli Hobli, Ramanagar for necessary action.

With regards

Yours sincerely,

(T.M. VIJAY BHASKAR)

Sri.T.Manivannan,
Convenor,
State Level Banker's Committee,
Syndicate Bank, Corporate Office,
Gandhinagar,
Bengaluru.

320, 3ನೇ ಮಹಡಿ, ವಿಧಾನ ಸೌಧ, ಬೆಂಗಳೂರು - 560 001. ದೂರವಾಣಿ ಕಛೇರಿ: +91-80-22252442 / 22253716 ಫ್ಯಾಕ್ಸ್: +91-80-22258913
320, 3rd Floor, Vidhana Soudha, Bengaluru - 560 001, Phone. off. +91-80-22252442 / 22253716 Fax: +91-80-22258913
e-mail : cs@karnataka.gov.in

ANNEXURE - 17

T.M. VIJAY BHASKAR, I.A.S.,
Chief Secretary

No. CS/ 1053 /2019 **Dated: 13/11/2019**

Dear Sri Manivanna ,

I am attaching herewith a letter of President, Office of Gram Panchayat, Koratikere, Channagiri Taluq, Davanagere requesting for opening a branch of Commercial /Nationalized bank at Koratikere Village, Channagiri Taluk, Davanagere for consideration and suitable action.

With regards

Yours sincerely,

TMVijayBhaskar

(T.M. VIJAY BHASKAR)

Sri.T.Manivannan,
Convenor,
State Level Banker's Committee,
Syndicate Bank, Corporate Office,
Gandhinagar,
Bengaluru.

320, 3ನೇ ಮಹಡಿ, ವಿಧಾನ ಸೌಧ, ಬೆಂಗಳೂರು - 560 001, ದೂರವಾಣಿ ಕಛೇರಿ: +91-80-22252442 / 22253716 ಫ್ಯಾಕ್ಸ್: +91-80-22258913
320, 3rd Floor, Vidhana Soudha, Bengaluru - 560 001. Phone. off. +91-80-22252442 / 22253716 Fax: +91-80-22258913
e-mail : cs@karnataka.gov.in

ANNEXURE – 18

ABP Report As on 16-08-2019 for MGNREGA workers				
S No.	*District*	*Total Worker*	*Total Number of Workers Converted into Aadhaar Based Payment*	*% of Workers Converted into Aadhaar Based Payment*
1	*2*	*3*	*4*	*5=4/3*
1	DHARWAR	152494	118208	77.52
2	CHIKKAMAGALURU	163739	125927	76.91
3	MANDYA	237893	181283	76.20
4	HASSAN	330646	251351	76.02
5	UTTARA KANNADA	135055	102550	75.93
6	SHIVAMOGGA	254548	192930	75.79
7	RAMANAGARA	252860	188187	74.42
8	UDUPI	55044	40876	74.26
9	DAKSHINA KANNADA	109113	79344	72.72
10	CHAMARAJA NAGARA	162265	115780	71.35
11	GADAG	235299	163548	69.51
12	HAVERI	267345	184131	68.87
13	TUMAKURU	364139	249671	68.56
14	MYSURU	262201	178972	68.26
15	KODAGU	37739	25680	68.05
16	CHIKKABALLAPURA	182676	121792	66.67
17	BENGALURU RURAL	94915	63165	66.55
18	BALLARI	476170	314774	66.11
19	KOPPAL	270398	172568	63.82
20	DAVANAGERE	208434	131112	62.90
21	KOLAR	195830	121198	61.89
22	BELAGAVI	590650	364377	61.69
23	BAGALKOTE	180962	110205	60.90
24	CHITRADURGA	387701	234572	60.50
25	RAICHUR	468009	277611	59.32
26	BENGALURU	18830	11110	59.00
27	VIJAYPURA	234215	131957	56.34
28	BIDAR	165624	92339	55.75
29	KALABURAGI	276934	147963	53.43
30	Yadgir	117949	57218	48.51
Total		**6889677**	**4550399**	**66.05**

Social Security Pensions - Aadhaar Seeding Progress AS ON 19.09.2019				
Total Beneficiries		Beneficiries with Bank Accounts		
Total Beneficiries	Total Aadhaar Seeded	Total Beneficiries With Bank Accounts	Beneficiary Bank Accounts Mapped With NPCI (Aadhaar Mapped)	Beneficiary Bank Accounts Yet to be Mapped With NPCI
60,77,105	**50,55,684**	**13,11,792**	**5,67,096**	**7,44,696**

ANNEXURE-19

402-1

Social Security Pensions - Existing Bank Accounts Aadhaar Seeding Progress (NPCI Mapped)

Sl.No	District Name	Total Beneficiries With Bank Accounts	Beneficiary Bank Accounts Mapped With NPCI (Aadhaar Mapped)	Beneficiary Bank Accounts Yet to be Mapped With NPCI
1	Bagalkot	26,702	9,543	17,159
2	Ballari	24,804	7,505	17,299
3	Bangalore Rural	17,767	6,074	11,693
4	Belagavi	1,99,146	84,129	1,15,017
5	Bengaluru	47,430	4,662	42,768
6	Bidar	11,801	4,927	6,874
7	Chamarajanagar	90,160	58,308	31,852
8	Chikballapur	48,494	23,673	24,821
9	Chikkamagaluru	12,545	4,446	8,099
10	Chitradurga	46,658	23,680	22,978
11	Dakshina Kannada	7,131	2,342	4,789
12	Davanagere	3,442	1,146	2,296
13	Dharwad	94,062	43,635	50,427
14	Gadag	53,055	25,511	27,544
15	Hassan	90,097	40,257	49,840
16	Haveri	14,083	6,198	7,885
17	Kalaburagi	40,976	14,598	26,378
18	Kodagu	15,785	7,767	8,018
19	Kolar	13,292	3,649	9,643
20	Koppal	13,394	3,764	9,630
21	Mandya	1,41,665	66,948	74,717
22	Mysuru	1,28,908	61,359	67,549
23	Raichur	5,273	1,355	3,918
24	Ramanagara	42,607	19,644	22,963
25	Shivamogga	24,837	9,344	15,493
26	Tumakuru	33,831	13,593	20,238
27	Udupi	5,477	1,865	3,612
28	Uttara Kannada	6,434	2,029	4,405
29	Vijayapura	21,246	6,959	14,287
30	Yadgir	30,690	8,186	22,504
	TOTAL	**13,11,792**	**5,67,096**	**7,44,696**

ANNEXURE - 20

Statewise-Bankwise Aadhaar Progress of CASA in Karnataka as on 30/08/2019 (figure in lakhs)

Sl. No.	Bank Name	Bank Type	Number of operative CASA	Number of Aadhaar seeded CASA	% of CASA Aadhaar seeding	Number of Authenticated CASA	% CASA authentication
	Airtel Payment Bank	PVT	13.09	13.09	100.00	13.09	100.00
	Allahabad Bank	PSB	2.82	2.51	89.01	1.78	63.12
	Andhra Bank	PSB	5.99	4.49	74.96	4.26	71.12
1	Axis Bank Ltd	PVT	15.58	11.78	75.61	11.19	71.82
2	Bandhan Bank	PVT	1.57	1.46	92.99	0.71	45.22
3	Bank of Baroda	PSB	58.4	50.04	85.68	36.56	62.60
4	Bank of India	PSB	11.17	10.29	92.12	7.3	65.35
5	Bank of Maharashtra	PSB	3.27	2.25	68.81	2.17	66.36
6	Canara Bank	PSB	84.9	80.9	95.29	40.17	47.31
7	Canara Bank	RRB	76.11	68.16	89.55	37.19	48.86
8	Catholic Syrian Bank Ltd	PVT	0.39	0.31	79.49	0.21	53.85
9	Central Bank of India	PSB	5.87	4.86	82.79	3.5	59.63
10	City Union Bank Ltd	PVT	0.59	0.46	77.97	0.09	15.25
11	Corporation Bank	PSB	48.75	36.89	75.67	22.36	45.87
12	DCB Bank Limited	PVT	0.29	0.16	55.17	0.07	24.14
13	Dhanalakshmi Bank Ltd	PVT	0.28	0.17	60.71	0.17	60.71
14	Federal Bank Ltd	PVT	4.51	3.91	86.70	3.08	68.29
15	HDFC Bank Ltd	PVT	20.59	16.53	80.28	15.86	77.03
16	ICICI Bank Ltd	PVT	18.78	15.92	84.77	15.45	82.27
17	IDBI Bank Ltd.	PVT	9.42	7.72	81.95	6.16	65.39
18	IDFC Bank Ltd.	PVT	3.79	3.72	98.15	1.6	42.22
19	India Post Payment Bank	PVT	3.81	3.81	100.00	3.81	100.00
20	Indian Bank	PSB	7.5	6.3	84.00	2.89	38.53
21	Indian Overseas Bank	PSB	9.6	7.6	79.17	4.85	50.52
22	IndusInd Bank Ltd	PVT	4.41	4.26	96.60	4.26	96.60
23	Jammu & Kashmir Bank Ltd	PVT	0.29	0.23	79.31	0.03	10.34
24	Karnataka Bank Ltd	PVT	45.95	37.26	81.09	21.58	46.96
25	Karur Vysya Bank	PVT	2.5	2.14	85.60	1.31	52.40
26	Kotak Mahindra Bank Ltd	PVT	13.53	11.41	84.33	6.43	47.52
27	Lakshmi Vilas Bank Ltd	PVT	1.01	0.71	70.30	0.61	60.40
28	Oriental Bank of Commerce	PSB	2.08	1.44	69.23	1.33	63.94
29	Punjab & Sind Bank	PSB	0.31	0.29	93.55	0.26	83.87
30	Punjab National Bank	PSB	3.7	3.15	85.14	1.9	51.35
31	RBL Bank Ltd	PVT	4.13	3.84	92.98	0.97	23.49
32	South Indian Bank Ltd	PVT	0.6	0.5	83.33	0.06	10.00
33	State Bank of India	PSB	156.21	135.05	86.45	63.02	40.34
34	Syndicate Bank	PSB	66.45	58.12	87.46	37.62	56.61
35	Syndicate Bank	RRB	41.17	38.97	94.66	26.43	64.20
36	Tamilnadu Mercantile Bank Ltd	PVT	0.37	0.26	70.27	0.16	43.24
37	UCO Bank	PSB	2.94	2.73	92.86	1.55	52.72
38	Union Bank of India	PSB	13.89	12.79	92.08	6.45	46.44
39	United Bank of India	PSB	0.76	0.62	81.58	0.56	73.68
40	Yes Bank Ltd	PVT	2.05	1.66	80.98	1.05	51.22
	Total		**769.42**	**668.76**	**86.92**	**410.1**	**53.30**

04-

Statewise-Bankwise Mobile Progress of SB accounts in Karnataka as on 30/08/2019 (figure in lakhs)

Sl. No.	Bank Name	Bank Type	No. of operative savings a/c	No. of operative savings a/c seeded with Mobile	No. of operative savings a/c not having Mobile	% Mobile Seeding
1	Airtel Payment Bank	PVT	13.09	13.09	0	100.00
2	Allahabad Bank	PSB	2.78	2.56	0.22	92.09
3	Andhra Bank	PSB	5.8	5.41	0.39	93.28
4	Axis Bank Ltd	PVT	14.44	13.64	0.79	94.46
5	Bandhan Bank	PVT	1.52	1.51	0	99.34
6	Bank of Baroda	PSB	58.06	53.4	4.42	91.97
7	Bank of India	PSB	10.61	9.53	0.99	89.82
8	Bank of Maharashtra	PSB	3.27	2.85	0.41	87.16
9	Canara Bank	PSB	84.21	73.17	0	86.89
10	Canara Bank	RRB	75.89	61.52	0.45	81.06
11	Catholic Syrian Bank Ltd	PVT	0.37	0.32	0.05	86.49
12	Central Bank of India	PSB	5.88	4.64	0.01	78.91
13	City Union Bank Ltd	PVT	0.58	0.57	0.01	98.28
14	Corporation Bank	PSB	48.19	37.34	0	77.48
15	DCB Bank Limited	PVT	0.26	0.18	0.08	69.23
16	Dhanalakshmi Bank Ltd	PVT	0.24	0.22	0.02	91.67
17	Federal Bank Ltd	PVT	4.47	4.4	0.07	98.43
18	HDFC Bank Ltd	PVT	19.63	19.61	0.03	99.90
19	ICICI Bank Ltd	PVT	18.03	17.6	0	97.62
20	IDBI Bank Ltd.	PVT	9.33	8.94	0.39	95.82
21	IDFC Bank Ltd.	PVT	3.76	3.75	0.01	99.73
22	India Post Payment Bank	PVT	4.1	4.1	0	100.00
23	Indian Bank	PSB	7.31	5.92	0.5	80.98
24	Indian Overseas Bank	PSB	9.42	7.78	0	82.59
25	IndusInd Bank Ltd	PVT	4.27	1.68	2.59	39.34
26	Jammu & Kashmir Bank Ltd	PVT	0.27	0.27	0	100.00
27	Karnataka Bank Ltd	PVT	45.09	42.82	2.27	94.97
28	Karur Vysya Bank	PVT	2.42	2.33	0.09	96.28
29	Kotak Mahindra Bank Ltd	PVT	13.03	6.31	0	48.43
30	Lakshmi Vilas Bank Ltd	PVT	0.92	0.9	0.02	97.83
31	Oriental Bank of Commerce	PSB	2.01	1.78	0	88.56
32	Punjab & Sind Bank	PSB	0.32	0.3	0	93.75
33	Punjab National Bank	PSB	3.58	3.23	0	90.22
34	RBL Bank Ltd	PVT	4.08	4.06	0.02	99.51
35	South Indian Bank Ltd	PVT	0.59	0.57	0.02	96.61
36	State Bank of India	PSB	161.4	143.98	0	89.21
37	Syndicate Bank	PSB	65.61	56.64	0	86.33
38	Syndicate Bank	RRB	40.94	37.21	0	90.89
39	Tamilnadu Mercantile Bank Ltd	PVT	0.47	0.46	0.01	97.87
40	UCO Bank	PSB	2.89	2.51	0.21	86.85
41	Union Bank of India	PSB	13.74	11.37	0	82.75
42	United Bank of India	PSB	0.78	0.73	0	93.59
43	Yes Bank Ltd	PVT	1.86	1.86	0	100.00
Total			**765.51**	**671.06**	**14.07**	**87.66**

ANNEXURE 21

Status of active Aadhaar Enrolment Centers in Karnataka as on 11.10.2019						
Sr.No	Bank Name	Target	Active Kits	% Active Kits	Total Enrolments/Updates in last 30 days	Avg. Enrolments/day
1	IDFC BANK LIMITED	2	3	150.00	1767	24.54
2	Ujjivan Small Finance Bank	8	11	137.50	2422	9.17
3	Bandhan Bank Ltd	4	5	125.00	245	2.04
4	IndusInd Bank Limited	4	5	125.00	685	5.71
5	Federal Bank	7	8	114.29	3807	19.83
6	KARNATAKA BANK	39	43	110.26	24715	23.95
7	State Bank of India	153	161	105.23	91932	23.79
8	CityUnion Bank Limited	2	2	100.00	1531	31.90
9	DCB Bank	1	1	100.00	132	5.50
10	ICICI Bank Ltd	27	27	100.00	11740	18.12
11	Indian Bank	11	11	100.00	5526	20.93
12	Punjab & Sindh Bank	2	2	100.00	279	5.81
13	RBL Bank Limited	2	2	100.00	257	5.35
14	Syndicate Bank	97	97	100.00	53501	22.98
15	Tamil Nadu Mercantile Bank	1	1	100.00	13	0.54
16	UCO BANK	5	5	100.00	1216	10.13
17	UNITED BANK OF INDIA	3	3	100.00	251	3.49
18	YES Bank Limited	4	4	100.00	1500	15.63
19	Axis Bank Ltd	20	19	95.00	4628	10.15
20	Union Bank of India	20	19	95.00	7691	16.87
21	HDFC Bank Limited	28	26	92.86	7543	12.09
22	Andhra Bank	11	10	90.91	4421	18.42
23	Kotak Mahindra Bank	21	19	90.48	7013	15.38
24	CANARA BANK	163	140	85.89	32257	9.60
25	South Indian Bank	10	8	80.00	3254	16.95
26	DENA BANK	4	3	75.00	1584	22.00
27	KarurVysya Bank	4	3	75.00	1216	16.89
28	Bank of India	14	10	71.43	4210	17.54
29	IDBI BANK LTD	9	6	66.67	31	0.22
30	Bank of Baroda	21	12	57.14	963	3.34
31	Lakshmi Vilas Bank	9	5	55.56	1133	9.44
32	Bank of Maharashtra	6	3	50.00	299	4.15
33	Vijaya Bank	52	19	36.54	5100	11.18
34	Indian Overseas Bank	29	8	27.59	30	0.16
35	Allahabad Bank	4	1	25.00	230	9.58
36	Central Bank of India	12	1	8.33	0	0.00
37	Corporation Bank	55	3	5.45	121	1.68
38	Catholic Syrian Bank	3	0	0.00	0	0.00
39	Dhanlaxmi Bank	1	0	0.00	0	0.00
40	J&K Bank	1	0	0.00	0	0.00
41	Oriental Bank of Commerce	4	0	0.00	0	0.00
42	Punjab National Bank	3	0	0.00	0	0.00
	Grand Total	**876**	**706**	**80.59**	**283243**	**16.72**

901-1

ANNEXURE -

BANK WISE CUMULATIVE PROGRESS UNDER SOCIAL SECURITY SCHEMES AS ON 30.09.2019

Sl.No.	Name of the Bank	PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY)							PRADHAN MANTRI SURAKSHA BIMA YOJANA (PMSBY)							ATAL PENSION YOJANA (APY)						
		Rural Male	Rural Female	Rural T/Gen	Urban Male	Urban Female	Urban T/Gen	TOTAL	Rural Male	Rural Female	Rural T/Gen	Urban Male	Urban Female	Urban T/Gen	TOTAL	Rural Male	Rural Female	Rural T/Gen	Urban Male	Urban Female	Urban T/Gen	TOTAL
1	Canara Bank	206692	188373	0	121137	111761	0	627963	450191	431718	0	430423	391699	0	1704031	63739	57498	0	29399	30381	0	181017
2	Corporation Bank	70057	25416	0	74444	52466	0	222383	65795	51509	0	160960	106523	0	384787	3370	1617	0	12190	20112	3	37292
3	Syndicate Bank	111998	89187	0	53051	44708	0	298944	264470	217242	0	132028	108491	0	722231	41009	25076	0	14817	9501	0	90403
4	State Bank of India	57662	36939	242	469881	246625	1493	812842	140386	89372	1059	920179	487035	6399	1644430	11624	9075	2	32634	27720	8	81063
5	Allahabad Bank	2669	345	0	12985	907	0	16906	3054	418	0	26103	1431	0	31006	90	0	0	2127	15	0	2232
6	Andhrabank	1677	871	0	10781	7492	0	20821	10804	4482	0	84959	40062	0	140307	2349	1048	1	12041	5691	2	21132
7	Bank of Baroda	99417	70436	6	90479	69282	0	329620	247201	182887	8	227295	190208	0	847599	402328	295256	6	258405	149590	0	1105585
8	Bank of India	13044	9188	0	37604	26329	0	86165	24626	15524	0	74538	48151	0	162839	3370	1455	0	8681	4239	0	17745
9	Bank of Maharastra	2127	1383	0	3544	2586	0	9640	3992	2681	0	6798	5001	0	18472	998	597	0	1128	652	0	3375
10	Central Bank of India	6222	5823	0	8572	6092	0	26709	14550	13409	0	20414	17319	0	65692	2913	1939	0	3468	1758	0	10078
11	Indian Bank	8058	3051	0	22644	10583	0	44336	10899	5038	0	30837	17820	0	64594	281	140	0	912	638	0	1971
12	Indian Overseas Bank	15688	11654	0	19708	14086	0	61136	28719	21304	0	44283	31411	0	125717	4742	2741	1	7118	4017	6	18625
13	Oriental Bank of Commerce	0	0	0	12595	6596	0	19191	0	0	0	53464	28810	0	82274	0	0	0	4278	1718	0	5996
14	Punjab National Bank	1571	1434	1	9363	5916	33	18318	2875	2046	5	26962	15703	62	47653	300	109	0	2120	1306	2	3837
15	Punjab and Synd Bank	0	0	0	839	679	0	1518	0	0	0	4259	3373	0	7632	0	0	0	279	142	0	421
16	UCO Bank	2630	1898	0	4683	3672	0	12883	3947	2916	0	8147	5698	0	20708	86	59	0	171	163	0	479
17	Union Bank Of India	16815	14554	0	14966	13011	0	59346	27581	24452	0	34506	24364	0	110903	2533	4187	0	5601	4793	0	17114
18	United Bank of India	0	0	0	1765	1195	0	2960	0	0	0	2662	1812	0	4474	0	0	0	1155	652	0	1807
	Total for PSBs	616327	460552	249	969041	623986	1526	2671681	1299090	1064998	1072	2288817	1524911	6461	6185349	539732	400797	10	396524	263088	21	1600172
19	IDBI Bank	2366	938	1	20224	7326	2	30857	2850	1233	2	27908	10319	8	42320	147	146	0	3730	1835	0	5858
20	Karnataka Bank Ltd	19539	11796	0	64341	46679	0	142355	28992	19643	0	86910	64195	0	199740	6680	2872	1	19928	9075	23	38579
21	Kotak Mahendra Bank	3686	1893	0	13590	4922	0	24091	6027	3295	0	23936	8122	0	41380	127	46	0	950	340	0	1463
22	Cathelic Syrian Bank Ltd.	32	18	0	322	151	0	523	61	21	0	441	259	0	782	23	14	0	90	20	0	147
23	City Union Bank Ltd	0	0	0	1892	1221	0	3113	0	0	0	2428	1524	0	3952	0	0	0	151	77	0	228
24	Dhanalaxmi Bank Ltd.	87	42	0	677	321	0	1127	0	0	0	1054	479	0	1533	0	0	0	309	94	0	403
25	Federal Bank Ltd.	4088	1886	2	3007	2112	3	11098	6432	3001	2	5376	3276	10	18097	158	106	0	264	222	0	750

ANNEXURE - 22

ANNEXURE -

BANK WISE CUMULATIVE PROGRESS UNDER SOCIAL SECURITY SCHEMES AS ON 30.09.2019

Sl.No.	Name of the Bank	PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY)							PRADHAN MANTRI SURAKSHA BIMA YOJANA (PMSBY)							ATAL PENSION YOJANA (APY)						
		Rural Male	Rural Female	Rural T/Gen	Urban Male	Urban Female	Urban T/Gen	TOTAL	Rural Male	Rural Female	Rural T/Gen	Urban Male	Urban Female	Urban T/Gen	TOTAL	Rural Male	Rural Female	Rural T/Gen	Urban Male	Urban Female	Urban T/Gen	TOTAL
26	J and K Bank Ltd	0	0	0	200	104	0	304	0	0	0	302	142	0	444	0	0	0	23	17	0	40
27	Karur Vysya Bank Ltd.	1078	792	0	3970	2743	0	8583	332	188	0	6612	4279	0	11411	42	10	0	163	169	0	384
28	Lakshmi Vilas Bank Ltd	64	31	0	1908	1355	0	3358	79	49	0	2970	1931	0	5029	0	1	0	50	48	0	99
29	Ratnakar Bank Ltd	727	146	0	122	34	1	1030	1657	4901	8	192	3655	0	10413	94	46	0	12	4	0	156
30	South Indian Bank Ltd	481	276	0	8241	7822	0	16820	733	415	0	15034	12674	0	28856	11	5	0	387	319	0	722
31	Tamil Nadu Merchantile Bank Ltd.	0	0	0	1111	692	0	1803	0	0	0	1698	978	0	2676	0	0	0	366	154	0	520
32	IndusInd Bank	14	5	0	47	20	0	86	257	77	0	614	235	0	1183	2	0	0	5	2	0	9
33	HDFC Bank Ltd	4291	1214	0	56306	19724	0	81535	5324	1577	0	79347	31261	0	117509	1873	446	0	31425	9511	0	43255
34	Axis Bank Ltd	670	244	0	14269	3850	0	19033	1586	487	0	37067	7947	0	47087	147	48	0	1780	611	0	2586
35	ICICI Bank Ltd	1399	183	0	34677	10429	0	46688	2752	312	0	69318	17316	0	89698	256	119	0	983	381	0	1739
36	YES BANK Ltd.	72	6	0	258	73	0	409	80	7	0	289	86	0	462	358	39	0	56	27	0	480
37	Bandhan Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
38	DCB Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
39	IDFC Bank	866	333	0	291	125	0	1615	2239	1955	0	555	315	0	5064	76	44	0	29	21	0	170
	Total for Private sector Banks	39460	19803	3	225453	109703	6	394428	59401	37161	12	362051	168993	18	627636	9994	3942	1	60701	22927	23	97588
40	Karnataka Grameena Bank	147472	138976	18	43954	35636	14	366070	281467	246078	28	76582	59281	29	663465	87710	83618	42	18987	25623	5	215985
41	Karnataka Vikas Grameena Bank	172636	93450	0	69840	44947	0	380873	531191	222157	0	177583	86596	0	1017527	30117	24242	0	25320	20513	0	100192
	Total for RRBs	320108	232426	18	113794	80583	14	746943	812658	468235	28	254165	145877	29	1680992	117827	107860	42	44307	46136	5	316177
42	KSCARD Bk.Ltd	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
43	K.S.Coop Apex Bank ltd	0	0	0	2231	2146	0	4377	0	0	0	4983	2885	0	7868	0	0	0	0	0	0	0
44	Indl.Co.Op.Bank ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total Co-Op Banks	0	0	0	2231	2146	0	4377	0	0	0	4983	2885	0	7868	0	0	0	0	0	0	0
45	KSFC	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total KSFC	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
46	Equitas Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
47	Ujjivan Small Finnance	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	All banks-Total	975895	712781	270	1310519	816418	1546	3817429	2171149	1570394	1112	2910016	1842666	6508	8501845	667553	512599	53	501532	332151	49	2013937

ANNEXURE -

DISTRICT WISE CUMULATIVE PROGRESS UNDER SOCIAL SECURITY SCHEMES AS ON 30.09.2019

	PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY) status as on 30.09.2019							PRADHAN MANTRI SURAKSHA BIMA YOJANA (PMSBY) status as on 30.09.2019							ATAL PENSION YOJANA (APY) status as on 30.09.2019						
Dist-Name	Rural Male	Rural Female	Rural T/Gen	Urban Male	Urban Female	Urban T/Gen	TOTAL	Rural Male	Rural Female	Rural T/Gen	Urban Male	Urban Female	Urban T/Gen	TOTAL	Rural Male	Rural Female	Rural T/Gen	Urban Male	Urban Female	Urban T/Gen	TOTAL
BAGALKOTE	40291	19489	36	31087	14963	59	105925	116113	58920	125	74808	35438	379	285783	17764	10424	1	12191	8429	1	48810
BALLARI	36553	25621	5	41023	23165	79	126446	68273	50863	29	79474	48047	226	246912	25415	15138	4	18865	9787	2	69211
BELAGAVI	89365	59689	16	70748	38129	125	258072	187333	119185	89	169014	86130	589	562340	27520	19420	0	20941	15478	4	83363
BENGALURU (Rural)	35034	21540	3	16662	8253	4	81496	76328	55671	12	31294	16980	27	180312	14147	9793	0	10124	8648	0	42712
BENGALURU (Urban +	42634	31789	7	533088	315675	465	923658	95935	72145	10	1E+06	748155	1370	2102557	53906	41981	1	131754	93776	11	321429
BIDAR	10427	6820	49	12335	6180	23	35834	25901	19501	84	30771	16076	128	92461	7213	5583	6	4211	2813	0	19826
Chamarajnagar	13251	12641	0	10152	7000	5	43049	28680	24191	0	20511	12585	13	85980	8414	5657	0	4418	2801	0	21290
CHICKBALLAPUR	14175	11829	6	7909	5729	9	39657	36210	32170	73	19157	13184	61	100855	9377	7969	2	3928	3239	0	24515
CHICKKMAGALURU	33222	24880	12	14910	9650	8	82682	65442	50747	42	29024	19121	11	164387	24871	19472	1	9315	5962	0	59621
CHITRADURGA	26175	26730	4	19180	14567	20	86676	56036	62154	17	38575	28948	82	185812	17355	15300	3	10119	5666	3	48446
DAKSHINA KANNADA	43954	33863	5	59829	42883	58	180592	132915	101265	11	148396	108702	240	491529	84434	82502	0	44357	23702	1	234996
DAVANAGERE	30063	23444	3	29156	20591	34	103291	59202	46908	25	58117	39977	280	204509	14177	10997	5	8227	3760	0	37166
DHARWAD	32133	16693	0	52882	31437	50	133195	91597	40470	1	126627	68275	355	327325	20078	11185	0	21447	10210	2	62922
GADAG	21623	16550	0	19664	11201	53	69091	81698	36132	15	47665	24947	265	190722	8477	5662	0	5881	3757	0	23777
HASSAN	44475	36090	0	22966	15965	19	119515	79515	65969	0	48691	37912	105	232192	21054	18021	0	11730	11022	5	61832
HAVERI	36138	20773	0	22453	15060	66	94490	91723	50090	0	51480	30457	246	223996	16738	9558	2	11110	5187	1	42596
KALBURGI	11524	6984	11	23028	13603	44	55194	30974	21084	36	63528	36912	519	153053	12946	9138	11	6885	4963	3	33946
KODAGU	19779	17368	0	9594	5670	8	52419	44371	36855	2	23009	18490	42	122769	16824	12462	0	5691	3576	0	38553
KOLAR	16382	14302	2	9760	6852	12	47310	37874	33320	10	22925	18037	67	112233	17195	12832	4	4916	4299	0	39246
KOPPAL	16831	14096	13	11752	6560	19	49271	36848	28160	31	23263	13125	55	101482	9036	5266	5	3970	2187	1	20465
MANDYA	47622	47275	3	35070	27676	74	157720	82266	78569	39	61161	47460	180	269675	54106	52019	0	22865	17445	0	146435
MYSURU	43665	42565	8	77350	56422	88	220098	92569	77989	4	154405	105122	239	430328	25065	21317	1	26263	20182	3	92831
RAICHUR	19574	13157	8	26097	14027	13	72876	39987	29235	16	47481	26727	57	143503	13649	7458	1	5450	4146	1	30705
RAMANAGAR	22348	21414	22	11543	8868	30	64225	44809	40258	98	21926	16763	46	123900	14221	9973	1	7145	3437	2	34779
SHIVAMOGGA	36207	31601	10	31035	24533	30	123416	73637	64907	48	68583	54881	220	262276	19289	16234	1	12121	6017	2	53664
TUMAKURU	38253	35162	15	37248	25323	35	136036	80391	71119	155	86403	59028	178	297274	13522	11332	0	8700	8096	2	41652
UDUPI	74281	32834	1	24851	17473	9	149449	101333	74835	0	56700	37964	13	270845	53795	36928	0	31429	22084	5	144241
Uttarakannada	36870	24158	20	20557	13324	19	94948	105633	72159	74	55270	36957	213	270306	24229	13961	0	23996	13590	0	75776
VIJAYAPURA	35466	17141	1	21410	12343	41	86402	92487	41797	33	53105	29689	236	217347	10908	6561	0	9154	4812	0	31435
YADGIR	7580	6283	10	7180	3296	47	24396	15069	13726	33	13711	6577	66	49182	11828	8456	4	4329	3080	0	27697
TOTAL	975895	712781	270	1310519	816418	1546	3817429	2171149	1570394	1112	2910016	1842666	6508	8501845	667553	512599	53	501532	332151	49	2013937

ANNEXURE - 23

ANNEXURE-24

BANK WISE PROGRESS REPORT UNDER PMJDY AS ON 30.9.2019

Sl.	NAME OF THE BANK	Total No. of A/cs opened	Total Aadhar Seeded A/cs	No. of A/cs with Zero Bal	No of Rupay Debit Cards issued	No. of Rupay cards activated	No. Of accounts having mobile Numbers	% of Aadhaar Seeding	% of Rupay Cards Activated	% of Mobile Seeding
1	Canara Bank	1513911	1304274	182001	274031	258269	1073105	86.15	94.25	70.88
2	Corporation Bank	1089113	891093	379328	730985	730985	786350	81.82	100.00	72.20
3	Syndicate Bank	1368490	1165346	237187	1116697	625272	974305	85.16	55.99	71.20
4	State Bank of India	3273772	2494155	241795	2827652	1085738	1085738	76.19	38.40	33.16
5	Allahabad Bank	37039	11432	4901	23116	15413	10032	30.86	66.68	27.08
6	Andhrabank	74086	74086	12641	61514	23105	64105	100.00	37.56	86.53
7	Bank of Baroda	847918	590607	34495	794431	561587	695131	69.65	70.69	81.98
8	Bank of India	228666	209769	25686	202690	116289	121964	91.74	57.37	53.34
9	Bank of Maharastra	63049	56322	10963	24416	24416	53695	89.33	100.00	85.16
10	Central Bank of India	176976	131890	3040	99253	44548	63503	74.52	44.88	35.88
11	Indian Bank	109766	89007	30169	109303	82059	96802	81.09	75.07	88.19
12	Indian Overseas Bank	262450	215276	48893	234555	122840	176447	82.03	52.37	67.23
13	Oriental Bank of Commerce	85228	60162	5813	74126	62554	73467	70.59	84.39	86.20
14	Punjab National Bank	20621	31063	4208	4165	46905	33262	150.64	1126.17	161.30
15	Punjab and Synd Bank	1848	1586	168	1219	1219	1848	85.82	100.00	100.00
16	UCO Bank	100170	83992	15999	15824	15824	85426	83.85	100.00	85.28
17	Union Bank Of India	611015	547917	268793	509684	199982	426405	89.67	39.24	69.79
18	United Bank of India	67770	57538	8186	33859	33859	101678	84.90	100.00	150.03
19	IDBI Bank	38554	30524	11273	32459	31957	32276	79.17	98.45	83.72
20	Karnataka Bank Ltd	118986	95146	25775	30915	17508	92439	79.96	56.63	77.69
21	Kotak Mahendra Bank	41042	26232	12149	20170	16562	28137	63.92	82.11	68.56
22	Cathelic Syrian Bank Ltd.	1416	0	28	628	230	1234	0.00	36.62	87.15
23	City Union Bank Ltd	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
24	Dhanalaxmi Bank Ltd.	2581	1232	266	0	0	1245	47.73	#DIV/0!	48.24
25	Federal Bank Ltd.	33047	11256	7829	18438	13136	11256	34.06	71.24	34.06
26	J and K Bank Ltd	2131	2114	1022	1925	1686	1686	99.20	87.58	79.12
27	Karur Vysya Bank Ltd.	16181	13078	5769	14553	14553	13868	80.82	100.00	85.71
28	Lakshmi Vilas Bank Ltd	6007	3378	1150	5274	5274	5199	56.23	100.00	86.55
29	Ratnakar Bank Ltd	17809	11530	2913	17809	1265	17808	64.74	7.10	99.99
30	South Indian Bank Ltd	8709	6376	2984	4297	4255	7896	73.21	99.02	90.66
31	Tamil Nadu Merchantile Bank Ltd.	1077	722	8	459	250	1022	67.04	54.47	94.89
32	Indusind Bank	45939	42581	7618	45742	36982	45923	92.69	80.85	99.97
33	HDFC Bank Ltd	147731	70433	37711	147727	87833	145719	47.68	59.46	98.64
34	Axis Bank Ltd	68454	24013	18163	63330	63330	68434	35.08	100.00	99.97
35	ICICI Bank Ltd	95856	80429	71199	95856	95856	7475	83.91	100.00	7.80
36	YES BANK Ltd.	258	249	159	256	74	257	96.51	28.91	99.61
37	Bandhan Bank	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
38	DCB Bank Ltd	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
39	IDFC Bank	676	665	58	0	0	675	98.37	#DIV/0!	99.85
40	Karnataka Grameena Bank	2759431	1908540	476209	1237669	945350	1806193	69.16	76.38	65.46
41	Karnataka Vikas Grameena Bank	1708223	1639168	165787	1573266	1010034	1102666	95.96	64.20	64.55
42	KSCARD Bk.Ltd	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
43	K.S.Coop Apex Bank ltd	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
44	Indl.Co.Op.Bank ltd.	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
45	KSFC	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
46	Equitas Small Finance Bank	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
47	Ujjivan Small Finnance	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
48	India Post Payments Bank Limited	624947	0	208904	0	0	624947	0.00	#DIV/0!	100.00
	Total	**15670943**	**11983181**	**2571240**	**10448293**	**6396999**	**9939618**	**76.47**	**61.23**	**63.43**

ANNEXURE 25

Bank-wise disbursment of MUDRA loans in karnataka state as on 30.09.2019 (nos in actuals , amount in crores)

Bank Type Name	Bank Name	Shishu (Loans up to Rs. 50,000)			Kishore (Loans from Rs. 50,001 to Rs. 5.00 Lakh)			Tarun (Loans from Rs. 5.00 to Rs. 10.00 Lakh)			Total		
		No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt
SBI and Associates													
	State Bank of India	2354	5.65	5.46	7360	191.7	187.73	5071	406.13	404.68	14785	603.48	597.87
	Total	2354	5.65	5.46	7360	191.7	187.73	5071	406.13	404.68	14785	603.48	597.87
Public Sector Commercial Banks													
	Allahabad Bank	132	0.39	0.39	1191	12.57	12.47	253	6.29	6.25	1576	19.25	19.11
	Andhra Bank	167	0.4	0.37	362	9.55	9.12	174	15.23	14.81	703	25.17	24.3
	Bank of Baroda	63	0.49	0.45	233	10.1	9.59	71	11.85	11.74	367	22.44	21.79
	Bank of India	3126	6.75	6.44	3775	64.08	59.7	2034	162.58	157.27	8935	233.4	223.41
	Bank of Maharashtra	69	0.24	0.18	357	8.36	7.31	94	8.34	8.27	520	16.94	15.75
	Canara Bank	19526	54.36	53.83	11631	274.03	259.24	2996	251.03	235.76	34153	579.42	548.83
	Central Bank of India	4771	2.72	1.09	590	14	8.87	111	9.72	7.22	5472	26.44	17.19
	Corporation Bank	1462	5.96	4.65	2061	46.55	44.69	563	47.72	47.21	4086	100.22	96.55
	Indian Bank	161	0.17	0.15	271	4.95	4.57	244	17.43	17.07	676	22.55	21.8
	Indian Overseas Bank	889	2.99	2.96	2127	34.92	33.85	173	13.62	12.91	3189	51.54	49.72
	Oriental Bank of Commerce	137	0.47	0.46	314	9.08	8.98	152	12.69	12.42	603	22.24	21.86
	Punjab National Bank	369	1.62	0.45	376	8.53	6.49	155	13.66	10.84	900	23.82	17.78
	Syndicate Bank	4550	8.27	6.94	4710	106.62	92.82	631	51	39.51	9891	165.9	139.28
	Union Bank of India	1811	4.65	3.87	2311	41.8	37.08	433	35.04	23.1	4555	81.49	64.06
	United Bank of India	7	0.03	0.03	32	0.88	0.87	14	1.16	1.1	53	2.08	2.01
	Punjab & Sind Bank	20	0.06	0.05	47	0.98	0.79	21	1.83	1.63	88	2.87	2.47
	UCO Bank	357	1.13	0.97	564	9.84	8.7	43	3.69	2.78	964	14.67	12.45
	Total	37617	90.71	83.3	30952	656.85	605.16	8162	662.87	609.91	76731	1410.4	1298.36
Private Sector Commercial Banks													
	Federal Bank	15	0.06	0.05	58	1.33	1.09	21	1.74	1.45	94	3.14	2.59
	Jammu & Kashmir Bank	4	0.01	0.01	42	1.67	1.67	34	2.91	2.91	80	4.59	4.59
	Karnataka Bank	185	0.37	0	1238	33.35	4	710	51.26	9.12	2133	84.98	13.13
	Karur Vysya Bank	0	0	0	101	2.26	2.26	11	0.68	0.68	112	2.94	2.94
	City Union Bank	0	0	0	2	0.06	0.06	0	0	0	2	0.06	0.06
	Ratnakar Bank	74	0.11	0.11	785	23.46	23.46	128	10.01	10.01	987	33.58	33.58
	South Indian Bank	0	0	0	4	0.16	0.16	7	0.6	0.6	11	0.76	0.76
	Tamilnad Mercantile Bank	1	0.01	0.01	11	0.32	0.32	21	1.74	1.74	33	2.07	2.07
	ICICI Bank	4706	14.39	14.39	625	17.04	17.04	707	56.96	56.96	6038	88.38	88.38
	Axis Bank	40660	113.21	113.21	110	4.42	4.42	367	29.61	29.61	41137	147.25	147.25
	IndusInd Bank	463608	1153.4	1153.4	17702	173.96	173.96	755	36.66	36.66	482065	1364	1364.02
	Yes Bank	26664	77.7	77.7	1	0.05	0.05	10	0.88	0.88	26675	78.63	78.63
	HDFC Bank	64372	189.4	189.4	3575	55.83	55.83	407	24.73	24.73	68354	269.96	269.96
	DCB Bank	1	0	0	154	5.53	5.53	45	2.68	2.68	200	8.2	8.2
	Kotak Mahindra Bank	802	2.94	2.94	98	3.8	3.8	117	8.41	8.41	1017	15.14	15.14
	IDFC Bank Limited	68730	249.69	249.39	47186	468.81	468.51	435	29.98	29.98	116351	748.48	747.88
	IDBI Bank Limited	120	0.55	0.55	183	4.83	4.83	128	10.49	10.49	431	15.88	15.88
	Total	669942	1801.84	1801.16	71875	796.88	766.99	3903	269.34	226.9	745720	2868.1	2795.05
Regional Rural Banks													
	Kaveri Grameena Bank	2381	8.83	8.67	2648	49.72	47.77	45	3.83	3.57	5074	62.38	60.01
	Karnataka Vikas Grameena Bank	8099	27.95	27.95	19069	336.02	336.02	481	37.57	37.57	27649	401.54	401.54
	Pragathi Krishna Gramin Bank	86388	241.69	241.69	50655	605.94	599.88	2584	249.86	249.86	139627	1097.5	1091.43
	Total	96868	278.47	278.31	72372	991.68	983.67	3110	291.26	291	172350	1561.4	1552.98
NBFC-Micro Finance Institutions													
	Muthoot Microfin Ltd	26698	113.6	113.6	0	0	0	0	0	0	26698	113.6	113.6
	Spandana Sphoorty Financial Limited	128349	398.36	398.36	9145	48.26	48.26	0	0	0	137494	446.62	446.62
	Grameen Koota Financial Services Private Limited	280603	667.22	667.22	115861	870.31	870.31	0	0	0	396464	1537.5	1537.53
	MADURA MICRO FINANCE LIMITED	13797	40.29	40.29	0	0	0	0	0	0	13797	40.29	40.29
	Chaitanya India Fin Credit Pvt Ltd	28949	78.81	78.81	0	0	0	0	0	0	28949	78.81	78.81
	Belstar Investment and Finance Private Limited	7539	22.34	22.34	182	1.09	1.09	0	0	0	7721	23.43	23.43
	SVATANTRA MICROFIN PRIVATE LIMITED	187	0.58	0.58	0	0	0	0	0	0	187	0.58	0.58
	Satin Creditcare Network Limited	14624	35.31	35.31	0	0	0	0	0	0	14624	35.31	35.31
	Navachetana Microfin Services Pvt Ltd	86224	136.46	136.46	0	0	0	0	0	0	86224	136.46	136.46
	Asirvad Microfinance Pvt. Ltd	59113	170.53	170.53	0	0	0	0	0	0	59113	170.53	170.53
	Intrepid Finance & Leasing Pvt. Ltd	0	0	0	0	0	0	0	0	0	0	0	0
	Total	646083	1663.49	1663.49	125188	919.66	919.66	0	0	0	771271	2583.2	2583.16
Non Banking Financial Companies													
	Reliance Capital Ltd	3	0.01	0.01	0	0	0	0	0	0	3	0.01	0.01
	Magma Fincorp Limited	0	0	0	702	22.35	22.35	195	13.29	13.29	897	35.63	35.63
	Investment and Finance Private Limited.	0	0	0	40	1.53	1.53	79	5.79	5.79	119	7.32	7.32
	Total	3	0.01	0.01	742	23.88	23.88	274	19.07	19.07	1019	42.96	42.96
Small Finance Banks													
	SURYODAY MICRO FINANCE LIMITED	35780	100.18	100.18	168	1.59	1.59	0	0	0	35948	101.77	101.77
	Fincare Small Finance Bank	2686	8.23	8.22	74984	231.27	231.22	26886	82.68	82.68	104556	322.17	322.11
	Ujjivan Small Finance Bank	84235	297.76	297.76	10179	70.24	70.24	0	0	0	94414	368	368
	Jana Small Finance Bank Limited	337	1.49	1.49	4196	55.79	55.79	9	0.84	0.75	4542	58.12	58.02
	Equitas Small Finance Bank	17742	50.64	50.64	0	0	0	0	0	0	17742	50.64	50.64
	ESAF Small Finance Bank	637	2.31	2.31	0	0	0	0	0	0	637	2.31	2.31
	Total	141417	460.61	460.6	89527	358.88	358.83	26895	83.52	83.42	257839	903.01	902.85
	Grand Total	**1594284**	**4300.8**	**4292.33**	**398016**	**3939.5**	**3845.9**	**47415**	**1732**	**1635**	**2039715**	**9973**	**9773.2**

ANNEXURE - 26

District wise disbrsement of MUDRA loans as on 30.09.2019 in Karnataka state (nos. in actuals , amt in crores)

State/District	Shishu			Kishore			Tarun			Total		
	No Of A/Cs	Sanctioned	Disbursement	No Of A/Cs	Sanctioned	Disbursemen	No Of A/Cs	Sanctioned	Disbursem	No Of A/Cs	Sanctioned	Disbursemen
Bagalkot	45140	108.71	108.37	8022	96.67	95.04	1709	126.4	118.3	54871	331.8	321.7
Bangalore Rural	30797	82.95	82.79	4330	50.87	48.05	1629	46.03	42.45	36756	179.9	173.3
Bangalore urban	116383	328.9	327.61	21033	321.5	309.06	4105	326.3	305	141521	976.7	941.7
Belgaum	136754	329.67	328.82	24883	256.5	251.41	3424	161	155.8	165061	747.2	736.1
Bellary	95449	248.08	247.9	23620	234.1	230.68	2737	145.2	142.6	121806	627.3	621.2
Bidar	37345	99.15	99.06	10328	73.84	71.97	1606	31.4	30.16	49279	204.4	201.2
Bijapur	55414	140.61	140.07	11158	107.7	106	1227	41.27	39.52	67799	289.6	285.6
Chamarajanagar	36098	93.14	92.93	11670	72.47	71.34	1705	14.23	13.47	49473	179.9	177.8
Chikkaballapura	28901	83.8	83.68	5000	35.74	34.84	1137	13.32	12	35038	132.9	130.5
Chikmagalur	25338	70.92	70.73	5127	66.29	62.34	643	26.17	22.83	31108	163.4	155.9
Chitradurga	52455	137.86	137.74	15646	162.5	159.1	614	16.15	15.12	68715	316.5	312
Dakshina Kannada	44742	123.71	123.12	6444	103.2	97.45	988	77.18	69.69	52174	304.1	290.3
Davangere	83253	219.02	218.77	25137	222.9	219.39	1976	41.47	39.09	110366	483.4	477.3
Dharwad	51850	136.19	136.01	12192	145.4	141.06	1412	60.06	54.62	65454	341.7	331.7
Gadag	29041	80.59	80.02	5817	70.27	69.3	280	21.53	20.99	35138	172.4	170.3
Gulbarga	44726	121.66	121.56	9428	80.69	79.23	2109	33.16	32.09	56263	235.5	232.9
Hassan	44708	121.77	121.54	14077	94.67	91.39	1531	29.86	28.33	60316	246.3	241.3
Haveri	38559	99.05	98.92	10523	93.18	91.32	1906	22.63	21.05	50988	214.9	211.3
Kodagu	23776	65.86	65.69	2928	34.11	32.18	150	12.1	10.91	26854	112.1	108.8
Kolar	46254	125.51	125.34	18384	154.2	151.81	1747	36.18	34.86	66385	315.9	312
Koppal	33238	76.86	76.78	5234	50.29	49.3	611	12.59	12.16	39083	139.7	138.2
Mandya	55102	149.37	149.28	13649	95.82	93.85	1986	21.41	19.93	70737	266.6	263.1
Mysore	115625	311.74	311.44	24171	203.6	199.18	3122	75.5	71.43	142918	590.8	582.1
Other	68733	249.7	249.4	47888	491.2	490.86	630	43.26	43.26	117251	784.1	783.5
Raichur	31892	89.89	89.83	9362	83.37	81.67	2677	113	112.3	43931	286.3	283.8
Ramanagara	35126	95.7	95.55	7891	61.83	60.3	1625	19.14	18.29	44642	176.7	174.1
Shimoga	53695	144.87	144.73	13314	151.6	145.96	1317	59.06	54.69	68326	355.5	345.4
Tumkur	68184	181.26	181.1	18466	149.9	147.2	1622	33.08	30.04	88272	364.3	358.3
Udupi	25654	71.96	71.64	3400	59.57	54.58	437	35.15	30.2	29491	166.7	156.4
Uttara Kannada	21213	59.41	59.15	6423	85.41	81.05	633	28.63	25.04	28269	173.5	165.3
Yadgir	18839	52.84	52.75	2471	30.25	28.99	120	9.72	8.74	21430	92.8	90.47
Total	**1594284**	**4300.8**	**4292.3**	**398016**	**3940**	**3845.9**	**47415**	**1732**	**1635**	**2039715**	**9973**	**9773**

LBS-MIS-III

Statement showing Achievement vis-à-vis Targets for the quarter ended SEPTEMBER 2019

TOTAL FOR STATE

No. in actuals , Amount in Rs Crore)

Name of the State/Union Territory:KARNATAKA

Sr. No	Sector	Yearly Targets under ACP		Achievement upto the end of the current quarter		Achievement upto the end of the current quarter (%)		Balance O/S as at 30.09.2019	
		Number	Amount	Number	Amount	Number	Amount	Number	Amount
1	**Priority Sector**								
1A	**Agriculture= 1A(i)+1A(ii)+1A (iii)**	6764986	114938	4093523	40120	61	35	11365048	127572
i)	Farm Credit	5886182	96728	4009186	34342	68	36	10917610	111909
1A(ii)	Agriculture Infrastructure	448181	6767	26443	608	6	9	368131	5052
1A(iii)	Ancillary Activities	430623	11443	57894	5170	13	45	79307	10611
1B	**Micro, Small and Medium Enterprises = 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)**	1332086	54074	49843063	42898	3742	79	2220249	92075
1B(i)	Micro Enterprises (Manufacturing + Service advances)	496163	21700	49640725	16118	10005	74	1955444	34754
1B(ii)	Small Enterprises (Manufacturing + Service advances)	238551	12923	162000	16853	68	130	132908	36438
1B(iii)	Medium Enterprises (Manufacturing + Service advances)	100784	8391	12164	5689	12	68	21341	13596
1B(iv)	Khadi and Village Industries	64514	2934	553	13	1	0	1653	79
1B(v)	Others under MSMEs	432074	8126	27621	4226	6	52	108903	7208
1C	**Export Credit**	12670	2611	4052	3405	32	130	1465	3098
1D	**Education**	183420	4971	43938	713	24	14	217200	5901
1E	**Housing**	259629	25577	76222	2390	29	9	468913	32580
1F	**Social Infrastructure**	89241	1490	922	37	1	2	1588	170
1G	**Renewable Energy**	47396	1274	209	2	0	0	10414	243
1H	**Others**	426221	7581	160376	900	38	12	1050689	9149
2	**Sub total= 1A+1B+1C+1D+1E+1F+1G+1H**	9115649	212517	54222305	90465	595	43	15335566	270788
3	**Sector**	1525224	43324	3207509	45339	210	105	10819386	96698
4	**Non-Priority Sector**								
4A	**Agriculture**	21163	1537	19658	775	93	50	2804	715
4B	**Education**	36213	1587	3552	334	10	21	10214	1384
4C	**Housing**	68127	12137	51677	15278	76	126	377594	99750
4D	**Sector**	445412	64909	251086	9675	56	15	1220079	43770
4E	**Others**	674662	22810	1304477	96047	193	421	5753325	284096
5	**Sub-total=4A+4B+4C+4D+4E**	1245577	102981	1630450	122108	131	119	7364016	429716
	GRAND Total=2+5	**10361226**	**315498**	**55852755**	**212573**	**539**	**67**	**22699582**	**700504**

ANNEXURE-27

J14-1

AGENDA
ANNEXURE

BANKWISE DATA ON DISBURSEMENTS (ACP)UNDER PRIORITY SECTOR ADVANCES AS AT 30.9.2019 (Amount in Crore)

Sl..No	Name of Bank	AGRICULTURE			Micro, Small and Medium Enterprises			Export Credit			EDUCATION			HOUSING			Social Infrastructure			Renewable Energy			OTHERS			TOTAL PRIORITY		
		TARGET	Disbursements (Amount)		TARGET	Disbursements (Amount)		TARGET	Disbursements		TARGET	Disbursements		TARGET	Disbursements (Amount)		TARGET	Disbursements		TARGET	Disbursements		TARGET	Disbursements (Amount)		TARGET	Disbursements (Amount)	
			During the Qtr	Cumulative from 1st April		During the Qtr	Cumulative from 1st April		During the Qtr	Cumulative from 1st April		During the Qtr	Cumulative from 1st April		During the Qtr	Cumulative from 1st April		During the Qtr	Cumulative from 1st April		During the Qtr	Cumulative from 1st April		During the Qtr	Cumulative from 1st April		During the Qtr	Cumulative from 1st April
(A)	Major Banks																										
1	Canara Bank	14621	2898	5552	5101	525	932	636	1299	2754	779	111	135	3326	112	216	142	0	0	155	0	0	925	3	5	25685	4948	9595
2	Corporation Bank	5915	1068	2478	2782	1982	3957	164	0	0	262	0	0	993	0	0	92	13	25	128	0	0	258	0	0	10594	3063	6460
3	Syndicate Bank	8698	2088	2596	4506	1922	5040	183	2	15	450	77	98	1531	219	321	91	0	0	135	0	0	548	10	20	16142	4319	8091
4	State Bank of India	20719	2470	3877	6785	3755	7397	745	188	519	1083	170	231	9924	152	234	190	0	0	219	0	0	1795	0	0	41461	6735	12258
	Total (A)	49953	8523	14503	19174	8184	17326	1728	1490	3288	2575	359	465	15774	483	771	514	13	25	637	0	0	3527	13	25	93882	19066	36404
(B)	Oth.Nationalised Bks																										
1	Allahabad Bank	163	0	2	159	4	7	7	0	0	22	0	0	188	0	0	4	0	0	4	0	0	19	0	0	565	4	8
2	Andhrabank	444	362	622	775	863	1575	37	0	0	58	0	1	464	49	74	5	0	0	18	0	0	32	0	0	1834	1276	2271
3	Bank of Baroda	6372	1087	1898	5506	522	910	334	0	0	379	48	71	1374	159	268	77	0	0	69	0	0	319	0	0	14431	1816	3147
4	Bank of India	1570	234	622	1650	293	1284	8	33	66	76	10	13	251	17	34	22	0	0	64	0	0	89	0	1	3730	587	2019
5	Bank of Maharastra	290	12	50	697	72	529	6	0	0	35	2	2	196	17	29	13	0	0	3	0	0	49	1	1	1289	104	611
6	Central Bank of India	660	155	262	393	146	342	8	0	0	236	13	16	328	10	19	14	0	0	8	0	0	31	7	16	1678	330	655
7	Indian Bank	915	115	188	553	28	70	7	0	0	55	18	29	121	21	38	12	0	0	9	0	0	85	0	0	1758	181	326
8	Indian Overseas Bank	1610	114	218	686	309	364	71	0	0	70	1	4	290	22	52	20	0	0	12	0	0	121	56	115	2881	502	753
9	Oriental Bank of Commerce	269	46	51	788	30	46	1	0	0	14	5	7	93	5	89	2	0	0	2	0	0	20	0	0	1189	86	193
10	Punjab National Bank	338	63	126	829	369	735	9	12	24	49	5	10	113	6	12	10	0	0	5	0	0	23	0	0	1376	455	907
11	Punjab and Synd Bank	31	0	0	29	5	8	5	8	15	3	1	2	26	2	5	1	0	0	2	0	0	1	0	0	98	17	29
12	UCO Bank	249	194	391	237	343	622	1	0	0	32	3	3	225	14	14	3	0	0	3	0	0	24	0	0	775	554	1031
13	Union Bank Of India	1791	233	427	652	308	369	28	0	0	102	11	14	565	18	31	26	0	0	40	0	0	98	0	0	3302	570	841
14	United Bank of Indi	38	1	2	186	1	1	16	0	0	8	1	1	98	4	7	3	0	3	2	0	0	4	0	0	354	7	15
	Total (B)	14742	2615	4859	13139	3294	6863	538	53	105	1139	117	171	4334	345	670	210	1	4	242	0	0	914	64	135	35259	6489	12806
(C)	Other Comm.Banks																										
1	IDBI Bank	1499	78	479	593	61	528	30	0	0	113	4	8	167	91	179	28	0	0	10	0	0	100	0	0	2539	234	1195
2	Karnataka Bank Ltd	3226	649	1224	1442	441	788	90	0	0	157	23	26	575	102	202	41	0	1	45	0	0	310	5	8	5886	1220	2249
3	Kotak Mahendra Bank	655	328	610	1047	865	1402	10	0	0	86	0	0	519	1	1	4	0	0	4	0	1	156	16	18	2481	1209	2031
4	Catholic Syrian Bank Ltd.	142	36	59	177	39	71	0	0	0	8	0	0	45	0	0	1	0	0	1	0	0	1	0	0	375	74	131
5	City Union Bank Ltd	81	7	24	83	43	64	0	0	0	3	0	0	35	6	12	1	0	0	2	0	0	20	0	0	225	56	100
6	Dhanalaxmi Bank Ltd.	65	0	1	39	2	2	0	0	0	2	0	0	30	1	3	0	0	0	0	0	0	9	0	0	146	3	5
7	Federal Bank Ltd.	799	600	1012	1394	589	1183	5	0	0	19	1	2	91	9	19	13	0	0	15	0	0	48	1	1	2383	1200	2216
8	J and K Bank Ltd	44	37	103	32	8	51	0	0	0	2	0	1	27	4	11	1	0	0	0	0	0	0	22	56	106	71	222

ANNEXURE - 28

AGENDA
ANNEXURE

BANKWISE DATA ON DISBURSEMENTS (ACP)UNDER PRIORITY SECTOR ADVANCES AS AT 30.9.2019 (Amount in Crore)

Sl.No	Name of Bank	AGRICULTURE			Micro, Small and Medium Enterprises			Export Credit			EDUCATION			HOUSING			Social Infrastructure			Renewable Energy			OTHERS			TOTAL PRIORITY		
		TARGET	Disbursements (Amount)		TARGET	Disbursements (Amount)		TARGET	Disbursements		TARGET	Disbursements		TARGET	Disbursements (Amount)		TARGET	Disbursements		TARGET	Disbursements		TARGET	Disbursements (Amount)		TARGET	Disbursements (Amount)	
			During the Qtr	Cumulative from 1st April		During the Qtr	Cumulative from 1st April		During the Qtr	Cumulative from 1st April		During the Qtr	Cumulative from 1st April		During the Qtr	Cumulative from 1st April		During the Qtr	Cumulative from 1st April		During the Qtr	Cumulative from 1st April		During the Qtr	Cumulative from 1st April		During the Qtr	Cumulative from 1st April
9	Karur Vysya Bank Ltd.	193	59	110	197	11	40	2	0	0	10	0	0	51	33	58	3	0	0	4	0	0	33	0	1	494	104	210
10	Lakshmi Vilas Bank Ltd	194	0	0	101	80	80	5	0	0	5	0	0	19	0	0	2	0	0	3	0	0	13	0	0	342	80	80
11	Ratnakar Bank Ltd	516	117	290	690	204	352	0	0	0	3	0	0	8	0	1	6	0	0	10	0	0	23	3	5	1257	325	648
12	South Indian Bank Ltd	193	185	363	360	556	1076	1	0	0	13	0	1	95	4	8	5	0	4	4	0	0	7	0	4	677	746	1455
13	Tamil Nadu Merchantile Bank	63	42	81	112	151	337	0	0	0	8	0	0	22	3	4	1	0	0	1	0	0	4	0	0	210	196	422
14	IndusInd Bank	123	357	391	1114	1070	1876	1	0	0	6	0	0	26	1	1	1	0	0	2	0	0	6	0	0	1279	1428	2268
15	HDFC Bank Ltd	2143	574	1099	2157	1288	2245	40	0	0	62	0	0	661	26	53	24	0	0	26	0	0	72	0	1	5186	1888	3398
16	Axis Bank Ltd	1306	342	424	446	0	167	46	0	0	94	0	4	369	0	14	15	0	0	16	0	0	136	0	162	2427	342	771
17	ICICI Bank Ltd	2291	563	1347	3822	665	2758	72	9	9	74	0	1	413	55	73	29	0	0	47	0	0	132	65	92	6880	1358	4281
18	YES BANK Ltd.	337	380	551	766	1405	3482	9	0	2	19	0	0	54	18	49	3	0	0	6	0	0	18	2	3	1212	1805	4087
19	Bandhan Bank	3	17	30	7	72	132	0	0	0	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	13	89	163
20	DCB Bank Ltd	6201	148	187	1385	51	69	0	0	0	57	1	1	324	9	13	13	0	0	47	0	0	33	3	5	8060	211	274
21	IDFC Bank	3	172	340	2	281	396	0	0	0	1	0	0	1	14	35	0	2	3	0	0	0	0	0	0	7	469	773
	Total(C)	20075	4692	8725	15968	7880	17099	311	9	12	740	29	44	3535	377	735	192	2	8	241	0	1	1122	118	354	42185	13107	26978
(D)	RRB's																											
1	Karnataka Grameena	11460	1519	2768	1763	300	553	0	0	0	309	15	17	1157	39	73	79	0	0	35	0	0	924	82	88	15728	1954	3500
2	Karnataka Vikas Gra	6922	1319	2158	1108	199	428	30	0	0	116	13	15	301	49	85	91	0	0	89	0	0	288	39	63	8945	1619	2750
	Total (D)	18382	2838	4927	2871	499	982	30	0	0	426	28	32	1458	87	158	170	0	0	124	0	0	1212	120	151	24673	3573	6250
Total (Comm.Banks) A+B+C		84770	15830	28086	48281	19358	41288	2577	1552	3405	4454	506	680	23643	1205	2176	917	16	37	1121	0	2	5562	195	515	171325	38661	76189
Grand Total (A+B+C+D)		103152	18668	33013	51152	19858	42269	2607	1552	3405	4880	534	713	25102	1292	2334	1086	16	37	1245	0	2	6774	315	666	195998	42234	82439
(E)	Co-Op Sector																											
1	KSCARD Bk.Ltd	814	29	30	164	0	0	0	0	0	2	0	0	11	0	0	0	0	0	1	0	0	43	0	0	1035	29	30
2	K.S.Coop Apex Bank	10811	3146	6785	1326	0	0	5	0	0	81	0	0	422	0	0	401	0	0	28	0	0	754	0	0	13826	3146	6785
3	Indl.Co.Op.Bank ltd.	2	0	0	10	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	14	0	0
	Total (E)	11627	3175	6814	1499	0	0	5	0	0	83	0	0	434	0	0	401	0	0	28	0	0	798	0	0	14876	3175	6815
(F)	KSFC	158	0	0	1418	0	177	0	0	0	8	0	0	40	0	0	2	0	0	1	0	0	9	0	0	1636	0	177
	TOTAL (F)	158	0	0	1418	0	177	0	0	0	8	0	0	40	0	0	2	0	0	1	0	0	9	0	0	1636	0	177
(G)	Small Finance Bank																											
1	Equitas Small Financ	2	36	74	1	310	391	0	0	0	0	0	0	0	2	3	0	0	0	0	0	0	0	3	3	3	350	471
2	Ujjivan Small Finnan	0	130	219	4	44	61	0	0	0	0	0	0	0	32	53	0	0	0	0	0	0	0	123	231	4	329	564
	TOTAL (G)	2	165	293	5	354	452	0	0	0	0	0	0	0	34	56	0	0	0	0	0	0	0	126	234	7	679	1035
(H)	Payments bank																											
1	India Post Payments I	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	TOTAL (H)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	GRAND TOTAL	114938	22007	40120	54074	20211	42898	2611	1552	3405	4971	534	713	25577	1326	2390	1490	16	37	1274	0	2	7581	441	900	212517	46088	90465

ANNEXURE - 29

AGENDA 13

ANNEXURE VIII

BANKWISE DATA ON DISBURSEMENTS (ACP) UNDER NON- PRIORITY SECTOR ADVANCES AS AT 30.9.2019 (Amount in Crore)

Sl..No	Name of Bank	Agriculture			EDUCATION			HOUSING			Personal Loans under Non-prioritySector			OTHERS			TOTAL NON PRIORITY		
		TARGET	Disbursements (Amount)		TARGET	Disbursements		TARGET	Disbursements		TARGET	Disbursements		TARGET	Disbursements (Amount)		TARGET	Disbursements (Amount)	
			During the Qtr	Cumulative from 1st April		During the Qtr	Cumulative from 1st April		During the Qtr	Cumulative from 1st April		During the Qtr	Cumulative from 1st April		During the Qtr	Cumulative from 1st April		During the Qtr	Cumulative from 1st April
(A)	Major Banks																		
1	Canara Bank	346	0	0	139	72	102	661	409	2502	7037	11	18	6629	5206	8578	14812	5698	11200
2	Corporation Bank	37	0	0	67	37	61	360	1108	1241	597	168	389	1557	0	0	2616	1312	1691
3	Syndicate Bank	71	362	417	154	0	0	427	0	190	3303	0	158	1299	0	5583	5255	362	6347
4	State Bank of India	529	7	14	368	0	0	1777	862	2781	3691	327	1057	2838	480	902	9203	1677	4755
	Total (A)	983	370	431	728	109	163	3225	2379	6714	14628	505	1622	12322	5687	15063	31886	9049	23993
(B)	Oth.Nationalised Bks																		
1	Allahabad Bank	6	0	0	7	0	0	15	0	0	144	0	0	47	0	0	218	0	0
2	Andhrabank	3	16	24	14	1	2	182	213	315	354	41	74	142	388	580	697	660	995
3	Bank of Baroda	73	0	0	114	10	43	746	0	3150	3336	0	488	927	0	1167	5196	10	4847
4	Bank of India	8	0	0	12	0	0	260	72	160	263	109	228	138	1302	3034	681	1482	3422
5	Bank of Maharastra	7	0	0	17	3	4	143	41	71	90	17	52	93	395	772	350	455	899
6	Central Bank of India	15	5	5	80	23	28	69	31	64	195	26	50	216	78	246	575	164	394
7	Indian Bank	16	0	0	22	9	15	162	49	115	2314	0	0	193	1981	3680	2707	2039	3811
8	Indian Overseas Bank	47	0	0	38	0	0	93	3	5	239	3	6	175	74	156	592	80	166
9	Oriental Bank of Commerce	7	0	0	13	0	0	41	96	118	112	2	4	301	17	154	475	115	276
10	Punjab National Bank	8	0	8	10	0	38	81	24	836	931	118	601	136	829	6131	1165	971	7614
11	Punjab and Sind Bank	2	0	0	3	1	1	57	5	6	37	0	0	97	12	17	196	18	24
12	UCO Bank	3	3	7	7	0	1	56	15	21	147	14	14	45	0	42	258	33	84
13	Union Bank Of India	9	0	0	10	11	14	138	67	123	222	83	119	985	1515	1954	1365	1675	2210
14	United Bank of India	2	0	0	43	1	1	109	9	13	267	0	0	48	0	0	470	10	15
	Total (B)	207	25	44	390	58	147	2153	624	4996	8651	413	1636	3543	6591	17934	14943	7712	24757
(C)	Other Comm.Banks																		
1	IDBI Bank	10	0	0	21	0	0	114	0	0	1154	0	0	298	317	789	1597	317	789
2	Karnataka Bank Ltd	50	8	8	41	9	14	744	501	877	1042	214	371	402	1040	2365	2279	1772	3635
3	Kotak Mahendra Bank	29	0	0	14	0	0	173	0	0	2874	0	0	352	2496	5264	3442	2496	5264
4	Catholic Syrian Bank Ltd.	7	71	170	6	0	0	25	0	0	532	197	197	58	0	0	628	267	366
5	City Union Bank Ltd	7	0	0	25	1	1	107	23	30	264	51	80	66	102	151	469	176	262
6	Dhanalaxmi Bank Ltd.	1	0	0	4	0	0	47	1	2	40	0	0	37	0	2	129	2	4
7	Federal Bank Ltd.	6	0	0	8	1	2	268	158	327	2536	39	66	195	1153	2255	3014	1352	2649
8	J and K Bank Ltd	2	0	0	7	0	0	37	23	36	2900	16	26	73	564	843	3019	605	906

AGENDA 13

ANNEXURE VIII

BANKWISE DATA ON DISBURSEMENTS (ACP) UNDER NON- PRIORITY SECTOR ADVANCES AS AT 30.9.2019 (Amount in Crore)

Sl.No	Name of Bank	Agriculture			EDUCATION			HOUSING			Personal Loans under Non-prioritySector			OTHERS			TOTAL NON PRIORITY		
		TARGET	Disbursements (Amount)		TARGET	Disbursements		TARGET	Disbursements		TARGET	Disbursements		TARGET	Disbursements (Amount)		TARGET	Disbursements (Amount)	
			During the Qtr	Cumulative from 1st April		During the Qtr	Cumulative from 1st April		During the Qtr	Cumulative from 1st April		During the Qtr	Cumulative from 1st April		During the Qtr	Cumulative from 1st April		During the Qtr	Cumulative from 1st April
9	Karur Vysya Bank Ltd.	2	21	33	25	0	0	92	29	57	263	58	109	99	2	3	482	110	202
10	Lakshmi Vilas Bank Ltd	3	0	0	4	0	0	32	0	0	1823	0	0	44	0	0	1907	0	0
11	Ratnakar Bank Ltd	0	0	0	1	0	0	12	4	7	214	10	20	287	2547	5753	514	2560	5780
12	South Indian Bank Ltd	6	0	0	21	2	2	78	38	70	431	345	345	184	586	1362	720	970	1780
13	Tamil Nadu Merchantile Bank Ltd.	0	0	0	3	0	0	14	6	10	38	142	350	39	185	368	94	333	728
14	IndusInd Bank	2	0	0	29	0	0	35	0	0	253	0	0	149	0	3515	468	0	3515
15	HDFC Bank Ltd	29	0	0	45	0	0	125	0	0	13878	2513	4538	363	7708	13632	14440	10221	18170
16	Axis Bank Ltd	11	0	88	25	0	0	1550	0	8	2351	0	0	241	0	1610	4178	0	1705
17	ICICI Bank Ltd	18	0	0	46	0	0	2565	1134	1984	7332	0	0	668	3830	9755	10630	4964	11739
18	YES BANK Ltd.	1	0	0	29	0	0	54	7	28	2291	89	204	275	2511	6668	2650	2607	6899
19	Bandhan Bank	0	0	0	0	0	0	0	0	0	1	0	0	1	0	1	1	0	1
20	DCB Bank Ltd	50	1	1	33	0	0	81	50	75	256	0	0	519	66	94	940	117	169
21	IDFC Bank	0	0	0	0	0	0	0	0	0	0	0	0	1	-4310	4105	1	-4310	4105
	Total(C)	236	100	299	388	13	20	6153	1974	3510	40473	3674	6305	4350	18798	58535	51600	24559	68669
(D)	R R B 's																		
1	Karnataka Grameena Bk	69	0	0	28	2	2	239	18	37	189	35	75	1029	286	485	1555	340	599
2	Karnataka Vikas Grame	40	0	0	42	0	1	125	0	6	371	0	32	355	78	300	932	78	339
	Total (D)	109	0	0	70	2	3	364	18	43	560	35	107	1384	364	785	2487	418	938
Total (Comm.Banks) A+B+C		1426	495	775	1506	180	330	11530	4978	15220	63752	4592	9564	20215	31075	91531	98430	41320	117419
Grand Total (A+B+C+D)		1535	495	775	1576	181	333	11895	4996	15263	64312	4627	9670	21599	31439	92316	100917	41738	118357
(E)	Co-Op Sector																		
1	KSCARD Bk.Ltd	0	0	0	0	0	0	1	0	0	21	0	0	141	0	0	163	0	0
2	K.S.Coop Apex Bank ltd	2	0	0	4	0	0	227	0	0	533	0	0	906	0	3158	1672	0	3158
3	Indl.Co.Op.Bank ltd.	0	0	0	1	0	0	2	0	0	3	0	0	7	0	0	13	0	0
	Total (E)	2	0	0	6	0	0	230	0	0	557	0	0	1053	0	3158	1848	0	3158
(F)	KSFC	0	0	0	5	0	0	13	0	0	40	0	0	158	0	0	216	0	0
	TOTAL (F)	0	0	0	5	0	0	13	0	0	40	0	0	158	0	0	216	0	0
(G)	Small Finance Bank																		
1	Equitas Small Finance B	0	0	0	0	0	0	0	1	2	0	0	0	0	84	147	0	86	149
2	Ujjivan Small Finnance	0	0	0	0	0	0	0	5	13	0	2	5	0	241	425	0	248	443
	TOTAL (G)	0	0	0	0	0	0	0	6	15	0	2	5	0	326	573	0	334	593
(H)	Payments bank																		
1	India Post Payments Ban	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	TOTAL (H)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	GRAND TOTAL	1537	495	775	1587	182	334	12137	5002	15278	64909	4629	9675	22810	31765	96047	102981	42072	122108

No. CAH : Plan-3 : CR-10 : 2019-20

Office of The Commissioner
Animal Husbandry & Veterinary services
Bengaluru, Date: -08-2019

ANNEXURE 30

Convenor,
State Level Bankers Committee &
Deputy General Manager, Syndicate Bank,
Corperate office, (SLBC),
Gandhinagar, Bengaluru.

Sir / Madam,

Subject: Implementation of Government Sponsored schemes during 2019-20

Referance: letter No. ACS/DC/127/2019 Dated:20-06-2019 from ACS & Development Commissioner, GOK, Bengaluru.

*****

With reference to the above subject, please find here with enclosed, the targets of Government Sponsored Schemes pertaining to the Department of Animal Husbandry and Veterinary Services for 2019-20 (Districtwise), for your kind information with request to communicate to Heads of the Banks and the LDM, for further needful.

Scheduled Caste Sub Plan					
Sl. No.	**Programmes**	**Unit Cost**	**Subsidy**	**Loan**	**Targets**
1	Dairy unit (I Cow / Baffaloe)	60,000/-	54,000/-	6,000/-	1195
2	Pork Stall	1,50,000/-	1,35,000/-	15,000/-	100
	Total				**1295**
Tribal Sub Plan					
Sl. No.	**Programmes**	**Unit Cost**	**Subsidy**	**Loan**	**Targets**
1	Dairy unit (I Cow / Baffaloe)	60,000/-	54,000/-	6,000/-	158
2	Pork Stall	1,50,000/-	1,35,000/-	15,000/-	30
	Total				**188**
GENERAL					
Sl. No.	**Programmes**	**Unit Cost**	**Subsidy**	**Loan**	**Targets**
1	Dairy unit (I Cow / Baffaloe)	60,000/-	30,000/-	30,000/-	821
	Total				**2304**

Yours Faithfully

Commissioner

Special Component Sub Plan 422

Fin ₹ in Lakhs

Sl No	Distict	Dairy		Pork Stall		ಒಟ್ಟು	
		Fin	Phy	Fin	Phy	Fin	Phy
1	Bangalore Urban	8.64	16	8.100	6	16.74	22
2	Bangalore Rural	8.64	16	6.750	5	15.39	21
3	Chitradurga	28.62	53			28.62	53
4	Chikkaballapura	12.96	24	10.800	8	23.76	32
5	Davanagere	27.00	50			27.00	50
6	Kolar	16.20	30	12.150	9	28.35	39
7	Ramanagara	7.56	14	6.750	5	14.31	19
8	Shivamogga	19.44	36			19.44	36
9	Tumkur	21.06	39	16.200	12	37.26	51
10	Mysore	17.82	33	14.850	11	32.67	44
11	Chamarajanagara	10.80	20	8.100	6	18.90	26
12	Chikkamagalure	10.80	20	8.100	6	18.90	26
13	Dakshinakannada	4.86	9	4.050	3	8.91	12
14	Hassan	14.58	27	10.800	8	25.38	35
15	Kodagu	2.70	5	2.700	2	5.40	7
16	Mandya	10.80	20	8.100	6	18.90	26
17	Udapi	4.86	9			4.86	9
18	Belagavi	21.06	39	17.550	13	38.61	52
19	Bagalakote	20.52	38			20.52	38
20	Dharwad	5.94	11			5.94	11
21	Gadag	10.80	20			10.80	20
22	Haveri	16.20	30			16.20	30
23	Uttara kannada	7.02	13			7.02	13
24	Vijayapura	31.32	58			31.32	58
25	Kalaburgi	42.12	78			42.12	78
26	Bellary	31.32	58			31.32	58
27	Bidhar	28.62	53			28.62	53
28	Koppal	19.44	36			19.44	36
29	Raichur	27.00	50			27.00	50
30	Yadagiri	21.06	39			21.06	39
	Total	**509.76**	**944**	**135.00**	**100**	**644.76**	**1044**

Commissioner

Tribal Sub Plan-423

Fin ₹ in Lakhs

Sl No	Distict	Dairy		Pork Stall		ಒಟ್ಟು	
		Fin	Phy	Fin	Phy	Fin	Phy
1	Bangalore Urban	0.54	1			0.54	1
2	Bangalore Rural	0.54	1			0.54	1
3	Chitradurga	2.70	5	1.35	1	4.05	6
4	Chikkaballapura	0.54	1	1.35	1	1.89	2
5	Davanagere	0.54	1	2.70	2	3.24	3
6	Kolar			1.35	1	1.35	1
7	Ramanagara	0.54	1			0.54	1
8	Shivamogga	0.54	1			0.54	1
9	Tumkur			2.70	2	2.70	2
10	Mysore			4.05	3	4.05	3
11	Chamarajanagara		0	1.35	1	1.35	1
12	Chikkamagalure	0.54	1			0.54	1
13	Dakshinakannada			1.35	1	1.35	1
14	Hassan					0.00	0
15	Kodagu			1.35	1	1.35	1
16	Mandya					0.00	0
17	Udapi	0.54	1			0.54	1
18	Belagavi			4.05	3	4.05	3
19	Bagalakote			1.35	1	1.35	1
20	Dharwad	0.54	1			0.54	1
21	Gadag	0.54	1			0.54	1
22	Haveri	0.54	1	1.35	1	1.89	2
23	Uttara kannada	0.54	1			0.54	1
24	Vijayapura	0.54	1			0.54	1
25	Kalaburgi	0.54	1			0.54	1
26	Bellary			5.40	4	5.40	4
27	Bidhar	0.54	1	2.70	2	3.24	3
28	Koppal	1.08	2	1.35	1	2.43	3
29	Raichur			5.40	4	5.40	4
30	Yadagiri	0.54	1	1.35	1	1.89	2
	Total	**12.42**	**23**	**40.50**	**30**	**52.92**	**53**

Commissioner

2019-20 Animal Husbandry Programme for Women (2404-00-191-1-16)

General -106

Fin ₹ in Lakhs

Sl No	Distict	Dairy		Total	
		Fin	Phy	Fin	Phy
1	Bangalore Urban	5.400	18	5.400	18
2	Bangalore Rural	4.800	16	4.800	16
3	Chitradurga	8.700	29	8.700	29
4	Chikkaballapura	6.300	21	6.300	21
5	Davanagere	8.700	29	8.700	29
6	Kolar	6.900	23	6.900	23
7	Ramanagara	5.400	18	5.400	18
8	Shivamogga	7.500	25	7.500	25
9	Tumkur	13.500	45	13.500	45
10	Mysore	11.400	38	11.400	38
11	Chamarajanagara	5.700	19	5.700	19
12	Chikkamagalure	6.000	20	6.000	20
13	Dakshinakannada	7.200	24	7.200	24
14	Hassan	9.300	31	9.300	31
15	Kodagu	3.300	11	3.300	11
16	Mandya	9.900	33	9.900	33
17	Udapi	6.000	20	6.000	20
18	Belagavi	23.400	78	23.400	78
19	Bagalakote	8.400	28	8.400	28
20	Dharwad	5.100	17	5.100	17
21	Gadag	4.500	15	4.500	15
22	Haveri	8.100	27	8.100	27
23	Uttara kannada	6.600	22	6.600	22
24	Vijayapura	10.800	36	10.800	36
25	Kalaburgi	11.400	38	11.400	38
26	Bellary	10.200	34	10.200	34
27	Bidhar	8.400	28	8.400	28
28	Koppal	7.500	25	7.500	25
29	Raichur	9.600	32	9.600	32
30	Yadagiri	6.300	21	6.300	21
	Total	246.30	821	246.30	821

Commissioner

2019-20 Animal Husbandry Programme for Women(2404-00-191-1-16/

Special Compoment Sub Plan - 422 **Fin ₹ in Lakhs**

Sl No	Distict	Dairy		Total	
		Fin	Phy	Fin	Phy
1	Bangalore Urban	3.780	7	3.780	7
2	Bangalore Rural	3.240	6	3.240	6
3	Chitradurga	6.480	12	6.480	12
4	Chikkaballapura	4.860	9	4.860	9
5	Davanagere	5.940	11	5.940	11
6	Kolar	5.940	11	5.940	11
7	Ramanagara	2.700	5	2.700	5
8	Shivamogga	4.320	8	4.320	8
9	Tumkur	7.560	14	7.560	14
10	Mysore	7.020	13	7.020	13
11	Chamarajanagara	3.780	7	3.780	7
12	Chikkamagalure	3.780	7	3.780	7
13	Dakshinakannada	1.620	3	1.620	3
14	Hassan	5.400	10	5.400	10
15	Kodagu	1.080	2	1.080	2
16	Mandya	4.320	8	4.320	8
17	Udapi	1.080	2	1.080	2
18	Belagavi	8.100	15	8.100	15
19	Bagalakote	4.320	8	4.320	8
20	Dharwad	1.080	2	1.080	2
21	Gadag	2.160	4	2.160	4
22	Haveri	3.240	6	3.240	6
23	Uttara kannada	1.620	3	1.620	3
24	Vijayapura	6.480	12	6.480	12
25	Kalaburgi	8.640	16	8.640	16
26	Bellary	7.020	13	7.020	13
27	Bidhar	5.940	11	5.940	11
28	Koppal	3.780	7	3.780	7
29	Raichur	5.940	11	5.940	11
30	Yadagiri	4.320	8	4.320	8
	Total	**135.54**	**251**	**135.54**	**251**

Commissioner

2019–20 Animal Husbandry Programme for Women 2404–00–191–1–16

Tribal Sub Plan - 423 **Fin ₹ in Lakhs**

Sl No	Distict	Dairy		Total	
		Fin	Phy	Fin	Phy
1	Bangalore Urban	0.540	1	0.540	1
2	Bangalore Rural	1.080	2	1.080	2
3	Chitradurga	3.780	7	3.780	7
4	Chikkaballapura	2.700	5	2.700	5
5	Davanagere	4.320	8	4.320	8
6	Kolar	1.620	3	1.620	3
7	Ramanagara	0.540	1	0.540	1
8	Shivamogga	1.080	2	1.080	2
9	Tumkur	3.780	7	3.780	7
10	Mysore	5.400	10	5.400	10
11	Chamarajanagara	2.160	4	2.160	4
12	Chikkamagalure	1.080	2	1.080	2
13	Dakshinakannada	1.620	3	1.620	3
14	Hassan	0.540	1	0.540	1
15	Kodagu	2.160	4	2.160	4
16	Mandya	0.540	1	0.540	1
17	Udapi	1.620	3	1.620	3
18	Belagavi	5.400	10	5.400	10
19	Bagalakote	1.620	3	1.620	3
20	Dharwad	1.080	2	1.080	2
21	Gadag	1.080	2	1.080	2
22	Haveri	2.700	5	2.700	5
23	Uttara kannada	0.540	1	0.540	1
24	Vijayapura	0.540	1	0.540	1
25	Kalaburgi	1.080	2	1.080	2
26	Bellary	7.020	13	7.020	13
27	Bidhar	4.320	8	4.320	8
28	Koppal	3.240	6	3.240	6
29	Raichur	7.020	13	7.020	13
30	Yadagiri	2.700	5	2.700	5
	Total	**72.90**	**135**	**72.90**	**135**

Commissioner

ANNEXURE 31

ಡಾ|| ಬಾಬು ಜಗಜೀವನ ರಾಂ ಚರ್ಮ ಕೈಗಾರಿಕಾ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿಯಮಿತ

Dr. Babu Jagjeevan Ram Leather Industries Development Corporation Ltd.,

(ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ಉದ್ಯಮ) (Govt. of Karnataka Enterprise)

ದಿನಾಂಕ: 10–07–2019

ಲಿಡಕರ್/ಅಭಿವೃದ್ಧಿ/2019–20/ 581

ರವರಿಗೆ,
ಅಧ್ಯಕ್ಷರು,
ರಾಜ್ಯ ಮಟ್ಟದ ಬ್ಯಾಂಕರ್ಸ್ ಸಮಿತಿ,
Convenor – SLBC & GM, Syndicate Bank,
ಬೆಂಗಳೂರು.

ಮಾನ್ಯರೆ,

ವಿಷಯ: ಅನುಮೋದಿತ ಕ್ರಿಯಾ ಯೋಜನೆಯಂತೆ 2019–20ನೇ ಸಾಲಿನಲ್ಲಿ ಸ್ವಯಂ ಉದ್ಯೋಗ ಯೋಜನೆಯಡಿ ಚರ್ಮ ಕುಶಲಕರ್ಮಿಗಳಿಗೆ ಬ್ಯಾಂಕುಗಳಿಂದ ಸ್ವಂತ ಮಾರಾಟಮಳಿಗೆ /ಸಂಚಾರಿ ಮಾರಾಟ ಮಳಿಗೆ / ದುಡಿಮೆ ಬಂಡವಾಳ ಸಾಲ ಮಂಜೂರು ಮಾಡುವ ಯೋಜನೆ ಅನುಷ್ಠಾನದ ಬಗ್ಗೆ.

ಉಲ್ಲೇಖ: 1. ಸರ್ಕಾರದ ಆದೇಶ ಸಂಖ್ಯೆ: ಸಕನಿ/ಆರ್.ಎಸ್.ಯು/ಸಿ.ಆರ್–6/2018–19 ದಿನಾಂಕ: 20–03–2019..

****

ಮೇಲ್ಕಂಡ ವಿಷಯ ಹಾಗೂ ಉಲ್ಲೇಖಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ, ಉಲ್ಲೇಖ (1) ರಲ್ಲಿ ಈಗಾಗಲೇ 2019–20ನೇ ಸಾಲಿನ ಕ್ರಿಯಾ ಯೋಜನೆಯಂತೆ ನಿಗಮದ ಯೋಜನೆಗಳನ್ನು ಅನುಷ್ಠಾನಗೊಳಿಸಲು ಗುರಿ ನಿಗದಿಪಡಿಸಿ ತಮಗೆ ಸಲ್ಲಿಸಲಾಗುತ್ತಿದೆ. ಸ್ವಯಂ ಉದ್ಯೋಗ ಯೋಜನೆಯನ್ನು ಸ್ವಂತ ಮಾರಾಟ ಮಳಿಗೆ, ಸಂಚಾರಿ ಮಾರಾಟ ಮಳಿಗೆ ಮತ್ತು ದುಡಿಮೆ ಬಂಡವಾಳ ಸಹಾಯ ಈ ಎಲ್ಲಾ ಯೋಜನೆಗಳನ್ನು ಸಂಯೋಜಿಸಿ ಒಂದೇ ಯೋಜನೆಯಡಿ ತರಲಾಗಿದೆ ಹಾಗೂ ಗುರಿಯನ್ನು 100ಕ್ಕೆ ನಿಗದಿಪಡಿಸಲಾಗಿದೆ.

ಯೋಜನೆ ವಿವರಗಳು ಈ ಕೆಳಕಂಡಂತಿವೆ.

ಯೋಜನೆ ವಿವರ	ಗುರಿ (ಸಂಖ್ಯೆ)
ಸ್ವಯಂ ಉದ್ಯೋಗ ಯೋಜನೆಯಡಿ ಸ್ವಂತ ಮಾರಾಟ ಮಳಿಗೆ / ಸಂಚಾರಿ ಮಾರಾಟ ಮಳಿಗೆ / ದುಡಿಮೆ ಬಂಡವಾಳ ಸಹಾಯ ಯೋಜನೆ. 2) ಚರ್ಮಕಾರರ ಸಮುದಾಯಕ್ಕೆ ಸೇರಿದ ನಿರುದ್ಯೋಗಿ ಯುವಕ / ಯುವತಿಯರಿಗೆ ಸ್ವಯಂ ಉದ್ಯೋಗ ಕಲ್ಪಿಸುವ ಹಿತದೃಷ್ಟಿಯಿಂದ ವೈಯಕ್ತಿಕ / ಕುಶಲಕರ್ಮಿಗಳ ಸಹಕಾರಿ ಸಂಘ / ಸ್ವ – ಸಹಾಯ ಸಂಘಗಳು ಈ ಕೆಳಕಂಡ ಆರ್ಥಿಕ ಚಟುವಟಿಕೆಗಳನ್ನು ಹಮ್ಮಿಕೊಳ್ಳಬಹುದಾಗಿದೆ. **1. ಸ್ವಂತ ಮಾರಾಟ ಮಳಿಗೆ 2. ಸಂಚಾರಿ ಮಾರಾಟ ಮಳಿಗೆ 3. ದುಡಿಮೆ ಬಂಡವಾಳ ಸಹಾಯ** ಮೇಲಿನ ಆರ್ಥಿಕ ಚಟುವಟಿಕೆಗಳನ್ನು ಅನುಷ್ಠಾಗೊಳಿಸಲು ಬ್ಯಾಂಕ್ ಸಾಲ ಪಡೆದಲ್ಲಿ ಘಟಕ ವೆಚ್ಚದ ಆಧಾರದ ಮೇಲೆ ಗರಿಷ್ಠ ರೂ. 5.00 ಲಕ್ಷಗಳವರೆಗೂ ಸಹಾಯಧನ ನೀಡಲಾಗುವುದು. ಅ) ಸ್ವಉ.ಯೋ– 1(ಘಟಕ ವೆಚ್ಚ ರೂ. 0 ಯಿಂದ ರೂ. 5.00 ಲಕ್ಷಗಳವರೆಗೆ ಶೇ. 70 % ಅಥವಾ ಗರಿಷ್ಠ ರೂ. 3.50 ಲಕ್ಷ ಸಹಾಚಿುಧನ. ಉಳಿದ ಮೊತ್ತ ಬ್ಯಾಂಕ್ ಸಾಲ.) ಆ) ಸ್ವಉ.ಯೋ– 2 (ಘಟಕ ವೆಚ್ಚ ರೂ. 5.00 ಲಕ್ಷ ಮೇಲ್ಪಟ್ಟು – ಸೇ 60 ರಷ್ಟು ಅಥವಾ ಗರಿಷ್ಠ ರೂ. 5.00 ಲಕ್ಷ ಸಹಾಯಧನ. ಉಳಿದ ಮೊತ್ತ ಬ್ಯಾಂಕ್ ಸಾಲವಾಗಿರುತ್ತದೆ).	100

— 2

ಈ ಹಿನ್ನೆಲೆಯಲ್ಲಿ ಮೇಲ್ಕಂಡ ಯೋಜನೆಯಡಿ ಜಿಲ್ಲಾವಾರು ನಿಗದಿಪಡಿಸಿರುವ ಗುರಿ ವಿವರಗಳನ್ನು ಲಗತ್ತಿಸಿ ಅದರಂತೆ ಅನುಷ್ಠಾನಗೊಳಿಸಲು ಕೋರಿದೆ. ಜಿಲ್ಲಾ ಆಯ್ಕೆ ಸಮಿತಿಯಲ್ಲಿ ಆಯ್ಕೆಗೊಂಡ ಫಲಾನುಭವಿಗಳಿಗೆ ಸಾಲ ಸೌಲಭ್ಯಗಳನ್ನು ಮಂಜೂರು ಮಾಡಲು ಪ್ರತ್ಯೇಕವಾಗಿ ಪತ್ರಗಳ ಮೂಲಕ ನಿಗಮದ ಜಿಲ್ಲಾ ಸಂಯೋಜಕರುಗಳು ಮನವಿ ಮಾಡಲಿದ್ದಾರೆ.

ಆದುದರಿಂದ ತಾವು ಈ ಸಂಬಂಧ ಎಲ್ಲಾ ಜಿಲ್ಲೆಗಳ ಲೀಡ್ ಬ್ಯಾಂಕುಗಳಿಗೆ ಅಗತ್ಯ ಸೂಚನೆಗಳನ್ನು ನೀಡಿ ಸರ್ಕಾರವು ಅನುಮೋದನೆ ನೀಡಿರುವ ನಿಗಮದ ಯೋಜನೆ ಅನುಷ್ಠಾನಕ್ಕೆ ಸಹಕರಿಸಬೇಕಾಗಿ ಕೋರಲಾಗಿದೆ.

ವಂದನೆಗಳೊಂದಿಗೆ,

ತಮ್ಮ ವಿಶ್ವಾಸಿ

ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು

ಡಾ.ಬಾಬು ಜಗಜೀವನ ರಾಂ ಚರ್ಮ ಕೈಗಾರಿಕಾ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿಯಮಿತ.,

ಅನುಬಂಧ

2019-20ನೇ ಸಾಲಿನ ಕ್ರಿಯಾ ಯೋಜನೆ ಜಿಲ್ಲಾವಾರು ಗುರಿ ವಿವರಗಳು

ಕ್ರಸಂ	ಜಿಲ್ಲೆಗಳು	ಸಮೃದ್ಧಿ ಯೋಜನೆ	ತರಬೇತಿ ಕಾರ್ಯಕ್ರಮಗಳು	ಸ್ವಯಂ ಉದ್ಯೋಗ ಯೋಜನೆಗಳು			ಸ್ವಂತ /ನೇರ ಮಾರಾಟ ಮಳಿಗೆ /ಸಂಚಾರಿ ಮಾರಾಟ ಮಳಿಗೆ/ದುಡಿಮೆ ಬಂಡವಾಳ ಸಹಾಯ ಯೋಜನೆ (100)	ಆಧುನಿಕ ಚರ್ಮಕಾರರ ಕುಟೀರ ಒದಗಿಸುವುದು (100)	ಡಾ: ಬಾಬು ಜಗಜೀವನ ರಾಂ ವಸತಿ ಕಾರ್ಯಾಗಾರ ಒದಗಿಸುವ ಯೋಜನೆ (673)
		ಪರಿಶಿಷ್ಟ ಜಾತಿಯ ನಿರುದ್ಯೋಗಿ ಯುವಕ/ಯುವತಿಯಲ್ಲಿ ಉದ್ಯಮಶೀಲತೆಯನ್ನು ಅಭಿವೃದ್ಧಿಗೊಳಿಸಿ ಸ್ವಯಂ ಉದ್ಯೋಗಕ್ಕೆ ಪ್ರೋತ್ಸಾಹ ನೀಡಲು ಪ್ರತಿಷ್ಠಿತ ಬ್ರಾಂಡೆಂಡ್ ಉತ್ಪನ್ನಗಳ ಮಾರಾಟಕ್ಕೆ ಪ್ರಾಂಚೈಸಿ ನೀಡುವುದು. (100)	ಕೌಶಲ್ಯ ಅಭಿವೃದ್ಧಿ ಮತ್ತು ಆದಾಯಗಳಿಕೆಗಾಗಿ ತರಬೇತಿ (750)	ದುಡಿಮೆ ಬಂಡವಾಳ	ಸ್ವಂತ / ನೇರ ಮಾರಾಟ ಮಳಿಗೆ	ಸಂಚಾರಿ ಮಾರಾಟ ಮಳಿಗೆ			
1	2	3	4	5	6	7	8	9	10
1	ಬೆಂಗಳೂರು ನಗರ	ನಿಗಮದಿಂದ ಕಿಲ್ಟ್ ಮತ್ತು ಸಿಎಫ್ ಟಿಐ, ಚೆನ್ನೈ ಸಂಸ್ಥೆಗಳಿಗೆ ಮೂರುವರ್ಷಗಳ ಡಿಪ್ಲೋಮಾ ಕೋರ್ಸ್, ಒಂದು ವರ್ಷದ ಸರ್ಟಿಫೀಕೆಟ್ ಕೋರ್ಸ್ ಮತ್ತು 18 ತಿಂಗಳ ಪಿ ಕೋರ್ಸ್‌ಗಳಿಗೆ ನಿಯೋಜಿಸಿ ಉತ್ತೀರ್ಣರಾಗಿರುವ ಅಭ್ಯರ್ಥಿಗಳಿಗೆ ಮೊದಲನೇ ಆದ್ಯತೆ ನೀಡಿ ಆಯ್ಕೆ ಮಾಡುವುದು ಬಾಕಿ ಉಳಿದಲ್ಲಿ ಇತರೆ ಜಿಲ್ಲೆಗಳಿಂದ ಫಲಾನುಭವಿಗಳನ್ನು ಆಯ್ಕೆ ಮಾಡುವುದು.	30	02	02	02	06	07	20
2	ಬೆಂಗಳೂರು ಗ್ರಾಮಾಂತರ		30	01	01	01	03	03	16
3	ಚಿತ್ರರ್ದು		30	02	01	01	04	02	24
4	ಚಿಕ್ಕಬಳ್ಳಾಪುರ		30	01	01	01	03	05	24
5	ಕೋಲಾರ		30	01	01	01	03	04	20
6	ದಾವಣಗೆರೆ		30	01	01	01	03	02	21
7	ರಾಮನಗರ		30	01	01	01	03	02	16
8	ಶಿವಮೊಗ್ಗ		30	01	01	01	03	03	21
9	ತುಮಕೂರು		30	03	02	02	07	05	37
10	ಮೈಸೂರು		30	03	02	01	06	05	28
11	ಚಾಮರಾಜನಗರ		30	01	01	01	03	02	16
12	ಚಿಕ್ಕಮಗಳೂರು		00	01	01	01	03	02	21
13	ದಕ್ಷಿಣ ಕನ್ನಡ		00	01	01	01	03	02	12
14	ಹಾಸನ		30	01	01	01	03	02	21

15	ಕೊಡಗು	ನಗರದಿಂದ ಕಿಲೋ ಮತ್ತು ಸಿವಿಷ್ ಟಿಐ, ಚಿನ್ನೆ ಸಂಸ್ಥೆಗಳಿಗೆ ಮೂರುವರ್ಷಗಳ ಡಿಪ್ಲೋಮಾ ಕೋರ್ಸ್, ಒಂದು ವರ್ಷದ ಸರ್ಟಿಫಿಕೆಟ್ ಕೋರ್ಸ್ ಮತ್ತು 18 ತಿಂಗಳ ಬಿಜಿ ಕೋರ್ಸ್‌ಗಳಿಗೆ ನಿಯೋಜಿಸಿ ಉತ್ತೀರ್ಣರಾಗಿರುವ ಅಭ್ಯರ್ಥಿಗಳಿಗೆ ಮೊದಲನೇ ಆದ್ಯತೆ ನೀಡಿ ಆಯ್ಕೆ ಮಾಡುವುದು ಬಾಕಿ ಉಳಿದಲ್ಲಿ ಇತರೆ ಪಲ್ಲಿಗಳಿಂದ ಫಲಾನುಭವಿಗಳನ್ನು ಆಯ್ಕೆ ಮಾಡುವುದು.	00	01	00	00	01	02	08
16	ಮಂಡ್ಯ		30	01	01	01	03	03	28
17	ಉಡುಪಿ		00	00	01	00	01	02	10
18	ಬೆಳಗಾವಿ		30	02	02	02	06	05	40
19	ಬಾಗಲಕೋಟೆ		30	02	01	01	04	03	24
20	ವಿಜಯಪುರ		30	02	01	01	04	04	20
21	ಧಾರವಾಡ		30	01	01	01	03	04	20
22	ಗದಗ		30	01	01	01	03	03	20
23	ಹಾವೇರಿ		30	01	01	01	03	05	21
24	ಉತ್ತರಕನ್ನಡ		00	00	00	01	01	02	24
25	ಬಳ್ಳಾರಿ		30	01	01	01	03	03	28
26	ಬೀದರ್		30	01	01	01	03	05	20
27	ಕಲಬುರಗಿ		30	02	02	01	05	05	32
28	ಕೊಪ್ಪಳ		30	01	00	01	02	02	16
29	ರಾಯಚೂರು		30	01	01	01	03	04	20
30	ಯಾದಗಿರಿ		30	01	01	00	02	02	12
									33 (ವಿವೇಚನಾ ಕೋಟಾ)
	ಒಟ್ಟು		750				100	100	673

ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು

ಸಮಾಜ ಕಲ್ಯಾಣ ಇಲಾಖೆ

(ಪರಿಶಿಷ್ಟ ಜಾತಿ ಕಲ್ಯಾಣ)

2018-19ನೇ ಸಾಲಿನ ಆಯವ್ಯಯ ಹಂಚಿಕೆಯ ಘೋಷ್ವಾರೆ

(ರೂ ಲಕ್ಷಗಳಲ್ಲಿ)

ಕ್ರ. ಸಂ.	ಇಲಾಖೆ / ನಿಗಮ / ಸಂಸ್ಥೆಯ ಹೆಸರು	ಯೋಜನೆ		
		ರಾಜ್ಯ	ಕೇಂದ್ರ	ಒಟ್ಟು
I)	ರಾಜ್ಯ ವಲಯ			
1	ಸಮಾಜ ಕಲ್ಯಾಣ ಆಯುಕ್ತರ ಕಛೇರಿ - 15 ಕಾರ್ಯಕ್ರಮಗಳು	216198.49	5000.00	221198.49
2	ಪ್ರಾಂಶುಪಾಲರು, ಪರೀಕ್ಷಾ ಪೂರ್ವ ತರಬೇತಿ ಕೇಂದ್ರ - ವಿವಿಧ ತರಬೇತಿ ಕಾರ್ಯಕ್ರಮಗಳು	2534.00	0.00	2534.00
3	ನಿರ್ದೇಶಕರು, ಡಾ॥ ಬಿ.ಆರ್. ಅಂಬೇಡ್ಕರ್ ಸಂಶೋಧನಾ ಸಂಸ್ಥೆ - ವಿವಿಧ ಕಾರ್ಯಕ್ರಮಗಳು	156.00	0.00	156.00
4	ನಾಗರೀಕ ಹಕ್ಕು ಜಾರಿ ನಿರ್ದೇಶನಾಲಯ	2324.00	0.00	2324.00
5	ಡಾ॥ ಬಿ.ಆರ್. ಅಂಬೇಡ್ಕರ್ ಅಭಿವೃದ್ಧಿ ನಿಗಮ	48125.00	0.00	48125.00
6	ಕರ್ನಾಟಕ ವಸತಿ ಶಿಕ್ಷಣ ಸಂಸ್ಥೆಗಳ ಸಂಘ	44199.00	0.00	44199.00
7	ಕರ್ನಾಟಕ ತಾಂಡ ಅಭಿವೃದ್ಧಿ ನಿಗಮ	7000.00	0.00	7000.00
8	ಡಾ॥ ಬಾಬು ಜಗಜೀವನರಾಂ ಚರ್ಮ ಕೈಗಾರಿಕಾ ಅಭಿವೃದ್ಧಿ ನಿಗಮ	4000.00	0.00	4000.00
9	ಕರ್ನಾಟಕ ರಾಜ್ಯ ಸಫಾಯಿ ಕರ್ಮಚಾರಿಗಳ ಆಯೋಗ	225.00	0.00	225.00
10	ಕರ್ನಾಟಕ ರಾಜ್ಯ ಪರಿಶಿಷ್ಟ ಜಾತಿ / ಪರಿಶಿಷ್ಟ ಪಂಗಡಗಳ ಆಯೋಗ	287.00	0.00	287.00
11	ಕರ್ನಾಟಕ ಭೋವಿ ಅಭಿವೃದ್ಧಿ ನಿಗಮ	500.00	0.00	500.00
	ಒಟ್ಟು (ರಾಜ್ಯ ವಲಯ)	325548.49	5000.00	330548.49
II)	ಜಿಲ್ಲಾ ವಲಯ			
1	ಜಿಲ್ಲಾ ಪಂಚಾಯತ್ ಕಾರ್ಯಕ್ರಮಗಳು	64455.21	0.00	64455.21
2	ತಾಲ್ಲೂಕು ಪಂಚಾಯತ್ ಕಾರ್ಯಕ್ರಮಗಳು	51673.51	26400.00	78073.51
3	SCSP ಜಿಲ್ಲಾ ವಲಯ	9.00	0.00	9.00
	ಒಟ್ಟು (ಜಿಲ್ಲಾ ವಲಯ)	116137.72	26400.00	142537.72
	ಒಟ್ಟಾರೆ ಮೊತ್ತ	441686.21	31400.00	473086.21
1	ವಹಾ- ಹೆಚ್ಚಿಗೆ ಪಾವತಿಯಾದ ಮೊತ್ತದ ವಸೂಲಿ- ಜಿಲ್ಲಾ ಪಂಚಾಯಿತ 2225-01-911-0-04	4964.00	0.00	4964.00
2	ವಹಾ- ಹೆಚ್ಚಿಗೆ ಪಾವತಿಯಾದ ಮೊತ್ತದ ವಸೂಲಿ- ತಾಲ್ಲೂಕು ಪಂಚಾಯಿತ 2225-01-911-0-05	3140.00	0.00	3140.00
ಒಟ್ಟು		8104.00	0.00	8104.00
ಒಟ್ಟಾರೆ ಮೊತ್ತ		433582.21	31400.00	464982.21

1	ರಾಜಸ್ವ	334941.03
2	ಬಂಡವಾಳ	130041.18
ಒಟ್ಟು		464982.21

ಕರ್ನಾಟಕ ಸರ್ಕಾರ

ಸಂಖ್ಯೆ:ಸಕನಿ/ಆರ್.ಎಸ್.ಯು/ಸಿ.ಆರ್-6/2018-19

ಸಮಾಜ ಕಲ್ಯಾಣ ಆಯುಕ್ತರ ಕಛೇರಿ,
೬ನೇ ಮಹಡಿ, ಬಹುಮಹಡಿಗಳ ಕಟ್ಟಡ,
ಬೆಂಗಳೂರು, ದಿನಾಂಕ:20-03-2019

ಇವರಿಗೆ,

1. ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು,
ಅಂಬೇಡ್ಕರ್/ತಾಂಡ/ಭೋವಿ/ಲಿಡ್ಕರ್ / ಸಫಾಯಿ ಕರ್ಮಚಾರಿ ಅಭಿವೃದ್ಧಿ ನಿಗಮ,
ಬೆಂಗಳೂರು
2. ಕಾರ್ಯನಿರ್ವಾಹಕ ನಿರ್ದೇಶಕರು,ಕರ್ನಾಟಕ ವಸತಿ ಶಿಕ್ಷಣ ಸಂಸ್ಥೆಗಳ ಸಂಘ, ಬೆಂಗಳೂರು
3. ಮುಖ್ಯ ಆಡಳಿತಾಧಿಕಾರಿ, ಪರೀಕ್ಷಾ ಪೂರ್ವ ತರಬೇತಿ ಕೇಂದ್ರ, ಬೆಂಗಳೂರು,
4. ನಿರ್ದೇಶಕರು, ಡಾ॥ ಬಿ.ಆರ್ ಅಂಬೇಡ್ಕರ್ ಸಂಶೋಧನಾ ಸಂಸ್ಥೆ, ಬೆಂಗಳೂರು.
5. ಕಾರ್ಯದರ್ಶಿ, ಕರ್ನಾಟಕ ರಾಜ್ಯ ಅನುಸೂಚಿತ ಜಾತಿ/ ಅನುಸೂಚಿತ ಬುಡಕಟ್ಟು ಆಯೋಗ,
ಬೆಂಗಳೂರು.
6. ಆಡಿಷನಲ್ ಡೈರೆಕ್ಟರ್ ಜನರಲ್ ಆಫ್ ಪೋಲೀಸ್, ನಾಗರೀಕ ಹಕ್ಕು ಜಾರಿ ನಿರ್ದೇಶನಾಲಯ,
ಬೆಂಗಳೂರು.
7. ಕಾರ್ಯದರ್ಶಿ, ಕರ್ನಾಟಕ ರಾಜ್ಯ ಸಫಾಯಿ ಕರ್ಮಚಾರಿಗಳ ಆಯೋಗ, ಬೆಂಗಳೂರು.

ಮಾನ್ಯರೆ,

ವಿಷಯ : 2019-20 ನೇ ಸಾಲಿನ ಆಯವ್ಯಯದಲ್ಲಿ ಒದಗಿಸಿದ ಅನುದಾನಕ್ಕೆ ಎಂಪಿಕ್ (MPIC) ಸಿದ್ಧಪಡಿಸುವ ಬಗ್ಗೆ

ಉಲ್ಲೇಖ: 1. 2019-20 ನೇ ಸಾಲಿನ ಆಯವ್ಯಯ
2. ದಿನಾಂಕ. 20-03-2019 ರಂದು ನಡೆದ ಎಂ.ಎಂ.ಆರ್ ಸಭೆಯಲ್ಲಿ ಮಾನ್ಯ ಸರ್ಕಾರದ ಪ್ರಧಾನ ಕಾರ್ಯದರ್ಶಿಗಳು, ಸಮಾಜ ಕಲ್ಯಾಣ ಇಲಾಖೆ ಇವರು ನೀಡಿರುವ ಸೂಚನೆ.

*****

ಮೇಲ್ಕಂಡ ವಿಷಯಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ, 2019-20 ನೇ ಸಾಲಿನ ಆಯವ್ಯಯದಲ್ಲಿ ಒದಗಿಸಿರುವ ಅನುದಾನಕ್ಕೆ ಲೆಕ್ಕ ಶೀರ್ಷಿಕೆವಾರು ಎಂಪಿಕ್ (MPIC) ಸಿದ್ಧಪಡಿಸಿ ಸಲ್ಲಿಸಲು ಉಲ್ಲೇಖ (2)ರಲ್ಲಿ ಮಾನ್ಯ ಸರ್ಕಾರದ ಪ್ರಧಾನ ಕಾರ್ಯದರ್ಶಿಗಳು, ಸಮಾಜ ಕಲ್ಯಾಣ ಇಲಾಖೆ ಇವರು ಸೂಚಿಸಿ ದಿನಾಂಕ:25.03.2019ರಂದು ಸಲ್ಲಿಸಲು ನಿರ್ದೇಶಿಸಿರುತ್ತಾರೆ.

ಸಮಾಜ ಕಲ್ಯಾಣ ಇಲಾಖೆ/ ನಿಗಮಗಳು/ ಸಂಸ್ಥೆಗಳಿಗೆ 2019-20ನೇ ಸಾಲಿನ ಆಯವ್ಯಯದಲ್ಲಿ ಲೆಕ್ಕ ಶೀರ್ಷಿಕೆವಾರು ಒದಗಿಸಿದ ಅನುದಾನಕ್ಕೆ ಎಂಪಿಕ್ (MPIC) ಸಿದ್ಧತೆಯ ಬಗ್ಗೆ ದಿನಾಂಕ.22-03-2019 ರಂದು ಬೆಳಿಗ್ಗೆ 11-00 ಗಂಟೆಗೆ ಆಯುಕ್ತರ ಕಛೇರಿಯಲ್ಲಿ ಸಭೆಯನ್ನು ಕರೆಯಲಾಗಿದೆ.

ಆದ್ದರಿಂದ ಈ ಪತ್ರದೊಂದಿಗೆ ಲಗತ್ತಿಸಿರುವ ಎಂಪಿಕ್ (MPIC) ನಮೂನೆಯಲ್ಲಿ ಲೆಕ್ಕ ಶೀರ್ಷಿಕೆವಾರು ಮಾಸಿಕ ಕಾರ್ಯಕ್ರಮದ ಅನುಷ್ಠಾನದ ವೇಳಾಪಟ್ಟಿ (Monthly Programme Implementation Calender) ಯೊಂದಿಗೆ ಸಭೆಗೆ ಹಾಜರಾಗಲು ಕೋರಿದೆ.

ತಮ್ಮ ವಿಶ್ವಾಸಿ.

ಆಯುಕ್ತರ ಪರವಾಗಿ.
ಸಮಾಜ ಕಲ್ಯಾಣ ಇಲಾಖೆ.
ಬೆಂಗಳೂರು

ಡಾ॥ ಬಾಬು ಜಗಜೀವನ ರಾಂ ಚರ್ಮ ಕೈಗಾರಿಕಾ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿಯಮಿತ
(ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ಒಂದು ಉದ್ಯಮ)
ಡಾ. ಬಾಬು ಜಗಜೀವನ ರಾಂ ಲಿಡ್‌ಕರ್ ಭವನ, ಮಿಲ್ಲರ್ಸ್ ಟ್ಯಾಂಕ್ ಬಂಡ್ ಏರಿಯಾ, ಯು.ಎನ್.ಐ ಬಿಲ್ಡಿಂಗ್ ಎದುರು,
ವಸಂತನಗರ, ಬೆಂಗಳೂರು–560052.

2019–20ನೇ ಸಾಲಿನ ಸ್ವಂತ ಮಾರಾಟ ಮಳಿಗೆ /ಸಂಚಾರಿ ಮಾರಾಟ ಮಳಿಗೆ /ದುಡಿಮೆ ಬಂಡವಾಳ ಸಹಾಯ ಯೋಜನೆಯ ನಿಗಧಿಪಡಿಸಿರುವ ಗುರಿಯ ಪಟ್ಟಿ

ಕ್ರಸಂ	ಜಿಲ್ಲೆಗಳು	ಸ್ವಂತ ಮಾರಾಟ ಮಳಿಗೆ /ಸಂಚಾರಿ ಮಾರಾಟ ಮಳಿಗೆ/ದುಡಿಮೆ ಬಂಡವಾಳ ಸಹಾಯ ಯೋಜನೆ (100)
1	ಬೆಂಗಳೂರು ನಗರ	06
2	ಬೆಂಗಳೂರು ಗ್ರಾಮಾಂತರ	03
3	ಚಿಕ್ಕಬಳ್ಳಾಪುರ	03
4	ಚಿತ್ರದುರ್ಗ	04
5	ಮೈಸೂರು	07
6	ಹಾವೇರಿ	03
7	ಬೆಳಗಾಂ	06
8	ಬೀದರ್	03
9	ದಾವಣಗೆರೆ	03
10	ಧಾರವಾಡ	03
11	ಹಾಸನ	03
12	ಕೋಲಾರ	03
13	ಬಾಗಲಕೋಟೆ	04
14	ಗದಗ	03
15	ತುಮಕೂರು	06
16	ರಾಮನಗರ	03
17	ಕಲಬುರಗಿ	05
18	ಕೊಪ್ಪಳ	02
19	ಬಳ್ಳಾರಿ	03
20	ಮಂಡ್ಯ	03
21	ಶಿವಮೊಗ್ಗ	03
22	ಚಿಕ್ಕಮಗಳೂರು	03
23	ವಿಜಯಪುರ	04
24	ಉತ್ತರ ಕನ್ನಡ	01
25	ರಾಯಚೂರು	03
26	ಚಾಮರಾಜನಗರ	03
27	ಯಾದಗಿರಿ	02
28	ದಕ್ಷಿಣ ಕನ್ನಡ	03
29	ಉಡುಪಿ	01
30	ಕೊಡಗು	01
	ಒಟ್ಟು	100

16/4/19
ವ್ಯವಸ್ಥಾಪಕರು (ಅಭಿವೃದ್ಧಿ)

NATIONAL RURAL LIVELIHOODS MISSSION BANK LINKAGE :District -Wise Achievement as on 31/10/2019

Sl. No.	District	Target			Achievement			Achievement Percentage(%)		
		SHGs	Total Disbursement Amt.	Total Outstanding Amt.	SHGs	Total Disbursement Amt.	Total Outstanding Amt.	SHGs (8/5*100)	Disbursement Amt. (9/6*100)	Outstanding Amt (10/7*100)
1	BAGALKOT	926	3,123.10	4,383.78	4,223	7,534.71	20,970.44	100.00	100.00	100.00
2	BANGALORE	5,336	20,796.91	29,191.90	3,746	6,052.91	19,273.93	70.20	29.10	66.02
3	BANGALORE RURAL	11,399	34,718.87	48,733.66	9,926	13,561.49	25,692.89	87.08	39.06	52.72
4	BELGAUM	63,798	77,310.37	1,08,517.84	39,996	30,491.20	75,107.66	62.69	39.44	69.21
5	BELLARY	18,732	41,422.88	58,143.84	18,043	16,759.94	39,221.36	96.32	40.46	67.46
6	BIDAR	9,815	11,389.83	15,987.51	8,705	3,458.61	15,135.94	88.69	30.37	94.67
7	BIJAPUR	5,881	3,562.80	5,000.97	8,927	2,706.92	12,716.33	100.00	75.98	100.00
8	CHAMARAJANAGAR	2,983	9,341.07	13,111.73	3,504	7,327.82	31,624.25	100.00	78.45	100.00
9	CHIKKABALLAPURA	921	3,584.23	5,031.06	10,140	8,155.23	25,835.57	100.00	100.00	100.00
10	CHIKMAGALUR	10,473	42,840.95	60,134.34	7,936	11,012.97	28,616.62	75.78	25.71	47.59
11	CHITRADURGA	22,622	55,680.52	78,156.79	868	1,661.94	39,800.89	3.84	2.98	50.92
12	DAKSHINA KANNADA	25,308	82,185.94	1,15,361.52	21,934	95,404.17	74,516.27	86.67	100.00	64.59
13	DAVANAGERE	2,005	4,184.05	5,873.01	15,311	41,433.01	54,983.00	100.00	100.00	100.00
14	DHARWAD	12,743	42,210.10	59,248.84	13,461	17,278.32	32,928.55	100.00	40.93	55.58
15	GADAG	7,383	15,900.76	22,319.34	8,504	8,380.17	12,944.94	100.00	52.70	58.00
16	GULBARGA	15,942	11,551.31	16,214.17	10,828	6,169.91	15,155.74	67.92	53.41	93.47
17	HASSAN	28,629	54,093.02	75,928.47	18,842	22,932.96	55,343.56	65.81	42.40	72.89
18	HAVERI	10,423	32,242.87	45,258.18	11,585	13,727.76	23,540.74	100.00	42.58	52.01
19	KODAGU	6,024	28,803.88	40,430.99	4,483	5,664.60	18,524.92	74.42	19.67	45.82
20	KOLAR	22,933	98,511.28	1,38,276.82	13,443	13,388.59	37,336.28	58.62	13.59	27.00
21	KOPPAL	3,483	4,678.67	6,567.29	4,892	5,541.63	21,639.86	100.00	100.00	100.00
22	MANDYA	41,154	52,438.22	73,605.69	25,020	33,361.74	60,925.61	60.80	63.62	82.77
23	MYSORE	6,684	24,487.47	34,372.20	14,177	33,355.28	60,153.49	100.00	100.00	100.00
24	RAICHUR	14,636	31,447.47	44,141.71	12,662	9,466.28	20,555.74	86.51	30.10	46.57
25	RAMANAGARA	12,214	31,953.49	44,851.99	10,416	11,114.89	31,708.95	85.28	34.78	70.70
26	SHIMOGA	22,606	69,775.51	97,941.43	14,800	15,227.72	58,108.63	65.47	21.82	59.33
27	TUMKUR	40,951	65,510.28	91,954.48	26,237	22,312.49	71,902.27	64.07	34.06	78.19
28	UDUPI	11,381	50,482.86	70,861.02	10,613	15,542.74	33,210.16	93.25	30.79	46.87
29	UTTARA KANNADA	17,983	37,824.46	53,092.86	16,395	16,292.77	37,782.79	91.17	43.07	71.16
30	YADGIR	286	321.90	451.81	5,345	2,359.68	6,230.82	100.00	100.00	100.00
31	UNMATCHED SHGS	0	0.00	0.00	4,265	9,733.69	98,053.02	100.00	100.00	100.00
	Total	**4,55,654**	**10,42,375.07**	**14,63,145.24**	**3,79,227**	**5,07,412.14**	**11,59,541.22**	**83.23**	**48.68**	**79.25**

ANNEXURE 32

NATIONAL RURAL LIVELIHOODS MISSSION BANK LINKAGE:BANKWISE ACHIEVEMENT AS ON 31/10/2019

R1.1 Bank Wise Achievement Report (Rupees in Lakhs)

S.No	Bank Name	Target					Achievement			Achievement Percentage(%)		
		SHGs			Total Disbursement Amt.	Total Outstanding Amt.	Total SHGs	Total Disbursement Amt.	Total Outstanding Amt.	SHGs(8/5*100)	Disbursement (9/6*100)	Outstanding (10/7*100)
		Fresh SHG's	Repeat/ Renewals/ Enhancement	Total SHG's								
1	2	3	4	5	6	7	8	9	10	11	12	13
1	ALLAHABAD BANK	10	130	140	212.47	547.51	12	57.12	556.91	8.57	26.88	100.00
2	ANDHRA BANK	0	80	80	112.48	219.87	23	36.72	136.86	28.75	32.65	62.25
3	BANK OF BARODA	0	10	10	25.00	346.54	30	65.33	404.62	100.00	100.00	100.00
4	BANK OF INDIA	10	130	140	274.96	1053.74	125	439.88	1441.49	89.29	100.00	100.00
5	BANK OF MAHARASHTRA	12	0	12	12.00	608.35	7	4.00	128.98	58.33	33.33	21.20
6	CANARA BANK	1150	28670	29820	51291.67	134995.92	1820	8534.24	86415.01	6.10	16.64	64.01
7	CENTRAL BANK OF INDIA	10	330	340	724.88	1486.10	76	280.15	1252.33	22.35	38.65	84.27
8	CORPORATION BANK	4420	110430	114850	237361.43	238842.12	120658	94513.32	204449.55	100.00	39.82	85.60
9	DENA BANK	0	10	10	25.00	65.18	1	10.00	72.15	10.00	40.00	100.00
10	IDBI	2370	59230	61600	141951.93	233746.14	77452	84627.10	156830.66	100.00	59.62	67.09
11	INDIAN BANK	30	650	680	924.85	2542.02	89	280.97	1597.84	13.09	30.38	62.86
12	INDIAN OVERSEAS BANK	60	1420	1480	2074.66	7420.74	331	826.59	7001.94	22.36	39.84	94.36
13	ORIENTAL BANK OF COMMERCE	0	30	30	74.99	152.09	3	6.50	95.74	10.00	8.67	62.95
14	PUNJAB AND SIND BANK	0	0	0	0.00	0.00	0	0.00	2.70	0.00	0.00	100.00
15	PUNJAB NATIONAL BANK	0	70	70	187.47	184.68	33	61.61	372.68	47.14	32.86	100.00
16	STATE BANK OF INDIA	1030	25700	26730	86023.52	89872.28	18445	23427.44	69310.00	69.00	27.23	77.12
17	SYNDICATE BANK	1210	30350	31560	44855.21	95586.39	31524	19528.92	70808.01	99.89	43.54	74.08
18	UCO BANK	10	170	180	337.45	477.99	151	187.73	374.92	83.89	55.63	78.44
19	UNION BANK OF INDIA	2700	67450	70150	261370.03	171944.69	35210	83093.38	155848.67	50.19	31.79	90.64
20	UNITED BANK OF INDIA	0	0	0	0.00	0.00	0	0.00	0.04	0.00	0.00	100.00
21	VIJAYA BANK	530	13200	13730	37781.36	72729.95	16451	99969.18	51474.83	100.00	100.00	70.78
	Public Sector Bank	**13552**	**338060**	**351612**	**865621.36**	**1052822.30**	**302441**	**415950.18**	**808575.93**	**86.02**	**48.05**	**76.80**
1	KARNATAKA VIKAS GRAMEENA BANK	20	550	570	1274.79	21726.65	2262	5390.18	14196.20	100.00	100.00	65.34
2	KaveriGrameena Bank	480	12120	12600	19646.81	44778.62	165	87.89	23599.15	1.31	0.45	52.70
3	Pragathi Krishna Gramin Bank	2650	66320	68970	99308.86	176105.34	60763	47017.38	134132.75	88.10	47.34	76.17
	Regional Rural Bank	**3150**	**78990**	**82140**	**120230.46**	**242610.61**	**63190**	**52495.45**	**171928.10**	**76.93**	**43.66**	**70.87**
1	HDFC BANK	140	3410	3550	10073.82	24980.52	3826	9896.20	39544.70	100.00	98.24	100.00
2	ICICI BANK	120	3020	3140	6436.45	10667.78	1837	5863.52	16919.13	58.50	91.10	100.00
3	Karnataka Bank	12	0	12	12.00	2064.03	0	0.00	2322.71	0.00	0.00	100.00
4	Tamilnad Mercantile Bank	0	0	0	0.00	0.00	0	0.00	1.28	0.00	0.00	100.00
	Private Sector Bank	**272**	**6430**	**6702**	**16522.27**	**37712.33**	**5663**	**15759.72**	**58787.82**	**84.50**	**95.38**	**100.00**
1	KARNATAKA STATE CO-OP APEX BANK LTD.	200	15000	15200	40000.00	130000.00	7933	23206.81	120302.04	52.19	58.02	92.54
	Coperative Bank	**200**	**15000**	**15200**	**40000.00**	**130000.00**	**7933**	**23206.81**	**120302.04**	**52.19**	**58.02**	**92.54**
	Grand Total	**17174**	**438480**	**455654**	**1042374.09**	**1463145.24**	**379227**	**507412.16**	**1159593.89**	**83.23**	**48.68**	**79.25**

1 1 3 8 1

ANNEXURE - 33

E:\EKAMBARAM- 2019-20\Progress 2019-20\SLBC\SLBC english letter.doc

ಕರ್ನಾಟಕ ಮಹರ್ಷಿ ವಾಲ್ಮೀಕಿ ಪರಿಶಿಷ್ಟ ಪಂಗಡಗಳ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿಯಮಿತ
(ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ಸ್ವಾಮ್ಯಕ್ಕೆ ಒಳಪಟ್ಟದೆ)

ಕರ್ನಾಟಕ ಮಹರ್ಷಿ ವಾಲ್ಮೀಕಿ ಪರಿಶಿಷ್ಟ ಪಂಗಡಗಳ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿಯಮಿತ

KARNATAKA MAHARSHI VALMIKI SCHEDULED TRIBES DEVELOPMENT CORPORATION LIMITED
(Government of Karanataka Undertaking)

No: KMVSTDC:SLBC:CR.19:2019-20/1918 Dated: 04.10.2019

The Convenor,
State Level Bankers Committee - Karnataka,
Syndicate Bank, Corporate Office,
5th Floor, II Cross, Gandhinagara,
Bengaluru - 560009.

Sir,

Sub: Submission of Progress Report as on September-2019 in respect of Schemes implemented by Karnataka Maharshi Valmiki Scheduled Tribes Development Corporation Ltd.

Ref : 1. Our target communication letter No.520 dtd.13.06.2019.
2. Your letter No. 443/2019/2944/SLBC/F-101.147, dtd. 19.09.2019.

******

With Reference to the above subject, We are forwarding herewith the Progress Report as on September-2019.

(Rs.in lakhs)

Name of the Scheme	Target for 2019-20		Progress as at 30th September - 2019			Total
	No of Beneficiaries	Financial Target (Subsidy)	Achievement (Physical)	Financial		
				Subsidy	Bank Loan	
Self Employment Programme	1310	458.50	466	159.31	248.64	382.96
Skill Development Scheme	87	217.50	23	57.00	55.00	112.00
ISB Scheme – (Unit cost @ 70%, maximum subsidy-Rs.3.50 lakhs) / ISB Scheme – (Unit cost @ 60%, maximum subsidy-Rs.5.00 lakhs)	1579	6500.00	435	1081.03	1174.40	1964.14
Tourist Taxi	193	579.00	166	370.72	566.29	739.01
Total	3169	7755.00	1090	1668.06	2044.33	3198.11

The above Achievement is for the financial year 2018-19 & 2019-20. The Scheme wise, District and Bank wise progress report is enclosed for your perusal.

Please acknowledge the receipt.

Thanking you,

Yours faithfully,

MANAGING DIRECTOR

Encl: As above.

Office : # 10, 3rd Floor, Khadi Bhavan, Jasma Devi Bhavan Road, Bangalore - 560 052. Ph : 080-2225 0017, 2225 0018, Fax : 080-2225 0051
E-mail : mdkmvstdc@gmail.com Website : www.karnataka.gov.in/kmvstdcl/pages/home.aspx
ಕಛೇರಿ : 10, 3ನೇ ಮಹಡಿ, ಖಾದಿ ಭವನ, ಜಸ್ಮಾದೇವಿ ಭವನ ರಸ್ತೆ, ಬೆಂಗಳೂರು-560 052 ದೂರವಾಣಿ : 080-22250017, 22250018 ಫ್ಯಾಕ್ಸ್ : 080-22250051
ಇ-ಮೇಲ್ : mdkmvstdc@gmail.com ವೆಬ್ ಸೈಟ್ : www.karnataka.gov.in/kmvstdcl/pages/home.aspx

SLBC KARNATAKA :: CONVENOR: SYNDICATE BANK

PROGRESS UNDER GOVT. SPONSORED SCHEMES From 01-04-2019 to 30.09.2019

KARNATAKA MAHARSHI VALMIKI SCHEDULED TRIBES DEVELOPMENT CORPORATION

Scheme: Self Employment Scheme

SL	District Name	Applications Sponsored including last year		Applications Sanctioned				Applications Disbursed				Applications Rejected	Applications Pending
		Number	Amt. in Lakh Subsidy from Corp	Number	Amt. in Lakh Subsidy	Bank Loan	Total	Number	Amt. in Lakh Subsidy	Bank Loan	Total		
1	Bagalakote	0	0.00	0	0.00	0.00	0.00	0	0.00	0.00	0.00	0	0
2	Ballari	121	42.35	67	23.45	40.35	63.80	67	23.45	40.35	63.80	0	54
3	Belagavi	215	75.25	175	61.25	113.75	175.00	40	14.00	26.00	40.00	0	40
4	Chamarajanagara	209	73.85	109	37.97	38.57	76.54	68	23.44	40.12	63.56	0	65
5	Chikkaballapura	81	37.25	57	28.95	37.05	0.00	25	8.75	16.25	0.00	25	2
6	Chikkamagalur	1	0.35	1	0.35	0.65	1.00	1	0.35	0.65	1.00	0	0
7	Chitradurga	87	30.45	34	11.90	11.90	23.80	0	0.00	0.00	0.00	25	28
8	Davangere	2	1.50	7	1.55	1.55	3.10	7	1.55	1.55	3.10	0	0
9	Dharwad	28	5.05	14	5.05	8.95	14.00	14	5.05	8.95	14.00	0	14
10	Gadag	2	0.70	2	0.70	1.30	2.00	0	0.00	0.00	0.00	0	0
11	Kalaburagi	48	16.80	15	5.25	5.25	10.50	15	5.25	5.25	10.50	0	33
12	Hassan	8	2.15	6	1.28	1.28	2.55	6	1.28	1.28	2.55	0	2
13	Haveri	118	41.30	105	36.75	67.95	105.00	13	4.55	8.45	13.00	0	0
14	mysore	46	16.10	108	36.22	36.22	72.44	108	36.22	36.22	72.44	0	0
15	Raichur	137	47.95	38	13.30	24.70	38.00	38	13.30	24.70	38.00	0	0
16	Tumkur	14	4.90	11	3.75	6.75	10.50	11	3.75	6.75	10.50	0	3
17	Udupi	8	2.70	4	1.30	1.60	2.90	1	0.35	0.65	1.00	0	4
18	Uttarakannada	29	8.75	16	5.60	10.35	15.95	12	5.60	10.35	15.95	13	0
19	Vijayapura	29	10.15	29	10.15	18.85	29.00	29	10.15	18.85	29.00	0	0
20	Yadagiri	118	1739.15	11	2.29	2.28	4.57	11	2.28	2.28	4.56	3	0
	Total	1301	2156.70	809	287.05	429.29	650.65	466	159.31	248.64	382.96	66	245

Managing Director

SLBC KARNATAKA :: CONVENOR: SYNDICATE BANK

PROGRESS UNDER GOVT. SPONSORED SCHEMES From 01-04-2019 to 30.09.2019

KARNATAKA MAHARSHI VALMIKI SCHEDULED TRIBES DEVELOPMENT CORPORATION

Scheme: Self Employment Scheme

SL	NAME OF THE BANK	Applications Sponsored including last year		Applications Sanctioned				Applications Disbursed				Applications Rejected	Applications Pending
		Number	Amt. in Lakh Subsidy from Corp	Number	Amt. in Lakh Subsidy	Bank Loan	Total	Number	Amt. in Lakh Subsidy	Bank Loan	Total		
1	ALAHABAD BANK	6	2.10	0	0.00	0.00	0.00	0	0.00	0.00	0.00	0	3
2	ANDRA BANK	4	1.40	0	0.00	0.00	0.00	0	0.00	0.00	0.00	0	1
3	AXIS BANK	0	0.00	0	0.00	0.00	0.00	0	0.00	0.00	0.00	0	0
4	BANK OF BARODA	12	13.20	6	2.10	3.60	3.70	4	1.40	2.30	2.70	1	3
5	BANK OF INDIA	26	9.10	16	6.30	9.90	14.20	9	3.85	5.65	7.50	5	4
6	BANK OF MAHARASTRA	8	2.80	3	1.05	1.95	3.00	0	0.00	0.00	0.00	0	1
7	CANARA BANK	104	35.70	72	23.29	34.89	42.19	51	15.94	22.44	38.39	3	29
8	CENTRAL BANK OF INDIA	9	2.80	1	0.35	0.65	1.00	1	0.35	0.65	1.00	0	2
9	CORPORATION BANK	39	13.65	23	8.05	13.75	21.80	14	4.90	8.50	13.40	3	9
10	DENA BANK	2	0.70	1	0.35	0.65	0.00	1	0.35	0.65	0.00	1	0
11	FHEDARAL BANK	2	1.50	2	0.53	0.53	1.05	2	0.53	0.53	1.05	0	0
12	HDFC BANK	1	0.35	0	0.00	0.00	0.00	0	0.00	0.00	0.00	0	0
13	ICICI BANK	1	0.35	0	0.00	0.00	0.00	0	0.00	0.00	0.00	1	0
14	IDBI BANK	2	0.70	1	0.35	0.65	1.00	0	0.00	0.00	0.00	0	1
15	INDIAN BANK	24	8.40	6	2.10	2.10	4.20	9	3.15	4.05	7.20	0	16
16	INDIAN OVERSIS BANK	29	10.15	23	7.00	9.10	16.10	14	3.85	5.35	9.20	2	7
17	KARNATAKA BANK	41	15.05	23	9.77	11.27	20.04	17	7.67	9.17	12.84	8	7
18	KARNATAKA VIKASA GRAMINA BANK	211	72.10	186	65.10	120.80	185.90	49	17.15	31.75	48.90	0	13
19	KAVERI GRAMINA BANK	70	24.50	79	27.64	28.54	56.17	76	26.59	29.19	55.77	0	3
20	ORIYANTAL BANK OF COMERCE	0	0.00	0	0.00	0.00	0.00	0	0.00	0.00	0.00	0	0
21	PAMJAB & SINDH BANK	0	0.00	0	0.00	0.00	0.00	0	0.00	0.00	0.00	0	0
22	PANJAB NATIONAL BANK	5	1.75	0	0.00	0.00	0.00	0	0.00	0.00	0.00	0	1
23	PRAGATHI KRISHNA GRAMINA BANK	230	1778.25	104	35.18	53.78	67.96	83	27.83	42.53	62.35	13	37
24	STATE BANK OF INDIA	247	84.75	126	41.81	58.35	89.16	79	26.75	51.68	72.43	10	59
25	SYNDICATE BANK	127	43.45	77	26.65	48.85	75.79	30	10.30	20.50	30.79	10	24
26	UNION BANK	29	10.15	17	5.95	9.55	15.50	6	2.10	3.90	6.00	1	9
27	VIJAYA BANK	65	21.35	40	22.28	19.18	29.45	19	5.75	8.95	11.69	8	15
28	VYSHYA BANK	3	1.05	0	0.00	0.00	0.00	0	0.00	0.00	0.00	0	0
29	YUCO BANK	4	1.40	3	1.23	1.23	2.45	2	0.88	0.88	1.75	0	1
	Total	1301	2156.70	809	287.05	429.29	650.65	466	159.31	248.64	382.96	66	245

Managing Director

SLBC KARNATAKA :: CONVENOR: SYNDICATE BANK

PROGRESS UNDER GOVT. SPONSORED SCHEMES From 01-04-2019 to 30.09.2019

KARNATAKA MAHARSHI VALMIKI SCHEDULED TRIBES DEVELOPMENT CORPORATION

Scheme: ISB(3.50 lakh and 5.00 lakh)

SL	District Name	Applications Sponsored including last year		Applications Sanctioned				Applications Disbursed				Applications Rejected	Applications Pending
		Number	Amt. in Lakh Subsidy from Corp	Number	Amt. in Lakh Subsidy	Bank Loan	Total	Number	Amt. in Lakh Subsidy	Bank Loan	Total		
1	Bagalakote	24	62.45	14	46.50	56.34	102.84	12	39.50	50.84	90.34	0	7
2	Ballari	84	201.45	52	115.00	112.20	227.20	52	115.00	112.20	227.20	0	32
3	Bangalore Rural	16	31.50	5	10.75	14.51	25.26	5	10.75	14.51	25.26	0	11
4	Bangalore Urban	71	200.50	33	121.00	109.70	230.70	33	121.00	109.70	230.70		38
5	Belagavi	43	109.25	29	97.75	57.12	154.87	14	72.00	63.00	135.00	0	14
6	Chamarajanagara	103	360.50	55	192.50	192.50	385.00	43	116.48	141.30	257.78	0	12
7	Chikkaballapura	21	111.50	26	106.50	97.00	0.00	1	5.00	3.50	0.00	0	1
8	Chikkamagalur	17	23.17	8	23.17	37.17	60.34	0	0.00	0.00	0.00	0	
9	chitradurga	29	116.50	8	31.00	26.65	57.65	0	0.00	0.00	0.00	6	15
10	Dakshinakannada	20	63.54	17	57.01	30.11	87.12	17	57.01	30.11	87.12	1	2
11	Davangere	32	0.00	28	74.49	106.35	180.84	28	74.49	106.35	180.84	0	0
12	Dharwad	21	32.78	14	32.78	44.52	77.30	14	32.78	44.52	77.30	1	6
13	Gadag	8	27.50	8	27.50	12.00	39.50	0	0.00	0.00	0.00	0	0
14	Kalaburagi	18	76.50	4	15.50	9.50	25.00	3	10.50	4.50	15.00	0	13
15	Hassan	15	44.50	7	24.00	21.16	45.16	4	18.50	15.66	34.16	0	8
16	Haveri	27	68.50	20	48.35	50.54	98.89	7	20.15	16.00	31.00	0	0
17	Kolar	10	37.00	2	7.00	3.00	10.00	1	3.50	1.50	5.00	1	7
18	Mandya	14	40.90	8	18.05	12.44	30.49	8	18.05	12.44	30.49	0	6
19	Mysore	23	55.23	25	100.64	88.50	189.14	100	88.50	189.14	0.00	0	0
20	Raichur	38	146.50	20	76.00	76.00	152.00	20	76.00	76.00	152.00	0	18
21	Ramanagara	0	0.00	3	12.00	8.00	20.00	2	0.00	0.00	0.00	0	2
22	Shimoga	28	50.07	20	33.07	45.92	78.99	15	26.59	35.67	62.26	2	6
23	tumkur	46	131.50	11	29.00	36.97	65.97	11	29.00	36.97	65.97	5	30
24	Udupi	8	23.39	6	16.99	11.98	28.97	1	4.25	4.25	8.50	0	2
25	Uttarakannada	18	50.00	18	49.22	40.27	89.49	18	49.22	31.27	80.49	0	0
26	Vijayapura	23	86.50	23	80.76	62.47	143.23	23	80.76	62.47	143.23	0	0
27	Yadagiri	31	123.50	3	12.00	12.50	24.50	3	12.00	12.50	24.50	0	0
	Total	788	2274.73	467	1458.53	1375.42	2630.45	435	1081.03	1174.40	1964.14	16	230

Managing Director

SLBC KARNATAKA :: CONVENOR: SYNDICATE BANK

PROGRESS UNDER GOVT. SPONSORED SCHEMES From 01-04-2019 to 30.09.2019

KARNATAKA MAHARSHI VALMIKI SCHEDULED TRIBES DEVELOPMENT CORPORATION

Scheme: ISB(3.50 lakh and 5.00 lakh)

SL	NAME OF THE BANK	Applications Sponsored including last year		Applications Sanctioned				Applications Disbursed				Applications Rejected	Applications Pending
		Number	Amt. in Lakh Subsidy from Corp	Number	Amt. in Lakh Subsidy	Bank Loan	Total	Number	Amt. in Lakh Subsidy	Bank Loan	Total		
1	ALAHABAD BANK	0	0.00	0	0.00	0.00	0.00	0	0.00	0.00	0.00	0	0
2	ANDRA BANK	8	27.00	7	23.50	22.30	45.80	7	23.50	22.30	45.80	0	1
3	AXIS BANK	0	0.00	0	0.00	0.00	0.00	0	0.00	0.00	0.00	0	0
4	BANK OF BARODA	12	40.25	8	26.75	21.60	48.35	6	23.70	19.50	43.20	0	4
5	BANK OF INDIA	13	29.25	7	27.50	22.92	50.42	4	13.50	17.00	30.50	0	5
6	BANK OF MAHARASTRA	10	8.50	9	25.00	32.25	57.25	8	20.00	27.25	47.25	0	0
7	CANARA BANK	101	271.79	62	169.29	186.22	299.01	46	119.07	126.94	237.51	2	23
8	CENTRAL BANK OF INDIA	5	21.00	3	12.50	12.50	15.00	2	7.50	7.50	15.00	0	2
9	CORPORATION BANK	39	106.37	26	90.24	82.79	168.03	17	69.43	64.09	133.52	1	19
10	DCC	3	13.50	3	13.50	11.50	0.00	0	0.00	0.00	0.00	0	0
11	DHANALAKSHMI BANK	0	0.00	0	0.00	0.00	0.00	0	0.00	0.00	0.00	0	0
12	FHEDARAL BANK	0	0.00	2	9.71	9.00	18.71	10	9.00	18.71	0.00	0	0
13	ICICI BANK	3	9.00	0	0.00	0.00	0.00	2	4.00	9.00	13.00	0	3
14	IDBI BANK	2	5.50	2	5.50	11.50	17.00	2	5.50	11.50	17.00	0	0
15	INDIAN BANK	16	45.75	9	31.50	27.75	59.25	9	31.50	27.75	59.25	0	6
16	INDIAN OVERSIS BANK	13	47.10	7	27.75	24.58	52.33	14	18.80	30.15	12.50	0	6
17	KARNATAKA BANK	27	76.50	10	35.50	34.31	69.81	8	24.00	23.31	39.31	1	14
18	KARNATAKA VIKASA GRAMINA BANK	86	208.15	71	210.74	209.46	420.20	51	151.04	170.32	316.21	0	9
19	KAVERI GRAMINA BANK	56	160.65	22	77.75	69.45	147.20	43	54.75	94.67	64.92	2	18
20	KOTAK MAHINDRA BANK	3	36.00	10	39.00	28.50	17.50	7	4.50	11.00	0.00	0	0
21	ORIENTAL BANK OF COMERCE	0	0.00	0	0.00	0.00	0.00	0	0.00	0.00	0.00	0	0
22	PANJAB & SINDH BANK	0	0.00	0	0.00	0.00	0.00	0	0.00	0.00	0.00	0	0
23	PANJAB NATIONAL BANK	2	7.00	2	7.00	7.00	14.00	1	2.85	2.50	5.35	0	1
24	PRAGATHI KRISHNA GRAMINA BANK	96	319.67	43	127.22	108.09	188.31	36	96.72	72.59	169.31	1	42
25	STATE BANK OF INDIA	142	410.12	70	210.80	211.89	412.69	75	161.35	193.55	294.42	5	40
26	SYNDICATE BANK	88	242.23	58	167.05	142.85	309.90	53	158.37	139.76	283.13	2	15
27	UNION BANK	10	39.50	7	26.58	20.32	46.90	3	10.58	9.90	20.48	0	5
28	UNITED BANK OF INDIA	1	0.00	0	0.00	0.00	0.00	0	0.00	0.00	0.00	1	0
29	VIJAYA BANK	48	132.90	28	90.65	77.14	167.79	31	67.87	73.61	111.48	1	14
30	YUCO BANK	4	17.00	1	3.50	1.50	5.00	1	3.50	1.50	5.00	0	3
	Total	788	2274.73	467	1458.53	1375.42	2630.45	436	1081.03	1174.40	1964.14	16	230

Managing Director

SLBC KARNATAKA :: CONVENOR: SYNDICATE BANK

PROGRESS UNDER GOVT. SPONSORED SCHEMES From 01-04-2019 to 30.09.2019

KARNATAKA MAHARSHI VALMIKI SCHEDULED TRIBES DEVELOPMENT CORPORATION

Scheme: Skill Development Scheme

SL	District Name	Applications Sponsored including last year		Applications Sanctioned				Applications Disbursed				Applications Rejected	Applications Pending
		Number	Amt. in Lakh	Number	Amt. in Lakh			Number	Amt. in Lakh				
			Subsidy from Corp		Subsidy	Bank Loan	Total		Subsidy	Bank Loan	Total		
1	Bagalakote	0	0.00	0	0.00	0.00	0.00	0	0.00	0.00	0.00	0	0
2	Ballari	22	55.00	2	5.00	5.00	10.00	2	5.00	5.00	10.00	0	20
3	Belagavi	28	70.00	23	57.15	46.00	103.15	5	12.50	10.00	22.50	4	1
4	Chamarajanagara	2	5.00	2	5.00	5.00	10.00	2	5.00	5.00	10.00	0	0
5	Chikkaballapura	4	10.00	4	10.00	10.00	0.00	0	0.00	0.00	0.00	0	0
6	Davangere	3	0.00	3	7.50	7.50	15.00	3	7.50	7.50	15.00	0	0
7	Kalaburagi	4	10.00	1	2.50	2.50	5.00	1	2.50	2.50	5.00	0	3
8	Mysore	0	0.00	5	12.50	12.50	25.00	5	12.50	12.50	25.00	0	0
9	Raichur	9	22.50	3	7.50	7.50	15.00	3	7.50	7.50	15.00	2	4
10	Tumkur	15	37.00	1	2.50	2.50	5.00	1	2.50	2.50	5.00	6	8
11	Vijayapura	1	2.50	1	2.00	2.50	4.50	1	2.00	2.50	4.50	0	0
12	Yadagiri	17	42.50	0	0.00	0.00	0.00	0	0.00	0.00	0.00	0	0
	Total	105	254.50	45	111.65	101.00	192.65	23	57.00	55.00	112.00	12	36

Managing Director

138

SLBC KARNATAKA :: CONVENOR: SYNDICATE BANK

PROGRESS UNDER GOVT. SPONSORED SCHEMES From 01-04-2019 to 30.09.2019

KARNATAKA MAHARSHI VALMIKI SCHEDULED TRIBES DEVELOPMENT CORPORATION

Scheme: Skill Development Scheme

SL	NAME OF THE BANK	Applications Sponsored including last year		Applications Sanctioned				Applications Disbursed				Applications Rejected	Applications Pending
		Number	Amt. in Lakh Subsidy from Corp	Number	Amt. in Lakh Subsidy	Bank Loan	Total	Number	Amt. in Lakh Subsidy	Bank Loan	Total		
1	ANDRA BANK	1	2.50	1	2.00	2.50	4.50	1	2.00	2.50	4.50	0	0
2	AXIS BANK	1	2.50	0	0.00	0.00	0.00	0	0.00	0.00	0.00	0	1
3	BANK OF BARODA	1	2.50	0	0.00	0.00	0.00	0	0.00	0.00	0.00	0	1
4	BANK OF INDIA	3	7.50	0	0.00	0.00	0.00	2	5.00	4.00	9.00	2	1
5	BANK OF MAHARASTRA	1	0.00	1	2.50	2.50	5.00	1	2.50	2.50	5.00	0	0
6	CANARA BANK	6	15.00	3	7.50	7.50	5.00	1	2.50	2.50	5.00	1	1
7	CENTRAL BANK OF INDIA	3	7.50	2	5.00	5.00	5.00	1	2.50	2.50	5.00	0	1
8	CORPORATION BANK	2	5.00	1	2.50	2.00	4.50	0	0.00	0.00	0.00	0	0
9	DHANALAKSHMI BANK	1	2.50	0	0.00	0.00	0.00	0	0.00	0.00	0.00	1	0
10	ICIC BANK	6	15.00	5	12.50	10.00	22.50	1	2.50	2.00	4.50	1	0
11	IDBI BANK	1	2.50	1	2.50	2.00	4.50	0	0.00	0.00	0.00	0	0
12	INDIAN BANK	3	7.50	0	0.00	0.00	0.00	1	2.50	2.00	4.50	1	2
13	INDIAN OVERSIS BANK	4	10.00	3	7.50	6.50	14.00	1	2.50	2.50	5.00	0	2
14	KARNATAKA BANK	2	5.00	0	0.00	0.00	0.00	0	0.00	0.00	0.00	0	0
15	KARNATAKA VIKASA GRAMINA BANK	7	17.50	8	20.00	16.50	36.50	1	2.50	2.50	5.00	0	0
16	KAVERI GRAMINA BANK	4	9.50	0	0.00	0.00	0.00	0	0.00	0.00	0.00	2	2
17	PANJAB & SYNDH BANK	0	0.00	0	0.00	0.00	0.00	0	0.00	0.00	0.00	0	0
18	PRAGATHI KRISHNA GRAMINA BANK	19	47.50	4	10.00	10.00	20.00	4	10.00	10.00	20.00	1	9
19	RCRC BANK	0	0.00	0	0.00	0.00	0.00	0	0.00	0.00	0.00	0	0
20	STATE BANK OF INDIA	23	52.50	5	12.50	12.50	20.00	5	12.50	12.00	24.50	1	13
21	SYNDICATE BANK	12	30.00	6	14.65	12.50	27.15	1	2.50	2.50	5.00	2	2
22	TMB	1	2.50	0	0.00	0.00	0.00	0	0.00	0.00	0.00	0	0
23	UNION BANK	1	2.50	2	5.00	4.50	9.50	1	2.50	2.50	5.00	0	0
24	UNION BANK OF INDIA	0	0.00	1	2.50	2.50	5.00	1	2.50	2.50	5.00	0	0
25	VIJAYA BANK	3	7.50	2	5.00	4.50	9.50	1	2.50	2.50	5.00	0	1
26	YUCO BANK	0	0.00	0	0.00	0.00	0.00	0	0.00	0.00	0.00	0	0
	Total	105	254.50	45	111.65	101.00	192.65	23	57.00	55.00	112.00	12	36

Managing Director

SLBC KARNATAKA :: CONVENOR: SYNDICATE BANK

PROGRESS UNDER GOVT. SPONSORED SCHEMES From 01-04-2019 to 30.09.2019

KARNATAKA MAHARSHI VALMIKI SCHEDULED TRIBES DEVELOPMENT CORPORATION

Scheme: Tourist Taxi

SL	District Name	Applications Sponsored including last year		Applications Sanctioned				Applications Disbursed				Applications Rejected	Applications Pending
		Number	Amt. in Lakh Subsidy from Corp	Number	Amt. in Lakh Subsidy	Bank Loan	Total	Number	Amt. in Lakh Subsidy	Bank Loan	Total		
1	Bagalakote	0	0.00	0	0.00	0.00	0.00	0	0.00	0.00	0.00	0	0
2	Ballari	16	48.00	8	24.00	45.61	69.61	8	24.00	45.61	69.61	0	8
3	Belagavi	87	261.00	74	221.66	314.50	536.16	13	39.34	55.25	94.59	9	13
4	Chamarajanagara	39	117.00	39	117.00	117.00	216.00	39	108.60	133.42	242.02	0	0
5	Chikkaballapura	25	75.00	25	75.00	95.27	0.00	0	0.00	0.00	0.00	0	0
6	chitradurga	31	93.00	13	39.00	62.55	101.55	0	0.00	0.00	0.00	5	18
7	Davangere	21	0.00	9	27.00	32.25	59.25	9	27.00	32.25	59.25	0	12
8	Kalaburagi	14	42.00	10	30.00	80.00	110.00	10	30.00	80.00	83.00	0	4
9	Hassan	2	6.00	0	0.00	0.00	0.00	0	0.00	0.00	0.00	2	2
10	Mysore	1	3.00	19	57.00	57.00	114.00	57	57.00	114.00	0.00	0	18
11	Raichur	13	39.00	6	18.00	18.85	36.85	6	18.00	18.85	36.85	0	7
12	Shimoga	2	6.00	2	6.00	7.92	13.92	2	6.00	7.92	13.92	0	0
13	Tumkur	5	15.00	3	8.43	10.84	19.27	3	8.43	10.84	19.27	0	2
14	Udupi	1	2.33	0	0.00	0.00	0.00	0	0.00	0.00	0.00	0	1
15	Uttarakannada	12	33.00	12	34.35	43.29	77.64	13	34.35	43.29	77.64	0	0
16	Vijayapura	1	3.00	1	3.00	3.00	6.00	1	3.00	3.00	6.00	0	0
17	Yadagiri	48	144.00	5	15.00	21.86	36.86	5	15.00	21.86	36.86	0	43
	Total	318	887.33	226	675.44	909.94	1397.11	166	370.72	566.29	739.01	16	128

Managing Director

SLBC KARNATAKA :: CONVENOR: SYNDICATE BANK

PROGRESS UNDER GOVT. SPONSORED SCHEMES From 01-04-2019 to 30.09.2019

KARNATAKA MAHARSHI VALMIKI SCHEDULED TRIBES DEVELOPMENT CORPORATION

Scheme: Tourist Taxi

SL	NAME OF THE BANK	Applications Sponsored including last year		Applications Sanctioned				Applications Disbursed				Applications Rejected	Applications Pending
		Number	Amt. in Lakh Subsidy from Corp	Number	Amt. in Lakh Subsidy	Bank Loan	Total	Number	Amt. in Lakh Subsidy	Bank Loan	Total		
1	ALAHABAD BANK	0	0.00	0	0.00	0.00	0.00	0	0.00	0.00	0.00	0	0
2	ANDRA BANK	1	3.00	0	0.00	0.00	0.00	0	0.00	0.00	0.00	0	1
3	AXIS BANK	0	0.00	0	0.00	0.00	0.00	0	0.00	0.00	0.00	0	0
4	BANK OF BARODA	3	3.00	2	6.00	6.50	12.50	2	6.00	6.90	12.90	0	1
5	BANK OF INDIA	6	18.00	6	18.00	22.50	33.75	4	6.00	9.00	6.00	0	0
6	BANK OF MAHARASTRA	3	3.00	1	3.00	4.00	7.00	1	3.00	4.00	7.00	0	2
7	BDCC BANK	1	3.00	1	3.00	4.25	7.25	0	0.00	0.00	0.00	0	0
8	CANARA BANK	36	87.00	25	75.00	108.35	169.91	19	44.50	73.72	100.22	1	11
9	CENTRAL BANK OF INDIA	1	3.00	0	0.00	0.00	0.00	0	0.00	0.00	0.00	0	1
10	CORPORATION BANK	13	39.00	8	24.00	24.75	48.75	7	14.00	14.21	19.21	1	5
11	DENA BANK	4	12.00	4	12.00	14.88	0.00	0	0.00	0.00	0.00	0	0
12	IDBI BANK	1	3.00	0	0.00	0.00	0.00	1	3.00	4.25	7.25	1	1
13	INDIAN BANK	4	12.00	3	9.00	15.36	24.36	1	3.00	6.86	9.86	0	1
14	INDIAN OVERSIS BANK	12	33.00	10	30.00	35.32	58.57	9	20.50	28.69	40.19	1	2
15	INDUS SINDH BANK	2	6.00	2	6.00	8.50	14.50	0	0.00	0.00	0.00	0	0
16	KANNUR VYSHYA BANK	1	3.00	1	3.00	3.75	0.00	0	0.00	0.00	0.00	0	0
17	KARNATAKA BANK	8	24.00	3	9.00	10.35	19.35	6	6.00	12.00	0.00	2	5
18	KARNATAKA VIKASA GRAMINA BANK	37	99.00	32	94.01	130.00	224.01	7	19.69	23.75	43.44	0	5
19	KAVEDRI GRAMINA BANK	3	9.00	7	20.43	20.84	41.27	17	20.43	35.84	11.27	1	4
20	KAVERI GRAMINA BANK	6	18.00	6	18.00	18.00	18.00	6	18.00	20.00	38.00	0	28
21	KOTAK MAHINDRA BANK	10	30.00	10	30.00	37.00	12.00	6	6.00	12.00	0.00	0	0
22	ORIYANTAL BANK OF COMERCE	0	0.00	0	0.00	0.00	0.00	0	0.00	0.00	0.00	0	0
23	PANJAB & SYNDH BNK	0	0.00	0	0.00	0.00	0.00	0	0.00	0.00	0.00	0	0
24	PANJAB NATIONAL BANK	1	3.00	1	3.00	3.00	6.00	1	2.87	2.50	5.37	0	0
25	PRAGATHI KRISHNA GRAMINA BANK	50	150.00	20	60.00	108.71	134.71	9	27.00	61.21	61.21	2	30
26	SOUTH INDIAN BANK	0	0.00	0	0.00	0.00	0.00	0	0.00	0.00	0.00	0	0
27	STATE BANK OF INDIA	64	174.00	43	129.00	168.69	276.99	41	111.73	154.85	257.58	5	21
28	SYNDICATE BANK	27	81.00	21	63.00	85.78	148.78	16	35.50	57.69	75.19	1	6
29	UNION BANK	7	21.00	4	12.00	19.55	31.55	2	6.00	10.25	16.25	1	3
30	VIJAYA BANK	15	44.33	14	42.00	52.61	94.61	8	14.50	22.57	28.07	0	1
31	YUCO BANK	2	6.00	2	6.00	7.25	13.25	3	3.00	6.00	0.00	0	0
		318	887.33	226	675.44	909.94	1397.11	166	370.72	566.29	739.01	16	128

Managing Director

AGENCY-WISE TARGET and ACHIEVEMENT DURING 2019-20 [PMEGP]

IN KARNATAKA STATE (as on 30-09-2019)

(PROJECT & EMP. IN NOS. & MM RS. IN LAKHS)

Particulars	KVIC			KVIB			DIC			TOTAL		
	PROJ	M.M.	EMP	PROJ	M.M.	EMP	PROJ	M.M	EPM	PROJ	M.M.	EMP
Target	890	2670	7120	771	2314	6168	1306	3917	10448	2967	8901	23736
Achievement	189	847.8	1512	317	908.6	2536	813	2279	6504	1319	4035	10552

Note: MM utilization is 45 %
Physical Achievement is 44 %
Employment is 44 %

-142-

ANNEXURE-34

DETAILS OF BANKWISE PENDING APPLICATIONS SPONSERED DURING 2019-20 UNDER PMEGP IN KARNATAKA STATE (Status as on 30.09.2019)

SL NO	Name of the Bank	Forwarded to Bank		Sanctioned by Bank		Pending at bank	
		No of Prj.	MM Involve (In Lakh)	No of Prj.	MM Involve (In Lakh)	No of Prj.	MM Involve (In Lakh)
1	STATE BANK OF INDIA	1889	5284.65	144	345.62	1660	4673.24
2	CANARA BANK	1287	4211.48	166	550.7	1159	3730.35
3	SYNDICATE BANK	1306	3487.17	140	443.23	1156	3038.88
4	KARNATAKA VIKAS GRAMEENA BANK	1266	2345.97	110	204.33	1087	1963.1
5	VIJAYA BANK	700	2187.68	72	256.28	627	1923.35
6	PRAGATHI KRISHNA GRAMIN BANK	631	1645.17	68	128.41	616	1591.77
7	KARNATAKA BANK LTD	574	1627.6	62	193.44	501	1455.3
8	CORPORATION BANK	483	1451.09	34	141.62	409	1232.4
9	UNION BANK OF INDIA	257	636.41	24	77.13	236	564.47
10	KARNATAKA GRAMIN BANK	226	672.35	2	5.25	223	660.6
11	INDIAN OVERSEAS BANK	242	803.09	33	118.05	206	677.51
12	BANK OF INDIA	187	537.51	28	121.12	159	419.6
13	BANK OF BARODA	122	351.13	26	113.02	104	275.98
14	INDIAN BANK	100	282.19	2	6	97	262.24
15	CENTRAL BANK OF INDIA	71	203.82	5	13.5	69	198.82
16	BANK OF MAHARASHTRA	63	171.02	4	11.29	57	160.02
17	IDBI BANK	66	210.29	3	8.2	52	140.29
18	AXIS BANK LTD	52	201.31	10	77.75	47	187.13
19	ANDHRA BANK	92	291.66	13	40.55	40	92.42
20	FEDERAL BANK	40	124.1	0	0	34	97.47
21	HDFC BANK	34	108.48	4	3.99	34	108.48
22	UCO BANK	35	88.08	7	19.88	29	59.37
23	DENA BANK	29	70.4	0	0	28	67.9
24	ICICI BANK LTD	27	74.29	0	0	26	68.04
25	PUNJAB NATIONAL BANK	41	109.81	7	27.92	26	67.43
26	ALLAHABAD BANK	35	91.23	3	8.41	20	38.52
27	ORIENTAL BANK OF COMMERCE	16	40.78	1	2.5	16	40.78
28	KARUR VYSYA BANK	14	44.67	0	0	13	38.42
29	UNITED BANK OF INDIA	15	43.15	0	0	11	30.65
30	KAVERI GRAMEENA BANK	9	30.8	6	6.35	9	30.8
31	IDFC BANK LTD	7	9.23	0	0	7	9.23
32	SOUTH INDIAN BANK	7	29.5	0	0	6	20.75
33	CITY UNION BANK LTD	5	15.5	1	6.24	5	15.5

34	KOTAK MAHINDRA BANK LTD	5	16.75	0	0	5	16.75
35	INDUSIND BANK	3	9.9	0	0	3	9.9
36	LAXMI VILAS BANK	3	17.5	0	0	3	17.5
37	KARANATAKA STATE COOPERATIVE APEX BANK LTD	2	4.25	0	0	2	4.25
38	PUNJAB AND MAHARASHTRA COOPERATIVE BANK LTD	2	8.75	0	0	2	8.75
39	CATHOLIC SYRIAN BANK LTD	1	1.3	0	0	1	1.3
40	DCB BANK LTD	1	6.25	0	0	1	6.25
41	PUNJAB AND SIND BANK	1	2.5	1	2.45	1	2.5
42	RATNAKAR BANK LTD	1	1.05	0	0	1	1.05
43	SARASWAT COOPERATIVE BANK LTD	1	1.25	0	0	1	1.25
44	THE KARANATAKA STATE COOPERATIVE APEX BANK LIM	1	6.25	0	0	1	6.25
45	YES BANK LTD	1	6.25	0	0	1	6.25
46	TAMILNAD MERCANTILE BANK LTD	0	0	1	3.5	0	0
47	TUMKUR GRAIN MERCHANTS COOPERATIVE BANK LTD	0	0	0	0	0	0
Total		9950	27564	977	2937	8791	24023

F/ SUMA/ATHA-2019-20/SLBC Ltrs

ANNEXURE – 35

ಡಾ॥ ಬಿ.ಆರ್. ಅಂಬೇಡ್ಕರ್ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿಯಮಿತ 560

(ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ಉದ್ಯಮ)

9 ಮತ್ತು 10ನೇ ಮಹಡಿ, ಎಶ್ವೇಶ್ವರಯ್ಯ ಟಕ್ಕಗೋಪುರ, ಡಾ॥ ಬಿ.ಆರ್. ಅಂಬೇಡ್ಕರ್ ವೀಧಿ, ಬೆಂಗಳೂರು – 560 001

: 080 – 22865401, 22868870, 22867097, 22865747, 22865192

Email Id : mdadcl12011@gmail.com ಫ್ಯಾಕ್ಸ್ : (080) 22860396

ಸಂಖ್ಯೆ: ಅಂಅನಿ/ಕೈ–ತ/ಗು.ಹಂ./ವಿ.ಪ್ಯಾ–01/2019–20 4466

ದಿನಾಂಕ: 14.08.2019

ಗೆ,
ದಿ ಕನ್‌ವೀನರ್,
ಪ್ರಧಾನ ವ್ಯವಸ್ಥಾಪಕರು(ಎಸ್.ಎಲ್.ಬಿಸಿ)
ಸಿಂಡಿಕೇಟ್ ಬ್ಯಾಂಕ್,
ಗಾಂಧಿನಗರ,
ಬೆಂಗಳೂರು.

ಸಿಂಡಿಕೇಟ್ಬ್ಯಾಂಕ್ SYNDICATEBANK
ಎಸ್ ಎಲ್ ಬಿ ಸಿ S.L.B.C
19 AUG 2019
ಕಾರ್ಪೊರೇಟ್ ಕಾರ್ಯಾಲಯ, ಬೆಂಗಳೂರು - 560 009
CORPORATE OFFICE, BENGALURU-560 009

ಮಾನ್ಯರೆ,

ವಿಷಯ: ಡಾ:ಬಿ.ಆರ್.ಅಂಬೇಡ್ಕರ್ ಅಭಿವೃದ್ಧಿ ನಿಗಮವು ಬ್ಯಾಂಕುಗಳ ಸಹಯೋಗದೊಡನೆ ಅನುಷ್ಠಾನಗೊಳಿಸುತ್ತಿರುವ ಯೋಜನೆಗಳಿಗೆ 2019–20ನೇ ಸಾಲಿಗೆ ಜಿಲ್ಲಾವಾರು ಗುರಿ ನಿಗದಿಪಡಿಸಿರುವ ಬಗ್ಗೆ.

ಉಲ್ಲೇಖ: 1. ಸರ್ಕಾರಿ ಆದೇಶ ಸಂಖ್ಯೆ:ಸಕಇ301ಎಸ್‌ಡಿಸಿ2018, ಬೆಂಗಳೂರು, ದಿನಾಂಕ:19.07.2019.
2. ಸರ್ಕಾರಿ ಆದೇಶ ಸಂಖ್ಯೆ:ಸಕಇ20ಎಸ್‌ಡಿಸಿ2019, ದಿನಾಂಕ:10.06.2019.
2. ದಿನಾಂಕ: 17.07.2019ರಂದು ನಡೆದ 220ನೇ ನಿಗಮದ ನಿರ್ದೇಶಕರ ಮಂಡಳಿ ಅನುಮೋದನೆಯಂತೆ.

******

ಪ್ರಸ್ತಾಪಿತ ವಿಷಯಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ, 2019–20ನೇ ಸಾಲಿಗೆ ಆಯವ್ಯಯದಲ್ಲಿ ನಿಗದಿಪಡಿಸಿದ ಅನುದಾನಕ್ಕೆ ಬ್ಯಾಂಕ್ ಸಹಯೋಗದೊಡನೆ ಅನುಷ್ಠಾನಗೊಳಿಸುತ್ತಿರುವ ಉದ್ಯಮಶೀಲತಾ ಅಭಿವೃದ್ಧಿ ಯೋಜನೆಯಡಿ ಜಿಲ್ಲಾವಾರು ಭೌತಿಕ ಮತ್ತು ಆರ್ಥಿಕ ಗುರಿ ನಿಗದಿಪಡಿಸಿ, ಅನುಬಂಧ-1ರಲ್ಲಿ ಅಗತ್ತಿಸಿದೆ.

ಉದ್ಯಮ ಶೀಲತಾ ಅಭಿವೃದ್ಧಿ ಯೋಜನೆಗಳಡಿ 2018–19ನೇ ಸಾಲಿನಲ್ಲಿ ನಿಗದಿಪಡಿಸಿದ ಗುರಿಯಲ್ಲಿ ಬಾಕಿ ಉಳಿದ ಗುರಿ ಹಾಗೂ ಉಲ್ಲೇಖ (1)ರ ಆದೇಶದಂತೆ ಉದ್ಯಮ ಶೀಲತಾ ಅಭಿವೃದ್ಧಿ ಯೋಜನೆಯಡಿ ವಿವಿಧ ಜಿಲ್ಲೆಗಳಿಗೆ ವಿಶೇಷ ಪ್ಯಾಕೇಜ್ ಯೋಜನೆಯಡಿ ಹಾಗೂ ಉಲ್ಲೇಖ(2)ರ ನಿರ್ದೇಶಕರ ಮಂಡಳಿ ಕೋಟಾ ಶೇ.20ರಷ್ಟು ಒಟ್ಟಾರೆ 5592 ಗುರಿ ನಿಗದಿಪಡಿಸಿ 2019–20ನೇ ಸಾಲಿಗೆ ಸೇರ್ಪಡೆಗೊಳಿಸಲಾಗಿದೆ. ಈ ಸಂಬಂಧ ಎಲ್ಲಾ ಜಿಲ್ಲೆಗಳ ಲೀಡ್ ಬ್ಯಾಂಕ್ ಅಧಿಕಾರಿಗಳಿಗೆ ನಿಗಮದ ಯೋಜನೆಗಳಡಿ ನಿಗದಿಪಡಿಸಿರುವ ಬ್ಯಾಂಕ್‌ವಾರು ಗುರಿ ಹಂಚಿಕೆ ಮಾಡಿ ಗುರಿಗೆ ಅನುಗುಣವಾಗಿ ಸಾಲ ಮಂಜೂರು ಮಾಡಲು ಮತ್ತು ನಿಗಮದ ಯೋಜನೆಗಳ ಯಶಸ್ವಿ ಅನುಷ್ಠಾನಕ್ಕೆ ಅಗತ್ಯ ಸಹಕಾರ ನೀಡಲು ಸೂಚನೆಗಳನ್ನು ನೀಡಲು ಕೋರಿದೆ.

ಅಡಕ:ಸರ್ಕಾರ ಆದೇಶದ ಪ್ರತಿಗಳು

ತಮ್ಮ ವಿಶ್ವಾಸಿ,

ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು.

AMBEDKAR DEVELOPMENT CORPORATION

ಅನುಬಂಧ–1

ಡಾ:ಬಿ.ಆರ್.ಅಂಬೇಡ್ಕರ್ ಅಭಿವೃದ್ಧಿ ನಿಗಮ, ಬೆಂಗಳೂರು

2019–20ನೇ ಸಾಲಿಗೆ ಉದ್ಯಮ ಶೀಲತ್ತಾ ಅಭಿವೃದ್ಧಿ ಯೋಜನೆಯಡಿ ನಿಗದಿಪಡಿಸಿದ ಗುರಿಯ ವಿವರ

ಕ್ರ.ಸಂ	ಜಿಲ್ಲೆಯ ಹೆಸರು	ಘಟಕ ವೆಚ್ಚ ರೂ.0.00ಲಕ್ಷದಿಂದ ರೂ.5.00ಲಕ್ಷಗಳವರೆಗೆ ಶೇ.70 ಅಥವಾ ಗರಿಷ್ಠ ರೂ.3.50ಲಕ್ಷ ಸಹಾಯಧನ		ಘಟಕ ವೆಚ್ಚ ರೂ.5.00ಲಕ್ಷದಿಂದ ರೂ.10.00ಲಕ್ಷಗಳವರೆಗೆ ಶೇ.60 ಅಥವಾ ಗರಿಷ್ಠ ರೂ.5.00ಲಕ್ಷ ಸಹಾಯಧನ		ಘಟಕ ವೆಚ್ಚ ರೂ.10.00ಲಕ್ಷದಿಂದ ರೂ.20.00ಲಕ್ಷಗಳವರೆಗೆ ಶೇ.50 ಅಥವಾ ಗರಿಷ್ಠ ರೂ.5.00ಲಕ್ಷ ಸಹಾಯಧನ		ಒಟ್ಟು ಗುರಿ	
		ಭೌತಿಕ	ಆರ್ಥಿಕ	ಭೌತಿಕ	ಆರ್ಥಿಕ	ಭೌತಿಕ	ಆರ್ಥಿಕ	ಭೌತಿಕ	ಆರ್ಥಿಕ
1	ಬೆಂಗಳೂರು ನಗರ	94	329.00	35	175.00	35	175.00	164	679.00
2	ಬೆಂಗಳೂರು (ಗ್ರಾಮಾಂತರ)	17	59.50	6	30.00	6	30.00	29	119.50
3	ಚಿತ್ರದುರ್ಗ	31	108.50	11	55.00	11	55.00	53	218.50
4	ಚಿಕ್ಕಬಳ್ಳಾಪುರ	25	87.50	9	45.00	9	45.00	43	177.50
5	ಕೋಲಾರ	36	126.00	13	65.00	13	65.00	62	256.00
6	ದಾವಣಗೆರೆ	24	84.00	8	40.00	8	40.00	40	164.00
7	ರಾಮನಗರ	16	56.00	4	20.00	4	20.00	24	96.00
8	ಶಿವಮೊಗ್ಗ	24	84.00	9	45.00	9	45.00	42	174.00
9	ತುಮಕೂರು	38	133.00	14	70.00	14	70.00	66	273.00
10	ಚಾಮರಾಜನಗರ	19	66.50	7	35.00	7	35.00	33	136.50
11	ಚಿಕ್ಕಮಗಳೂರು	20	70.00	6	30.00	6	30.00	32	130.00
12	ದಕ್ಷಿಣ ಕನ್ನಡ	12	42.00	6	30.00	6	30.00	24	102.00
13	ಹಾಸನ	26	91.00	10	50.00	10	50.00	46	191.00
14	ಕೊಡಗು	6	21.00	2	10.00	2	10.00	10	41.00
15	ಮಂಡ್ಯ	21	73.50	8	40.00	8	40.00	37	153.50
16	ಮೈಸೂರು	42	147.00	16	80.00	16	80.00	74	307.00
17	ಉಡುಪಿ	6	21.00	1	5.00	1	5.00	8	31.00
18	ಬಾಗಲಕೋಟೆ	26	91.00	8	40.00	8	40.00	42	171.00
19	ಬೆಳಗಾವಿ	44	154.00	15	75.00	15	75.00	74	304.00
20	ವಿಜಯಪುರ	34	119.00	12	60.00	12	60.00	58	239.00
21	ಧಾರವಾಡ	13	45.50	6	30.00	6	30.00	25	105.50
22	ಗದಗ	13	45.50	4	20.00	4	20.00	21	85.50
23	ಹಾವೇರಿ	17	59.50	5	25.00	5	25.00	27	109.50
24	ಉತ್ತರ ಕನ್ನಡ	9	31.50	3	15.00	3	15.00	15	61.50
25	ಬಳ್ಳಾರಿ	47	164.50	17	85.00	17	85.00	81	334.50
26	ಬೀದರ್	31	108.50	10	50.00	10	50.00	51	208.50
27	ಕಲಬುರಗಿ	50	175.00	17	85.00	17	85.00	84	345.00
28	ಕೊಪ್ಪಳ	21	73.50	7	35.00	7	35.00	35	143.50
29	ರಾಯಚೂರು	32	112.00	10	50.00	10	50.00	52	212.00
30	ಯಾದಗಿರಿ	20	70.00	6	30.00	6	30.00	32	130.00
ಒಟ್ಟು		**814**	**2849.00**	**285**	**1425.00**	**285**	**1425.00**	**1384**	**5699.00**

ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು

ಅನುಬಂಧ–2

ಡಾ:ಬಿ.ಆರ್.ಅಂಬೇಡ್ಕರ್ ಅಭಿವೃದ್ಧಿ ನಿಗಮ, ಬೆಂಗಳೂರು

2018–19ನೇ ಸಾಲಿಗೆ ಹಿಂಬಾಕಿ ಗುರಿಯಲ್ಲಿ 2019–20ನೇ ಸಾಲಿಗೆ ನಿಗದಿಪಡಿಸಬೇಕಾದ ಗುರಿಯ ವಿವರ

ಕ್ರ.ಸಂ	ಜಿಲ್ಲೆಯ ಹೆಸರು	ಘಟಕ ವೆಚ್ಚ ರೂ.0.00ಲಕ್ಷದಿಂದ ರೂ.5.00ಲಕ್ಷಗಳವರೆಗೆ ಶೇ.70 ಅಥವಾ ಗರಿಷ್ಠ ರೂ.3.50ಲಕ್ಷ ಸಹಾಯಧನ		ಘಟಕ ವೆಚ್ಚ ರೂ.5.00ಲಕ್ಷದಿಂದ ರೂ.10.00ಲಕ್ಷಗಳವರೆಗೆ ಶೇ.60 ಅಥವಾ ಗರಿಷ್ಠ ರೂ.5.00ಲಕ್ಷ ಸಹಾಯಧನ		ಘಟಕ ವೆಚ್ಚ ರೂ.10.00ಲಕ್ಷದಿಂದ ರೂ.20.00ಲಕ್ಷಗಳವರೆಗೆ ಶೇ.50 ಅಥವಾ ಗರಿಷ್ಠ ರೂ.5.00ಲಕ್ಷ ಸಹಾಯಧನ		ಒಟ್ಟು ಗುರಿ	
		ಭೌತಿಕ	ಆರ್ಥಿಕ	ಭೌತಿಕ	ಆರ್ಥಿಕ	ಭೌತಿಕ	ಆರ್ಥಿಕ	ಭೌತಿಕ	ಆರ್ಥಿಕ
1	ಬೆಂಗಳೂರು ನಗರ	82	287.00	34	170.00	34	170.00	150	627.00
2	ಬೆಂಗಳೂರು (ಗ್ರಾಮಾಂತರ)	8	31.50	1	7.00	3	15.00	12	53.50
3	ಚಿತ್ರದುರ್ಗ	26	91.00	5	25.00	6	30.00	37	146.00
4	ಚಿಕ್ಕಬಳ್ಳಾಪುರ	19	66.50	5	25.00	5	25.00	29	116.50
5	ಕೋಲಾರ	27	94.50	5	25.00	7	35.00	39	154.50
6	ದಾವಣಗೆರೆ	17	68.75	4	30.00	3	26.00	24	124.75
7	ರಾಮನಗರ	10	34.46	3	17.78	5	26.50	18	78.74
8	ಶಿವಮೊಗ್ಗ	10	48.00	6	30.00	7	35.00	23	113.00
9	ತುಮಕೂರು	32	112.00	15	75.00	15	75.00	62	262.00
10	ಚಾಮರಾಜನಗರ	13	48.50	6	30.00	5	25.00	24	103.50
11	ಚಿಕ್ಕಮಗಳೂರು	12	42.00	5	25.00	7	35.00	24	102.00
12	ದಕ್ಷಿಣ ಕನ್ನಡ	1	13.50	2	10.90	3	15.00	6	39.40
13	ಹಾಸನ	7	46.50	5	31.50	6	41.93	18	119.93
14	ಕೊಡಗು	1	5.48	0	0.08	0	0.24	1	5.80
15	ಮಂಡ್ಯ	8	43.05	6	32.50	8	40.00	22	115.55
16	ಮೈಸೂರು	28	105.17	5	31.35	8	40.00	41	176.52
17	ಉಡುಪಿ	0	0.35	1	5.00	1	5.00	2	10.35
18	ಬಾಗಲಕೋಟೆ	11	52.50	7	38.00	9	45.00	27	135.50
19	ಬೆಳಗಾವಿ	29	106.00	12	60.69	10	59.73	51	226.42
20	ವಿಜಯಪುರ	16	62.50	1	9.00	3	15.00	20	86.50
21	ಧಾರವಾಡ	9	35.05	6	31.96	6	30.00	21	97.01
22	ಗದಗ	6	21.00	2	11.52	4	20.00	12	52.52
23	ಹಾವೇರಿ	9	36.75	1	14.50	4	20.00	14	71.25
24	ಉತ್ತರ ಕನ್ನಡ	0	17.35	1	5.00	3	15.00	4	37.35
25	ಬಳ್ಳಾರಿ	13	31.70	4	24.30	0	0.00	17	56.00
26	ಬೀದರ್	27	94.50	6	30.00	6	30.00	39	154.50
27	ಕಲಬುರಗಿ	42	47.50	7	35.00	9	45.00	58	127.50
28	ಕೊಪ್ಪಳ	13	45.50	4	20.00	5	25.00	22	90.50
29	ರಾಯಚೂರು	25	87.50	7	35.00	7	35.00	39	157.50
30	ಯಾದಗಿರಿ	16	56.00	4	20.00	4	20.00	24	96.00
ಒಟ್ಟು		**517**	**1832.11**	**170**	**906.08**	**193**	**999.40**	**880**	**3737.59**

ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು

ಅನುಬಂಧ – 3

ಡಾ:ಬಿ.ಆರ್.ಅಂಬೇಡ್ಕರ್ ಅಭಿವೃದ್ಧಿ ನಿಗಮ, ಬೆಂಗಳೂರು

2018–19ನೇ ಸಾಲಿನಲ್ಲಿ ಸರ್ಕಾರಿ ಆದೇಶ ಸಂಖ್ಯೆ:ಸಕಇ301ಎಸ್‌ಡಿಸಿ2018, ಬೆಂಗಳೂರು, ದಿನಾಂಕ:19.07.2019ರ ವಿಶೇಷ ಪ್ಯಾಕೇಜ್ ಯೋಜನೆಯಡಿ ನಿಗದಿಪಡಿಸಿದ ಗುರಿಯ ವಿವರ

ಕ್ರ.ಸಂ	ಜಿಲ್ಲೆಯ ಹೆಸರು	ವಿಶೇಷ ಪ್ಯಾಕೇಜ್ ಯೋಜನೆಯ ಗುರಿ		ಸರ್ಕಾರಿ ಆದೇಶ ಸಂಖ್ಯೆ:ಸಕಇ20ಎಸ್‌ಡಿಸಿ2019, ದಿನಾಂಕ:10.06.2019ರವರೆಗೆ ನಿರ್ದೇಶಕರ ಮಂಡಳಿ ವಿವೇಚನಾ ಕೋಟಾದಡಿ ಶೇ.20% ಗುರಿಯ ವಿವರ		ಒಟ್ಟು ಗುರಿ	
		ಭೌತಿಕ	ಆರ್ಥಿಕ	ಭೌತಿಕ	ಆರ್ಥಿಕ	ಭೌತಿಕ	ಆರ್ಥಿಕ
1	ಬೆಂಗಳೂರು ನಗರ	321	1311.50	204	868.50	525	2180.00
2	ಬೆಂಗಳೂರು (ಗ್ರಾಮಾಂತರ)	76	110.00	14	52.00	90	162.00
3	ಚಿತ್ರದುರ್ಗ	139	326.00	8	31.00	147	357.00
4	ಚಿಕ್ಕಬಳ್ಳಾಪುರ	62	224.50	32	125.50	94	350.00
5	ಕೋಲಾರ	32	510.50	106	455.00	138	965.50
6	ದಾವಣಗೆರೆ	88	139.00	11	41.00	99	180.00
7	ರಾಮನಗರ	21	65.00	8	34.00	29	99.00
8	ಶಿವಮೊಗ್ಗ	18	50.50	6	30.50	24	81.00
9	ತುಮಕೂರು	143	116.50	23	85.00	166	201.50
10	ಚಾಮರಾಜನಗರ	10	29.50	6	21.00	16	50.50
11	ಚಿಕ್ಕಮಗಳೂರು	8	30.00	7	27.50	15	57.50
12	ದಕ್ಷಿಣ ಕನ್ನಡ	5	0.00	0	0.00	5	0.00
13	ಹಾಸನ	26	49.00	7	24.50	33	73.50
14	ಕೊಡಗು	9	22.50	0	0.00	9	22.50
15	ಮಂಡ್ಯ	6	65.00	13	51.50	19	116.50
16	ಮೈಸೂರು	45	146.00	13	54.50	58	200.50
17	ಉಡುಪಿ	0	0.00	0	0.00	0	0.00
18	ಬಾಗಲಕೋಟೆ	90	140.50	22	96.50	112	237.00
19	ಬೆಳಗಾವಿ	61	139.50	16	65.00	77	204.50
20	ವಿಜಯಪುರ	202	339.50	38	163.00	240	502.50
21	ಧಾರವಾಡ	41	7.00	2	7.00	43	14.00
22	ಗದಗ	11	23.50	1	3.50	12	27.00
23	ಹಾವೇರಿ	20	9.50	2	7.00	22	16.50
24	ಉತ್ತರ ಕನ್ನಡ	0	0.00	0	0.00	0	0.00
25	ಬಳ್ಳಾರಿ	109	215.00	42	166.50	151	381.50
26	ಬೀದರ್	84	221.00	25	89.00	109	310.00
27	ಕಲಬುರಗಿ	918	2459.50	9	33.00	927	2492.50
28	ಕೊಪ್ಪಳ	86	70.50	4	14.00	90	84.50
29	ರಾಯಚೂರು	60	109.00	3	14.00	63	123.00
30	ಯಾದಗಿರಿ	12	30.00	3	10.50	15	40.50
ಒಟ್ಟು		2703	6960.00	625	2570.50	3328	9530.50

ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು

F/ SUMALATHA-2019-20/SLBC Ltrs

ANNEXURE-36

ಡಾ|| ಬಿ.ಆರ್. ಅಂಬೇಡ್ಕರ್ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿಯಮಿತ

(ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ಉದ್ಯಮ)

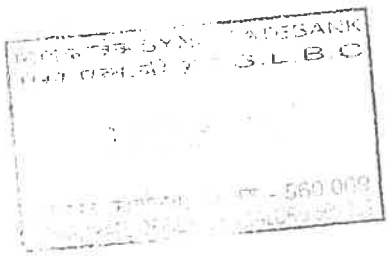
9 ಮತ್ತು 10ನೇ ಮಹಡಿ, ವಿಶ್ವೇಶ್ವರಯ್ಯ ಚೆಕ್ಕಗೋಪುರ, ಡಾ|| ಬಿ.ಆರ್.ಅಂಬೇಡ್ಕರ್ ವೀಧಿ, ಬೆಂಗಳೂರು - 560 001

☎ : 080 22865401, 22868870, 22867097, 22865747, 22865192

Email Id : mdadcl2011@gmail.com ಫ್ಯಾಕ್ಸ್ : (080) 22860396

ಸಂಖ್ಯೆ: ಅಂಅನಿ/ಕೈ-ತ/ಗು.ಹಂ./ವಿ.ಪ್ಯಾ-01/2019-20 | 5H23 ದಿನಾಂಕ: 29.08.2019

ಗೆ,
ದಿ ಕನ್‌ವೀನರ್,
ಪ್ರಧಾನ ವ್ಯವಸ್ಥಾಪಕರು(ಎಸ್.ಎಲ್.ಬಿಸಿ)
ಸಿಂಡಿಕೇಟ್ ಬ್ಯಾಂಕ್,
ಗಾಂಧಿನಗರ,
ಬೆಂಗಳೂರು.



ಮಾನ್ಯರೆ,

ವಿಷಯ: ಡಾ:ಬಿ.ಆರ್.ಅಂಬೇಡ್ಕರ್ ಅಭಿವೃದ್ಧಿ ನಿಗಮ, ಕರ್ನಾಟಕ ಅದಿಜಾಂಬವ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ಮತ್ತು ಕರ್ನಾಟಕ ತಾಂಡ ಅಭಿವೃದ್ಧಿ ನಿಗಮಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ ಬ್ಯಾಂಕುಗಳ ಸಹಯೋಗದೊಡನೆ ಅನುಷ್ಠಾನಗೊಳಿಸುತ್ತಿರುವ ಯೋಜನೆಗಳಿಗೆ 2018-19 & 2019-20ನೇ ಸಾಲಿಗೆ ಜಿಲ್ಲಾವಾರು ಗುರಿ ನಿಗದಿಪಡಿಸಿರುವ ಬಗ್ಗೆ.

ಉಲ್ಲೇಖ:
1. ಸರ್ಕಾರಿ ಆದೇಶ ಸಂಖ್ಯೆ:ಸಕಇ301ಎಸ್‌ಡಿಸಿ2018, ಬೆಂಗಳೂರು, ದಿನಾಂಕ:19.07.2019.
2. ಸರ್ಕಾರಿ ಆದೇಶ ಸಂಖ್ಯೆ:ಸಕಇ20ಎಸ್‌ಡಿಸಿ2019, ದಿನಾಂಕ:10.06.2019.
3. ದಿನಾಂಕ: 17.07.2019ರಂದು ನಡೆದ 220ನೇ ನಿಗಮದ ನಿರ್ದೇಶಕರ ಮಂಡಳಿ ಅನುಮೋದನೆಯಂತೆ.
4. ಕೇಂದ್ರ ಕಛೇರಿ ಪತ್ರ ಸಂಖ್ಯೆ:ಅಂಅನಿ/ಕೈ-ತ/ಗು.ಹಂ/ವಿ.ಪ್ಯಾ-01/2019-20/4466, ದಿನಾಂಕ:14.08.2019.

******

ಪ್ರಸ್ತಾಪಿತ ವಿಷಯಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ, 2019-20ನೇ ಸಾಲಿಗೆ ಆಯವ್ಯಯದಲ್ಲಿ ನಿಗದಿಪಡಿಸಿದ ಅನುದಾನಕ್ಕೆ ಬ್ಯಾಂಕ್ ಸಹಯೋಗದೊಡನೆ ಅನುಷ್ಠಾನಗೊಳಿಸುತ್ತಿರುವ ಉದ್ಯಮಶೀಲತಾ ಅಭಿವೃದ್ಧಿ ಯೋಜನೆಯಡಿ ಜಿಲ್ಲಾವಾರು ಭೌತಿಕ ಮತ್ತು ಆರ್ಥಿಕ ಗುರಿ ನಿಗದಿಪಡಿಸಿ, ಅನುಬಂಧ-1ರಲ್ಲಿ ಲಗತ್ತಿಸಿದೆ.

ಉದ್ಯಮ ಶೀಲತಾ ಅಭಿವೃದ್ಧಿ ಯೋಜನೆಗಳಡಿ 2018-19ನೇ ಸಾಲಿನಲ್ಲಿ ನಿಗದಿಪಡಿಸಿದ ಗುರಿಯಲ್ಲಿ ಬಾಕಿ ಉಳಿದ ಗುರಿ ಹಾಗೂ ಉಲ್ಲೇಖ (1)ರ ಆದೇಶದಂತೆ ಉದ್ಯಮ ಶೀಲತಾ ಅಭಿವೃದ್ಧಿ ಯೋಜನೆಯಡಿ ವಿವಿಧ ಜಿಲ್ಲೆಗಳಿಗೆ ವಿಶೇಷ ಪ್ಯಾಕೇಜ್ ಯೋಜನೆಯಡಿ ಹಾಗೂ ಉಲ್ಲೇಖ(3)ರ ನಿರ್ದೇಶಕರ ಮಂಡಳಿ ಕೋಟಾ ಶೇ.20ರಷ್ಟು ಹಾಗೂ ಉಲ್ಲೇಖ (4)ರಲ್ಲಿ ಡಾ:ಬಿ.ಆರ್.ಅಂಬೇಡ್ಕರ್ ಅಭಿವೃದ್ಧಿ ನಿಗಮಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ ಈಗಾಗಲೇ ತಮಗೆ ಕಳುಹಿಸಿರುವ ಪತ್ರದಲ್ಲಿರುವುದು ಸೇರಿದಂತೆ ಒಟ್ಟಾರೆ ಡಾ:ಬಿ.ಆರ್.ಅಂಬೇಡ್ಕರ್, ಅದಿಜಾಂಬವ, ತಾಂಡ ಅಭಿವೃದ್ಧಿ ನಿಗಮಗಳ ಒಟ್ಟು 1360 (5592+1360) ಗುರಿ ನಿಗದಿಪಡಿಸಿ 2019-20ನೇ ಸಾಲಿಗೆ 6952 ಹಿಂಬಾಕಿ ಗುರಿ ಸೇರ್ಪಡೆಗೊಳಿಸಲಾಗಿದೆ. ಈ ಸಂಬಂಧ ಎಲ್ಲಾ ಜಿಲ್ಲೆಗಳ ಲೀಡ್ ಬ್ಯಾಂಕ್ ಅಧಿಕಾರಿಗಳಿಗೆ ನಿಗಮದ ಯೋಜನೆಗಳಡಿ ನಿಗದಿಪಡಿಸಿರುವ ಬ್ಯಾಂಕ್‌ವಾರು ಗುರಿ ಮತ್ತು ವಿಂಗಡನೆ ಮತ್ತು ನಿಗಮದ ಯೋಜನೆಗಳ ಯಶಸ್ವಿ ಅನುಷ್ಠಾನಕ್ಕೆ ಅಗತ್ಯ ಸಹಕಾರ ನೀಡಲು ಸೂಚನೆಗಳನ್ನು ನೀಡಲು ಕೋರಿದೆ.

ಅಡಕ:ಸರ್ಕಾರ ಆದೇಶದ ಪ್ರತಿಗಳು ಮತ್ತು ಅನುಬಂಧ 01, 02, 03.

ತಮ್ಮ ವಿಶ್ವಾಸಿ,

ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು.

2018-19ನೇ ಸಾಲಿಗೆ ಉದ್ಯಮ ಶೀಲತಾ ಅಭಿವೃದ್ಧಿ ಯೋಜನೆಯಡಿ ಆದಿಜಾಂಬವ ಅಭಿವೃದ್ಧಿ ನಿಗಮ (ಘಟಕ ವೆಚ್ಚ 0.00 ರಿಂದ ರೂ.5.00ಲಕ್ಷಗಳವರೆಗೆ) ಶೇ.70% ಅಥವಾ ಗರಿಷ್ಠ ರೂ.3.50ಲಕ್ಷ ಸಹಾಯಧನ) ನಿಗದಿಪಡಿಸಿದ ಜಿಲ್ಲಾವಾರು ಭೌತಿಕ ಮತ್ತು ಆರ್ಥಿಕ ಗುರಿ

(ರೂ.ಲಕ್ಷಗಳಲ್ಲಿ)

ಕ್ರಮ ಸಂಖ್ಯೆ	ಜಿಲ್ಲೆಯ ಹೆಸರು	ಭೌತಿಕ ಗುರಿ	ಆರ್ಥಿಕ ಗುರಿ
			ಸಹಾಯಧನ
	ಬೆಂಗಳೂರು ವಿಭಾಗ		
1	ಬೆಂಗಳೂರು ನಗರ	67	234.50
2	ಬೆಂಗಳೂರು ಗ್ರಾಮಾಂತರ	11	38.50
3	ಚಿತ್ರದುರ್ಗ	21	73.50
4	ಚಿಕ್ಕಬಳ್ಳಾಪುರ	17	59.50
5	ಕೋಲಾರ	24	84.00
6	ದಾವಣಗೆರೆ	16	56.00
7	ರಾಮನಗರ	11	38.50
8	ಶಿವಮೊಗ್ಗ	17	59.50
9	ತುಮಕೂರು	29	101.50
	ಮೈಸೂರು ವಿಭಾಗ		
10	ಚಾಮರಾಜನಗರ	15	52.50
11	ಚಿಕ್ಕಮಗಳೂರು	14	49.00
12	ದಕ್ಷಿಣ ಕನ್ನಡ	10	35.00
13	ಹಾಸನ	18	63.00
14	ಕೊಡಗು	4	14.00
15	ಮಂಡ್ಯ	15	52.50
16	ಮೈಸೂರು	29	101.50
17	ಉಡುಪಿ	5	17.50
	ಬೆಳಗಾವಿ ವಿಭಾಗ		
18	ಬಾಗಲಕೋಟೆ	18	63.00
19	ಬೆಳಗಾವಿ	29	101.50
20	ವಿಜಯಪುರ	24	84.00
21	ಧಾರವಾಡ	10	35.00
22	ಗದಗ	9	31.50
23	ಹಾವೇರಿ	12	42.00
24	ಉತ್ತರ ಕನ್ನಡ	7	24.50
	ಕಲಬುರಗಿ ವಿಭಾಗ		
25	ಬಳ್ಳಾರಿ	32	112.00
26	ಬೀದರ್	22	77.00
27	ಕಲಬುರಗಿ	36	126.00
28	ಕೊಪ್ಪಳ	14	49.00
29	ರಾಯಚೂರು	21	73.50
30	ಯಾದಗಿರಿ	15	52.50
	ಮೀಸಲು	0	0.00
	ಒಟ್ಟು	**572**	**2002.00**

2018–19ನೇ ಸಾಲಿಗೆ ಉದ್ಯಮ ಶೀಲತಾ ಅಭಿವೃದ್ಧಿ ಯೋಜನೆಯಡಿ ಆದಿಜಾಂಬವ ಅಭಿವೃದ್ಧಿ ನಿಗಮ (ರೂ.5.00ಲಕ್ಷಗಳಿಂದ 10.00ಲಕ್ಷಗಳವರೆಗೆ ಘಟಕ ವೆಚ್ಚಕ್ಕೆ ಶೇ.60% ಅಥವಾ ಗರಿಷ್ಠ ರೂ.5.00ಲಕ್ಷ ಸಹಾಯಧನ) ನಿಗದಿಪಡಿಸಿದ ಜಿಲ್ಲಾವಾರು ಭೌತಿಕ ಮತ್ತು ಆರ್ಥಿಕ ಗುರಿ

(ರೂ.ಲಕ್ಷಗಳಲ್ಲಿ)

ಕ್ರಮ ಸಂಖ್ಯೆ	ಜಿಲ್ಲೆಯ ಹೆಸರು	ಭೌತಿಕ ಗುರಿ	ಆರ್ಥಿಕ ಗುರಿ
			ಸಹಾಯಧನ
	<u>ಬೆಂಗಳೂರು ವಿಭಾಗ</u>		
1	ಬೆಂಗಳೂರು ನಗರ	22	110.00
2	ಬೆಂಗಳೂರು ಗ್ರಾಮಾಂತರ	4	20.00
3	ಚಿತ್ರದುರ್ಗ	6	30.00
4	ಚಿಕ್ಕಬಳ್ಳಾಪುರ	7	35.00
5	ಕೋಲಾರ	8	40.00
6	ದಾವಣಗೆರೆ	7	35.00
7	ರಾಮನಗರ	4	20.00
8	ಶಿವಮೊಗ್ಗ	5	25.00
9	ತುಮಕೂರು	11	55.00
	<u>ಮೈಸೂರು ವಿಭಾಗ</u>		
10	ಚಾಮರಾಜನಗರ	5	25.00
11	ಚಿಕ್ಕಮಗಳೂರು	5	25.00
12	ದಕ್ಷಿಣ ಕನ್ನಡ	1	5.00
13	ಹಾಸನ	7	35.00
14	ಕೊಡಗು	2	10.00
15	ಮಂಡ್ಯ	5	25.00
16	ಮೈಸೂರು	10	50.00
17	ಉಡುಪಿ	0	0.00
	<u>ಬೆಳಗಾವಿ ವಿಭಾಗ</u>		
18	ಬಾಗಲಕೋಟೆ	7	35.00
19	ಬೆಳಗಾವಿ	16	80.00
20	ವಿಜಯಪುರ	8	40.00
21	ಧಾರವಾಡ	7	35.00
22	ಗದಗ	4	20.00
23	ಹಾವೇರಿ	6	30.00
24	ಉತ್ತರ ಕನ್ನಡ	1	5.00
	<u>ಕಲಬುರಗಿ ವಿಭಾಗ</u>		
25	ಬಳ್ಳಾರಿ	10	50.00
26	ಬೀದರ್	7	35.00
27	ಕಲಬುರಗಿ	13	65.00
28	ಕೊಪ್ಪಳ	5	25.00
29	ರಾಯಚೂರು	5	25.00
30	ಯಾದಗಿರಿ	2	10.00
	ಮೀಸಲು	0	0.00
	ಒಟ್ಟು	**200**	**1000.00**

2018-19ನೇ ಸಾಲಿಗೆ ಉದ್ಯಮ ಶೀಲತಾ ಅಭಿವೃದ್ಧಿ ಯೋಜನೆಯಡಿ ಆದಿಜಾಂಬವ ಅಭಿವೃದ್ಧಿ ನಿಗಮ (ರೂ.10.00ಲಕ್ಷಗಳಿಂದ 20 ಲಕ್ಷಗಳವರೆಗೆ ಘಟಕ ವೆಚ್ಚಕ್ಕೆ ಶೇ.50% ಅಥವಾ ಗರಿಷ್ಟ ರೂ.5.00ಲಕ್ಷ ಸಹಾಯಧನ) ನಿಗದಿಪಡಿಸಿದ ಜಿಲ್ಲಾವಾರು ಭೌತಿಕ ಮತ್ತು ಆರ್ಥಿಕ ಗುರಿ

(ರೂ.ಲಕ್ಷಗಳಲ್ಲಿ)

ಕ್ರಮ ಸಂಖ್ಯೆ	ಜಿಲ್ಲೆಯ ಹೆಸರು	ಭೌತಿಕ ಗುರಿ	ಆರ್ಥಿಕ ಗುರಿ
			ಸಹಾಯಧನ
	<u>ಬೆಂಗಳೂರು ವಿಭಾಗ</u>		
1	ಬೆಂಗಳೂರು ನಗರ	24	120.00
2	ಬೆಂಗಳೂರು ಗ್ರಾಮಾಂತರ	4	20.00
3	ಚಿತ್ರದುರ್ಗ	6	30.00
4	ಚಿಕ್ಕಬಳ್ಳಾಪುರ	7	35.00
5	ಕೋಲಾರ	8	40.00
6	ದಾವಣಗೆರೆ	7	35.00
7	ರಾಮನಗರ	4	20.00
8	ಶಿವಮೊಗ್ಗ	6	30.00
9	ತುಮಕೂರು	11	55.00
	<u>ಮೈಸೂರು ವಿಭಾಗ</u>		
10	ಚಾಮರಾಜನಗರ	5	25.00
11	ಚಿಕ್ಕಮಗಳೂರು	5	25.00
12	ದಕ್ಷಿಣ ಕನ್ನಡ	1	5.00
13	ಹಾಸನ	7	35.00
14	ಕೊಡಗು	2	10.00
15	ಮಂಡ್ಯ	6	30.00
16	ಮೈಸೂರು	11	55.00
17	ಉಡುಪಿ	0	0.00
	<u>ಬೆಳಗಾವಿ ವಿಭಾಗ</u>		
18	ಬಾಗಲಕೋಟೆ	7	35.00
19	ಬೆಳಗಾವಿ	14	70.00
20	ವಿಜಯಪುರ	8	40.00
21	ಧಾರವಾಡ	5	25.00
22	ಗದಗ	4	20.00
23	ಹಾವೇರಿ	5	25.00
24	ಉತ್ತರ ಕನ್ನಡ	1	5.00
	<u>ಕಲಬುರಗಿ ವಿಭಾಗ</u>		
25	ಬಳ್ಳಾರಿ	10	50.00
26	ಬೀದರ್	7	35.00
27	ಕಲಬುರಗಿ	13	65.00
28	ಕೊಪ್ಪಳ	5	25.00
29	ರಾಯಚೂರು	5	25.00
30	ಯಾದಗಿರಿ	2	10.00
	ಮೀಸಲು	0	0.00
	ಒಟ್ಟು	**200**	**1000.00**

2018–19ನೇ ಸಾಲಿಗೆ ಉದ್ಯಮ ಶೀಲತಾ ಅಭಿವೃದ್ಧಿ ಯೋಜನೆಯಡಿ ಕರ್ನಾಟಕ ಹಾಂಡ ಅಭಿವೃದ್ಧಿ ನಿಗಮ (ಘಟಕ ವೆಚ್ಚ 0.00 ರಿಂದ ರೂ.5.00ಲಕ್ಷಗಳವರೆಗೆ) ಶೇ.70% ಅಥವಾ ಗರಿಷ್ಠ ರೂ.3.50ಲಕ್ಷ ಸಹಾಯಧನ) ನಿಗದಿಪಡಿಸಿದ ಜಿಲ್ಲಾವಾರು ಭೌತಿಕ ಮತ್ತು ಆರ್ಥಿಕ ಗುರಿ

(ರೂ.ಲಕ್ಷಗಳಲ್ಲಿ)

ಕ್ರಮ ಸಂಖ್ಯೆ	ಜಿಲ್ಲೆಯ ಹೆಸರು	ಭೌತಿಕ ಗುರಿ	ಆರ್ಥಿಕ ಗುರಿ
			ಸಹಾಯಧನ
	ಬೆಂಗಳೂರು ವಿಭಾಗ		
1	ಬೆಂಗಳೂರು ನಗರ	31	108.50
2	ಬೆಂಗಳೂರು ಗ್ರಾಮಾಂತರ	4	14.00
3	ಚಿತ್ರದುರ್ಗ	9	31.50
4	ಚಿಕ್ಕಬಳ್ಳಾಪುರ	7	24.50
5	ಕೋಲಾರ	10	35.00
6	ದಾವಣಗೆರೆ	8	28.00
7	ರಾಮನಗರ	4	14.00
8	ಶಿವಮೊಗ್ಗ	8	28.00
9	ತುಮಕೂರು	11	38.50
	ಮೈಸೂರು ವಿಭಾಗ		
10	ಚಾಮರಾಜನಗರ	6	21.00
11	ಚಿಕ್ಕಮಗಳೂರು	5	17.50
12	ದಕ್ಷಿಣ ಕನ್ನಡ	5	17.50
13	ಹಾಸನ	7	24.50
14	ಕೊಡಗು	2	7.00
15	ಮಂಡ್ಯ	8	28.00
16	ಮೈಸೂರು	12	42.00
17	ಉಡುಪಿ	0	0.00
	ಬೆಳಗಾವಿ ವಿಭಾಗ		
18	ಬಾಗಲಕೋಟೆ	7	24.50
19	ಬೆಳಗಾವಿ	11	38.50
20	ವಿಜಯಪುರ	8	28.00
21	ಧಾರವಾಡ	4	14.00
22	ಗದಗ	4	14.00
23	ಹಾವೇರಿ	5	17.50
24	ಉತ್ತರ ಕನ್ನಡ	1	3.50
	ಕಲಬುರಗಿ ವಿಭಾಗ		
25	ಬಳ್ಳಾರಿ	12	42.00
26	ಬೀದರ್	9	31.50
27	ಕಲಬುರಗಿ	13	45.50
28	ಕೊಪ್ಪಳ	5	17.50
29	ರಾಯಚೂರು	8	28.00
30	ಯಾದಗಿರಿ	4	14.00
	ಮೀಸಲು	0	0.00
	ಒಟ್ಟು	**228**	**798.00**

2018–19ನೇ ಸಾಲಿಗೆ ಉದ್ಯಮ ಶೀಲತಾ ಅಭಿವೃದ್ಧಿ ಯೋಜನೆಯಡಿ ಕರ್ನಾಟಕ ತಾಂಡ ಅಭಿವೃದ್ಧಿ ನಿಗಮ (ರೂ.5.00ಲಕ್ಷಗಳಿಂದ 10.00ಲಕ್ಷಗಳವರೆಗೆ ಘಟಕ ವೆಚ್ಚಕ್ಕೆ ಶೇ.60% ಅಥವಾ ಗರಿಷ್ಠ ರೂ.5.00ಲಕ್ಷ ಸಹಾಯಧನ) ನಿಗದಿಪಡಿಸಿದ ಜಿಲ್ಲಾವಾರು ಭೌತಿಕ ಮತ್ತು ಆರ್ಥಿಕ ಗುರಿ

(ರೂ.ಲಕ್ಷಗಳಲ್ಲಿ)

ಕ್ರಮ ಸಂಖ್ಯೆ	ಜಿಲ್ಲೆಯ ಹೆಸರು	ಭೌತಿಕ ಗುರಿ	ಆರ್ಥಿಕ ಗುರಿ
			ಸಹಾಯಧನ
	<u>ಬೆಂಗಳೂರು ವಿಭಾಗ</u>		
1	ಬೆಂಗಳೂರು ನಗರ	26	130.00
2	ಬೆಂಗಳೂರು ಗ್ರಾಮಾಂತರ	4	20.00
3	ಚಿತ್ರದುರ್ಗ	6	30.00
4	ಚಿಕ್ಕಬಳ್ಳಾಪುರ	5	25.00
5	ಕೋಲಾರ	6	30.00
6	ದಾವಣಗೆರೆ	5	25.00
7	ರಾಮನಗರ	0	0.00
8	ಶಿವಮೊಗ್ಗ	1	5.00
9	ತುಮಕೂರು	1	5.00
	<u>ಮೈಸೂರು ವಿಭಾಗ</u>		
10	ಚಾಮರಾಜನಗರ	2	10.00
11	ಚಿಕ್ಕಮಗಳೂರು	0	0.00
12	ದಕ್ಷಿಣ ಕನ್ನಡ	0	0.00
13	ಹಾಸನ	0	0.00
14	ಕೊಡಗು	0	0.00
15	ಮಂಡ್ಯ	0	0.00
16	ಮೈಸೂರು	1	5.00
17	ಉಡುಪಿ	0	0.00
	<u>ಬೆಳಗಾವಿ ವಿಭಾಗ</u>		
18	ಬಾಗಲಕೋಟೆ	1	5.00
19	ಬೆಳಗಾವಿ	5	25.00
20	ವಿಜಯಪುರ	0	0.00
21	ಧಾರವಾಡ	4	20.00
22	ಗದಗ	0	0.00
23	ಹಾವೇರಿ	1	5.00
24	ಉತ್ತರ ಕನ್ನಡ	0	0.00
	<u>ಕಲಬುರಗಿ ವಿಭಾಗ</u>		
25	ಬಳ್ಳಾರಿ	2	10.00
26	ಬೀದರ್	3	15.00
27	ಕಲಬುರಗಿ	5	25.00
28	ಕೊಪ್ಪಳ	0	0.00
29	ರಾಯಚೂರು	1	5.00
30	ಯಾದಗಿರಿ	1	5.00
	ವಿಜಯನಗರ	0	0.00
	ಒಟ್ಟು	**80**	**400.00**

2018–19ನೇ ಸಾಲಿಗೆ ಉದ್ಯಮ ಶೀಲತಾ ಅಭಿವೃದ್ಧಿ ಯೋಜನೆಯಡಿ ಕರ್ನಾಟಕ ತಾಂಡ ಅಭಿವೃದ್ಧಿ ನಿಗಮ (ರೂ.10.00ಲಕ್ಷಗಳಿಂದ 20 ಲಕ್ಷಗಳವರೆಗೆ ಘಟಕ ವೆಚ್ಚಕ್ಕೆ ಶೇ.50% ಅಥವಾ ಗರಿಷ್ಟ ರೂ.5.00ಲಕ್ಷ ಸಹಾಯಧನ) ನಿಗದಿಪಡಿಸಿದ ಜಿಲ್ಲಾವಾರು ಭೌತಿಕ ಮತ್ತು ಆರ್ಥಿಕ ಗುರಿ

(ರೂ.ಲಕ್ಷಗಳಲ್ಲಿ)

ಕ್ರಮ ಸಂಖ್ಯೆ	ಜಿಲ್ಲೆಯ ಹೆಸರು	ಭೌತಿಕ ಗುರಿ	ಆರ್ಥಿಕ ಗುರಿ
			ಸಹಾಯಧನ
	ಬೆಂಗಳೂರು ವಿಭಾಗ		
1	ಬೆಂಗಳೂರು ನಗರ	28	140.00
2	ಬೆಂಗಳೂರು ಗ್ರಾಮಾಂತರ	4	20.00
3	ಚಿತ್ರದುರ್ಗ	5	25.00
4	ಚಿಕ್ಕಬಳ್ಳಾಪುರ	5	25.00
5	ಕೋಲಾರ	6	30.00
6	ದಾವಣಗೆರೆ	5	25.00
7	ರಾಮನಗರ	0	0.00
8	ಶಿವಮೊಗ್ಗ	2	10.00
9	ತುಮಕೂರು	1	5.00
	ಮೈಸೂರು ವಿಭಾಗ		
10	ಚಾಮರಾಜನಗರ	2	10.00
11	ಚಿಕ್ಕಮಗಳೂರು	0	0.00
12	ದಕ್ಷಿಣ ಕನ್ನಡ	0	0.00
13	ಹಾಸನ	0	0.00
14	ಕೊಡಗು	0	0.00
15	ಮಂಡ್ಯ	1	5.00
16	ಮೈಸೂರು	2	10.00
17	ಉಡುಪಿ	0	0.00
	ಬೆಳಗಾವಿ ವಿಭಾಗ		
18	ಬಾಗಲಕೋಟೆ	1	5.00
19	ಬೆಳಗಾವಿ	5	25.00
20	ವಿಜಯಪುರ	0	0.00
21	ಧಾರವಾಡ	2	10.00
22	ಗದಗ	0	0.00
23	ಹಾವೇರಿ	0	0.00
24	ಉತ್ತರ ಕನ್ನಡ	0	0.00
	ಕಲಬುರಗಿ ವಿಭಾಗ		
25	ಬಳ್ಳಾರಿ	2	10.00
26	ಬೀದರ್	2	10.00
27	ಕಲಬುರಗಿ	5	25.00
28	ಕೊಪ್ಪಳ	0	0.00
29	ರಾಯಚೂರು	1	5.00
30	ಯಾದಗಿರಿ	1	5.00
	ವಿಜಯನಗರ	0	0.00
	ಒಟ್ಟು	80	400.00

ANNEXURE – 37

ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರ ಕಛೇರಿ
ರಾಜೀವ್ ಗಾಂಧಿ ವಸತಿ ನಿಗಮ ನಿಯಮಿತ

ಕರ್ನಾಟಕ ಸರ್ಕಾರ

ಕಾವೇರಿ ಭವನ, 9ನೇ ಮಹಡಿ,ಇ ಮತ್ತು ಎಫ್ ಬ್ಲಾಕ್,
ಕೆ.ಜಿ.ರಸ್ತೆ, ಬೆಂಗಳೂರು–560 009
ದೂರವಾಣಿ : 080 2311 8888 ಫ್ಯಾಕ್ಸ್: 080 22247317
ಇ–ಮೇಲ್ : rgrhcl@rediffmail.com

No. RGHCL 39 VHK 21 2019-20 / 3215

Date: 16.11.2019

To,
Convener-SLBC, & GM,
Syndicate Bank, Corporate Office,
Gandhi Nagar, Bangalore 560009

Sir,

Sub Setting target for achieving progress under CLSS in the current year.
Ref Proceedings of the review meeting held under the Chairmanship of MD, RGHCL on 24.10.2019

As you are aware that MoHUA, GoI has launched Credit Linked Subsidy Scheme (EWS / LIG) on 17.06.2015 and extended the said scheme to MIG-1 & MIG-2 category on 01.01.2017. Under the said scheme, GoI will provides interest subsidy on home loans availed for purchase / construction of new house/ repair/ extension.

A family comprising husband, wife, unmarried children and not owning a pucca house in any part of India is eligible under CLSS. An adult earning member (irrespective of marital status) can be treated as a separate household provided that he/she does not own a pucca house in his/her name and in case of married couple, either of the spouses or both together in joint ownership will be eligible for a single house, subject to income eligibility of the household under the Scheme. This scheme is being implemented in all 275 ULBs of the State.

All the Primary Lending Institutions (PLIs) such as Scheduled Commercial Banks, Housing Finance Companies, Regional Rural Banks, State Cooperative Banks, Urban Cooperative Banks, Small Finance Banks, Non Banking Financial Company – Micro Finance Institutions (NBFC MFIs) are involved under this scheme.

Loans sanctioned and disbursed on and after launch of the scheme will be eligible for benefit under CLSS. Banks can achieve immediate progress by considering regular housing loan under CLSS.

It is brought to your notice that as on end of September 2019, only 30226 applicants have availed benefit under CLSS in the state. The progress achieved is extremely low, compared to the other state like Gujarat and Maharastra.

In order to speed up the achievement, during the course of discussion held in the review meeting convened on 24.10.2019, it was decided to issue target for each ULBs based on population (census 2011) for the current year. The ULB wise target is enclosed at Annexure-1.

It is requested to bifurcate the target bank wise branch wise and direct the concern to achieve the progress within timeline.

It is also requested to nominate Lead District Manager as Nodal Officer for implementation of the CLSS scheme in the respective district. LDMs play a vital role in the effective implementation of the said scheme and need to take up a more pro active role. It is also requested to direct LDM to review the progress as against the target in the BLBC/ DLBC meeting.

PMAY (U) is one of the most important schemes of Government of India which emphasizes on provision of housing benefits to the urban families. Therefore, you may direct the banks & LDMs to implement this scheme effectively and ensure its success.

Thank you,

Your's sincerely

(Dr. V. Ram Prasath Manohar, IAS)
Managing Director

CC:

1. The secretary to the Govt, Housing Department, Vikas Soudha, Bangalore
2. All District Commissioner, DC office..... District.

CLSS Bankwise Status :30.09.2019

(Rs. In Lakhs)

SI.NO	PLI_Name	Loan_Amount	Disbursed_Amount	SubsidyAmountCredited	No. of sanctioned
1	Aadhar Housing Finance Ltd.	1868.08	1452.27	259.41	132
2	Aditya Birla Housing Finance Ltd.	581.69	368.61	31.01	14
3	Allahabad Bank	8190.79	6884.44	538.05	258
4	Andhra Bank	5680.36	4972.5	426.07	201
5	Aptus Value Housing Finance India Ltd.	366.71	307.76	65.75	42
6	Aspire Home Finance Corporation Ltd.	62.16	62.16	11.06	7
7	Axis Bank Ltd.	11322.65	8217.53	785.12	386
8	Bank of Baroda	3668.56	2692.29	232.52	108
9	Bank of India	1359.8	1111.97	114.16	57
10	Bank of Maharashtra	2174.55	1092.75	94.41	123
11	Can Fin Homes Ltd.	6743.2	5754.42	623.04	303
12	Canara Bank	28622.8	19958.7	3723.06	1815
13	Capital First Home Finance Ltd.	23.75	22.59	2.35	1
14	Catholic Syrian Bank	26	12.5	2.53	2
15	Central Bank of India	20.9	20.9	2.35	1
16	City Union Bank	160.7	160.7	10	6
17	Corporation Bank	11197.75	4275.63	698.16	715
18	DCB Bank Ltd.	14.43	0	0	1
19	Dena Bank	169.6	126.07	33.36	16
20	Dewan Housing Finance Corporation Ltd.	44137.87	38488.99	3744.45	1912
21	Dhanlaxmi Bank Ltd.	9.9	7.5	2.15	1
22	DHFL Vyasa Housing Finance Ltd.	64.65	52.24	13.51	7
23	Edelweiss Housing Finance Ltd.	195.97	78.55	6.03	7
24	Equitas Housing Finance Pvt. Ltd.	36.5	23.52	5.32	4
25	Equitas Small Finance Bank	69.25	65.51	10.76	10
26	GIC Housing Finance Ltd.	424.15	406.65	27.7	12
27	GRUH Finance Ltd.	3197.41	2255.07	491.2	259
28	Home First Finance Company India Pvt. Ltd.	6584.3	4509.87	933.11	435
29	Housing Development Finance Corporation Ltd.	168662.02	129027.33	10621.84	5153
30	ICICI Bank Ltd.	34363.59	27883.78	2017.84	992
31	ICICI Home Finance Company Ltd.	1265.1	653.34	98.49	77

ANNEXURE - 38

32	IDBI Bank Ltd.	1854.92	1492	136.75	66
33	IDFC Bank Ltd.	714.86	658.16	38.69	19
34	India Bulls Housing Finance Ltd.	28433.38	23894.74	2024.22	927
35	India Infoline Housing Finance Ltd.	20908.94	14561.33	1466.58	737
36	Indian Bank	5247.6	2501.09	343.08	259
37	Indian Overseas Bank	225.1	102.7	20.89	17
38	IndoStar Home Finance Pvt. Ltd.	77.29	77.29	6.65	3
39	J&K Bank	183.6	169.1	16.72	7
40	Karnataka Vikas Grameena Bank	2002.72	1159.9	222.99	146
41	Karnataka Bank Ltd.	4461.41	3353.34	497.72	264
42	Karur Vysya Bank Ltd.	113.15	57.25	13.31	6
43	Kaveri Grameena Bank	138.3	131.1	27.93	13
44	Kotak Mahindra Bank Ltd.	307.54	290.58	15.36	8
45	L & T Housing Finance Ltd.	377.11	215.13	17.04	9
46	LIC Housing Finance Ltd.	86988.75	65681.53	5524.61	2942
47	Manipal Housing Finance Syndicate Ltd.	368	303.25	47.65	23
48	Micro Housing Finance Corporation Ltd.	7	7	1.2	1
49	Muthoot Homefin(India) Ltd.	8	0	0	1
50	Muthoot Housing Finance Company Ltd.	1040.4	827.47	146.44	82
51	National Trust Housing Finance Ltd.	4.95	4.95	1.82	1
52	Nivara Home finance limited	1931.44	1740.49	585.53	345
53	NKGSB Co Operative bank Ltd.	35.7	35.7	5.34	2
54	Oriental Bank of Commerce	2944.2	1790.66	209.79	129
55	Piramal Housing Finance pvt. Ltd.	79.69	79.69	4.18	2
56	PNB Housing Finance Ltd.	16980.26	16806.43	1050.33	467
57	Pragathi Krishna Gramin Bank	7349.18	7005.43	1305.5	629
58	Punjab & Maharastra Co-operative Bank Ltd.	64.6	55	5.73	4
59	Punjab & Sind Bank	122.9	107.62	16.7	10
60	Punjab National Bank	522.7	401.68	53.18	28
61	Reliance Home Finance Ltd.	309.77	261.59	22.39	12
62	Religare Housing Development Finance Corporation Ltd.	104.1	88.75	10.61	6
63	Repco Home Finance Ltd.	493.05	393.05	63.79	36
64	Saraswat Cooperative Bank Ltd.	281.4	269.23	31.59	15
65	Shriram Housing Finance Ltd.	588.17	382.74	80.79	49
66	South Indian Bank Ltd.	617.09	491.76	61.43	29
67	State Bank of Hyderabad	22.4	18.25	6.43	3

T 59 1

68	State Bank of India	248986.41	150566.3	14188.87	7263
69	Sundaram BNP Paribas Home Finance Ltd.	2824.76	2161.01	265.55	144
70	Syndicate Bank	16559.38	5461.36	859.06	1316
71	Tamilnad Mercantile Bank Ltd.	40	33	4.18	2
72	Tata Capital Housing Finance Ltd.	587.86	479.42	57.15	34
73	The Bharat Co-operative Bank (Mumbai) Ltd.	158.6	143.82	19.37	9
74	The Fedaral Bank Ltd.	687.7	371.85	35.2	25
75	UCO Bank	230	220	25.93	12
76	Ujjivan Small Finance Bank	41	41	8.28	6
77	Union Bank of India	48.4	46.67	14.62	8
78	United Bank of India	1561.94	1195.32	144	81
79	Vijaya Bank	19557.12	12185.23	2243.66	1182
80	Yes Bank	419.54	337.15	33.7	18
81	Others	4327.4	3940.88	311.97	151
	Grand Total	**823204.97**	**583545.13**	**57919.31**	**30605**

1
160
1

CLSS Districtwise Status : 30.09.2019

(Rs. In Lakhs)

SI.NO	District_Name	Loan_Amount	Disbursed_Amount	SubsidyAmountCredited	No. of sanctioned
1	Bagalkot	2983.1	1430.34	250.24	229
2	Bangalore	51098.55	38387.81	4013.6	1996
3	Bangalore Rural	8478.54	5376.1	608.72	326
4	BBMP	568844.2	416042.59	33925.6	16360
5	Belgaum	16014.39	10521.75	1522.44	958
6	Bellary	8729.71	5826.43	961.72	582
7	Bidar	2926.63	1924.11	336.65	209
8	Bijapur	5678.86	3957.97	574.29	357
9	Chamarajanagar	1110.07	548.35	102.14	95
10	Chikkaballapura	795.79	544.23	85.79	52
11	Chikmagalur	2170.65	1453.96	239.34	140
12	Chitradurga	3472.16	1715.11	305.23	230
13	Dakshina Kannada	25055.35	18830.03	2684.72	1362
14	Davanagere	9794.6	6157.83	1086.58	619
15	Dharwad	21277.32	13422.38	1950.29	1230
16	Gadag	2029.49	1287.16	233.76	160
17	Gulbarga	14614.55	8592.59	1524.18	1011
18	Hassan	4034	2603.96	408.47	245
19	Haveri	4306.66	1618.17	326.62	277
20	Kodagu	525.06	456.07	63.68	35
21	Kolar	2021.31	1575.82	243.56	124
22	Koppal	2103.39	1166.65	249.29	183
23	Mandya	2462.74	1655.04	310.58	176
24	Mysore	25838.07	16683.11	1968.67	1148
25	Raichur	7156.12	4763.16	851.77	543
26	Ramanagara	1140.27	728.23	164.73	99
27	Shimoga	11958.49	6109.33	1069.94	732
28	Tumkur	4922.7	2602.01	444.93	325
29	Udupi	8777.73	5986.71	1078.82	578
30	Uttara Kannada	1270.09	696.5	122.52	86
31	Yadgir	1614.38	881.63	210.44	138
	Grand Total	**823204.97**	**583545.13**	**57919.31**	**30605**

ANNEXURE-39

ಡಿ. ದೇವರಾಜ ಅರಸು ಹಿಂದುಳಿದ ವರ್ಗಗಳ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿಯಮಿತ

D. DEVARAJ URS BACKWARD CLASSES DEVELOPMENT CORPORATION

(ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ಉದ್ಯಮ) (A Government of Karnataka Undertaking)

ಕ್ರಮಾಂಕ / No. : ದಿನಾಂಕ : / Dated :

ದೇಹಿನಿ/ಸ/ಎಸ್‌ಎಲ್‌ಬಿಸಿ/ಸಿಆರ್–10/2019–20 16/11/2019

ಸಂಚಾಲಕರು,
ಎಸ್‌ಎಲ್‌ಬಿಸಿ ಮತ್ತು
ಪ್ರಧಾನ ವ್ಯವಸ್ಥಾಪಕರು,
ಸಿಂಡಿಕೇಟ್ ಬ್ಯಾಂಕ್, ಕಾರ್ಪೊರೇಟ್ ಆಫೀಸ್,
ಗಾಂಧಿನಗರ, ಬೆಂಗಳೂರು–560009.

ಮಾನ್ಯರೆ,

ವಿಷಯ: : ಬ್ಯಾಂಕ್ ಸಹಯೋಗದೊಂದಿಗೆ ಅನುಷ್ಠಾನಗೊಳಿಸುತ್ತಿರುವ ಚೈತನ್ಯ ಸಹಾಯಧನ ಯೋಜನೆಯಡಿಯಲ್ಲಿ ಆಕ್ಟೋಬರ್–2019ರವರೆಗಿನ ಪ್ರಗತಿ ಮಾಹಿತಿ ನೀಡುವ ಬಗ್ಗೆ

ಉಲ್ಲೇಖ : ತಮ್ಮ ಸಭಾ ಸೂಚನಾ ಪತ್ರ ಸಂಖ್ಯೆ:479/2019/2944 /SLBC/F.101–147, ದಿನಾಂಕ:07/11/2019.

******

ಮೇಲ್ಕಂಡ ವಿಷಯಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ, ಉಲ್ಲೇಖಿದ ಸಭಾ ಸೂಚನಾ ಪತ್ರದನ್ವಯ 2019–20ನೇ ಸಾಲಿಗೆ ಬ್ಯಾಂಕ್ ಸಹಯೋಗದೊಂದಿಗೆ ಅನುಷ್ಠಾನಗೊಳಿಸುತ್ತಿರುವ ಚೈತನ್ಯ ಸಹಾಯಧನ ಯೋಜನೆಯಡಿಯಲ್ಲಿ ಆಕ್ಟೋಬರ್–2019ರ ಅಂತ್ಯಕ್ಕೆ ಸಾಧಿಸಿದ ಪ್ರಗತಿಯ ಕುರಿತು ಬ್ಯಾಂಕ್‌ವಾರು ಮಾಹಿತಿಯನ್ನು ಅನುಬಂಧ–1ರಲ್ಲಿ ಜಿಲ್ಲಾವಾರು ಮಾಹಿತಿಯನ್ನು ಅನುಬಂಧ–2ರಲ್ಲಿ ಈ ಪತ್ರದೊಂದಿಗೆ ಲಗತ್ತಿಸಿ ಕಳುಹಿಸಿದೆ.

ತಮ್ಮ ವಿಶ್ವಾಸಿ,

ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು. 16/11/2019

ನಂ 16-ಡಿ, 4ನೇ ಮಹಡಿ, ದೇವರಾಜ ಅರಸು ಭವನ, ಮಿಲ್ಲರ್ಸ್ ಟ್ಯಾಂಕ್ ಬಂಡ್ ಏರಿಯಾ, ವಸಂತನಗರ, ಬೆಂಗಳೂರು-52. # 16-D, 4th Floor, Devaraj Urs Bhavan, Millers Tank Bund Area, Vasanthanagar, Bangalore-52.
Ph. : 080 - 22374832, 22374834 Fax : 080 - 22374833, E-mail : md.dbcdc@gmail.com, Visit at : www.karnataka.gov.in/dbcdc

FORMAT FOR REVIEW OF PROGRESS UNDER GOVT SPONSORED SCHEMES

BANK-WISE DATA FOR THE QUARTER ENDED Up to October-2019

Name of the Line Department : D. DEVARAJ URS BACKWARD CLASSES DEVELOPMENT CORPORATION

Name of the Scheme : Chaithanya Subsidy Scheme

(Rs in lakh)

Sl No	Name of the Bank	Target		Applications sponsored		Applications sanctioned				Applications disbursed		Applications rejected	
						Last year		Present year					
		Physical	Financial	No.	Amt	No.	Amt	No.	Amt	No.	Amt	No.	Amt
1	Canara Bank	314	66.55	387	125.55	69	55.33	61	13.77	27	5.62	43	12.30
2	Corporation Bank	170	34.40	128	47.18	16	23.71	3	0.67	8	1.60	9	2.20
3	Syndicate Bank	227	45.60	299	110.55	53	56.92	44	10.70	33	7.65	27	11.95
4	S.Bk of India	418	85.85	540	226.28	64	15.20	33	7.21	30	6.15	32	8.25
5	Vijaya Bank	154	31.25	186	63.60	20	4.80	19	4.60	38	7.65	17	5.90
	Other Natl Banks	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
6	Allahabad Bank	6	1.20	15	4.90	0	0.00	0	0.00	0	0.00	4	0.80
7	Andhra Bank	29	5.80	16	5.25	8	1.70	1	0.20	0	0.00	1	0.25
8	Bank of Baroda	65	13.55	60	23.19	10	2.27	21	5.19	10	2.32	3	0.75
9	Bank of India	57	11.80	51	13.59	5	1.15	2	0.35	5	1.00	0	0.00
10	Bank of Maharastra	20	4.40	9	1.85	2	0.45	0	0.00	2	0.45	0	0.00
11	Bharatiya Mahila Bank	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
12	Central Bk. of India	29	5.95	13	5.70	2	0.45	1	0.25	0	0.00	1	0.20
13	Dena Bank	7	1.30	6	1.20	16	12.80	0	0.00	0	0.00	0	0.00
14	IDBI Bank Limited	7	1.50	8	1.80	2	0.50	0	0.00	3	0.65	1	0.25
15	Indian Bank	51	8.60	19	5.85	2	0.30	4	0.78	3	0.48	0	0.00
16	Indian Overseas Bank	61	12.45	39	8.75	16	3.60	5	1.05	7	1.40	0	0.00
17	Oriental Bk. of Com.	7	1.40	4	0.80	1	0.20	0	0.00	1	0.20	0	0.00
18	Punjab Natl Bank	23	4.70	18	4.85	15	3.65	10	2.50	11	2.75	1	0.25
19	Punjab & Sind Bank	2	0.40	1	0.20	0	0.00	0	0.00	0	0.00	0	0.00
20	S Bk of Patiala	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
21	S Bk. of B & J	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
22	S. Bk Of Travancor	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
23	U C O Bank	19	3.80	12	2.50	5	1.05	1	0.25	2	0.45	0	0.00
24	Union Bk. of India	56	11.45	74	31.10	3	0.70	15	3.66	5	1.15	18	4.35
25	United BK. of India	2	0.40	4	0.95	1	0.25	0	0.00	0	0.00	0	0.00
	Private Banks	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
26	Axis Bank Ltd	5	1.05	5	2.60	5	1.25	0	0.00	0	0.00	0	0.00
27	Catholic Syrian Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
28	City Union Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
29	Dhanalakshmi Bk	1	0.20	1	0.20	0	0.00	0	0.00	0	0.00	0	0.00
30	Federal Bank Ltd	7	1.40	1	0.20	0	0.00	0	0.00	0	0.00	0	0.00
31	HDFC Bank Ltd.	3	0.60	3	0.65	0	0.00	0	0.00	0	0.00	0	0.00
32	ICIC Bank Ltd.	4	0.80	1	5.00	0	0.00	0	0.00	0	0.00	0	0.00
33	indusind Bank Ltd	1	0.20	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
34	J & K Bakn Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
35	Karnataka Bk Ltd	179	32.90	171	74.21	15	3.33	10	2.30	14	2.78	27	10.05
36	Karur Vysya Bank	1	0.25	2	0.50	0	0.00	0	0.00	0	0.00	2	0.50
37	Kotak Mahindra Bank	6	1.20	6	1.20	0	0.00	0	0.00	0	0.00	0	0.00
38	Lakshmi Vilas Bk.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
39	Ratnakar Bank	1	0.20	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
40	South Indian Bk.	1	0.20	3	0.65	0	0.00	0	0.00	0	0.00	0	0.00
41	Tamilnad Merc. Bank	0	0	2	0.40	0	0.00	0	0.00	0	0.00	0	0.00
42	Yes Bank	0	0	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	RRBs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
43	PKGB	204	36.15	255	127.55	50	9.56	27	5.45	28	5.26	16	3.50
44	KVGB	209	41.70	336	126.08	27	33.39	28	6.27	34	6.77	24	10.30
45	Kaveri Gr. Bank	129	25.80	155	44.85	22	4.41	11	2.53	22	4.34	8	7.50
46	Other Banks	25	5.00	10	6.10	1	20.00	1	0.20	1	0.20	1	0.25

ANNEXURE-2

SLBC : KARNATAKA

FORMAT FOR REVIEW OF PROGRESS UNDER GOVT SPONSORED SCHEMES

DISTRICT-WISE DATA Up to October-2019

Name of the Line Department : D. DEVARAJ URS BACKWARD CLASSES DEVELOPMENT CORPORATION

Name of the Scheme : Chaithanya Subsidy Scheme

(Rs in lakh)

Sl No	Name of the District	Target		Applications sponsored		Applications sanctioned				Applications disbursed		Applications rejected	
						Last year		Present year					
		Physical	Financial	No.	Amt	No.	Amt	No.	Amt	No.	Amt	No.	Amt
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1	BAGALAKOTE	63	12.60	124	24.80	0	0.00	0	0.00	0	0.00	0	0.00
2	BANGALORE [Rural]	36	7.20	71	14.20	29	8.65	19	3.80	0	0.00	0	0.00
3	BANGALORE [North]	291	58.20	59	14.75	2	0.50	7	1.70	0	0.00	0	0.00
4	BANGALORE [South]	291	58.20	136	34.00	31	7.75	38	9.50	31	7.75	98	24.50
5	BELAGUM	176	35.20	178	41.73	40	9.10	0	0.00	0	0.00	0	0.00
6	BALLARI	95	19.00	69	13.00	0	0.00	0	0.00	0	0.00	0	0.00
7	BIDAR	54	10.80	48	9.60	14	3.35	0	0.00	0	0.00	3	0.60
8	VIJAYAPURA	72	14.40	184	36.80	25	19.40	0	0.00	0	0.00	8	1.60
9	CHAMARAJANAGARA	36	7.20	59	11.80	1	0.10	8	1.51	0	0.00	7	1.40
10	CHIKABALLAPUR	45	9.00	56	11.00	13	2.60	0	0.00	0	0.00	0	0.00
11	CHICKMAGALUR	45	9.00	35	6.81	24	5.12	0	0.00	24	5.12	0	0.00
12	CHITRADURGA	54	10.80	43	8.60	38	8.10	0	0.00	43	8.60	5	1.00
13	DAKSHINA KANNADA	86	17.20	58	14.50	5	1.25	9	2.25	0	0.00	4	1.00
14	DAVANAGERE	72	14.40	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
15	DHARWAD	91	18.20	108	21.60	14	3.24	0	0.00	108	21.60	9	2.05
16	GADAG	36	7.20	120	120.00	0	0.00	18	3.94	0	0.00	12	12.00
17	KALABURGI	95	19.00	119	146.79	12	2.16	0	0.00	0	0.00	0	0.00
18	HASSAN	63	12.60	94	72.00	0	0.00	22	4.92	0	0.00	0	0.00
19	HAVERI	54	10.80	108	10.80	0	0.00	10	2.23	5	1.07	14	3.50
20	KODAGU	18	3.60	19	51.70	8	1.63	0	0.00	6	1.13	1	6.00
21	KOLAR	54	10.80	98	20.55	9	1.93	38	8.95	23	4.93	4	1.00
22	KOPPAL	45	9.00	130	26.00	21	5.20	19	3.70	0	0.00	0	0.00
23	MANDYA	63	12.60	110	20.00	1	0.25	21	4.86	17	3.81	23	4.60
24	MYSURU	141	28.20	182	36.40	27	4.86	8	1.95	27	4.86	0	0.00
25	RAICHUR	63	12.60	67	17.75	50	10.15	6	1.10	0	0.00	4	1.00
26	RAMANAGAR	36	7.20	76	15.20	19	4.00	1	0.12	0	0.00	0	0.00
27	SHIVAMOGA	77	15.40	164	38.40	17	3.35	41	9.65	0	0.00	15	3.15
28	TUMAKURU	113	22.60	113	22.60	5	0.95	4	1.00	0	0.00	10	2.00
29	UDUPI	45	9.00	65	15.25	0	0.00	7	1.70	0	0.00	5	1.15
30	UTTARA KANNADA	54	10.80	102	102.00	7	150.00	21	5.05	0	0.00	13	13.00
31	YADAGIR	36	7.20	45	97.20	18	3.33	0	0.00	0	0.00	0	0.00
	Total	2500	500.00	2840	1075.83	430	256.97	297	67.93	284	58.87	235	79.55

Managing Director

Bankwise CMEGP progress report 2019-20 (DIC&KVIB) -as on 30/09/2019

SL No.	Bank	No. of Apps. Received			No. of apps placed before DLTFC			No. of apps. Approved by DLTFC			No. of apps Forwarded to bank			Loan Sanctions			2018-19 apps pending at bank
		DIC	KVIB	Total	DIC	KVIB	Total	DIC	KVIB	Total	DIC	KVIB	Total	DIC	KVIB	Total	
1	ALLAHABAD BANK	7	5	12	2		2									-	10
2	ANDHRA BANK	26	14	40	11	5	16	1	1	2	1	1	2			-	11
3	AXIS BANK	24	17	41	7	5	12	2	2	4	2	2	4			-	41
4	BANK OF BARODA	40	26	66	13	10	23	3	5	8	3	5	8			-	667
5	BANK OF INDIA	78	68	146	33	29	62	18	16	34	18	15	33			-	130
6	BANK OF MAHARASHTRA	20	8	28	9	2	11	3	1	4	3	1	4	1		1	29
7	BHARAT CO-OPERATIVE BANK LTD	1	1	2												-	
8	CANARA BANK	658	373	1,031	205	138	343	86	39	125	84	33	117	2		2	1,072
9	CENTRAL BANK OF INDIA	37	32	69	15	6	21	7	3	10	7	2	9			-	52
10	CITY UNION BANK LTD	1		1												-	
11	CORPORATION BANK	211	151	362	93	47	140	39	20	59	38	14	52			-	432
12	DENA BANK	8	1	9												-	
13	DEVELOPMENT CREDIT BANK LTD	1		1												-	
14	FEDERAL BANK LTD	12	10	22	3	3	6	2	1	3	2		2			-	26
15	HDFC BANK LTD	21	18	39	4	7	11	1	3	4	1	2	3			-	30
16	ICICI BANK LTD	16	10	26	6	2	8	1	1	2	1	1	2			-	14
17	IDBI BANK LTD	28	21	49	6	8	14	2	1	3	2	1	3			-	43
18	IDFC BANK		3	3		1	1									-	
19	INDIAN BANK	25	14	39	11	8	19	2	2	4	2	2	4			-	57
20	INDIAN OVERSEAS BANK	66	47	113	22	19	41	12	6	18	12	6	18			-	144
21	INDUSIND BANK LTD	1		1												-	
22	ING VYSYA BANK LTD	3	4	7	1	2	3	1		1	1		1			-	
23	KARNATAKA BANK LTD	348	241	589	119	74	193	38	19	57	37	15	52			-	473
24	KARNATAKA VIKAS GRAMEENA BANK	682	581	1,263	392	317	709	201	161	362	198	156	354	2		2	1,240
25	KARUR VYSYA BANK	3		3												-	
26	KAVERI GRAMEENA BANK	187	110	297	66	30	96	36	11	47	34	11	45			-	1,534
27	KOTAK MAHINDRA BANK	10	2	12												-	
28	KRISHNA BHIMA SAMRUDDHI LAB	1		1	1		1									-	
29	LAKSHMI VILAS BANK LTD	1	1	2												-	
30	ORIENTAL BANK OF COMMERCE	7	4	11	3	1	4	2		2	1		1			-	9
31	PRAGATHI KRISHNA GRAMIN BANK	672	411	1083	290	180	470	34	34	68	33	33	66			-	
32	PUNJAB AND MAHARASHTRA CO-OPERATIVE BANK LTD		1	1												-	
33	PUNJAB AND SIND BANK	1		1	3	2	5									-	
34	PUNJAB NATIONAL BANK	17	5	22	1		1	1		1	1		1			-	14
35	RATNAKAR BANK	4		4				1		1	1		1			-	5
36	SOUTH INDIAN BANK	1		1												-	

ANNEXURE-40

Bankwise CMEGP progress report 2019-20 (DIC&KVIB) -as on 30/09/2019																	
SL No.	Bank	No. of Apps. Received			No. of apps placed before DLTFC			No. of apps. Approved by DLTFC			No. of apps Forwarded to bank			Loan Sanctions			2018-19 apps pending at bank
		DIC	KVIB	Total	DIC	KVIB	Total	DIC	KVIB	Total	DIC	KVIB	Total	DIC	KVIB	Total	
37	STATE BANK OF INDIA	1225	789	2014	370	254	624	132	78	210	127	72	199			-	1,859
38	SUCO SOUHARDA SAHAKARI BANK LTD	1	2	3	1	1	2									-	
39	SYNDICATE BANK	631	430	1061	335	211	546	166	78	244	160	74	234	5	1	6	1,152
40	TAMIL NADU MERCHANTILE BRANCH	1	1	2	1		1									-	
41	UCO BANK	11	12	23		6	6									-	47
42	UNION BANK OF INDIA	114	80	194	51	47	98	19	25	44	19	25	44			-	213
43	UNITED BANK OF INDIA	1	2	3		1	1									-	
44	VIJAYA BANK	259	164	423	91	37	128	52	14	66	52	13	65	3		3	
45	YES BANK LTD		2	2												-	
	Grand Total	**5461**	**3661**	**9122**	**2165**	**1453**	**3618**	**862**	**521**	**1383**	**840**	**484**	**1324**	**13**	**1**	**14**	**8,339**

District wise CMEGP progress report 2019-20 (DIC&KVIB) as on 30/09/2019

Rs. In lakhs

Sl. No.	District	Target						No. of Apps. Received			No. of apps placed before DLTFC			No. of apps Forwarded to bank			Loan Sanctions			2018-19 apps pending at bank
		DIC		KVIB		Total														
		No.	Amt.	No.	Amt.	No.	Amt.	DIC	KVIB	Total	DIC	KVIB	Total	DIC	KVIB	Total	DIC	KVIB	Total	
1	Bagalkot	78	156	50	100	128	256	381	176	557	196	66	262	78	-	78			-	231
2	Ballari	82	164	53	106	135	270	457	340	797	289	150	439	40	10	50			-	523
3	Belagavi	123	246	91	182	214	428	511	461	972	370	376	746	196	204	400	2		2	922
4	Bengaluru Rural	42	84	27	54	69	138	98	39	137	-	3	3	-	-	-			-	279
5	Bengaluru Urban	23	46	15	30	38	76	136	61	197	-	-	-	-	-	-			-	61
6	Bidar	54	108	35	70	89	178	195	75	270	-	-	-	-	-	-			-	180
7	Chamarajanagar	34	68	21	42	55	110	37	29	66	-	-	-	-	-	-			-	118
8	Chikkaballapura	65	130	44	88	109	218	127	68	195	-	-	-	-	-	-			-	158
9	Chikkamagaluru	38	76	23	46	61	122	113	42	155	37	2	39	18	2	20			-	63
10	Chitradurga	71	142	47	94	118	236	345	144	489	223	86	309	-	-	-			-	244
11	Dakshina Kannada	48	96	32	64	80	160	109	66	175	70	35	105	70	17	87	6		6	149
12	Davanagere	50	100	33	66	83	166	148	90	238	-	45	45	-	-	-			-	94
13	Dharwad	40	80	26	52	66	132	129	92	221	32	39	71	29	16	45	1		1	269
14	Gadag	42	84	26	52	68	136	69	67	136	13	-	13	12	-	12			-	227
15	Hassan	70	140	45	90	115	230	58	68	126	22	32	54	-	-	-			-	174
16	Haveri	61	122	39	78	100	200	192	157	349	-	-	-	-	-	-			-	211
17	Kalaburgi	88	176	57	114	145	290	180	115	295	-	-	-	-	-	-			-	168
18	Kodagu	16	32	10	20	26	52	108	34	142	84	12	96	62	-	62			-	113
19	Kolar	73	146	48	96	121	242	113	54	167	53	21	74	-	-	-			-	417
20	Koppal	52	104	35	70	87	174	116	128	244	53	68	121	25	36	61			-	338
21	Mandya	73	146	47	94	120	240	85	103	188	-	-	-	-	-	-			-	283
22	Mysuru	79	158	51	102	130	260	285	128	413	111	35	146	100	32	132			-	618
23	Raichur	56	112	36	72	92	184	180	189	369	2	75	77	-	6	6			-	128
24	Ramanagara	35	70	22	44	57	114	80	39	119	33	-	33	-	-	-			-	250
25	Shivammoga	43	86	28	56	71	142	66	37	103	22	11	33	18	5	23			-	67
26	Tumakuru	111	222	96	192	207	414	311	139	450	76	46	122	-	-	-			-	591
27	Udupi	54	108	35	70	89	178	72	23	95	-	-	-	-	-	-			-	155
28	Uttara Kannada	83	166	54	108	137	274	140	85	225	133	22	155	59	22	81	2		2	494
29	Vijapura	80	160	52	104	132	264	491	522	1,013	322	329	651	133	134	267	2	1	3	781
30	Yadgir	36	72	22	44	58	116	129	90	219	24	-	24	-	-	-			-	93
	Grand Total	**1,800**	**3,600**	**1,200**	**2,400**	**3,000**	**6,000**	**5,461**	**3,661**	**9,122**	**2,165**	**1,453**	**3,618**	**840**	**484**	**1,324**	**13**	**1**	**14**	**8,399**

-991-

ANNEXURE - 41

DAY NULM

SLBC KARNATAKA :: CONVENOR: SYNDICATE BANK

PROGRESS UNDER GOVT. SPONSORED SCHEMES AS ON 31.10.2019 - ABSTRACT

SL	Name of the Component	Target(2019-20)		Applications Sent to Bank		Applications Sanctioned(2018-19)		Applications Disbursed (2018-19)		Applications Rejected
		Physical	Amt. in Lakh	Physical	Amt. in Lakh	Physical	Amt. in Lakh	Physical	Amt. in Lakh	Number
1	2	5	6	7	8	9	10	11	12	13
1	SEP I	3200	258.2	3998	11970.95	1171	1139.27	360	457.11	344
2	SEP G	300	120	203	2085.90	86	265.89	56	145.84	8
3	SHGs Credit Linkage	2460	172.2	1029	1939.66	414	639.58	290	294.98	20
	Total	**5960**	**550.40**	**5230**	**15996.51**	**1671**	**2044.74**	**706**	**897.93**	**372**

SLBC KARNATAKA :: CONVENOR: SYNDICATE BANK

PROGRESS UNDER GOVT. SPONSORED SCHEMES AS ON 31.10.2019

NAME OF THE DEPARTMENT: DAY NULM

NAME OF THE SCHEME: SEP -I

(Use separate sheets for each scheme)

SL	Name of the NULM City	Target		Applications Sent to Bank		Applications Sanctioned		Applications Disbursed		Applications Rejected
		Physical	Amt. in Lakh	Physical	Amt. in Lakh	Physical	Amt. in Lakh	Physical	Amt. in Lakh	Number
1	2	5	6	7	8	9	10	11	12	13
1	BBMP	345	29.20							
2	Bangalore Rural	41	3.48	0	0	0	0	0	0	0
3	Bangalore Urban	25	2.20	0	0	0	0	0	0	0
4	Ramanagara	52	4.36	0	0	0	0	0	0	0
5	Tumkur	94	7.72	40	80.00	2	3.00	2	3.00	
6	Kolar	65	5.40	0	0.00	0	0.00	0	0.00	0
7	Chikkaballapura	42	3.56	118	216.00	43	46.19	37	39.19	39
8	Chitradurga	55	4.60	256	118.00	46	67.07	32	48.36	99
9	Davangere	91	7.48	15	30.00	0	0.00	0	0.00	
10	Shimoga	96	7.88	114	228.00	51	41.11	51	41.11	
11	Mysuru	151	12.28	0	0.00	0	0.00	0	0.00	0
12	Chamarajnagar	32	2.76	211	112.00	29	24.00	1	1.00	10
13	Mandya	54	4.52	203	16.24	44	3.52	34	2.72	0
14	Hassan	57	4.76	94	184.00	47	46.50	5	7.50	0
15	Kodagu	9	0.92	0	0	0	0	0	0	0
16	Chickamagaluru	36	3.08	0	0.00	0	0.00	0	0.00	0
17	D.Kannada	50	4.20	42	55.77	36	47.37	17	47.37	12
18	Udupi	25	2.20	16	32.00	4	0.00	0	0.00	0
19	Belagavi	314	25.32							
20	Uttara kannada	48	4.04	64	128.00	15	27.45	15	27.45	
21	Vijayapura	95	7.80	312	583.19	65	82.30	53	56.00	44
22	Bagalkote	99	8.12	0	0.00	0	0.00	0	0.00	0
23	Dharwad	374	30.12	0	0.00	0	0.00	0	0.00	0
24	Gadaga	65	0.00	242	112.00	22	30.29	22	30.29	66
25	Haveri	58	4.84	27	54.00		23.36		23.36	
26	Kalaburgi	127	10.36	283	393.00	92	113.00	8	12.00	0
27	Yadgiri	133	10.84	88	176.00	15	23.00	0	0.00	0
28	Raichur	285	23.00	187	325.00	126	142.30	32	48.80	15
29	Koppal	72	5.96	353	539.75	39	54.00	33	45.10	35
30	Bidar	58	4.84	278	468.00	86	103.04	18	23.86	24
31	Bellary	152	12.36	1055	8120.00	409	261.77			
	Total	**3200**	**258.20**	**3998**	**11970.95**	**1171**	**1139.27**	**360**	**457.11**	**344**

-168-

SLBC KARNATAKA :: CONVENOR: SYNDICATE BANK

PROGRESS UNDER GOVT. SPONSORED SCHEMES AS ON 31.10.2019

NAME OF THE DEPARTMENT: DAY NULM

NAME OF THE SCHEME: SEP - G

SL	Name of the NULM City	Target		Applications Sent to Bank		Applications Sanctioned		Applications Disbursed		Applications Rejected
		Physical	Amt. in Lakh	Physical	Amt. in Lakh	Physical	Amt. in Lakh	Physical	Amt. in Lakh	Number
1	2	3	4	5	6	7	8	9	10	11
1	BBMP	32	12.80							
2	Bangalore Rural	3	1.20	0	0	0	0	0	0	0
3	Bangalore Urban	1	0.40	0	0	0	0	0	0	0
4	Ramanagara	5	2.00	0	0	0	0	0	0	0
5	Tumkur	6	2.40	2	10	2	3.00	2	3.00	
6	Kolar	7	2.80	0	0	0	0	0	0	0
7	Chikkaballapura	4	1.60	19	148	14	66.2	11	51.2	6
8	Chitradurga	4	1.60	6	50.00	2	9.00	2	9.00	1
9	Davangere	10	4.00							
10	Shimoga	11	4.40	30	150.00	8	11.00	8	11.00	
11	Mysuru	18	7.20	0	0.00	0	0.00	0	0.00	0
12	Chamarajnagar	2	0.80	5	45.00	5	9.50	3	9.50	0
13	Mandya	4	1.60	1	0.4	1	0.4	0	0	0
14	Hassan	5	2.00	11	65	5	20	0	0	0
15	Kodagu	0	0.00	0	0.00	0	0.00	0	0.00	0
16	Chickamagaluru	4	1.60	0	0.00	0	0.00	0	0.00	0
17	D.Kannada	5	2.00	2	8.00	1	4.00	1	4.00	0
18	Udupi	1	0.40	1	5.00	0	0.00	0	0.00	0
19	Belagavi	29	11.60							
20	Uttara kannada	3	1.20	3	15.00	1	5.54	1	5.54	
21	Vijayapura	11	4.40	17	48.50	15.00	26.00	14.00	23.00	0.00
22	Bagalkote	7	2.80	0	0.00	0	0.00	7	0.00	0
23	Dharwad	38	15.20	0	0.00	0	0.00	0	0.00	0
24	Gadaga	5	2.00	32	10	1	4.8	1	4.8	1
25	Haveri	3	1.20	2	10	0	0	0	0	
26	Kalaburgi	16	6.40	0	0	0	0	0	0	0
27	Yadgiri	13	5.20	4	32	0	0	0	0	0
28	Raichur	27	10.80	13	114.00	3	13.00	2	8.00	
29	Koppal	5	2.00	12	35.00	5	19.80	4	16.80	0
30	Bidar	5	2.00	5	30.00	1.00	1.00	0.00	0.00	0.00
31	Bellary	16	6.40	38	1310	22	72.65			
	Total	**300**	**120.00**	**203**	**2085.90**	**86**	**265.89**	**56**	**145.84**	**8**

SLBC KARNATAKA :: CONVENOR: SYNDICATE BANK

PROGRESS UNDER GOVT. SPONSORED SCHEMES AS ON 31.10.2019

NAME OF THE DEPARTMENT: DAY NULM

NAME OF THE SCHEME: SHG CREDIT LINKAGE

(Use separate sheets for each scheme)

SL	Name of the NULM City	Target		Applications Sent to Bank		Applications Sanctioned		Applications Disbursed		Applications Rejected
		Physical	Amt. in Lakh	Physical	Amt. in Lakh	Physical	Amt. in Lakh	Physical	Amt. in Lakh	Number
1	2	5	6	7	8	9	10	11	12	13
1	BBMP	265	18.55							
2	Bangalore Rural	32	2.24	0	0	0	0	0	0	0
3	Bangalore Urban	19	1.33	0	0	0	0	0	0	0
4	Ramanagara	39	2.73	0	0	0	0	0	0	0
5	Tumkur	71	4.97	0	0.00	0	0.00	0	0.00	0
6	Kolar	51	3.57	0	0.00	0	0.00	0	0.00	0
7	Chikkaballapura	33	2.31	11	46.70	8	37.70	10	34.70	11
8	Chitradurga	41	2.87	33	56.00	21	63.28	21	63.28	4
9	Davangere	70	4.90							
10	Shimoga	71	4.97	0	0	0	0	0	0	0
11	Mysuru	117	8.19	0	0.00	0	0.00	0	0.00	0
12	Chamarajnagar	25	1.75	29	28.00	21	41.95	9	21.95	0
13	Mandya	41	2.87	28	1.96	12	0.84	12	0.84	0
14	Hassan	44	3.08	68	74.00	34	34.00	0	0.00	0
15	Kodagu	8	0.56	0	0.00	0	0.00	0	0.00	0
16	Chickamagaluru	28	1.96	0	0.00	0	0.00	0	0.00	0
17	D.Kannada	37	2.59	21	51.50	13	43.50	12	39.00	0
18	Udupi	18	1.26	0	0.00	0	0.00	0	0.00	0
19	Belagavi	239	16.73							
20	Uttara kannada	38	2.66	50	100.00	41	9.25	41	9.25	
21	Vijayapura	71	4.97	277	550.00	18	26.25	14	18.75	0
22	Bagalkote	80	5.60	0	0.00	0	0.00	0	0.00	0
23	Dharwad	289	20.23	0	0.00	0	0.00	0	0.00	0
24	Gadaga	48	3.36	102	12.00	8	10.00	5	10.00	3
25	Haveri	47	3.29	27	54.00		23.36		23.36	
26	Kalaburgi	98	6.86	45	90.00	7	9.00	2	3.00	0
27	Yadgiri	102	7.14	32	32.00	0	0.00	0	0.00	0
28	Raichur	222	15.54	32	42.00	11	16.00	6	11.00	1
29	Koppal	56	3.92	52	85.40	32	54.50	25	51.00	1
30	Bidar	43	3.01	52	65.00	46	38.35	9	8.85	0
31	Bellary	117	8.19	170	651.10	142	231.60			
	Total	**2460**	**172.20**	**1029**	**1939.66**	**414**	**639.58**	**290**	**294.98**	**20**

SLBC KARNATAKA::CONVENOR:SINDYCATE BANK

PROGRESS UNDER GOVT.SPONSORED SCHEMES DURING 2019-20 AS ON 31-10-2019

NAME OF THE DEPARTMENT: KARNATAKA STATE WOMEN DEVELOPMENT CORPORATION

NAME OF THE SCHEME: UDYOGINI

SL.	NAME OF THE BANK	TARGET		APPLICATIONS SPONSORED		APPLICATIONS SANCTIONED		APPLICATIONS DISBURSED		APPLICATIONS REJECTED	APPLICATIONS PENDING
		NUMBER	AMOUNT IN LAKH	NUMBER	AMOUNT IN LAKH	NUMBER	AMOUNT IN LAKH	NUMBER	AMOUNT IN LAKH	NUMBER	NUMBER
1	Canara Bank	176	204.28	159	223.70	19	35.00	0	0	5	135
2	Corporation Bank	69	79.75	91	82.80	7	15.60	0	0	8	76
3	Syndicate Bank	157	295.56	115	196.00	12	26.30	0	0	6	97
4	S.Bk of Hyderabad	9	13.50	9	13.50	3	2.80	0	0	0	6
5	S.Bk of India	205	215.70	155	186.20	0	0.00	0	0	5	150
6	S.Bk of Mysore	7	0.00	6	6.00	0	0.00	0	0	0	6
7	Vijaya Bank	93	106.84	69	98.30	5	9.50	0	0	4	60
8	Allahabad Bank	5	7.00	3	4.00	1	3.00	0	0	0	2
9	Andra Bank	12	9.00	5	0.00	1	0.50	0	0	0	4
10	Bank Of Baroda	55	124.92	24	37.00	6	13.00	0	0	0	18
11	Bank Of India	11	15.46	6	6.00	1	3.00	0	0	1	4
12	Bank Of Maharashtra	5	7.00	6	16.00	0	0.00	0	0	2	4
13	Bharathiya Mahila Bank	0	0.00	0	0.00	0	0.00	0	0	0	0
14	Central Bk of India	14	13.92	10	19.00	1	0.00	0	0	1	8
15	Dena bank	6	3.46	11	3.00	0	0.00	0	0	0	11
16	IDBI Bank Limited	6	3.00	4	3.00	0	0.00	0	0	1	3
17	Indian Bank	9	13.50	14	19.50	1	0.50	0	0	3	10
18	Indian Overseas Bank	35	36.16	24	17.70	1	3.00	0	0	0	23
19	Oriental Bank Of Comm	0	0.00	1	0.00	0	0.00	0	0	0	1
20	Punjab Natl Bank	6	10.00	2	1.00	0	0.00	0	0	0	2
21	Punjab & Sind Bank	0	0.00	0	0.00	0	0.00	0	0	0	0
22	S Bk of Patiala	0	0.00	0	0.00	0	0.00	0	0	0	0
23	S. Bk of B & J	0	0.00	0	0.00	0	0.00	0	0	0	0
24	S.Bk of Travancor	0	0.00	0	0.00	0	0.00	0	0	0	0
25	U C O Bank	11	9.00	4	0.00	0	0.00	0	0	0	4
26	Union Bank Of India	23	27.90	9	11.70	2	6.00	0	0	1	6
27	United Bank Of India	2	6.00	5	3.00	0	0.00	0	0	0	5
28	Axis Bank Ltd	0	0.00	0	0.00	0	0.00	0	0	0	0
29	Catholic Syrian Bank	0	0.00	0	0.00	0	0.00	0	0	0	0
30	City Union Bank	1	0.00	0	0.00	0	0.00	0	0	0	0
31	Dhanalakshmi Bank	0	0.00	0	0.00	0	0.00	0	0	0	0
32	Federal Bank Ltd	7	4.46	7	3.00	0	0.00	0	0	0	7
33	HDFC Bank LTd	0	0.00	1	3.00	0	0.00	0	0	0	1
34	ICICI Bank Ltd	2	0.00	0	0.00	0	0.00	0	0	0	0
35	Indusind Bank Ltd	0	0.00	0	0.00	0	0.00	0	0	0	0
36	J & K Bank	0	0.00	2	6.00	0	0.00	0	0	0	2
37	Karnataka Bank Ltd	62	91.37	58	85.80	3	9.00	0	0	2	53

ANNEXURE - 42

SL.	NAME OF THE BANK	TARGET		APPLICATIONS SPONSORED		APPLICATIONS SANCTIONED		APPLICATIONS DISBURSED		APPLICATIONS REJECTED	APPLICATIONS PENDING
		NUMBER	AMOUNT IN LAKH	NUMBER	AMOUNT IN LAKH	NUMBER	AMOUNT IN LAKH	NUMBER	AMOUNT IN LAKH	NUMBER	NUMBER
38	Karur Vyasya Bank	4	3.92	0	0.00	0	0.00	0	0	0	0
39	Kotak Mahindra Bank	0	0.00	0	0.00	0	0.00	0	0	0	0
40	Lakshmi Vilas Bank	0	0.00	0	0.00	0	0.00	0	0	0	0
41	Ratnakar Bank	0	0.00	0	0.00	0	0.00	0	0	0	0

SL.	NAME OF THE BANK	TARGET		APPLICATIONS SPONSORED		APPLICATIONS SANCTIONED		APPLICATIONS DISBURSED		APPLICATIONS REJECTED	APPLICATIONS PENDING
		NUMBER	AMOUNT IN LAKH	NUMBER	AMOUNT IN LAKH	NUMBER	AMOUNT IN LAKH	NUMBER	AMOUNT IN LAKH	NUMBER	NUMBER
42	South Indian Bank	1	0.00	2	0.00	0	0.00	0	0	0	2
43	Tamilnad Merc Bank	0	0.00	0	0.00	0	0.00	0	0	0	0
44	Yes Bank	0	0.00	0	0.00	0	0.00	0	0	0	0
45	PKGB	58	49.53	41	39.50	5	5.50	0	0	0	36
46	KVGB	202	315.00	111	176.80	4	9.50	0	0	0	107
47	Kaveri Gr. Bank	82	24.00	32	27.50	0	0.00	0	0	2	30
48	Other Banks	41	53.00	56	64.00	8	18.00	0	0	0	48
	Total	**1376**	**1743.19**	**1042**	**1353.00**	**80**	**160.20**	**0**	**0.00**	**41**	**921**

Remarks: The Process to conduct selection committee meetings under the chairmanship of respective constitiancy MLA is going on.

SD/-
Managing Director
K.S.W.D.C

1/7/31

KARNATAKA STATE WOMEN DEVELOPMENT CORPORATION Bangalore

SLBC: KARNATAKA

FORMATE FOR REVIEW OF PROGRESS UNDER GOVT SPONSORED SCHEMES FOR THE FINANCIAL YEAR 2019-20 as on 31-10-2019

Scheme Name: Udyogini(District Consolidation)

Sl No	Name of the District	TARGET		APPLICATIONS SPONSORED		APPLICATIONS SANCTIONED		APPLICATIONS DISBURSED		APPLICATIONS REJECTED	APPLICATIONS PENDING
		NUMBER	AMOUNT IN LAKH	NUMBER	AMOUNT IN LAKH	NUMBER	AMOUNT IN LAKH	NUMBER	AMOUNT IN LAKH	NUMBER	NUMBER
1	Bangalore [Urban]	560	283.77	0	0.00	0	0.00	0	0	0	0
2	Bangalore [Rural]	70	38.33	97	0.00	0	0.00	0	0	0	97
3	Belagavi	336	183.42	15	15.90	0	0.00	0	0	0	15
4	Vijayapur	136	70.32	0	0.00	0	0.00	0	0	0	0
5	Bagalkot	134	72.41	15	0.00	0	0.00	0	0	0	15
6	Bellari	271	166.58	62	53.30	12	10.60	0	0	0	50
7	Bidar	164	97.23	0	0.00	0	0.00	0	0	0	0
8	Chamarajnagar	93	54.85	36	108.00	0	0.00	0	0	0	36
9	Chitradurga	173	106.75	0	0.00	0	0.00	0	0	0	0
10	Chikkamagalur	78	42.29	29	87.00	0	0.00	0	0	0	29
11	Chikkaballapur	112	66.84	39	0.00	0	0.00	0	0	0	39
12	Davanageri	163	94.97	0	0.00	0	0.00	0	0	0	0
13	Dakshina Kannada	144	73.98	23	69.00	14	42.00	0	0	0	9
14	Dharwad	126	66.35	114	0	5	14	0	0	0	109
15	Gadag	77	42.13	62	179.50	0	0.00	0	0	0	62
16	Kalburgi	175	92.36	0	0.00	0	0.00	0	0	0	0
17	hassan	106	54.80	31	93.00	2	0.00	0	0	0	29
18	Haveri	127	71.30	16	46.00	3	5.50	0	0	0.	13
19	Kolar	117	64.63	0	0.00	0	0.00	0	0	0	0
20	Koppal	122	71.42	0	0.00	0	0.00	0	0	0	0
21	Kodagu	50	28.28	151	377.30	25	42.30	0	0	41	85
22	Mandya	103	51.92	0	0.00	0	0.00	0	0	0	0
23	Mysore	252	146.79	96	0.00	0	0.00	0	0	0	96
24	Raichur	208	128.16	0	0.00	0	0.00	0	0	0	0
25	Ramanagar	69	35.77	148	0.00	14	32.80	0	0	0	134
26	Shimoga	116	61.77	27	81.00	0	0.00	0	0	0	27
27	Tumkur	204	115.23	0	0.00	0	0.00	0	0	0	0
28	Uttara Kannada	85	42.79	0	0.00	0	0.00	0	0	0	0
29	Udapi	77	40.33	54	162.00	5	13.00	0	0	0	49
30	Yadgeri	109	64.27	27	81.00	0	0.00	0	0	0	27
Total		**4557**	**2530.00**	**1042**	**1353.00**	**80**	**160.20**	**0**	**0**	**41**	**921**

Remarks: The Process to conduct selection committee meetings under the chairmanship of respective constituancy MLA is going on.

SD/-
Managing Director
K.S.W.D.C

-174-

ANNEXURE-43

ಕರ್ನಾಟಕ ಭೋವಿ ಅಭಿವೃದ್ಧಿ ನಿಗಮ,

(ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ಸ್ವಾಮ್ಯಕ್ಕೆ ಒಳಪಟ್ಟಿದೆ)

ನಂ.177/4 2ನೇ ಮುಖ್ಯರಸ್ತೆ, 2ನೇ ಅಡ್ಡರಸ್ತೆ, ಭೋವಿ ಪಾಳ್ಯ, ಮಹಾಲಕ್ಷ್ಮೀಪುರಂ,
ಬೆಂಗಳೂರು-560086, ದೂರವಾಣಿ ಸಂಖ್ಯೆ: 080-23198122/133; ಫ್ಯಾಕ್ಸ್: 080-23198144.

ಇ-ಮೇಲ್ ವಿಳಾಸ: md.kbdc@gmail.com

ಸಂಖ್ಯೆ:ಕಭೋಅನಿ/ಎಸ್.ಎಲ್.ಬಿ.ಸಿ/8/2018-19 ದಿನಾಂಕ: 03-10-2019

ಗೆ,

ಮಹಾಪ್ರಬಂದಕರು,
ರಾಜ್ಯ ಮಟ್ಟದ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿ
ಸಿಂಡಿಕೇಟ್ ಬ್ಯಾಂಕ್-ಕಾರ್ಪೋರೇಷನ್ ಕಛೇರಿ,
ಬೆಂಗಳೂರು-560009.

ಮಾನ್ಯರೆ,

ವಿಷಯ : ಎಸ್.ಎಲ್.ಬಿ.ಸಿ ಸಭೆಗೆ ಮಾಹಿತಿಯನ್ನು ಒದಗಿಸುತ್ತಿರುವ ಬಗ್ಗೆ

******

ಮೇಲ್ಕಂಡ ವಿಷಯಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ ಉದ್ಯಮಶೀಲತಾ ಯೋಜನೆಯಡಿ 2018-19 ನೇ ಸಾಲಿನಲ್ಲಿ ಜಿಲ್ಲಾವಾರು ಬ್ಯಾಂಕಿಗೆ ಶಿಫಾರಸ್ಸು ಮಾಡಿದ ಮಂಜೂರಾತಿಗೆ ಬಾಕಿ ಇರುವ ಮಾಹಿತಿಯನ್ನು ನಿಗದಿತ ನಮೂನೆಯಲ್ಲಿ ತಯಾರಿಸಿ ಈ ಪತ್ರಕ್ಕೆ ಲಗತ್ತಿಸಿ ತಮ್ಮ ಮುಂದಿನ ಅವಗಾಹನೆಗೆ ಸಲ್ಲಿಸಿದೆ.

ತಮ್ಮ ವಿಶ್ವಾಸಿ

ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು

KARNATAKA BOVI DEVELOPMENT CORPORATION-BANGALORE

2018-19 ISB Programme Scheme Districwise and Bankwise

Sl no	Name of the Bank	Sponsered Application	Sanctioned Application (last year application	Rejected Application	Pendind Application with bank
1	PKGB	10	4	2	4
2	CANARA BANK	37	23	3	11
3	STATE BANK OF INDIA	31	12	1	18
4	SYNDICATE BANK	23	12	0	11
5	CORPORATION BANK	8	5	1	2
6	VIJAYA BANK	16	9	2	5
7	KVGB	13	13	0	0
8	KARNATAKA BANK	23	11	1	11
9	KGB	20	8	1	11
10	INDIAN OVERSEAS BANK	5	3	0	2
11	CENTRAL BANK OF INDIA	2	1	0	1
12	INDIAN BANK	2	2	0	0
13	BANK OF BARODA	1	1	0	0
14	BANK OF INDIA	7	5	0	2
15	BANK OF MAHARASTRA	2	2	0	0
16	UNION BANK OF INDIA	2	1	0	1
17	P.N.B	1	0	0	1
18	ALLAHABAD BANK	2	2	0	0
19	CKGB	4	0	0	4
20	IDBI	1	0	0	1
21	UBI	4	3	0	1
22	KOTACH MAHENDRA	7	5	0	2
23	MAHENDRA & MAHENDRA	3	3	0	0
	TOTAL	**224**	**125**	**11**	**88**

KARNATAKA BOVI DEVELOPMENT CORPORATION LTD, BANGALORE

2018-19 ISB Programme Scheme Districwise and Bankwise details

			SBI				CANARA				KARNATAKA BANK			
Sl No	DISTRIC NAME	ISB (Total)	A spo	Asanc	Rej	Pen	A spo	Asanc	Rej	Pen	A spo	Asanc	Rej	Pen
1	Bangalore Rural	12	1	1	0	0	2	2	0	0	1	1	0	0
2	Chitradurga	7	0	0	0	0	0	0	0	0	1	0	0	1
3	Kolar	2	0	0	0	0	0	0	0	0	0	0	0	0
4	Davanagere	35	6	5	1	0	7	4	2	1	5	3	1	1
5	Tumakuru	5	1	1	0	0	2	2	0	0	0	0	0	0
6	Chamaraja Nagara	11	5	0	0	5	0	0	0	0	0	0	0	0
7	Chikkamagalure	8	1	0	0	1	3	2	0	1	1	0	0	1
8	D Kannada	4	0	0	0	0	2	1	0	1	1	1	0	0
9	Hassan	18	3	0	0	3	6	3	1	2	0	0	0	0
10	Mandya	27	3	0	0	3	5	3	0	2	1	0	0	1
11	Mysore	25	2	1	0	1	2	1	0	1	2	1	0	1
12	Udupi	5	0	0	0	0	1	1	0	0	0	0	0	0
13	Bagalakote	12	3	3	0	0	0	0	0	0	5	4	0	1
14	Belagavi	12	0	0	0	0	2	2	0	0	1	0	0	1
15	Vijayapura	10	0	0	0	0	0	0	0	0	0	0	0	0
16	Uttara kannada	8	0	0	0	0	1	1	0	0	2	1	0	1
17	Bidar	4	1	0	0	1	1	1	0	0	0	0	0	0
18	Kalburagi	12	5	1	0	4	3	0	0	3	0	0	0	0
19	Yadgiri	7	0	0	0	0	0	0	0	0	3	0	0	3
	TOTAL	224	31	12	1	18	37	23	3	11	23	11	1	11

SYNDICATE				CORPORATION				BANK OF INDIA				VIJAYA BANK			
A spo	Asanc	Rej	Pen	A spo	Asanc	Rej	Pen	A spo	Asanc	Rej	Pen	A spo	Asanc	Rej	Pen
1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	1
1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0
3	2	0	1	2	1	1	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	1	0	0	1	0	0	0	0	1	0	0	1
0	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0
2	0	0	2	2	2	0	0	3	3	0	0	0	0	0	0
0	0	0	0	0	0	0	0	2	1	0	1	8	6	0	2
2	1	0	1	0	0	0	0	0	0	0	0	3	2	0	1
3	1	0	2	0	0	0	0	0	0	0	0	1	0	1	0
1	1	0	0	1	1	0	0	0	0	0	0	2	1	1	0
3	3	0	0	0	0	0	0	1	1	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	2	0	2	1	0	0	1	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	1	0	0	1	0	0	0	0
23	**12**	**0**	**11**	**8**	**5**	**1**	**2**	**7**	**5**	**0**	**2**	**16**	**9**	**2**	**5**

UBI				UNION B OF INDIA				INDIAN B				ALAHABAD B			
A spo	Asanc	Rej	Pen	A spo	Asanc	Rej	Pen	A spo	Asanc	Rej	Pen	A spo	Asanc	Rej	Pen
0	0	0	0	0	0	0	0	1	1	0	0	0	0	0	0
0	0	0	0	0	0	0	0	1	1	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	2	2	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	1	0	1	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	1	0	0	1	0	0	0	0	0	0	0	0
4	**3**	**0**	**1**	2	1	0	1	**2**	**2**	**0**	**0**	**2**	**2**	**0**	**0**

BANK OF BARODA				B O MAHARASTRA				CENTRAL B INDIA				INDIAN OVERS B			
A spo	Asanc	Rej	Pen	A spo	Asanc	Rej	Pen	A spo	Asanc	Rej	Pen	A spo	Asanc	Rej	Pen
0	0	0	0	0	0	0	0	0	0	0	0	1	1	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	2	2	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	1	1	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1	1	0	0	0	0	0	0	0	0	0	0	4	2	0	2
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	1	0	0	1	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
1	1	0	0	2	2	0	0	2	1	0	1	5	3	0	2

PNB				KGB				KVGB				PKGB			
A spo	Asanc	Rej	Pen	A spo	Asanc	Rej	Pen	A spo	Asanc	Rej	Pen	A spo	Asanc	Rej	Pen
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	3	2	0	1	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	7	4	2	1
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	1	0	0	1	0	0	0	0	0	0	0	0
0	0	0	0	8	4	0	4	0	0	0	0	0	0	0	0
1	0	0	1	6	1	1	4	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	3	3	0	0	0	0	0	0
0	0	0	0	0	0	0	0	10	10	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	1	0	0	1	0	0	0	0	2	0	0	2
1	0	0	1	20	8	1	11	13	13	0	0	10	4	2	4

CKGB				IDBI				KOTAk MAHENDRA				Mahendra & Mahendra			
A spo	Asanc	Rej	Pen	A spo	Asanc	Rej	Pen	A spo	Asanc	Rej	Pen	A spo	Asanc	Rej	Pen
0	0	0	0	0	0	0	0	2	2	0	0	3	3	0	0
0	0	0	0	1	0	0	1	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	1	0	0	1	0	0	0	0
0	0	0	0	0	0	0	0	1	1	0	0	0	0	0	0
0	0	0	0	0	0	0	0	1	1	0	0	0	0	0	0
4	0	0	4	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	1	1	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	1	0	0	1	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	0	0	4	1	0	0	1	7	5	0	2	3	3	0	0

ಕರ್ನಾಟಕ ಭೋವಿ ಅಭಿವೃದ್ಧಿ ನಿಗಮ,

(ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ಸ್ವಾಮ್ಯಕ್ಕೆ ಒಳಪಟ್ಟಿದೆ)

ನಂ.177/4 2ನೇ ಮುಖ್ಯರಸ್ತೆ, 2ನೇ ಅಡ್ಡರಸ್ತೆ, ಭೋವಿ ಪಾಳ್ಯ, ಮಹಾಲಕ್ಷ್ಮೀಪುರಂ.

ಬೆಂಗಳೂರು-560086, ದೂರವಾಣಿ ಸಂಖ್ಯೆ: 080-23198122/133; ಫ್ಯಾಕ್ಸ್: 080-23198144.

ಇ-ಮೇಲ್ ವಿಳಾಸ: md.kbdc@gmail.com

ಸಂಖ್ಯೆ:ಕಭೋಅನಿ/ಎಸ್.ಎಲ್.ಬಿ.ಸಿ/8/2018-19/183 ದಿನಾಂಕ: 20-08-20

ಇ.

ಮಹಾಪ್ರಬಂಧಕರು,
ರಾಜ್ಯ ಮಟ್ಟದ ಬ್ಯಾಂಕ್‌ರುಗಳ ಸಮಿತಿ
ಸಿಂಡಿಕೇಟ್ ಬ್ಯಾಂಕ್-ಕಾರ್ಪೋರೇಟ್ ಕಛೇರಿ
ಗಾಂಧಿನಗರ,
ಬೆಂಗಳೂರು-560009.

ಮಾನ್ಯರೆ,

ವಿಷಯ : 2019-20 ನೇ ಸಾಲಿನ ಉದ್ಯಮಶೀಲತಾ ಯೋಜನೆಯಡಿ ಬ್ಯಾಂಕ್‌ವಾರು ಗುರಿಗಳನ್ನು ನಿಗದಿ ಪಡಿಸುವ ಕುರಿತು

ಉಲ್ಲೇಖ : ಸರ್ಕಾರದ ಪತ್ರ ಸಂಖ್ಯೆ:- ಸಕಇ/21/ಎಸ್‌ಎಲ್‌ಪಿ 2019, ದಿನಾಂಕ:-26.07.2019

******

ಮೇಲ್ಕಂಡ ವಿಷಯಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ ಉಲ್ಲೇಖಿತ ಪತ್ರದಲ್ಲಿ ಕರ್ನಾಟಕ ಭೋವಿ ಅಭಿವೃದ್ಧಿ ನಿಗಮದ 2019-20 ನೇ ಸಾಲಿನ ವಾರ್ಷಿಕ ಕ್ರಿಯಾ ಯೋಜನೆಗೆ ಸರ್ಕಾರವು ಅನುಮೋದನೆ ನೀಡಿದ್ದು, ನಿಗಮವು ಬ್ಯಾಂಕ್ ಮುಖೇನ ಉದ್ಯಮಶೀಲತಾ ಯೋಜನೆ ಹಾಗೂ ಇತರೆ ಯೋಜನೆಗಳನ್ನು ಅನುಷ್ಠಾನಗೊಳಿಸಲಾಗುತ್ತಿದ್ದು, ಈ ಎರಡು ಯೋಜನೆಗಳಲ್ಲಿ ಗರಿಷ್ಠ 5.00 ಲಕ್ಷ ಸಹಾಯಧನ ಹಾಗೂ ಫಲಾನುಭವಿಯ ಉಳಿಕೆ ಮೊತ್ತವನ್ನು ಬ್ಯಾಂಕ್‌ಗಳ ಮುಖಾಂತರ ಮಂಜೂರಾತಿಯನ್ನು ಪಡೆಯಬೇಕಾಗುತ್ತದೆ. ಸದರಿ ಯೋಜನೆಗಳ ಜಿಲ್ಲಾವಾರು ಗುರಿಯನ್ನು ಈ ಪತ್ರಕ್ಕೆ ಲಗತ್ತಿಸಿದೆ. ನಿಮ್ಮ ಎಲ್ಲಾ ಜಿಲ್ಲಾ ಮಾರ್ಗದರ್ಶಿ ವ್ಯವಸ್ಥಾಪಕರಿಗೆ ಬ್ಯಾಂಕ್‌ವಾರು ಗುರಿಗಳನ್ನು ನಿಗದಿಪಡಿಸಿ ನಿಗದಿತ ಅವಧಿಯಲ್ಲಿ ಯೋಜನೆಗಳನ್ನು ಅನುಷ್ಠಾನಗೊಳಿಸಲು ಮಾರ್ಗದರ್ಶನ ನೀಡಲು ಈ ಮೂಲಕ ಕೋರಲಾಗಿದೆ.

ವಂದನೆಗಳೊಂದಿಗೆ.

ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕ

ಅಂಶಕ:- ಮೇಲಿನಂತೆ

ಕರ್ನಾಟಕ ಭೋವಿ ಅಭಿವೃದ್ಧಿ ನಿಗಮ

ಸ್ವಯಂ ಉದ್ಯೋಗ (ಉದ್ಯಮ ಶೀಲತಾ ಅಭಿವೃದ್ಧಿ) ಯೋಜನೆಯಡಿ ಆಯವ್ಯಯದಲ್ಲಿ ನಿಗಧಿಯಾದ ಅನುದಾನದಿಂದ ನಿಗಧಿಪಡಿಸಿದ ಭೌತಿಕ ಮತ್ತು ಆರ್ಥಿಕ ಗುರಿ

ಕ್ರಮ ಸಂ	ಜಿಲ್ಲೆಗಳು	2011 ರ ಜನಗಣತಿಯಂತೆ ಜನಸಂಖ್ಯೆ	ಸಹಾಯಧನದ ಘಟಕ ವೆಚ್ಚದ ಶೇ. 70 ರಷ್ಟು ಗರಿಷ್ಠ ರೂ.3.50 ಲಕ್ಷ		ಸಹಾಯಧನದ ಘಟಕ ವೆಚ್ಚದ ಶೇ. 60 ರಷ್ಟು ಗರಿಷ್ಠ ರೂ.5.00 ಲಕ್ಷ		ಒಟ್ಟು	
			ಭೌತಿಕ ಗುರಿ	ಆರ್ಥಿಕ ಗುರಿ ಸಹಾಯಧನ	ಭೌತಿಕ ಗುರಿ	ಆರ್ಥಿಕ ಗುರಿ ಸಹಾಯಧನ	ಒಟ್ಟು ಭೌತಿಕ ಗುರಿ	ಒಟ್ಟು ಆರ್ಥಿಕ ಗುರಿ
	ಬೆಂಗಳೂರು ವಿಭಾಗ							
1	ಬೆಂಗಳೂರು ನಗರ	1,17,665	28	98.00	28	140.00	56	238.00
2	ಬೆಂಗಳೂರು ಗ್ರಾಮಾಂತರ	24,228	6	21.00	6	30.00	12	51.00
3	ಚಿತ್ರದುರ್ಗ	74,301	18	63.00	18	90.00	36	153.00
4	ಚಿಕ್ಕಬಳ್ಳಾಪುರ	52,822	12	42.00	12	60.00	24	102.00
5	ಕೋಲಾರ	82,035	19	66.50	19	95.00	38	161.50
6	ದಾವಣಗೆರೆ	64,081	15	52.50	15	75.00	30	127.50
7	ರಾಮನಗರ	27,046	7	24.50	7	35.00	14	59.50
8	ಶಿವಮೊಗ್ಗ	83,864	19	66.50	19	95.00	38	161.50
9	ತುಮಕೂರು	70,908	17	59.50	17	85.00	34	144.50
	ಮೈಸೂರು ವಿಭಾಗ			0.00				
10	ಚಾಮರಾಜನಗರ	7,474	2	7.00	2	10.00	4	17.00
11	ಚಿಕ್ಕಮಗಳೂರು	29,383	6	21.00	6	30.00	12	51.00
12	ದಕ್ಷಿಣ ಕನ್ನಡ	2,535	1	3.50	1	5.00	2	8.50
13	ಹಾಸನ	28,467	7	24.50	7	35.00	14	59.50
14	ಕೊಡಗು	3,093	1	3.50	1	5.00	2	8.50
15	ಮಂಡ್ಯ	18,192	5	17.50	5	25.00	10	42.50
16	ಮೈಸೂರು	28,578	7	24.50	7	35.00	14	59.50
17	ಉಡುಪಿ	3,253	1	3.50	1	5.00	2	8.50
	[illegible] ವಿಭಾಗ			0.00				

18	ಬಾಗಲಕೋಟೆ	29,876	8	28.00	8	40.00	16	[illegible]
19	ಬೆಳಗಾವಿ	42,978	9	31.50	9	45.00	18	76.50
20	ವಿಜಯಪುರ	22,611	6	21.00	6	30.00	12	51.00
21	ಧಾರವಾಡ	23,860	6	21.00	6	30.00	12	51.00
22	ಗದಗ	21,526	5	17.50	5	25.00	10	42.50
23	ಹಾವೇರಿ	34,806	8	28.00	8	40.00	16	68.00
24	ಉತ್ತರ ಕನ್ನಡ	17,869	4	14.00	4	20.00	8	34.00
	ಕಲಬುರಗಿ ವಿಭಾಗ							
25	ಬಳ್ಳಾರಿ	65,467	15	52.50	15	75.00	30	127.50
26	ಬೀದರ್	17,957	5	17.50	5	25.00	10	42.50
27	ಕಲಬುರಗಿ	43,506	11	38.50	11	55.00	22	93.50
28	ಕೊಪ್ಪಳ	30,817	7	24.50	7	35.00	14	59.50
29	ರಾಯಚೂರು	40,420	9	31.50	9	45.00	18	76.50
30	ಯಾದಗಿರಿ	9,697	2	7.00	2	10.00	4	17.00
ಒಟ್ಟು		11,19,315	266	931.00	266	1330.00	532	2261.00
	ವಿವೇಚನಾ ಕೋಟ ಸರ್ಕಾರ 15%		49	172.00	49	246.00	98	418.00
	ವಿವೇಚನಾ ಕೋಟ ನಿಗಮ 5%		16	56.00	16	80.00	32	136.00
ಒಟ್ಟು			331	1159.00	331	1656.00	662	2815.00

ಕರ್ನಾಟಕ ಭೋವಿ ಅಭಿವೃದ್ಧಿ ನಿಗಮ

2019-20ನೇ ಸಾಲಿನ ಐರಾವತ ಯೋಜನೆಯಡಿ ಜನಸಂಖ್ಯೆಗನುಗುಣವಾಗಿ ನಿಗಧಿಪಡಿಸಿದ ಗುರಿ

ಕ್ರ.ಸಂ	ಜಿಲ್ಲೆಗಳು	ಜನಸಂಖ್ಯೆ	ಭೌತಿಕ ಗುರಿ	ಆರ್ಥಿಕ ಗುರಿ ಸಹಾಯಧನ
	ಬೆಂಗಳೂರು ವಿಭಾಗ			
1	ಬೆಂಗಳೂರು ನಗರ	1,17,665	15	75.00
2	ಬೆಂಗಳೂರು ಗ್ರಾಮಾಂತರ	24,228	3	15.00
3	ಚಿತ್ರದುರ್ಗ	74,301	10	50.00
4	ಚಿಕ್ಕಬಳ್ಳಾಪುರ	52,822	7	35.00
5	ಕೋಲಾರ	82,035	11	55.00
6	ದಾವಣಗೆರೆ	64,081	7	35.00
7	ರಾಮನಗರ	27,046	3	15.00
8	ಶಿವಮೊಗ್ಗ	83,864	10	50.00
9	ತುಮಕೂರು	70,908	9	45.00
	ಮೈಸೂರು ವಿಭಾಗ			
10	ಚಾಮರಾಜನಗರ	7,474	1	5.00
11	ಚಿಕ್ಕಮಗಳೂರು	29,383	4	20.00
12	ದಕ್ಷಿಣ ಕನ್ನಡ	2,535	1	5.00
13	ಹಾಸನ	28,467	4	20.00
14	ಕೊಡಗು	3,093	1	5.00
15	ಮಂಡ್ಯ	18,192	2	10.00
16	ಮೈಸೂರು	28,578	6	30.00
17	ಉಡುಪಿ	3,253	1	5.00

	ಬೆಳಗಾಂ ವಿಭಾಗ			
18	ಬಾಗಲಕೋಟೆ	29,876	4	20.00
19	ಬೆಳಗಾವಿ	42,978	6	30.00
20	ವಿಜಯಪುರ	22,611	3	15.00
21	ಧಾರವಾಡ	23,860	3	15.00
22	ಗದಗ	21,526	3	15.00
23	ಹಾವೇರಿ	34,806	4	20.00
24	ಉತ್ತರ ಕನ್ನಡ	17,869	2	10.00
	ಕಲಬುರಗಿ ವಿಭಾಗ			
25	ಬಳ್ಳಾರಿ	65,467	7	35.00
26	ಬೀದರ್	17,957	2	10.00
27	ಕಲಬುರಗಿ	43,506	5	25.00
28	ಕೊಪ್ಪಳ	30,817	4	20.00
29	ರಾಯಚೂರು	40,420	5	25.00
30	ಯಾದಗಿರಿ	9,697	1	5.00
ಒಟ್ಟು		11,19,315	144	720.00
	ವಿಶೇಷನಾ ಕೋಟಾ	ಸರ್ಕಾರ 15%	27	135.00
		ನಿಗಮ 5%	9	45.00
ಒಟ್ಟು			180	900.00

ANNEXURE - 44

ಕರ್ನಾಟಕ ಅಲ್ಪಸಂಖ್ಯಾತರ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿಯಮಿತ

(ಕರ್ನಾಟಕ ಸರ್ಕಾರ ಸ್ವಾಮ್ಯದ ಉದ್ಯಮ)

ವಿಶ್ವೇಶ್ವರಯ್ಯ ಕೇಂದ್ರ, 12ನೇ ಮಹಡಿ, ಮುಖ್ಯ ಗೋಪುರ, ಡಾ॥ ಬಿ.ಆರ್. ಅಂಬೇಡ್ಕರ್ ವೀದಿ, ಬೆಂಗಳೂರು - 560 001

ದೂರವಾಣಿ : ಕಛೇರಿ - 22864782 ಫ್ಯಾಕ್ಸ್ : 22864720

E-mail : kmdc.ho.info@gmail.com Website : www.kmdc.kar.nic.in

The Karnataka Minorities Development Corporation Ltd.,

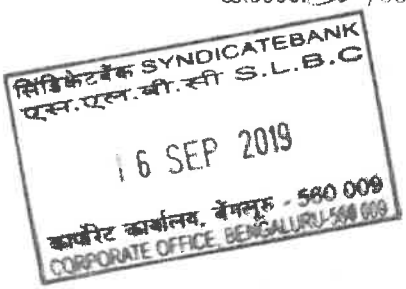
(A Government of Karnataka Undertaking)

Visveswarayya Centre, 12th Floor, Main Tower, Dr. B.R. Ambedkar Veedi, Bangalore - 560 001.

Telephone (O) 22864782 Fax : 22864720

E-mail : kmdc.ho.info@gmail.com Website : www.kmdc.kar.nic.in

ಸಂಖ್ಯೆ: ಕಅಅನಿ/ಸ್ವಉ/ಸಿಆರ್-/2019-20/ 1871 ದಿನಾಂಕ: 30 /08/2019



ಗೆ,
ಸಂಚಾಲಕರು,
ಸ್ಟೇಟ್ ಲೇವೆಲ್ ಬ್ಯಾಂಕರ್ಸ್ ಕಮಿಟಿ,
ಸಿಂಡಿಕೇಟ್ ಬ್ಯಾಂಕ್, ಕಾರ್ಪೋರೇಟ್ ಕಟ್ಟಡ,
5ನೇ ಮಹಡಿ, ಗಾಂಧಿನಗರ,
ಬೆಂಗಳೂರು-560009.

ಮಾನ್ಯರೆ,

ವಿಷಯ: ಸ್ಟೇಟ್ ಲೇವಲ್ ಬ್ಯಾಂಕರ್ಸ್ ಕಮಿಟಿಯವರಿಗೆ 2019-20ನೇ ಸಾಲಿನ ಯೋಜನೆಯ ಜಿಲ್ಲಾವಾರು ನಿಗದಿ ಪಡಿಸಿರುವ ಗುರಿ ಮಾಹಿತಿಯ ತಃಖ್ತೆಯನ್ನು ನೀಡುವ ಬಗ್ಗೆ.

******

ಮೇಲ್ಕಂಡ ವಿಷಯಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ ನಿಗಮದಿಂದ ಅಲ್ಪಸಂಖ್ಯಾತರ ಫಲಾನುಭವಿಗಳಿಗೆ ಸೌಲಭ್ಯವನ್ನು ನೀಡಲು ಬ್ಯಾಂಕ್ ಮುಖಾಂತರ ಜಾರಿಗೊಳುಸುತ್ತಿರುವ ಯೋಜನೆಯ ವಿವರ ಈ ಕೆಳಗಿನಂತಿದೆ.

2019-20ನೇ ಸಾಲಿನ ಸ್ವಯಂ ಉದ್ಯೋಗ, ವೃತ್ತಿ ಪ್ರೋತ್ಸಾಹ ಯೋಜನೆ, ಆಟೋ ಮೊಬೈಲ್ ಸರ್ವಿಸ್, ಟ್ಯಾಕ್ಸಿ ಹಾಗೂ ಗೂಡ್ಸ್ ವಾಹನ ಖರೀದಿ, ಬೀದರ್‌ನಲ್ಲಿ ಕರಕುಶಲು ಯೋಜನೆಗಳ ಜಿಲ್ಲಾವಾರು ನಿಗದಿ ಪಡಿಸಿರುವ ಗುರಿ ಮಾಹಿತಿಯ ತಃಖ್ತೆ ತಮ್ಮ ಮಾಹಿತಿಗಾಗಿ ಲಗತ್ತಿಸಲಾಗಿದೆ. ತಾವು ಸದರಿ ಮಾಹಿತಿಯನ್ನು ನಿಮ್ಮ ಬ್ಯಾಂಕ್ ಶಾಖೆಗಳಿಗೆ ಸೂಚಿಸಲು ಕೋರಲಾಗಿದೆ.

ತಮ್ಮ ವಿಶ್ವಾಸು,

ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು

KARNATAKA MINORITIES DEVELOPMENT CORPORATION LIMITED, BANGALORE-1
BANK LINKED SCHEMES FOR THE YEAR 2019-20

Rs.In Lakhs

Sl. No	Name of the District	Minorities Population as per 2011 CENSUS	Self Employment Scheme 60% for Upto One lakh 40% above One lakh Unit cost		Minorities Taxi Welfare Scheme		Automobiles Training and loan from the bank /Subsidy from KMDC		Subsidy for Bidri Craft and loan from Banks		Vruthi Scheme (Modernisation of Shops)	
			TARGET		TARGET		TARGET		TARGET		TARGET	
			Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin
A	**BANGALORE DIVISION**											
1	Bangalore-U	1855032	367	275.31	55	165.00	3	3.75			123	123.00
2	Bangalore -R	99326	20	14.68	3	9.00	1	1.25			7	7.00
3	Ramanagaram	122047	24	18.10	4	12.00	1	1.25			8	8.00
4	Kolar	229492	45	34.06	7	21.00	1	1.25			15	15.00
5	Chikkaballapur	153818	30	22.80	5	15.00	1	1.25			10	10.00
6	Chitradurga	136110	27	20.24	4	12.00	1	1.25			9	9.00
7	Tumkur	260784	52	38.76	8	24.00	1	1.25			17	17.00
8	Shimoga	270939	54	40.19	8	24.00	1	1.25			18	18.00
9	Davangere	278113	55	41.33	8	24.00	1	1.25			19	19.00
B	**GULBARGA DIVISION**											
1	Raichur	289375	57	42.89	9	27.00	1	1.25			19	19.00
2	Koppal	169130	33	25.08	5	15.00	1	1.25			11	11.00
3	Bellary	344205	68	51.16	10	30.00	1	1.25			23	23.00
4	Bidar	402900	80	59.99	12	36.00	1	1.25	10	12.50	27	27.00
5	Gulbarga	536749	106	79.66	16	48.00	1	1.25			36	36.00
6	Yadgir	173837	34	25.79	5	15.00	1	1.25			12	12.00
C	**MYSORE DIVISION**											
1	Chickmagalur	132236	26	19.67	4	12.00	1	1.25			9	9.00
2	Hassan	142354	28	21.09	4	12.00	1	1.25			9	9.00
3	Kodagu	104919	21	15.53	3	9.00	1	1.25			7	7.00
4	Mysore	361778	72	53.72	11	33.00	1	1.25			24	24.00
5	Mandya	90535	18	13.40	3	9.00	1	1.25			6	6.00
6	D.Kannada	684661	135	101.60	20	60.00	1	1.25			45	45.00
7	Chamrajnagar	75162	15	11.12	2	6.00	1	1.25			5	5.00
8	Udupi	167505	33	24.80	5	15.00	1	1.25			11	11.00
D	**BELGAUM DIVISION**											
1	Belgaum	728263	144	108.16	22	66.00	1	1.25			48	48.00
2	Bijapur	381618	75	56.57	11	33.00	1	1.25			25	25.00
3	Dharwad	446819	88	66.26	13	39.00	1	1.25			30	30.00
4	Uttara kannada	249237	49	37.05	7	21.00	1	1.25			17	17.00
5	Haveri	310654	62	46.17	9	27.00	1	1.25			21	21.00
6	Gadag	153400	30	22.80	5	15.00	1	1.25			10	10.00
7	Bagalkote	249477	49	37.05	7	21.00	1	1.25			17	17.00
	5% Government Quota		100	75.00	15	45.00					34	34.00
	TOTAL	9600475	2000	1500.00	300	900.00	32	40.00	10	12.50	672	672.00

Managing Director
Karnataka Minorities Development

ಕರ್ನಾಟಕ ಅಲ್ಪಸಂಖ್ಯಾತರ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿಯಮಿತ

(ಕರ್ನಾಟಕ ಸರ್ಕಾರ ಸ್ವಾಮ್ಯದ ಉದ್ಯಮ)

ವಿಶ್ವೇಶ್ವರಯ್ಯ ಕೇಂದ್ರ, 12ನೇ ಮಹಡಿ, ಮುಖ್ಯ ಗೋಪುರ, ಡಾ|| ಬಿ.ಆರ್. ಅಂಬೇಡ್ಕರ್ ವೀದಿ, ಬೆಂಗಳೂರು - 560 001

ದೂರವಾಣಿ : ಕಛೇರಿ - 22864782, ಫ್ಯಾಕ್ಸ್ : 22864720

E-mail : kmdc.ho.info@gmail.com Website : www.kmdc.kar.nic.in

The Karnataka Minorities Development Corporation Ltd.,

(Government of Karnataka Undertaking)

Vishveshwaraya Centre, 12th Floor, Main Tower, Dr. B.R. Ambedkar Veedi, Bangalore - 560 001.

Telephone : (O) 22864782 Fax : 22864720

E-mail : kmdc.ho.info@gmail.com Website : www.kmdc.kar.nic.in

ಸಂಖ್ಯೆ: ಕಅಅನಿ/ಸ್ವಉ/ಸಿಆರ್–/2019–20/

ದಿನಾಂಕ: 25/11/2019

ಗೆ,
ಸಂಚಾಲಕರು,
ಸ್ಟೇಟ್ ಲೇವೆಲ್ ಬ್ಯಾಂಕರ್ಸ್ ಕಮಿಟಿ,
ಸಿಂಡಿಕೇಟ್ ಬ್ಯಾಂಕ್, ಕಾರ್ಪೋರೇಟ್ ಕಟ್ಟಡ,
5ನೇ ಮಹಡಿ, ಗಾಂಧಿನಗರ,
ಬೆಂಗಳೂರು–560009.

ಮಾನ್ಯರೆ,

ವಿಷಯ: ಸ್ವಯಂ ಉದ್ಯೋಗ, ವೃತ್ತಿ ಪ್ರೋತ್ಸಾಹ ಯೋಜನೆ,
ಟ್ಯಾಕ್ಸಿ ಹಾಗೂ ಗೂಡ್ಸ್ ವಾಹನ ಖರೀದಿ,
ಯೋಜನೆಯಡಿಯಲ್ಲಿ ಸಾಧಿಸಿರುವ ಪ್ರಗತಿಯನ್ನು ಸ್ಟೇಟ್ ಲೇವಲ್ ಬ್ಯಾಂಕರ್ಸ್ ಕಮಿಟಿ ಸಭೆಗೆ ಸಲ್ಲಿಸುವ ಕುರಿತು.

ಉಲ್ಲೇಖ: ನಿಮ್ಮ ಪತ್ರ ಸಂಖ್ಯೆ: 561/2018/2944/SLBC/KC/F-101.147,
ದಿನಾಂಕ: 20/11/2018

******

ಮೇಲ್ಕಂಡ ವಿಷಯ ಮತ್ತು ಉಲ್ಲೇಖಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ ಕರ್ನಾಟಕ ಅಲ್ಪಸಂಖ್ಯಾತರ ಅಭಿವೃದ್ಧಿ ನಿಗಮದ ವತಿಯಿಂದ ಸ್ವಯಂ ಉದ್ಯೋಗ, ವೃತ್ತಿ ಪ್ರೋತ್ಸಾಹ ಯೋಜನೆ, ಟ್ಯಾಕ್ಸಿ ಹಾಗೂ ಗೂಡ್ಸ್ ವಾಹನ ಖರೀದಿ, ಯೋಜನೆಯಡಿಯಲ್ಲಿ ಬ್ಯಾಂಕ್‌ಗಳಿಗೆ ಶಿಫಾರಸ್ಸು ಮಡಿದ ಅರ್ಜಿಗಳ ಸಂಖ್ಯೆ, ಸಾಲ ಮಂಜೂರಾದ ಅರ್ಜಿಗಳ ಸಂಖ್ಯೆ, ತಿರಸ್ಕರಿಸಲ್ಪಟ್ಟ/ಹಿಂದಿರುಗಿಸಲ್ಪಟ್ಟ ಅರ್ಜಿಗಳ ಸಂಖ್ಯೆಯ ವಿವರಗಳನ್ನೊಳಗೊಂಡ ಬ್ಯಾಂಕ್‌ವಾರು ಪ್ರಗತಿ ಪಟ್ಟಿಯನ್ನು ಈ ಪತ್ರಕ್ಕೆ ಲಗತ್ತಿಸಿ ತಮ್ಮ ಮಾಹಿತಿಗಾಗಿ ಸಲ್ಲಿಸಲಾಗಿದೆ.

ತಮ್ಮ ವಿಶ್ವಾಸಿ,

ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು 25/11/19

Scanned by CamScanner

KARNATAKA MINORITIES DEVELOPMENT CORPORATION LTD.
STATEMENT SHOWING Bagalkote District Information BANKWISE PENDING DETAILS OF SELF EMPLOYMENT SCHEME 2019-20 AS ON 31/10/2019

SL	NAME OF THE BANK	Target Allotted		Applications Sponsored		Applications Sanctioned		Applications Disbursed		Applications Rejec	Applications Pending
		Number	Amt. in Lakh	Number	Amt. in Lakh	Numbe	Amt. in Lakh	Number	Amt. in	Numbe	Number
1	S.B.I.	294	19275000	180	64259750	47	13509250	0	0	4	129
2	Canara Bank	310	11675000	150	87969772	30	25738422	0	0	2	118
3	Indian Bank	34	1756000	45	6345276	4	563000	0	0	3	38
4	United Bank of India	4	935356	4	233000	1	198000	0	0	1	2
5	Synd.Bank.	200	19919436	175	49976284	25	21421784	0	0		150
6	Corporation Bank	147	12210308	157	28238500	34	5562000	0	0	3	120
7	Karnataka Bank	80	12116872	150	31623730	56	7853010	0	0		94
8	PKGB	60	8274668	150	20854000	39	4361380	0	0	2	109
9	Vijaya Bank	61	11591872	150	36036901	20	5340000	0	0		130
10	IDBI Bank	11	1289000	31	2310750	5	835750	0	0		26
11	Karur Vysya Bank	5	181436	4	291000	1	66000	0	0		3
12	Bank Of Baroda	37	3993436	81	9896000	40	6905000	0	0		41
13	Uco Bank	13	757000	45	518000	3	531000	0	0	2	40
14	Laxmi Vilas Bank							0	0		0
15	Axis Bank	12	864000	17	974000	0	0	0	0		17
17	Karnataka Vikas Grameena bank	100	14389000	89	30064387	75	16570071	0	0		14
18	Indian Overseas Bank	73	3609436	81	24101010	39	4463964	0	0	1	41
19	Union Bank of India	82	6322000	92	10158000	21	3604000	0	0		71
20	Bank of India	38	2097000	50	5937000	4	496000	0	0		46
22	Central Bank of India	30	2242872	49	6197500	11	1399500	0	0		38
24	Dena Bank	6	298000	8	500000			0	0		8
25	ICICI	9	875000	12	1037000			0	0		12
26	HDFC	9	473000	16	1604000	0	0	0	0		16
27	Punjab National Bank	15	1379000	26	2396000	6	862000	0	0	1	19
28	Federal Bank	16	860000	30	2340000	2	200000	0	0		28
29	Allahabad Bank	11	837000	24	1809000	9	1028000	0	0		15
30	Andhra Bank	92	2155436	26	2457000	7	428000	0	0		19
31	D.C.C	3	276872	4	594000	4	594000	0	0		0
32	Oriental Bank of	6	486000	8	526000	4	326000	0	0		4
33	Kavery Grameena Bank	80	1595000	45	2945000	8	868000	0	0	1	36
34	Bank of Maharastra	36	1853000	8	691000	3	1650000	0	0		5
35	South Indian	43	302000	3	35000			0	0		3
36	City Union Bank	1	165000	6		0	0	0	0		6
41	K.C.C Bank							0	0		0
42	TMB Bank	0	0	3		0	0	0	0		3
43	Others	20	1200000	11	1815000	11	1815000	0	0		0
44	Bhandhan Bank			1	200000	1	200000	0	0		0
46	Kotek Mahindra Bank	60	3675000	9	604000	2		0	0		7
47	Punjab & Sind Bank	2	70000	2	70000			0	0		2
48	Jammu & Kashmir Bank			1				0	0		1
	Total	2000	150000000	1943	435607860	512	127389131	0	0	20	1411

MANAGING DIRECTOR 25/10/19.

Scanned by CamScanner

KARNATAKA MINORITIES DEVELOPMENT CORPORATION LTD.,

PROGRESS UNDER GOVERNMENT SPONSORED SCHEMES FOR THE YEAR 2019-2020 AS ON 31.10.2019

NAME OF THE DEPARTMENT: Karnataka Minorities Development Corporation Ltd.,

NAME OF THE SCHEME: Taxi/Goods Vehicle

(Use separate sheets for each scheme)

(Rs.In Lakhs)

Sl. No	Name of the Bank	Target		Applications Sponsored		Applications Sanctioned		Applications Disbrused		Applications Rejected	
		No.	Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	S.B.I.	20	60.00	20	60.00	7	21.00				
2	Allahabad Bank	5	15.00	5	15.00	1	3.00				
3	Andhra Bank	8	24.00	8	24.00	1	3.00				
4	Axis Bank	3	9.00	3	9.00	1	3.00				
5	Bank Of Baroda	6	18.00	6	18.00	1	3.00				
6	Bank of India	10	30.00	10	30.00	2	6.00				
7	Bank of Maharastra	3	9.00	3	9.00		0.00				
8	Canara Bank	10	30.00	10	30.00	5	15.00				
9	Central Bank of India	4	12.00	4	12.00	1	3.00				
10	City Union Bank	1	3.00	1	3.00						
11	Co-Operative Bank		0.00		0.00						
12	Corporation Bank	5	15.00	5	15.00	3	9.00				
13	D.C.C										
14	Dena Bank										
15	Federal Bank										
16	HDFC	1	3.00	1	3.00						
17	ICICI	2	6.00	2	6.00	1	3.00				
18	IDBI Bank		0.00		0.00						
19	Indian Bank	5	15.00	5	15.00	1	3.00				
20	Indian Overseas Bank	4	12.00	4	12.00	2	6.00				
21	Karnataka Bank	5	15.00	5	15.00	2	6.00				
22	Karnataka Vikas Grameena bank	10	30.00	10	30.00	5	15.00				
23	Karur Vysya Bank	3	9.00	3	9.00						
24	Bank	10	30.00	10	30.00	3	9.00				
25	Laxmi Vilas Bank										
26	Oriental Bank of										
27	PKGB	5	15.00	5	15.00	3	9.00				
28	Punjab National										
29	South Indian										
30	Synd.Bank.	10	30.00	10	30.00	4	12.00				
31	Tamilnad Bank										
32	Uco Bank	5	15.00	5	15.00	2	6.00				
33	Union Bank of India	6	18.00	6	18.00	1	3.00				
34	Union Bank of India	4	12.00	4	12.00	1	3.00				
35	United Bank of India	2	6.00	2	6.00	1	3.00				
36	V.S.S.N Bank										
37	Vijaya Bank	5	15.00	5	15.00	2	6.00				
	Total	152	456.00	152	456.00	50	150.00				

MANAGING DIRECTOR

25/11/19

Scanned by CamScanner

SLBC KARNATAKA :: CONVENOR: SYNDICATE BANK

PROGRESS UNDER GOVT. SPONSORED SCHEMES AS ON 31.10.2019

NAME OF THE DEPARTMENT : Karnataka Minorities Development Corporation Limited

NAME OF THE SCHEME : 2018-19 Vrutti Prothsaha Scheme

SL	NAME OF THE BANK	Target Allotted		Applications Sponsored		Applications Sanctioned		Applications Disbursed		Applications Rejected	Applications Pending
		Phy	Fin	Phy	Fin	Phy	Fin	Phy	Fin	Phy	Phy
1	SBI	120	12000000	123	12300000	8	800000			1	1
2	Syndicate Bank	101	10100000	125	12500000	2	200000				
3	Corporation Bank	70	7000000	78	7800000	1	100000				
3	Bank of Baroda	20	2000000	25	2500000	1	100000			1	1
4	PNB	8	800000	10	1000000		0				
5	UBI	12	1200000	15	1500000		0				
6	KVGB	46	4600000	56	5600000	3	300000				
7	Allahabad Bank	2	200000	2	200000		0				
8	BOI	3	300000	3	300000	3	300000				
9	Canara Bank	45	4500000	55	5500000	11	1100000			1	1
10	Central Bank of India	100	10000000	123	12300000		0				
11	Indian Overseas Bank	8	800000	10	1000000		0				
12	Karnataka Bank Limited	20	2000000	22	2200000	1	100000				
13	Vijaya Bank	25	2500000	30	3000000	2	200000				
14	South Indian	4	400000	4	400000	1	100000				
15	SCDCC Bank	1	100000	1	100000		0				
16	Bank of India	3	300000	3	300000	1	100000				
17	Others	5	500000	5	500000		0				
18	Allahabad Bank	2	200000	2	200000		0				
19	Federal Bank	3	300000	3	300000		0				
20	IDBI Bank	4	400000	4	400000	1	100000				
21	HDCC Bank	2	200000	2	200000		0				
22	HDFC Bank	2	200000	2	200000		0				
23	Pragathi Krishna Grameen Bank	25	2500000	28	2800000		0				
24	Andra Bank	4	400000	4	400000		0				
25	Indian Bank	4	400000	7	700000		0				
26	Bank of Maharashtra	2	200000	1	100000		0				
27	UCO Bank	2	200000	2	200000		0				
28	Punjab & sind Bank	1	100000	1	100000		0				
29	Punjab Bank	2	200000	2	200000		0				
30	IDFC Bank	1	100000	1	100000		0				
31	SVC Bank	2	200000	2	200000		0				
32	Azad Bank	1	100000	1	100000		0				
33	Dena Bank	5	500000	5	500000		0				
34	Axis Bank	2	200000	2	200000		0				
35	Bank	2	200000	2	200000		0				
36	PMC Bank	2	200000	2	200000		0				
37	DCC Bank	2	200000	2	200000		0				
38	ING Vysa Bank	1	100000	1	100000		0				
39	Oriental Bank of Commerce	2	200000	2	200000		0				
40	ICICI Bank	2	200000	2	200000		0				
41	Punjab National Bank	2	200000	2	200000		0				
42	Azad co-op Bank	2	200000	2	200000		0				
	Total	**672**	**67200000**	**774**	**77400000**	**35**	**3500000**	**0**	**0**	**3**	**3**

MANAGING DIRECTOR

Scanned by CamScanner

BANK WISE DISBURSEMENT AND BALANCE OUSTSTANDING TO MINORITY COMMUNITY IN KARNATAKA STATE AS ON SEPT 2019 (Amount in Crore)

Sl	Name of Bank	CHRISTIANS				MUSLIMS				SIKHS				NEO-BUDISTS		
		Disb 1st April to SEPT 2019		Balance O/s as on 30.9.2019		Disb 1st April to SEPT 2019		Balance O/s as on 30.9.2019		Disb 1st April to SEPT 2019		Balance O/s as on 30.9.2019		Disb 1st April to SEPT 2019		Balance 30.9
A	**Major Banks**	No.A/cs	Amt.	No.A/cs	Amt.	No.A/cs	Amt.	No.A/cs	Amt.	No.A/cs	Amt.	No.A/cs	Amt.	No.A/cs	Amt.	No.A/cs
1	Canara Bank	16859	782.95	170252	4182.14	63712	2374.51	640819	15108.42	34	1.78	2006	56.83	222	2.77	2308
2	Corporation Bank	577	21.26	6501	435.56	3434	113.71	18045	972.13	45	11.78	278	40.08	170	4.46	286
3	Syndicate Bank	3562	52.31	142536	885.42	6542	124.52	72940	1367.57	0	0.00	1250	63.23	263	5.81	562
4	State Bank of India	2614	189.29	16867	1496.99	10765	502.87	55277	2248.73	69	3.35	512	51.68	68	1.65	260
	Total (A)	**23612**	**1045.81**	**336156**	**7000.11**	**84453**	**3115.61**	**787081**	**19696.85**	**148**	**16.91**	**4046**	**211.82**	**723**	**14.69**	**3416**
(B)	**Oth.Nationalised Bks**															
5	Allahabad Bank	7	0.05	385	6.70	4	0.05	560	9.20	0	0.00	0	0.00	0	0.00	0
6	Andhrabank	7121	95.93	15206	234.28	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
7	Bank of Baroda	2030	29.38	11174	427.40	9519	129.93	50519	1096.63	22	0.16	180	5.65	79	0.75	665
8	Bank of India	156	6.06	969	76.42	1510	35.85	6715	270.22	4	0.13	20	1.61	0	0.00	0
9	Bank of Maharastra	0	0.00	403	43.11	0	0.00	2465	108.17	0	0.00	24	1.02	0	0.00	6
10	Central Bank of India	52	1.04	964	57.54	78	0.95	5153	177.15	0	0.00	50	7.48	0	0.00	20
11	Indian Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
12	Indian Overseas Bank	26	0.28	7694	99.45	30	0.20	23270	299.92	0	0.00	1	0.07	0	0.00	0
13	Oriental Bank of Commerce	44	2.96	504	38.35	117	12.62	1299	77.53	2	0.03	15	0.66	0	0.00	2
14	Punjab National Bank	155	5.25	510	29.64	536	16.14	2488	81.49	17	0.82	48	2.84	1	0.02	3
15	Punjab and Synd Bank	6	0.17	25	2.20	26	0.79	106	5.84	0	0.00	0	0.00	0	0.00	0
16	UCO Bank	109	1.59	352	12.54	89	0.89	248	9.84	45	1.02	135	5.42	0	0.00	0
17	Union Bank Of India	196	5.91	1714	73.62	1190	17.82	11421	291.29	4	0.08	23	2.02	4	0.08	54
18	United Bank of India	2	0.08	48	4.56	15	1.85	315	30.32	0	0.00	1	0.19	0	0.00	0
	Total (B)	**9904**	**148.70**	**39948**	**1105.82**	**13114**	**217.10**	**104559**	**2457.61**	**94**	**2.23**	**497**	**26.95**	**84**	**0.85**	**750**
(C)	**Other Comm.Banks**															
19	IDBI Bank	243	15.79	1760	222.50	971	35.78	3762	279.52	9	0.85	46	7.17	0	0.00	4
20	Karnataka Bank Ltd	1005	21.58	2741	109.86	7712	87.54	17748	369.54	3	0.05	13	0.88	3	0.05	13
21	Kotak Mahendra Bank	1035	5.45	3621	32.97	4615	25.23	16138	111.32	1	0.39	19	10.22	0	0.00	2
22	Cathelic Syrian Bank Ltd.	0	0.00	2070	29.42	0	0.00	2824	46.14	0	0.00	8	0.08	0	0.00	0
23	City Union Bank Ltd	77	2.89	70	2.76	269	7.84	273	9.22	2	0.13	1	0.01	0	0.00	0
24	Dhanalaxmi Bank Ltd.	5	0.05	560	11.85	10	0.15	829	10.50	0	0.00	0	0.00	0	0.00	0
25	Federal Bank Ltd.	4570	108.94	7633	400.30	10259	150.38	13007	331.76	19	15.94	50	26.12	2	0.02	3
26	J and K Bank Ltd	0	0.00	26	1.77	0	0.00	965	275.05	0	0.00	5	1.47	0	0.00	0
27	Karur Vysya Bank Ltd.	191	1.54	592	8.39	793	12.51	1841	236.52	0	0.00	81	1.84	1	0.03	93
28	Lakshmi Vilas Bank Ltd	13	0.48	22	0.55	45	1.37	78	1.83	0	0.00	0	0.00	0	0.00	0

ANNEXURE - 45

BANK WISE DISBURSEMENT AND BALANCE OUSTSTANDING TO MINORITY COMMUNITY IN KARNATAKA STATE AS ON SEPT 2019 (Amount in Crore)

Sl	Name of Bank	CHRISTIANS				MUSLIMS				SIKHS				NEO-BUDISTS		
		Disb 1st April to SEPT 2019		Balance O/s as on 30.9.2019		Disb 1st April to SEPT 2019		Balance O/s as on 30.9.2019		Disb 1st April to SEPT 2019		Balance O/s as on 30.9.2019		Disb 1st April to SEPT 2019		Balance 30.9
29	Ratnakar Bank Ltd	81	0.29	229	0.94	1831	9.87	9125	27.58	4	0.01	19	0.05	12	0.07	35
30	South Indian Bank Ltd	1416	32.56	2737	106.83	3835	51.42	6192	89.62	11	0.08	13	0.09	13	0.21	16
31	Tamil Nadu Merchantile Bank Ltd	84	1.35	163	6.74	739	6.36	1107	15.90	0	0.00	0	0.00	0	0.00	0
32	IndusInd Bank	1454	5.30	7228	19.65	85228	244.28	416675	781.55	1	0.00	13	0.13	0	0.00	8
33	HDFC Bank Ltd	775	8.02	3532	37.61	12413	73.50	50808	315.46	12	0.09	34	0.38	1	0.00	5
34	Axis Bank Ltd	352	9.07	1789	65.58	4593	81.23	11947	158.66	7	0.02	17	1.16	0	0.00	3
35	ICICI Bank Ltd	654	39.97	6311	699.18	5076	134.13	23226	1109.16	28	1.69	268	36.83	16	0.39	110
36	YES BANK Ltd.	17	5.45	102	13.96	74	18.73	321	64.32	1	0.04	4	0.58	0	0.00	1
37	Bandhan Bank	170	0.74	425	1.03	16117	57.16	33653	69.77	0	0.00	2	0.01	0	0.00	0
38	DCB Bank Ltd	66	1.09	201	2.74	931	6.52	2750	66.85	0	0.00	1	0.10	0	0.00	0
39	IDFC Bank	216	0.88	584	1.46	8728	44.66	23181	70.06	47	0.20	115	0.31	2	0.01	31
	Total(C)	**12424**	**261.43**	**42396**	**1776.09**	**164239**	**1048.65**	**636450**	**4440.33**	**145**	**19.51**	**709**	**87.43**	**50**	**0.77**	**324**
	R R B 's															
40	Karnataka Grameena Bank	450	5.56	7046	148.85	12177	92.73	59413	729.04	6	0.03	56	6.79	33	0.18	118
41	Karnataka Vikas Grameena Bank	215	2.10	6973	111.03	2383	31.96	104805	918.22	9	0.13	9885	91.45	10	0.13	9921
	Total (D)	**665**	**7.66**	**14019**	**259.88**	**14560**	**124.69**	**164218**	**1647.26**	**15**	**0.16**	**9941**	**98.24**	**43**	**0.31**	**10039**
Grand Total (A+B+C+D)		46605	1463.60	432519	10141.89	276366	4506.04	1692308	28242.04	402	38.81	15193	424.45	900	16.62	14529
Total (Comm.Banks) a+b+c		**45940**	**1455.94**	**418500**	**9882.01**	**261806**	**4381.36**	**1528090**	**26594.78**	**387**	**38.65**	**5252**	**326.20**	**857**	**16.31**	**4490**
(E)	**Co-Op Sector**															
42	KSCARD Bk.Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
43	K.S.Coop Apex Bank ltd	21188	120.46	82330	422.91	23976	136.31	93162	478.55	2788	15.85	10833	55.65	6691	38.04	25999
44	Indl.Co.Op.Bank ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
	Total (E)	**21188**	**120.46**	**82330**	**422.91**	**23976**	**136.31**	**93162**	**478.55**	**2788**	**15.85**	**10833**	**55.65**	**6691**	**38.04**	**25999**
45	**KSFC**	8	2.20	25	12.37	54	27.79	253	118.03	0	0.00	0	0.00	0	0.00	0
	TOTAL (F)	**8**	**2.20**	**25**	**12.37**	**54**	**27.79**	**253**	**118.03**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**
G	Small Finance Bank															
46	Equitas Small Finance Bank	218	0.62	1902	2.44	4466	12.76	19741	29.80	3	0.01	55	0.07	46	0.13	398
47	Ujjivan Small Finnance	20090	78.45	63965	159.02	199341	736.91	581466	1402.11	43811	155.27	136473	290.88	2977	11.96	12211
	TOTAL (G)	**20308**	**79.07**	**65867**	**161.46**	**203807**	**749.67**	**601207**	**1431.91**	**43814**	**155.28**	**136528**	**290.95**	**3023**	**12.09**	**12609**
H	Payments bank															
48	India Post Payments Bank Limite	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**
	TOTAL (H)	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**
	TOTAL (A+B+C+D+E+F+G)	**88109**	**1665.34**	**580741**	**10738.63**	**504203**	**5419.82**	**2386930**	**30270.53**	**47004**	**209.94**	**162554**	**771.04**	**10614**	**66.75**	**53137**

BANK WISE DISBURSEMENT AND BALANCE OUSTSTANDING TO MINORITY COMMUNITY IN KARNATAKA STATE AS ON SEPT 2019 (Amount in Crore)

O/s as on 2019	Sl	Name of Bank	JAINS				ZORASTRIANS				TOTAL IN CRORES			
			Disb 1st April to SEPT 2019		Balance O/s as on 30.9.2019		Disb 1st April to SEPT 2019		Balance O/s as on 30.9.2019		Disb 1st April to SEPT 2019		Balance O/s as on 30.9.2019	
Amt.	A	**Major Banks**	No.A/cs	Amt.	No.A/cs	Amt.	No.A/cs	Amt.	No.A/cs	Amt.	No. A/cs	Amt.	No. A/cs	Amt.
57.28	1	Canara Bank	403	17.99	3173	83.36	23	0.22	173	3.56	81253	3180	818731	19492
18.71	2	Corporation Bank	75	14.84	841	77.32	6	6.37	23	44.91	4307	172	25974	1589
9.01	3	Syndicate Bank	523	8.54	1821	451.21	0	0.00	0	0.00	10890	191	219109	2776
6.42	4	State Bank of India	216	42.00	848	97.38	3	0.77	8	0.39	13735	740	73772	3902
91.42		**Total (A)**	**1217**	**83**	**6683**	**709**	**32**	**7**	**204**	**49**	**110185**	**4284**	**1137586**	**27758**
	(B)	**Oth.Nationalised Bks**												
0.00	5	Allahabad Bank	0	0.00	0	0.00	0	0.00	0	0.00	11	0	945	16
0.00	6	Andhrabank	0	0.00	0	0.00	0	0.00	0	0.00	7121	96	15206	234
10.68	7	Bank of Baroda	314	3.80	2526	85.42	35	1.47	162	19.85	11999	165	65226	1646
0.00	8	Bank of India	39	2.93	221	35.95	0	0.00	0	0.00	1709	45	7925	384
0.78	9	Bank of Maharastra	0	0.00	223	70.63	0	0.00	3	0.47	0	0	3124	224
0.59	10	Central Bank of India	0	0.00	137	11.74	0	0.00	0	0.00	130	2	6324	254
0.00	11	Indian Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0
0.00	12	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	0	0.00	56	0	30965	399
0.09	13	Oriental Bank of Commerce	0	0.00	11	0.65	0	0.00	0	0.00	163	16	1831	117
0.04	14	Punjab National Bank	36	19.80	83	57.81	0	0.00	0	0.00	745	42	3132	172
0.00	15	Punjab and Synd Bank	0	0.00	0	0.00	0	0.00	0	0.00	32	1	131	8
0.00	16	UCO Bank	0	0.00	0	0.00	0	0.00	0	0.00	243	4	735	28
1.40	17	Union Bank Of India	45	1.91	563	53.92	179	6.16	2543	69.49	1618	32	16318	492
0.00	18	United Bank of India	0	0.00	0	0.00	0	0.00	0	0.00	17	2	364	35
13.57		**Total (B)**	**434**	**28**	**3764**	**316**	**214**	**8**	**2708**	**90**	**23844**	**405**	**152226**	**4010**
	(C)	**Other Comm.Banks**												
0.21	19	IDBI Bank	36	8.49	248	22.35	0	0.00	3	0.07	1259	61	5823	532
0.77	20	Karnataka Bank Ltd	122	3.99	424	23.62	5	0.06	6	0.08	8850	113	20945	505
1.45	21	Kotak Mahendra Bank	21	7.07	249	136.87	0	0.00	0	0.00	5672	38	20029	293
0.00	22	Cathelic Syrian Bank Ltd.	0	0.00	345	2.49	0	0.00	0	0.00	0	0	5247	78
0.00	23	City Union Bank Ltd	1	0.01	2	0.17	0	0.00	0	0.00	349	11	346	12
0.00	24	Dhanalaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	15	0	1389	22
0.05	25	Federal Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	14850	275	20693	758
0.00	26	J and K Bank Ltd	0	0.00	3	0.18	0	0.00	0	0.00	0	0	999	278
2.75	27	Karur Vysya Bank Ltd.	13	0.94	2839	56.36	0	0.00	0	0.00	998	15	5446	306
0.00	28	Lakshmi Vilas Bank Ltd	0	0.00	5	0.02	0	0.00	0	0.00	58	2	105	2

BANK WISE DISBURSEMENT AND BALANCE OUSTSTANDING TO MINORITY COMMUNITY IN KARNATAKA STATE AS ON SEPT 2019 (Amount in Crore)

O/s as on 2019	Sl	Name of Bank	JAINS				ZORASTRIANS				TOTAL IN CRORES			
			Disb 1st April to SEPT 2019		Balance O/s as on 30.9.2019		Disb 1st April to SEPT 2019		Balance O/s as on 30.9.2019		Disb 1st April to SEPT 2019		Balance O/s as on 30.9.2019	
0.10	29	Ratnakar Bank Ltd	0	0.00	5	0.01	0	0.00	0	0.00	1928	10	9413	29
0.22	30	South Indian Bank Ltd	0	0.00	0	0.00	12	0.10	28	0.26	5287	84	8986	197
0.00	31	Tamil Nadu Merchantile Bank Ltd	13	13.39	40	2.87	0	0.00	0	0.00	836	21	1310	26
0.02	32	IndusInd Bank	1	0.01	31	0.65	0	0.00	3	0.01	86684	250	423958	802
0.14	33	HDFC Bank Ltd	11	0.37	107	2.88	0	0.00	12	0.21	13212	82	54498	357
0.22	34	Axis Bank Ltd	0	0.00	0	0.00	0	0.00	1	0.07	4952	90	13757	226
8.69	35	ICICI Bank Ltd	18	6.54	305	103.05	6	0.03	0	0.00	5798	183	30220	1957
0.04	36	YES BANK Ltd.	41	17.24	40	12.73	0	0.00	0	0.00	133	41	468	92
0.00	37	Bandhan Bank	1	0.00	1	0.00	0	0.00	0	0.00	16288	58	34081	71
0.00	38	DCB Bank Ltd	0	0.00	17	3.64	0	0.00	0	0.00	997	8	2969	73
0.07	39	IDFC Bank	16	0.18	48	0.30	1	0.00	5	0.01	9010	46	23964	72
14.74		**Total(C)**	**294**	**58**	**4709**	**368**	**24**	**0**	**58**	**1**	**177176**	**1389**	**684646**	**6687**
		R R B 's												
1.23	40	Karnataka Grameena Bank	105	2.15	774	21.39	0	0.00	0	0.00	12771	101	67407	907
70.48	41	Karnataka Vikas Grameena Bank	55	0.82	1100	9.96	0	0.00	0	0.00	2672	35	132684	1201
71.71		**Total (D)**	**160**	**3**	**1874**	**31**	**0**	**0**	**0**	**0**	**15443**	**136**	**200091**	**2108**
191.44	Grand Total (A+B+C+D)		2105	173.00	17030	1424.92	270	15.18	2970	139.37	326648	6213	2174549	40564
119.73	**Total (Comm.Banks) a+b+c**		**1945**	**170.03**	**15156**	**1393.57**	**270**	**15.18**	**2970**	**139.37**	**311205**	**6077**	**1974458**	**38456**
	(E)	**Co-Op Sector**												
0.00	43	KSCARD Bk.Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0
133.55	44	K.S.Coop Apex Bank ltd	1115	6.34	4334	22.26	0	0.00	0	0.00	55758	317	216658	1113
0.00	45	Indl.Co.Op.Bank ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0
133.55		**Total (E)**	**1115**	**6.34**	**4334**	**22.26**	**0**	**0.00**	**0**	**0.00**	**55758**	**317**	**216658**	**1113**
0.00	**46**	KSFC	1	1.85	3	2.47	0	0.00	2	0.75	63	32	283	134
0.00		**TOTAL (F)**	**1**	**1.85**	**3**	**2.47**	**0**	**0.00**	**2**	**0.75**	**63**	**32**	**283**	**134**
	G	Small Finance Bank												
0.54	1	Equitas Small Finance Bank	10	0.03	258	0.41	3	0.01	96	0.12	4746	14	22450	33
26.68	2	Ujjivan Small Finnance	106	1.90	315	3.60	16	0.06	34	0.11	266341	985	794464	1882
27.22		**TOTAL (G)**	**116**	**1.93**	**573**	**4.01**	**19**	**0.07**	**130**	**0.23**	**271087**	**998**	**816914**	**1916**
	H	Payments bank												
0.00	1	India Post Payments Bank Limite	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0
0.00		**TOTAL (H)**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0**	**0**	**0**
352.22		**TOTAL (A+B+C+D+E+F+G)**	**3337**	**183.11**	**21940**	**1453.67**	**289**	**15.26**	**3102**	**140.35**	**653556**	**7560**	**3208404**	**43726**

ANNEXURE- 46

BANK WISE ADVANCES TO MINORITY COMMUNITIES AS ON 30.9.2019 VIS-À-VIS 31.3.2019 (Amount in Crore)

Sl.	Name of the Bank	AS ON SEPT 2019				AS ON MARCH 2019		Variation in O/s (SEPT 2019 over MARCH 2019)	
		Disb 1st April to SEPT 2019		Balance outstanding		Balance outstanding			
A	**Major Banks**	No. A/cs	Amt.	No. A/cs	Amt.	No. A/cs	Amt.	No. A/cs	Amt.
1	Canara Bank	81253	3180	818731	19492	673777	13452.64	144954	6038.95
2	Corporation Bank	4307	172	25974	1589	31300	1709.92	-5326	-121.21
3	Syndicate Bank	10890	191	219109	2776	90080	2706.53	129029	69.91
4	State Bank of India	13735	740	73772	3902	301202	8261.63	-227430	-4360.04
	Total (A)	**110185**	**4284**	**1137586**	**27758**	**1096359**	**26131**	**41227**	**1627.61**
(B)	**Other Nationalised Banks**								
5	Allahabad Bank	11	0	945	16	842	15.89	103	0.01
6	Andhrabank	7121	96	15206	234	1988	131.83	13218	102.45
7	Bank of Baroda	11999	165	65226	1646	64465	1625.04	761	20.59
8	Bank of India	1709	45	7925	384	7319	350.31	606	33.89
9	Bank of Maharastra	0	0	3124	224	3201	216.93	-77	7.25
10	Central Bank of India	130	2	6324	254	5318	215.43	1006	39.07
11	Indian Bank	0	0	0	0	4188	288.10	-4188	-288.10
12	Indian Overseas Bank	56	0	30965	399	30939	399.15	26	0.29
13	Oriental Bank of Commerce	163	16	1831	117	1882	116.18	-51	1.10
14	Punjab National Bank	745	42	3132	172	3826	185.01	-694	-13.18
15	Punjab and Synd Bank	32	1	131	8	240	13.15	-109	-5.11
16	UCO Bank	243	4	735	28	5025	217.06	-4290	-189.26
17	Union Bank Of India	1618	32	16318	492	13476	427.81	2842	63.93
18	United Bank of India	17	2	364	35	173	39.77	191	-4.70
	Total (B)	**23844**	**405**	**152226**	**4010**	**142882**	**4242**	**9344**	**-231.77**
(C)	**Other Comm.Banks**								
19	IDBI Bank	1259	61	5823	532	6320	531.73	-497	0.10
20	Karnataka Bank Ltd	8850	113	20945	505	20599	546.96	346	-42.21
21	Kotak Mahendra Bank	5672	38	20029	293	14986	271.05	5043	21.78
22	Cathelic Syrian Bank Ltd.	0	0	5247	78	5795	56.86	-548	21.26
23	City Union Bank Ltd	349	11	346	12	22	0.25	324	11.91
24	Dhanalaxmi Bank Ltd.	15	0	1389	22	1398	22.65	-9	-0.30
25	Federal Bank Ltd.	14850	275	20693	758	16388	674.20	4305	84.02
26	J and K Bank Ltd	0	0	999	278	2184	1327.40	-1185	-1048.93
27	Karur Vysya Bank Ltd.	998	15	5446	306	14433	285.98	-8987	19.89
28	Lakshmi Vilas Bank Ltd	58	2	105	2	442	8.90	-337	-6.50
29	Ratnakar Bank Ltd	1928	10	9413	29	10749	30.93	-1336	-2.26
30	South Indian Bank Ltd	5287	84	8986	197	8933	193.70	53	3.32
31	Tamil Nadu Merchantile Bank L	836	21	1310	26	763	18.97	547	6.55
32	IndusInd Bank	86684	250	423958	802	9205	177.14	414753	624.86
33	HDFC Bank Ltd	13212	82	54498	357	54622	372.95	-124	-16.27
34	Axis Bank Ltd	4952	90	13757	226	12310	214.00	1447	11.69
35	ICICI Bank Ltd	5798	183	30220	1957	28094	1812.89	2126	144.02
36	YES BANK Ltd.	133	41	468	92	413	131.06	55	-39.43
37	Bandhan Bank	16288	58	34081	71	26896	59.46	7185	11.36
38	DCB Bank Ltd	997	8	2969	73	1996	73.11	973	0.22
39	IDFC Bank	9010	46	23964	72	2115	24.226	21849	47.98
	Total(C)	**177176**	**1389**	**684646**	**6687**	**238663**	**6834**	**445983**	**-146.93**
	R R B 's								
40	Karnataka Grameena Bank	12771	101	67407	907	60708	814.76	6699	92.54
41	Karnataka Vikas Grameena Ba	2672	35	132684	1201	120175	1127.23	12509	73.91
	Total (D)	**15443**	**136**	**200091**	**2108**	**180883**	**1942**	**19208**	**166.45**
Grand Total (A+B+C+D)		**326648**	**6213**	**2174549**	**40564**	**1658787**	**39149**	**515762**	**1415.36**
Total (Comm.Banks) a+b+c		**311205**	**6077**	**1974458**	**38456**	**1477904**	**37207**	**496554**	**1248.91**
(E)	**Co-Op Sector**								
42	KSCARD Bk.Ltd	0	0	0	0	0	0.00	0	0.00
43	K.S.Coop Apex Bank ltd	55758	317	216658	1113	187884	1013.12	28774	99.80
44	Indl.Co.Op.Bank ltd.	0	0	0	0	0	0.00	0	0.00
	Total (E)	**55758**	**317**	**216658**	**1113**	**187884**	**1013**	**28774**	**99.80**
45	**KSFC**	63	32	283	134	283	118.73	0	14.89
	TOTAL (F)	**63**	**32**	**283**	**134**	**283**	**119**	0	14.89
G	**Small Finance Bank**								
46	Equitas Small Finance Bank	4746	14	22450	33	21578	190.54	872	-157.16
47	Ujjivan Small Finnance	266341	985	794464	1882	60456	135.10	734008	1747.29
	TOTAL (G)	**271087**	**998**	**816914**	**1916**	**82034**	**326**	734880	1590.13
H	**Payments bank**								
48	India Post Payments Bank Limi	0	0	0	0	**0**	**0**	0	0.00
	TOTAL (H)	**0**	**0**	**0**	**0**	**0**	**0**	0	0.00
	TOTAL (A+B+C+D+E+F+G+H)	**653556**	**7560**	**3208404**	**43726**	**1928988**	**40606**	**1279416**	**3120.18**

ANNEXURE-47

BANKWISE DATA ON CROP LOAN/ KCC DATA AS AT SEPT 2019 (Amount in Crore)

Sl. No	Name of the Bank	KCC/Crop Loan O/s as MARCH 2019		Target (AMT)	Cards issued from 01.04.2019 to 30.9.2019		KCC/Crop Loan O/s as SEPT 2019		Variation in O/S (SEPT 2019 over MARCH 2019)	
		No.	Amount	2019 - 20	Cards	Amount	No.	Amount	No.	Amount
(A)	**Major Banks**									
1	Canara Bank	650709	6917.27	8997.91	173637	1434.74	930276	10541.08	279567	3623.81
2	Corporation Bank	169016	4344.79	3372.74	15535	233.95	89658	2161.17	-79358	-2183.62
3	Syndicate Bank	290444	3556.54	4404.21	87834	1002.90	305916	3676.55	15472	120.01
4	State Bank of India	290967	4970.53	13127.38	84510	2390.06	286604	4795.46	-4363	-175.07
	Total (A)	**1401136**	**19789.13**	**29902.24**	**361516**	**5061.65**	**1612454**	**21174.26**	**211318**	**1385.13**
(B)	**OtherNationalised Banks**									
1	Allahabad Bank	310	8.49	81.62	53	0.77	310	8.49	0	0.00
2	Andhrabank	13807	324.76	306.44	1937	37.96	4215	100.90	-9592	-223.86
3	Bank of Baroda	90899	2039.37	3607.44	5999	142.47	96996	1992.63	6097	-46.74
4	Bank of India	35323	727.25	853.74	3554	52.46	35820	690.56	497	-36.69
5	Bank of Maharastra	9054	154.49	166.76	1162	17.25	8938	143.59	-116	-10.90
6	Central Bank of India	8640	189.50	337.97	4683	10.84	16932	175.56	8292	-13.94
7	Indian Bank	31457	442.04	574.53	7973	114.53	34025	626.57	2568	184.53
8	Indian Overseas Bank	98041	588.74	837.21	23074	194.93	55191	610.66	-42850	21.92
9	Oriental Bank of Commerce	3020	65.07	141.06	365	7.60	2990	61.76	-30	-3.31
10	Punjab National Bank	9275	150.64	183.14	3680	30.70	8588	142.06	-687	-8.58
11	Punjab and Synd Bank	3	0.04	16.43	2	0.02	8	1.20	5	1.16
12	UCO Bank	16	0.21	146.27	646	10.16	3181	54.01	3165	53.80
13	Union Bank Of India	58617	1070.54	1090.24	11699	116.13	61646	1057.65	3029	-12.89
14	United Bank of India	13	0.34	17.66	0	0.00	12	0.35	-1	0.01
	Total (B)	**358475**	**5761.48**	**8360.51**	**64827**	**735.82**	**328852**	**5665.99**	**-29623**	**-95.49**
(C)	**Other Comm.Banks**									
1	IDBI Bank	21060	589.20	627.59	724	16.56	9126	310.66	-11934	-278.54
2	Karnataka Bank Ltd	22059	572.28	1810.87	940	53.98	21168	566.79	-891	-5.49
3	Kotak Mahendra Bank	2106	28.72	339.15	0	0.00	1939	18.39	-167	-10.33
4	Cathelic Syrian Bank Ltd.	0	0.00	65.33	0	0.00	0	0.00	0	0.00
5	City Union Bank Ltd	2172	19.38	44.30	1182	11.17	2166	20.12	-6	0.74
6	Dhanalaxmi Bank Ltd.	0	0.00	35.96	0	0.00	0	0.00	0	0.00
7	Federal Bank Ltd.	71249	954.99	457.57	53025	717.24	66016	965.17	-5233	10.18
8	J and K Bank Ltd	0	0.00	13.72	0	0.00	0	0.00	0	0.00
9	Karur Vysya Bank Ltd.	239	11.52	115.47	5492	80.21	13826	176.66	13587	165.14
10	Lakshmi Vilas Bank Ltd	0	0.00	121.76	0	0.00	0	0.00	0	0.00
11	Ratnakar Bank Ltd	3458	159.97	255.25	1773	28.86	3572	75.66	114	-84.31
12	South Indian Bank Ltd	7038	77.26	101.65	42	0.66	71	19.25	-6967	-58.01
13	Tamil Nadu Merchantile Bank	4973	42.57	18.63	4169	34.88	6364	53.96	1391	11.39
14	IndusInd Bank	0	0.00	69.33	0	0.00	0	0.00	0	0.00
15	HDFC Bank Ltd	167734	2586.11	1293.77	8413	522.32	54616	1471.04	-113118	-1115.07
16	Axis Bank Ltd	45232	2889.67	839.40	746	30.41	34739	2238.37	-10493	-651.30
17	ICICI Bank Ltd	52775	1823.86	1554.90	10862	175.59	62584	1837.83	9809	13.97
18	YES BANK Ltd.	2710	19.41	207.31	0	0.00	0	0.00	-2710	-19.41
19	Bandhan Bank	0	0.00	0.00	0	0.00	0	0.00	0	0.00
20	DCB Bank Ltd	2109	155.32	3861.01	776	31.13	2370	165.98	261	10.66
21	IDFC Bank	29	1.65	0.00	148	8.46	154	8.91	125	7.26
	Total(C)	**404943**	**9931.91**	**11832.97**	**88292**	**1711.47**	**278711**	**7928.79**	**-126232**	**-2003.12**
(D)	**R R B 's**									
1	Karnataka Grameena Bank	354409	4293.47	8479.21	245490	1633.46	360950	4091.50	6541	-201.97
2	Karnataka Vikas Grameena Ba	276441	4836.80	4562.79	121081	1933.46	286120	4795.85	9679	-40.95
	Total (D)	**630850**	**9130.27**	**13042.00**	**366571**	**3566.92**	**647070**	**8887.35**	**16220**	**-242.92**
Total (Comm.Banks) A+B+C		**2164554**	**35482.52**	**50095.72**	**514635**	**7508.94**	**2220017**	**34769.04**	**55463**	**-713.48**
Grand Total (A+B+C+D)		**2795404**	**44612.79**	**63137.72**	**881206**	**11075.86**	**2867087**	**43656.39**	**71683**	**-956.40**
(E)	**Co-Op Sector**									
1	KSCARD Bk.Ltd	0	0.00	243.48	0	0.00	0	0.00	0	0.00
2	K.S.Coop Apex Bank ltd	2167215	11594.53	9417.35	1191529	6542.19	2109697	11007.86	-57518	-586.67
3	Indl.Co.Op.Bank ltd.	0	0.00	0.97	0	0.00	0	0.00	0	0.00
	Total (E)	**2167215**	**11594.53**	**9661.80**	**1191529**	**6542.19**	**2109697**	**11007.86**	**-57518**	**-586.67**
(F)	KSFC	0	0.00	16.36	0	0.00	0	0.00	0	0.00
	TOTAL (F)	**0**	**0.00**	**16.36**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**
(G)	**Small Finance Bank**									
1	Equitas Small Finance Bank	0	0.00	0.48	0	0.00	0	0.00	0	0.00
2	Ujjivan Small Finnance	0	0.00	0.00	0	0.00	0	0.00	0	0.00
	TOTAL (G)	0	0.00	0.48	0	0.00	0	0.00	0	0.00
(H)	**Payments bank**									
1	India Post Payments Bank Lim	0	0.00	0.00	0	0.00	0	0.00	0	0.00
	TOTAL (H)	**0**	**0.00**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**
	TOTAL (A+B+C+D+E+F+G+H)	**4962619**	**56207.32**	**72816.36**	**2072735**	**17618.05**	**4976784**	**54664.25**	**14165**	**-1543.07**

ANNEXURE-[illegible] 48						
DISTRICT WISE DATA ON CROP LOAN/ KCC AS AT 30.9.2019 (Amount in Crore)						
Sl	Name of the District	Annual Target (Amount)	Disbursement During the quarter ending SEPT 2019		Outstanding as at the quarter ending SEPT 2019	
			TOTAL			
			Cards issued	Amount Sanctioned	No.	Amount
1	BAGALKOTE	4565	152197	1362	329442	4087
2	BALLARI	4230	46811	624	148325	1865
3	BELAGAVI	5192	335550	1990	579979	5055
4	BENGALURU (Rural)	1039	30989	246	93779	839
5	BENGALURU (Urban + Metro	4504	36083	496	62542	1084
6	BIDAR	3041	84028	482	230655	1905
7	Chamarajnagar	1056	24415	145	81115	710
8	CHICKBALLAPUR	882	15513	162	79651	1086
9	CHICKKMAGALURU	2309	60315	845	117259	1880
10	CHITRADURGA	1573	32554	261	107649	1046
11	DAKSHINA KANNADA	2303	114246	1192	108491	1511
12	DAVANAGERE	1492	48830	325	172488	1492
13	DHARWAD	2863	37745	509	127554	2176
14	GADAG	1397	39722	562	123176	2047
15	HASSAN	3119	85934	626	360991	2933
16	HAVERI	2696	55007	685	165342	2549
17	KALBURGI	3564	44276	513	222065	2181
18	KODAGU	2552	51910	748	83166	1511
19	KOLAR	1014	14419	157	75276	937
20	KOPPAL	1097	31191	312	75594	894
21	MANDYA	2209	107669	520	155010	1720
22	MYSURU	3375	134661	978	230869	1997
23	RAICHUR	2733	52777	599	139159	1778
24	RAMANAGAR	1759	49657	338	141966	1459
25	SHIVAMOGGA	1936	52487	461	155165	1655
26	TUMAKURU	3121	68657	530	219948	2239
27	UDUPI	956	17231	173	50416	571
28	Uttarakannada	1431	76591	611	99357	734
29	VIJAYAPURA	3615	89412	934	316692	3530
30	YADGIR	1191	81858	234	123663	1194
	TOTAL	**72816**	**2072735**	**17618**	**4976784**	**54664**

ANNEXURE – 49

Data on Pledge loans to farmers against NWRs (National Warehouse Reciepts) to farmers as on 30.9.2019					
					Amount Rs. In Crore:
Sl.	NAME OF THE BANK	Disbursements from 1.4.2019 To 30.9.2019		Outstanding as at end of quarter SEPT 2019	
		A/cs	Amount	A/cs	Amount
1	Canara Bank	2	0.04	392	34.87
2	Corporation Bank	0	0.00	81	2.60
3	Syndicate Bank	30	0.52	436	5.29
4	State Bank of India	37	10.67	43	17.45
5	Allahabad Bank	0	0.00	0	0.00
6	Andhrabank	0	0.00	0	0.00
7	Bank of Baroda	2	0.41	174	11.23
8	Bank of India	0	0.00	0	0.00
9	Bank of Maharastra	0	0.00	0	0.00
10	Central Bank of India	4	0.07	138	7.51
11	Indian Bank	0	0.00	0	0.00
12	Indian Overseas Bank	3	0.19	63	4.68
13	Oriental Bank of Commerce	0	0.00	0	0.00
14	Punjab National Bank	0	0.00	0	0.00
15	Punjab and Synd Bank	0	0.00	0	0.00
16	UCO Bank	191	2.79	1025	29.81
17	Union Bank Of India	84	6.43	285	21.07
18	United Bank of India	0	0.00	0	0.00
19	IDBI Bank	2	0.17	156	18.46
20	Karnataka Bank Ltd	8	0.86	271	49.24
21	Kotak Mahendra Bank	0	0.00	0	0.00
22	Cathelic Syrian Bank Ltd.	0	0.00	0	0.00
23	City Union Bank Ltd	0	0.00	0	0.00
24	Dhanalaxmi Bank Ltd.	0	0.00	0	0.00
25	Federal Bank Ltd.	1	0.10	0	0.00
26	J and K Bank Ltd	0	0.00	0	0.00
27	Karur Vysya Bank Ltd.	0	0.00	79	3.92
28	Lakshmi Vilas Bank Ltd	0	0.00	0	0.00
29	Ratnakar Bank Ltd	0	0.00	0	0.00
30	South Indian Bank Ltd	0	0.00	0	0.00
31	Tamil Nadu Merchantile Ban	4	0.26	3	0.19
32	IndusInd Bank	0	0.00	0	0.00
33	HDFC Bank Ltd	2	0.10	2	0.10
34	Axis Bank Ltd	0	0.00	71	0.01
35	ICICI Bank Ltd	0	0.00	0	0.00
36	YES BANK Ltd.	0	0.00	0	0.00
37	Bandhan Bank	0	0.00	0	0.00
38	DCB Bank Ltd	0	0.00	0	0.00
39	IDFC Bank	0	0.00	0	0.00
40	Karnataka Grameena Bank	9	0.43	309	21.55
41	Karnataka Vikas Grameena	0	0.00	0	0.00
42	KSCARD Bk.Ltd	0	0.00	0	0.00
43	K.S.Coop Apex Bank ltd	0	0.00	0	0.00
44	Indl.Co.Op.Bank ltd.	0	0.00	0	0.00
45	KSFC	0	0.00	0	0.00
46	Equitas Small Finance Bank	0	0.00	0	0.00
47	Ujjivan Small Finnance	0	0.00	0	0.00
48	India Post Payments Bank L	0	0.00	0	0.00
	Total	**379**	**23.01**	**3528**	**227.97**

Annexure

YEAR-WISE PMFBY ENROLMENTS, CLAIM SETTLEMENT AND PENDING CLAIMS FROM 2016-17 to 2018-19 as 30.09.2019

(Nos in actuals, amt in lakhs)

Year/ Season	NO. enrollements			Total premium paid	Claim initiated		Total claim settled		Pending claims		Remarks
	Loanee farmers	Non-loanee farmers	Total Farmers		No. of beneficiaries	claim amount	No. of beneficiaries	claim amount	No. of beneficiaries	claim amount	
2016-17 Kharif	7,43,450	2,00,100	9,43,550.00	78,985.57	7,57,702	99,417.33	6,37,093	92,687.79	1,20,609	6,729.54	Rice - Paddy issues under CCE, Newly formed IU, higher to higher yield issue , Issues of Escrow A/c
2016-17 Rabi & summer	1,48,679	10,31,018	11,79,697	62,915.02	11,87,313	85,072.66	10,94,826	82,481.51	92,487	2,591.15	Higher to higher yield issue , Issues of Escrow A/c
2017-18 Kharif	5,72,141	7,61,012	13,33,153	1,70,892.41	5,54,106	61,179.70	5,33,842	60,551.65	21,598	630.93	Aadhar number issues, Issues of Escrow A/c
2017-18 Rabi & summer	11,089	11,832	22,921	2,152.72	8,981	1,050.48	6,936	991.29	2,045	59.19	Issues of Escrow A/c
2018-19 Kharif	5,32,782	6,90,206	12,22,988	1,15,330.70	7,95,105.00	1,55,757.12	5,33,141	95,356.06	2,61,964	60,401.10	
2018-19 rabi and summer	55,284	4,14,700	4,69,984	39,221.00	4,44,864.00	98,524.08	NA				
2019 Kharif	4,87,408	6,15,273	11,02,681	1,33,537.05	NA						

ANNEXURE - 50

Annexure – 51

Year-wise R-WBCIS - Enrolments and claim settlement details from Kharif 2016 to Rabi 2018 as on 30.09.2019
(Nos in actuals, Amt in lakhs)

Year & season	No of Enrolled Farmers	Total premium remitted	Claim Amount initiated	Claim Amount settled by IC	Pending claims	Remarks
Kharif 2016	1,71,198	₹ 99.00	₹ 265.00	₹ 262.00	₹ 3.00	The claim amount bounced back due to wrong account number, Beneficiary name and IFSC code. Bulk payment to the respective bank branch is under process from Insurance Company.
Rabi 2016	7,598	₹ 53.00	₹ 18.00	₹ 18.00	₹ 0.00	
Kharif 2017	1,50,787	₹ 179.00	₹ 209.00	₹ 201.00	₹ 7.00	
Rabi 2017	3,072	₹ 31.00	₹ 29.00	₹ 29.00	₹ 0.00	
Kharif 2018	1,73,340	₹ 261.00	₹ 230.00	₹ 86.00	₹ 144.00	
Rabi 2018	6,632	₹ 31.00	₹ 50.00	₹ 0.00	₹ 50.00	

ANNEXURE-52

F.No. 13012/01/2016-Credit-II (FTS-56781)
Government of India
Ministry of Agriculture & Farmers' Welfare
Department of Agriculture, Cooperation & Farmers' Welfare

Krishi Bhawan, New Delhi
Dated the 30th April, 2019

To,
The CEO/CMDs
All The Empanelled Insurance Companies

Subject :- Time Line for returning the premium amount to the Banks, received by the Insurance Companies after cut off date –reg

Madam/Sir,

I am directed to invite reference to the captioned subject and to say that the Department has come across certain cases wherein the premium amount was remitted by the bank to the insurance company after the cut off date however the same was returned by the insurance company to the concerned bank after a considerable period of time .

2. The insurance companies are directed that in cases where the banks remit the premium after the cut off date and the insurance company is not accepting the premium, in all such cases the premium amount should be returned by the companies to the concerned bank within 45 days from the date of remittance of such premium failing which the company shall have to accept the premium and settle the claims.

This is issued with the approval of CEO-PMFBY.

Yours Faithfully

(Gajendra Singh)
Director (Credit-II)

Copy to :-

1. Principal Secretary (Agriculture/Horticulture/Cooperation) of all States and UTs implementing PMFBY/RWBCIS.
2. Convener SLBC all States implementing PMFBY.

Scanned by CamScanner

ANNEXURE-53

SLBC KARNATAKA

Bank Wise SHGs Financed during the Financial Year : 2019-20

Sl. No.	Name of the Bank	Cumulative no. of SHGs credit linked during the year (from 1 April 2019 up to qtr SEPT 2019 (Amount in lakhs)		Cumulative Bank Loan disbursed during the year (from 1 April 2019 up to qtr SEPT 2019 (Amount in lakhs)	
		Total	Of which exclusively to Women	Total	Of which exclusively to Women
1	Canara Bank	2293	2178	36831	35000
2	Corporation Bank	77755	70064	57616.4	51941.7
3	Syndicate Bank	26967	26208	25534.43	22802.46
4	State Bank of India	246	246	1516	1516
5	Allahabad Bank	12	12	6	6
6	Andhrabank	28	0	43.4	0
7	Bank of Baroda	4722	4722	8832	8832
8	Bank of India	108	90	360	336
9	Bank of Maharastra	0	0	0	0
10	Central Bank of India	128	128	357.35	357.35
11	Indian Bank	0	0	0	0
12	Indian Overseas Bank	92	92	307.79	307.79
13	Oriental Bank of Commerce	3	2	6	5
14	Punjab National Bank	10	2	38	13
15	Punjab and Synd Bank	0	0	0	0
16	UCO Bank	9	2	18	2
17	Union Bank Of India	6309	6309	726.55	726.55
18	United Bank of India	0	0	0	0
19	IDBI Bank	1526	1496	461.36	430.14
20	Karnataka Bank Ltd	153	135	740	631
21	Kotak Mahendra Bank	0	0	0	0
22	Cathelic Syrian Bank Ltd.	0	0	0	0
23	City Union Bank Ltd	0	0	0	0
24	Dhanalaxmi Bank Ltd.	0	0	0	0
25	Federal Bank Ltd.	0	0	0	0
26	J and K Bank Ltd	0	0	0	0
27	Karur Vysya Bank Ltd.	0	0	0	0
28	Lakshmi Vilas Bank Ltd	0	0	0	0
29	Ratnakar Bank Ltd	0	0	0	0
30	South Indian Bank Ltd	0	0	0	0
31	Tamil Nadu Merchantile Bank Ltd.	0	0	0	0
32	IndusInd Bank	0	0	0	0
33	HDFC Bank Ltd	6098	6098	19121.07	19121.07
34	Axis Bank Ltd	0	0	0	0
35	ICICI Bank Ltd	0	0	0	0
36	YES BANK Ltd.	0	0	0	0
37	Bandhan Bank	0	0	0	0
38	DCB Bank Ltd	0	0	0	0
39	IDFC Bank	0	0	0	0
	Commercial Banks-Sub Total	**126459**	**117784**	**152515.35**	**142028.06**
40	Karnataka Grameena Bank	65833	61030	75617	70043
41	Karnataka Vikas Grameena Bank	2565	2565	6045.8	6045.8
	RRBs-Sub Total	**68398**	**63595**	**81662.8**	**76088.8**
42	KSCARD Bk.Ltd	0	0	0	0
43	K.S.Coop Apex Bank ltd	9542	9410	27926	24378
44	Indl.Co.Op.Bank ltd.	0	0	0	0
	Cooperative baks-Sub Total	**9542**	**9410**	**27926**	**24378**
45	KSFC	**0**	**0**	**0**	**0**
	KFSC Total	**0**	**0**	**0**	**0**
46	Equitas Small Finance Bank	0	0	0	0
47	Ujjivan Small Finnance	0	0	0	0
	Small Finance -Sub Total	**0**	**0**	**0**	**0**
48	India Post Payments Bank Limited	0	0	0	0
	Payment Bank -Sub Total	**0**	**0**	**0**	**0**
	All banks-Total	**204399**	**190789**	**262104.15**	**242494.86**

ANNEXURE - 54

STATE LEVEL BANKERS' COMMITTEE-Karnataka			
COVENOR - SyndicateBank, Corporate Office, Bangalore			
	AGENDA	ALL BANKS	
	ANNEXURE		
	Progress Report under SHG Bank Linkage for the quarter SEPT 2019		
Sl. No.	Particulars	Total	Of which exclusively to Women
1	2	3	4
A	SHG FORMATION DETAILS - SB ACCOUNTS OF SHGs WITH BANKS		
1	No. of SB Accounts of SHGs opened during the quarter	15982	15316
2	Cumulative number of SB accounts of SHGs (from 1st April of the year to end of quarter)	26165	24802
3	Total No of SB Accounts of ALL SHGs outstanding at the end of the reporting quarter	824877	720371
4	Total balance of SB Accounts of ALL SHGs outstanding at the end of reporting quarter	592971	485666
B	DIRECT CREDIT LINKAGE DURING THE YEAR		
1	SHGs credit linked during the quarter	44763	43580
2	Bank Loan disbursed during the quarter (Rs. lakh)	95947	89881
3	Cumulative no. of SHGs credit linked during the year (from 1 April up to end of qtr)	204399	190789
4	Cumulative Bank Loan disbursed during the year (from 1 April up to end of qtr)(Rs. lakh)	262104	242495
5	Of B3 above, No. of repeat SHGs credit linked	90499	82613
6	Of B4 above, Bank Loan disbursed for repeat SHGs (Rs. lakh)	145340	134701
7	Of B3 above, No. of SHGs provided loan for Agriculture Purposes	88585	81120
8	Of B4 above, Bank Loan disbursed to SHGs for Agriculture Purposes (Rs. lakh)	110255	101439
C	INDIRECT CREDIT LINKAGE OF SHGs THROUGH LOANS TO NGOs/MFIs FOR ONLENDING TO SHGs		
1	SHGs indirectly credit linked during the quarter	1434	1295
2	Cumulative no. of SHGs indirectly credit linked during the year (from 1 April upto end of qtr)	2485	2267
3	Loan disbursed indirectly during the quarter (Rs. lakh)	8190	7890
4	Cumulative Loan disbursed indirectly during the year (from 1 April upto end of qtr)(Rs. lakh)	14931	14169
5	Of C2 above No. of SHGs provided loan for agriculture purpose	2064	1932
6	Of C4 above, Bank loan disbursed to SHGs for agriculture purposes [Rs in lakh]	13290	11937
D	CUMULATIVE CREDIT LINKAGE		
1	Cumulative number of SHGs Credit Linked (since inception)	2806716	2599537
2	Cumulative Bank Loan disbursed since inception (Rs, lakh)	3610947	3291867
3	Number of SHGs with loan accounts outstanding on the date of report	606384	572055
4	Bank Loan outstanding to all SHGs as on the date of report (Rs. lakh)	1223167	1153477

ANNEXURE – 55

DATA ON JLG AS PER NABARD FORMAT AS ON SEPT 2019

Amount Rs. In Crore:

Sl	Name of the Bank	Target for the		Disbursements from 01.04.2019 to				Balance Outstanding as at the end				Cum no. of JLGs
		Number	Amt	TOTAL JLG s		Of which Farm		TOTAL JLG s		Of which farm		
				Number	Amt	Numbe	Amt	Number	Amt	Number	Amt	
(A)	**Major Banks**											
1	Canara Bank	0	0.00	102	5.83	102	5.83	909	24.61	909	24.61	0
2	Corporation Bank	800	0.00	144	5.15	6	0.30	4968	78.21	1375	22.27	0
3	Syndicate Bank	0	0.00	4930	42.01	4860	40.31	11863	154.23	11230	145.02	0
4	State Bank of India	0	0.00	856	655.16	835	420.40	3029	959.73	2906	637.20	0
	Total (A)	**800**	**0.00**	**6032**	**708.15**	**5803**	**466.84**	**20769**	**1216.78**	**16420**	**829.10**	**0**
(B)	**Oth.Nationalised Bks**											
1	Allahabad Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
2	Andhrabank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
3	Bank of Baroda	0	0.00	94	3.49	87	3.21	1273	37.68	1121	33.55	0
4	Bank of India	0	0.00	0	0.00	0	0.00	28	0.55	28	0.55	0
5	Bank of Maharastra	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
6	Central Bank of India	0	0.00	0	0.00	0	0.00	2	0.05	0	0.00	0
7	Indian Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
8	Indian Overseas Bank	0	0.00	14	0.08	14	0.08	131	1.52	131	1.52	0
9	Oriental Bank of Commerce	0	0.00	0	0.00	0	0.00	2	0.02	2	0.02	0
10	Punjab National Bank	0	0.00	0	0.00	0	0.00	2	0.05	2	0.05	0
11	Punjab and Synd Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
12	UCO Bank	265	1.25	2	0.12	0	0.00	0	0.00	0	0.00	0
13	Union Bank Of India	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
14	United Bank of India	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
	Total (B)	**265**	**1.25**	**110**	**3.69**	**101**	**3.29**	**1438**	**39.87**	**1284**	**35.70**	**0**
(C)	**Other Comm.Banks**											
1	IDBI Bank	0	0.00	2532	11.90	2476	11.80	7045	99.44	6978	98.65	0
2	Karnataka Bank Ltd	0	0.00	4	0.10	3	0.08	134	1.52	107	1.32	0
3	Kotak Mahendra Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
4	Cathelic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
5	City Union Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
6	Dhanalaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
7	Federal Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
8	J and K Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
9	Karur Vysya Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
10	Lakshmi Vilas Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
11	Ratnakar Bank Ltd	0	0.00	10701	188.53	10506	185.17	113803	477.24	79527	431.78	0
12	South Indian Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
13	Tamil Nadu Merchantile Ban	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
14	IndusInd Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
15	HDFC Bank Ltd	0	0.00	7136	120.72	2360	40.45	26676	245.57	6727	72.22	0
16	Axis Bank Ltd	1145	5.65	1145	5.65	1145	5.65	23278	21.68	23278	21.68	0
17	ICICI Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
18	YES BANK Ltd.	0	0.00	5905	90.59	5872	90.13	17656	168.77	17529	167.77	0
19	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
20	DCB Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
21	IDFC Bank	0	0.00	17655	284.03	12815	197.40	47270	436.71	31417	292.97	0
	Total(C)	**1145**	**5.65**	**45078**	**701.53**	**35177**	**530.66**	**235862**	**1450.93**	**165563**	**1086.39**	**0**
(D)	**R R B 's**											
1	Karnataka Grameena Bank	18664	0.00	3909	43.33	2345	26.86	33551	309.08	21808	200.90	0
2	Karnataka Vikas Grameena	0	0.00	203	4.12	0	0.00	4252	42.55	0	0.00	0
	Total (D)	**18664**	**0.00**	**4112**	**47.45**	**2345**	**26.86**	**37803**	**351.63**	**21808**	**200.90**	**0**
Total (Comm.Banks) A+B+C		**2210**	**6.90**	**51220**	**1413.37**	**41081**	**1000.80**	**258069**	**2707.58**	**183267**	**1951.18**	**0**
Grand Total (A+B+C+D)		**20874**	**6.90**	**55332**	**1460.81**	**43426**	**1027.66**	**295872**	**3059.21**	**205075**	**2152.08**	**0**
(E)	**Co-Op Sector**											
1	KSCARD Bk.Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
2	K.S.Coop Apex Bank ltd	2200	5.50	93	2.16	0	0.00	3117	24.15	0	0.00	0
3	Indl.Co.Op.Bank ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
	Total (E)	**2200**	**5.50**	**93**	**2.16**	**0**	**0.00**	**3117**	**24.15**	**0**	**0.00**	**0**
(F)	**KSFC**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**
	TOTAL (F)	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**
(G)	**Small Finance Bank**											
1	Equitas Small Finance Bank	0	0.00	2162	57.99	865	22.65	14385	160.63	5754	64.42	0
2	Ujjivan Small Finnance	0	0.00	66644	565.51	21289	194.81	109221	1109.29	35302	390.54	0
	TOTAL (G)	**0**	**0.00**	**68806**	**623.50**	**22154**	**217.46**	**123606**	**1269.92**	**41056**	**454.96**	**0**
(H)	**Payments bank**											
1	India Post Payments Bank L	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
	TOTAL (H)	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**
	GRAND TOTAL	**23074**	**12.40**	**124231**	**2086.47**	**65580**	**1245.12**	**422595**	**4353.28**	**246131**	**2607.04**	**0**

Annexure-IV

Interventions with cost norms and funding pattern

Sl	Tentative Activities		Indicative unit cost (upper limit) (Rs in lakh)	Pattern of assistance
A	**Propagation & Cultivation**			
1.	Bamboo Nursery both in public and by private sectors including strengthen (project based)	i) Hi-tech (2 ha) ii) Big (1 ha) iii) Small (0.5 ha)	50 16 10	**100% of cost to Govt. sector and 50% of cost to private sector as credit linked back ended subsidy**
2.	High density Bamboo plantation on Govt./ Panchayat/ Community land including waste lands		Rs 1.00 lakh per ha over a period of 3 years	100% of cost to Govt. sector. For private sector 50% of the cost upto 2 ha (~ <3000 plants), 20% of the cost for 2 - 4 ha (up to 10000 plants) over 3 years (50:30:20). Additional 10% assistance for NE States. For plantation above 4 ha no subsidy will be provided. Maintenance funds will be linked to performance (survival % as per para 10.2.4)
3.	Block plantation/ boundary plantation on farmers field		Rs.1.00 lakh per ha (equivalent to Rs 240 per plant)	100% of cost to Govt. and 50% of the cost to Private Sector over 3 years (50:30:20) Additional 10% assistance for NE States Maintenance funds will be linked to performance (survival % as per para 10.2.4)
B.	**Promotion of bamboo treatment and preservation**			
1.	Establishment of bamboo treatment and seasoning plants	In Govt. & private Sector	20 (Project based)	100% of cost to Govt. For Private Sector 50% of project cost subject to maximum upto indicative cost as credit linked back ended subsidy
2.	Establishment of carbonisation plants	In private Sector	30 (PB)	-do-

3.	Establishment of livelihood business incubators	Govt./Private sector	100 (PB)	100% of cost to Govt. For Private Sector 50% of project cost subject to maximum upto indicative cost as credit linked back ended subsidy for purchase of plant &machineries only. (additional 10% for NE states)
C	**Product Development and Processing**			
1.	Establishment of processing units for value addition of Bamboo (in Nos.)	Setting up of unit for cross cutting, slicing, splitting, knots removing, shaping etc	30 (PB)	100% of cost to Govt. For Private Sector 50% of project cost subject to maximum upto indicative cost as credit linked back ended subsidy (additional 10% for NE states)
2.	Management of Bamboo waste in primary processing units	For making of value added products like pellets & activated carbon.	25(PB)	-do-
3.	Establishment of Micro/Medium processing units (in Nos.)	Handicrafts/Cottage industry	15 (PB)	- do -
		Furniture making	25 (PB)	- do -
		Jewellery making	15 (PB)	- do -
		Bamboo shoots processing	20 (PB)	- do -
		Incense stick making	25 (PB)	- do -
		Fabric/Fibre extraction	50 (PB)	- do -
		Common facility centre (CFC)	25 (PB)	-do-
		Bamboo board /mat/corrugated sheets /floor tiles making	200 (PB)	-do-
		Bio Energy extraction	200 (PB)	- do -
		Activated Carbon product	200 (PB)	-do-
		Ethanol Gassifier	500 (PB)	-do-
D	**Promotion and Development of Infrastructure for Bamboo Market**			
1.	Establishment of bamboo depots and godowns	In Govt. sector/ Private sector	50 (PB)	100% of cost in Govt. sector. 25% assistance as credit linked back ended subsidy in for private sectors subject to maximum upto indicative

				cost (33% for NE States).
2.	Promotion of bamboo mandi (bamboo market place) and e-trading	In Govt. sector/ private sector	100 (PB)	100% of cost in Govt. sector. 25% assistance in private sectors subject to maximum upto indicative cost (33% for NE States).
3.	Rural Haat	Retail direct marketing	20 (PB)	-do-
4.	Bamboo bazaar	Retail outlets for value added products at prominent places in the State	15(PB)	-do-
E	**Development of tools, equipment & machinery**			
1.	Technological enhancement of indigenous tools, equipment & machinery		Project based	100% grant to Govt. institutions for development of design etc., 50% grant to those machine making units who are developing these machines
2.	Import of technological superior tools, equipment & machinery in Common Facility Centre		-do-	-do-
F	**Skill Development and awareness campaign (upto 5% of allocation)**			
	i) Training of Farmers/ Artisans/ field functionaries/ International training / visit for exposure of NBM staff/ field functionaries including farmers and entrepreneurs in bamboo sector to upcoming technologies/ Entrepreneurs Training		Project based	100% of cost Rs. 1000 per head per day or as per the approved rates of the Govt. Institute
	ii) Organizing workshop/ Seminars/training at International/ National/ State/ District		Project Based	100% for Government

	iii) Participation in domestic trade fairs/ international trade fairs/exhibition etc. including travel + boarding/ lodging of participating artisans		Project Based	–do-
G	**Research & Development (upto 10% of allocation)**			
1	Identification of genetically superior species / varieties	Project based		For private sector upto 10 lakhs
2	Establishment of tissue culture lab including strengthen for propagation of identified species / varieties + field trials			For Government organisation 100%
3	Demonstration plots to exhibit best practice to farmers			
4	Incubation Centre			
5	Bamboo market research			
H	**Project Management (upto 5% of allocation)**			
	Project management contingency Monitoring & Evaluation	Proposal based	Upto 5%	100%

NOTE: The funding pattern proposed is 60:40 between Centre: State Govt for all States excepting 8 states of NE Region, the hilly states of Himachal Pradesh, Uttarakhand and Jammu & Kashmir where it would be 90:10 fund sharing and 100% in case of UTs/ BTSGs (existing). If funds are released by NBM (Headquarter) directly to any Central Institution for any specific project / intervention the funding will be 100% central share.

Capital Investment Subsidy Scheme under National Bamboo Mission
Procedure for Sanction and Release of Subsidy

1. Advance Subsidy

50% of the eligible subsidy amount will be released by State level Bamboo Development Agency advance as per the requirement. Accordingly, State level Bamboo Development Agency would release 50% of the subsidy amount to the participating bank in advance for keeping the same in a Subsidy Reserve Fund Account of the concerned borrowers, to be adjusted finally against loan amount of the bank towards the end of the repayment period. This 50% advance subsidy would be released by State level Bamboo Development Agency to the participating bank on submission of a project scrutiny note cum claim form.

2. Final instalment of subsidy

The remaining 50% would be disbursed to the participating banks by State level Bamboo Development Agency after conduct of an inspection by the Joint Monitoring Inspection Committee consisting of officials from the financing bank, State and District level Bamboo Development Agency and their recommendations to that effect.

3. Adjustment of subsidy to Borrower's Account

The subsidy released to the bank for individual project will be kept in a separate borrower-wise account. The adjustment of subsidy will be back-ended. Accordingly, the full project cost including the subsidy amount, but excluding the margin money contribution from the beneficiary , would be disbursed as a loan by the banks. The repayment schedule will be drawn on the loan amount in such a way that the total subsidy amount is adjusted after the full bank loan component with interest is liquidated.

4. Utilisation Certificate

After release of final instalment of subsidy, an Utilisation Certificate is required to be submitted by the financing bank certifying that the full amount of subsidy received in respect of the project has been fully utilised (by way of crediting to

the "Subsidy Reserve Fund Account -Borrower-wise") and adjusted in the books of Account under the sanctioned terms and conditions of the project within the overall guidelines of the scheme.

5. No interest chargeable on subsidy portion

No interest should be charged on the subsidy by the bank. For the purpose of charging interest on the loan component, the subsidy amount should be excluded. The balance lying to the credit of the subsidy reserve fund A/C will not form part of demand and time liabilities for the purpose of SLR / CRR.

6. Pattern of Assistance

i)	Subsidy from Government of India	25 % to 60 % of the Project Cost (Annexure IV of Operational Guidelines for NBM)
ii)	Owner's contribution	10% of the project cost
iii)	Bank loan	net of (i) & (ii)

7. Institutional Lending

7.1 a) Eligible Financing Institutions

The eligible financing institutions under the scheme are i) Commercial Banks, Regional Rural banks (RRBs), State Cooperative Banks (SCBs), State Co-operative Agricultural and Rural Development Bank (SCARDBs), Scheduled Primary Urban Cooperative Banks (PUCBs), Agricultural Development Finance Companies (ADFCs), North Eastern Development Finance Corporation (NEDFI), and such other institutions ii) Cooperatives where they seek loan from National Cooperative Development Corporation (NCDC).

b) Term Loan

Term loan can be raised from the financial institutions to the extent as indicated in para 6(iii) above. As the subsidy is back-ended, eligible amount of the subsidy would be initially allowed as term loan to the beneficiary. The repayment schedule will be drawn on the total loan amount (including subsidy) in such a way that the subsidy amount is adjusted after liquidation of net bank loan

(excluding subsidy). The financial institution may provide working capital separately for undertaking the business by the entrepreneurs.

7.2 Rate of Interest to the ultimate borrower

As decided by the financing bank.

7.3 Security

The security will be as per norms prescribed by RBI from time to time.

7.4 Repayment period

Repayment period will depend upon the cash flow and may be generally up to 8 years with a grace of one year.

7.5 Time limit for completion

If the project is not completed within stipulated 8 years period, the benefit of subsidy shall not be available and advance subsidy has to be refunded forthwith six months after 8 years.

8. Procedure to be followed for sanctioning of project and release of subsidy.

I. Projects financed through Banks

a) Interested promoter will submit the project proposal for term loan and subsidy to Bank on application form as prescribed by the concerned Bank along with project report and other documents for appraisal and sanction of loan.

b) Bank after appraisal and scrutiny of loan will furnish a brief project profile-cum-claim form for advance subsidy in the prescribed format given at Annexure I to District level Bamboo Development Agency.

c) District level Bamboo Development Agency on receipt of project profile cum claim form from participating bank, will recommend the proposal to the State level Bamboo Development Agency who will after scrutiny sanction and release 50% advance subsidy to the participating bank for

keeping the same in the Subsidy Reserve Fund Account (Borrower-wise).

d) When the project is nearing completion, the promoter will inform the bank who will initiate action for an inspection by the Committee consisting of officials from bank, State and District level Bamboo Development Agency to ensure that the unit conforms to technical & financial parameters. After inspection is conducted, the bank will submit the claim form for final subsidy in the prescribed format given in the **Annexure II** to District level Bamboo Development Agency. The inspection report of Committee and completion certificate should invariably be enclosed with claim form for final subsidy. State level Bamboo Development Agency shall release the final subsidy to banks which will be replenished by the implementing agency or adjusted against the subsidy amount provided to banks in advance.

9. Monitoring

i) The monitoring of each project shall be done by Bank's branches and District level Bamboo Development Agency .

ii) An inspection committee consisting of Officials from State and District level Bamboo Development Agency, participating bank's branch would inspect the project work with in the overall scope of the operational guidelines of the above scheme and would submit its report which should be enclosed with the **Annexure II**. For this purpose, the promoter / participating bank will initiate necessary action to get the inspection conducted on the project site by the committee at the time when the project is completed, so as to avoid any delay in release / adjustment of subsidy.

iii) After crediting the final installment of subsidy in the reserve fund of the borrower, a utilization certificate as per the format at **Annexure III** is required to be submitted by the participating bank's branch to State level Bamboo Development Agency to the effect that amount of subsidy received by them has been fully utilized/adjusted in the books

of account under the sanctioned terms and conditions of the project, within the overall guidelines of the Scheme.

iv) The progress report of the scheme as per the formats of shall be sent by State level Bamboo Development Agency to the Director, National Bamboo Mission, NRM, Ministry of Agriculture, GoI on a quarterly basis.

10. Other Conditions

i. The participating bank's branch will adhere to their own norms, for appraisal of the projects.

ii. A signboard at the site "assisted under Subsidy Scheme of National Bamboo Mission , NRM, DAC, MoA, Government of India" will be exhibited.

iii. Govt.'s interpretation of various terms will be final.

iv. Any other pre & post inspection may be undertaken to find out physical & financial progress as and when required.

v. Govt.of India reserves the right to modify, add, and delete any term and condition without assigning any reason.

— 216 —

(iv) The progress report of the scheme as per the formats of shall be sent by State level Bamboo Development Agency to the Mission Director, National Bamboo Mission, Department of Agriculture Cooperation and Farmers Welfare on a quarterly basis.

10. Other Conditions

i. The participating bank's branch will adhere to their own norms, for appraisal of the projects.
ii. A signboard at the site "assisted under Subsidy Scheme of National Bamboo Mission, Government of India" will be exhibited.
iii. Govt.'s interpretation of various terms will be final.
iv. Any other pre & post inspection may be undertaken to find out physical & financial progress as and when required.
v. Govt.of India reserves the right to modify, add, and delete any term and condition without assigning any reason.

Annexure-I

NATIONAL BAMBOO MISSION

PROJECT PROFILE CUM CLAIM FORM FOR CLAIMING ADVANCE SUBSIDY

(TO BE SUBMITTED BY FINANCIAL INSTITUTION / GOVT. AGENCY TO DISTRICT LEVEL, BDA)

To,

The Officer, in-charge

Bamboo Development Agency,

.....District

1. (i) Name & full Address of project including Tehsil / Taluka / District with telephone number and email ID :

(ii) Whether located in North East Region / Tribal Areas :

2. (i) Name & full address of promoter with telephone number and email ID :

(ii) Whether belongs to Govt. Sector / Private Sector :

(iii) Constitution: Individual/FPO/Coop./ proprietorship/ partnership etc. :

(iv) If Individual, Please specify whether Women / SC/ ST :

(v) Rate of entitlement of subsidy (%) :

3. (i) Name & full address of financing financial institution with telephone number and email ID (for Pvt. Sector) :

(ii) Name & address of the controlling authority (for Govt. Sector)

4. Date of receipt of proposal/application :

5. (a) Date and amount of sanction of term loan by financial institution :

(b) Date of disbursement of first instalment of loan and amount disbursed :

6. Type of Infrastructure projects (indicate sub categories)

A. Propagation and Cultivation :

B. Promotion of Bamboo treatment and Preservation :

C. Product Development and Processing :

D. Promotion & Development of Infrastructure for Bamboo Market:

E. Development of Tools, equipment and Machinery :

F. Skill Development and Awareness campaign :

G. Research and Development :

H. Project Management :

7. Rate of entitlement of subsidy for projects (%):

8. Item-wise financial projections

Items	As per project report (Rs.)	As approved by FI (Rs.)
Sub Components under para 6 (A/B/C/D/E/F/G/H) above, as per operational guidelines		
1.		
2.		
3.		
Total outlay		

9. Means of finance:

Items	As per project report (Rs.)	As approved by FI (Rs.)
Promoter's contribution		
Term loan		
Total outlay		

10. Subsidy

a) Total eligible subsidy (Rs.) :

b) Eligible advance subsidy (Rs.) :

c) Subsidy from any other agency :

State Govt. :

Central Govt. (for other components, if any) :

11. Brief account of the infrastructure to be created under the project :

(Description of components with cost)

New unit to be created / existing unit Pls. Specify :

12. a) Account No. and IFSC code of FI :

b) AADHAR no of Promoter, if any :

13. Brief coverage on technical feasibility and :

Financial viability (Enclose along with project report)

14. Other relevant information:

15. The project has been appraised and found to be technically feasible and financially viable. Appraisal note is enclosed

16. We note that the repayment schedule cannot be altered. We also note that a time limit of ..... months is stipulated for completion of the project and submission of relevant documents from the date of disbursement of first instalment of loan. We also note that the advance subsidy has to be refunded forthwith if the project is not completed and the relevant documents are not submitted within the above stipulated period and as per the broad parameters of the scheme guidelines. It is further noted that in case of any delay in refund of subsidy, the financial institution will be liable for payment of penal interest. If subsidy is not refunded within 90 days of intimation, penal interest shall be charged @ bank rate + 1% from the financial institution and not promoter.

17. It is also certified that no subsidy / grant has been or will be availed for the project from any other Central Government Department/ Agency.

18. Certified that the project shall commence from..... and promoter has invested Rs..... which is .....% of the TFO or shall invest Rs..... which is .....% of the TFO towards the project.

19. Financial institution / ..... (Name of Govt. Agency) will monitor the progress of the execution of the project to ensure that the project is completed as per the technical specifications envisaged in the guidelines of the sub-scheme and project proposal without any variation and within the stipulated time as per the broad parameters of the sub scheme.

20. Certified that the financial institution will ensure that the promoter will not alienate the land and the project for a minimum period of term loan for any purpose other than the purpose for which the subsidy is extended.

21. An amount of Rs..... (Rupees.....) being 50% of the eligible amount of subsidy may please be released in respect of the project for crediting to the "Subsidy Reserve Fund Account-Borrower wise". Financial institution confirms that that the subsidy will be kept in SRF Account only and not in other accounts like Fixed Deposits, Saving account etc.

(_____)

Seal and signature of the

Authorized Signatory of Financial Institution / State Agency

Place:

Date:

Annexure-II

PROJECT PROFILE CUM CLAIM FORM FOR CLAIMING FINAL SUBSIDY UNDER

NATIONAL BAMBOO MISSION

(TO BE SUBMITTED BY FINANCIAL INSTITUTION / GOVT. AGENCY TO DISTRICT LEVEL, BDA)

To,

The Officer, in-charge

Bamboo Development Agency,

.....District

1. (i) Name & full Address of project including Tehsil / Taluka / District with telephone number and email ID :

(ii) Whether located in North East Region / Tribal Areas :

2. (i) Name & full address of promoter with telephone number and email ID :

(ii) Whether belongs to Govt. Sector / Private Sector :

(iii) Constitution: Individual/FPO/Coop./ proprietorship/ partnership etc. :

(iv) If Individual, Please specify whether Women / SC/ ST :

(v) If yes, rate of entitlement of subsidy (100% or 50%) :

3. (i) Name & full address of financing financial institution with telephone number and email ID (for Pvt. Sector) :

(ii) Name & address of the controlling authority (for Govt. Sector)

4. Type of Infrastructure projects:

A. Propagation and Cultivation :

B. Promotion of Bamboo treatment and Preservation :

C. Product Development and Processing :

D. Promotion & Development of Infrastructure for Bamboo Market:

E. Development of Tools, equipment and Machinery :

F. Skill Development and Awareness campaign :

G. Research and Development :

H. Project Management

4. Rate of entitlement of subsidy for projects (50% / 100%) :

5. Name and address of financing financial institution

with telephone number and email ID :

a) Account No. and IFSC code of FI :

b) AADHAR no of Promoter :

6. Date of sanction of term loan by financial institution :

(a) Amount of loan sanctioned :

(b) Date of disbursement of first instalment :

(c) Date of disbursement of the last instalment :

(e) Total Loan amount disbursed :

(enclose the loan account statement showing details of amount released)

7. Date of completion of the project :

a) Date of submission of Completion certificate :

b) Date of submission of item wise actual expenditure certificate :

8. Date of last inspection of project by financial institution :

9. Item wise cost of project

	As per project report (Rs.)	As approved by FI (Rs.)	Actual expenditure incurred (Rs).
Sub Components under para 6 (A/B/C/D/E/F/G/H) above, as per operational guidelines			
1.			
2.			
3.			
Total outlay			

10. Means of finance:

	As per project report (Rs.)	As approved by FI (Rs.)	Actual expenditure incurred (Rs).
Promoter's contribution			
Term loan			
Subsidy Component			
Total outlay			

11. Brief account of the infrastructure to be created under the project

(Description of components with cost)

12. Total entitlement of the Subsidy

13. Advance subsidy

i) Date of receipt

ii) Amount

14. Subsidy from any other agency:

State Govt.:

Central Govt. (for other components, if any).

15. Balance subsidy to be released

16. Certified that the Infrastructure facility created is as per the technical specifications envisaged in the guidelines of the scheme and the project proposal.

17. Certified that all the special conditions have been followed.

18. Certified that various permissions/approvals have been obtained by the promoters for establishment and commissioning of the project from various

government authorities. FI has ensured that the project has all requisite permissions/approvals.

19. It is certified that no subsidy / grant has been or will be availed for the project from any other Central Government department/ agency.

21. Certified that the financial institution will ensure that the promoter will not alienate the land and the project for a minimum period of term loan for any purpose other than the purpose for which the subsidy is extended. We note that the subsidy under the scheme is back ended **which cannot be adjusted before the minimum locking period of 5 years.**

22. Since the above project is complete as per terms & conditions stipulated under the sub scheme, an amount of Rs. _____(Rupees_____) being the final instalment of subsidy may please be released for crediting to the Subsidy Reserve Fund Account Borrower wise.

23. It is certified that the observation(s) made by the Joint Inspection Committee if any, will be complied within 60 days of joint inspection.

[_____]

Seal and Signature of the Branch Manager

(Financial Institution)

Place:

Date:

Enclosures: Completion certificate, Item wise actual expenditure certificate, etc.

Annexure-III

NATIONAL BAMBOO MISSION

PROFORMA FOR JOINT INSPECTION REPORT

Date of Inspection:

1. Members of Joint Inspection Committee:

Organization	Name of the Officer	Designation	Address
BDA			
FI			
OTHERS			

2. (i) Name & full Address of project including Tehsil / Taluka / District with telephone number and email ID :

(ii) Whether located in North East Region / Tribal Areas :

3. (i) Name & full address of promoter with telephone number and email ID :

(ii) Whether belongs to Govt. Sector / Private Sector :

(iii) Constitution: Individual/FPO/Coop./ proprietorship/ partnership etc. :

(iv) If Individual, Please specify whether Women / SC/ ST :

(v) If yes, rate of entitlement of subsidy (100% or 50%) :

4. (i) Name & full address of financing financial institution with telephone number and email ID (for Pvt. Sector) :

(ii) Name & address of the controlling authority (for Govt. Sector)

5. Type of Infrastructure projects:

A. Propagation and Cultivation :

B. Promotion of Bamboo treatment and Preservation :

C. Product Development and Processing :

D. Promotion & Development of Infrastructure for Bamboo Market:

E. Development of Tools, equipment and Machinery :

F. Skill Development and Awareness campaign :

G. Research and Development :

H. Project Management :

5. Rate of entitlement of subsidy for projects (50% / 100%)

6. Name and Address of the FI with telephone No. and Email ID :

7. Details of loan sanctioned

i. Date of receipt of proposal / application to the FI :

ii. Date of sanction of loan :

iii. Amount of loan sanctioned :

iv. Date & Amount of disbursement of first instalment :

v. Date & Amount of disbursement of last instalment :

vi. Total loan amount disbursed :

vii. Date of commencement of project :

viii. Date of Completion of Project & submission of documents :

ix. Whether completed & documents submitted in time :

If not, subsidy calculation based on date of completion & submission of documents

a. Prescribed date of completion & submission of documents :
b. Actual Date of completion & submission :
c. Time period of delay (b-a) :
d. Applicable deduction of subsidy _____% & Amount:_____IF ANY
e. Final applicable subsidy _____% & Amount:_____

x. Date of intimation of completion & submission of documents of project for joint inspection to BDA :

7. Details of sanctioned Project :

i) Date and TFO of Project sanctioned by BDA

ii) Details of infrastructure created (in brief) :

iii) Total Project cost :

iv) Item-wise cost of project :

Sl. No.	Items	As per Project Report (Rs)	As appraised by FI (Rs)	Actual expenditure incurred (Rs.)	Expenditure verified by the JIC (Rs.)
1					
2					
3					
	Total				

8. Brief account of the infrastructure created under the project

(Description of components with cost)

9. Means of finance :

	As per project report (Rs.)	As approved by FI (Rs.)	Actual expenditure incurred (Rs).	Expenditure verified by the JIC (Rs.)
Promoter's contribution				
Term Loan				
Total				

10. Whether project implemented as per approval (specifications etc.) :

If no, specify the deviations :

11. Total entitlement of Subsidy

a) Eligible subsidy, as sanctioned by BDA :

b) Final subsidy recommended :

12. Date and Amount of Advance subsidy received :

13. Subsidy from any other agency :

a) State Govt. :

b) Central Govt. (for other components, if any) :

14 Balance subsidy to be released :

15. Any other observations/ deficiencies :

16. Recommendations of the Joint Inspection Committee :

Signature & date
Signature & date

BDA
Other Agency

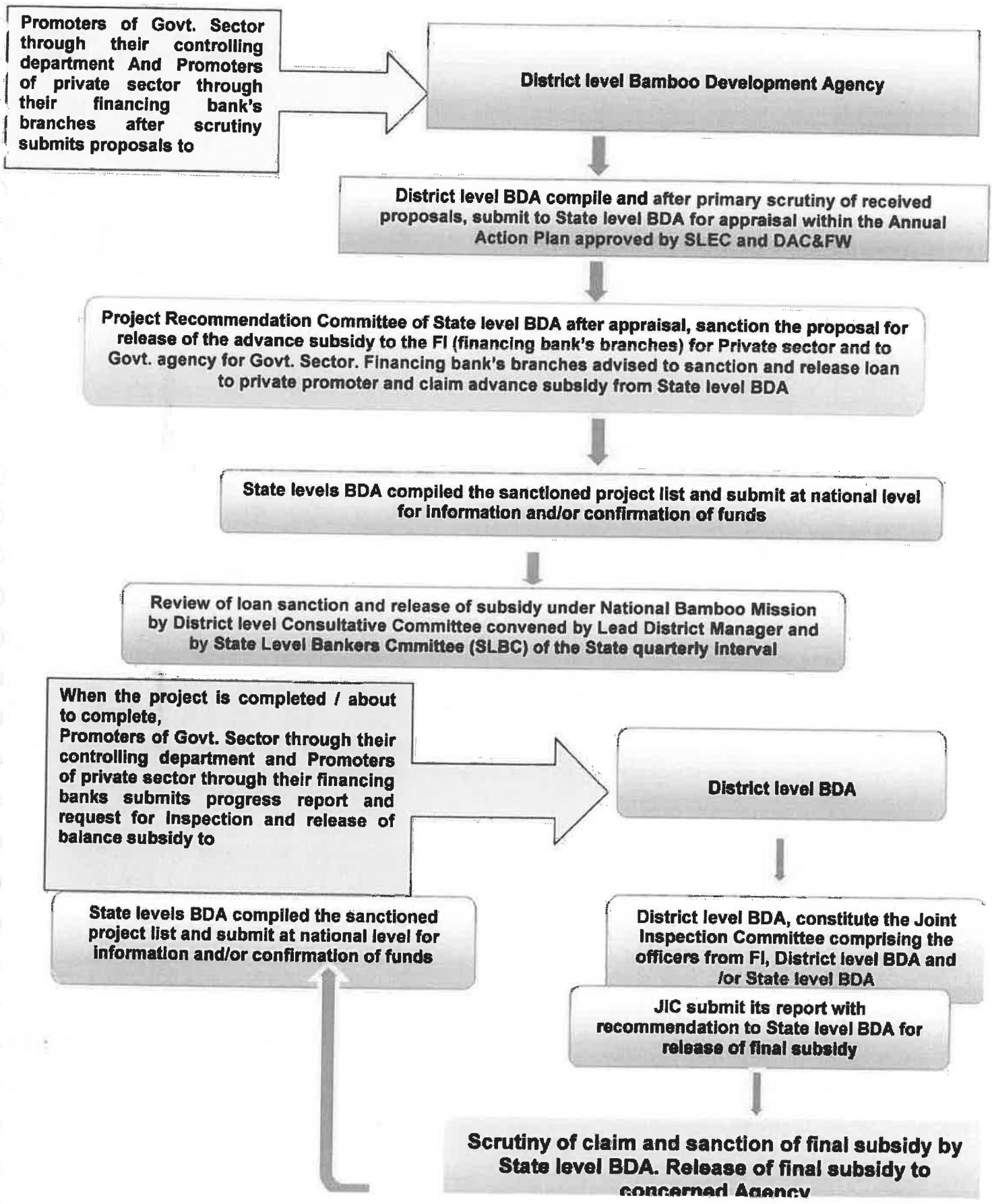
Signature & date

Financial Institution

Flow chart showing the release of subsidy under NBM

Promoters of Govt. Sector through their controlling department And Promoters of private sector through their financing bank's branches after scrutiny submits proposals to

ow chart showing the release of subsidy under NBM



ANNEXURE – 57

District Wise C.D. Ratio as on 30.09.2019				
Sl.No.	Name of the District	(Rs. In Crores)		
		Deposits	Advances	CD Ratio
1	Uttara Kannada	15052	5888	39.12
2	Udupi	24513	11792	48.11
3	Dakshina Kannada	46766	26915	57.55
4	Mysore	35369	21565	60.97
5	Dharwad	23670	14953	63.17
6	Shimoga	15182	9651	63.57
7	Belagavi	30072	21587	71.79
8	Bengaluru [Rural]	7667	5753	75.03
9	Bengaluru [Urban]	593332	450394	75.91
10	Kodagu	6110	4657	76.21
11	Ballari	16545	13125	79.33
12	Ramanagara	6592	5376	81.55
13	Tumkur	11860	9778	82.45
14	Gadag	4977	4123	82.84
15	Chickmagalur	8987	7477	83.20
16	Gulbarga	6185	5209	84.22
17	Hassan	10522	9248	87.89
18	Bidar	6456	5773	89.41
19	Kolar	6455	5790	89.69
20	Raichur	5092	4720	92.69
21	Koppal	4743	4420	93.19
22	Vijayapura	10472	9805	93.63
23	Bagalkot	10834	10155	93.74
24	Chickballapura	4317	4186	96.97
25	Chamrajanagara	2797	2776	99.23
26	Haveri	5514	5685	103.10
27	Chitradurga	6104	6382	104.55
28	Davanagere	8329	8942	107.36
29	Yadgir	2561	2838	110.81
30	Mandya	1076	1544	143.40
	All Districts-Total	938152	700504	75

ANNEXURE - 58

BANK WISE NON-PERFORMING ASSETS - POSITION AS ON SEPT 2019

Amount Rs. In Crore

Sl	Name of the Bank	TOTAL NPAs		AGRICULTURE		MICRO SMALL & MEDIUM INDUSTRIES		OTHER PRIORITY SECTOR ADV		NON PRIORITY SECTOR ADV		TOTAL ADVANCES	
		A/CS	AMT	A/CS	AMT	A/CS	AMT	A/CS	AMT	A/CS	AMT	A/CS	AMT
(A)	**Lead Banks**												
1	Canara Bank	154674	7601.31	84235	2588.34	35849	2283.10	14249	374.88	12779	2058.09	1580422	75279.41
2	Corporation Bank	51729	2736.52	20505	432.08	14854	755.39	5920	102.98	7001	1294.78	470119	27121.06
3	Syndicate Bank	247815	5586.96	142121	3346.53	50621	1060.76	2504	3.75	45848	1021.60	1070227	33592.46
4	State Bank of India	858694	11954.25	411334	4633.46	38265	1114.47	382247	5254.94	16241	527.70	1705835	119105.65
	Total (A)	**1312912**	**27879.03**	**658195**	**11000.41**	**139589**	**5213.72**	**404920**	**5736.55**	**81869**	**4902.17**	**4826603**	**255098.59**
(B)	**Nationalised Banks**												
1	Allahabad Bank	1089	357.02	362	13.78	532	40.20	15	0.27	77	291.69	24297	3352.21
2	Andhrabank	4401	420.25	1779	71.57	1674	209.75	2	0.01	618	117.79	66472	6597.08
3	Bank of Baroda	91212	2635.40	55595	813.77	19947	708.23	6748	138.92	4753	838.66	943789	46086.27
4	Bank of India	21963	1218.90	15675	364.72	2689	161.91	2045	594.32	792	52.39	141461	15390.30
5	Bank of Maharastra	8171	354.92	3156	77.44	2619	102.40	1125	74.24	932	67.13	27471	4359.79
6	Central Bank of India	11809	273.22	5827	100.97	3304	88.33	70	0.12	1700	62.53	65381	4851.91
7	Indian Bank	7327	154.36	4902	84.11	875	28.15	588	13.74	514	9.79	93088	9006.97
8	Indian Overseas Bank	23218	627.88	11301	162.77	6684	105.22	477	6.63	4264	317.63	278210	5412.29
9	Oriental Bank of Commerce	3886	321.87	2548	76.34	935	30.04	10	0.02	117	206.33	16262	2841.49
10	Punjab National Bank	8032	3149.84	3674	90.02	3268	171.42	132	9.05	440	2799.48	52975	9655.48
11	Punjab and Synd Bank	325	29.83	20	0.05	184	18.17	11	3.35	84	6.56	2987	2385.54
12	UCO Bank	6630	570.57	3703	47.35	685	147.55	1747	51.13	68	230.84	44323	2813.15
13	Union Bank Of India	15252	694.73	8895	177.76	4954	156.97	37	0.01	612	340.68	388287	18928.11
14	United Bank of India	251	23.60	0	0.00	178	2.80	0	0.00	41	15.22	5295	1787.98
	Total (B)	**203566**	**10832.38**	**117437**	**2080.66**	**48528**	**1971.14**	**13007**	**891.80**	**15012**	**5356.73**	**2150298**	**133468.57**
(C)	**Private Banks**												
1	IDBI Bank	3932	444.80	2858	207.61	763	80.61	7	0.01	160	141.48	164624	10158.99
2	Karnataka Bank Ltd	21180	822.85	11641	232.29	5437	201.72	230	19.83	3063	343.56	341513	21934.70
3	Kotak Mahendra Bank	10188	163.90	2387	21.87	303	37.69	1	0.00	7216	100.17	869239	18643.82
4	Cathelic Syrian Bank Ltd.	796	30.68	2	2.67	541	19.99	0	0.00	245	7.74	36038	615.94
5	City Union Bank Ltd	333	69.23	60	4.91	104	23.03	27	9.64	132	31.21	9204	1748.50
6	Dhanalaxmi Bank Ltd.	142	93.73	0	0.00	10	2.43	46	2.58	73	85.11	5032	419.67
7	Federal Bank Ltd.	2040	109.91	918	44.44	182	9.43	183	10.45	579	35.16	156614	9095.19
8	J and K Bank Ltd	825	19.60	2	0.32	38	3.21	51	6.25	706	7.59	4407	3472.20
9	Karur Vysya Bank Ltd.	770	64.59	377	15.63	221	34.17	1	0.00	128	3.75	31536	3239.65
10	Lakshmi Vilas Bank Ltd	402	304.55	5	0.07	27	105.09	0	0.00	361	199.03	0	0.00
11	Ratnakar Bank Ltd	1490	53.14	866	17.50	158	4.84	124	0.10	337	30.59	239897	3907.54
12	South Indian Bank Ltd	354	117.22	38	7.61	102	60.07	0	0.00	162	43.98	58404	3899.56
13	Tamil Nadu Merchantile Bank Ltd.	105	11.66	30	0.90	42	9.52	2	0.00	24	0.97	12878	640.83
14	IndusInd Bank	140723	53.40	8115	17.41	8936	19.29	120597	0.00	3070	15.98	143378	12597.00
15	HDFC Bank Ltd	53944	495.97	6497	164.72	21218	58.98	47	2.88	26109	268.37	2782517	56350.50
16	Axis Bank Ltd	5811	661.57	2828	93.68	137	39.50	516	0.65	2153	519.69	388226	36301.54
17	ICICI Bank Ltd	617651	123.86	4496	78.00	734	30.01	652	8.83	611612	0.00	665312	32622.71
18	YES BANK Ltd.	2209	1200.24	1447	218.40	61	42.03	2	0.00	684	938.71	184205	15585.85
19	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	92902	414.93
20	DCB Bank Ltd	169	12.19	51	1.32	47	5.27	0	0.00	61	4.53	52324	1531.57
21	IDFC Bank	1331	8.98	594	1.12	649	5.30	4	0.01	59	2.47	634946	8030.20
	Total (C)	**864395**	**4862.09**	**43212**	**1130.46**	**39710**	**792.18**	**122490**	**61.23**	**656934**	**2780.11**	**6873196**	**241210.88**
(D)	**R R B 's**												
1	Karnataka Grameena Bank	153355	1688.31	48107	543.84	47908	323.01	33065	309.90	17772	301.27	1630469	20930.07
2	Karnataka Vikas Grameena Bank	147503	1756.20	69467	1019.26	24521	259.36	43568	305.57	5015	68.06	746162	10902.61
	Total (D)	**300858**	**3444.51**	**117574**	**1563.10**	**72429**	**582.37**	**76633**	**615.47**	**22787**	**369.33**	**2376631**	**31832.67**
	Grand Total(A+B+C+D)	**2681731**	**47018.02**	**936418**	**15774.63**	**300256**	**8559.41**	**617050**	**7305.05**	**776602**	**13408.34**	**16226728**	**661610.71**
(E)	**Co-Operative Sector**												
1	KSCARD Bk.Ltd	266917	1768.68	266917	1768.68	0	0.00	0	0.00	0	0.00	266917	1768.68
2	K.S.Coop Apex Bank ltd	36697	916.97	379	21.17	0	0.00	5922	21.46	28251	774.45	4692014	31550.39
3	Indl.Co.Op.Bank ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	170.58
	Total (E)	**303614**	**2685.65**	**267296**	**1789.85**	**0**	**0.00**	**5922**	**21.46**	**28251**	**774.45**	**4958932**	**33489.65**
	OTHER BANKS												
(F)	**KSFC**	4540	2689.22	0	0.00	830	510.60	46	55.10	3664	2123.51	3664	2123.51
	Total (F)	**4540**	**2689.22**	**0**	**0.00**	**830**	**510.60**	**46**	**55.10**	**3664**	**2123.51**	**3664**	**2123.51**
(G)	**Small Financial Bank**												
1	Equitas Small Finance Bank	2709	27.32	2086	5.30	474	16.11	0	0.00	138	4.34	160878	1339.74
2	Ujjivan Small Finnance	6823	10.50	869	1.32	247	0.35	2815	3.52	1962	3.67	594251	1940.07
	Total (G)	**9532**	**37.82**	**2955**	**6.62**	**721**	**16.46**	**2815**	**3.52**	**2100**	**8.01**	**755129**	**3279.81**
(H)	**Payments bank**												
1	India Post Payments Bank Limited	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Total (H)	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**
	GRAND TOTAL	**2999417**	**52430.71**	**1206669**	**17571.11**	**301807**	**9086.47**	**625833**	**7385.13**	**810617**	**16314.31**	**21944453**	**700503.69**

ANNEXURE – 59

NPAs UNDER HOUSING AND EDUCATION LOANS AS ON 30.9.2019 VIS-A-VIS 31.3.2019

Amount Rs. In Crore:

Sl.	Name of the Bank	As on 30.9.2019				As on 31.3.2019				Variation on (SEPT 2019 over MARCH 2019)			
		Housing		Education		Housing		Education		Housing		Education	
		A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
(A)	**Lead Banks**												
1	Canara Bank	2219	174.73	5343	122.17	2198	142.08	4988	112.02	21	32.65	355	10.15
2	Corporation Bank	1101	109.27	2348	42.02	1101	109.27	2348	42.02	0	0.00	0	0.00
3	Syndicate Bank	2607	82.41	4114	71.90	2845	131.06	4173	58.85	-238	-48.65	-59	13.05
4	State Bank of India	6786	342.78	3821	80.90	7150	333.23	4113	83.42	-364	9.55	-292	-2.52
	Total (A)	**12713**	**709.19**	**15626**	**316.99**	**13294**	**715.64**	**15622**	**296.31**	**-581**	**-6.45**	**4**	**20.68**
(B)	**Nationalised Banks**												
1	Allahabad Bank	59	9.98	44	1.10	51	8.54	43	1.05	8	1.44	1	0.05
2	Andhrabank	169	19.04	159	2.09	257	62.31	167	2.21	-88	-43.27	-8	-0.12
3	Bank of Baroda	1263	86.74	2906	49.08	708	32.09	1097	19.41	555	54.65	1809	29.67
4	Bank of India	318	37.62	444	7.94	281	29.47	402	6.83	37	8.15	42	1.11
5	Bank of Maharastra	221	31.83	118	1.88	218	31.06	125	2.02	3	0.77	-7	-0.14
6	Central Bank of India	381	10.73	527	10.54	445	70.72	517	9.05	-64	-59.99	10	1.49
7	Indian Bank	279	17.11	169	1.46	270	16.24	168	1.31	9	0.87	1	0.15
8	Indian Overseas Bank	216	29.33	276	6.31	246	32.51	198	5.12	-30	-3.18	78	1.19
9	Oriental Bank of Comm	93	4.91	183	4.24	69	3.39	179	4.06	24	1.52	4	0.18
10	Punjab National Bank	231	72.89	287	6.97	290	64.50	286	6.33	-59	8.39	1	0.63
11	Punjab and Synd Bank	14	1.50	12	0.20	17	1.86	14	0.44	-3	-0.36	-2	-0.24
12	UCO Bank	255	90.09	172	3.61	209	95.48	169	3.50	46	-5.39	3	0.11
13	Union Bank Of India	506	14.45	248	4.86	362	7.83	222	4.34	144	6.62	26	0.52
14	United Bank of India	28	5.48	4	0.10	16	2.54	4	0.11	12	2.94	0	-0.01
	Total (B)	**4033**	**431.69**	**5549**	**100.36**	**3439**	**458.53**	**3591**	**65.77**	**594**	**-26.84**	**1958**	**34.58**
(C)	**Private Banks**												
1	IDBI Bank	81	13.20	63	1.88	74	12.81	45	1.51	7	0.39	18	0.37
2	Karnataka Bank Ltd	511	22.34	298	3.12	453	18.84	288	2.87	58	3.50	10	0.25
3	Kotak Mahendra Bank	264	3.80	17	0.37	274	4.30	19	0.44	-10	-0.50	-2	-0.07
4	Cathelic Syrian Bank Lt	4	0.10	4	0.18	4	0.10	4	0.18	0	0.00	0	0.00
5	City Union Bank Ltd	5	0.35	5	0.08	6	0.32	5	0.09	-1	0.03	0	0.00
6	Dhanalaxmi Bank Ltd.	12	3.58	1	0.04	9	2.61	1	0.04	3	0.97	0	0.00
7	Federal Bank Ltd.	136	9.46	42	0.98	132	9.28	41	1.07	4	0.18	1	-0.09
8	J and K Bank Ltd	27	2.22	1	0.01	20	2.08	1	0.01	7	0.14	0	0.00
9	Karur Vysya Bank Ltd.	37	10.82	6	0.21	19	5.15	3	0.05	18	5.67	3	0.16
10	Lakshmi Vilas Bank Ltd	9	0.36	0	0.00	8	0.36	0	0.00	1	0.00	0	0.00
11	Ratnakar Bank Ltd	5	0.12	0	0.00	626	0.05	50	0.01	-621	0.07	-50	-0.01
12	South Indian Bank Ltd	47	5.45	5	0.11	46	8.15	4	0.08	1	-2.70	1	0.03
13	Tamil Nadu Merchantile	5	0.25	2	0.03	7	0.51	2	0.03	-2	-0.26	0	0.00
14	IndusInd Bank	5	0.72	0	0.00	5	0.82	0	0.00	0	-0.10	0	0.00
15	HDFC Bank Ltd	73	1.02	0	0.00	60	0.90	2	0.03	13	0.12	-2	-0.03
16	Axis Bank Ltd	63	4.43	114	3.62	69	5.65	192	5.97	-6	-1.22	-78	-2.35
17	ICICI Bank Ltd	139	6.42	18	0.61	139	6.42	18	0.61	0	0.00	0	0.00
18	YES BANK Ltd.	15	1.10	0	0.00	9	0.71	0	0.00	6	0.39	0	0.00
19	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
20	DCB Bank Ltd	10	1.07	0	0.00	10	1.07	0	0.00	0	0.00	0	0.00
21	IDFC Bank	25	0.08	0	0.00	4	0.01	0	0.00	21	0.07	0	0.00
	Total (C)	**1473**	**86.88**	**576**	**11.23**	**1974**	**80.15**	**675**	**12.97**	**-501**	**6.73**	**-99**	**-1.74**
(D)	**R R Bs**												
1	Karnataka Grameena B	2418	115.38	4085	94.91	1499	63.12	1295	26.57	919	52.26	2790	68.34
2	Karnataka Vikas Grame	2494	62.25	2438	41.71	2476	57.36	2416	41.04	18	4.89	22	0.67
	Total (D)	**4912**	**177.63**	**6523**	**136.62**	**3975**	**120.48**	**3711**	**67.61**	**937**	**57.15**	**2812**	**69.01**
	Grand Total(A+B+C+D)	**23131**	**1405.38**	**28274**	**565.20**	**22682**	**1374.80**	**23599**	**442.66**	**449**	**30.59**	**4675**	**122.54**
(E)	**Co-Operative Sector**												
1	KSCARD Bk.Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
2	K.S.Coop Apex Bank ltd	2139	65.47	6	34.42	2139	65.47	6	34.42	0	0.00	0	0.00
3	Indl.Co.Op.Bank ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Total (E)	**2139**	**65.47**	**6**	**34.42**	**2139**	**65.47**	**6**	**34.42**	**0**	**0.00**	**0**	**0.00**
	OTHER BANKS												
(F)	KSFC	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Total (F)	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**
(G)	**Small Financil Bank**												
1	Equitas Small Finance I	11	1.57	0	0.00	9	1.31	0	0.00	2	0.26	0	0.00
2	Ujjivan Small Finnance	930	1.63	0	0.00	478	0.92	0	0.00	452	0.71	0	0.00
	Total (G)	**941**	**3.20**	**0**	**0.00**	**487**	**2.23**	**0**	**0.00**	**454**	**0.97**	**0**	**0.00**
(H)	**Payments bank**												
1	India Post Payments Ba	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Total (H)	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	0	0.00	0	0.00
	GRAND TOTAL	**26211**	**1474.06**	**28280**	**599.62**	**25308**	**1442.50**	**23605**	**477.08**	**903**	**31.56**	**4675**	**122.54**

ANNEXURE - 60

NPA LEVEL OF PMEGP 30.9.2019 (Amt in lakhs)

Sl	Name of Bank	BALANCE OUTSTANDING AS AT THE END OF THE REPORTING QUARTER						Npa Level			% NPA to Total Advances		
		KVIC		KVIB		DIC		KVIC	KVIB	DIC	KVIC	KVIB	DIC
A	**Major Banks**	No.	AMOUNT	No.	AMOUNT	No.	AMOUNT	AMOUNT	AMOUNT	AMOUNT	%	%	%
1	Canara Bank	2533	13579	128	952	228	1222	4352	359	392	32.05	37.71	32.08
2	Corporation Bank	212	973	120	421	589	2350	105	153	614	10.77	36.41	26.12
3	Syndicate Bank	421	5213	532	5123	1262	13201	321	112	452	6.16	2.19	3.42
4	State Bank of India	12	207	18	158	589	49	0	0	590	0.00	0.00	1204.08
	Total (A)	**3178**	**19972**	**798**	**6654**	**2668**	**16822**	**4778**	**624**	**2048**	**23.92**	**9.38**	**12.17**
	Oth.Nationalised Bks												
5	Allahabad Bank	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
6	Andhrabank	139	748	0	0	0	0	163	0	0	21.81	#DIV/0!	#DIV/0!
7	Bank of Baroda	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
8	Bank of India	244	1277	0	0	0	0	181	0	0	14.17	#DIV/0!	#DIV/0!
9	Bank of Maharastra	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
10	Central Bank of India	194	48	155	26	0	0	48	23	0	100.00	88.84	#DIV/0!
11	Indian Bank	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
12	Indian Overseas Bank	343	2302	0	0	136	815	0	0	0	0.00	#DIV/0!	0.00
13	Oriental Bank of Commerce	51	131	0	0	0	0	41	0	0	31.40	#DIV/0!	#DIV/0!
14	Punjab National Bank	98	357	75	278	10	78	52	151	41	14.57	54.32	52.56
15	Punjab and Synd Bank	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
16	UCO Bank	60	298	0	0	0	0	0	0	0	0.00	#DIV/0!	#DIV/0!
17	Union Bank Of India	0	0	1	1	0	0	0	0	0	#DIV/0!	0.00	#DIV/0!
18	United Bank of India	12	35	0	0	0	0	0	0	0	0.00	#DIV/0!	#DIV/0!
	Total (B)	**1141**	**5196**	**231**	**305**	**146**	**893**	**485**	**174**	**41**	**9.34**	**56.99**	**4.59**
C	**Other Comm.Banks**												
19	IDBI Bank	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
20	Karnataka Bank Ltd	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
21	Kotak Mahendra Bank	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
22	Cathelic Syrian Bank Ltd.	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
23	City Union Bank Ltd	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
24	Dhanalaxmi Bank Ltd.	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
25	Federal Bank Ltd.	8	9	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
26	J and K Bank Ltd	0	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!
27	Karur Vysya Bank Ltd.	7	35	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
28	Lakshmi Vilas Bank Ltd	0	0	0	0	0	0	5	0	0	14	#DIV/0!	#DIV/0!
29	Ratnakar Bank Ltd	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
30	South Indian Bank Ltd	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
31	Tamil Nadu Merchantile Bank Lt	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
32	IndusInd Bank	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
33	HDFC Bank Ltd	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
34	Axis Bank Ltd	19	124	0	0	9	28	0	0	4	#DIV/0!	#DIV/0!	15
35	ICICI Bank Ltd	0	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!
36	YES BANK Ltd.	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
37	Bandhan Bank	0	0	0	0	0	0	0	0	0	0	0	0
38	DCB Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0
39	IDFC Bank	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
	Total (C)	**34**	**168**	**0**	**0**	**9**	**28**	**5**	**0**	**4**	**3**	**#DIV/0!**	**15**
D	**R R B 's**												
40	Karnataka Grameena Bank	367	819	305	970	506	1496	484	337	705	59	35	47
41	Karnataka Vikas Grameena Ban	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
	Total (D)	**367**	**819**	**305**	**970**	**506**	**1496**	**484**	**337**	**705**	**59**	**35**	**47**
	Grand Total(A+B+C+D)	**4720**	**26155**	**1334**	**7929**	**3329**	**19238**	**5752**	**1135**	**2798**	**22**	**14**	**15**
	Total (Comm.Banks)	**4353**	**25336**	**1029**	**6959**	**2823**	**17742**	**5268**	**798**	**2093**	**21**	**11**	**12**
E	**Co-Op Sector**												
42	KSCARD Bk.Ltd	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
43	K.S.Coop Apex Bank ltd	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
44	Indl.Co.Op.Bank ltd.	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
	Total (E)	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**#DIV/0!**	**#DIV/0!**	**#DIV/0!**
45	KSFC	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
	TOTAL(F)	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**#DIV/0!**	**#DIV/0!**	**#DIV/0!**
G	**Small Finance Bank**												
46	Equitas Small Finance Bank	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
47	Ujjivan Small Finnance	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
	TOTAL(G)	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
H	**Payments bank**												
48	India Post Payments Bank Limit	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
	TOTAL(H)	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
	GRAND TOTAL	**4720**	**26155**	**1334**	**7929**	**3329**	**19238**	**5752**	**1135**	**2798**	**22**	**14**	**15**

ANNEXURE - 61

BANKWISE RECOVERY PERFORMANCE undetr KPMR & KACOMP ACT AS AT SEPT 2019 (REVENUE RECOVERY ACTS)

KPMR & KACOMP ACTS — Amount in lakhs

Sl	Name of Bank	RCs pending as at the previous quarter		RCs filed during the quarter		RCs disposesd/Recovery made during the quarter		RCs pending as at the end of the quarter		Upto I year	I to 3 years	Above 3 years	Total pending cases
		A/cs	Amt	A/cs	Amt	A/cs	Amt	A/cs	Amt	A/cs	A/cs	A/cs	A/cs
(A)	**Lead Banks**												
1	Canara Bank	0	0	0	0	0	0	0	0	0	0	0	0
2	Corporation Bank	1	35	0	0	0	0	1	35	0	1	0	1
3	Syndicate Bank	1537	14621	0	0	0	0	1537	14621	1416	121	0	1537
4	State Bank of India	16523	16444	0	0	0	0	16523	16444	0	16523	0	16523
	Total (A)	**18061**	**31100**	**0**	**0**	**0**	**0**	**18061**	**31100**	**1416**	**16645**	**0**	**18061**
(B)	**Nationalised Banks**							0	0				
5	Allahabad Bank	0	0	0	0	0	0	0	0	0	0	0	0
6	Andhrabank	0	0	0	0	0	0	0	0	0	0	0	0
7	Bank of Baroda	1281	698	0	0	0	0	1281	698	439	391	451	1281
8	Bank of India	0	0	0	0	0	0	0	0	0	0	0	0
9	Bank of Maharastra	0	0	0	0	0	0	0	0	0	0	0	0
10	Central Bank of India	0	0	0	0	0	0	0	0	0	0	0	0
11	Indian Bank	0	0	0	0	0	0	0	0	0	0	0	0
12	Indian Overseas Bank	13	19	0	0	0	0	13	19	7	4	2	13
13	Oriental Bank of Commerce	0	0	0	0	0	0	0	0	0	0	0	0
14	Punjab National Bank	70	10	0	0	0	0	70	10	0	0	70	70
15	Punjab and Synd Bank	0	0	0	0	0	0	0	0	0	0	0	0
16	UCO Bank	0	0	0	0	0	0	0	0	0	0	0	0
17	Union Bank Of India	1402	2732	0	0	0	0	1402	2732	0	1402	0	1402
18	United Bank of India	0	0	0	0	0	0	0	0	0	0	0	0
	Total (B)	**2766**	**3459**	**0**	**0**	**0**	**0**	**2766**	**3459**	**446**	**1797**	**523**	**2766**
(C)	**Private Banks**												
1	IDBI Bank	0	0	0	0	0	0	0	0	0	0	0	0
2	Karnataka Bank Ltd	329	235	18	26	0	0	347	260	56	142	149	347
3	Kotak Mahendra Bank	0	0	0	0	0	0	0	0	0	0	0	0
4	Cathelic Syrian Bank Ltd.	0	0	0	0	0	0	0	0	0	0	0	0
5	City Union Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0
6	Dhanalaxmi Bank Ltd.	0	0	0	0	0	0	0	0	0	0	0	0
7	Federal Bank Ltd.	0	0	0	0	0	0	0	0	0	0	0	0
8	J and K Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0
9	Karur Vysya Bank Ltd.	0	0	0	0	0	0	0	0	0	0	0	0
10	Lakshmi Vilas Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0
11	Ratnakar Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0
12	South Indian Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0
13	Tamil Nadu Merchantile Bank Ltd.	0	0	0	0	0	0	0	0	0	0	0	0
14	IndusInd Bank	0	0	0	0	0	0	0	0	0	0	0	0
15	HDFC Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0
16	Axis Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0
17	ICICI Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0
18	YES BANK Ltd.	0	0	0	0	0	0	0	0	0	0	0	0
19	Bandhan Bank	0	0	0	0	0	0	0	0	0	0	0	0
20	DCB Bank Ltd	0	0	0	0	0	0	0	0	0	0	0	0
21	IDFC Bank	0	0	0	0	0	0	0	0	0	0	0	0
	Total (C)	**329**	**235**	**18**	**26**	**0**	**0**	**347**	**260**	**56**	**142**	**149**	**347**
(D)	**R R B 's**												
1	Karnataka Grameena Bank	629	523	59	135	85	142	603	516	59	268	276	603
2	Karnataka Vikas Grameena Bank	6208	7497	63	132	62	98	6209	7531	1897	3215	1097	6209
	Total (D)	**6837**	**8019**	**122**	**267**	**147**	**240**	**6812**	**8047**	**1956**	**3483**	**1373**	**6812**
	TOTAL OF ALLBANKS	**27993**	**42813**	**140**	**293**	**147**	**240**	**27986**	**42866**	**3874**	**22067**	**2045**	**27986**
(E)	**Co-Operative Sector**												
1	KSCARD Bk.Ltd	0	0	0	0	0	0	0	0	0	0	0	0
2	K.S.Coop Apex Bank ltd	0	0	0	0	0	0	0	0	0	0	0	0
3	Indl.Co.Op.Bank ltd.	0	0	0	0	0	0	0	0	0	0	0	0
	Total (E)	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
F	**KSFC**	**0**	**0**	**0**	**0**	**0**	**0**	0	0	0	**0**	**0**	0
	TOTAL (F)	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
G	**Small Finance Bank**												
1	Equitas Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0
2	Ujjivan Small Finnance	0	0	0	0	0	0	0	0	0	0	0	0
	Total (G)	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
H	**Payments bank**												
1	India Post Payments Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0
	Total (H)	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	GRAND TOTAL	**27993**	**42813**	**140**	**293**	**147**	**310**	**27986**	**42866**	**3874**	**22067**	**2045**	**27986**

ANNEXURE – 62

Bank wise recovery under SARFAESI, DRT and Lok Adalats as on 30.9.2019

Amount Rs. In Lakh

Sl	Name of the Bank	SARFAESI ACT 2002			D R Ts			LOK ADALAT		
		No. Of Notices Sent	Amt involved	Amt Recovered	No. Of Notices Sent	Amt involved	Amt Recovered	No. Of Notices Sent	Amt involved	Amt Recovered
(A)	**Major Banks**									
1	Canara Bank	637	32248	4629	1458	69833	10881	20636	7484	1617
2	Corporation Bank	220	6653	1992	146	10241	1051	862	944	96
3	Syndicate Bank	243	12600	512	189	24612	200	421	1500	32
4	State Bank of India	5966	93894	20984	56	2100	70	138102	782172	77
	Total (A)	**7066**	**145395**	**28117**	**1849**	**106786**	**12202**	**160021**	**792100**	**1821.2**
(B)	**Other Nationalised Banks**									
5	Allahabad Bank	34	768	158	4	111	0	1145	2369	32
6	Andhrabank	0	0	0	0	0	0	0	0	0
7	Bank of Baroda	1381	66741	6702	1137	6372	66	644	4658	37
8	Bank of India	191	6878	2327	494	2468	991	123	654	241
9	Bank of Maharastra	215	21365	819	150	2085	89	0	0	0
10	Central Bank of India	78	1164	7	3	172	26	0	0	0
11	Indian Bank	0	0	0	0	0	0	0	0	0
12	Indian Overseas Bank	26	1385	140	6	32	12	9	12	3
13	Oriental Bank of Commerce	414	8080	1725	16	540	40	2035	295	45
14	Punjab National Bank	325	20344	3195	35	73037	4442	2700	15155	1671
15	Punjab and Synd Bank	25	786	15	0	0	0	0	0	0
16	UCO Bank	305	19954	7505	62	9045	264	370	508	20
17	Union Bank Of India	42	8971	151	8	326	0	850	700	3
18	United Bank of India	53	804	79	17	408	98	52	89	15
	Total (B)	**3089**	**157240**	**22821**	**1932**	**94596**	**6028**	**7928**	**24440**	**2067**
(C)	Other Comm.Banks									
19	IDBI Bank	48	1013	285	64	2985	126	0	0	0
20	Karnataka Bank Ltd	167	7936	565	91	6281	236	27	49	7
21	Kotak Mahendra Bank	0	0	0	0	0	0	0	0	0
22	Cathelic Syrian Bank Ltd.	0	0	0	100	5122	2647	0	0	0
23	City Union Bank Ltd	0	0	0	0	0	0	0	0	0
24	Dhanalaxmi Bank Ltd.	2	76	2	0	0	0	0	0	0
25	Federal Bank Ltd.	0	0	0	0	0	0	0	0	0
26	J and K Bank Ltd	0	0	0	0	0	0	0	0	0
27	Karur Vysya Bank Ltd.	12	1206	0	1	17	16	0	0	0
28	Lakshmi Vilas Bank Ltd	25	1001	357	32	16878	135	1	2	1
29	Ratnakar Bank Ltd	0	0	0	0	0	0	0	0	0
30	South Indian Bank Ltd	19	988	394	0	0	0	0	0	0
31	Tamil Nadu Merchantile Bank Ltd.	0	0	0	0	0	0	0	0	0
32	IndusInd Bank	0	0	0	0	0	0	0	0	0
33	HDFC Bank Ltd	27	6170	5	23	867	22	2999	1770	1
34	Axis Bank Ltd	0	0	0	0	0	0	0	0	0
35	ICICI Bank Ltd	0	0	0	0	0	0	0	0	0
36	YES BANK Ltd.	0	0	0	0	0	0	0	0	0
37	Bandhan Bank	0	0	0	0	0	0	0	0	0
38	DCB Bank Ltd	0	0	0	0	0	0	0	0	0
39	IDFC Bank	0	0	0	0	0	0	0	0	0
	Total(C)	**300**	**18390**	**1609**	**311**	**32150**	**3182**	**3027**	**1821**	**9**
(D)	R R B 's									
40	Karnataka Grameena Bank	2480	22151	2094	1654	22571	589	189	945	248
41	Karnataka Vikas Grameena Bank	614	3056	1429	1	85	0	0	0	0
	Total (D)	**3094**	**25207**	**3523**	**1655**	**22656**	**589**	**189**	**945**	**248**
	Grand Total (A+B+C+D)	**13549**	**346232**	**56070**	**5747**	**256189**	**22001**	**171165**	**819306**	**4145**
	Total (Comm.Banks)	**10455**	**321025**	**52547**	**4092**	**233533**	**21412**	**170976**	**818361**	**3897**
(E)	**Co-Op Sector**									
42	KSCARD Bk.Ltd	0	0	0	0	0	0	0	0	0
43	K.S.Coop Apex Bank ltd	4	37250	0	0	0	0	0	0	0
44	Indl.Co.Op.Bank ltd.	0	0	0	0	0	0	0	0	0
	Total (E)	**4**	**37250**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
45	KSFC	0	0	0	0	0	0	0	0	0
	TOTAL (F)	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
(G)	Small Financil Bank									
46	Equitas Small Finance Bank	157	1188	119	0	0	0	0	0	0
47	Ujjivan Small Finnance	0	0	0	0	0	0	0	0	0
	Total (G)	**157**	**1188**	**119**	**0**	**0**	**0**	**0**	**0**	**0**
(H)	**Payments bank**									
1	India Post Payments Bank Limited	0	0	0	0	0	0	0	0	0
	Total (H)	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
	TOTAL (A+B+C+D+E+F+G+H)	**13710**	**384671**	**56189**	**5747**	**256189**	**22001**	**171165**	**819306**	**4145**

Bank wise Amount released by the GoK under CLWS-2018 to commercial banks as on 08.11.2019

Amount in Lakh:

S N	Name of the Bank	Phase 1		Phase 2		Phase 3		Phase 4		Phase 5		Phase 6		Phase 7		Phase 8	
		No of A/cs	Amount	No of A/cs	Amount	No of A/cs	Amount	No of A/cs	Amount	No of A/cs	Amount	No of A/cs	Amount	No of A/cs	Amount	No of A/cs	Amount
1	PRAGATHI KRISHNA GRAMIN BANK	252	109.87	10886	4757.21		0.00	20089	8784.04	13726	6000.14	78782	24837.32	55883	20347.91	22056	8177.88
2	KARNATAKA VIKAS GRAMEENA BANK		0.00	4622	2081.05		0.00	7891	3598.61	2157	998.50	46009	13482.48	40535	14101.57	12748	4215.36
3	CANARABANK	66	32.32	3406	1536.21	2227	1000.38	21478	9676.12	9128	4105.01	28031	8709.61	20227	7926.27	5811	2290.52
4	STATE BANK OF INDIA	78	37.32	15885	6975.57		0.00	7988	3504.09	5046	2215.87	15751	5421.76	21008	7952.93	6877	2376.80
5	KAVERI GRAMEENA BANK	105	51.66	4758	2199.45		0.00	7475	3414.69	6224	2907.62	25234	7642.95	18450	6953.83	3427	1346.19
6	SYNDICATE BANK		0.00	2971	1346.45	10621	4845.99		0.00		0.00	21525	6363.22	12420	4626.55	4495	1640.68
7	VIJAYA BANK	7	3.31	6026	2761.30	5797	2657.68	122	56.16	39	17.37	9257	2361.90	8104	3062.50	2290	817.61
8	CORPORATION BANK	107	53.15	1738	810.89		0.00	2722	1252.90	856	392.04	8297	3314.52	9428	3699.77	3638	1379.07
9	UNION BANK OF INDIA		0.00	648	300.81		0.00	621	290.62	92	42.63	2651	756.97	1729	606.20	898	280.64
10	Karnataka Bank Ltd		0.00	572	258.46	728	329.11		0.00		0.00	3379	853.25	1770	539.15	357	110.07
11	ICICI Bank Ltd.		0.00	1006	474.56	356	168.19		0.00		0.00	3031	786.88	1734	560.88	159	50.59
12	BANK OF INDIA		0.00	1436	628.87		0.00	349	150.35	181	73.79	1683	582.90	1111	428.51	170	64.64
13	Indian Overseas Bank	3	1.50	804	337.86		0.00	389	165.77	83	36.50	2828	619.44	1235	346.79	461	144.02
14	CBI		0.00	564	248.75	313	142.71	180	81.46	74	32.20	1415	385.06	1148	412.07	130	47.29
15	PUNJAB NATIONAL BANK		0.00	80	34.72	70	28.01	276	121.09	198	85.24	1816	472.76	1358	453.88	286	89.99
16	HDFC Bank	2	1.00	132	60.55	66	32.22	396	185.77	75	34.61	1555	358.52	1854	571.60	148	43.32
17	AXIS BANK LTD	1	0.23	525	239.00	251	117.59	5	0.34		0.00	1683	422.34	1025	328.25	165	47.39
18	INDIAN BANK		0.00	922	396.70		0.00	106	47.82	178	77.11	511	225.74	755	318.64	122	50.72
19	Bank of Maharashtra		0.00	161	73.64		0.00	501	219.76	210	84.29	681	185.73	420	156.38	115	45.85
20	IDBI BANK		0.00	317	143.23	333	153.43		0.00		0.00	772	183.66	264	84.15	124	41.71
21	ANDHRA BANK		0.00	167	74.75	122	56.72		0.00		0.00	848	195.12	531	146.76	57	21.01
22	Oriental Bank of Commerce		0.00	13	6.34	7	1.93	131	61.05	28	12.51	241	63.64	133	44.53	37	13.82
23	RBL Bank	6	2.55	67	14.82	115	29.42		0.00		0.00	278	37.85	103	18.05	17	2.72
24	DCB BANK LTD.		0.00		0.00		0.00		0.00		0.00	15	3.84	151	37.14	14	3.62
25	KBS BANK		0.00	35	10.37	6	1.28		0.00		0.00	33	6.17	62	15.28	1	0.20
26	ALLAHABAD BANK		0.00	4	2.00	3	1.50	1	0.50		0.00	19	4.22	23	7.71		0.00
27	Kotak Mahindra Bank		0.00	13	4.85	2	0.97		0.00		0.00	4	1.18	8	1.90		0.00
28	UCO BANK		0.00		0.00	1	0.10		0.00		0.00	5	0.03	10	0.67	1	0.25
29	DENA BANK		0.00		0.00		0.00		0.00		0.00	6	0.89	3	0.12		0.00
30	Tamilnad Mercantile Bank		0.00		0.00	2	1.00		0.00		0.00		0.00		0.00		0.00
31	United Bank of India		0.00		0.00		0.00		0.00		0.00		0.00	2	1.00		0.00
32	BANK OF BARODA		0.00		0.00		0.00		0.00		0.00	3	0.13	4	0.01	2	0.25
	Total	627	292.90	57758	25778.43	21020	9568.23	70720	31611.14	38295	17115.43	256343	78280.07	201488	73751.01	64606	23302.18

ANNEXURE - 63

Bank wise Amount released by the GoK under CLWS-2018 to commercial banks as on 08.11.2019

Amount in Lakh:

S N	Name of the Bank	Phase 9		Batch 1 total		Batch 2		Batch 3		Batch 4-Phase1		Batch 4-Phase2		Total	
		No of A/cs	Amount	No of A/cs	Amount	No of A/cs	Amount	No of A/cs	Amount	AC NO	AMT	AC NO	AMT	No of A/cs	Amount
1	PRAGATHI KRISHNA GRAMIN BANK	16942	6218.93	218616.00	79233.31	78337	25376.56	92593	28203.46	7493	5288.83	7098	4256.00	233207	142358.16
2	KARNATAKA VIKAS GRAMEENA BANK	4921	1659.41	118883.00	40136.99	32944	13023.87	40025	17760.59	390	223.39	4668	2966.59	123941	74111.44
3	CANARABANK	2757	1058.86	93131.00	36335.30	52229	19916.59	58247	21493.68	3876	2866.96	1730	1549.84	98737	82162.36
4	STATE BANK OF INDIA	3082	1124.63	75715.00	29608.96	40061	14882.07	44806	17393.98	39186	23079.74	35006	21856.08	149907	106820.83
5	KAVERI GRAMEENA BANK	4108	1590.16	69781.00	26106.56	34713	14017.19	37443	15058.70	1518	1144.07	931	669.90	72230	56996.42
6	SYNDICATE BANK	1376	476.26	53408.00	19299.16	25197	9995.91	27956	10979.90	3258	1851.82	3176	1701.28	59842	43828.07
7	VIJAYA BANK	1017	365.55	32659.00	12103.39	16642	6758.00	18281	7753.55	6413	4851.91	3273	2487.87	42345	33954.70
8	CORPORATION BANK	2485	904.27	29271.00	11806.60	15816	6779.50	18394	9701.15	2230	1970.49	1944	1515.90	33445	31773.63
9	UNION BANK OF INDIA	321	93.49	6960.00	2371.36	2696	1089.20	3005	1469.59	301	178.81	903	612.77	8164	5721.73
10	Karnataka Bank Ltd	248	75.43	7054.00	2165.47	1958	783.90	2025	857.99	936	894.83	541	579.16	8531	5281.35
11	ICICI Bank Ltd.	89	26.10	6375.00	2067.20	2201	1035.88						0.00	6375	3103.08
12	BANK OF INDIA	298	112.79	5228.00	2041.85	3181	1111.95	3262	953.12	272	180.93	388	258.55	5888	4546.40
13	Indian Overseas Bank	119	36.46	5922.00	1688.34	1831	639.95	1884	579.26	549	347.53	499	317.59	6970	3572.67
14	CBI	71	27.10	3895.00	1376.63	1840	716.12	1924	716.79	308	218.02	399	327.35	4602	3354.90
15	PUNJAB NATIONAL BANK	99	25.42	4183.00	1311.11	1013	402.77	1884	1052.74	144	111.48	214	138.37	4541	3016.46
16	HDFC Bank	84	24.50	4312.00	1312.08	1382	627.60	1411	962.03	118	130.24	93	105.17	4523	3137.13
17	AXIS BANK LTD	72	18.58	3727.00	1173.72	1246	570.25						0.00	3727	1743.97
18	INDIAN BANK	37	14.28	2631.00	1131.02	1590	563.73	1481	403.68	109	100.97	157	121.24	2897	2320.63
19	Bank of Maharashtra	30	9.59	2118.00	775.23	1204	436.26	1312	436.26	86	71.70	439	306.66	2643	2026.11
20	IDBI BANK	11	3.25	1821.00	609.43	796	341.28	817	388.07	60	44.78	184	237.02	2065	1620.58
21	ANDHRA BANK	7	2.75	1732.00	497.11	379	159.86	463	234.85	15	12.82	177	133.70	1924	1038.34
22	Oriental Bank of Commerce	33	11.66	623.00	215.47	270	119.05	306	197.45	57	66.38	77	100.92	757	699.26
23	RBL Bank	15	3.22	601.00	108.64	259	61.52	269	89.70			32	18.22	633	278.07
24	DCB BANK LTD.	11	3.00	191.00	47.59	6	3.00	10	9.50	12	2.76		0.00	203	62.85
25	KBS BANK		0.00	137.00	33.30	21	3.63	35	8.33	3	0.78	12	4.99	152	51.02
26	ALLAHABAD BANK	1	0.25	51.00	16.18	19	8.29	20	8.70	3	3.17		0.00	54	36.34
27	Kotak Mahindra Bank		0.00	27.00	8.91	16	3.33	18	2.67	109	66.01	387	172.95	523	253.86
28	UCO BANK		0.00	17.00	1.05	1	0.00	1	0.00				0.00	17	1.05
29	DENA BANK		0.00	9.00	1.01		0.00			2	0.97	2	1.54	13	3.52
30	Tamilnad Mercantile Bank		0.00	2.00	1.00	2	1.00	2	0.80	9	1.48		0.00	11	4.29
31	United Bank of India		0.00	2.00	1.00	2	1.00	2	0.07	1	1.04		0.00	3	3.11
32	BANK OF BARODA		0.00	9.00	0.40		0.00					2	0.03	11	0.42
	Total	38234	13885.94	749091.00	273585.35	317852	119429.25	357876.00	136716.58	67458	43711.91	62332.00	40439.69	878881	613882.79

1 2 3 8 1

District wise Amount released by the GoK under CLWS-2018 to commercial banks as on 08.11.2019

Amount in Lakh:

	Name of the Bank	1 (Pilot taluks)		Phase 2		Phase 3		Phase 4		Phase 5		Phase 6	
S N	DIST NAME	AC NO	AMT	AC NO	AMT	AC NO	AMT	AC NO	AMT	AC NO	AMT	AC NO	AMT
1	BAGALKOTE		0.00	381	166.56	180	74.97	301	136.08	183	84.83	2281	626.16
2	BALLARY		0.00	3430	1,502.25	1259	568.60	4194	1,863.03	1412	622.44	9106	2,709.44
3	BANGALORE RURAL	276	135.43	216	100.10	58	26.42	735	344.73	223	103.99	1464	426.73
4	BANGALOREURBAN	0	0.00	100	46.92	23	10.41	93	41.21		0.00	279	69.48
5	BELAGAVI	0	0.00	2768	1,226.46	759	341.65	3349	1,532.07	1516	695.27	18061	5,650.68
6	BIDAR		0.00	1100	479.49	200	88.85	837	340.12	613	257.04	3309	1,043.55
7	BIJAPUR		0.00	975	449.78	839	393.08	883	412.77	370	162.46	5775	1,712.46
8	CHAMARAJANAGAR		0.00	1680	767.26	195	84.68	1180	532.53	943	435.85	3138	1,084.67
9	CHIKKABALLAPURA		0.00	1328	625.15	296	139.38	2945	1,381.89	1118	530.92	3242	997.25
10	CHIKMAGALUR		0.00	1422	642.21	900	414.32	2973	1,333.76	620	276.94	8269	2,479.72
11	CHITRADURGA		0.00	2611	1,140.99	1301	596.39	4395	1,955.16	2386	1,056.24	15026	4,668.07
12	DAKSHINAKANNADA		0.00	239	106.31	223	101.39	96	42.89	9	4.10	1174	297.70
13	DAVANAGERE		0.00	2281	1,007.02	753	336.87	6199	2,737.72	1036	456.69	9061	2,745.78
14	DHARWAD		0.00	2989	1,357.53	2677	1,242.55	2933	1,326.02	1203	540.81	15293	4,307.05
15	GADAG		0.00	2165	991.43	912	393.41	2663	1,227.13	1095	504.68	17101	5,305.42
16	GULBARGA	351	157.47	4864	2,062.69	925	406.58	2644	1,136.35	3400	1,399.23	26362	8,265.55
17	HASSAN		0.00	3314	1,503.32	1333	616.79	4358	1,974.80	3162	1,433.09	9655	2,887.20
18	HAVERI		0.00	3627	1,659.57	1960	896.91	2285	1,028.04	1908	879.92	24179	7,484.60
19	KODAGU		0.00	398	176.73	115	49.58	225	96.67	106	42.50	1233	317.09
20	KOLAR		0.00	1267	588.24	214	102.02	2786	1,305.84	1260	591.29	4350	1,413.68
21	KOPPAL		0.00	3170	1,388.23	1325	598.22	4061	1,744.46	2484	1,080.12	10232	3,189.91
22	MANDYA		0.00	1971	926.31	331	155.30	1769	796.44	921	436.02	4045	1,208.65
23	MYSORE		0.00	3606	1,611.11	579	271.76	3819	1,697.20	1463	652.49	10380	2,706.38
24	RAICHUR		0.00	5026	2,230.39	1539	696.53	5428	2,368.14	3059	1,349.47	16170	5,024.44
25	RAMANAGARA		0.00	362	168.85	105	47.65	426	199.90	246	114.57	889	284.47
26	SHIMOGA		0.00	1666	725.51	990	444.44	2917	1,295.53	1511	644.80	10977	3,231.95
27	TUMKUR		0.00	2410	1,104.77	298	136.54	3416	1,556.97	3862	1,813.29	10238	3,436.17
28	UDUPI		0.00	348	149.73	108	46.87	29	12.75	5	2.50	861	208.28
29	UTTARA KANNADA		0.00	178	65.19	25	11.32	15	6.61	10	4.36	698	169.82
30	YADGIR		0.00	1866	808.35	598	274.77	2766	1,184.35	2171	939.52	13495	4,327.74
	Grand Total	627	292.90	57758	25,778.43	21020	9,568.23	70720	31,611.14	38295	17,115.43	256343	78,280.07

District wise Amount released by the GoK under CLWS-2018 to commercial banks as on 08.11.2019

Amount in Lakh:

	Name of the Bank	Phase 7		Phase 8		Phase 9		Batch-1 Total		Batch 2		Batch 3		Batch 4-Phase1		Batch 4-Phase2		Total	
S N	DIST NAME	AC NO	AMT	AC NO	AMT	AC NO	AMT	AC NO	AMT	AC NO	AMT	AC NO	AMT	AC NO	AMT	AC NO	AMT	AC NO	AMT
1	BAGALKOTE	2208	736.39	332	106.73	192	65.38	6,058	1,997.11	2210	894.12	2146	964.52			638	541.28	6696	4397.03
2	BALLARY	11733	4,492.72	6347	2,489.40	2660	977.69	40,141	15,225.57	21198	7,780.52	18802	6535.54			4924	3223.43	45065	32765.06
3	BANGALORE RURAL	1346	512.65	235	98.02	111	46.38	4,664	1,794.46	2546	1,055.98	2546	1063.02			622	557.00	5286	4470.45
4	BANGALOREURBAN	166	56.54	63	22.49	13	4.51	737	251.56	316	123.38	309	106.25			126	103.15	863	584.34
5	BELAGAVI	9267	3,335.45	2719	963.80	1315	458.69	39,754	14,204.09	16723	6,558.48	16767	6079.15			4141	3109.07	43895	29950.79
6	BIDAR	4011	1,486.32	522	182.67	1193	442.04	11,785	4,320.09	6512	2,231.08	6856	2244.00	3176	2296.69			14961	11091.86
7	BIJAPUR	8027	2,970.55	931	330.21	976	325.67	18,776	6,756.98	8098	3,400.74	8005	3689.98			2349	1946.24	21125	15793.94
8	CHAMARAJANAGAR	2264	923.37	897	357.92	575	243.22	10,872	4,429.51	6974	2,865.43	7207	3035.04	5303	4358.23			16175	14688.22
9	CHIKKABALLAPURA	4268	1,780.73	942	399.76	597	247.00	14,736	6,102.07	9516	3,916.55	9331	3798.07	2787	2362.53			17523	16179.23
10	CHIKMAGALUR	4681	1,667.25	1388	511.95	934	321.26	21,187	7,647.41	10172	3,934.43	10393	3619.65	3125	2239.82			24312	17441.30
11	CHITRADURGA	6252	2,331.63	2819	1,001.05	5621	2,071.48	40,411	14,821.01	18278	6,762.55	19046	6664.71	4682	3469.15			45093	31717.42
12	DAKSHINAKANNADA	544	163.85	140	46.76	150	49.66	2,575	812.66	715	261.63	738	222.49	184	108.87			2759	1405.65
13	DAVANAGERE	6894	2,604.74	4085	1,557.00	2834	1,085.86	33,143	12,531.67	16746	6,004.86	15515	4748.89	3878	2327.04			37021	25612.46
14	DHARWAD	11417	4,012.69	3609	1,269.10	1530	539.81	41,651	14,595.55	17596	7,126.48	17934	7683.11	3042	2553.96			44693	31959.10
15	GADAG	13200	4,672.19	4283	1,465.62	1007	330.86	42,426	14,890.74	6046	2,507.85	18253	12835.74			2850	2123.47	45276	32357.80
16	GULBARGA	22772	7,988.30	7802	2,682.66	3534	1,224.51	72,654	25,323.34	7510	2,542.61	35063	15492.16			18100	10568.53	90754	53926.62
17	HASSAN	7883	2,946.00	2348	867.40	2243	864.69	34,296	13,093.28	18509	7,032.51	19570	6568.32	6388	4035.07			40684	30729.18
18	HAVERI	19054	6,698.89	7662	2,416.68	2240	724.45	62,915	21,789.05	24929	10,045.62	25229	9950.32			6070	4211.89	68985	45996.89
19	KODAGU	973	304.58	309	97.51	297	96.96	3,656	1,181.60	1232	478.64	1296	578.31			497	364.62	4153	2603.17
20	KOLAR	4325	1,759.03	1248	517.78	289	116.73	15,739	6,394.62	4864	2,105.82	10039	6598.11			2297	1868.15	18036	16966.69
21	KOPPAL	8095	2,925.02	2460	900.04	1282	481.09	33,109	12,307.09	17515	5,851.53	15644	4037.86			5676	3007.61	38785	25204.09
22	MANDYA	2847	1,148.10	644	247.16	185	73.12	12,713	4,991.10	7610	2,973.68	7673	2478.37			5313	2832.78	18026	13275.93
23	MYSORE	8111	2,789.34	1359	478.87	1552	559.77	30,869	10,766.92	13483	5,306.75	13837	5672.63			7993	5438.04	38862	27184.34
24	RAICHUR	13110	4,821.58	2799	1,036.70	2149	807.28	49,280	18,334.51	26075	8,857.98	23921	6431.70	10753	6639.65			60033	40263.85
25	RAMANAGARA	740	303.04	276	113.44	71	30.08	3,115	1,262.01	1044	444.40	2017	1161.12			736	544.42	3851	3411.96
26	SHIMOGA	5246	1,853.29	1792	628.12	1149	388.54	26,248	9,212.18	10828	3,819.42	10206	2656.42	5269	2773.12			31517	18461.15
27	TUMKUR	9348	3,806.53	2157	891.96	877	361.50	32,606	13,107.72	20326	8,308.74	20770	8220.57	10304	6307.65			42910	35944.69
28	UDUPI	642	185.03	67	21.50	104	30.64	2,164	657.30	504	169.05	499	116.15	171	88.69			2335	1031.20
29	UTTARA KANNADA	143	44.77	58	17.39	63	19.40	1,190	338.86	198	66.84	201	55.61	170	57.91			1360	519.22
30	YADGIR	11921	4,430.41	4313	1,582.48	2491	897.66	39,621	14,445.29	19579	6,001.58	18063	3408.76	8226	4093.51			47847	27949.15
	Grand Total	201488	73,751.01	64606	23,302.18	38234	13,885.94	7,49,091	2,73,585.35	317852	1,19,429.25	357876	136716.58	67458	43711.91	62332.00	40439.69	878881	613882.78

1-2401

ANNEXURE - 64

District wise Green list Approval, FSD filinig and FSD Uploading pendings				
S N	Row Labels	Pending green list accounts for approval as on 12.11.19	FSD not filed accounts as on 13.11.19	FSD Not uploaded accounts as on 13.11.19
1	Bagalkote	45	2	344
2	Ballary	107	326	1106
3	Bangalore Rural	4	7	128
4	Bangalore Urban	6		33
5	Belagavi	150	356	2314
6	Bidar	73	58	803
7	Bijapur	12	17	272
8	Chamarajanagar	5	76	368
9	Chikkaballapura	43	113	363
10	Chikmagalur	45	438	212
11	Chitradurga	87	212	961
12	Dakshina kannada	6		11
13	Davanagere	131	600	1572
14	Dharwad	160	958	1456
15	Gadag	96	300	1211
16	Gulbarga	1036	1837	6483
17	Hassan	68	273	687
18	Haveri	137	783	2293
19	Kodagu	15	58	192
20	Kolar	22	214	533
21	Koppal	356	161	422
22	Mandya	37	225	824
23	Mysore	121	406	2552
24	Raichur	168	247	1032
25	Ramanagara	44	47	279
26	Shimoga	100	919	1727
27	Tumkur	77	275	1359
28	Udupi	35	40	42
29	Uttara kannada	8	22	38
30	Yadgir	222	129	602
	Grand Total	3416	9099	30219

ANNEXURE-65

GOVERNMENT OF KARNATAKA

No. FD 08 CAM 2018

Karnataka Government Secretariat,
Vidhanasoudha,
Bengaluru, Date: 19.07.2019

From,

Additional Chief Secretary to Government,
Finance Department,
Vidhana Soudha,
Bengaluru.

To,

The Commissioner,
Survey Settlements and Land Records,
Survey Building,
K.R. Circle,
Bengaluru.

Sir,

Sub: Crop Loan Waiver Scheme – 2018: Request of SLBC about credit of waiver amount in case of closed / restructured accounts.

****

Convenor, State Level Bankers Committee have vide their letter No 352/2944/SLBC/2019/F-653 dated 4.7.2019 (copy enclosed) suggested a method to modify the account number in the CLWS portal to enable credit of waiver amount in case in case of closed / restructured accounts.

In case of loan accounts voluntarily closed by the farmers, it is imperative that the waiver amount or incentive amount in such cases needs to be credited to SB accounts and not to new loan accounts extended by the Banks.

It is learnt that in some banks at the time of restructuring of the crop loan accounts, new loan numbers are assigned to the restructured accounts. In such cases it is imperative that the waiver amount or incentive amount in such cases needs to be credited to loan accounts (and not to SB accounts) which are assigned new loan numbers.

..2

In the light of the above, the matter may be examined based on the merits and appropriate solution offered to the bankers.

Yours faithfully

(Dr. Ekroop Caur) 22/7
Secretary to Government
(Budget & Resources)
Finance Department

ANNEXURE -66

STATE LEVEL BANKERS' COMMITTEE – KARNATAKA
CONVENOR

Corporate Office: Gandhinagar, Bengaluru: 560009
E Mail: blrslbc@syndicatebank.co.in. slbcbangalore@gamil.com
Ph: 22343490; 22340236 FAX: 22343489; 22340292

Ref: 422/2019/2944/SLBC/F-653 **Date: 09.08.2019**

Proceedings of the Sub – Committees meeting held on 07.08.2019 to discuss issues regarding Crop Loan Waiver Scheme, 2018 of GoK.

The meeting was held under the Chairmanship of Shri T.Manivannan, Convenor SLBC, General Manager, SyndicateBank. The executives from the Sub-committees member banks took part in the meeting. The list of the participants is attached as an annexure. To begin with Sri.Shaik Nazeer Ahmed, DGM, SLBC welcomed the participants and briefed the members about the purpose of the meeting. He requested GM, SLBC to Chair the meeting and initiate discussions. Thereafter, GM, SLBC briefed the house, informed all the participants to take board approval on sacrifice in case of NPA Crop Loan accounts, if not obtained and started discussion with banks on issues one by ones.

The bankers present in the meeting have expressed their views one after the other and a summation of the discussions is as detailed below for the agenda items.

1. The RRBs and Commercial banks who have not received 85 % and 75 % of the book balance of NPA crop loan account in majority of the cases or maximum of Rs.2,00,000/- whichever is less respectively are to credit equivalent proportionate percentage of 15% and 25% waiver agreed by banks to the loan accounts subject to the loan accounts getting closed. The shortfall in closure is to be brought by the borrower as he had received the full amount in some other financial account.

2. In case of accounts which are NPA as on 31.12.2017, crediting of 25%/15% of amount to the accounts closed after 31.12.2017 is left to the individual Commercial bank/RRBs boards respectively to take decision on the issue.

3. Loan waiver is applicable on per family concept, so the banks waiver amount is also applicable on per family concept only.

4. The Krishna Bhima Samruddhi Local Area Bank is not treated on par with RRBs as GoK has informed specifically which are the RRBs eligible under its CLWS. However it is decided to take up with GoK to treat it as a special case and club it under RRBs.

5. In case of closed accounts which are outstanding as on 31.12.2017, SLBC has accepted the government decision communicated vide letter FD 08 CAM 2018 dated 19.07.2019 on crediting of the proceeds to closed accounts.

6. In order to settle the NPA crop loan accounts under OTS and to regularize Crop Loan accounts other than NPA accounts, which has received waiver/incentive amounts under Crop Loan Waiver Scheme of GoK the common notices are prepared and sent for vetting by GoK. Once approved by GoK, notices can be served on farmers/ borrowers for closure of loan accounts.

7. The Axis Bank and ICICI Bank have returned the CLWS waiver amount as instructed by CLWS special Cell as several accounts erroneously classified by banks as overdue instead of regular accounts and these accounts are eligible for incentive instead of waiver amount. These banks are requesting to CLWS Cell to make payment of incentive amount of Rs.25000 to eligible regular crop loan accounts in these cases. Also waiver amount in case of eligible NPA crop Loan accounts are yet to be received by these banks and pending with CLWS cell.

8. The Union Bank of India has not received CLWS amount for accounts with negative mark before the loan account (due to Software error) for both regular as well as overdue accounts and these accounts are eligible for incentive/waiver as per guidelines subject to confirmation of genuineness of such receipts during audit after receipt. The CLWS cell is to process these claims for incentive/waiver.

9. The Corporation Bank and other banks have not received waiver amount for some accounts where status is changed from regular status to non-regular status

10. The SBI, Canara and other Banks have not received waiver amount for some successfully uploaded FSD accounts and authorised green list accounts.

11. The Canara Bank uploaded 46 left out accounts and Syndicate bank uploaded 6 left out accounts and the accounts yet to receive the waiver amount.

12. The Bankers intend to have data from GoK on full details of the waiver scheme like waiver amount received, information on other family members who have received the waiver in case of shortfall in receipt, reasons for non eligibility for waiver.

(T.Manivannan)
Convenor, SLBC & GM, SyndicateBank

ANNEXURE

LIST OF PARTICIPANTS

Sl.	Name of Participants	Designation	Organization
1.	Shri.T.Manivannan	Convenor-SLBC & GM	Syndicate Bank
2.	Shri. Shaik Nazeer Ahmed	Deputy General Manager-SLBC	Syndicate Bank
3.	Shri.Sesh Kumar Adiraju	Deputy General Manager	State Bank of India
4.	Shri.H. N.Sudheendra	Chief Manager	State Bank of India
5.	Shri.T.G.Shankar Kumar	Asst. General Manager	Canara Bank
6.	Shri.Tulasiram.N.H	Senior Manager	Canara Bank
7.	Shri.I.V.Shashidhara	Chief Manager	Corporation Bank
8.	Shri.B.Jaya Prakash	Chief Manager	Bank of Baroda
9.	Shri.Suhas.B	Asst. General Manager	Union Bank of India
10.	Shri.Yetish.M.D.	Senior Manager	ZO, Syndicate Bank
11.	Shri.Sreedhara.N	Chief Manager	K.V.G. Bank
12.	Shri.G.Krishna Herle	Asst. General Manager	K.G.B
13.	Shri.Vidyalaxmi.R	Asst. General Manager	Karnataka Bank
14.	Shri.C.R.ChandraShekar	Senior Manager	Karnataka Bank
15.	Shri.S.Ramakrishna	Deputy Zonal Manager	Bank of India
16.	Shri.B.R.Nagaraj	Senior Manager-AFD	Bank of India
17.	Shri.Manku Bhattacharya	State Coordinator	ICICI Bank
18.	Shri.B.Venkata Raghu	Zonal Collection Head	Axis Bank
19.	Shri.P.Siva Kumar	Regional Operation Manager	Axis Bank
20.	Shri.Shivaraj D.L	Dy. Manager	HDFC Bank
21.	Shri.Mahesh.H.V	Cluster Head	HDFC Bank
22.	Shri.Manoj Kumar. M	Senior Manager	Federal Bank
23.	Shri.Nagaraja.B	Senior Manager	SLBC-Syndicate Bank
24.	Shri.K.N.Ananda	Senior Manager	SLBC-Syndicate Bank
25.	Shri.RaviKumara	Senior Manager	SLBC-Syndicate Bank
26.	Shri.Rajesh.H.P	Senior Manager	SLBC-Syndicate Bank

ANNEXURE – 67

Proceedings of the Government of Karnataka

Sub: Additional Guidelines on Waiver of NPA Loans under Karnataka Government Crop Loan Waiver Scheme 2018 for distressed farmers in respect of Scheduled Commercial Banks and Regional Rural Banks.

Read: Government Order No: FD 08 CAM 2018 (P), Bengaluru dated:06.09.2018.
Government Order No: FD 08 CAM 2018 (P), Bengaluru dated: 14.06.2019.

*****

Preamble:

The details of the Crop Loan Waiver Scheme have been communicated vide above cited Government Orders. As per GO dated: 14.06.2019 the details of sacrifices which can be made by the banks in case of NPA loans where the liability is than Rs. 2.00 lakhs and where the liabilities is more than Rs. 2.00 lakhs is detailed.

Based on the Bankers meeting held on 07.08.2019, Convener, State Level Bankers Committee has vide its proceedings dated: 09.08.2019 has suggested the modalities to be adopted in those cases where the loan waiver amount per family exceeds Rs. 2.00 lakhs and hence waiver amount of 75% of the NPA liability as on 31.12.2017 cannot be fully released by the Government even though the NPA Loan liability is less than Rs. 2.00 lakhs, in view of the overall ceiling Rs. 2.00 lakhs per family under the Crop Loan Waiver Scheme. In view of the same the following order is issued.

Government Order No: FD 08 CAM 2018 (P-13), Bengaluru dated: 01.10.2019

a) In case of loans where the individual NPA loan liability is less than Rs. 2.00 lakhs but the waiver liability of the family exceeds Rs. 2.00 lakhs as on 31.12.2017, in case of all banks excluding RRBs, Government of Karnataka shall waive 75% book balance as on 31.12.2017 (cutoff date) subject to a maximum of Rs. 2.00 lakh per family. The bank shall sacrifice 25% of the book balance of NPAs subject to a maximum of Rs. 2.00 lakh per family, subject to the farmer/s re-paying the remaining amount within 60 days from the date of waiver by the Government of Karnataka and in addition to this sacrifice banks will also waive the entire un-debited (or unapplied) interest by the banks and the banks shall treat the accounts as closed.

...2

b) In case of loans where the individual NPA loan liability is less than Rs. 2.00 lakhs but the waiver liability of the family exceeds Rs. 2.00 lakhs as on 31.12.2017, in case of all RRBs, Government of Karnataka shall waive 85% book balance as on 31.12.2017 (cutoff date) subject to a maximum of Rs. 2.00 lakh per family. The bank shall sacrifice 15% of the book balance of NPAs subject to a maximum of Rs. 1.00 lakh per family, subject to the farmers re-paying the remaining amount within 60 days from the date of waiver by the Government of Karnataka and in addition to this sacrifice banks will also waive the entire un-debited (or unapplied) interest by the banks and the banks shall treat the accounts as closed.

By order and in the name of
Governor of Karnataka

(Manju Prasannan Pillai)
Secretary to Government
(Fiscal Reforms)
Finance Department

To,

1. Convenor, State Level Bankers Committee & General Manager, Syndicate Bank, Gandhi Nagar, Bengaluru.
2. All Regional Heads of Scheduled Commercial Banks and Chairman of Regional Rural Banks.
3. Principal Secretary to Government, Revenue Department, M.S. Building, Bengaluru.
4. Commissioner, Survey Settlements and Land Records, Survey Building, K.R. Circle, Bengaluru.

cc to,

1. The Principal Accountant General (G & SSA)/ (E&RSA)/ (A&E), Karnataka State, Bengaluru.
2. Principal Secretary to Hon'ble Chief Minister, Vidhanasoudha, Bengaluru.
3. Chief Secretary to Government, Vidhanasoudha, Bengaluru.
4. Additional Chief Secretary and Development Commissioner, Vidhana soudha, Bengaluru.
5. Additional Chief Secretary to Government, Finance Department, Vidhana soudha, Bengaluru.
6. Additional Chief Secretary to Government, DPAR (e-Governance) Department, M.S. Building, Bengaluru.

7. Principal Secretary to Government (Budget and Resource), Finance Department, Vidhana soudha, Bengaluru.
8. PS to Additional Chief Secretary to Government, VidhanaSoudha, Bengaluru.
9. PS to Additional Secretary to Government, Finance Department (Fiscal Reforms), M.S. Building, Bengaluru.
10. Guard file.
11. Office copy

ANNEXURE – 68

SBI

ಭಾರತೀಯ ಸ್ಟೇಟ್ ಬ್ಯಾಂಕ್
भारतीय स्टेट बैंक
STATE BANK OF INDIA

The Commissioner
Survey Settlement and Land Records
K R Circle,
BANGALORE – 560 001.

ABU/CLWS/HNS

Date: 08.11.2019

Dear Sir,

GOVERNMENT OF KARNATKA CROP LOAN WAIVER SHCEME (GoK CLWS)
REFUND OF RS.206202.00 FROM 2 ACCOUNTS ON 23RD SEPTEMBER 2019

In continuation to our letter No.ABU/CLWS/297 dated 23/10/2019 on the captioned subject, we may inform that the Debt Waiver amount received in accounts which were regular but classified overdue in Green List. These accounts are eligible for only incentive amount of Rs.25000/- (Rupees Twenty five thousand only). Therefore, we are refunding herewith the amount of Rs.202020.85 (Rupees Two lac two thousand twenty and paise eighty five only) in 2 accounts. The refunded amount has been credited to **A/C No. 38100804020 with State Bank of India Visveswarayya Towers (Code NO.40022), A/c Name: Commissioner SSLR & Chairman Spl Cell CLWS vide Journal No.71935329 on 08/11/2019 – BATCH 9.**

2. The details of the amounts refunded so far to GOK by us is as under:

CLWS – REFUND DETAILS

SL.NO.	Date	No.of A/Cs	Amount (Rs.)	vide J.No.
1	01.03.2019	3992	175431383.62	135929212
2	07.03.2019	91	3750171.55	177643809
3	18.03.2019	258	9768378.33	122050580
4	29.03.2019	1413	60277486.83	134005612
5	10.04.2019	40	1927814.44	142958338
6	03.06.2019	2986	146523284.24	40202038
7	13.08.2019	2061	129696829.99	159612593
8	23.09.2019	390	42761825.39	130742278
9	08/11/19	2	202020.85	71935329
	TOTAL	**11233**	**570339195.24**	

– 250 –

080-2594 3590 / 3594
080-2594 3043 / 3044
ಕೃಷಿ ವ್ಯವಸಾಯ ಘಟಕ
ಸ್ಥಳೀಯ ಪ್ರಧಾನ ಕಛೇರಿ
कृषि व्यवसाय इकाई
स्थानीय प्रधान कार्यालय
Agri Business Unit
Local Head Office

3. Now, we request you to remit us the incentive amount in all the above accounts as per the scheme. Farmers are approaching our branches daily to enquire about the status of their accounts and also obstructing smooth functioning of the branch.

4. We solicit your immediate action in the matter.

Yours faithfully,
Sd/-
DEPUTY GENERAL MANAGER (ABU)

Copy to: The convenor,
State Level Bankers Committee & General Manager
Syndicate Bank,
Corporate Office,
Gandhinagar,
Bangalore – 560 009.

DEPUTY GENERAL MANAGER (ABU)
Encl:a/a.

ANNEXURE – 69

Karnataka Bank Ltd.
Your Family Bank, Across India

Regd. & Head Office
P. B. No.599, Mahaveera Circle
Kankanady
Mangaluru – 575 002

Phone : 0824-2228222 Fax: 0824-2228155
E-Mail : agri@ktkbank.com
Website : www.karnatakabank.com
CIN : L85110KA1924PLC001128

CREDIT SANCTIONS-RETAIL, MSME & AGRI/ASG

HO/ASG/AG/193/OR:2315/2019-20 Date: 23.09.2019

To,
Secretary to Government,
Finance Department (Fiscal Reforms),
Government of Karnataka.

Subject: Permission to resubmit rectified CLWS data

With reference to captioned subject, we had submitted the details of all eligible crop loan data on CLWS portal in requisite format. However we had observed that 3725 borrower accounts are rejected due to capturing of wrong sanction date i.e. after 31.12.2017.

Upon analysis of the above farmer's accounts, we had observed that in these 3725 accounts inadvertently latest renewal date of KCC-Crop loans is captured as a sanction date. Hence these eligible accounts are made ineligible for benefits under ongoing crop loan waiver scheme (CLWS). Few of these farmers had already complained to their respective Branches of our Karnataka Bank.

Hence, in order to pass the benefits to the above mentioned 3725 eligible beneficiary, we have now corrected the anomalies and captured the correct data which was fetched from CBS.

Now as per rectified data, out of 3725 accounts, 3724 accounts are found eligible under ongoing CLWS scheme and 1 account was found ineligible. The category wise details as under

Sl No.	Type of accounts	No.of accounts
1.	Regular category	3004
2	Overdue category	716
3.	NPA category	4

In order to support above facts, we have already submitted sample copies of sanction orders and statement of accounts for the first 30 KCC borrowers. We have once again cross checked all the data pertaining to already submitted crop loan accounts on CLWS portal. We have observed that there was not a single crop loan accounts where sanction date is prior to 01.04.2009.So we confirm that all the data provided on CLWs portal as eligible beneficiary only.

So from these sanction orders, statement of accounts and further cross checking of already submitted data on CLWS portal, we reaffirm that the entire 3724 KCC borrower's loans were sanctioned prior to 31.12.2017 and are eligible to be covered under CLWS scheme.

Hence we hereby request you permit us to resubmit the **rectified crop loan data pertaining to 3724 accounts only where earlier latest renewal date is captured as a sanction date.**

Yours Faithfully,

Ravindranath Hande H P
DEPUTY GENERAL MANAGER
Encl: -
Cc to: 1.Bhoomi Monitoring Cell
2. SLBC Karnataka
3.Sri.Sunil Kurtkoti, Financial advisor (CLWS), Finance Department, Govt. of Karnataka

KARNATAKA BANK LTD. CREDIT SANCTIONS Agri/ ASG MANGALURU

ANNEXURE

Karnataka Bank Ltd.
Your Family Bank, Across India.

Regd. & Head Office
P. B. No.599, Mahaveera Circle
Kankanady
Mangaluru – 575 002

Phone : 0824-2228222 Fax: 0824-2228155
E-Mail : agri@ktkbank.com
Website : www.karnatakabank.com
CIN : L85110KA1924PLC001128

CREDIT SANCTIONS:RETIAL,MSME & AGRI/ASG

HO/ASG/AG/193/OR: 238/2019-20 Date: 25.09.2019

To,
The Convenor – SLBC
SYNDICATE BANK,
CORPORATE OFFICE,
GANDHI NAGAR, BANGALORE-09,KARNATAKA STATE

Subject: Permission to resubmit rectified CLWS data

With reference to captioned subject, we had submitted the details of all eligible crop loan data on CLWS portal in requisite format. However we had observed that 3725 borrower accounts are rejected due to capturing of wrong sanction date i.e. after 31.12.2017.

Upon analysis of the above farmer's accounts, we had observed that in these 3725 accounts inadvertently latest renewal date of KCC-Crop loans is captured as a sanction date. Hence these eligible accounts are made ineligible for benefits under ongoing crop loan waiver scheme (CLWS). Few of these farmers had already complained to their respective Branches of our Karnataka Bank.

Hence, in order to pass the benefits to the above mentioned 3725 eligible beneficiary, we have now corrected the anomalies and captured the correct data which was fetched from CBS.

Now as per rectified data, out of 3725 accounts, 3724 accounts are found eligible under ongoing CLWS scheme and 1 account was found ineligible. The category wise details as under

Sl No.	Type of accounts	No.of accounts
1.	Regular category	3004
2	Overdue category	716
3.	NPA category	4

KARNATAKA BANK CREDIT SANCTIONS Agri/ ASG BANGALURU

In order to support above facts, we already submitted all relevant documents like sample copies of sanction orders and statement of accounts for the first 30 KCC borrowers to The secretary, Finance Department (Fiscal Reforms) and Financial advisor (CLWS), Finance Department, Govt. of Karnataka. They are in principally agreed to consider the request and advised us submit request through SLBC.

In view of above background, we hereby request you to fix one of the agenda in the ensuing SLBC meeting for permission to resubmit the rectified crop loan data pertaining to 3724 accounts only where earlier latest renewal date is captured as a sanction date.

Yours Faithfully,

Deputy General Manager

Encl: list of 3724 accounts

Cc to: 1.Bhoomi Monitoring Cell

2. Sri.Sunil Kurtakoti, Finacial advisor (CLWS), Finance Department, Govt. Of Karnataka

KARNATAKA BANK LTD. CREDIT SANCTIONING AUTH/ ASS MANGALURU

ANNEXURE

GOVERNMENT OF KARNATAKA

No. FD 08 CAM 2019

Karnataka Government Secretariat,
M.S. Building,
Bengaluru, Date: 04.10.2019.

From,

Additional Chief Secretary to Government,
Finance Department,
Vidhana Soudha,
Bengaluru.

To,

The Commissioner,
Survey Settlements and Land Records,
Survey Building,
K.R. Circle, Bengaluru

Sir,

Sub: Permission to resubmit rectified CLWS data.

Ref: 1. HO / ASG / AG / OR: 1252 / 2019-20 dated: 07.06.2019
2. HO / ASG / AG / OR: 2205/ 2019-20 dated: 13.09.2019
3. HO / ASG / AG / OR: 2386/ 2019-20 dated: 25.09.2019
4. HO / ASG / AG / OR: 2315 / 2019-20 dated: 23.09.2019 address to Secretary Fiscal Reforms.

*****

Letters cited 1 to 3 from Deputy General Manager, Karnataka Bank Ltd, Mangalore and addressed to Convener, SLBC and copied to Bhoomi Management Cell which are self explanatory are enclosed.

In the said letter they have informed that in the column "date of sanction" they have inadvertently mentioned the "date of latest renewal" and the same in the cited 3725 loans is beyond 31.12.2017 even though the same are sanctioned before 31.12.2017. The date of last renewal is wrongly captured as "date of sanction". They have also submitted pass sheets of few accounts and the sanction letters to corroborate their stand (copies enclosed) and have sought permission to resubmit the rectified CLWS data in these cases as they have been rejected under the CLWS.

The data submitted along with the letter corroborates the same and hence their plea appears reasonable. This information can be got easily verified at random at any of the administrative office of the Bank or got audited to ensure the correctness at your end.

Further in their letter dated: 23.09.2019 (copy enclosed) they have once again cross checked all data pertaining to the already submitted crop loan accounts on CLWS portal and that they have observed that there was not a single crop loan account where the sanction date is prior to 01.04.2009.

In the light of the above the same may be got verified at your end by deputing the banking expert of your office or get it verified by the Auditors and if the same is found acceptable, that bank may be permitted to resubmit the rectified data in the CLWS package and the releases may be made to eligible farmers at the earliest.

Yours faithfully

(Manju Prasannan Pillai) 4/10/19
Secretary to Government
(Fiscal Reforms)
Finance Department

Copy to:

1. Principal Director, Karnataka State Audit and Accounts Department, BMTC Building, Shantinagar, Bangalore – with a request to audit the crop loan waiver data submitted by Karnataka Bank of India in co-ordination with office of the Commissioner SSLR to resolve the issue to the satisfaction of the bank and department.
2. The Deputy General Manager, Karnataka Bank Ltd., Registered & Head Office, P.B. No. 599, Mahaveera Circle, Kankandy, Mangalore – 575002.
3. The Convener SLBC, Syndicate Bank, Corporate Office, Gandhinagar, Bengaluru-560 009.

ANNEXURE – 70

DRAFT - Internal Audit by Banks on Crop Loan Waiver Scheme GoK 2018

BOOKLET

I. Background:

The GoK announced Crop Loan Waiver Scheme2018in order to help distressed farmers and started implementation by releasing waiver & incentive amount to farmers account. The GoKvide reference number FD 08 CAM 2018 dated 07.06.2019 instructed banks to conduct internal audit on crop loan waiver scheme and submit reports/certificates so as to verify the proper implementation of CLWSscheme 2018 guidelines.

II. Current Reference:

Hence we are proposing the following on audit on CLWS 2018.

2.1. Audit Objective:

The main objectives of the audit are to ascertain whether:

- The programme achieved its objectives of extending the benefits of the scheme to all eligible beneficiaries as per the scheme guidelines.
- Ineligible persons/loans were not included under the scheme.
- The controls i.e. internal and inspection were effective enough for ensuring proper implementation of guidelines.

2.2. Audit Criteria:

CLWS 2018 GO guidelines and subsequent clarifications issued are as under:

S No	Particulars	Annexure
1	**Government of Karnataka GO: FD 08 CAM 2018** (P) Bengaluru, dated 06.09.2018 (1.Scope of the Scheme, 2.Lending Institutions, 3.Definition of Family, 4.Excluded categories, 5.Implementation Process). Guidelines in Kannada and English are enclosed.	**A**
2	Standard Operating Procedure – for collection of data from Banks for implementing the Crop Loan waiver Scheme 2018- Modified Draft.	**B**
3	Modification in respect of regular accounts for release of incentive amount Go letter FD 08 CAM 2018 (p) BMC/CLWS/18/2018-19 dated 25.02.2019 and SLBC Karnataka mail dated 13.03.19 on the same.	**C**
4	Clarification on Crop Loans Sanctioned After 01.01.2017 for the First Time by CLWS Special Cell and SLBC.	**D**
5	Clarification on Restructured Loans "Date of Sanction" & "Date of Restructuring" on CLWS GoK 2018.	**E**
6	Step by Step Standard Operating Procedure to ensure coordination for conduct of sample Pre-Audit of green list of Crop loans in Commercial Bank Crop Loan Waiver Scheme.	**F**
7	Implementation of CLWS 2018 – Observations made during the pre-audit letter NO BMC 24 CLWS 2018-19 dated 08.04.2019.	**G**

8	Proceedings of GoK on CLWS Fund release dated 04.01.2019.	**H**
9	SS & LR letter Ref No SSLR/CLWS/159/2018-19 dated 21.01.19 on **final check of Green list accounts.**	**I**
10	Protocol to be observed on**converting Regular loans to Overdue or restructured or NPA by commercial banks** Ref No SSLR/CLWS/159/2018-19 dated 28.05.2019.	**J**
11	GoK letter on important issues raised by certain banks on CLWS 2018 (FD 08 CAM 2018 dated 17.05.2019) and SS & LR letter BMC/CLWS/18/2018-19 dated 13.06.2019 **clarification on negative loan account balance as on 31.12.2017.**	**K**
12	GO letter with ref No FD 08 CAM 2018 dated 07.06.2019 with regard to : **A. Offer of the banks on sacrifice in case of NPA accounts and** **B. Internal audit by the banks.**	**L**
13	Proceedings of the GoK GO No: FD 08 CAM 2018 (p), Bengaluru dated 14.06.2019 with regard to **waiver of NPA accounts under CLWS 2018.**	**M**
14	GoK letter Ref No.FD 8 CAM 2018 dated 14.01.2019 – **Clarification on Tabacco input loans** eligibility under CLWS 2018.	**N**
15	GoK letter Ref No.FD 8 CAM 2018 dated 14.01.2019 – **Clarification on Fuel Loans for tobacco barn repairs.**	**O**
16	GoK letter Ref No.FD 8 CAM 2018 dated 14.01.2019 – **Clarification on Crop loans assigned to ARCIL by Bank of India.**	**P**
17	GoK letter Ref No.FD 8 CAM 2018 dated 20.02.2019 –Request of SBI to include KCC account parked in **Advance Under Collection Account(AUCA)** under Crop Loan Waiver Scheme.	**Q**
18	GoK letter Ref No.FD 08 CAM 2018 dated 19.07.2019–Crop Loan Waiver Scheme-2018 :**Request of SLBC regarding credit of waiver amount in case of closed / restructured accounts.**	**R**
19	GoK letter Ref No.FD 8 CAM 2018 (P-13) dated 01.10.2019 – Proceedings of the Government of Karnataka.	**S**

2.3 Excluded categories:

The following will **not be eligible** under the subject scheme:

i. Crop loans granted to legal entities other than individual farmers.
ii. Loans to farmers by companies or with corporate guarantee, even though disbursed by lending institutions and also Loans to institutions like Trusts, Partnerships and through institutions like Micro Finance Institutions (MFIs) /Urban Cooperative Banks (UCBs).
iii. Advances against pledge or hypothecation of agricultural produce other than standing crop or Jewel/gold loans permitted to farmers; or Loans granted for allied activities and fisheries.
iv. Crop loans extended to employees of the Government, Semi-Government or grant-in-aid institutions and Public Sector Undertakings.
v. Crop loans given to Pensioners drawing pension from Consolidated Fund of the State/Centre getting more than Rs.15,000 pension per month, excluding ex-servicemen or Crop loans given to Income Tax (IT) payers with assessable income in any one of the last 3 assessment years.

vi. Tie up loans/ loans given to Companies/Partnership firms for Contract Farming/Loans availed by Self Help Groups (SHGs) and Joint Liability Groups (JLGs)/Loans granted to sugar factories for onward lending to farmers.

vii. The beneficiaries of co-operative crop loan waiver shall be excluded under the scheme.

2.4 Pre-Audit (Scope and coverage):

The CLWS Special Cell, GoK has informed that the pre-audit was conducted at random by selecting few accounts and they have observed few discrepancies during Pre-Audit.

2.5 The discrepancies found are detailed as below:

Out of 1532 accounts subjected for audit, in 27 accounts having **sanction date prior to 01.04.2009**, in 8 accounts the **purpose is other than crop loans**, in 10 accounts as on 31.12.2017 **balance outstandingis less than zero**, in 180 accounts the **information provided through CBS is not tallying with the records available** in the branches.

III. Action by branches of member Banks of SLBC:

3.1Audit Methodology:

Audit is to be conducted through examination of records/files present in the branches and auditors have to ascertain whether CLWS 2018 implemented as per GOguidelines and subsequent GOclarifications.

3.2Eligible farmers not extended benefit as per scheme guidelines:

- Wrong classification of category.
- Wrong dataEg:Date, loan Balance, etc.
- Accounts eligible for waiver but instead received incentive.
- Accounts eligible for incentive but instead received waiver.
- Aadhaar/Ration Card/Land Survey Number authentication/verification un-success, eventhough accounts are eligible.
- Farmer eligible as per GO, but farmer details not available, farmers not visited branch and Not done FSD(Farmer Self Declaration).
- * Other reasons (* Then Quote specific reasons/remarks in separate sheet).

3.3Ineligible farmers got the benefits of schemei.e.CLWS

- Loans sanctioned prior to 01.04.2009.
- Excluded category as per GO, Eg. LikePurpose is other than crop loans, etc.
- Accounts ineligible for waiver/incentive as per GO guidelines.
- Wrong classification of category.
- Wrong Data.
- * Other reasons (* Then Quote specific reason/remarks in separate sheet).

3.4Annexures for reporting by branches of member banks:

S N	Annexure	Details of annexure by branches
1	Annexure-1B	Crop Loan Waiver Scheme, 2018 account wise important details.
2	Annexure-2B	Summary report on Crop Loan Waiver Scheme, 2018.
3	Annexure-3B	Eligible accounts as per GO guidelines but not received waiver/incentive amount under CLWS 2018.
4	Annexure-4B	Ineligible accounts as per GO guidelines but received waiver/incentive amount under CLWS 2018.
5	Annexure-5B	Details of waiver amount re-credited to government as it is ineligible as per GO under CLWS 2018-Account wise.
6	Annexure-6B	Details of Incentive amount re-credited to government as it is ineligible as per GO under CLWS 2018-Account wise.

All the annexures shall contain signature of the

1. Officer & Branch manager and
2. The internal auditor/Concurrent Auditor/ Statutory Auditor.

IV. Action by State Coordinators of member banks:

4.1 The respective State Coordinators shall ensure **compliance** regarding internal audit reports and submit all consolidated annexures along with the following:

- A list of eligible farmers which are not received waiver/incentive amount, so that CLWS special cell may work out modalities in CLWS portal to get the waiver/incentive amount to such beneficiaries after their verification.
- A list of in eligible farmers - return of waiver/incentive amount to GoK, which was received to ineligible accounts as per GO guidelines.

4.2 Reporting by State Coordinators of Bank: (Consolidated Reporting)

S N	Annexure	Details of annexure by administrative offices
1	Annexure-2A	Summary Report on Crop Loan Waiver Scheme, 2018 - Consolidated Data for State.
2	Annexure-3A	Eligible accounts as per GO guidelines but not received waiver/incentive amount under CLWS 2018 - Consolidated Data for State.
3	Annexure-4A	Ineligible accounts as per GO guidelines but received waiver/incentive amount under CLWS 2018 - Consolidated Data for State.
4	Annexure-5A	Details of waiver amount re-credited to government as it is ineligible as per GO Under CLWS 2018-Account wise - Consolidated Data for State.
5	Annexure-6A	Details of Incentive amount re-credited to government as it is ineligible as per GO Under CLWS 2018-Account wise - Consolidated Data for State.

All the Consolidated annexures shall contain signature of the Officer of State Coordinator & State Controlling Head of respective bank.

The state Coordinators of the banks should **submit consolidated Annexure/reports to CLWS Special Cell under copy to Finance department-GoK and SLBC.**

V. Time schedule to complete the task:

S N	Particulars	Schedule	Actual Date
1	For branches	15 days time to branches to prepare the annexures (1 to 6).	
2	For Internal Auditors/ Concurrent Auditor /Statutory auditor Certification	1 month time.	
3	For State Coordinators of the Banks (Consolidation of Annexures & Reporting)	10 days time for consolidation and submission (Annexures 1A to 6A).	

Branches / State Controlling office are advised to strictly adhere to the time schedule while submitting the statements / annexures .

*****

ANNEXURE -1B

Crop Loan Waiver Scheme, 2018 account wise important details

Name of the Bank: Name of the District: IFSC Code :

Name of the Branch : Name of the Taluka:

(Amt. in Rs.)

S No	Farmer/Borrower Name	Customer ID	Crop Loan/KCC Loan Account number	Original Crop Loan sanction limit	Category of Loans (NPA,RSL, ODL & RGL)	Date of sanction as per documents	Amount Outstanding as on 31.12.2017	Is eligible for waiver/incentive as per GO (Yes/No)	Out of Column I, If Yes, than waiver/incentive received or not received	Amount of Waiver/incentive received from CLWS Sp. Cell/SS&LR GoK.	Out of (K), Amount of waiver/incentive received to ineligible accounts as per GO	Out of (L) Amount of Waiver/incentive recredited to GoK, as it is ineligible as per GO .	For column (L) If ineligible quote reasons
A	B	C	D	E	F	G	H	I	J	K	L	M	N
	Total												

* Sanctioned on or after 01.04.2009 and outstanding as on 31.12.2017 is to be reported only

* NPA: NPA Crop Loans, RSL:Restructured Crop Loans , ODL:Overdue Crop Loans , RGL:Regular Crop Loans

Place:

Date: Officer Branch Manager Internal Auditor/Concurrent Auditor/Statutory auditor

- 263 -

ANNEXURE - 2B

Summary Report on Crop Loan Waiver Scheme, 2018

Name of the Bank: **Name of the District:** **IFSC Code :**

Name of the Branch : **Name of the Taluka:** **(Amt. in Rs.)**

S N	Perticulars		NPA Crop Loans	Restructured Crop Loans	Overdue Crop Loans	Regular Crop Loans	Total
1	Crop Loans sanctioned on or after 01.04.2009 and outstanding as on 31.12.2017	No of accounts					
		Amount (Rs.)					
2	Out of (1), details of accounts eligible for waiver/incentive as per GO.	No of accounts					
3	Out of (2), details of eligible accounts not received waiver/incentive as per GO.	No of accounts					
4	Details of waiver/incentive amount received from CLWS Sp. Cell/SS&LR GoK.	No of accounts					
		Amount (Rs.)					
5	Out of (4), waiver/incentive amount received to ineligible accounts as per GO	No of accounts					
		Amount (Rs.)					
6	Out of (5) the amount recredited to GoK, as it is ineligible as per GO.	No of accounts					
		Amount (Rs.)					

Book Liability as on 31.12.2017/Amount Outstanding as on 31.12.2017

S N (2) and (3) amount is not mentioned since CLWS cell, GoK crediting waiver/incentive amount on prorate basis, as branch can't access the details of amount.

Place:

Date: **Officer** **Branch Manager** **Internal Auditor / Concurrent Auditor / Statutory auditor**

ANNEXURE - 3B

Eligible accounts as per GO guidelines but not received waiver/incentive amount under CLWS 2018

Name of the Bank: **Name of the District:** **IFSC Code :**
Name of the Branch : **Name of the Taluka:** **(Amt. in Rs.)**

S N	Perticulars		NPA Crop Loans	Restructured Crop Loans	Overdue Crop Loans	Regular Crop Loans	Total
1	Wrong classification of categoty	No of accounts					
		Amount (Rs.)					
2	Wrong Data (Date, loan Balance, etc)	No of accounts					
		Amount (Rs.)					
3	Accounts eligible for waiver but received incentive	No of accounts					
		Amount (Rs.)					
4	Accounts eligible for incentive but received waiver	No of accounts					
		Amount (Rs.)					
5	Aadhara/Ration Card/Land Sy. No authentication/verification un-success, even though they are eligible	No of accounts					
		Amount (Rs.)					
6	Farmer may be eligible as per GO, but farmer not available, farmers not visited branch, Not done FSD	No of accounts					
		Amount (Rs.)					
7	Any Other reasons *	No of accounts					
		Amount (Rs.)					

* Then Quote specific reasons/remarks in separate sheet

Book Liability as on 31.12.2017/Amount Outstanding as on 31.12.2017 and it is not a waiver/incentive amount as SSLR deparment crediting amount on prorata basis, branches can not acess the details of amount.

Place:

Date: **Officer** **Branch Manager** **Internal Auditor / Concurrent Auditor / Statutory auditor**

ANNEXURE - 4B

Ineligible accounts as per GO guidelines but received waiver/incentive amount under CLWS 2018

Name of the Bank: **Name of the District:** **IFSC Code :**
Name of the Branch : **Name of the Taluka:** **(Amt. in Rs.)**

S N	Perticulars		NPA Crop Loans	Restructured Crop Loans	Overdue Crop Loans	Regular Crop Loans	Total
1	Loans Sanctioned prior to 01.04.2009.	No of accounts					
		Amount (Rs.)					
2	Excluded category as per GO (Like Purpose is other than crop loans, etc)	No of accounts					
		Amount (Rs.)					
3	Accounts ineligible for incentive as per GO guidelines	No of accounts					
		Amount (Rs.)					
4	Wrong classification of categoty	No of accounts					
		Amount (Rs.)					
5	Wrong Data	No of accounts					
		Amount (Rs.)					
6	Any Other reasons *	No of accounts					
		Amount (Rs.)					

* Then Quote specific reasons/remarks in separate sheet
Book Liability as on 31.12.2017/Amount Outstanding as on 31.12.2017 and it is not a waiver/incentive amount as SSLR deparment crediting amount on prorata basis, branches can not acess the details of amount. .

Place:

Date: **Officer** **Branch Manager** **Internal Auditor / Concurrent Auditor / Statutory auditor**

ANNEXURE - 5B

Details of waiver amount recredited to government as it is ineligible as per GO Under CLWS 2018-Account wise.

Name of the Bank:

S N	DISTRICT	Taluka	Branch name	IFSC CODE	Name of the borrower	Customer ID	Loan Account No	Amount of waiver credited	Amount of waiver returned
Total									

Place:

Date: Officer Branch Manager Internal Auditor / Concurrent Auditor / Statutory auditor

ANNEXURE - 6B

Details of Incentive amount recredited to government as it is ineligible as per GO Under CLWS 2018-Account wise.

Name of the Bank:

S N	DISTRICT	Taluka	Branch name	IFSC CODE	Name of the borrower	Customer ID	Loan Account No	Amount of incentive credited	Amount of incentive returned
Total									

Place:

Date: Officer Branch Manager Internal Auditor / Concurrent Auditor / Statutory auditor

ANNEXURE - 2A

Summary Report on Crop Loan Waiver Scheme, 2018 - Consolidated Data for State

Name of the Bank:

(Amt. in Rs.)

S N	Perticulars		NPA Crop Loans	Restructured Crop Loans	Overdue Crop Loans	Regular Crop Loans	Total
1	Crop Loans sanctioned on or after 01.04.2009 and outstanding as on 31.12.2017	No of accounts					
		Amount (Rs.)					
2	Out of (1), details of accounts eligible for waiver/incentive as per GO.	No of accounts					
3	Out of (2), details of eligible accounts not received waiver/incentive as per GO.	No of accounts					
4	Details of waiver/incentive amount received from CLWS Sp. Cell/SS&LR GoK.	No of accounts					
		Amount (Rs.)					
5	Out of (4), waiver/incentive amount received to ineligible accounts as per GO	No of accounts					
		Amount (Rs.)					
6	Out of (5) the amount recredited to GoK, as it is ineligible as per GO.	No of accounts					
		Amount (Rs.)					

Book Liability as on 31.12.2017/Amount Outstanding as on 31.12.2017

S N (2) and (3) amount is not mentioned since CLWS cell, GoK crediting waiver/incentive amount on prorate basis, as branch can't access the details of amount.

Place:

Date: **Officer of State Coordinator** **State Controlling Head**

ANNEXURE - 3A

Eligible accounts as per GO guidelines but not received waiver/incentive amount under CLWS 2018 - Consolidated Data for State

Name of the Bank:

(Amt. in Rs.)

S N	Perticulars		NPA Crop Loans	Restructured Crop Loans	Overdue Crop Loans	Regular Crop Loans	Total
1	Wrong classification of categoty	No of accounts					
		Amount (Rs.)					
2	Wrong Data (Date, loan Balance, etc)	No of accounts					
		Amount (Rs.)					
3	Accounts eligible for waiver but received incentive	No of accounts					
		Amount (Rs.)					
4	Accounts eligible for incentive but received waiver	No of accounts					
		Amount (Rs.)					
5	Aadhara/Ration Card/Land Sy. No authentication/verification un-success, even though they are eligible	No of accounts					
		Amount (Rs.)					
6	Farmer may be eligible as per GO, but farmer not available, farmers not visited branch, Not done FSD	No of accounts					
		Amount (Rs.)					
7	Any Other reasons *	No of accounts					
		Amount (Rs.)					

* Then Quote specific reasons/remarks in separate sheet

Book Liability as on 31.12.2017/Amount Outstanding as on 31.12.2017 and it is not a waiver/incentive amount as SSLR deparment crediting amount on prorata basis, branches can not acess the details of amount.

Place:

Date: **Officer of State Coordinator** **State Controlling Head**

ANNEXURE - 4A

Ineligible accounts as per GO guidelines but received waiver/incentive amount under CLWS 2018 - Consolidated Data for State

Name of the Bank:

(Amt. in Rs.)

S N	Perticulars		NPA Crop Loans	Restructured Crop Loans	Overdue Crop Loans	Regular Crop Loans	Total
1	Loans Sanctioned prior to 01.04.2009.	No of accounts					
		Amount (Rs.)					
2	Excluded category as per GO (Like Purpose is other than crop loans, etc)	No of accounts					
		Amount (Rs.)					
3	Accounts ineligible for incentive as per GO guidelines	No of accounts					
		Amount (Rs.)					
4	Wrong classification of categoty	No of accounts					
		Amount (Rs.)					
5	Wrong Data	No of accounts					
		Amount (Rs.)					
6	Any Other reasons *	No of accounts					
		Amount (Rs.)					

1271

* Then Quote specific reasons/remarks in separate sheet

Book Liability as on 31.12.2017/Amount Outstanding as on 31.12.2017 and it is not a waiver/incentive amount as SSLR deparment crediting amount on prorata basis, branches can not acess the details of amount. .

Place:

Date: **Officer of State Coordinator** **State Controlling Head**

ANNEXURE - 5A

Details of waiver amount recredited to government as it is ineligible as per GO Under CLWS 2018-Account wise.

Consolidated Data for State

Name of the Bank:

S N	DISTRICT	Taluka	Branch name	IFSC CODE	Name of the borrower	Customer ID	Loan Account No	Amount of waiver credited	Amount of waiver returned
Total									

Place:

Date:

Officer of State Coordinator

State Controlling Head

ANNEXURE - 6A

Details of Incentive amount recredited to government as it is ineligible as per GO Under CLWS 2018-Account wise.

Consolidated Data for State

Name of the Bank:

S N	DISTRICT	Taluka	Branch name	IFSC CODE	Name of the borrower	Customer ID	Loan Account No	Amount of incentive credited	Amount of incentive returned
Total									

Place:

Date:

Officer of State Coordinator

State Controlling Head

Draft-CERTIFICATE

Name of the Bank :
Name of the Branch:
IFSC code :
Branch Code:
Name of Taluk:
Name of District:

This is to certify that we have covered all eligible accounts under CLWS 2018 and confirm that all the accounts are audited as suggested by GoK. All guidelines of CLWS are observed without any deviation while lodging these claims under the scheme.

Date:

Place:

Branch Head

Draft - CERTIFICATE

Name of the Bank:
Name of the Regional Office
Place:
Regional Office code:

This is to certify that our all concerned branches have covered all eligible accounts under CLWS 2018 and confirm that all the accounts are audited as suggested by GoK. All guidelines of CLWS are observed without any deviation while lodging these claims under the scheme.

Date:

Place: **Regional Head**

Annexure-71

ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ನಡವಳಿಗಳು

ವಿಷಯ: ರಾಜ್ಯದ 17 ಜಿಲ್ಲೆಗಳ 80 ತಾಲ್ಲೂಕುಗಳನ್ನು ಪ್ರವಾಹ ಪೀಡಿತ ಪ್ರದೇಶಗಳೆಂದು ಘೋಷಿಸುವ ಬಗ್ಗೆ.

*****

ಪ್ರಸ್ತಾವನೆ:

2019ರ ಮುಂಗಾರು ಋತುವಿನಲ್ಲಿ ಆಗಸ್ಟ್ 1 ರಿಂದ 9ರವರೆಗೆ ಕರ್ನಾಟಕ ರಾಜ್ಯದಲ್ಲಿ ಬಿದ್ದಂತಹ ಮಹಾ ಮಳೆಗೆ ಹಾಗೂ ಮಹಾರಾಷ್ಟ್ರ ರಾಜ್ಯದಲ್ಲಿನ ಕೃಷ್ಣಾ ಕಣಿವೆ ಜಲಾಶಯಗಳು ತುಂಬಿ ಹರಿದ ನೀರಿನಿಂದ ರಾಜ್ಯದ ಉತ್ತರ ಕರ್ನಾಟಕದ ಹಲವು ಭಾಗಗಳಲ್ಲಿ ಪ್ರವಾಹ ಉಂಟಾಗಿ ನದಿಯ ಅಕ್ಕಪಕ್ಕದ ಪ್ರದೇಶಗಳಿಗೆ ನೀರು ನುಗ್ಗಿ ಅಪಾರ ಪ್ರಮಾಣದ ಜೀವ ಹಾನಿ ಮತ್ತು ಬೆಳೆ ಹಾನಿ ಹಾಗೂ ಸಾರ್ವಜನಿಕ ಆಸ್ತಿ ಹಾನಿಯಾಗಿರುತ್ತದೆ. ಇದೇ ಅವಧಿಯಲ್ಲಿ ರಾಜ್ಯದ ಕರಾವಳಿ ಮತ್ತು ಮಲೆನಾಡಿನ ಜಿಲ್ಲೆಗಳಲ್ಲಿಯೂ ಸಹ ಭಾರಿ ಮಳೆಯಿಂದ, ಪ್ರವಾಹ ಪರಿಸ್ಥಿತಿ ಉಂಟಾಗಿರುವುದರಿಂದ ಈ ಪ್ರದೇಶಗಳಲ್ಲಿಯೂ ಸಹ ಅಪಾರ ಪ್ರಮಾಣದ ಆಸ್ತಿ ಹಾನಿಯಾಗಿರುತ್ತದೆ.

ಸರ್ಕಾರದ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿಯವರ ಅಧ್ಯಕ್ಷತೆಯಲ್ಲಿ ದಿನಾಂಕ: 9-8-2019ರಂದು ನಡೆದ ರಾಜ್ಯ ಕಾರ್ಯಕಾರಿ ಸಮಿತಿ ಸಭೆಯಲ್ಲಿ, ಭಾರಿ ಮಳೆ ಮತ್ತು ಪ್ರವಾಹ ಒಳಗಾದ ಪ್ರದೇಶಗಳನ್ನು ಗುರುತಿಸಿ, ರಾಜ್ಯದ 17 ಜಿಲ್ಲೆಗಳಲ್ಲಿ ಬರುವ 80 ತಾಲ್ಲೂಕುಗಳನ್ನು ಪ್ರವಾಹ ಪೀಡಿತ ತಾಲ್ಲೂಕುಗಳೆಂದು ಘೋಷಿಸಲು ಶಿಫಾರಸ್ಸು ಮಾಡಲಾಗಿದೆ. ಈ ಹಿನ್ನೆಲೆಯಲ್ಲಿ ಕೆಳಕಂಡಂತೆ ಆದೇಶಿಸಿದೆ.

ಸರ್ಕಾರದ ಆದೇಶ ಸಂಖ್ಯೆ: ಆರ್‌ಡಿ 87 ಟಿಎನ್‌ಆರ್ 2019 ಬೆಂಗಳೂರು, ದಿನಾಂಕ:10.08.2019

ಪ್ರಸ್ತಾವನೆಯಲ್ಲಿ ವಿವರಿಸಿರುವ ಅಂಶಗಳ ಹಿನ್ನೆಲೆಯಲ್ಲಿ, 2019ನೇ ಸಾಲಿನ ಮುಂಗಾರು ಋತುವಿನಲ್ಲಿ ಆಗಸ್ಟ್ 1 ರಿಂದ 9ರವರೆಗೆ ಅತಿವೃಷ್ಟಿಯಿಂದ ಉಂಟಾದ ಪ್ರವಾಹದಿಂದಾಗಿ ಅಪಾರ ಪ್ರಮಾಣದಲ್ಲಿ ಬೆಳೆ ಹಾನಿ, ಜೀವ ಹಾನಿ ಹಾಗೂ ಮೂಲಭೂತ ಸೌಕರ್ಯಗಳ ಹಾನಿಯಾಗಿರುವ ಹಿನ್ನೆಲೆಯಲ್ಲಿ ಅನುಬಂಧದಲ್ಲಿ ನಮೂದಿಸಿರುವ ರಾಜ್ಯದ 17 ಜಿಲ್ಲೆಗಳ 80 ತಾಲ್ಲೂಕುಗಳನ್ನು ತಕ್ಷಣದಿಂದ ಜಾರಿಗೆ ಬರುವಂತೆ ಹಾಗೂ ಮುಂದಿನ ಆದೇಶದವರೆಗೆ ಪ್ರವಾಹ ಪೀಡಿತ ತಾಲ್ಲೂಕುಗಳೆಂದು ಘೋಷಿಸಲಾಗಿದೆ.

ಪ್ರವಾಹ ಪೀಡಿತ ಪ್ರದೇಶಗಳೆಂದು ಘೋಷಿಸಿರುವ ತಾಲ್ಲೂಕುಗಳಲ್ಲಿ ಎಸ್.ಡಿ.ಆರ್.ಎಫ್/ ಎನ್.ಡಿ.ಆರ್.ಎಫ್ ಮಾರ್ಗಸೂಚಿ ಪ್ರಕಾರ ಜಿಲ್ಲಾಡಳಿತವು ಅಗತ್ಯ ಪರಿಹಾರ ಕಾರ್ಯಕ್ರಮಗಳನ್ನು ಕೈಗೊಳ್ಳತಕ್ಕದ್ದು.

ಕರ್ನಾಟಕ ರಾಜ್ಯಪಾಲರ ಆದೇಶಾನುಸಾರ
ಮತ್ತು ಅವರ ಹೆಸರಿನಲ್ಲಿ
ಲಲಿತಾ ಹಂದಿಗೋಳ
(ಲಲಿತಾ. ಹೆಚ್ ಹಂದಿಗೋಳ)
ಸರ್ಕಾರದ ಉಪ ಕಾರ್ಯದರ್ಶಿ
ಕಂದಾಯ ಇಲಾಖೆ
(ವಿಪತ್ತು ನಿರ್ವಹಣೆ ಮತ್ತು ನೋ&ಮು)

ಇವರಿಗೆ:
ಸಂಕಲನಕಾರರು, ಕರ್ನಾಟಕ ವಿಶೇಷ ರಾಜ್ಯಪತ್ರ, ವಿಕಾಸಸೌಧ, ಬೆಂಗಳೂರು – ಈ ಆದೇಶವನ್ನು ಕೂಡಲೇ ವಿಶೇಷ ರಾಜ್ಯ ಪತ್ರದಲ್ಲಿ ಪ್ರಕಟಿಸಲು ಕೋರಿದೆ.

ಪ್ರತಿ:

1) ಮಹಾಲೇಖಪಾಲರು (ಎ&ಇ), ಕರ್ನಾಟಕ, ಬೆಂಗಳೂರು.
2) ಸರ್ಕಾರದ ಎಲ್ಲಾ ಅಪರ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿ/ಪ್ರಧಾನ ಕಾರ್ಯದರ್ಶಿ/ ಕಾರ್ಯದರ್ಶಿಗಳು.
3) ಪ್ರಾದೇಶಿಕ ಆಯುಕ್ತರು, ಬೆಂಗಳೂರು / ಮೈಸೂರು/ ಕಲಬುರಗಿ ಮತ್ತು ಬೆಳಗಾವಿ ವಿಭಾಗ,
4) 17 ಜಿಲ್ಲೆಗಳ ಜಿಲ್ಲಾಧಿಕಾರಿಗಳು.
5) 17 ಜಿಲ್ಲೆಗಳ ಜಿಲ್ಲಾ ಪಂಚಾಯತ್ ಮುಖ್ಯ ಕಾರ್ಯನಿರ್ವಹಣಾಧಿಕಾರಿಗಳು.
6) ರಾಜ್ಯದ 17 ಜಿಲ್ಲೆಗಳ ವಿದ್ಯುತ್ ಸರಬರಾಜು ನಿಗಮ ನಿಯಮಿತದ ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು.
7) ಆಯುಕ್ತರು, ಕೃಷಿ ಇಲಾಖೆ, ಶೇಷಾದ್ರಿ ರಸ್ತೆ, ಬೆಂಗಳೂರು.
8) ಆಯುಕ್ತರು, ಪಶು ಸಂಗೋಪನೆ ಮತ್ತು ಪಶು ವೈದ್ಯಕೀಯ ಸೇವೆಗಳ ಇಲಾಖೆ, ಬೆಂಗಳೂರು.
9) ನಿರ್ದೇಶಕರು, ತೋಟಗಾರಿಕೆ ಇಲಾಖೆ, ಲಾಲ್‌ಬಾಗ್, ಬೆಂಗಳೂರು.
10) ನಿರ್ದೇಶಕರು, ಕರ್ನಾಟಕ ರಾಜ್ಯ ನೈಸರ್ಗಿಕ ಉಸ್ತುವಾರಿ ಕೇಂದ್ರ, ಅಟ್ಟೂರು ಬಡಾವಣೆ, ಯಲಹಂಕ, ಬೆಂಗಳೂರು.
11) ನಿರ್ದೇಶಕರು, ರಾಜ್ಯ ಹುಜೂರ್ ಖಜಾನೆ, ಬೆಂಗಳೂರು.
12) ಉಪ ನಿರ್ದೇಶಕರು, ರಾಜ್ಯ ಹುಜೂರ್ ಖಜಾನೆ, ಬೆಂಗಳೂರು.
13) ಉಪ ನಿರ್ದೇಶಕರು, ಖಜಾನೆ ನೆಟ್‌ವರ್ಕ್ ಮ್ಯಾನೇಜ್‌ಮೆಂಟ್ ಸೆಂಟರ್, ಖನಿಜ ಭವನ, ಬೆಂಗಳೂರು.
14) 17 ಜಿಲ್ಲೆಗಳ ಜಿಲ್ಲಾ ಖಜಾನಾಧಿಕಾರಿಗಳು.
15) ಮಾನ್ಯ ಮುಖ್ಯ ಮಂತ್ರಿಯವರ ಅಪರ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿಯವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿ, ವಿಧಾನ ಸೌಧ, ಬೆಂಗಳೂರು.
16) ಸರ್ಕಾರದ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿಯವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿ, ವಿಧಾನ ಸೌಧ, ಬೆಂಗಳೂರು.
17) ಸರ್ಕಾರದ ಅಪರ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿಯವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿಗಳು, ವಿಧಾನ ಸೌಧ, ಬೆಂಗಳೂರು.
18) ಸರ್ಕಾರದ ಅಪರ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿ ಮತ್ತು ಅಭಿವೃದ್ಧಿ ಆಯುಕ್ತರುರವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿ, ವಿಧಾನ ಸೌಧ, ಬೆಂಗಳೂರು.
19) ಸರ್ಕಾರದ ಕಾರ್ಯದರ್ಶಿ, ಕಂದಾಯ ಇಲಾಖೆ (ವಿಪತ್ತು ನಿರ್ವಹಣೆ) ರವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿ.
20) ಕಂದಾಯ ಇಲಾಖೆ (ವಿಪತ್ತು ನಿರ್ವಹಣೆ), ಲೆಕ್ಕಪತ್ರ ಶಾಖೆ.
21) ಶಾಖಾ ರಕ್ಷಾ ಕಡತ.

ಅನುಬಂಧ

ದಿನಾಂಕ: 01.08.2019ರಿಂದ 09.08.2019ರವರೆಗೆ ರಾಜ್ಯದಲ್ಲಿನ 17 ಜಿಲ್ಲೆಗಳಲ್ಲಿ 80 ತಾಲ್ಲೂಕುಗಳನ್ನು ಪ್ರವಾಹಕ್ಕೆ ತುತ್ತಾಗಿರುವ ಪ್ರದೇಶಗಳ ಪಟ್ಟಿ

ಕ್ರ ಸಂ.	ಜಿಲ್ಲೆ	ಕ್ರ ಸಂ.	ತಾಲ್ಲೂಕು
1	ಬೆಳಗಾವಿ	1	ಅಥಣಿ
		2	ಬೈಲಹೊಂಗಲ
		3	ಬೆಳಗಾವಿ
		4	ಚಿಕ್ಕೋಡಿ
		5	ಗೋಕಾಕ್
		6	ಹುಕ್ಕೇರಿ
		7	ಖಾನ್‌ಪುರ
		8	ರಾಮದುರ್ಗ
		9	ರಾಯಬಾಗ
		10	ಸವದತ್ತಿ
2	ಬಾಗಲಕೋಟೆ	11	ಬಾದಾಮಿ
		12	ಬಾಗಲಕೋಟೆ
		13	ಬೀಳಗಿ
		14	ಹುನಗುಂದ
		15	ಜಮಖಂಡಿ
		16	ಮುಧೋಳ
3	ರಾಯಚೂರು	17	ದೇವದುರ್ಗ
		18	ಲಿಂಗಸೂರು
		19	ರಾಯಚೂರು
4	ಕಲಬುರಗಿ	20	ಜೇವರ್ಗಿ
		21	ಅಫಜಲ್‌ಪುರ
5	ಯಾದಗಿರಿ	22	ಶಾಹಪುರ
		23	ಶೋರಪುರ
		24	ಯಾದಗಿರಿ
6	ವಿಜಯಪುರ	25	ಬಸವನಬಾಗೇವಾಡಿ
		26	ಮುದ್ದೇಬಿಹಾಳ
		27	ಇಂಡಿ
		28	ಸಿಂದಗಿ
7	ಗದಗ	29	ನರಗುಂದ
		30	ರೋಣ
		31	ಶಿರಹಟ್ಟಿ
8	ಹಾವೇರಿ	32	ಹಾನಗಲ್
		33	ಹಾವೇರಿ
		34	ಸವಣೂರು
		35	ಶಿಗ್ಗಾಂವಿ
		36	ಬ್ಯಾಡಗಿ
		37	ಹೀರೇಕೆರೂರು
9	ಧಾರವಾಡ	38	ಧಾರವಾಡ
		39	ಹುಬ್ಬಳ್ಳಿ
		40	ಕಲಘಟಗಿ
		41	ಕುಂದಗೋಳ
		42	ನವಲಗುಂದ

10	ಶಿವಮೊಗ್ಗ	43	ಹೊಸನಗರ
		44	ಸಾಗರ
		45	ಶಿಕಾರಿಪುರ
		46	ಶಿವಮೊಗ್ಗ
		47	ಸೊರಬ
		48	ತೀರ್ಥಹಳ್ಳಿ
11	ಹಾಸನ	49	ಸಕಲೇಶಪುರ
		50	ಬೇಲೂರು
		51	ಆಲೂರು
12	ಚಿಕ್ಕಮಗಳೂರು	52	ಕೊಪ್ಪ
		53	ಮೂಡಿಗೆರೆ
		54	ನರಸಿಂಹರಾಜಪುರ
		55	ಶೃಂಗೇರಿ
13	ಕೊಡಗು	56	ಮಡಿಕೇರಿ
		57	ಸೋಮವಾರಪೇಟೆ
		58	ವಿರಾಜಪೇಟೆ
14	ದಕ್ಷಿಣ ಕನ್ನಡ	59	ಬೆಳ್ತಂಗಡಿ
		60	ಬಂಟ್ವಾಳ
		61	ಮಂಗಳೂರು
		62	ಪುತ್ತೂರು
		63	ಸುಳ್ಯ
15	ಉಡುಪಿ	64	ಕಾರ್ಕಳ
		65	ಕುಂದಾಪುರ
		66	ಉಡುಪಿ
16	ಉತ್ತರ ಕನ್ನಡ	67	ಅಂಕೋಲಾ
		68	ಭಟ್ಕಳ
		69	ಹಳಿಯಾಳ
		70	ಹೊನ್ನಾವರ
		71	ಕಾರವಾರ
		72	ಕುಮಟಾ
		73	ಮುಂಡಗೋಡ
		74	ಸಿದ್ದಾಪುರ
		75	ಶಿರಸಿ
		76	ಸೂಪ
		77	ಯಲ್ಲಾಪುರ
17	ಮೈಸೂರು	78	ಹೆಗ್ಗಡದೇವನಕೋಟೆ
		79	ನಂಜನಗೂಡು
		80	ಟಿ.ನರಸೀಪುರ

(ಲಲಿತಾ.ಹೆಚ್.ಹಂದಿಗೋಳ)
ಸರ್ಕಾರದ ಉಪ ಕಾರ್ಯದರ್ಶಿ
ಕಂದಾಯ ಇಲಾಖೆ
(ವಿಪತ್ತು ನಿರ್ವಹಣೆ ಮತ್ತು ನೋ&ಮು)

ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ನಡವಳಿಗಳು

ವಿಷಯ: ರಾಜ್ಯದಲ್ಲಿ 2019ನೇ ಸಾಲಿನಲ್ಲಿ ಅತಿವೃಷ್ಟಿ/ಪ್ರವಾಹ ಎದುರಿಸಿರುವ ಜಿಲ್ಲೆ/ತಾಲ್ಲೂಕುಗಳನ್ನು ಪ್ರವಾಹ ಪೀಡಿತ ಪ್ರದೇಶಗಳೆಂದು ಘೋಷಿಸುವ ಬಗ್ಗೆ.

ಓದಲಾಗಿದೆ: ಸರ್ಕಾರದ ಆದೇಶ ಸಂಖ್ಯೆ: ಕಂಇ 87 ಟಿಎನ್ಆರ್ 2019, ದಿನಾಂಕ:10.08.2019.

*****

ಪ್ರಸ್ತಾವನೆ:

ಮೇಲೆ ಓದಲಾದ ಸರ್ಕಾರದ ಆದೇಶ ದಿನಾಂಕ:10.08.2019ರಲ್ಲಿ ಸರ್ಕಾರದ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿಯವರ ಅಧ್ಯಕ್ಷತೆಯಲ್ಲಿ ದಿನಾಂಕ 09.08.2019 ರಂದು ನಡೆದ ರಾಜ್ಯ ಕಾರ್ಯಕಾರಿ ಸಮಿತಿ ಸಭೆಯಲ್ಲಿ ಶಿಫಾರಸ್ಸು ಮಾಡಿದಂತೆ ಭಾರಿ ಮಳೆ ಮತ್ತು ಪ್ರವಾಹಕ್ಕೆ ಒಳಗಾದ ಪ್ರದೇಶಗಳನ್ನು ಗುರುತಿಸಿ, ರಾಜ್ಯದ 17 ಜಿಲ್ಲೆಗಳಲ್ಲಿ ಬರುವ 80 ತಾಲ್ಲೂಕುಗಳನ್ನು ಪ್ರವಾಹ ಪೀಡಿತ ತಾಲ್ಲೂಕುಗಳೆಂದು ಘೋಷಿಸಲಾಗಿದೆ. ಪ್ರಸ್ತುತ ಇನ್ನೂ ಹೆಚ್ಚುವರಿಯಾಗಿ ನೆರೆ ಬಾಧಿತವಾದ 12 ಜಿಲ್ಲೆಗಳಲ್ಲಿ ಬರುವ 23 ತಾಲ್ಲೂಕುಗಳನ್ನು ಪ್ರವಾಹ ಪೀಡಿತ ತಾಲ್ಲೂಕುಗಳೆಂದು ಸೇರ್ಪಡೆ ಮಾಡಿ ಘೋಷಿಸಲು ತೀರ್ಮಾನಿಸಲಾಗಿದೆ. ಈ ಹಿನ್ನೆಲೆಯಲ್ಲಿ ಕೆಳಕಂಡಂತೆ ಆದೇಶಿಸಿದೆ.

ಸರ್ಕಾರದ ಆದೇಶ ಸಂಖ್ಯೆ: ಆರ್ಡಿ 87 ಟಿಎನ್ಆರ್ 2019 ಬೆಂಗಳೂರು, ದಿನಾಂಕ:16-08-2019

ಪ್ರಸ್ತಾವನೆಯಲ್ಲಿ ವಿವರಿಸಿರುವ ಅಂಶಗಳ ಹಿನ್ನೆಲೆಯಲ್ಲಿ, 2019ನೇ ಸಾಲಿನ ಮುಂಗಾರು ಋತುವಿನಲ್ಲಿ ಆಗಸ್ಟ್ 1 ರಿಂದ ಇಲ್ಲಿಯವರೆಗೆ ಅತಿವೃಷ್ಟಿಯಿಂದ ಉಂಟಾದ ಪ್ರವಾಹದಿಂದಾಗಿ ಅಪಾರ ಪ್ರಮಾಣದಲ್ಲಿ ಬೆಳೆ ಹಾನಿ, ಜೀವ ಹಾನಿ ಹಾಗೂ ಮೂಲಭೂತ ಸೌಕರ್ಯಗಳ ಹಾನಿಯಾಗಿರುವ ಹಿನ್ನೆಲೆಯಲ್ಲಿ ಹೆಚ್ಚುವರಿಯಾಗಿ ಅನುಬಂಧದಲ್ಲಿ ನಮೂದಿಸಿರುವ ರಾಜ್ಯದ 12 ಜಿಲ್ಲೆಗಳ 23 ತಾಲ್ಲೂಕುಗಳನ್ನು ಸೇರ್ಪಡೆಗೊಳಿಸಿ ತಕ್ಷಣದಿಂದ ಜಾರಿಗೆ ಬರುವಂತೆ ಹಾಗೂ ಮುಂದಿನ ಆದೇಶದ ವರೆಗೆ ಪ್ರವಾಹ ಪೀಡಿತ ತಾಲ್ಲೂಕುಗಳೆಂದು ಘೋಷಿಸಲಾಗಿದೆ.

ಪ್ರವಾಹ ಪೀಡಿತ ಪ್ರದೇಶಗಳೆಂದು ಘೋಷಿಸಿರುವ ತಾಲ್ಲೂಕುಗಳಲ್ಲಿ ಎಸ್.ಡಿ.ಆರ್.ಎಫ್/ ಎನ್.ಡಿ.ಆರ್.ಎಫ್ ಮಾರ್ಗಸೂಚಿ ಪ್ರಕಾರ ಪರಿಹಾರ ಕಾರ್ಯಕ್ರಮಗಳನ್ನು ಹಮ್ಮಿಕೊಳ್ಳಲು ಜಿಲ್ಲಾಡಳಿತವು ಕ್ರಮ ಕೈಗೊಳ್ಳುವುದು.

ಕರ್ನಾಟಕ ರಾಜ್ಯಪಾಲರ ಆದೇಶಾನುಸಾರ
ಮತ್ತು ಅವರ ಹೆಸರಿನಲ್ಲಿ

(ವಸಂತ ಕುಮಾರ)
ಸರ್ಕಾರದ ಅಧೀನ ಕಾರ್ಯದರ್ಶಿ
ಕಂದಾಯ ಇಲಾಖೆ
(ವಿಪತ್ತು ನಿರ್ವಹಣೆ ಮತ್ತು ಸೇವೆಗಳು-3)
16/8/2019

ಇವರಿಗೆ:
ಸಂಕಲನಕಾರರು, ಕರ್ನಾಟಕ ವಿಶೇಷ ರಾಜ್ಯಪತ್ರ, ವಿಕಾಸಸೌಧ, ಬೆಂಗಳೂರು - ಈ ಆದೇಶವನ್ನು ಕೂಡಲೇ ವಿಶೇಷ ರಾಜ್ಯ ಪತ್ರದಲ್ಲಿ ಪ್ರಕಟಿಸಲು ಕೋರಿದೆ.

ಪ್ರತಿ:

1) ಮಹಾಲೇಖಪಾಲರು (ಎ&ಇ), ಕರ್ನಾಟಕ, ಬೆಂಗಳೂರು.
2) ಸರ್ಕಾರದ ಎಲ್ಲಾ ಅಪರ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿ/ಪ್ರಧಾನ ಕಾರ್ಯದರ್ಶಿ/ ಕಾರ್ಯದರ್ಶಿಗಳು.
3) ಪ್ರಾದೇಶಿಕ ಆಯುಕ್ತರು, ಬೆಂಗಳೂರು / ಮೈಸೂರು ಮತ್ತು ಕಲಬುರಗಿ ವಿಭಾಗ,
4) ಸಂಬಂಧಪಟ್ಟ 12 ಜಿಲ್ಲೆಗಳ ಜಿಲ್ಲಾಧಿಕಾರಿಗಳು.
5) ಸಂಬಂಧಪಟ್ಟ 12 ಜಿಲ್ಲೆಗಳ ಜಿಲ್ಲಾ ಪಂಚಾಯತ್ ಮುಖ್ಯ ಕಾರ್ಯನಿರ್ವಹಣಾಧಿಕಾರಿಗಳು.
6) ರಾಜ್ಯದ 12 ಜಿಲ್ಲೆಗಳ ವಿದ್ಯುತ್ ಸರಬರಾಜು ನಿಗಮ ನಿಯಮಿತದ ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು.
7) ಆಯುಕ್ತರು, ಕೃಷಿ ಇಲಾಖೆ, ಶೇಷಾದ್ರಿ ರಸ್ತೆ, ಬೆಂಗಳೂರು.
8) ಆಯುಕ್ತರು, ಪಶು ಸಂಗೋಪನೆ ಮತ್ತು ಪಶು ವೈದ್ಯಕೀಯ ಸೇವೆಗಳ ಇಲಾಖೆ, ಬೆಂಗಳೂರು.
9) ನಿರ್ದೇಶಕರು, ತೋಟಗಾರಿಕೆ ಇಲಾಖೆ, ಲಾಲ್‌ಬಾಗ್, ಬೆಂಗಳೂರು.
10) ನಿರ್ದೇಶಕರು, ಕರ್ನಾಟಕ ರಾಜ್ಯ ನೈಸರ್ಗಿಕ ಉಸ್ತುವಾರಿ ಕೇಂದ್ರ, ಅಟ್ಟೂರು ಬಡಾವಣೆ, ಯಲಹಂಕ, ಬೆಂಗಳೂರು.
11) ನಿರ್ದೇಶಕರು, ರಾಜ್ಯ ಹುಜೂರ್ ಖಜಾನೆ, ಬೆಂಗಳೂರು.
12) ಉಪ ನಿರ್ದೇಶಕರು, ರಾಜ್ಯ ಹುಜೂರ್ ಖಜಾನೆ, ಬೆಂಗಳೂರು.
13) ಉಪ ನಿರ್ದೇಶಕರು, ಖಜಾನೆ ನೆಟ್‌ವರ್ಕ್ ಮ್ಯಾನೇಜ್‌ಮೆಂಟ್ ಸೆಂಟರ್, ಖನಿಜ ಭವನ, ಬೆಂಗಳೂರು..
14) ಸಂಬಂಧಪಟ್ಟ 12 ಜಿಲ್ಲೆಗಳ ಜಿಲ್ಲಾ ಖಜಾನಾಧಿಕಾರಿಗಳು.
15) ಸಂಬಂಧಪಟ್ಟ 12 ಜಿಲ್ಲೆಗಳ ಜಿಲ್ಲಾ ಉಸ್ತುವಾರಿ ಸಚಿವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿಗಳು.
16) ಮಾನ್ಯ ಮುಖ್ಯ ಮಂತ್ರಿಯವರ ಅಪರ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿಯವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿ, ವಿಧಾನ ಸೌಧ, ಬೆಂಗಳೂರು.
17) ಸರ್ಕಾರದ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿಯವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿ, ವಿಧಾನ ಸೌಧ, ಬೆಂಗಳೂರು.
18) ಸರ್ಕಾರದ ಅಪರ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿಯವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿಗಳು, ವಿಧಾನ ಸೌಧ, ಬೆಂಗಳೂರು.
19) ಸರ್ಕಾರದ ಅಪರ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿ ಮತ್ತು ಅಭಿವೃದ್ಧಿ ಆಯುಕ್ತರುರವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿ, ವಿಧಾನ ಸೌಧ, ಬೆಂಗಳೂರು.
20) ಸರ್ಕಾರದ ಕಾರ್ಯದರ್ಶಿ, ಕಂದಾಯ ಇಲಾಖೆ (ವಿಪತ್ತು ನಿರ್ವಹಣೆ) ರವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿ.
21) ಸರ್ಕಾರದ ಕಾರ್ಯದರ್ಶಿ, ಪಶುಸಂಗೋಪನೆ ಮತ್ತು ಮೀನುಗಾರಿಕೆ ಇಲಾಖೆ, ಇವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿ, ವಿಕಾಸ ಸೌಧ, ಬೆಂಗಳೂರು.
22) ಕಂದಾಯ ಇಲಾಖೆ (ವಿಪತ್ತು ನಿರ್ವಹಣೆ), ಲೆಕ್ಕಪತ್ರ ಶಾಖೆ.
23) ಶಾಖಾ ರಕ್ಷಾ ಕಡತ.

ಅನುಬಂಧ

ದಿನಾಂಕ: 01.08.2019ರಿಂದ ಇಲ್ಲಿಯವರೆಗೆ ರಾಜ್ಯದಲ್ಲಿನ 12 ಜಿಲ್ಲೆಗಳ 23 ತಾಲ್ಲೂಕುಗಳು ಪ್ರವಾಹಕ್ಕೆ ತುತ್ತಾಗಿರುವ ಪ್ರದೇಶಗಳ ಹೆಚ್ಚುವರಿ ಪಟ್ಟಿ

ಕ್ರ ಸಂ.	ಜಿಲ್ಲೆ	ಕ್ರ. ಸಂ.	ತಾಲ್ಲೂಕು
1	ದಾವಣಗೆರೆ	1	ಹರಿಹರ
		2	ಹೊನ್ನಾಳಿ
2	ಚಾಮರಾಜನಗರ	3	ಕೊಳ್ಳೇಗಾಲ
3	ಮೈಸೂರು	4	ಹುಣಸೂರು
		5	ಪಿರಿಯಾಪಟ್ಟಣ
4	ಮಂಡ್ಯ	6	ಕೃಷ್ಣರಾಜಪೇಟೆ
		7	ಮಳವಳ್ಳಿ
		8	ಪಾಂಡವಪುರ
		9	ಶ್ರೀರಂಗಪಟ್ಟಣ
5	ಬಳ್ಳಾರಿ	10	ಹಡಗಲಿ
		11	ಹರಪ್ಪನಹಳ್ಳಿ
6	ಕೊಪ್ಪಳ	12	ಗಂಗಾವತಿ
		13	ಕೊಪ್ಪಳ
7	ರಾಯಚೂರು	14	ಮಾನ್ವಿ
		15	ಸಿಂಧನೂರು
8	ಕಲಬುರಗಿ	16	ಚಿತ್ತಾಪುರ
		17	ಕಲಬುರಗಿ
9	ಹಾವೇರಿ	18	ರಾಣಬೆನ್ನೂರು
10	ಹಾಸನ	19	ಅರಕಲಗೂಡು
		20	ಹಾಸನ
		21	ಹೊಳೆನರಸಿಪುರ
11	ಶಿವಮೊಗ್ಗ	22	ಭದ್ರಾವತಿ
12	ಚಿಕ್ಕಮಗಳೂರು	23	ಚಿಕ್ಕಮಗಳೂರು

(ವಿಶಾಲ್ ಕುಮಾರ)
ಸರ್ಕಾರದ ಅಧೀನ ಕಾರ್ಯದರ್ಶಿ
ಕಂದಾಯ ಇಲಾಖೆ
(ವಿಪತ್ತು ನಿರ್ವಹಣೆ ಮತ್ತು ಸೇವೆಗಳು-3)
16/8/2019

Annexure 38

NIK, Coastal and Malnad Flood situation report

(As on 7 pm, 19-08-2019)

1. Upper Krishna Basin in Maharashtra has received scattered with moderate rainfall in the past 24 hours. As per IMD, Upper Krishna Basin is likely to receive scattered with light to moderate rains for the next 2 days. As on 6 pm today, the inflows into Belagavi district border is **0.64 lakh cusecs.**

2. North Interior Karnataka received scattered to moderate rain and at isolated places heavy rains recorded in the past 24 hours. Coastal and Malnad received widespread to fairly widespread with moderate to heavy rains over the past 24 hours.

3. **Forecast:** As per KSNDMC, North Interior Karnataka likely to receive fairly widespread with moderate rains over the next 2 days. Costal and Malnad region most likely to receive widespread with moderate to heavy rains for the next 2 days.

4. Present inflows and outflows in major reservoirs of Krishna Basin are as follows:

Sl. No	Name of reservoir	Full Reservoir level	Present level	Inflows in cusecs at 6 pm	Outflows in cusecs at 6 pm
1	Almatti dam	519.60 meters	519.15 meters	2.15 lakh cusecs	1.50 lakh cusecs
2	Narayanapura dam	492.25 meters	491.30 meters	2.0 lakh cusecs	1.87 lakh cusecs

5. Rescue and Relief operations:

Relief operations constantly monitored by Hon'ble Chief Minister and Chief Secretary. Clean drinking water, food and other relief materials provided in relief camps.

6. **Abstract of human loss, relief camp, crop and house damages**

1	Human lives lost	82
2	Missing	9
4	No of relief camps operational as on today	493
5	No of people in the relief camps	210095
6	Districts and Taluks affected	103 taluks of 22 districts affected
7	Agriculture and Horticulture crop loss (preliminary assessment)	7.5 lakh hectares
8	Houses damaged	75317

ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ನಡವಳಿಗಳು

ವಿಷಯ: 2019–20ನೇ ಸಾಲಿನ ಮುಂಗಾರು ಹಂಗಾಮಿಗೆ ರಾಜ್ಯದ 49 ತಾಲ್ಲೂಕುಗಳನ್ನು ಬರಪೀಡಿತ ಪ್ರದೇಶಗಳೆಂದು ಘೋಷಿಸುವ ಬಗ್ಗೆ.

ಓದಲಾಗಿದೆ: ನಿರ್ದೇಶಕರು, ಕರ್ನಾಟಕ ರಾಜ್ಯ ನೈಸರ್ಗಿಕ ವಿಕೋಪ ಉಸ್ತುವಾರಿ ಕೇಂದ್ರ

ಇವರ ಪತ್ರ ಸಂಖ್ಯೆ:KSNDMC/4/MISC/2016/357.

ದಿನಾಂಕ:21–10–2019.

*****

ಪ್ರಸ್ತಾವನೆ:

ರಾಜ್ಯದಲ್ಲಿ 2019–20ನೇ ಸಾಲಿನ ಮುಂಗಾರು ಹಂಗಾಮಿಗೆ ರಾಜ್ಯದಲ್ಲಿ ತೀವ್ರ ಮಳೆ ಕೊರತೆ ಇರುವ ಹಿನ್ನೆಲೆಯಲ್ಲಿ ಕೇಂದ್ರ ಸರ್ಕಾರವು ಪ್ರಕಟಿಸಿರುವ 2016ರ ಬರ ಕೈಪಿಡಿ ಹಾಗೂ ಪರಿಷ್ಕೃತ ಮಾರ್ಗಸೂಚಿಯಲ್ಲಿ ಪ್ರಕಟಿಸಿರುವ ಕಡ್ಡಾಯ ಮಾನದಂಡಗಳಾದ – ವಾಡಿಕೆಗಿಂತ ಶೇ.60ರಷ್ಟು ಮಳೆ ಕೊರತೆ ಅಥವಾ ಸತತ 3 ವಾರ ಅಥವಾ ಅಧಿಕ ಶುಷ್ಕ ವಾತಾವರಣ ಹಾಗೂ ತತ್ಪರಿಣಾಮ ಮಾನದಂಡಗಳಾದ ತೇವಾಂಶ ಕೊರತೆ, ಬೆಳೆ ಬಿತ್ತನೆ ಪ್ರದೇಶ, ಅಂತರ್ಜಲ ಕುಸಿತ ಇತ್ಯಾದಿ ಸೂಚ್ಯಂಕಗಳನ್ನು ಪರಿಗಣಿಸಿ ರಾಜ್ಯದ 18 ಜಿಲ್ಲೆಗಳ 49 ತಾಲ್ಲೂಕುಗಳನ್ನು ಬರಪೀಡಿತ ಪ್ರದೇಶವೆಂದು ಘೋಷಿಸಲು ಅರ್ಹವಾಗಿದೆ ಎಂದು ಮೇಲೆ ಓದಲಾದ ಪತ್ರದಲ್ಲಿ ನಿರ್ದೇಶಕರು, ಕರ್ನಾಟಕ ರಾಜ್ಯ ನೈಸರ್ಗಿಕ ವಿಕೋಪ ಉಸ್ತುವಾರಿ ಕೇಂದ್ರ ತಿಳಿಸಿದ್ದಾರೆ.

ಸದರಿ ಪ್ರಸ್ತಾವನೆಯನ್ನು ಸರ್ಕಾರವು ಪರಿಶೀಲಿಸಿ ರಾಜ್ಯದ 18 ಜಿಲ್ಲೆಗಳ 49 ತಾಲ್ಲೂಕುಗಳನ್ನು ಬರಪೀಡಿತ ಪ್ರದೇಶವೆಂದು ಘೋಷಿಸಲು ತೀರ್ಮಾನಿಸಿದೆ. ಈ ಹಿನ್ನೆಲೆಯಲ್ಲಿ ಕೆಳಕಂಡಂತೆ ಆದೇಶ.

ಸರ್ಕಾರದ ಆದೇಶ ಸಂಖ್ಯೆ: ಕಂಇ 117 ಟಿಎನ್ಆರ್ 2019; ಬೆಂಗಳೂರು, ದಿನಾಂಕ:28–10–2019

ಪ್ರಸ್ತಾವನೆಯಲ್ಲಿ ವಿವರಿಸಿರುವ ಅಂಶಗಳ ಹಿನ್ನೆಲೆಯಲ್ಲಿ, 2019–20ನೇ ಸಾಲಿನ ಮುಂಗಾರು ಹಂಗಾಮಿಗೆ **ಈ ಕೆಳಕಂಡ** ರಾಜ್ಯದ 18 ಜಿಲ್ಲೆಗಳ 49 ತಾಲ್ಲೂಕುಗಳನ್ನು ತಕ್ಷಣದಿಂದ ಜಾರಿಗೆ ಬರುವಂತೆ ಮುಂದಿನ 6 ತಿಂಗಳ ಅವಧಿಯವರೆಗೆ ಅಥವಾ ಮುಂದಿನ ಆದೇಶದವರೆಗೆ ಇವುಗಳಲ್ಲಿ ಯಾವುದು ಮೊದಲೋ ಅಲ್ಲಿಯವರೆಗೆ **"ಬರಪೀಡಿತ"** ತಾಲ್ಲೂಕುಗಳೆಂದು ಘೋಷಿಸಿ ಸರ್ಕಾರ ಆದೇಶಿಸಿದೆ.

ಕ್ರ.ಸಂ.	ಜಿಲ್ಲೆ	ಕ್ರ.ಸಂ.	ತಾಲ್ಲೂಕು
1	ಬೆಂಗಳೂರು ನಗರ	1	ಆನೇಕಲ್
		2	ಬೆಂಗಳೂರು ಉತ್ತರ
		3	ಬೆಂಗಳೂರು ಪೂರ್ವ
2	ಬೆಂಗಳೂರು ಗ್ರಾಮಾಂತರ	4	ದೇವನಹಳ್ಳಿ
		5	ದೊಡ್ಡಬಳ್ಳಾಪುರ
		6	ನೆಲಮಂಗಲ
3	ರಾಮನಗರ	7	ಕನಕಪುರ
		8	ರಾಮನಗರ
4	ಕೋಲಾರ	9	ಬಂಗಾರಪೇಟೆ
		10	ಕೋಲಾರ
		11	ಮಾಲೂರು
		12	ಮುಳಬಾಗಿಲು
		13	ಶ್ರೀನಿವಾಸಪುರ

5	ಚಿಕ್ಕಬಳ್ಳಾಪುರ	14	ಭಾಗೇಪಲ್ಲಿ
		15	ಚಿಂತಾಮಣಿ
		16	ಗುಡಿಬಂಡೆ
6	ತುಮಕೂರು	17	ಗುಬ್ಬಿ
		18	ಕೊರಟಗೆರೆ
		19	ಕುಣಿಗಲ್
		20	ಮಧುಗಿರಿ
		21	ಪಾವಗಡ
		22	ತುಮಕೂರು
		23	ತುರುವೇಕೆರೆ
7	ಚಿತ್ರದುರ್ಗ	24	ಚಳ್ಳಕೆರೆ
		25	ಚಿತ್ರದುರ್ಗ
		26	ಮೊಳಕಾಲ್ಮೂರು
8	ದಾವಣಗೆರೆ	27	ಜಗಳೂರು
9	ಚಾಮರಾಜನಗರ	28	ಕೊಳ್ಳೆಗಾಲ
10	ಬಳ್ಳಾರಿ	29	ಬಳ್ಳಾರಿ
		30	ಹೊಸಪೇಟೆ
		31	ಸಂಡೂರು
		32	ಸಿರುಗುಪ್ಪ
11	ಕೊಪ್ಪಳ	33	ಗಂಗಾವತಿ
12	ರಾಯಚೂರು	34	ಮಾನ್ವಿ
		35	ರಾಯಚೂರು
		36	ಸಿಂಧನೂರು
13	ಕಲಬುರಗಿ	37	ಚಿಂಚೋಳಿ
		38	ಜೇವರ್ಗಿ
		39	ಸೇಡಂ
14	ಯಾದಗಿರಿ	40	ಯಾದಗಿರಿ
15	ಬೆಳಗಾವಿ	41	ಅಥಣಿ
16	ಬಾಗಲಕೋಟೆ	42	ಬಾದಾಮಿ
		43	ಬೀಳಗಿ
		44	ಜಮಖಂಡಿ
17	ವಿಜಯಪುರ	45	ಬಸವನಬಾಗೇವಾಡಿ
		46	ಇಂಡಿ
		47	ಸಿಂಧಗಿ
		48	ವಿಜಯಪುರ
18	ಗದಗ	49	ನರಗುಂದ

ಬರದ ತೀವ್ರತೆಯನ್ನು ಅಂದಾಜಿಸಲು ಸಂಬಂಧಪಟ್ಟ ಜಿಲ್ಲಾಧಿಕಾರಿಗಳು ಬರಪೀಡಿತ ಪ್ರದೇಶವೆಂದು ಘೋಷಿಸಿರುವ ತಾಲ್ಲೂಕುಗಳಲ್ಲಿ ಕೇಂದ್ರ ಸರ್ಕಾರವು ಪ್ರಕಟಿಸಿರುವ ಬರ ನಿರ್ವಹಣೆ ಕೈಪಿಡಿ–2016 ಹಾಗೂ ಪರಿಷ್ಕೃತ ಕೈಪಿಡಿಯಲ್ಲಿರುವ ಬೆಳೆ ಹಾನಿಯ ಬಗ್ಗೆ ಕೂಡಲೇ ಜಂಟಿ ಸಮೀಕ್ಷೆ ನಡೆಸಿ ನಿಗದಿತ ನಮೂನೆಯಲ್ಲಿ ಸರ್ಕಾರಕ್ಕೆ ವರದಿ ಸಲ್ಲಿಸಲು ಆದೇಶಿಸಿದೆ.

ಬರಪೀಡಿತ ಪ್ರದೇಶಗಳೆಂದು ಘೋಷಿಸಿರುವ ತಾಲ್ಲೂಕುಗಳಲ್ಲಿ ಭೂರಹಿತ ಕಾರ್ಮಿಕರು, ಸಣ್ಣ ಮತ್ತು ಅತೀ ಸಣ್ಣ ರೈತರಿಗೆ ಉದ್ಯೋಗ ಖಾತರಿ ಯೋಜನೆಯಡಿ ಉದ್ಯೋಗ ಒದಗಿಸುವ ಕ್ರಮ, ಕುಡಿಯುವ ನೀರು ಸರಬರಾಜು, ಮೇವು ಸರಬರಾಜು ಮತ್ತು ಜಾನುವಾರು ಸಂರಕ್ಷಣೆ ಇತ್ಯಾದಿ ಬರಪರಿಹಾರ ಕಾರ್ಯಗಳನ್ನು ಎಸ್.ಡಿ.ಆರ್.ಎಫ್./ಎನ್.ಡಿ.ಆರ್.ಎಫ್. ಮಾರ್ಗಸೂಚಿಯ ಪ್ರಕಾರ ಕೈಗೊಳ್ಳಲು ಆದೇಶಿಸಿದೆ.

ಕರ್ನಾಟಕ ರಾಜ್ಯಪಾಲರ ಆದೇಶಾನುಸಾರ
ಮತ್ತು ಅವರ ಹೆಸರಿನಲ್ಲಿ,

28/10/19

(ಆರ್.ಉಮಾದೇವಿ)
ಸರ್ಕಾರದ ಅಧೀನ ಕಾರ್ಯದರ್ಶಿ
ಕಂದಾಯ ಇಲಾಖೆ
(ವಿಪತ್ತು ನಿರ್ವಹಣೆ ಮತ್ತು ಸೇವೆಗಳು–3).

ಇವರಿಗೆ:

ಸಂಕಲನಕಾರರು, ಕರ್ನಾಟಕ ವಿಶೇಷ ರಾಜ್ಯಪತ್ರ, ವಿಕಾಸಸೌಧ, ಬೆಂಗಳೂರು – ಈ ಆದೇಶವನ್ನು ಕೂಡಲೇ ವಿಶೇಷ ರಾಜ್ಯ ಪತ್ರದಲ್ಲಿ ಪ್ರಕಟಿಸಲು ಕೋರಿದೆ.

ಪ್ರತಿ:

1) ಮಹಾಲೇಖಪಾಲರು (ಎ&ಇ), ಕರ್ನಾಟಕ, ಬೆಂಗಳೂರು.
2) ಸರ್ಕಾರದ ಎಲ್ಲಾ ಅಪರ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿ/ಪ್ರಧಾನ ಕಾರ್ಯದರ್ಶಿ/ ಕಾರ್ಯದರ್ಶಿಗಳು.
3) ಪ್ರಾದೇಶಿಕ ಆಯುಕ್ತರು, ಬೆಂಗಳೂರು / ಮೈಸೂರು/ ಕಲಬುರಗಿ ಮತ್ತು ಬೆಳಗಾವಿ ವಿಭಾಗ,
4) 18 ಜಿಲ್ಲೆಗಳ ಜಿಲ್ಲಾಧಿಕಾರಿಗಳು.
5) 18 ಜಿಲ್ಲೆಗಳ ಜಿಲ್ಲಾ ಪಂಚಾಯತ್ ಮುಖ್ಯ ಕಾರ್ಯನಿರ್ವಹಣಾಧಿಕಾರಿಗಳು.
6) ರಾಜ್ಯದ ಎಲ್ಲಾ ವಿದ್ಯುತ್ ಸರಬರಾಜು ನಿಗಮ ನಿಯಮಿತದ ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು.
7) ಆಯುಕ್ತರು, ಕೃಷಿ ಇಲಾಖೆ, ಶೇಷಾದ್ರಿ ರಸ್ತೆ, ಬೆಂಗಳೂರು.
8) ಆಯುಕ್ತರು, ಪಶು ಸಂಗೋಪನೆ ಮತ್ತು ಪಶು ವೈದ್ಯಕೀಯ ಸೇವೆಗಳ ಇಲಾಖೆ, ಬೆಂಗಳೂರು.
9) ನಿರ್ದೇಶಕರು, ತೋಟಗಾರಿಕೆ ಇಲಾಖೆ, ಲಾಲ್‌ಬಾಗ್, ಬೆಂಗಳೂರು.
10) ನಿರ್ದೇಶಕರು, ಕರ್ನಾಟಕ ರಾಜ್ಯ ನೈಸರ್ಗಿಕ ಉಸ್ತುವಾರಿ ಕೇಂದ್ರ, ಅಟ್ಟೂರು ಬಡಾವಣೆ, ಯಲಹಂಕ, ಬೆಂಗಳೂರು.
11) ನಿರ್ದೇಶಕರು, ರಾಜ್ಯ ಹುಜೂರ್ ಖಜಾನೆ, ಬೆಂಗಳೂರು.
12) ಉಪ ನಿರ್ದೇಶಕರು, ರಾಜ್ಯ ಹುಜೂರ್ ಖಜಾನೆ, ಬೆಂಗಳೂರು.
13) ಉಪ ನಿರ್ದೇಶಕರು, ಖಜಾನೆ ನೆಟ್‌ವರ್ಕ್ ಮ್ಯಾನೇಜ್‌ಮೆಂಟ್ ಸೆಂಟರ್, ಖನಿಜ ಭವನ, ಬೆಂಗಳೂರು.
14) 18 ಜಿಲ್ಲೆಗಳ ಜಿಲ್ಲಾ ಖಜಾನಾಧಿಕಾರಿಗಳು.
15) ಮಾನ್ಯ ಕಂದಾಯ ಸಚಿವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿಗಳು, ವಿಧಾನ ಸೌಧ, ಬೆಂಗಳೂರು.

16) ಮಾನ್ಯ ಗ್ರಾಮೀಣಾಭಿವೃದ್ಧಿ ಮತ್ತು ಪಂಚಾಯತ್ ರಾಜ್, ಕಾನೂನು, ನ್ಯಾಯ ಮತ್ತು ಮಾನವ ಹಕ್ಕುಗಳು ಸಚಿವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿ, ವಿಧಾನ ಸೌಧ, ಬೆಂಗಳೂರು.
17) ಮಾನ್ಯ ಕೃಷಿ ಸಚಿವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿ, ವಿಕಾಸ ಸೌಧ, ಬೆಂಗಳೂರು.
18) ಮಾನ್ಯ ಲೋಕೋಪಯೋಗಿ ಸಚಿವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿ.
19) ಮಾನ್ಯ ತೋಟಗಾರಿಕೆ ಸಚಿವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿ, ವಿಧಾನ ಸೌಧ, ಬೆಂಗಳೂರು.
20) ಮಾನ್ಯ ಸಹಕಾರ ಸಚಿವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿ, ವಿಧಾನ ಸೌಧ, ಬೆಂಗಳೂರು.
21) ಮಾನ್ಯ ಆಹಾರ ಮತ್ತು ನಾಗರೀಕ ಸರಬರಾಜು ಸಚಿವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿ, ವಿಕಾಸ ಸೌಧ, ಬೆಂಗಳೂರು.
22) ಮಾನ್ಯ ಪಶುಸಂಗೋಪನೆ ಸಚಿವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿ.
23) 18 ಜಿಲ್ಲೆಗಳ ಜಿಲ್ಲಾ ಉಸ್ತುವಾರಿ ಸಚಿವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿಗಳು.
24) ಮಾನ್ಯ ಮುಖ್ಯ ಮಂತ್ರಿಯವರ ಅಪರ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿಯವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿ, ವಿಧಾನ ಸೌಧ, ಬೆಂಗಳೂರು.
25) ಸರ್ಕಾರದ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿಯವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿ, ವಿಧಾನ ಸೌಧ, ಬೆಂಗಳೂರು.
26) ಸರ್ಕಾರದ ಅಪರ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿಯವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿಗಳು, ವಿಧಾನ ಸೌಧ, ಬೆಂಗಳೂರು.
27) ಸರ್ಕಾರದ ಅಪರ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿ ಮತ್ತು ಅಭಿವೃದ್ಧಿ ಆಯುಕ್ತರುರವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿ, ವಿಧಾನ ಸೌಧ, ಬೆಂಗಳೂರು.
28) ಸರ್ಕಾರದ ಕಾರ್ಯದರ್ಶಿ, ಕಂದಾಯ ಇಲಾಖೆ (ವಿಪತ್ತು ನಿರ್ವಹಣೆ) ರವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿ.
29) ನಿರ್ದೇಶಕರು, ಕರ್ನಾಟಕ ರಾಜ್ಯ ವಿಪತ್ತು ನಿರ್ವಹಣಾ ಪ್ರಾಧಿಕಾರ, ಬೆಂಗಳೂರು.
30) ಕಂದಾಯ ಇಲಾಖೆ (ವಿಪತ್ತು ನಿರ್ವಹಣೆ), ಲೆಕ್ಕಪತ್ರ ಶಾಖೆ.
31) ಶಾಖಾ ರಕ್ಷಾ ಕಡತ.

*****

ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ನಡವಳಿಗಳು

ವಿಷಯ: ರಾಜ್ಯದಲ್ಲಿ 2019ನೇ ಸಾಲಿನ ಸೆಪ್ಟೆಂಬರ್ ಮಾಹೆಯಲ್ಲಿ ಅತಿವೃಷ್ಟಿ/ಪ್ರವಾಹ ಎದುರಿಸಿರುವ ಜಿಲ್ಲೆ/ತಾಲ್ಲೂಕುಗಳನ್ನು ಅತಿವೃಷ್ಟಿ/ಪ್ರವಾಹ ಪೀಡಿತ ಪ್ರದೇಶಗಳೆಂದು ಘೋಷಿಸುವ ಬಗ್ಗೆ.

ಓದಲಾಗಿದೆ: 1) ಸರ್ಕಾರದ ಆದೇಶ ಸಂಖ್ಯೆ: ಕಂಇ 87 ಟಿಎನ್ಆರ್ 2019, ದಿನಾಂಕ:10.08.2019 ಮತ್ತು 16.08.2019.
2) ಸರ್ಕಾರದ ಆದೇಶ ಸಂಖ್ಯೆ: ಕಂಇ 185 ಟಿಎನ್ಆರ್ 2019, ದಿನಾಂಕ:30.10.2019.
3) ನಿರ್ದೇಶಕರು, ಕರ್ನಾಟಕ ರಾಜ್ಯ ನೈಸರ್ಗಿಕ ವಿಕೋಪ ಉಸ್ತುವಾರಿ ಕೇಂದ್ರ, ಬೆಂಗಳೂರು, ಇವರ ಪತ್ರ ಸಂಖ್ಯೆ: KSNDMC/4/MISC/2016, ದಿನಾಂಕ:31.10.2019.

*****

ಪ್ರಸ್ತಾವನೆ:

ರಾಜ್ಯದಲ್ಲಿ 2019ರ ಮುಂಗಾರು ಋತುವಿನಲ್ಲಿ ಆಗಸ್ಟ್ ಮಾಹೆಯಲ್ಲಿ ಬಿದ್ದ ಭಾರಿ ಮಳೆಗೆ ಹಾಗೂ ಮಹಾರಾಷ್ಟ್ರ ರಾಜ್ಯದಲ್ಲಿನ ಕೃಷ್ಣ ಕಣಿವೆ ಜಲಾಶಯಗಳು ತುಂಬಿಹರಿದ ನೀರಿನಿಂದ ರಾಜ್ಯದ ಉತ್ತರ ಕರ್ನಾಟಕದ ಹಲವು ಭಾಗಗಳಲ್ಲಿ ಪ್ರವಾಹ ಪರಿಸ್ಥಿತಿ ಉಂಟಾಗಿದ್ದು ಮತ್ತು ಇದೇ ಅವಧಿಯಲ್ಲಿ ರಾಜ್ಯದ ಕರಾವಳಿ ಮತ್ತು ಮಲೆನಾಡಿನ ಹಾಗೂ ದಕ್ಷಿಣ ಒಳನಾಡಿನ ಜಿಲ್ಲೆಗಳಲ್ಲಿಯೂ ಪ್ರವಾಹ ಪರಿಸ್ಥಿತಿ ಉಂಟಾಗಿದ್ದು, ಸಂತ್ರಸ್ಥರ ಪರಿಹಾರ ಕಾರ್ಯಗಳಿಗೆ ರಾಜ್ಯದ 22 ಜಿಲ್ಲೆಗಳ 103 ತಾಲ್ಲೂಕುಗಳನ್ನು ಪ್ರವಾಹ ಪೀಡಿತ ಪ್ರದೇಶಗಳೆಂದು ಓದಲಾದ (1)ರ ಸರ್ಕಾರದ ಆದೇಶಗಳಲ್ಲಿ ಘೋಷಿಸಲಾಗಿತ್ತು.

ಇದೇ ನೆರೆ ಪರಿಸ್ಥಿತಿಯು ರಾಜ್ಯದಲ್ಲಿ ಸೆಪ್ಟೆಂಬರ್ ಮತ್ತು ಅಕ್ಟೋಬರ್ ಮಾಹೆಯಲ್ಲೂ ಮುಂದುವರೆದ ಕಾರಣ ಸಂತ್ರಸ್ಥರ ಪರಿಹಾರ ಕಾರ್ಯಗಳಿಗೆ ಅನುವಾಗಲು ಸರ್ಕಾರವು ನಿರ್ಧರಿಸಿ ಆಗಸ್ಟ್ ಮಾಹೆಯ ಪ್ರಕೃತಿ ವಿಕೋಪಕ್ಕೆ (ಪ್ರವಾಹ ಪರಿಸ್ಥಿತಿಗೆ) ಸಂಬಂಧಿಸಿದಂತೆ ಪ್ರವಾಹ ಪೀಡಿತ ಪ್ರದೇಶಗಳೆಂದು ಘೋಷಿಸಲ್ಪಟ್ಟಿದ್ದ ತಾಲ್ಲೂಕುಗಳನ್ನು ಸೆಪ್ಟೆಂಬರ್ ಮತ್ತು ಅಕ್ಟೋಬರ್ ಮಾಹೆಗೂ ಓದಲಾದ (2)ರ ಸರ್ಕಾರದ ಆದೇಶದಲ್ಲಿ ವಿಸ್ತರಿಸಲಾಗಿತ್ತು.

ಓದಲಾದ (3)ರ ದಿನಾಂಕ:31.10.2019ರ ವರದಿಯಲ್ಲಿ ಕರ್ನಾಟಕ ರಾಜ್ಯ ನೈಸರ್ಗಿಕ ವಿಕೋಪ ಉಸ್ತುವಾರಿ ಕೇಂದ್ರವು, ರಾಜ್ಯದ 41 ತಾಲ್ಲೂಕುಗಳಲ್ಲಿ 2019ರ ಸೆಪ್ಟೆಂಬರ್ ಮಾಹೆಯಲ್ಲಿ ವಾಡಿಕೆಗಿಂತ ಹೆಚ್ಚಾಗಿ ಅತಿವೃಷ್ಟಿಯಾಗಿದ್ದು, ಇದರಿಂದ ಪ್ರವಾಹ ಪರಿಸ್ಥಿತಿ ಉಂಟಾಗಿದೆ ಎಂದು ತಿಳಿಸಿದೆ. ರಾಜ್ಯ ಸರ್ಕಾರವು, ಕರ್ನಾಟಕ ರಾಜ್ಯ ನೈಸರ್ಗಿಕ ವಿಕೋಪ ಉಸ್ತುವಾರಿ ಕೇಂದ್ರದ ವರದಿಯನ್ನು ಆಧರಿಸಿ, ಸೆಪ್ಟೆಂಬರ್ ಮಾಹೆಯಲ್ಲಿ ಅತಿವೃಷ್ಟಿ/ಪ್ರವಾಹ ಎದುರಿಸಿದ ಜಿಲ್ಲೆ/ತಾಲ್ಲೂಕುಗಳನ್ನು "ಅತಿವೃಷ್ಟಿ/ಪ್ರವಾಹ ಪೀಡಿತ ಪ್ರದೇಶಗಳು" ಎಂದು ಘೋಷಿಸಲು ನಿರ್ಧರಿಸಿ. ಈ ಕೆಳಕಂಡಂತೆ ಆದೇಶಿಸಿದೆ.

ಸರ್ಕಾರದ ಆದೇಶ ಸಂಖ್ಯೆ: ಆರ್ಡಿ 87 ಟಿಎನ್ಆರ್ 2019; ಬೆಂಗಳೂರು, ದಿನಾಂಕ:06-11-2019

ಪ್ರಸ್ತಾವನೆಯಲ್ಲಿ ವಿವರಿಸಿರುವ ಅಂಶಗಳ ಹಿನ್ನೆಲೆಯಲ್ಲಿ, 2019ನೇ ಸಾಲಿನಲ್ಲಿ ರಾಜ್ಯದ ಮುಂಗಾರು ಋತುವಿನಲ್ಲಿ ಸೆಪ್ಟೆಂಬರ್ ಮಾಹೆಯಲ್ಲಿ ಅತಿವೃಷ್ಟಿ/ಪ್ರವಾಹದಿಂದಾಗಿ ಜೀವ ಹಾನಿ, ಬೆಳೆ ಹಾನಿ ಹಾಗೂ ಮೂಲ ಸೌಕರ್ಯಗಳು ಹಾನಿಯಾಗಿರುವ ಹಿನ್ನೆಲೆಯಲ್ಲಿ ಅನುಬಂಧದಲ್ಲಿ ನಮೂದಿಸಿರುವ ರಾಜ್ಯದ 13 ಜಿಲ್ಲೆಗಳ 41 ತಾಲ್ಲೂಕುಗಳನ್ನು ಮುಂದಿನ ಆದೇಶದವರೆಗೆ "ಅತಿವೃಷ್ಟಿ/ಪ್ರವಾಹ ಪೀಡಿತ ಪ್ರದೇಶಗಳು" ಎಂದು ಘೋಷಿಸಲಾಗಿದೆ.

2...

"ಅತಿವೃಷ್ಟಿ/ಪ್ರವಾಹ ಪೀಡಿತ ಪ್ರದೇಶಗಳು" ಎಂದು ಘೋಷಿಸಿರುವ ತಾಲ್ಲೂಕುಗಳಲ್ಲಿ ಎಸ್.ಡಿ.ಆರ್.ಎಫ್/ ಎನ್.ಡಿ.ಆರ್.ಎಫ್ ಮಾರ್ಗಸೂಚಿ ಪ್ರಕಾರ ಹಾಗೂ ಸರ್ಕಾರದಿಂದ ಕಾಲ ಕಾಲಕ್ಕೆ ಪರಿಹಾರ ಕಾರ್ಯಗಳಿಗೆ ಹೊರಡಿಸಲಾದ ಸರ್ಕಾರದ ಆದೇಶ/ಸುತ್ತೋಲೆಗಳಲ್ಲಿನ ನಿರ್ದೇಶನಗಳನ್ನು ಕಟ್ಟುನಿಟ್ಟಾಗಿ ಪಾಲಿಸಿ ಪರಿಹಾರ ಕಾರ್ಯಕ್ರಮಗಳನ್ನು ಹಮ್ಮಿಕೊಳ್ಳಲು ಜಿಲ್ಲಾಡಳಿತವು ಕ್ರಮ ಕೈಗೊಳ್ಳುವುದು.

ಕರ್ನಾಟಕ ರಾಜ್ಯಪಾಲರ ಆದೇಶಾನುಸಾರ
ಮತ್ತು ಅವರ ಹೆಸರಿನಲ್ಲಿ

6/11/19

(ಆರ್. ಉಮಾದೇವಿ)
ಸರ್ಕಾರದ ಅಧೀನ ಕಾರ್ಯದರ್ಶಿ
ಕಂದಾಯ ಇಲಾಖೆ (ವಿ.ನಿ. ಮತ್ತು ಸೇ-3)

6/11/2019

ಇವರಿಗೆ:

ಸಂಕಲನಕಾರರು, ಕರ್ನಾಟಕ ವಿಶೇಷ ರಾಜ್ಯಪತ್ರ, ವಿಕಾಸಸೌಧ, ಬೆಂಗಳೂರು – ಈ ಆದೇಶವನ್ನು ಕೂಡಲೇ ವಿಶೇಷ ರಾಜ್ಯ ಪತ್ರದಲ್ಲಿ ಪ್ರಕಟಿಸಲು ಕೋರಿದೆ.

ಪ್ರತಿ:

1) ಮಹಾಲೇಖಪಾಲರು (ಎ&ಇ), ಕರ್ನಾಟಕ, ಬೆಂಗಳೂರು.
2) ಸರ್ಕಾರದ ಎಲ್ಲಾ ಅಪರ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿ/ಪ್ರಧಾನ ಕಾರ್ಯದರ್ಶಿ/ ಕಾರ್ಯದರ್ಶಿಗಳು.
3) ಪ್ರಾದೇಶಿಕ ಆಯುಕ್ತರು, ಬೆಂಗಳೂರು, ಮೈಸೂರು, ಬೆಳಗಾವಿ ಮತ್ತು ಕಲಬುರಗಿ ವಿಭಾಗ,
4) 13 ಜಿಲ್ಲೆಗಳ ಜಿಲ್ಲಾಧಿಕಾರಿಗಳು.
5) 13 ಜಿಲ್ಲೆಗಳ ಜಿಲ್ಲಾ ಪಂಚಾಯತ್ ಮುಖ್ಯ ಕಾರ್ಯನಿರ್ವಹಣಾಧಿಕಾರಿಗಳು.
6) ರಾಜ್ಯದ 13 ಜಿಲ್ಲೆಗಳ ವಿದ್ಯುತ್ ಸರಬರಾಜು ನಿಗಮ ನಿಯಮಿತದ ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು.
7) ಆಯುಕ್ತರು, ಕೃಷಿ ಇಲಾಖೆ, ಶೇಷಾದ್ರಿ ರಸ್ತೆ, ಬೆಂಗಳೂರು.
8) ಆಯುಕ್ತರು, ಪಶು ಸಂಗೋಪನೆ ಮತ್ತು ಪಶು ವೈದ್ಯಕೀಯ ಸೇವೆಗಳ ಇಲಾಖೆ, ಬೆಂಗಳೂರು.
9) ನಿರ್ದೇಶಕರು, ತೋಟಗಾರಿಕೆ ಇಲಾಖೆ, ಲಾಲ್‌ಬಾಗ್, ಬೆಂಗಳೂರು.
10) ನಿರ್ದೇಶಕರು, ರಾಜ್ಯ ವಿಪತ್ತು ನಿರ್ವಹಣಾ ಪ್ರಾಧಿಕಾರ, ಬೆಂಗಳೂರು.
11) ನಿರ್ದೇಶಕರು, ಕರ್ನಾಟಕ ರಾಜ್ಯ ನೈಸರ್ಗಿಕ ಉಸ್ತುವಾರಿ ಕೇಂದ್ರ, ಅಟ್ಟೂರು ಲೇಔಟ್, ಯಲಹಂಕ, ಬೆಂಗಳೂರು.
12) ನಿರ್ದೇಶಕರು, ರಾಜ್ಯ ಹುಜೂರ್ ಖಜಾನೆ, ಬೆಂಗಳೂರು.
13) ಉಪ ನಿರ್ದೇಶಕರು, ರಾಜ್ಯ ಹುಜೂರ್ ಖಜಾನೆ, ಬೆಂಗಳೂರು.
14) ಉಪ ನಿರ್ದೇಶಕರು, ಖಜಾನೆ ನೆಟ್‌ವರ್ಕ್ ಮ್ಯಾನೇಜ್‌ಮೆಂಟ್ ಸೆಂಟರ್, ಖನಿಜ ಭವನ, ಬೆಂಗಳೂರು.
15) 13 ಜಿಲ್ಲೆಗಳ ಜಿಲ್ಲಾ ಖಜಾನಾಧಿಕಾರಿಗಳು.
16) 13 ಜಿಲ್ಲೆಗಳ ಜಿಲ್ಲಾ ಉಸ್ತುವಾರಿ ಸಚಿವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿಗಳು.
17) ಮಾನ್ಯ ಮುಖ್ಯ ಮಂತ್ರಿಯವರ ಅಪರ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿಯವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿ, ವಿಧಾನ ಸೌಧ, ಬೆಂಗಳೂರು.
18) ಸರ್ಕಾರದ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿಯವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿ, ವಿಧಾನ ಸೌಧ, ಬೆಂಗಳೂರು.
19) ಸರ್ಕಾರದ ಅಪರ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿಯವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿಗಳು, ವಿಧಾನ ಸೌಧ, ಬೆಂಗಳೂರು.
20) ಸರ್ಕಾರದ ಅಪರ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿ ಮತ್ತು ಅಭಿವೃದ್ಧಿ ಆಯುಕ್ತರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿ, ವಿಧಾನ ಸೌಧ, ಬೆಂಗಳೂರು.
21) ಸರ್ಕಾರದ ಕಾರ್ಯದರ್ಶಿ, ಕಂದಾಯ ಇಲಾಖೆ (ವಿಪತ್ತು ನಿರ್ವಹಣೆ) ಇವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿ.
22) ಸರ್ಕಾರದ ಜಂಟಿ ಕಾರ್ಯದರ್ಶಿ, ಕಂದಾಯ ಇಲಾಖೆ (ವಿ.ನಿ. ಹಾಗೂ ನೋಂ ಮತ್ತು ಮು), ಬಹುಮಹಡಿ ಕಟ್ಟಡ, ಬೆಂಗಳೂರು.
23) ಕಂದಾಯ ಇಲಾಖೆ (ವಿಪತ್ತು ನಿರ್ವಹಣೆ), ಲೆಕ್ಕಪತ್ರ ಶಾಖೆ.
24) ಶಾಖಾ ರಕ್ಷಾ ಕಡತ.

ಅನುಬಂಧ

ಸರ್ಕಾರದ ಆದೇಶ ಸಂಖ್ಯೆ: ಆರ್‌ಡಿ 87 ಟಿಎನ್‌ಆರ್ 2019, ದಿನಾಂಕ:06-11-2019

2019ರ ಸೆಪ್ಟೆಂಬರ್ ಮಾಹೆಯಲ್ಲಿ ರಾಜ್ಯದಲ್ಲಿನ 13 ಜಿಲ್ಲೆಗಳ 41 ತಾಲ್ಲೂಕುಗಳು ಅತಿವೃಷ್ಟಿ/ಪ್ರವಾಹಕ್ಕೆ ತುತ್ತಾಗಿರುವ ಪ್ರದೇಶಗಳ ಪಟ್ಟಿ

ಕ್ರ.ಸಂ.	ಜಿಲ್ಲೆ	ಕ್ರ. ಸಂ	ತಾಲ್ಲೂಕು
1	ಚಿತ್ರದುರ್ಗ	1	ಚಳ್ಳಕೆರೆ
		2	ಚಿತ್ರದುರ್ಗ
		3	ಹಿರಿಯೂರು
		4	ಹೊಳಲ್ಕೆರೆ
2	ದಾವಣಗೆರೆ	5	ಜಗಳೂರು
3	ಬಳ್ಳಾರಿ	6	ಬಳ್ಳಾರಿ
		7	ಶಿರಗುಪ್ಪ
4	ಕೊಪ್ಪಳ	8	ಗಂಗಾವತಿ
5	ರಾಯಚೂರು	9	ಸಿಂಧನೂರು
6	ಬೆಳಗಾವಿ	10	ಬೆಳಗಾವಿ
		11	ಖಾನಾಪುರ
7	ಶಿವಮೊಗ್ಗ	12	ಹೊಸನಗರ
		13	ಸಾಗರ
		14	ಸೊರಬ
		15	ತೀರ್ಥಹಳ್ಳಿ
8	ಹಾಸನ	16	ಅಲೂರು
		17	ಸಕಲೇಶಪುರ
9	ಚಿಕ್ಕಮಗಳೂರು	18	ಚಿಕ್ಕಮಗಳೂರು
		19	ಕೊಪ್ಪ
		20	ಮೂಡಿಗೆರೆ
		21	ನರಸಿಂಹರಾಜಪುರ
		22	ಶೃಂಗೇರಿ
10	ಕೊಡಗು	23	ಮಡಿಕೇರಿ
		24	ಸೋಮವಾರಪೇಟೆ
		25	ವಿರಾಜಪೇಟೆ
11	ದಕ್ಷಿಣ ಕನ್ನಡ	26	ಬೆಳ್ತಂಗಡಿ
		27	ಬಂಟ್ವಾಳ
		28	ಮಂಗಳೂರು
		29	ಪುತ್ತೂರು
		30	ಸುಳ್ಯ
12	ಉಡುಪಿ	31	ಕಾರ್ಕಳ

2...

13	ಉತ್ತರ ಕನ್ನಡ	32	ಅಂಕೋಲ
		33	ಹಳಿಯಾಳ
		34	ಹೊನ್ನಾವರ
		35	ಕಾರವಾರ
		36	ಕುಮಟ
		37	ಮುಂಡಗೋಡ್
		38	ಸಿದ್ದಾಪುರ
		39	ಶಿರಸಿ
		40	ಜೊಯಿಡಾ
		41	ಯಲ್ಲಾಪುರ

6/11/19

(ಆರ್. ಉಮಾದೇವಿ)
ಸರ್ಕಾರದ ಅಧೀನ ಕಾರ್ಯದರ್ಶಿ
ಕಂದಾಯ ಇಲಾಖೆ
(ವಿಪತ್ತು ನಿರ್ವಹಣೆ ಮತ್ತು ಸೇವೆಗಳು-3)

6/11/2019

ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ನಡವಳಿಗಳು

ವಿಷಯ: ರಾಜ್ಯದಲ್ಲಿ 2019ನೇ ಸಾಲಿನ ಅಕ್ಟೋಬರ್ ಮಾಹೆಯಲ್ಲಿ ಅತಿವೃಷ್ಟಿ/ಪ್ರವಾಹ ಎದುರಿಸಿರುವ ಜಿಲ್ಲೆ/ತಾಲ್ಲೂಕುಗಳನ್ನು ಅತಿವೃಷ್ಟಿ/ಪ್ರವಾಹ ಪೀಡಿತ ಪ್ರದೇಶಗಳೆಂದು ಘೋಷಿಸುವ ಬಗ್ಗೆ.

ಓದಲಾಗಿದೆ: 1) ಸರ್ಕಾರದ ಆದೇಶ ಸಂಖ್ಯೆ: ಕಂಇ 87 ಟಿಎನ್ಆರ್ 2019, ದಿನಾಂಕ:10.08.2019 ಮತ್ತು 16.08.2019.

2) ಸರ್ಕಾರದ ಆದೇಶ ಸಂಖ್ಯೆ: ಕಂಇ 185 ಟಿಎನ್ಆರ್ 2019, ದಿನಾಂಕ:30.10.2019.

3) ನಿರ್ದೇಶಕರು, ಕರ್ನಾಟಕ ರಾಜ್ಯ ನೈಸರ್ಗಿಕ ವಿಕೋಪ ಉಸ್ತುವಾರಿ ಕೇಂದ್ರ, ಬೆಂಗಳೂರು, ಇವರ ಪತ್ರ ಸಂಖ್ಯೆ:KSNDMC/4/MISC/2016, ದಿನಾಂಕ:31.10.2019.

*****

ಪ್ರಸ್ತಾವನೆ:

ರಾಜ್ಯದಲ್ಲಿ 2019ರ ಮುಂಗಾರು ಋತುವಿನಲ್ಲಿ ಆಗಸ್ಟ್ ಮಾಹೆಯಲ್ಲಿ ಬಿದ್ದ ಭಾರಿ ಮಳೆಗೆ ಹಾಗೂ ಮಹಾರಾಷ್ಟ್ರ ರಾಜ್ಯದಲ್ಲಿನ ಕೃಷ್ಣ ಕಣಿವೆ ಜಲಾಶಯಗಳು ತುಂಬಿಹರಿದ ನೀರಿನಿಂದ ರಾಜ್ಯದ ಉತ್ತರ ಕರ್ನಾಟಕದ ಹಲವು ಭಾಗಗಳಲ್ಲಿ ಪ್ರವಾಹ ಪರಿಸ್ಥಿತಿ ಉಂಟಾಗಿದ್ದು ಮತ್ತು ಇದೇ ಅವಧಿಯಲ್ಲಿ ರಾಜ್ಯದ ಕರಾವಳಿ ಮತ್ತು ಮಲೆನಾಡಿನ ಹಾಗೂ ದಕ್ಷಿಣ ಒಳನಾಡಿನ ಜಿಲ್ಲೆಗಳಲ್ಲಿಯೂ ಪ್ರವಾಹ ಪರಿಸ್ಥಿತಿ ಉಂಟಾಗಿದ್ದು, ಸಂತ್ರಸ್ಥರ ಪರಿಹಾರ ಕಾರ್ಯಗಳಿಗೆ ರಾಜ್ಯದ 22 ಜಿಲ್ಲೆಗಳ 103 ತಾಲ್ಲೂಕುಗಳನ್ನು ಪ್ರವಾಹ ಪೀಡಿತ ಪ್ರದೇಶಗಳೆಂದು ಓದಲಾದ (1)ರ ಸರ್ಕಾರದ ಆದೇಶಗಳಲ್ಲಿ ಘೋಷಿಸಲಾಗಿತ್ತು.

ಇದೇ ನೆರೆ ಪರಿಸ್ಥಿತಿಯು ರಾಜ್ಯದಲ್ಲಿ ಸೆಪ್ಟೆಂಬರ್ ಮತ್ತು ಅಕ್ಟೋಬರ್ ಮಾಹೆಯಲ್ಲೂ ಮುಂದುವರೆದ ಕಾರಣ ಸಂತ್ರಸ್ಥರ ಪರಿಹಾರ ಕಾರ್ಯಗಳಿಗೆ ಅನುವಾಗಲು ಸರ್ಕಾರವು ನಿರ್ಧರಿಸಿ ಆಗಸ್ಟ್ ಮಾಹೆಯ ಪ್ರಕೃತಿ ವಿಕೋಪಕ್ಕೆ (ಪ್ರವಾಹ ಪರಿಸ್ಥಿತಿಗೆ) ಸಂಬಂಧಿಸಿದಂತೆ ಪ್ರವಾಹ ಪೀಡಿತ ಪ್ರದೇಶಗಳೆಂದು ಘೋಷಿಸಲ್ಪಟ್ಟಿದ್ದ ತಾಲ್ಲೂಕುಗಳನ್ನು ಸೆಪ್ಟೆಂಬರ್ ಮತ್ತು ಅಕ್ಟೋಬರ್ ಮಾಹೆಗೂ ಓದಲಾದ (2)ರ ಸರ್ಕಾರದ ಆದೇಶದಲ್ಲಿ ವಿಸ್ತರಿಸಲಾಗಿತ್ತು.

ಓದಲಾದ (3)ರ ದಿನಾಂಕ:31.10.2019ರ ವರದಿಯಲ್ಲಿ ಕರ್ನಾಟಕ ರಾಜ್ಯ ನೈಸರ್ಗಿಕ ವಿಕೋಪ ಉಸ್ತುವಾರಿ ಕೇಂದ್ರವು, ರಾಜ್ಯದ 55 ತಾಲ್ಲೂಕುಗಳಲ್ಲಿ 2019ರ ಅಕ್ಟೋಬರ್ ಮಾಹೆಯಲ್ಲಿ ವಾಡಿಕೆಗಿಂತ ಹೆಚ್ಚಾಗಿ ಅತಿವೃಷ್ಟಿಯಾಗಿದ್ದು, ಇದರಿಂದ ಪ್ರವಾಹ ಪರಿಸ್ಥಿತಿ ಉಂಟಾಗಿದೆ ಎಂದು ತಿಳಿಸಿದೆ. ರಾಜ್ಯ ಸರ್ಕಾರವು, ಕರ್ನಾಟಕ ರಾಜ್ಯ ನೈಸರ್ಗಿಕ ವಿಕೋಪ ಉಸ್ತುವಾರಿ ಕೇಂದ್ರದ ವರದಿಯನ್ನು ಆಧರಿಸಿ, ಅಕ್ಟೋಬರ್ ಮಾಹೆಯಲ್ಲಿ ಅತಿವೃಷ್ಟಿ/ಪ್ರವಾಹ ಎದುರಿಸಿದ ಜಿಲ್ಲೆ/ತಾಲ್ಲೂಕುಗಳನ್ನು "ಅತಿವೃಷ್ಟಿ/ಪ್ರವಾಹ ಪೀಡಿತ ಪ್ರದೇಶಗಳು" ಎಂದು ಘೋಷಿಸಲು ನಿರ್ಧರಿಸಿ, ಈ ಕೆಳಕಂಡಂತೆ ಆದೇಶಿಸಿದೆ.

ಸರ್ಕಾರದ ಆದೇಶ ಸಂಖ್ಯೆ: ಆರ್'ಡಿ 87 ಟಿಎನ್ಆರ್ 2019; ಬೆಂಗಳೂರು, ದಿನಾಂಕ:06-11-2019

ಪ್ರಸ್ತಾವನೆಯಲ್ಲಿ ವಿವರಿಸಿರುವ ಅಂಶಗಳ ಹಿನ್ನೆಲೆಯಲ್ಲಿ, 2019ನೇ ಸಾಲಿನಲ್ಲಿ ರಾಜ್ಯದ ಮುಂಗಾರು ಋತುವಿನಲ್ಲಿ ಅಕ್ಟೋಬರ್ ಮಾಹೆಯಲ್ಲಿ ಅತಿವೃಷ್ಟಿ/ಪ್ರವಾಹದಿಂದಾಗಿ ಜೀವ ಹಾನಿ, ಬೆಳೆ ಹಾನಿ ಹಾಗೂ ಮೂಲ ಸೌಕರ್ಯಗಳು ಹಾನಿಯಾಗಿರುವ ಹಿನ್ನೆಲೆಯಲ್ಲಿ ಅನುಬಂಧದಲ್ಲಿ ನಮೂದಿಸಿರುವ ರಾಜ್ಯದ 15 ಜಿಲ್ಲೆಗಳ 55 ತಾಲ್ಲೂಕುಗಳನ್ನು ಮುಂದಿನ ಆದೇಶದವರೆಗೆ "ಅತಿವೃಷ್ಟಿ/ಪ್ರವಾಹ ಪೀಡಿತ ಪ್ರದೇಶಗಳು" ಎಂದು ಘೋಷಿಸಲಾಗಿದೆ.

2...

"ಅತಿವೃಷ್ಟಿ/ಪ್ರವಾಹ ಪೀಡಿತ ಪ್ರದೇಶಗಳು" ಎಂದು ಘೋಷಿಸಿರುವ ತಾಲ್ಲೂಕುಗಳಲ್ಲಿ ಎಸ್.ಡಿ.ಆರ್.ಎಫ್/ ಎನ್.ಡಿ.ಆರ್.ಎಫ್ ಮಾರ್ಗಸೂಚಿ ಪ್ರಕಾರ ಹಾಗೂ ಸರ್ಕಾರದಿಂದ ಕಾಲ ಕಾಲಕ್ಕೆ ಪರಿಹಾರ ಕಾರ್ಯಗಳಿಗೆ ಹೊರಡಿಸಲಾದ ಸರ್ಕಾರದ ಆದೇಶ/ಸುತ್ತೋಲೆಗಳಲ್ಲಿನ ನಿರ್ದೇಶನಗಳನ್ನು ಕಟ್ಟುನಿಟ್ಟಾಗಿ ಪಾಲಿಸಿ ಪರಿಹಾರ ಕಾರ್ಯಕ್ರಮಗಳನ್ನು ಹಮ್ಮಿಕೊಳ್ಳಲು ಜಿಲ್ಲಾಡಳಿತವು ಕ್ರಮ ಕೈಗೊಳ್ಳುವುದು.

ಕರ್ನಾಟಕ ರಾಜ್ಯಪಾಲರ ಆದೇಶಾನುಸಾರ
ಮತ್ತು ಅವರ ಹೆಸರಿನಲ್ಲಿ

6/11/19

(ಆರ್. ಉಮಾದೇವಿ)
ಸರ್ಕಾರದ ಅಧೀನ ಕಾರ್ಯದರ್ಶಿ
ಕಂದಾಯ ಇಲಾಖೆ (ವಿ.ನಿ. ಮತ್ತು ಸೇ-3)

6/11/2019

ಇವರಿಗೆ:
ಸಂಕಲನಕಾರರು, ಕರ್ನಾಟಕ ವಿಶೇಷ ರಾಜ್ಯಪತ್ರ, ವಿಕಾಸಸೌಧ, ಬೆಂಗಳೂರು – ಈ ಆದೇಶವನ್ನು ಕೂಡಲೇ ವಿಶೇಷ ರಾಜ್ಯ ಪತ್ರದಲ್ಲಿ ಪ್ರಕಟಿಸಲು ಕೋರಿದೆ.

ಪ್ರತಿ:
1) ಮಹಾಲೇಖಪಾಲರು (ಎ&ಇ), ಕರ್ನಾಟಕ, ಬೆಂಗಳೂರು.
2) ಸರ್ಕಾರದ ಎಲ್ಲಾ ಅಪರ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿ/ಪ್ರಧಾನ ಕಾರ್ಯದರ್ಶಿ/ ಕಾರ್ಯದರ್ಶಿಗಳು.
3) ಪ್ರಾದೇಶಿಕ ಆಯುಕ್ತರು, ಬೆಂಗಳೂರು, ಮೈಸೂರು, ಬೆಳಗಾವಿ ಮತ್ತು ಕಲಬುರಗಿ ವಿಭಾಗ,
4) 15 ಜಿಲ್ಲೆಗಳ ಜಿಲ್ಲಾಧಿಕಾರಿಗಳು.
5) 15 ಜಿಲ್ಲೆಗಳ ಜಿಲ್ಲಾ ಪಂಚಾಯತ್ ಮುಖ್ಯ ಕಾರ್ಯನಿರ್ವಹಣಾಧಿಕಾರಿಗಳು.
6) ರಾಜ್ಯದ 15 ಜಿಲ್ಲೆಗಳ ವಿದ್ಯುತ್ ಸರಬರಾಜು ನಿಗಮ ನಿಯಮಿತದ ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು.
7) ಆಯುಕ್ತರು, ಕೃಷಿ ಇಲಾಖೆ, ಶೇಷಾದ್ರಿ ರಸ್ತೆ, ಬೆಂಗಳೂರು.
8) ಆಯುಕ್ತರು, ಪಶು ಸಂಗೋಪನೆ ಮತ್ತು ಪಶು ವೈದ್ಯಕೀಯ ಸೇವೆಗಳ ಇಲಾಖೆ, ಬೆಂಗಳೂರು.
9) ನಿರ್ದೇಶಕರು, ತೋಟಗಾರಿಕೆ ಇಲಾಖೆ, ಲಾಲ್‌ಬಾಗ್, ಬೆಂಗಳೂರು.
10) ನಿರ್ದೇಶಕರು, ರಾಜ್ಯ ವಿಪತ್ತು ನಿರ್ವಹಣಾ ಪ್ರಾಧಿಕಾರ, ಬೆಂಗಳೂರು.
11) ನಿರ್ದೇಶಕರು, ಕರ್ನಾಟಕ ರಾಜ್ಯ ನೈಸರ್ಗಿಕ ಉಸ್ತುವಾರಿ ಕೇಂದ್ರ, ಅಟ್ಟೂರು ಲೇಔಟ್, ಯಲಹಂಕ, ಬೆಂಗಳೂರು.
12) ನಿರ್ದೇಶಕರು, ರಾಜ್ಯ ಹುಜೂರ್ ಖಜಾನೆ, ಬೆಂಗಳೂರು.
13) ಉಪ ನಿರ್ದೇಶಕರು, ರಾಜ್ಯ ಹುಜೂರ್ ಖಜಾನೆ, ಬೆಂಗಳೂರು.
14) ಉಪ ನಿರ್ದೇಶಕರು, ಖಜಾನೆ ನೆಟ್‌ವರ್ಕ್ ಮ್ಯಾನೇಜ್‌ಮೆಂಟ್ ಸೆಂಟರ್, ಖನಿಜ ಭವನ, ಬೆಂಗಳೂರು.
15) 15 ಜಿಲ್ಲೆಗಳ ಜಿಲ್ಲಾ ಖಜಾನಾಧಿಕಾರಿಗಳು.
16) 15 ಜಿಲ್ಲೆಗಳ ಜಿಲ್ಲಾ ಉಸ್ತುವಾರಿ ಸಚಿವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿಗಳು.
17) ಮಾನ್ಯ ಮುಖ್ಯ ಮಂತ್ರಿಯವರ ಅಪರ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿಯವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿ, ವಿಧಾನ ಸೌಧ, ಬೆಂಗಳೂರು.
18) ಸರ್ಕಾರದ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿಯವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿ, ವಿಧಾನ ಸೌಧ, ಬೆಂಗಳೂರು.
19) ಸರ್ಕಾರದ ಅಪರ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿಯವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿಗಳು, ವಿಧಾನ ಸೌಧ, ಬೆಂಗಳೂರು.
20) ಸರ್ಕಾರದ ಅಪರ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿ ಮತ್ತು ಅಭಿವೃದ್ಧಿ ಆಯುಕ್ತರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿ, ವಿಧಾನ ಸೌಧ, ಬೆಂಗಳೂರು.
21) ಸರ್ಕಾರದ ಕಾರ್ಯದರ್ಶಿ, ಕಂದಾಯ ಇಲಾಖೆ (ವಿಪತ್ತು ನಿರ್ವಹಣೆ) ಇವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿ.
22) ಸರ್ಕಾರದ ಜಂಟಿ ಕಾರ್ಯದರ್ಶಿ, ಕಂದಾಯ ಇಲಾಖೆ (ವಿ.ನಿ. ಹಾಗೂ ನೋಂ ಮತ್ತು ಮು), ಬಹುಮಹಡಿ ಕಟ್ಟಡ, ಬೆಂಗಳೂರು.
23) ಕಂದಾಯ ಇಲಾಖೆ (ವಿಪತ್ತು ನಿರ್ವಹಣೆ), ಲೆಕ್ಕಪತ್ರ ಶಾಖೆ.
24) ಶಾಖಾ ರಕ್ಷಾ ಕಡತ.

ಅನುಬಂಧ

ಸರ್ಕಾರದ ಆದೇಶ ಸಂಖ್ಯೆ: ಆರ್‌ಡಿ 87 ಟಿಎನ್‌ಆರ್ 2019, ದಿನಾಂಕ:06-11-2019

2019ರ ಅಕ್ಟೋಬರ್ ಮಾಹೆಯಲ್ಲಿ ರಾಜ್ಯದಲ್ಲಿನ 15 ಜಿಲ್ಲೆಗಳ 55 ತಾಲ್ಲೂಕುಗಳು ಅತಿವೃಷ್ಟಿ/ಪ್ರವಾಹಕ್ಕೆ ತುತ್ತಾಗಿರುವ ಪ್ರದೇಶಗಳ ಪಟ್ಟಿ

ಕ್ರ.ಸಂ.	ಜಿಲ್ಲೆ	ಕ್ರ.ಸಂ.	ತಾಲ್ಲೂಕು
1	ಬೆಂಗಳೂರು ನಗರ	1	ಬೆಂಗಳೂರು ದಕ್ಷಿಣ
2	ತುಮಕೂರು	2	ಚಿಕ್ಕನಾಯಕನಹಳ್ಳಿ
		3	ಗುಬ್ಬಿ
3	ಚಿತ್ರದುರ್ಗ	4	ಹೊಳಲ್ಕೆರೆ
		5	ಹೊಸದುರ್ಗ
4	ದಾವಣಗೆರೆ	6	ಚನ್ನಗಿರಿ
		7	ದಾವಣಗೆರೆ
		8	ಹೊನ್ನಾಳಿ
5	ಬಳ್ಳಾರಿ	9	ಹಡಗಲಿ
		10	ಹಗರಿಬೊಮ್ಮನಹಳ್ಳಿ
		11	ಹರಪ್ಪನಹಳ್ಳಿ
6	ಬೆಳಗಾವಿ	12	ಬೈಲಹೊಂಗಲ
		13	ಗೋಕಾಕ್
		14	ಖಾನಾಪುರ
7	ಬಾಗಲಕೋಟೆ	15	ಮುಧೋಳ್
8	ಹಾವೇರಿ	16	ಬ್ಯಾಡಗಿ
		17	ಹಾವೇರಿ
		18	ಹಿರೇಕೆರೂರು
		19	ರಾಣೆಬೆನ್ನೂರು
		20	ಶಿಗ್ಗಾಂವ್
9	ಧಾರವಾಡ	21	ಧಾರವಾಡ
		22	ಹುಬ್ಬಳ್ಳಿ
		23	ಕಲಘಟಗಿ
		24	ಕುಂದಗೋಳ್
10	ಶಿವಮೊಗ್ಗ	25	ಭದ್ರಾವತಿ
		26	ಹೊಸನಗರ
		27	ಸಾಗರ
		28	ಶಿಕಾರಿಪುರ
		29	ಶಿವಮೊಗ್ಗ
		30	ಸೊರಬ
11	ಚಿಕ್ಕಮಗಳೂರು	31	ಕಡೂರು
		32	ಕೊಪ್ಪ
		33	ಮೂಡಿಗೆರೆ
		34	ನರಸಿಂಹರಾಜಪುರ
		35	ಶೃಂಗೇರಿ
		36	ತರೀಕೆರೆ

2...

12	ಕೊಡಗು	37	ಮಡಿಕೇರಿ
		38	ಸೋಮವಾರಪೇಟೆ
13	ದಕ್ಷಿಣ ಕನ್ನಡ	39	ಬೆಳ್ತಂಗಡಿ
		40	ಬಂಟ್ವಾಳ
		41	ಮಂಗಳೂರು
		42	ಪುತ್ತೂರು
14	ಉಡುಪಿ	43	ಕಾರ್ಕಳ
		44	ಕುಂದಾಪುರ
		45	ಉಡುಪಿ
15	ಉತ್ತರ ಕನ್ನಡ	46	ಅಂಕೋಲ
		47	ಭಟ್ಕಳ
		48	ಹಳಿಯಾಳ
		49	ಹೊನ್ನಾವರ
		50	ಕಾರವಾರ
		51	ಕುಮಟ
		52	ಸಿದ್ದಾಪುರ
		53	ಶಿರಸಿ
		54	ಜೊಯಿಡಾ
		55	ಯಲ್ಲಾಪುರ

6/11/19

(ಆರ್. ಉಮಾದೇವಿ)
ಸರ್ಕಾರದ ಅಧೀನ ಕಾರ್ಯದರ್ಶಿ
ಕಂದಾಯ ಇಲಾಖೆ
(ವಿಪತ್ತು ನಿರ್ವಹಣೆ ಮತ್ತು ಸೇವೆಗಳು-3)

6/11/2019

Data on relief measures extended by banks on account of natural calamities as on 30.9.2019 (Amount in lakhs)

SR. NO.	NAME OF THE BANK	Outstanding Priority Sector Advances as on 30.9.2019		Total Outstanding eligible for reschedulement / restructuring		Amount restructured / rescheduled from 01.07.2019 to 30.9.2019		% of achievement of rescheduled / restructured to eligible for rescheduling / restructuring		Fresh finance / relending provided from 01.07.2019 to 30.9.2019		Date of notification of natural calamity & Date (s) of Special SLBC in the State (if any)	Date of Special DCC meeting held in calamities affected district	Remarks (indicating State specific issues, details regarding natural calamity, etc.)
		No. of A/cs	Amt	No. of A/cs	Amt	No. of A/cs	Amt	No. of A/cs	Amt	No. of A/cs	Amt			
1	Canara Bank	1387222	4180142	417	98041	417	8492	100.00	8.66	0	0			
2	Corporation Bank	426366	1470466	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
3	Syndicate Bank	664851	1664116	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
4	State Bank of India	970139	3274623	0	0	376	4420	#DIV/0!	#DIV/0!	97396	281610			
5	Allahabad Bank	18154	82379	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
6	Andhrabank	30867	275684	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
7	Bank of Baroda	822014	2091578	16556	77174	3943	47069	23.82	60.99	940	9051			
8	Bank of India	108926	464597	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
9	Bank of Maharastra	22658	119540	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
10	Central Bank of India	46266	153976	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
11	Indian Bank	59313	235075	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
12	Indian Overseas Bank	173623	405121	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
13	Oriental Bank of Commerce	11972	128313	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
14	Punjab National Bank	37082	232166	40	110	40	110	100.00	100.00	0	0			
15	Punjab and Synd Bank	1650	23235	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
16	UCO Bank	33596	89895	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
17	Union Bank Of India	365441	1046837	176	937	190	728	107.95	77.72	0	0			
18	United Bank of India	3328	20108	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
19	IDBI Bank	144695	535752	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
20	Karnataka Bank Ltd	254288	1022288	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
21	Kotak Mahendra Bank	795312	803159	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
22	Cathelic Syrian Bank Ltd.	10406	21156	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
23	City Union Bank Ltd	4231	63910	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
24	Dhanalaxmi Bank Ltd.	2413	15802	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
25	Federal Bank Ltd.	75644	227514	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
26	J and K Bank Ltd	1498	36359	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
27	Karur Vysya Bank Ltd.	17912	131276	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
28	Lakshmi Vilas Bank Ltd	0	0	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
29	Ratnakar Bank Ltd	233788	155779	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
30	South Indian Bank Ltd	20319	136989	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
31	Tamil Nadu Merchantile Bank Ltd.	8765	30763	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
32	Indusind Bank	53489	160706	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
33	HDFC Bank Ltd	497334	1072757	323	2185	131	284	40.56	12.99	1524	1922			
34	Axis Bank Ltd	212028	647222	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
35	ICICI Bank Ltd	145538	598608	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
36	YES BANK Ltd.	104561	353328	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
37	Bandhan Bank	92624	38707	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
38	DCB Bank Ltd	47176	82536	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
39	IDFC Bank	238108	126797	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
40	Karnataka Grameena Bank	1554184	1913322	63807	75171	63807	75171	100.00	100.00	0	0			
41	Karnataka Vikas Grameena Bank	607117	979727	2258	3969	2258	3969	100.00	100.00	2258	3969			
42	KSCARD Bk.Ltd	266917	176868	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
43	K.S.Coop Apex Bank ltd	3425997	1372157	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
44	Indl.Co.Op.Bank ltd.	0	0	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
45	KSFC	3664	212351	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
46	Equitas Small Finance Bank	150739	82504	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
47	Ujjivan Small Finnance	516306	122597	0	0	1608	264	#DIV/0!	#DIV/0!	0	0			
48	India Post Payments Bank Limited	0	0	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
	Total	14668521	27078783	83577	257587	72770	140507	87.07	54.55	102118	296552			

ANNEXURE - 72

ANNEXURE- 73

District wise flood situation report @ 7 pm on 19-08-2019 (preliminary report)										
Sl. No	District	Human lives lost	Missing	No of animal death	No of taluks affected	No of relief camps operational as on today	No of people in relief camps as on today	Animals rescued	Crop loss in ha	No of houses damaged (partially and completedly)
1	Belagavi	19	5	274	10	250	121474	50554	239736	28045
2	Bagalkot	3	0	134	6	174	80057	0	67375	48 (assessment in progress)
3	Haveri	0	1	136	6	29	2698	0	124955	9771
4	Kodagu	13	3	0	3	7	729	11	118975	549
5	Gadag	1	0	25	4	6	3253	0	16600	7175
6	Mysuru	5	0	10	5	8	203	164	4764	3002
7	Chikkamagaluru	10	0	11	5	2	388	0	1604	1195
8	Vijayapura	0	0	0	4	2	695	0	19590	504
9	Shivamogga	10	0	87	7	4	200	450	19183	3090
10	Raichur	0	0	1	5	3	250	0	15955	873
11	Dakshina Kannada	3	0	6	5	4	88	0	1228	609
12	Uttara Kannada	4	0	77	11	1	30	0	12533	3201
13	Hassan	4	0	5	6	3	30	0	7618	2089
14	Chamarajanagara	0	0	0	1	0	0	270	471	612
15	Yadgiri	1	0	2	3	0	0	0	4186	230
16	Dharwad	4	0	214	5	0	0	0	107077	12910
17	Ballari	0	0	2	2	0	0	0	4267	648
18	Davanagere	1	0	0	2	0	0	0	840	158
19	Udupi	4	0	5	3	0	0	11	1171	611
20	Kalaburagi	0	0	0	4	0	0	0	5830	1
21	Mandya	0	0	3	4	0	0	0	193	44
22	Koppal	0	0	0	2	0	0	0	393	115
	Total	82	9	992	103	493	210095	51460	774544	75317

ANNEXURE – 74

COFFEE BOARD : BENGALURU

From
The Senior Advisor
(Research/Extension/Admn.)
Coffee Board
No. 1, Dr. B.R. Ambedkar Veedhi
Bengaluru – 560 001

To
The Convenor
State Level Bankers Committee
Syndicate Bank, Corporate Office
5th Floor, 2nd Cross, Gandhinagar
Bengaluru – 560 009

No. EXTN/P&C Cell/2019-20/117

Date : 07.08.2019

Sir,

Sub : Information of the restructured loans in the Coffee growing regions of Karnataka

*****

Coffee Board extends warm thanks to SLBC for deputing the Officers for attending the Board Meeting on 06.08.2019. As per the deliberations held in the Board meeting it is requested to kindly provide bank & taluk wise details of coffee loans that are eligible for restructuring and of which number of accounts restructured so far in the flood affected coffee growing districts viz. Chikmagaluru, Hassan and Kodagu of Karnataka. Further, it is also requested to inform about the percentage of interest levied currently on the different agricultural loans by all the Banks in the coffee growing districts. The information sought may please be provided at the earliest.

Yours sincerely,

Senior Advisor
(Res./Extn./Admn.)

7/8/19

District-wise Restructured account details for the financial year 2018-19

Name of District	Number of accounts restructured	Amount restructured Rs in Lakhs
Kodagu	7558	24039
Chikkamagaluru	16224	50678
Hassan	30879	64774

SLBC, KARNATAKA

DATA ON COFFEE LOANS IN KARNATAKA AS ON 31.03.2018

SL NO	BANK NAME	OUTSTANDING CROP LOANS		OF WHICH NPA		OUTSTANDING TERM LOANS		OF WHICH NPA	
		No.	amount (lakh)	No.	amount (lakh)	No.	amount (lakh)	No.	amount (lakh)
1	SBI	3977	16746.94	721	1757.74	3085	12068.24	1148	3530.61
2	SYNDICATE BANK	1190	4216.00	52	90.00	1771	10326.00	101	398.00
3	CANARA BANK	18150	45446.84	2256	4866.31	3499	34472.54	979	3530.91
4	VIJAYA BANK	3850	15594.90	590	1110.32	1508	8343.85	535	1123.20
5	CORPORATION BANK	8369	34559.95	689	1219.39	2270	10715.51	145	416.75
6	APEX BANK	44839	59105.02	61	249.24	5120	12112.24	71	180.27
7	KAVERI GRAMIN BANK	5450	11688.19	143	185.45	1313	3677.17	117	294.90
8	KARNATAKA BANK	85825	187357.83	4512	9478.45	18566	91715.56	3096	9474.65
9	BANK OF INDIA	2	4.81	0	0.00	2	10.00	0	0.00
10	BANK OF MAHARASTRA	29	56.42	1	10.19	2	43.98	0	0.00
11	FEDERAL BANK	38	2881.00	3	242.00	0	0.00	0	0.00
12	IDBI BANK	38	201.38	0	0.00	9	47.87	0	0.00
13	INDIAN BANK	195	423.22	22	23.5	59	112.13	3	0.57
14	INDIAN OVERSEAS BANK	279	970.57	67	208.56	147	1670.57	46	880.32
15	KOTAK MAHINDRA BANK	1	1.79	1	1.79	0	0	0	0
16	PUNJAB NATIONAL BANK	169	447.11	63	157.38	8	37.35	1	1.81
17	RBL BANK	8	1023.47	0	0	18	26364.43	0	0
18	UNION BANK OF INDIA	154	912.28	44	61.10	288	946.45	66	128.19
19	UCO BANK	118	149.56	7	1	0	0	0	0
	TOTAL	172681	381787.27	9232	19662.43	37665	212663.90	6308	19960.18

* Data of 19 banks

During the period of August 14th to 20th 2018, Kodagu, Chikkamagaluru and Hassan Districts have received very heavy rainfall in the range of 700 mm to 1712 mm which triggered flash floods and landslides in multiple locations resulting in extensive crop/plantation loss.

In view of heavy damage caused by the flood and landslides GoK has declared Kodagu, Chikkamagaluru and Hassan Districts as flood affected Districts vide Government order number RD 207 TNR 2018; Bangalore dated 29.09.2018.

Banks have restructured eligible agricultural loan accounts as per the RBI master circular: FIDD. No. FSD.BC.8/05.10.001/2017-18 dated 03.07.2017.

Annexure: 75

RSETI WISE NRLM BPL CLAIMS-Karnataka-30.03.2019 (training cost to RSETIs)

(Amount in crores)

RSETI WISE NRLM BPL CLAIMS-Karnataka-01-04-2019					
SN	Name of the RSETI	Pending as on	Released by SRLM to ZP on 26.06.19		Pending
		31.03.19	To ZP	To RSETI	30.09.19
1	CANB Chikkaballapur	55.90	47.81		55.90
2	CANB Davanagere	26.72	8.08		26.72
3	CANB Haliyal	105.21	39.47	39.47	65.74
4	CANB Harohalli	81.18	20.23		81.18
5	CANB Hassan	89.80	13.90		89.80
6	CANB Kolar	46.14			46.14
7	CANB Ramanagar	26.53	5.84		26.53
8	CANB Shimoga	51.35			51.35
9	CANB Sonnahallipur	53.68			53.68
	CANARA BANK TOTAL	**536.51**	**135.33**	**39.47**	**497.04**
10	CORPB Chikkamagaluru	56.78			56.78
11	CORPB Kodagu	71.41			71.41
	CORP BANK TOTAL	**128.19**	**0**	**0**	**128.19**
12	RUDSETI Bengaluru	64.53	24.06		64.53
13	RUDSETI Brahmavar	93.49			93.49
14	RUDSETI Chitradurga	86.18	50.61		86.18
15	RUDSETI Dharwad	95.76	51.56		95.76
16	RUDSETI Mysore	81.23	9.00	0	81.23
17	RUDSETI Ujire	93.61	5.00		93.61
18	RUDSETI VIJAYAPUR	64.97	3.38		64.97
	RUDSETI TOTAL	**579.78**	**143.62**	**0**	**579.78**
19	SYNDB Belgaum	90.69			90.69
20	SYNDB Bellary	69.53			69.53
21	SYNDB Manipal	76.45			76.45
22	SYNDB Kumta	72.55	39.99		72.55
	SYND BANK TOTAL	**309.23**	**39.99**	**0**	**309.23**
23	SBI Chamarajanagar	1.90			1.90
24	SBI Gadag	30.41	10.50	10.23	20.17
25	SBI Gulbarga	25.60			25.60
26	SBI Koppal	56.93	47.21		56.93
27	SBI Raichur	51.60	49.96		51.60
28	SBI Tumkur	78.12	14.72	0	78.12
29	SBI Yadgir	20.69			20.69
	SBI TOTAL	**265.25**	**122.39**	**10.23**	**255.02**
30	BOB Haveri	82.37			82.37
31	BOB Mandya	59.88	16.12		59.88
	BOB (VB) TOTAL	**142.25**	**16.12**	**0**	**142.25**
32	KMB Bagalkot	35.75	18.88	18.88	16.87
	KOTAK M BANK TOTAL	**35.75**	**18.88**	**18.88**	**16.87**
33	DCCB RSETI Bidar	23.96			23.96
	DCC BANK BIDAR	**23.96**	**0**	**0**	**23.96**
	ALL BANKS TOTAL	**2020.90**	**476.32**	**68.58**	**1952.32**

ANNEXURE-76

सिंडिकेटबैंक SyndicateBank
भारत सरकार का उपक्रम A Govt. of India Undertaking

प्राथमिकता क्षेत्र ऋण, क्षेत्रीय ग्रामीण बैंक, वित्तीय समावेशन विभाग एवं संयोजक एस एल बी सी कर्नाटक

Priority Sector Credit, RRB, FI Department & Convener, SLBC Karnataka

संदर्भ सं/Ref. No.183/2019/SRDT/IV/KLP/F-30 दिनांक / Date: 26.08.2019

To,

The Mission Director,
Office of the Mission Director,
Sanjeevini-KSRLPS,
No.55, Abhay Complex,
4th Floor, Risaldar Street,
Seshadripuram,
Bengaluru – 560 020

सिंडिकेटबैंक SYNDICATEBANK
एस.एल.बी.सी S.L.B.C
27 AUG 2019
कार्पोरेट कार्यालय, बेंगलूरु - 560 009
CORPORATE OFFICE, BENGALURU-560 009

प्रिय महोदय / Dear Sir,

विषय/**Sub: Request for reimbursement of cost of trainings conducted by RSETIs sponsored by Syndicate Bank**

****

As you are aware, RSETIs are established by Banks under the directions of MoRD, Govt of India and they are under the administrative and financial control of sponsor Banks. Syndicate Bank has established 4 RSETIs in Karnataka State on 2nd October 2000. (Manipal, Kumta, Belagavi and Ballari).

The Annual Action Plans are prepared and submitted by the RSETIs every year and the same is verified and recommended in the DLRAC meeting under the chairmanship of CEO Zilla Panchayat of respective districts. AAP is then uploaded in RSETI MIS which is reviewed and recommended by NACER and SRLM/KSRLPS Karnataka for approval of MORD, GOI.

Accordingly, training programmes are conducted and claim for reimbursement of training cost is submitted as per the procedure (Manual of Standard Operating Procedure (SOP)). The performance of RSETIs in conducting training programmes and claims submitted are also being reviewed in DLRAC meeting chaired by the CEO Zilla Panchayat conducted on a quarterly basis.

The particulars of number rural poor candidates trained, claims of training cost submitted, claims amount reimbursed by SRLM/KSRLPS and remitted through Zilla Panchayats and also the **claim amount remained pending** (Year wise) in respect of our 4 RSETIs (**Consolidated position as on 31-03-2019**) is furnished here below.

Consolidation of Syndicate Bank RSETIs in Karnataka

Year wise	No.of BPL Candidates	Amount Claimed (Rs.)	Amount Received (Rs.)	Amount Pending (Rs.)
2011-12	0	0	0	0
2012-13	690	3754200	2568000	1186200
2013-14	927	4473400	3983400	490000
2014-15	1176	5035400	3209000	1826400
2015-16	1309	3908200	3122400	785800
2016-17	1308	4158800	1757600	2401200
2017-18	1192	8021948	0	8021948
2018-19	1734	16210957	0	16210957
2019-20	0	0	0	0
Total	8336	45562905	14640400	30922505

CORPORATE OFFICE: Gandhinagar, Bengaluru - 560 009. India | Tel: 080-2234 0236 | (DGM) 080-2235 5894 | Fax: 080-2234 0292
E-mail: copscdgm@syndicatebank.co.in | cofigm@syndicatebank.co.in | blrslbc@syndicatebank.co.in
Website: www.syndicatebank.in

Individual RSETI wise details are furnished here below.

SyndRSETI Belagavi

Year wise	No. of BPL Candidates	Amount Claimed (Rs.)	Amount Received (Rs.)	Amount Pending (Rs.)
2011-12	0	0	0	0
2012-13	528	2923800	1737600	1186200
2013-14	546	2812400	2347400	465000
2014-15	700	2884600	1552200	1332400
2015-16	640	1325200	1242000	83200
2016-17	661	1562600	432800	1129800
2017-18	354	1702632	0	1702632
2018-19	469	3169832	0	3169832
2019-20	0	0	0	0
Total	3898	16381064	7312000	9069064

SyndRSETI Ballari

Year wise	No. of BPL Candidates	Amount Claimed (Rs.)	Amount Received (Rs.)	Amount Pending (Rs.)
2011-12	0	0	0	0
2012-13	0	0	0	0
2013-14	183	725000	700000	25000
2014-15	121	494000	0	494000
2015-16	218	702600	0	702600
2016-17	197	744200	0	744200
2017-18	249	1902712	0	1902712
2018-19	346	3084573	0	3084573
2019-20	0	0	0	0
Total	1314	7653085	700000	6953085

SyndRSETI Kumta

Year wise	No. of BPL Candidates	Amount Claimed (Rs.)	Amount Received (Rs.)	Amount Pending (Rs.)
2011-12	0	0	0	0
2012-13	162	830400	830400	0
2013-14	187	892000	892000	0
2014-15	263	1288800	1288800	0
2015-16	155	880800	880800	0
2016-17	214	1067400	772200	295200
2017-18	222	1998968	0	1998968
2018-19	434	4961222	0	4961222
2019-20	0	0	0	0
Total	1637	11919590	4664200	7255390

SyndRSETI Manipal

Year wise	No. of BPL Candidates	Amount Claimed (Rs.)	Amount Received (Rs.)	Amount Pending (Rs.)
2011-12	0	0	0	0
2012-13	0	0	0	0
2013-14	11	44000	44000	0
2014-15	92	368000	368000	0
2015-16	296	999600	999600	0
2016-17	236	784600	552600	232000
2017-18	367	2417636	0	2417636
2018-19	485	4995330	0	4995330
2019-20	0	0	0	0
Total	1487	9609166	1964200	7644966

संदर्भ सं/Ref. No.183/2019/SRDT/IV/KLP/F-30 दिनांक / Date: 26.08.2019

RSETIs have been requesting the concerned Zilla Panchayats quite often to arrange for getting the funds from SRLM/KSRLPS and arrange to release the same. It appears they are not submitting the demand for funds to your office in this regard. The said issue was also raised by us at SLSCR meeting held on quarterly basis for release of pending claims at the earliest. Every time assurances were given for early release of the pending claims. **However, as on 31-03-2019 an amount of Rs.3,09,22,505/- (Rupees Three crore, nine lakh, twenty-two thousand, five hundred five only) has remained pending for one Bank.**

In view of the above, we request you once again to kindly arrange to release the pending claims amount directly to concerned RSETI Accounts. The particulars of RSETI wise Account number, IFSC Code, Name of the Bank branch where account is maintained are furnished here below.

SN.	Particulars	Belagavi	Ballari	Kumta	Manipal
1	Name of A/c	SYND RSETI	SYND RSETI	SYND RSETI	SYND RSETI
2	Bank A/c No.	050022000017210	6022200025958	030120100757100	1112010084480
3	IFSC Code	SYNB0000500	SYNB0000623	SYNB0000301	SYNB00000111
4	Branch Name	Syndicate Bank Marutigalli Belagavi	Syndicate Bank ZPO Ballari	Syndicate Bank Hegde Road, Kumta	Syndicate Bank Manipal Main

We are forwarding a copy this email to all the concerned (following authorities) for information

(1) Secretary Skill Development, Bangalore,
(2) CEO, Zilla Panchayat, Belagavi, Ballari, Uttara Kannada and Udupi districts
(3) National Director, NACER Bangalore
(4) Director General National Academy of RUDSETI Bangalore
(5) The Convener, State Level Bankers Committee Syndicate Bank Bangalore
(6) State Director for RSETIs Karnataka, NACER, Bangalore

Please acknowledge.

भवदीय / Yours faithfully,

(टी मणिवण्णन / T Manivannan)
महा प्रबंधक/General Manager

केनरा बैंक Canara Bank

REF: CB/FI/RDS/BPL CLMS/204/KK/2019-20; Date: 16th SEPTEMBER 2019

The Convenor,
State Level Bankers' Committee,
Syndicate Bank,
Corporate Office,
2nd Cross, Gandhinagar,
BENGALURU - 560 009

Dear Sir

SUB: Pending Claims of our RSETIs in respect of BPL trained Candidates.

- - -

Our Bank has established 8 RSETIs in Karnataka State viz., Chickaballapur, Davangere, Harohally, Hassan, Shivamogga (Holalur), Kolar (Honnenahally), Sonnahallipura (Bengaluru Rural) and Vajarahally (Ramanagar) and and 1 co-sponsored RSETI viz., Canara Bank Deshpande RSETI, Haliyal.

Our above RSETIs have been conducting the training programme as per Annual Action Plan every year which is approved by DLRAC under the Chairmanship of Chief Executive Officer (CEO), Zilla Panchayaths of respective districts. The claims for reimbursement of training expenses in respect of BPL candidates are submitted to the Mission Director, Sanjeevini-KSRLPS, Bengaluru.

We are furnishing herebelow the details of pending Claims for reimbursement of training expenses in respect of BPL candidates for your ready reference.

Consolidation of Canara Bank RSETIs in Karnataka

(Amount in Rs.)

Canara Bank RSETIs in Karnataka				
Year	Nos.	Claimed	Received	Pending
2011-12	688	1736400	1331600	404800
2015-16	3051	9504400	8453700	1050700
2016-17	3037	10425550	5859400	4566150
2017-18	3432	18756954	1583200	17173754
2018-19	3886	30455608	0	30455608
Total	22677	93179662	39528650	53651012

.....2

Rural Development Section, F.I. Wing, Head office, J C Road, Bengaluru.
Telephone (080) 2223 8767, 2222 1581 (Extn. 242)
E-mail: hords@canarabank.com, cbcrdt@canarabank.com

Our RSETIs have been requesting the concerned Zilla Panchayats quite often to arrange for getting the funds from SRLM/KSRLPS and arrange to release the same The said issue was also raised by us at SLSCR meeting held on quarterly basis for release of pending claims at the earliest. **However, as on 31-03-2019 an amount of Rs.5,36,51,012/- (Rupees Five crores thirty six lakhs fifty one thousand twelve only) has remained pending.**

We hereby request you to place above "Pending Claims by our Bank RSETIs in respect of BPL candidates" as an "Agenda" in the ensuing State Level Bankers Committee (SLBC) and take up the matter for early reimbursement of Claims.

Yours faithfully,

P P THANGAVELU,
महा प्रबंधक / GENERAL MANAGER

CANARA BANK RURAL DEVELOPMENT SECTION H.O. BENGALURU-560 002

- 308 -

Rural Development Section, F.I. Wing, Head office, J C Road, Bengaluru.
Telephone (080) 2223 8767, 2222 1581 (Extn. 242)
E-mail: hords@canarabank.com, cbcrdt@canarabank.com

ಭಾರತೀಯ ಸ್ಟೇಟ್ ಬ್ಯಾಂಕ್
भारतीय स्टेट बैंक
STATE BANK OF INDIA

The Mission Director,
Office of the Mission Director,
Sanjeevini-KSRLPS, No.55, Abhay Complex,
4th Floor, Risaldar Street,Seshadripuram,
Bengaluru – 560 020

23.08.2019
FI&MF/BAN/31/RSETI/04

सिंडिकेटबैंक SYNDICATEBANK
एस.एल.बी.सी S.L.B.C
28 AUG 2019
कार्पोरेट कार्यालय, बेंगलुरु - 560 009
CORPORATE OFFICE, BENGALURU-560 009

प्रियमहोदय / Dear Sir,

Reimbursement of cost of trainings conducted by State Bank of India RSETIs

As you are aware, RSETIs are established by Banks under the directions of MORD, Govt of India. RSETIs are under the administrative and financial control of sponsor Banks. State Bank of India has established 7 RSETIs in Karnataka State. (Chamarajanagar, Gadag, Gulbarga, Koppal, Raichur, Tumkur and Yadgir).

The Annual Action Plans are prepared and submitted by the RSETIs every year and the same are verified and recommended in the DLRAC meeting under the chairmanship of CEO Zilla Panchayats of respective districts. AAP is then uploaded in RSETI MIS which is reviewed and recommended by NACER and SRLM/KSRLPS Karnataka for approval of MORD, GOI.

Accordingly training programmes are conducted and claim for reimbursement of training cost is submitted as per the procedure (Manual of Standard Operating Procedure (SOP)). The performance of RSETIs in conducting training programmes and claims submitted are also being reviewed in DLRAC meeting chaired by the CEO Zilla Panchayat conducted on a quarterly basis, wherein PD DRDA is also one of the members.

The particulars of number rural poor candidates trained, claims of training cost submitted, claims amount reimbursed by SRLM/KSRLPS and remitted through Zilla Panchayats and also the **claim amount remained pending** (Year wise) in respect of our 7 RSETIs (**Consolidated position as on 31-03-2019**) is furnished here below.

Consolidation of State Bank RSETIs in Karnataka

Year wise	No.of BPL Candidates	Claimed(in Rs)	Received(in Rs)	Pending(in Rs)
2011-12	0	0	0	0
2012-13	209	818800	818800	0
2013-14	323	1256600	1256600	0
2014-15	1435	4287000	3915800	371200
2015-16	677	1947200	1511000	436200
2016-17	965	5099395	3387745	1711650
2017-18	1280	8089973	736600	7353373
2018-19	1683	16652880	0	16652880
2019-20	0	0	0	0
Total	6572	38151848	11626545	26525303

bank.sbi
+91-80-2594 3036
+91-80-2211 6104
dgmoutreach.lhoban@sbi.co.in

ಉಪ ಪ್ರಧಾನ ವ್ಯವಸ್ಥಾಪಕರು
ಆರ್ಥಿಕ ಸೇರ್ಪಡೆ ಹಾಗೂ
ಕಿರು ಪ್ರಮಾಣ ಹಣಕಾಸು ವಿಭಾಗ
ಸ್ಥಳೀಯ ಪ್ರಧಾನ ಕಛೇರಿ
ನಂ. 65, ಸಂತ ಮಾರ್ಕನ ರಸ್ತೆ,
ಬೆಂಗಳೂರು – 560 001

उप महा प्रबंधक
वित्तीय समावेशन एवं
व्यष्टि वित्त विभाग
स्थानीय प्रधान कार्यालय
नं. 65, संत मार्क रोड,
बेंगलूर - 560 001

Deputy General Manager
Financial Inclusion and
Micro Finance Department
Local Head Office
No. 65, St. Mark's Road,
Bangalore - 560 001

Individual RSETI wise details are furnished here below.

SBI RSETIs - NRLM - BPL CLAIMS PENDING - 01-04-2019

SBI RSETI Chamarajanagar				
Year	Nos.	Claimed	Received	Pending
2011-12	0	0	0	0
2012-13	0	0	0	0
2013-14	0	0	0	0
2014-15	141	450000	260000	190000
2015-16	0	0	0	0
2016-17	0	0	0	0
2017-18	0	0	0	0
2018-19	0	0	0	0
2019-20	0	0	0	0
Total	141	450000	260000	190000

SBI RSETI Gulbarga				
Year	Nos.	Claimed	Received	Pending
2011-12	0	0	0	0
2012-13	55	184000	184000	0
2013-14	51	193000	193000	0
2014-15	194	481400	481400	0
2015-16	5	6000	6000	0
2016-17	175	476850	207800	269050
2017-18	87	570032	0	570032
2018-19	167	1720772	0	1720772
2019-20	0	0	0	0
Total	734	3632054	1072200	2559854

SBI RSETI Raichur				
Year	Nos.	Claimed	Received	Pending
2011-12	0	0	0	0
2012-13	154	634800	634800	0
2013-14	272	1063600	1063600	0
2014-15	307	1107800	1107800	0
2015-16	168	492200	492200	0
2016-17	107	433600	433600	0
2017-18	372	1811048	174000	1637048
2018-19	420	3523248	0	3523248
2019-20	0	0	0	0
Total	1800	9096296	3906000	5160296

SBI RSETI Yadgir				
Year	Nos.	Claimed	Received	Pending
2011-12	0	0	0	0
2012-13	0	0	0	0
2013-14	0	0	0	0
2014-15	39	101200	0	101200
2015-16	33	39600	0	39600
2016-17	80	457600	90000	367600
2017-18	75	727726	0	727726
2018-19	181	833167	0	833167
2019-20	0	0	0	0
Total	408	2159293	90000	2069293

SBI RSETI Gadag				
Year	Nos.	Claimed	Received	Pending
2011-12	0	0	0	0
2012-13	0	0	0	0
2013-14	0	0	0	0
2014-15	53	130200	130200	0
2015-16	152	318600	318600	0
2016-17	264	2182345	1659545	522800
2017-18	306	1156928	0	1156928
2018-19	129	1361096	0	1361096
2019-20	0	0	0	0
Total	904	5149169	2108345	3040824

SBI RSETI Koppal				
Year	Nos.	Claimed	Received	Pending
2011-12	0	0	0	0
2012-13	0	0	0	0
2013-14	0	0	0	0
2014-15	285	722400	722400	0
2015-16	199	694200	694200	0
2016-17	144	690000	508800	181200
2017-18	277	2044504	562600	1481904
2018-19	358	4029875	0	4029875
2019-20	0	0	0	0
Total	1263	8180979	2488000	5692979

SBI RSETI Tumkur				
Year	Nos.	Claimed	Received	Pending
2011-12	0	0	0	0
2012-13	0	0	0	0
2013-14	0	0	0	0
2014-15	416	1294000	1214000	80000
2015-16	120	396600	0	396600
2016-17	195	859000	488000	371000
2017-18	163	1779735	0	1779735
2018-19	428	5184722	0	5184722
2019-20	0	0	0	0
Total	1322	9514057	1702000	7812057

SBI RSETI Total - Karnataka				
Year	Nos.	Claimed	Received	Pending
2011-12	0	0	0	0
2012-13	209	818800	818800	0
2013-14	323	1256600	1256600	0
2014-15	1435	4287000	3915800	371200
2015-16	677	1947200	1511000	436200
2016-17	965	5099395	3387745	1711650
2017-18	1280	8089973	736600	7353373
2018-19	1683	16652880	0	16652880
2019-20	0	0	0	0
Total	6572	38151848	11626545	26525303

STATE BANK OF INDIA
F I & M F
Dept.

RSETIs have been requesting the concerned Zilla Panchayats quite often to arrange for getting the funds from SRLM/KSRLPS and arrange to release the same. It appears that they are not submitting the demand for funds from your office in this regard. The said issue was also raised by us at SLSCR meeting held on quarterly basis for release of pending claims at the earliest. Every time assurances were given for early release of the pending claims.

However, as on 31-03-2019 an amount of Rs.2,65,25,303/- (Rupees Two crore, sixty five lakh, twenty five thousand, three hundred three only) has remained pending from you.

In view of the above, we request you to arrange to release the pending claims amount directly to concerned RSETI Accounts. The particulars of RSETI wise Account number, IFSC Code, Name of the Bank branch where account is maintained are furnished here below.

SN.	RSETI	Name of A/c	Bank A/c No.	IFSC Code	Branch Name
1	Chamarajanagar	JSS RUDSETI Mariyala	54013075051	SBIN0040062	SBI Car street Chamarajanagar
2	Gadag	GITSERD Gadag	10312951120	SBIN0009249	SBI Mulgund Naka Gadag
3	Gulbarga	SBI RSETI Gulbarga	10635077194	SBIN0003304	SBI Main Branch Gulbarga
4	Koppal	SBI RSETI Koppal	37906763700	SBIN0020206	SBI Jawahar Road Koppal
5	Raichur	SBI RSETI Raichur	36945614764	SBIN0020890	SBI APMC Yard Raichur
6	Tumkur	Director MIPSED	54026212450	SBIN0040393	SBI Hirehalli Tumkur
7	Yadgir	BITSERD Yadgir	33401204596	SBIN0003754	SBI ADB Yadgir

We are forwarding a copy this email to all the concerned (following authorities) for information.

(1) Smt Vandita Sharma, Additional Chief Secretary and Development Commissioner, Bengaluru

(2) Secretary Skill Development, Bangalore,

(3) CEO, Zilla Panchayat, Chamarajanagar, Gadag, Gulbarga, Koppal, Raichur, Tumkur and Yadgir districts

(4) National Director, NACER Bangalore

(5) Director General National Academy of RUDSETI Bangalore

(6) The Convener, State Level Bankers Committee Syndicate Bank Bangalore

(7) State Director for RSETIs Karnataka, NACER, Bangalore

Please acknowledge,

भवदीय/ Yours faithfully

(Sesh Kumar Adiraju)
Deputy General Manager(FI & MF)

Annexure: 77

Progress of RSETIs as on 30-09-2019 under AAP - 2019-20								
SN	RSETIs	2019-20					Cumulative Settlement % (Pan India - 68.3%)	Cumulative credit linkage % (Pan India - 43.2%)
		Targets		Achievements				
		No.of Programs	Total trained	No.of Programs	Total trained	%		
1	CANB Chikkaballapur	27	750	13	346	46.1	85.8	70.5
2	CANB Davanagere	30	750	16	406	54.1	76.8	80.5
3	CANB Haliyal	34	850	23	586	68.9	72.6	37.9
4	CANB Harohalli	30	750	17	498	66.4	81.5	76.4
5	CANB Hassan	29	750	17	407	54.3	63.1	39.9
6	CANB Kolar	26	750	13	356	47.5	65.8	78.3
7	CANB Ramanagar	22	750	20	555	74	82.7	89.2
8	CANB Shimoga	30	750	10	296	39.5	69.6	78.6
9	CANB Sonnahallipur	21	655	13	368	56.2	73.2	89.3
10	CORPB Chikkamagaluru	28	750	21	457	60.9	76	46.9
11	CORPB Kodagu	26	733	14	383	52.3	66.8	50.3
12	KMB Bagalkot	25	750	5	132	17.6	83.1	82.5
13	RUDSETI Bengaluru	25	750	9	191	25.5	48.5	54.6
14	RUDSETI Brahmavar	28	750	8	199	26.5	63.3	31.4
15	RUDSETI Chitradurga	25	750	15	414	55.2	69.5	79.7
16	RUDSETI Dharwad	30	825	20	545	66.1	62.3	54.4
17	RUDSETI Mysore	29	750	11	276	36.8	60.5	65.7
18	RUDSETI Ujire	27	750	15	410	54.7	74.1	28.6
19	RUDSETI Vijayapura	28	750	13	340	45.3	69.8	46.3
20	SBI Chamarajanagar	27	750	4	93	12.4	50.9	41
21	SBI Gadag	25	750	12	310	41.3	56	75.9
22	SBI Gulbarga	30	750	17	411	54.8	51.3	88.8
23	SBI Koppal	26	750	13	338	45.1	79.2	78.6
24	SBI Raichur	28	750	15	384	51.2	80.6	57.9
25	SBI Tumkur	28	750	17	424	56.5	67.6	78.8
26	SBI Yadgir	20	600	9	268	44.7	53.1	65.1
27	DCC Bidar	25	750	21	634	84.5	68.7	45.9
28	SYNDB Belgaum	26	750	13	321	42.8	65.8	38.8
29	SYNDB Bellary	28	750	14	356	47.5	72.5	38.2
30	SYNDB Manipal	25	750	12	277	36.9	70.7	48
31	SYNDB Kumta	25	750	14	308	41.1	55.5	53.7
32	VB Haveri	25	625	12	279	44.6	56.5	46.6
33	VB Mandya	24	600	11	302	50.3	66.1	57.8
	Total	**882**	**24388**	**457**	**11870**	**48.70**	**69.30**	**63.70**

ANNEXURE - 78

Success Story of Mr. Madan



Born and brought up in Hinkal village, Mr. Madan had completed his education upto Diploma in Mechanical Engineering at Mysuru. His father had a small grocery shop and was earning a small income to maintain five members family. Madan since his childhood days he was very shy and was not mingling with others due to his attitude.

After completion of his academic education he tried to work in a factory where he was offered an amount of ₹. 12,000/- as salary but 12 hours working with no holidays. However, he tried to adjust himself to the working environment but within six months of time he left the job.

Later he was searching for a job but felt that he could become self employed. As such one of his friends who had undergone Motor Rewinding training at RUDSETI informed him about the Institute. Curiously Madan visited the Institute and applied for the Cell Phone Service and Repairs training programme in the year 2006.

Later he was selected for the training and undergone 30-days training at RUDSETI, Mysuru. During this period he learnt about the Entrepreneurship Competencies and how to develop it ? How to conduct Market Survey ? How to Market the Product ? How to develop self confidence ? How to deal with the customer ? How to maintain the cash flow ? etc as part of soft skill training programme along with the Mobile Phone Servicing and repairs in the programme.

Soon after completion of his training he immediately approached his father and requested him to provide him the initial investment of an estimated amount of ₹. 1,25,000/-. With this money he started a shop in the name M/s. Cell World at Hinkal. Initially he has to face the teething problems and over come it. For a period of initial three to five months he had no business. After six months his business picked-up and his income increased. Within a period of two years after establishing his unit his income per month rose to ₹. 45,000/- p.m.

One of his friends informed him to avail Bank loan for expanding his unit. Later as per the advice of his friend he approached Andhra Bank at Hinkal which was opened recently and applied for a loan of ₹. 5.00 Lakhs and availed the loan.

Later he shifted his shop from a small place to the main road where he could expand his unit in the name M Cube at Hinkal. As he availed the loan in the year 2007 his business also rose and his income by 2013 became ₹. 1.50 Lakhs per month. He also employed nearly 10 members in his shop and took the agency of several companies who are supplying different mobile phones accessories. Later after the introduction of 4G in the Indian Telecom System his business rose very well and he begin to expand his unit and developed 5 branches in and around Hinkal village.

At this stage, he married and settled in his house. After his marriage he purchased a piece of land and availed loan from the Bank for construction of the house and within one and a half years he constructed the house where he is having his business in the ground floor and his father's grocery shop. Later the Andhra Bank provided him Overdraft facility of ₹. 25.00 Lakhs.

Presently he is having 5-branches and employed nearly 35 youth and is doing roaring business. He recently purchased a car and is enjoying the fruits of his hardwork. His family members are also involved in his business and are happy about Madan's achievement. Within a period of 13-years they are amazed about the progress he has achieved till now. But Madan always remembers the RUDSETI training which made him self employed.

Economics of the Enterprise

Particulars	Amount (₹.)	Particulars	Amount (₹.)
Total Investment	15,00,000. 000	Bank EMI	25,000 – 00
Income from servicing	1,65,000 – 00	Salary & Wages	50,000 – 00
Income from others	75,000 – 00	Working Capital	75,000 – 00
		Electricity Bill	1,500 – 00
		Transportation	5,000 – 00
		Miscellaneous	18,000 – 00
Grand Total	2,40,000 – 00	**Total Expenses**	1,75,500 – 00
		Profit before taxes	64,500 – 00
		Total Taxes Paid	32,500 – 00
		Net Profit after taxes	32,000 – 00

M/s. M Cube Enterprises, Hinkal, Mysuru

(M) 9980366647

Success Story of Ms. A. Latha





"My life was full of confusions, pains and agonies until I entered RUDSETI, Mysuru. I found myself in the training programme. Today though single I am the most capable person on this earth. Thanks to RUDSETI and Parampoojya Dr. D. Veerendra Heggadeji for this transformation" thus exclaims A. Latha, resident of Mysuru.

Born and brought up in Mysuru city, she had completed her education upto M.A. in Journalism. Having a good academic background in her family she was well educated. Her father was a lecturer in a Government College and had three children. He had provided good education to all of them. Ms. A. Latha was the eldest of them all and had good vocabulary in English and was also a writer. Since her college days she was very involved in extracurricular activitie and had won many medals and credentials.

It was felt that her misfortune started after her marriage with Sri. Balaraju in the year 1991. After her marriage she has to shift her stay to Tumkur where her husband was living. Their family life was limited until daughter was born. She was tortured by her husband and other family members. Since her husband was a drunker frequent quarrel for the demand of dowry became common. She was very much annoyed by this development one day she complained against her husband and other members to the Police Station in Tumkur. Later a FIR was filed against her husband and other family members. A suit was also filed in the Court of Law and it went on upto 9-full years.

Her husband was very much shaken by the developments and one day he poured kerosene on Latha and set on fire to burn her alive. Latha with 75% burns was hospitalized and took three years to recover to become normal person. Her will power was very strong and she survived despite major injury. Later, she came back to Mysuru and searched different opportunities for a decent living. Her family had lost their properties for paying the lawyer fees, hospital fees, court fees and other expenses to face the incidents that occurred during the nine years.

In the year 2000 she had applied under PMRY scheme and was selected to get finance from Canara Bank, Ballal Circle branch, Mysuru and was allotted to EDP training at RUDSETI, Mysuru. During the training programme she learnt how to develop self confidence ? How to deal with the customers ? How to conduct Market Survey ? and other such aspects of business management.

As per her opinion, the training programmme at RUDSETI, Mysuru was a turning point in her life. She is set to establish natural herbal juice center at Mysuru. Her juice center was very unique. The juices were extracted out of the vegetables, roots and stems of the plants. She had undergone different training programmes in several institutions to understand the value additions of these juices. Now she prepares nearly 85 different types of natural juices prepared out of herbs, roots of plants, vegetables and other plant parts. She serves these juices to the morning walkers at Kukkarahalli lake in Mysuru. She has developed an excellent customer base. Now, she is getting good income, provided good education to her daughter and is recognized by many organisations and is felicitated by RUDSETI, Mysuru on

several occasions and other Government and other Institutions. She also provides Guest Faculty support to many institutions about juice extraction, how to develop self confidence and other aspects of business. She profusely thanks RUDSETI which has brought this transformation in her life.

Name of the Enterprise: M/s. S.S.V. Natural Juices and herbal Products, J.P. Nagar, Mysuru

(M) 9985996282

Economics of the Enterprise

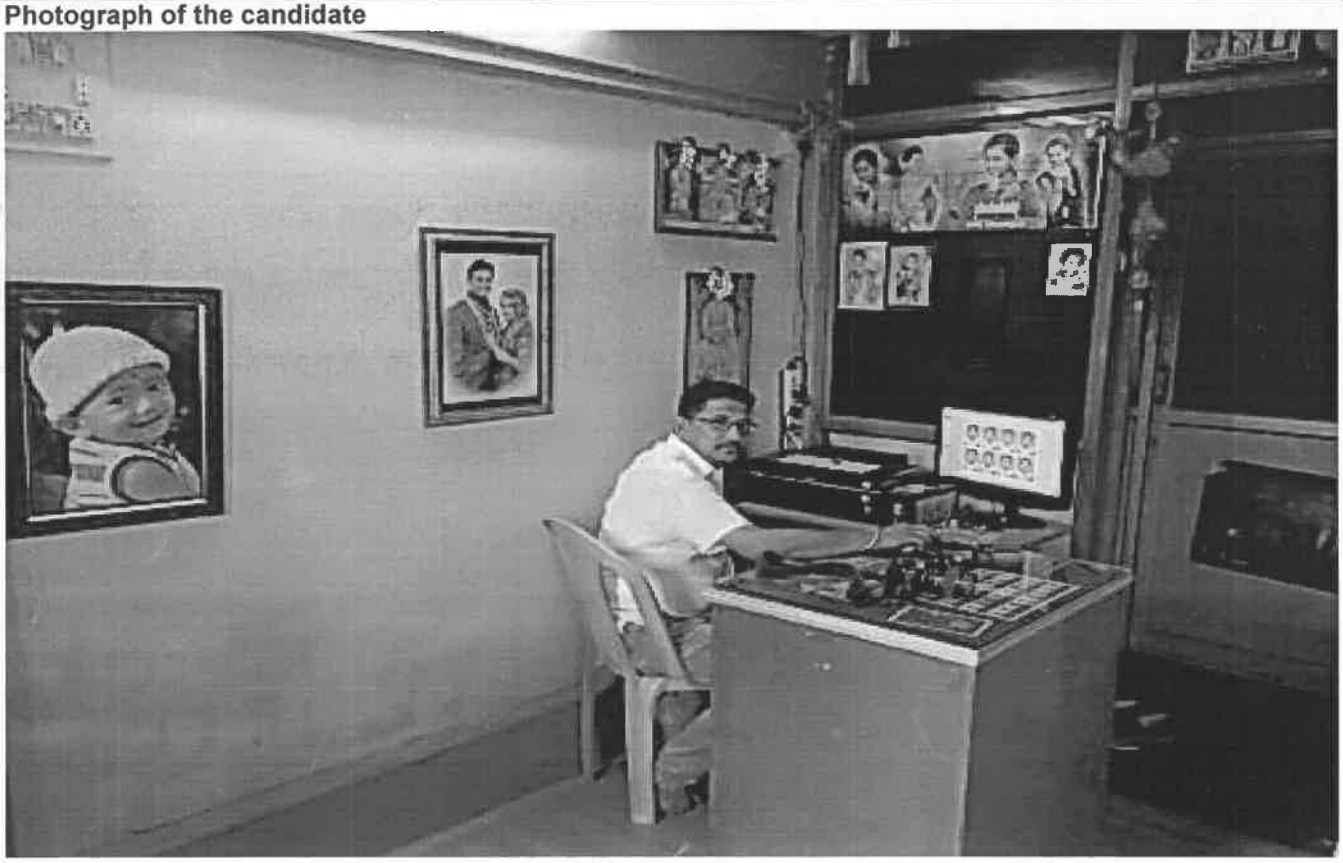
Particulars	Amount (₹.)	Particulars	Amount (₹.)
Total Investment	3,50,000 . 000	Bank EMI	00 – 00
Income from Juice sales	85,000 – 00	Salary & Wages	20,000 – 00
Income from others	00 – 00	Working Capital	25,000 – 00
		Electricity Bill	1,000 – 00
		Transportation	6,000 – 00
		Miscellaneous	8,000 – 00
Grand Total	85,000 – 00	**Total Expenses**	60,000 – 00
		Profit before taxes	25,000 – 00
		Total Taxes Paid	5,000 – 00
		Net Profit after taxes	20,000 – 00

Success Story- Manjunath-Photography - CBRSETI Davanagere																		
Name of the RSETI		CBRSETI Davanagere																
Sponsoring Bank		Canara Bank																
Name of the State		Karnataka																
District		Davanagere																
I.	**TRAINEES PERSONAL INFORMATION**																	
1	Name of the Entrepreneur	Mr. R ManjunathS/o Y Ramanna																
2	Address	Vasanth Road, Mysore kana, Davanagere																
3	Age (in years) *	41																
4	Educational Qualification	8th																
5	Category(Please tick ✓)*	Gen.	✓	SC		ST		OBC		MC								
6	Economic status of traineePlease✓)*	APL		BPL	✓													
7a	Whether PhysicallyChallenged(PWD)	No																
7b	E-Mail ID	-																
8a	Mobile No*:	**9**	**5**	**9**	**1**	**7**	**4**	**6**	**4**	**5**	**4**							
8b	PAN No.	-	-	-	-	-	-	-	-	-	-							
9	Aadhaar No* (12 Digits):	**2**	**5**	**3**	**6**	**1**	**3**	**2**	**1**	**6**	**2**	**5**	**9**					
10	**Brief Pre-Training History with Financial Status:**Mr. R Manjunath is 41 years old and belongs to middle class family. He has not able to fulfil basic needs his family . He worked as a wage employee in photograph field from 6 years. But he has dreams to start their own business in this field																	
II.	**TRAINING DETAILS**																	
11	How candidate came to knowRSETI	Friends																
12a	Name of the training programme	**Photography and videography**																
12b	Course Code	**0**	**0**	**2**	**1**	**6**												
13a	Trainee Roll Number	7																
13b	Batch No	302																
13c	Duration of Training	21 days																
13d	Period	From	**16-09-2016**			To	**06-10-2016**											
14	Date of Settlement (As per MIS)	21-11-2016																
III.	**SOURCE OF FUNDS**																	
15	Total Project Cost (in Rs.) (a+b)	**200,000.00**																
15a	Own funds invested (in Rs.)	**200,000.00**																
15b	Bank loan availed (in Rs.)	**0**																
15c	Name of financing Bank & Branch																	
15d	IFSC Code of Bank																	
15e	Loan Account Number																	
15f	Status of loan account	Regular																
IV. DETAILS OF ECONOMIC ACTIVITY AND PRESENT STATUS OF THE UNIT																		
16	a) Nature of Economic Activity taken up (Please tick ✓)	Agriculture		**Product**		**Process**	✓	**Trade**										
	b) Type of activity (Specify):	**PHOTOGRAPHY**																
	c) Date of establishment	**02.10.2016**																
17	Average Monthly Net Income (in₹.)	**₹.25000/-**																
18	No of persons employed	**3 (Three)**																

19	**Brief description about the success of the trainee / entrepreneur and about the competencies identified in him/her and the role played by the RSET**	
Through the local news papers he got the information about CBRSETI training facilities with free training. After getting information about training, he is joined basic photography &Vidiography training for 21 days. After completion of trainng he is started his own business in photography and also provide job opportunity to one unemployed person. Monthly he is earning more than 20000/- income after meeting all the expenses. He is intent to improvise their shop by purchasing new equipment. He Has allied laon for 300000/- under mudra scheme. CBRSETI is also recmonded his application and request to manager to consider the application at the earlist. Now he is a role model for other persone those who are interested to want to become Self Employee. CBRSETI is glad that Mr. Manujunath is Secretary of AsareAlumini Association		
20	Details of Awards /Recognitions received by the entrepreneur at District / State / National Level	Nil
21	**CONTACT DETAILS**	
21a	Name of Director / Faculty	**Anthoniyamma alias Mala**
21b	Designation	**Senior Faculty**
21c	e-mail ID	**Anthoniyamma.mala@gmail.com**
21d	Mobile Number/ Land Line	**7259731172**

Note: (1) * These fields are mandatory.
(2) Please note to submit **action Photograph** of the unit in **JPEG format only** covering the nature of activity and final product in case of manufacturing units.
(3) Photograph to be sent along with this format only.

Photograph of the candidate



Place: Davanagere
Date: 14-10-2017

DIRECTOR OF RSETI

Success Story- MalateshKattegouda-Photography - Synd RSETI Ballari

Name of the RSETI		Synd RSETI Ballari
Sponsoring Bank		Syndicate Bank
Name of the State		Karnataka
District		Ballari
I.	**TRAINEES PERSONAL INFORMATION**	
1	Name of the Entrepreneur	Malatesh SS/o.Katte gouda S
2	Address	Jadesh Nagar, Emmiganuru, Ballari Tq & Dist-583113
3	Age (in years) *	24
4	Educational Qualification	PUC
5	Category(Please tick ✓)*	Gen. ✓ SC ST OBC MC
6	Economic status of traineePlease✓)	APL BPL ✓
7a	Whether PhysicallyChallenged(PWD	No
7b	E-Mail ID	-
8a	Mobile No*:	7 3 5 3 3 7 1 1 2 1
8b	PAN No.	- - - - - - - - - -
9	Aadhaar No* (12 Digits):	9 0 4 3 3 4 2 2 3 0 8 8
10	**Brief Pre-Training History with Financial Status:**	Mr.Malatesh is from agriculture family background. He is studied up to PUC; due to lack of family support he has discontinued his education. He is interested in photography and videography. Before this training he worked outdoor photographer, photo & Video mixing work at home. He gains the information about the photography training from our institute application and he applied for training. He got 30 days training from Synd RSETI Ballari, he went back to his native place and established Photo studio, settled in his business
II.	**TRAINING DETAILS**	
11	How candidate came to knowRSETI	EAP
12a	Name of the training programme	**Photography and videography**
12b	Course Code	4 0 0 0 2
13a	Trainee Roll Number	16
13b	Batch No	700
13c	Duration of Training	30 days
13d	Period	From **04-12-2017** To **02-01-2018**
14	Date of Settlement (As per MIS)	24-01-2018
III.	**SOURCE OF FUNDS**	
15	Total Project Cost (in Rs.) (a+b)	**4,60,000.00**
15a	Own funds invested (in Rs.)	**4,00,000.00**
15b	Bank loan availed (in Rs.)	**60,000.00**
15c	Name of financing Bank & Branch	**Syndicate Bank Emmiganuru**
15d	IFSC Code of Bank	S Y N B 0 0 0 0 6 0 4
15e	Loan Account Number	0 6 0 4 2 2 0 0 0 6 3 7 4 1
15f	Status of loan account	Regular
IV.	**DETAILS OF ECONOMIC ACTIVITY AND PRESENT STATUS OF THE UNIT**	
16	a) Nature of Economic Activity taken up (Please tick ✓)	Agriculture **Product** **Process** ✓ **Trade**
	b) Type of activity (Specify):	**PHOTOGRAPHY**
	c) Date of establishment	**18.01.2018**
17	Average Monthly Net Income (in₹.)	₹.20000/-
18	No of persons employed	2 (Two)

19	**Brief description about the success of the trainee / entrepreneur and about the competencies identified in him/her and the role played by the RSET**	
He was interested in photography and photo mixingwork and he learned to get knowledge in photography, he attended EAP he gain the information about different types of training given by Synd RSETI Ballari. After he applied application for photography and videography. He has got selected and attended the 30 days training in Synd RSETI Ballari, after successful completion of training he opened a photography studio in Emmiganuru, before training he is able to get his income up to Rs.10,000 per month. He is confident that his income will increase to Rs.20,000 above per month. He is serving the photography needs of surrounding villages. And he canadd value to his profession through photo setting, colour matching, editing in his free time. With the increased income he is supporting his family members. He remembers good activity games like ice breaking and tower building, Boat making game played by Synd RSETI institute, he gained the business technique from the games and he applied the same in his business. He remembers the training institute because it has given good communication skills, EDP Inputs, Moral stories, to get success in business. Now he is become a good self-employed success full entrepreneur.		
20	Details of Awards /Recognitions received by the entrepreneur at District / State / National Level	Nil
21	**CONTACT DETAILS**	
21a	Name of Director / Faculty	Jadeppa
21b	Designation	Faculty
21c	e-mail ID	jadeppag28@gmail.com
21d	Mobile Number/ Land Line	9008464120

Note: (1) * These fields are mandatory.
(2) Please note to submit **action Photograph** of the unit in **JPEG format only** covering the nature of activity and final product in case of manufacturing units.
(3) Photograph to be sent along with this format only.

Photograph of the candidate



Place: Ballari
Date: 24-11-2019

DIRECTOR OF RSETI

ANNEXURE - 79

ಕರ್ನಾಟಕ ರಾಜ್ಯಮಟ್ಟದ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿ / कर्नाटक राज्य स्तरीय बैंकर्स समि

STATE LEVEL BANKER'S COMMITTEE - KARNATAKA

Ref: 451/A/SLBC/PR/2944/UBH/2019 **Date: 27.09.2019**

To,
The State Coordinators of Public Sector Banks
The Lead District Managers
in Karnataka State.

URGENT & IMP

Sub: Implementation of Uniform Banking Hours in all Public Sector Banks in Karnataka state
Ref : 108/ON/SLBC/2944/UBH/2019 dated 26.09.2019

Further to directions received from IBA on 06.09.2019 Karnataka SLBC has approved 10 AM to 4 PM as uniform banking hours for all PSB branches operating in Karnataka as per recommendations of DCC/DLRC except for bank branches mentioned here below.

District	Bank	Branch	IFS Code	Time slot
Raichur	State Bank of India	Hutti	SBIN0020599	11AM TO 5PM
Uttara Kannada	State Bank of India	Kaiga NPCI complex	SBIN0009484	8 AM TO 8 PM -2 Shifts
Bengaluru Urban	Central Bank of India	Corporate Fin Br	CBIN0283816	11AM TO 5 PM
Bengaluru Urban	Central Bank of India	Sophia School	CBIN0283974	9.00 AM TO 3 PM

Also in terms of IBA letter no. CI-I/EASE/BCC date 06.08.2019, uniform banking time has to be implemented from 01.10.2019. **Arrangements are made by SLBC to place the press advertisements in leading papers (Vijaya Karnataka, Vijayavani and Deccan Herald) for the benefit of customers.**

A copy of the office note referred above is enclosed herewith.

We request **all State co-ordinators of PSBs** that the uniform banking hours shall be duly notified in notice boards of branches of respective PSBs.

The LDMs are requested to place suitable **press releases (NOT advertisements)** and ensure wide publicity is given about new timings being adopted from 01.10.2019.

Yours faithfully,

(S Nazeer Ahmed)
Convenor –SLBC
Dy General Manager

ನಿಗಮ ಕಾರ್ಯಾಲಯ : 5ನೇ ಮಹಡಿ, ಗಾಂಧಿನಗರ, ಬೆಂಗಳೂರು - 560 009 नगम कार्यालय : 5 वा तल, गांधीनगर, बेंगलुरु - 560 009 Corporate Office : 5th Floor, Gandhinagar, Bengaluru
Ph : 080-2234 3490, 2234 0236, Fax : 080-2234 3489
e-mail : blrslbc@syndicatebank.co.in, slbcbangalore@gmail.com, Website : www.slbckarnataka.in

ANNEXURE - 80

MINUTES OF THE SLBC SUB-COMMITTEE MEETING ON MSME HELD ON 26.08.2019

CORPORATION BANK

CIRCLE OFFICE, BANGALORE

Proceedings of the 27th Meeting of SLBC Sub-Committee on MSME held on 26.08.2019 at 4.00pm held under the Chairmanship of Secretary to Government, Commerce & Industries Department, Bangalore.

The 27th meeting of the SLBC Sub-Committee on MSME was held on 26.08.2019 at 4.00 pm under the Chairmanship of Shri M Maheshwar Rao, IAS, Secretary to Government, Commerce & Industries Department (MSME & Mines) at the Room No.123, 1st floor, Vikas Soudha, Bangalore

From Corporation Bank Shri N Veerabhadrappa, Circle General Manager, Shri K R Natasekhar, Assistant General Manager, and Shri I V Shashidhara Chief Manager, Circle Office Bangalore were also present in the meeting.

1. On behalf of the Convener bank of the SLBC Sub-Committee on MSME, Shri, K R Natasekhar, AGM, Corporation Bank welcomed the Chairman of the Committee, Shri M Maheshwar Rao and other members present in the meeting. Later Convener Bank, Chief Manager, Shri I V Shashidhara in his introductory remarks, briefed about previous meeting proceedings.

2. The proceedings of the previous SLBC Sub-Committee meeting held on 24.05.2019 11.30 pm were read and confirmed by the Committee.

3. ENTREPRENEURSHIP DEVELOPMENT IN KARNATAKA:-

The Chairman has advised the committee to come out with the report regarding how to develop the entrepreneurship in Karnataka. Later directed C&I department to obtain and submit report on skill development from relevant ministry.

Also suggested to identify some twenty companies whose turnover of Rs 5.00 Crores and to provide the ideas/methodology to improve the turnover to Rs 20.00 Crores. Similarly to identify the companies with turnover upto Rs 100 Crores to improve the turnover.

Improvisation of the turnover shall be taken up in the next meeting.

Action taken:- M/s Kassia to organize the above said meeting and to submit the report. Also M/s Kassia had agreed to identify and provide the list of companies whose turnover is around Rs 5 Crores and Rs 100 Crores.

4. BILL DISCOUNTING:-

Chairman has informed the committee to come out with a plan for the bill discounting by having discussion with SIDBI, TREDS and banks, where in GST portion of the bill to be discounted.

Further committee has insisted to waive off the loan processing fees for the automobile sector as this will reduce the burden of the applicant. Also committee members has informed that TOD has beer. stopped by the banks and also loan processing by banks needs to be more faster and needs to speed up the sanctions.

Chairman informed SIDBI regarding the methodology adopted by TReDS in MSME sector financing.

Action taken:- M/s Canara Bank and M/s Corporation Bank has informed that Bill discounting facility has already been implemented in the banks and they are already doing the same.

5. PRIME MINISTER MUDRA YOJANA:-

Chairman has informed that the discussior regarding the Prime Minister Mudra Yojana will be taken up during the next meeting.

6. CMEGP and PMEGP:-

CMEGP and PMEGP district wise progress report has been circulated to the members in the meeting as the Annexure to the Agenda.

Chairman has informed that PMEGP target has been achieved and regarding CMEGP only 12% of the amount has been released in CMEGP.

Secretary has advised to check the possibility of including construction of Polyhouse under CMEGP/PMEGP further Secretary advised to explore the possibility of covering eligible loans under PMEGP and CMEGP schemes and avail the benefits of the same and also there will not be any NPA problem and suggested to discuss the matter in the SLBC meeting.

Action taken: - Banks will convey the information to the deciding authorities to take required action.

7. CGTMSE:-

Chairman has informed that growth is not happening under CGTSME. Kassia has suggested for subvention or Refunding of the cost under CGTSME as total cost is very high which will come around 2.5%. Matter will be reviewed in the next meeting.

ANNEXURE - 81

नैगमकार्यालय / CORPORATE OFFICE
IIक्रास,गांधीनगरबेंगलूर/II Cross, Gandhinagar, Bengaluru-560009,
फोन/Ph:080 22340293, फैक्स/Fax :080-22340292
Web site: www.syndicatebank.co.in ईमेल/E-mail: copscd@syndicatebank.co.in

प्राथमिकता क्षेत्र ऋण विभाग एवं क्षेत्रीय ग्रामीण बैंक /DEPT.OF PSC, RRB, FI & SLBC

संदर्भसं.Ref No.587/2019/2943/PSCD/KKV/II/SHG दिनांक/Date:03.10.2019

Proceedings of the SLBC – SHG Sub Committee on "SHG-Bank Linkage" held on 03.10.2019 at Room No.222, 2nd Floor, Vikasa Soudha, Bangalore under the Chairmanship of Secretary, Skill Development, Entrepreneurship & Livelihood Department, Government of Karnataka.

The Convener of Sub Committee on SHG Bank Linkage, Sri. B Chandrasekhara Rao DGM, Syndicate Bank welcomed Dr. Shri. Selva Kumar, IAS, Chairman of the subcommittee & Secretary, Skill Development, Entrepreneurship & Livelihood Department, Govt. of Karnataka, Dr. Mamatha B R IAS, Mission Director, Karnataka State Rural Livelihood Promotion Society (KSRLM), Sanjeevini, Government of Karnataka, Officials from RBI and NABARD, representatives from various Banks, Govt. departments and other members. Convener of Subcommittee has requested the chairman to initiate the deliberations and presented the meeting agenda points to the house for discussion.

Agenda 1.Confirmation of proceedings of previous meeting:

The proceedings of the meeting held on 18.06.2019 were already circulated to all the members and as no suggestions for amendments were received and hence the house confirmed the minutes.

Agenda 2.Action taken report with regard to the decision taken in the previous meeting held on 18.06.2019.

The convener informed the house about the action taken report with regard to the decision taken in the meeting held on 18.06.2019 is that?

- All Banks have observed Aug-2019 as SHG Bank Linkage Month. During the Aug-19 Banks have sanctioned 12570 SHGs loans amounting to Rs.450.80 crore with average loan size of Rs.3.59 lakhs.
- KSRLM has communicated the District level targets for FY 2019-20 to all the District Administrations.

Agenda3.Review of Performance of State under SHG Bank Linkage vis-à-vis Target during 2019-20 as at 31.08.2019.

The Convener of subcommittee informed the house that state has achieved 35.21% under Disbursements and 78.84% under Outstanding as on 31.08.2019 against the target fixed for the FY 2019-20.

The members expressed that the less disbursements are due to the lot of unutilized amount in the CC limits of SHGs and also mentioned that the SHG are still treating the CC loans as Term Loans and keep on repaying and not interested to withdrawn the undrawn portion.

Shri. N Nagaraj, AGM from RBI advised all banks to create awareness among the group members for utilizing the undrawn portion for income generating activity. He also enquired the house about details of amount given to SHGs for the activity based and consumption needs.

Member banks explained that it is difficult to bifurcate the same and informed that generally up to 2nd dose the loans are given for consumption purpose and from 3rd dose on wards the sanctions are based on the Micro Credit Plan prepared by the groups for their income generating activity which includes some portion for consumption needs.

(Action: KSRLPS/Banks/ Lead Banks)

Agenda 4. Bank wise Performance during 2019-20 vis-à-vis Target as on 31.08.2019 under Disbursements.

The Convener informed the house about the Bank–wise performance under disbursements as on 31.08.2019 under FY 2019-20 and further informed that total PSBs have achieved 33.17%, total RRBs have achieved 41.95%, total Private Sector Banks achieved 67.97% and APEX bank achieved 45.46% under Disbursements.

The Chairman expressed that the performance of the Banks under Disbursements is not up to the mark and advised all the banks to achieve 90% of the allotted targets by 31.12.2019.

The convener explained the chairman that the disbursements generally take momentum from last week of September and it will continue up to February and advised all Banks to issue necessary guidelines to branches for achieving the 90% of allotted targets before 31.12.2019.

The convener further informed the house that some banks like Bank of Maharashtra, Union Bank of India, Dena Bank and Kaveri Grameena Bank is not regularly sharing the data in the NRLM portal. The Chairman advised all banks to

ensure that their head offices will upload the data promptly in the portal, so that the review of performance will be fruitful.

The Mission Director, KSRLPS informed the house to implement "Bank Sakhi" in the bank branches for achieving the allotted targets. The MD also informed the house that KSRLPS has identified 2770 members in 93 Talukas in state with educational qualification SSLC and above, advised the SLBC subcommittee to share the list to all the banks for selection of the "Bank Sakhi" from these members.

AGM of RBI, RO: Bengaluru expressed his concern that the most of the Bank Members are not attended the meeting for fruitful discussion and advised the convener of subcommittee to issue strong letter to the controlling offices of absentee banks. The chairman also expressed displeasure about the absence of some of the member banks and advised to issue the directions to all controlling officers to send their executives to attend the meeting. The following Banks are not attended the meeting viz., Allahabad Bank, AndhraBank, Bank of India, Bank of Maharastra, HDFC Bank, IDBI Bank, Indian Overseas Bank, Karnataka Bank, Karnataka Gramina Bank, Karnataka Vikasa Gramin Bank, Oriental Bank of Commerce, Punjab National Bank, UCO Bank and United Bank of India.

(Action: KSRLPS and Banks/ Lead Banks)

Agenda 5. Bank wise Performance during 2019-20 vis-à-vis Target as on 31.08.2019 under Outstanding.

The Convener informed the house about the Bank–wise performance under Outstanding Balance target achievement as on 31.03.2020 and informed that total PSBs have achieved 76.20%, total RRBs have achieved 71.66%, total Private Sector Banks achieved 100% and APEX bank achieved 78.84% under Outstanding.

The Chairman advised the following banks to improve their performance Oriental Bank of Commerce, IDBI, Canara Bank, Andhra Bank, Indian Bank and Bank of Maharashtra and also advised all other banks to achieve 90% of the targets before 30.12.2019.

AGM of RBI advised the house to review the outstanding accounts based on the fresh and renewals of SHG loans. The chairman directed the convener of Sub Committee to bifurcate the data into fresh and renewals from next meeting onwards.

(Action: All Banks, Sub Committee)

Agenda 6. District wise Performance during 2019-20 vis-à-vis Target as on 31.08.2019 under Disbursements.

The Convener informed the house about the District–wise performance under disbursements as on 31.08.2019 under FY 2019-20.

The Chairman expressed that the performance of the following districts is not up to the mark and advised all the concerned lead banks to improve the performance before next quarter. The districts are Raichur, Bidar, Dakshina Kannada, Udupi, Bangalore Urban, Chikmagalur, Shimoga, Kodagu, Kolar and Chitradurga.

(Action: concerned Lead Banks &KSRLPS)

Agenda 7. District wise Performance during 2019-20 vis-à-vis Target as on 31.08.2019 under Outstanding.

The Convener informed the house about the District–wise performance under disbursements as on 31.08.2019 under FY 2019-20.

The Chairman advised the following Lead district banks to improve their performance before next quarter. The districts are Chikmagalur, Udupi, Kodagu, Raichur and Kolar.

(Action: Concerned Lead Banks & KSRLPS)

Agenda 8. NPA Status under SHG Loans as on 31.08.2019.

The convener informed the house about the Bank wise and District wise NPA level under SHG Loan portfolio. The Chairman reviewed the relatively high NPA Banks i.e. Punjab National Bank, Bank of Maharashtra, Indian Bank, Bank of Baroda and KVGB. The chairman appreciated the Corporation Bank, IDBI, Indian Overseas Bank for maintaining low NPA under SHG. The state wise consolidate NPA status under SHGs is 2.47%.

Chairman reviewed the relatively high NPA districts like Haveri, Bengaluru Urban, Kolar, Tumkur and Mysuru and sought the views of the house about the strategies to be followed for regularizing these NPA accounts. The MD, KSRLPS advised all banks to utilize the services of "Bank Sakhi" for recovery also and advised to ensure implementation of the same in all the branches.

(Action: NULM & All Banks)

Agenda 9. NULM – Target v/s Achievement as on 31.08.2019 for 2019-20.

The SMMU of DAY-NULM informed the house about the performance of the DAY-NULM scheme upto 31.08.2019 against the targets allotted for the FY 2019-20 also informed the house that large number of applications are pending at branches.

AGM from RBI advised all bankers to dispose of the pending applications within the time norms prescribed by the RBI.

The chairman advised all the member banks to direct their branches to dispose of all the pending applications under the scheme.

(Action: DAY NULM team & All Banks)

Other matters/ Action points emerged during the meeting are as follows

1. The Chairman advised the house to implement the "Bank Bandu" (Bank Sakhi) Scheme following the guidelines framed by NABARD and KSRLM.

(Action: KSRLPS & All Banks)

2. The Chairman advised all Banks to achieve 90% of the allotted targets both under disbursements and outstanding before 31.12.2019.

(Action: All Banks)

3. The Convener of sub-committee is directed to share the data provided by KSRLPS on the 2770 identified members of SHGs who studied SSLC & above under various GPLF for selection as "Bank Sakhi" to all the member banks.

(Action: KSRLPS/Sub Committee & Banks)

4. The Chairman advised the convener of sub-committee to issue letters to all controlling offices of Banks to attend the meetings without fail.

(Acton: The subcommittee& SLBC)

5. All members Banks are advised to share the data on Fresh and Renewals details separately as on 30.09.2019 to the convener of sub-committee.

(Action: All Banks)

The meeting concluded with vote of thanks.

(Sri. B Chandra Sekhara Rao)
Deputy General Manager
Syndicate Bank
Corporate Office-PSCD
Bengaluru &
Convener of the Sub Committee

(Dr. Selva Kumar, IAS)
Secretary, Government of Karnataka
Skill Development, Entrepreneurship &
Livelihood Department, GOK &
Chairman of Subcommittee
(SHG Bank Linkage)

177

List of Participants

Sl. No.	Department / Bank Name	Name	Designation
1	Skill Development, entrepreneurship & Livelihood Department, GoK	Dr. Selva Kumar, IAS	Secretary & Chairman of the Sub committee
2	KSRLPS, Sanjeevini	Dr.Mamatha B R, IAS	Mission Director
3	Syndicate Bank	Sri. B Chandra Sekhara Rao	Deputy General Manager & Convener of Sub Committee
4	Reserve Bank of India	Sri. N Nagaraj	Asst. General Manager
5	NABARD	Ms.Tripti M Samall	Asst. General Manager
6	NABARD	MS. Kalavathi N	Manager
7	State Bank of India	Sri. A V Ramana	Chief Manager-LHO
8	Corporation Bank	Sri. I V Shashidhara	Chief Manager
9	APEX Bank	Sri. N S Krishna Murthy	General Manager
10	Union Bank of India	Sri. Kumar B S.	Sr. Manager
11	Central Bank of India	Ms.Geetha	Asst. Manager
12	Syndicate Bank	Sri. Yetish M D	Sr. Manager, Zonal Office
13	Bank of Baroda	Ms. B Indumathi	Sr. Manager
14	ICICI Bank	Sri. K Venkata Anil	Asst. General Manager
15	Indian Bank	Ms.Neha Thakur	Manager
16	Canara Bank	Sri. T G Shankar Kumar	Asst. General Manager
17	Canara Bank	Sri. Tulasiram N H	Sr. Manager
18	Syndicate Bank	Sri. R Aramritham	Chief Manager, CO-PSCD
19	KSRLPS, Sanjeevini	Sri. ShyamSundar	PE-FI
20	DAY-NULM	Dr.Arundathi C	Mission Director NULM
21	DAY-NULM	Sri. Basappa C Kareedi	SMM-S&L
22	SDEL	Sri. K S Nagarattha	SO SDEL
23	AKMI	Sri V N Hegde	CEO
24	DWCD	Sri. C VenkataSeshaiah	Project Officer (Admin) DWCD

ANNEXURE -82

Proceedings of the 16h SLBC Sub-Committee Meeting on Recovery and Rehabilitation & Other Measures including Government Sponsored Schemes for the quarter ended 30.06.2019 held on 09.09.2019 at Room No. 306, Vidhan Soudha, Bengaluru under the Chairpersonship of Smt Vandita Sharma, IAS, Additional Chief Secretary & Development Commissioner, Government of Karnataka.

Chairperson: Smt Vandita Sharma, IAS, Additional Chief Secretary & Development Commissioner, Government of Karnataka.

Convenor: Sri Sesh Kumar Adiraju, Deputy General Manager (FI & MF), State Bank of India, Local Head office, Bengaluru.

Members Present: Separate sheet is attached.

The 16th SLBC Sub-Committee Meeting on Recovery & Rehabilitation and other Measures including Government Sponsored Schemes for the quarter ended 30.06.2019 was held on 09.09.2019 at Room No. 306, Vidhan Soudha, Bengaluru under the Chairpersonship of Smt Vandita Sharma, IAS, Additional Chief Secretary & Development Commissioner, Government of Karnataka.

2. At the outset, Sri. Sesh Kumar Adiraju, Deputy General Manager (FI&MF), State Bank of India, Local Head office, Bengaluru and Convener of the SLBC Sub-Committee on Recovery and Rehabilitation & Other measures including Government Sponsored Schemes welcomed the Chairperson of the Sub-Committee Smt Vandita Sharma, IAS, Additional Chief Secretary & Development Commissioner (ACS & DC). He also welcomed the officials from RBI, NABARD, representatives from the member Banks and Government Departments. He then requested the Chairperson to take up the agenda.

Agenda No. 1:Confirmation of proceedings of the 15th Sub-CommitteeMeeting held on 19.06.2019

The proceedings of the meeting held on 19st June, 2019 were already circulated and as no suggestions for amendments were received, the Sub Committee confirmed the minutes.

STATE BANK OF INDIA F I & M F Dept. L.H.O.

Agenda No. 2: Recovery of Bank dues under Government sponsored schemes:

The Chairperson observed that the NPA level is increased substantially over the previous quarter in PMEGP accounts sponsored by KVIC, KVIB & DIC departments.

The Chairperson reiterated the member banks to provide a list of NPA accounts to the respective departments. Representatives of the banks and the concerned departments should work together, participate in recovery drives and thereby reduce the NPA. The Chairperson has also suggested to review the progress under various Government Sponsored Schemes in the DCC/BLBC meetings.

The officials from KVIB, KVIC have assured to extend support in recovery if the district wise list of NPA accounts is shared with them by the member banks.

(Action: All Banks, LDMs & Line Departments)

Agenda No. 2(a): Non-performing Assets position:

The sub - committee observed that the NPA percentage has gone up from 6.90 to 7.20 which should be monitored effectively and NPA level should be brought down with the combined efforts of the lending banks and the concerned line departments. The Chairperson also advised to take necessary action to improve the recovery in NPA accounts on priority basis.

(Action: All Banks and Line departments)

Agenda No. 2(b):Recovery under Revenue Recovery acts (SARFAESI/ DRT/ Lok Adalat):

Sri Sesh Kumar Adiraju, the convenor, informed that recoveries happened due to the intervention of the Chairperson with the respective DCsfor issuing letters to speed up the issuance of statutory orders for physical possession of the mortgaged properties under SARFAESI act as per the details submitted by SBI.

The Chairperson has once again advised other member banks to provide the details of cases under SARFAESI act, which are pending for issuance of statutory orders by DCs for taking the physical possession of the mortgaged property to the convener and the SLBC.

(Action: All Banks, SLBC& Convener)

Agenda No.3: Recovery under KPMR & KACOMP Acts:

The Chairperson observed that the recovery thorough the above acts is not up to the expected level.

The Chairperson once again advised the member banks to share the Taluk wise details of KPMR and KCOMP accounts so that the matter can be taken up with the concerned Government authorities.

The Chairperson also instructed to discuss the matter in DCC meetings.

(Action: All Banks, LDMs, Concerned departments)

Agenda No.4: Review of NPA position under Housing & Education Loans of Major Banks:

The Chairperson observed that NPA level has gone upin housing and education loans hence strenuous efforts are required to bring down the NPA level.

Agenda No.5: Review of other Government Sponsored Schemes:

The RBI official suggested the house that the targets under Government Sponsored Schemes should be conveyed by the concerned line departments well in advance and fix a cut off date of 31st January, 2020 to complete sanction/disbursements of the loans and achieve the targets.

The Chairperson instructed the line departments to circulate the targets with the banks immediately. The Chairperson has advised the line departments to share the targets with the controlling offices of the various member banks for speedy resolutions. The Chairperson has also suggested to review the progress under various Government Sponsored Schemes in the DCC/BLBC meetings without fail.

The concerned departments should follow up the matter with the concerned banks about the pending/sanctioned loan applications.

(Action: Convenor, LDMs, Line departments)

Agenda No.6: Any other issue with the permission of the Chair: -------

The Meeting concluded with vote of thanks.

(Smt Vandita Sharma, IAS)
Chairperson
SLBC Sub-Committee on
Recovery & Rehabilitation
Additional Chief Secretary & Dev. Commissioner,
Government of Karnataka

(Sri Sesh Kumar Adiraju)
Convener
SLBC Sub-Committee on
Recovery & Rehabilitation
Dy. General Manager (FI &MF)
State Bank of India,

भारतीय स्टेट बैंक STATE BANK OF INDIA बेंगलूर स्था. प्र. का. Bangalore L.H.O. FI & MF Dept.

LHO, Bengaluru.

16th SLBC Meeting on "Recovery and Rehabilitation & other Measures including Government Sponsored Schemes" for the quarter ended June, 2019 held on 09.09.2019

LIST OF PARTICIPANTS

Sl. No	Name (Sri/Smt)	Designation	Bank/Government Department	Contact No.	Official e-mail Id
1	Vandita Sharma	ACS&DEV COM	GOK	8022250715	devcom@karnataka.gov.in
2	Sesh Kumar Adiraju	DGM	SBI	8025943159	dgmoutreach.lhoban@sbi.co.in
3	N Nagaraj	AGM	RBI	9980022556	nnagaraj@rbi.org.in
4	ShivaniRoshan	Manager	NABARD	9987288942	dor.bangalore@nabard.org
5	K N Vijay Prakash	MD DBCDC	GOK	6366779333	
6	Nandini B S	Joint Director(RI)	DIRECTOR OF MSME	9731164939	Addl-dir-vis@karnataindustry.gov.in
7	M R E Kanthappa	CEO	KVIB	9449440261	kvibbangkar@gmail.org
8	R ShivaKumara	Divl. Manager	Canara Bank	9449049773	shivakumar_r@canarabank.com
9	B Jaya prakash	Chief Manager	Bank of Baroda	8328683042	ps.vis@bankofbaroda.co.in
10	K Arulraj	ASS DIRECTOR	KVIC	9843385853	kvicblor@gmail.com
11	ArunKumar H R	GM	BR AMBEDKAR DEVT CORP	9448021510	adclgm@gmai.com
12	Manjula T.H	AGM		9886699839	mdkmrstdc@gmail.com
13	R Usha	GM	KSC Apex Bank Ltd	9538386922	rushal780@gmail.com
14	I V Shashidhara	CM	Corporation Bank	8217742748	cba002pri@corpbank.co.in
15	Syed Abukalam	AO	KMDC	9448825991	kmdc.ho.info@gmail.com
16	Rohith S	Project Engineer	RDPR (Manager)	9480850081	nregs.tech6@gmail.com
17	Jagadeesh K S	Asst Director	RDPR (Manager)	9740790530	karnregs@gmail.com
18	T R Kotappa	GM	DBCDC LTD	9483512889	
19	HaseenaParveen	Devl Inspector	KMDC	9731767696	kmdc.ho.info@gmail.com

भारतीय स्टेट बैंक STATE BANK OF INDIA बेंगलूर स्का. F I & M Dept. LHO

ANNEXURE - 83

केनरा बैंक Canara Bank

SLBC CELL
AGRICULTURE FINANCE & PRIORITY SECTOR SECTION
CIRCLE OFFICE: BENGALURU

MINUTES OF THE SLBC SUB COMMITTEE MEETING ON AGRICULTURE & ALLIED ACTIVITIES HELD ON 24th SEPT 2019 AT SAMRUDDI HALL, COMMISSIONERATE OF AGRICULTURE, BENGALURU

The SLBC Sub-Committee Meeting on Agriculture & Allied Activities was held on 24.09.2019 at 11.00 A.M. at Commissionerate of Agriculture, Bengaluru. Sri. Rajender Kumar Kataria, Secretary, Department of Agriculture, Government of Karnataka Chaired the meeting and guided the proceedings.

The list of participants is furnished in the Annexure.

Sri. T.G.S.Kumar, Assistant General Manager, Canara Bank, Circle Office, Bengaluru (Convenor) welcomed Sri. Rajender Kumar Kataria, Secretary, Department of Agriculture, Government of Karnataka, official from NABARD and other Members of the Committee to the subject meeting.

With this, the Agenda items were taken up for discussion.

1. **Approval of the minutes of the proceedings of the Sub-Committee meeting on Agriculture & Allied Activities held on 21.06.2019.**

The Convenor informed that the Minutes of the earlier Meeting dated 21.06.2019 was circulated among all the Members and with their consent the same may be treated as approved. It was approved by the Committee.

2. **Review of performance of Banks under ACP.**

The Convenor, reviewed the performance of Banks by providing the statistical figures of June 2019. He informed that under Agriculture Advances, Bankers have achieved only 16% of the target and under MSME Bankers have achieved 42% of the target and 21% under total priority sector advances.

Further, the Convenor informed that under Agriculture advances, the disbursement for the Financial Year 2019-20 is nearly Rs. 2,493 Crore less compared to the previous year (i.e.,2018-19), which is mainly due to Crop Loan Waiver Scheme (CLWS) being implemented in the State of Karnataka. However, Bankers were asked to step-up efforts to boost the level of disbursement for the current Quarter onwards, in tune with the projections/ allocations.

केनरा बैंक CANARA BANK Circle Office Bengaluru-1

the targets and activate KCC in a phased manner to ensure coverage of KCC to all the farmers.

The Chairman also advised to submit the data of loanee farmers, non loanee farmers and defaulters so that the achievement can be increased.

The Chairman advised the banks to drive a special camps fixed in all the villages with a team involving Agriculture department, Fisheries department, Horticulture, Sericulture, Animal Husbandary, Agricultural scientists, Dairy, Panchayaths as well as Branch Heads conducted by Raita Samparka Kendras to finance uncovered farmers and twice a month RSKs meeting will be held to discuss various things like-

- Various Govt Schemes and Policies to give different types of incentives, concession, benefit, interest subsidy.
- Good practices developed by universities for enhancing the farmers' income.
- Bankers to participate and share their views of banking schemes, loan facility, extending KCC so that farmers are known about all the schemes and package of practices.
- Nodal Area and Nodal Person of the RSK will be made known to ensure Bankers along with uncovered farmers attend the meeting in their service area and to ensure the uncovered farmers are covered under the banking scheme.

6. Review of Investment Credit:

The Convenor informed that out of total Disbursement of Rs. 18,113 Crores under Agriculture for Financial year 2019-20, Rs.6,184 has gone to Investment Credit, which is below the benchmark of 40% for Investment Credit. The representative from NABARD suggested SLBC to furnish the CBS generated District wise granular data on investment credit activity wise for review at BLBC, DCC & DLRC meetings.

The representative from Canara Bank informed that this was already discussed in SLBC Steering Committee meeting and will be discussed in the upcoming SLBC meeting.

7. Review of CD Ratio position of various Banks:

The Convenor explained about the details of CD ratio of banking groups and stated that the average of CD ratio of all the Banks in the State is 77% which is above the State average of 60%.

The Chairman advised the Committee to address letters to the Banks with CD Ratio less than 60%.

CANARA BANK Circle Office Bengaluru-1 Level Bankers Committee Cell

8. **Doubling of Farmers' Income by 2022:**

The representative from Canara Bank informed that during the SLBC Steering committee meeting, NABARD has informed that a separate sub-committee will be formed on 'Doubling of Farmers' Income by 2022' to arrive at the strategies.

The Chairman suggested forming a working group involving Agriculture Universities, Research Institutions, and members from farmers' organisation to have a co-ordinated approach and to arrive at the workable strategies for improving the efficiency in various activities like Animal Husbandry, Horticulture, Sericulture and other subsidiary related activities.

In addition to that, the Chairman advised to have SLBC Sub Committee meeting in the last week of succeeding month immediately after closure of financial quarter and to give comparative statements of the achievements of previous year and current year. The Chairman also advised the bankers to fix self-declared quarterly targets to have a fruitful meeting. In addition, The Chairman has requested to complete SLBC portal by 15th of Oct 2019 to have Sub Committee meeting for Sept quarter before Oct 2019.

The Chairman advised the department of agriculture to share the PM Kisan data district wise, Bank wise to all the member banks which are aadhaar enabled data which contains bank account data, aadhaar number, mobile number of the farmer and service area and to provide the farmer with a PM Kisan card. Bulk messages in this regard to the farmers can be sent to the uncovered farmers. The farmer can either make use of that card to avail bank facility or can ignore it.

The Chairman advised the committee to address letters to all Nodal banks for non-participation, and also address letters to participating banks for not contributing to the effectivity of the meeting.

With this, the Meeting ended with a vote of thanks.

Rajender Kumar Kataria, IAS
Chairman of Sub Committee
on Agriculture & Allied
Activities

सी. एस. विजयलक्ष्मी
उप महा प्रबंधक
C. S. VIJAYALAKSHMI
DEPUTY GENERAL MANAGER

केनरा बैंक CANARA BANK Circle Office Bengaluru-1 District Level Bankers Committee Cell

LIST OF PARTICIPANTS

01. Sri. Rajender Kumar Kataria, Secretary, Department of Agriculture, GOK
02. Sri. T.G.S. Kumar, Assistant General Manager, Canara Bank, Circle Office, Bengaluru
03. Sri. M.R. Natarajan, Assistant General Manager, NABARD, Bengaluru
04. Sri.A.V. Ramana, Chief Manager, State Bank of India, Bengaluru
05. Sri. Mahadeva Kumar K P, Assistant General Manager, SBI LHO
06. Sri. D C Shreedhara Babu, Chief Manager, Corporation Bank, Bengaluru
07. Sri. Sudhir P, Assistant Director of Fisheries, Directorate of Fisheries
08. Sri. Shripad Hegde, Joint Director, Planning Dept
09. Sri. Shivakumar S Ullegaddi, Manager, HO KVG Bank
10. Sri. G. Krishna Hegde, Assistant General Manager, Karnataka Grameena Bank
11. Sri. Tulasiram N.H, Senior Manager, Canara Bank, Circle Office, Syndicate Bank, Bengaluru
12. Smt. Ashwini G Pai, Officer, SLBC Cell, Canara Bank, Circle Office, Bengaluru
13. Sri. Abhishek R, Officer, SLBC Cell, Canara Bank, Circle Office, Bengaluru

केनरा बैंक CANARA BANK Circle Office Bengaluru-1 Lead Bank

ANNEXURE – 84

बैंक ऑफ़ बड़ौदा Bank of Baroda

Credit Dep. – Priority & Retail, ZONAL OFFICE, 41/2 M.G. Road, Bangalore

PROCEEDINGS OF THE MEETING OF SLBC SUB-COMMITTEE ON RETAIL LOANS HELD ON 13.08.2019 AT 1.00 P.M. UNDER THE CHAIRMANSHIP OF ADDITIONAL CHIEF SECRETARY, GOVT. OF KARNATAKA.

The meeting of the SLBC Sub-committee on Retail Loans was held on Aug 13th, 2019 at 1.00 p.m. under the Chairmanship of Sri Harsh Gupta, I.A.S., Secretary to Govt. housing department at Room No. 222, IInd Floor, Vikasa Soudha, Bangalore, to review the progress under Housing loan and Education Loan schemes in Karnataka State for the quarter ended 31st March 2019. The list of other committee members and participants is furnished in the Annexure.

1. On behalf of Convener Bank of the SLBC Sub-Committee on Retail Loans Mr. Ajay Kumawat, Chief Manager, Bank of Baroda, welcomed Sri Harsh Gupta, I.A.S., Secretary to Govt. of Karnataka and other members of the Sub-Committee represented by Canara Bank, Corporation Bank, Syndicate Bank, Corporation Bank, and representatives from NHB, HUDCO and DEC. After a brief welcome, the Convenor requested the Chairman to preside over the meeting.

2. Firstly, the proceedings of previous SLBC Sub-committee meeting held on Aug 23, 2018 for the quarter ended June 2018 was read and adopted by the committee. During the course of the meeting, the Convener highlighted the performance of the Banks in Karnataka with regard to both disbursement and outstanding under Housing Loan sector during the FY 2018-19.

3. The Convener further briefed the Committee that under Housing Loan, the banks have disbursed Rs 6,240 crores during the FY 2018-19 under Priority Sector against the target of Rs. 16,783 Cr, thereby achieving 37.18% annual credit plan in the year. Further, Rs. 42,179 crores were disbursed under Non Priority Sector against 28,995 Crore, thereby achieving 145% of annual credit plan in in year. The amount outstanding amount under Housing loan was Rs 1,22,724.76 crores as on March 31, 2019, as against Rs. 1,16,596.62 crores as on March 31, 2018. During the coming festival season coupled with repo rate cut and reduction in interest rate on Home Loans, it is expected that the demand would pick up resulting in higher disbursement to this sector in the coming months.

4. The chairman expressed his concern about housing loan under priority sector is not taking off as expected. Suggestion with regard to improving the no. of Beneficiaries under the housing subsidy scheme was welcomed by the chairman. Further, chairman has advised to bankers come with good idea to boost up the loans under housing loan in priority sector and discussed the same in next meeting. Furthermore, advised the bankers to consider loan applications on priority in this sector and sanction loans to needy without delay.

5. The Convener briefed the Committee that the amount outstanding under Education Loan was Rs 7,437.95 crore as on March 31, 2019 compared to Rs 6,806.67 crore as on March 31, 2018. It was also apprised to the

committee that the education loans under priority sector stood at Rs. 5,673.32 Crore as compared Rs. 5,467.49 crore previous year March 31, 2019. Thus, the education loan segment under priority sector showing an absolute growth of Rs. 205.83 Crore over corresponding previous year. The overall there is a growth of 3.76% over the previous year. Similarly, the education loan under non priority segment stood at Rs. 1,764.62 crore as on Mar 31, 2019 as compared to Rs. 1,339.18 crore previous year Mar 31, 2018.

6. The Convener informed the Committee that Banks have sanctioned loans to 18 students under the Rajiv Gandhi Loan Scholarship Scheme, amounting to Rs 57 lakhs during FY 2018-19.

7. The Convener further briefed that bankers periodically conducting Housing Loan melas / expos' at RO level / the branches and cluster of brakers where, the housing loan under PMAY is also given focus and marketed. Further, informed that a meeting of the Bankers was called on May 29, 2019 by the Dept. of Rajiv Gandhi Rural Housing Corporation Limited, which is nominated as the State level Nodal Agency for implementation of PMAY (URBAN) – Housing for all scheme. In the said meeting was chaired by Mr. Anbukuma, I.A.S. MD of RGRHCL, he has discussed the progress of PMAY in Karnataka State and advised the bankers to speed up the sanctions at the branch level.

As there was no other matter to be discussed, the meeting was concluded at 2.00 p.m. with a vote of thanks to the Chair and the members.

CONVENOR-SLBC SUB-COMMITTEE
VIJAYA BANK

BANK OF BARODA ADV. Zonal Office

– 340 –

MEMBERS PRESENT AT THE MEETING OF SLBC SUB-COMMITTEE ON RETAIL LOANS HELD ON 13.08.2019 AT 1.00 P.M. UNDER THE CHAIRMANSHIP of SECRETARY TO GOVT. HOUSING DEPARETMENT.

Sl No	Name and Designation	Organization	
1	Sri. Harsh Gupta(secretary to Govt Housing dept)	Government of Karnataka	Chairman
2	Sri.R.Rudraiah (commissioner Slum development Board)	Government of Karnataka	
2	Sri.Ajay kumawat(chief manager)	Bank of Baroda	Convener
3	Sri.Shiv kumar S.M(Regional Manager)	HUDCO	Member
4	Sri.Dr.Girish Karnad T.G(AGM)	HUDCO	Member
5	Sri.R.N Karthikeyan(Regional manager)	NHB	Member
6	Sri.Satyannarayana C.N(J.D)	DCE	Member
7	I.F Magi	Higher education department	Member
8	Bhavani Manan (A.G.M)	Canara Bank	Member
9	S.Poornima(S.M)	Canara Bank	Member
9	I.V Shasidhara(Chief manager)	Corporation Bank	Member
10	Suresh kumar	Syndicate Bank	Member
11	Yetish M.D	Syndicate Bank	Member
12	Satish saulanke	Bank of Baroda	Member
13	B Jaya prakash	Bank of Baroda	Member

बैंक ऑफ़ बड़ौदा Bank of Baroda

PROCEEDINGS OF THE MEETING OF SLBC SUB-COMMITTEE ON RETAIL LOANS HELD ON 22.10.2019 AT 3.00 P.M. UNDER THE CHAIRMANSHIP OF ADDITIONAL CHIEF SECRETARY, GOVT. OF KARNATAKA.

The meeting of the SLBC Sub-committee on Retail Loans was held on Oct 22nd, 2019 at 3.00 p.m. under the Chairmanship of Sri Manoj Kumar Meena, I.A.S., Secretary to Govt. housing department at Room No. 224, IInd Floor, Vikasa Soudha, Bangalore, to review the progress under Housing loan and Education Loan schemes in Karnataka State for the quarter ended 30th June 2019. The list of other committee members and participants is furnished in the Annexure.

1. On behalf of Convener Bank of the SLBC Sub-Committee on Retail Loans Mr. Ajay Kumawat, Chief Manager, Bank of Baroda, welcomed Sri Manoj Kumar Meena, I.A.S., Secretary to Govt. of Karnataka and other members of the Sub-Committee represented by Canara Bank, Corporation Bank, Syndicate Bank, and representatives from HUDCO and DEC. After a brief welcome, the Convenor requested the Chairman to preside over the meeting.

2. Firstly, the proceedings of previous SLBC Sub-committee meeting held on Aug 13, 2019 for the quarter ended March 2019 was read and adopted by the committee. During the course of the meeting, the Convener highlighted the performance of the Banks in Karnataka with regard to both disbursement and outstanding under Housing Loan sector during the FY 2019-20.

3. The Convener further briefed the Committee that under Housing Loan, the banks have disbursed Rs 1064.21 crores during the 1st quarter of the FY 2019-20 under Priority Sector against the target of Rs. 25,576.50 Cr, thereby achieving 4.16% annual credit plan in the year 2019-20. Further, Rs. 10276.10 crores were disbursed under Non Priority Sector against the target of Rs. 12,137.34 Crore, thereby achieving 85% of annual credit plan in in year. The amount outstanding amount under Housing loan was Rs 1,24,770.90 crores as on June 2019, as against Rs. 1,22,724.76 crores as on March 31, 2019.

4. The chairman expressed his concern about housing loan under priority sector is not taking off as expected. Chairman has advised bankers to come with good idea to boost up the loans under housing loan in priority sector and discussed the same in next meeting. Furthermore, advised the bankers to consider loan applications on priority in this sector and sanction loans to needy without any delay. He also suggested to give more thrust to farm house concept in areas having Katha issues like North and South Canara

areas. He has advised the Bankers to encourage small housing Loans to boost Priority Housing Loan Sector.

5. The chairman has expressed his displeasure about the meager performance under PMAY Scheme especially in the districts of Bellary, Bidar, Bijjapur and Ramanagaram and advised the Banks to fasten their sanction process. He also informed that Katha will be issued to the Slum dwellers.

6. The Convener briefed the Committee that the amount outstanding under Education Loan was Rs 7,270.57 crore as on June 30,2019 compared to Rs 7,437.95 crore as on March 31, 2019. It was also apprised to the committee that the education loans under priority sector stood at Rs. 5,559.08 Crore as compared Rs. 5,673.32 crore previous year March 31, 2019. There is a reduction Thus, the education loan segment under priority sector showing an absolute reduction over corresponding previous year. The overall there is a decline of 2.25% over the previous year. Similarly, the education loan under non priority segment stood at Rs. 1,711.49 crore as on June 30, 2019 as compared to Rs. 1,764.62 crore previous year Mar 31, 2019.

7. The Convener informed the Committee that Banks have sanctioned loans to 18 students under the Rajiv Gandhi Loan Scholarship Scheme, amounting to Rs 57 lakhs during FY 2018-19. DCE has informed that the MOU is expired with regard to Scholarship which is to be renewed.

As there was no other matter to be discussed, the meeting was concluded at 4.00 p.m. with a vote of thanks to the Chair and the members.

CONVENOR-SLBC SUB-COMMITTEE
VIJAYA BANK

MEMBERS PRESENT AT THE MEETING OF SLBC SUB-COMMITTEE ON RETAIL LOANS HELD ON 22.10.2019 AT 3.00 P.M. UNDER THE CHAIRMANSHIP of SECRETARY TO GOVT. HOUSING DEPARETMENT.

Sl No	Name and Designation	Organization	
1	Sri. Manoj Kumar Meena (secretary to Govt Housing dept)	Government of Karnataka	Chairman
2	Sri.Ajay kumawat(Chief manager)	Bank of Baroda	Convener
3	Sri.S S P Kumar (Chief Member)	Bank of Baroda	--
4	Sri.S V Kamath (regional Chief)	HUDCO	Member
5	Sri.Shiv Kumar S.M(Joint General Manager)	HUDCO	Member
6	Sri.S Malleswarappa	DCE	Member
7	Smt.Bhavani Manan (A.G.M)	Canara Bank	Member
8	Smt.S.Poornima(S.M)	Canara Bank	Member
9	Sri.I.V Shasidhara(Chief Manager)	Corporation Bank	Member
10	Sri.Gangadhar Naik	Syndicate Bank	Member
11	Yetish M.D	Syndicate Bank	Member
12	Sri.S S P Kumar (Chief Member)	Bank of Baroda	Member
13	B Indumathi	Bank of Baroda	Member

ANNEXURE – 85

State Director for RSETIs National Centre for Excellence of RSETIs (Under the aegis of MoRD, Govt. of India)	Office of the Secretary, Skill Dev., Entrepreneurship & Livelihood (Govt. of Karnataka)

Ref. No 02/2019/SDR/NACER/SLBC/SLSCR Date: 27.06.2019

To,

All the members of State Level Steering Committee on RSETIs (SLSCR) & Directors of RSETIs in Karnataka

Dear Sir,

Sub: Minutes of meeting of State Level Steering Committee on RSETIs (SLSCR) held on 24.06.2019

The meeting of State Level Steering Committee on RSETIs (SLSCR) was held on 24.06.2019 at 3.30 pm, at room no 222, 2nd floor, Vikasa Soudha.

Mr. Amlan Aditya Biswas, IAS, Secretary, Dept. of Skill Dev., Entrepreneurship & Livelihood, GOK Bengaluru presided over meeting, addressed the members and reviewed the progress achieved by RSETIs/RUDSETIs. The meeting was attended by Mr. Rajendra Prasad, CM, SLBC Bangalore, Mr. Sesh Kumar, DGM, SBI, LHO, Bangalore, Ms. Annamma Simon, AGM, Canara Bank, HO Bangalore, Mr. Channabasayya, GM, DCC Bank Bidar, Mr. T.V. Shivaprakash of Corporation Bank besides Mr. Bellegouda, SPM NRLM and Mr. Sham Sundar FI-PE, NRLM.

Specific Observations of Mr. Amlan Aditya Biswas, IAS, Secretary, SDEL, GOK Bengaluru are provided in item no.13. of the minutes of the meeting.

We are appending here with the Minutes of the meeting of State Level Steering Committee on RSETIs (SLSCR) held on 24.06.2019 for your perusal and suggestions for amendments if any.

Yours faithfully,

(Ramakrishna B Mane)
State Director for RSETIs

(Sri Amlan Aditya Biswas, IAS)
Chairman of SLSCR & Secretary, SDEL

Copy for kind information to:

- The Hon. Co-Chairman, National Level Advisory Committee on RSETIs, National Centre for Excellence of RSETIs (NACER), Dharmasthala.
- The Mission Director, SRLM, Bengaluru Karnataka State.
- CGM, NABARD, Bangalore
- The Convener & General Manager, SLBC Corporate Office Syndicate Bank Bengaluru
- Nodal Officers of sponsor Banks having RSETIs in Karnataka
- Directors of RSETIs/RUDSETIs in Karnataka State

Scanned by CamScanner

Ref. No.02/2019/SDR/NACER/SLBC/SLSCR Date 27 06 2019

Minutes of meeting of SLBC Sub-Committee on RSETIs held on 24.06.2019

Mr. Amlan Aditya Biswas, IAS, Secretary, Dept. of Skill Dev., Entrepreneurship & Livelihood, GOK Bengaluru presided over meeting, addressed the members and reviewed the progress achieved by RSETIs/RUDSETIs. The meeting was attended by Mr. Rajendra Prasad, CM, SLBC Bangalore, Mr. Sesh Kumar, DGM, SBI, LHO, Bangalore, Ms. Annamma Simon, AGM, Canara Bank, HO Bangalore, Mr. Channabasayya, GM, DCC Bank Bidar, Mr. T V Shivaprakash of Corporation Bank besides Mr. Bellegouda, SPM NRLM and Mr. Sham Sundar FI-PE, NRLM.

With permission of the chair, Mr. Ramakrishna B Mane, State Director for RSETIs, presented the power point presentation on the Agenda wise details of the RSETIs, their functioning and the progress for 2018-19 (as at end of March-2019) and for 2019-20 (up to 22-06-2019).

1. **Approval of minutes of previous meeting held on 19-01-2019**

   The house approved the minutes of previous meeting held on 19-01-2019 since there were no suggestions for the amendments of the minutes.

2. **ATR on the Action Points raised during the meeting held on 19-01-2019**

   The house discussed action taken by RSETIs and Govt. depts on the action points raised during the meeting held on 19-01-2019 particularly on allotment of land and construction of buildings. Specific Observations of Mr. Amlan Aditya Biswas, IAS, Secretary, SDEL, GOK Bengaluru are provided in item no.13 of the minutes of the meeting.

3. **Review of progress made by RSETIs in implementation of AAP and Settlement of trained candidates**

   Achievement of RSETIs in Karnataka under AAP-2018-18 was 105% as against 102% achievement of All India RSETIs.

Karnataka / All India	2017-18				
	Target		Ach - 2017-18		% Ach to Ann Target
	Programmes	Candidates	Programmes	Candidates	
Karnataka	902	24985	1035	27515	110%
All India	14016	397688	16280	423343	106.4
	2018-19				
Karnataka	902	24795	1014	26041	105.03%
All India	13887	395194	14623	403672	102.15%

However, the performance of following RSETIs was not up to the mark and were advised to take necessary steps to ensure achieving the targets by March 2020.

SN	RSETIs	Sponsor Bank	AAP 2018-19 (>100%)	Settlement to Trained (>70%)	Cr. Link (>50%)	EAPs Mar-19	Follow ups Mar-19
1	Chamarajanagar	SBI	52%	48%	46%	38%	17%
2	Gulbarga	SBI	73%	51%	90%	40%	54%

Scanned by CamScanner

4. **Settlement and credit linkage of RSETI trained candidates**

The cumulative Settlement and credit linkage of RSETI trained candidates 69.6% and 70.1% as against All India RSETIs achievement of 69% and 43% respectively. Comparative position of Cumulative performance of Total of All RSETIs in KARNATAKA and All RSETIs in INIDA as at March-2019 are as follows.

Particulars	Trainings (Nos.)				Settlement (Nos)							Settle ment (%)	Bank linkage (%)
	Programs (Nos)	Candidate trained			Bank Finance		Own Finance		Wage Employed		Total (Nos)		
		APL	BPL	Total	APL	BPL	APL	BPL	APL	BPL			
Karnataka	9302	50817	220747	271564	18913	103133	10229	41188	4458	11208	189129	70	65
%		19%	81%		15%	85%	20%	80%	28%	72%			
All India	112693	1318328	1798416	3116744	353627	580068	447783	559097	96811	120309	2157695	69	43
%		42%	58%		38%	62%	44%	56%	45%	55%			

It may be noted that percentage of settlement and Bank linkage in Karnataka is higher than All RSETIs in India

5. **Reimbursement of training cost to RSETIs:** The details are as follows,

RSETI WISE NRLM BPL CLAIMS-Karnataka-01-04-2019

SN	Name of the RSETI	No. of BPL candidates	Claimed	Received	Pending
1	CANB Chikkaballapur	3288	12766635	7176400	5590235
2	CANB Davanagere	921	5623328	2951000	2672328
3	CANB Haliyal	3733	18586835	8065950	10520885
4	CANB Harohalli	4100	13968214	5849800	8118414
5	CANB Hassan	2283	11902832	2923200	8979632
6	CANB Kolar	2190	8948528	4334400	4614128
7	CANB Ramanagar	2465	6473506	3821000	2652506
8	CANB Shimoga	1979	8721870	3586700	5135170
9	CANB Sonnahallipur	1718	6187914	820200	5367714
10	CORPB Chikkamagaluru	1032	6748814	1070400	5678414
11	CORPB Kodagu	1574	7588777	448000	7140777
12	KMB Bagalkot	958	5041910	1467000	3574910
13	RUDSETI Bengaluru	1043	7617873	1164400	6453473
14	RUDSETI Brahmavar	2103	13767372	4418200	9349172
15	RUDSETI Chitradurga	1808	14485171	5867600	8617571
16	RUDSETI Dharwad	1598	11978529	2402600	9575929
17	RUDSETI Mysore	1623	17961794	9838518	8123276
18	RUDSETI Ujire	1401	11775758	2414400	9361358
19	RUDSETI Vijayapura	2451	11808160	5311000	6497160
20	SBI Chamarajanagar	141	450000	260000	190000
21	SBI Gadag	904	5149169	2108345	3040824
22	SBI Gulbarga	734	3632054	1072200	2559854
23	SBI Koppal	1263	8180979	2488000	5692979
24	SBI Raichur	1800	9066296	3906000	5160296
25	SBI Tumkur	1322	9514057	1702000	7812057
26	SBI Yadgir	408	2159293	90000	2069293
27	DCCB RSETI Bidar	673	3495888	1100000	2395888
28	SYNDB Belgaum	3898	16381064	7312000	9069064
29	SYNDB Bellary	1314	7653085	700000	6953085
30	SYNDB Manipal	1487	9609166	1964200	7644966
31	SYNDB Kumta	1637	11919590	4664200	7255390
32	VB Haveri	2177	11634576	3398000	8236576
33	VB Mandya	2420	8637212	2649172	5988040
	TOTAL	58446	309436249	107344885	202091364

Scanned by CamScanner

In spite of repeated requests, many RSETIs could not submit the half yearly claims of training expenditures to their controlling offices within 15 days of end of the half year ending September and March. With a **continuous follow up by SDR with RSETIs during last 6 months**, it was possible to ensure preparation and submission of claims till half year ending March 2019. **As such it was possible to arrive the exact claim amount and pendency as at end of March 2019.** All the Nodal officers of Banks are suggested to ensure obtaining the half yearly BPL claims as on September and March from their RSETIs and submit the same to SRLMs along with Year wise particulars of claims submitted. Received and Pending to be received within 15 days after the half year ending March and September.

The Banks requested to reimburse training cost directly to RSETIs instead of routing through Zilla Panchayat, in as much as claims/bills have already been approved by ZP before recommending to KSRLPS. **(Action: Nodal Offices of Banks having RSETIs in Karnataka)**

6. **Review of gradation of RSETI for the year ending March 2018**

All the RSETIs in Karnataka have been graded as "AA" except the following.

i. DDCB RSETI Bidar	: Downgraded from "**AA**" to "**BB**".
ii. SBI SETI Yadgir	: Downgraded from "**A**" to "**BB**"
iii. SBI RSETI Chamarajanagar	: Interchanged from "**AB**" to "**BA**"

The following RSETIs have improved their grading:

i. RUDSETI Vijayapura	: Upgraded from "**AB**" to "**AA**"
ii. SBI RSETI Gadag	: Upgraded from "**AB**" to "**AA**"
iii. Synd RSETI Kumta	: Upgraded from "**AB**" to "**AA**"

As per directions of MORD, the NACER has taken steps to start the process of grading of RSETIs for 2018-19 from 1st of July 2019.

7. **Pending issues relating to allotment of land for RSETI**

i. **RSETI Building Ballari:** During the last SLSCR meeting on 19-01-2019, Mr. Amlan Aditya Biswas, IAS, Secretary, Dept. of SDEL, GOK Bengaluru contacted over phone the Deputy Commissioner Ballari who in turn assured to allot immediately alternate land within the city for construction of building for RSETI Ballari. Till the allotment of alternate land and completion of construction of new building, RSETI Ballari was suggested to approach DC Ballari / CEO ZP Ballari for providing rent free building within the city for RSETI. RSETI was suggested to follow up the matter. **(Action: Syndicate Bank)**

ii. **RSETI Building Vajarahalli:** In view of objection of authorities of Forest Dept. expansion of RSETI building at Vajarahalli in Ramanagar district was put on hold. Hence it was suggested to Canara Bank to take up the matter with concerned authorities for diverting the GOI funds for expansion of RSETI Harohalli building which is also sponsored by Canara Bank and is located in the same district. In view of difficulty expressed by the Directors on availability sufficient candidates, the Secretary

Scanned by CamScanner

had earlier suggested for merger of these two RSETIs and have a good building with ergonomic design at Harohalli. Canara Bank has to take decision. **(Action: Canara Bank)**

iii. **RSETI Building Koppal:** Mr. Amlan Aditya Biswas, IAS, Secretary, Dept. of SDEL, GOK Bengaluru had contacted during previous SLSCR over phone to the Deputy Commissioner Koppal who in turn assured to arrange for immediate vacation of encroachment and providing possession of vacant land allotted to RSETI Koppal. There is no progress. SBI was suggested to follow up with DC. **(Action: SBI)**

iv. **RSETI Building Chamarajanagar:** In spite of SBI sanctioning OD limit for RSETI, not many trainings are conducted due to not allowing the same by co-sponsors JSS till MOU is signed. MOU is not being finalized among co-sponsors. Mr. Amlan Aditya Biswas, IAS, Secretary, Dept. of SDEL, GOK Bengaluru contacted over phone the Deputy Commissioner Chamarajanagar who in turn assured for immediate arrangement of allotment a rent-free building for RSETI Chamarajanagar. SBI was suggested to follow up the matter. **(Action: SBI)**

The Directors of these RSETIs were advised to coordinate with concerned authorities and sponsor Banks for necessary action. **(Action: RSETIs of Ballari, Koppal, Yadgir, Chamarajanagar, Harohalli & Vajarahalli)**

8. **Pending issues relating to construction of campus building**

i. **RSETI Building Belagavi:** Mr. Leela Prasad Katuri, Secretary SRDT of Syndicate Bank informed that the building construction is in final stage of completion and they may start functioning within next 3 months in new building. **(Action: Syndicate Bank)**

ii. **RSETI Building Yadgir:** Mr Sesh Kumar Adiraju, DGM of SBI informed that the construction of new building of RSETI is likely be completed within next 3 months. He also expressed that since the new building far off from the city, not much conveyance facility is available candidates may face difficulties in reaching the institute and to stay there. SBI was suggested to expedite completion of building and start functioning in new building at the earliest. **(Action: SBI)**

9. **Coordination at district level for smooth functioning of RSETIs**

i. **Reimbursement of training cost:** The Bank representatives, requested for reimbursement of pending amount of training cost. SRLM Officials informed that about Rs.4.28 crores are received from MORD and will be disbursed soon. The secretary advised them for release the same within two days and also to instruct ZP officials to transfer the amounts to the Bank Accounts of respective RSETIs within 14 days and take confirmation. He advised banks to report him the cases if any regarding the delay by ZP the credit of amount released by SRLM for RSETIs.

ii. **Master Book Keepers (MBK) training:** RSETIs are extending logistic support to ZPs for conducting MBK training. RSETI have to ensure that MBK training do not affect the regular training programmes of RSETIs.

iii. **List of pending loan applications of RSETI trained candidates to be sent by email of SLBC, Controlling Offices of concerned Banks and LDMs.**

Scanned by CamScanner

It was observed that credit linkage of RSETI trained candidates is not up to the mark in many RSETIs. Trainees of many RSETIs are finding it difficult in getting loan sanctioned by banks. **RUDSETI Vijayapura** could send a list of pending loan applications to SLBC. Through the intervention of SLBC, it was possible for them to get loans sanctioned expeditiously by banks. Other RSETIs were also suggested to send such list of loan applications of trainees to controlling offices of banks for their intervention in case of delay by banks for sanction of loans. **(Action: RSETIs & Nodal Offices of Banks having RSETIs in Karnataka)**

10. Awareness programs and publicity measures by DRDA and RSETIs

The Directors informed that various steps taken by RSETIs in mobilizing the candidates are organizing Entrepreneurship Awareness Programmes (EAPs), publicity in Daily newspapers, through cable networks, AIR & TV channels, publicity through ex-trainees. RSETIs requested for Gram Panchayats also to mobilize candidates and sponsor to RSETIs.

11. Aadhaar Enabled Bio-metric Attendance (AEBAS) and Registration of candidates under Kaushal Panjee

It was observed that many of the RSETIs sponsored by State Bank of India and Canara Bank are not obtaining AEBAS biometric attendance and not registering all their trainees under Kaushal Panjee. RSETIs need to maintain both USB model and wall mounting devices in working condition. Registration of all candidates attending training in RSETIs need to be registered under Kaushal Panjee. Nodal officers of sponsor Banks were advised to look into these matters and guide the RSETIs.

12. Posting of Support Staff in RSETIs:

As per MORD guidelines, RSETIs should have one Director of Officer cadre on deputation from sponsor Bank. Besides they should have two Faculties, two Office Assistants, one Attender and one watchman cum gardener to be outsourced. It was observed that SBI, Canara Bank and Bank of Baroda sponsored RSETIs do not have stipulated number of staffs. The chairman of the SLSCR advised the sponsor Banks to arrange for engaging required number of staffs in all RSETIs. While the Faculties, Office assistants and other staff of RSETIs are being outsourced, the matter of engaging the retired Bank Officers for the post of Directors came up for discussion. The secretary advised that the retired Bank Officers can also be taken for the post of Directors so that the burden of expenditures on Banks is reduced and also their services can be better utilised for banking activities. Since this is also a policy matter, NAR/NACER may examine the same.

Scanned by CamScanner

RAMAKRISHNA B MANE
State Director for RSETIs
National Centre for Excellence of RSETIs (NACER)
(Under the aegis of MoRD, Govt. of India)

 # A-201, 'Pride Enchanta',
Opp. BHEL, Mysore Road,
BENGALURU – 560 026
Email: mcspcrbmane@gmail.com;
9448161221 (M)

Ref. No.03/2019/SDR/NACER/SLBC/SLSCRDate: 24.11.2019

To,

All the members of State Level Steering Committee on RSETIs (SLSCR) & Directors of RSETIs in Karnataka

Dear Sir,

Sub: Minutes of meeting of State Level Steering Committee on RSETIs (SLSCR) held on14.10.2019

The meeting of State Level Steering Committee on RSETIs (SLSCR)was held on **14.10.2019at 3.00 pm, at room no.252 of MS Building Bangalore.**

Mr.Selvakumar, IAS, Secretary, Dept. of Skill Dev., Entrepreneurship & Livelihood, GOK Bengaluru presided over meeting, addressed the members and reviewed the progress achieved by RSETIs/RUDSETIs. The meeting was attended by **Dr. B R Mamata, IAS**, Mission Director, KSRLPS,Mr. Rajendra Prasad, CM, SLBC Bangalore, Mr. Sesh Kumar, DGM, SBI, LHO, Bangalore, besides Mr. Bellegouda, SPM NRLM and Mr. Sham Sundar FI-PE, NRLM,

We are appending here with the Minutes of the meeting of State Level Steering Committee on RSETIs (SLSCR)held on 14.10.2019 for your perusal and suggestions for amendments if any.

Yours faithfully,

(RAMAKRISHNA B MANE)
State Director for RSETIs

Copy for kind information to:

- The Hon. Co-Chairman, National Level Advisory Committee on RSETIs, National Centre for Excellence of RSETIs (NACER), Dharmasthala.
- The Secretary, Dept. of Skill Dev., Entrepreneurship & Livelihood, GOK Bengaluru.
- The Mission Director, SRLM, Bengaluru Karnataka State.
- CGM, NABARD, Bangalore
- The Convener &General Manager, SLBC Corporate Office Syndicate Bank Bengaluru
- Nodal Officers of sponsor Banks having RSETIs in Karnataka
- Directors of RSETIs/RUDSETIs in Karnataka State

– 353 –

Ref. No.03/2019/SDR/NACER/SLBC/SLSCRDate: 24.11.2019

Minutes of meeting of SLBC Sub-Committee on RSETIsheld on 14.10.2019

Mr. Selvakumar, IAS, Secretary, Dept. of Skill Dev., Entrepreneurship & Livelihood, GOK Bengalurupresided over meeting, addressed the members and reviewed the progress achieved by RSETIs/RUDSETIs. The meeting was attended by **Dr. B R Mamata, IAS**, Mission Director, KSRLPS, Mr. Rajendra Prasad, CM, SLBC Bangalore, Mr. Sesh Kumar, DGM, SBI, LHO, Bangalore, besides Mr. Bellegouda, SPM NRLM and Mr. Sham Sundar FI-PE, NRLM.

With permission of the chair, Mr. Ramakrishna B Mane, State Director for RSETIs, presented the power point presentation on the Agenda wise details of the RSETIs, their functioning and the progress for 2019-20 (as at end of Sept-2019).

1. Approval of minutes of previous meeting held on 26-10-2019

The house approved the minutes of previous meeting held on 26-10-2019as there were no suggestions for the amendments of the minutes.

2. Progress of RSETIs under AAP-2019-20 and Settlement of trained candidates

Achievement of RSETIs in Karnataka under AAP-2018-18 was 105% as against 102% achievement of All India RSETIs.

Karnataka/ All India	2018-19				
	Target		Ach - 2018-19		% Ach to Ann Target
	Programmes	Candidates	Programmes	Candidates	
Karnataka	902	24795	1014	26041	105.03%
All India	13887	395194	14623	403672	102.15%
	2019-20				
Karnataka	882	24388	457	11870	48.67%
All India	13453	386129	6135	168140	43.55%

Performance of all RSETIs in Karnataka was good except the following. These RSETIs and their sponsor Banks were advised to take necessary steps to ensure achieving the targets by March 2020.

SN	RSETIs	Sponsor Bank	AAP2019-20 (>100%)	Settlement toTrained (>70%)	Cr. Link (>50%)
1	Chamarajanagar	SBI	12.4%	50.9%	41.0%
2	Bagalkot	KMB	17.6%	83.1%	82.5%

3. Settlement and credit linkage of RSETI trained candidates

The cumulative Settlement and credit linkage of RSETI trained candidates69.6% and 70.1% as against All India RSETIs achievement of 69% and 43% respectively.Comparative position of Cumulative performance of Total of All RSETIs in KARNATAKA and All RSETIs in INIDA as at March-2019 are as follows.

(Cumulative From 01.04.2011 to 30.09.2019)							
Details	Candidates Trained	Trainees Settled with				Settlement%	Bank Linkage%
		Bank Finance	Own Finance	Wage Empl	Total		
Karnataka	283434	125015	54830	16441	196286	69.3%	63.7%
All India	32,84,885	9,69,297	10,48,756	2,24,243	22,42,296	68.3%	43.2%

Settlement in Karnataka is 69.3% as against National average of 68.3%
Credit Linkage is at 63.7% as against National average of 43.2%

Progress of RSETIs as on 30-09-2019 under AAP - 2019-20

SN	RSETIs	2019-20					Cumulative Settlement % (Pan India - 68.3%)	Cumulative credit linkage % (Pan India - 43.2%)
		Targets		Achievements				
		No.of Programs	Total trained	No.of Programs	Total trained	%		
1	CANB Chikkaballapur	27	750	13	346	46.1	85.8	70.5
2	CANB Davanagere	30	750	16	406	54.1	76.8	80.5
3	CANB Haliyal	34	850	23	586	68.9	72.6	37.9
4	CANB Harohalli	30	750	17	498	66.4	81.5	76.4
5	CANB Hassan	29	750	17	407	54.3	63.1	39.9
6	CANB Kolar	26	750	13	356	47.5	65.8	78.3
7	CANB Ramanagar	22	750	20	555	74	82.7	89.2
8	CANB Shimoga	30	750	10	296	39.5	69.6	78.6
9	CANB Sonnahallipur	21	655	13	368	56.2	73.2	89.3
10	CORPB Chikkamagaluru	28	750	21	457	60.9	76	46.9
11	CORPB Kodagu	26	733	14	383	52.3	66.8	50.3
12	KMB Bagalkot	25	750	5	132	17.6	83.1	82.5
13	RUDSETI Bengaluru	25	750	9	191	25.5	48.5	54.6
14	RUDSETI Brahmavar	28	750	8	199	26.5	63.3	31.4
15	RUDSETI Chitradurga	25	750	15	414	55.2	69.5	79.7
16	RUDSETI Dharwad	30	825	20	545	66.1	62.3	54.4
17	RUDSETI Mysore	29	750	11	276	36.8	60.5	65.7
18	RUDSETI Ujire	27	750	15	410	54.7	74.1	28.6
19	RUDSETI Vijayapura	28	750	13	340	45.3	69.8	46.3
20	SBI Chamarajanagar	27	750	4	93	12.4	50.9	41
21	SBI Gadag	25	750	12	310	41.3	56	75.9
22	SBI Gulbarga	30	750	17	411	54.8	51.3	88.8
23	SBI Koppal	26	750	13	338	45.1	79.2	78.6
24	SBI Raichur	28	750	15	384	51.2	80.6	57.9
25	SBI Tumkur	28	750	17	424	56.5	67.6	78.8
26	SBI Yadgir	20	600	9	268	44.7	53.1	65.1
27	DCC Bidar	25	750	21	634	84.5	68.7	45.9
28	SYNDB Belgaum	26	750	13	321	42.8	65.8	38.8
29	SYNDB Bellary	28	750	14	356	47.5	72.5	38.2
30	SYNDB Manipal	25	750	12	277	36.9	70.7	48
31	SYNDB Kumta	25	750	14	308	41.1	55.5	53.7
32	VB Haveri	25	625	12	279	44.6	56.5	46.6
33	VB Mandya	24	600	11	302	50.3	66.1	57.8
	Total	**882**	**24388**	**457**	**11870**	**48.70**	**69.30**	**63.70**

4. Reimbursement of training cost to RSETIs: The details are as follows;

RSETI WISE NRLM BPL CLAIMS-Karnataka-01-04-2019					
SN	Name of the RSETI	Pending as on	Released by SRLM to ZP on 26.06.19		Pending
		31.03.19	To ZP	To RSETI	30.09.19
1	CANB Chikkaballapur	55.90	47.81		55.90
2	CANB Davanagere	26.72	8.08		26.72
3	CANB Haliyal	105.21	39.47	39.47	65.74
4	CANB Harohalli	81.18	20.23		81.18
5	CANB Hassan	89.80	13.90		89.80
6	CANB Kolar	46.14			46.14
7	CANB Ramanagar	26.53	5.84		26.53
8	CANB Shimoga	51.35			51.35
9	CANB Sonnahallipur	53.68			53.68
	CANARA BANK TOTAL	**536.51**	**135.33**	**39.47**	**497.04**
10	CORPB Chikkamagaluru	56.78			56.78
11	CORPB Kodagu	71.41			71.41
	CORP BANK TOTAL	**128.19**	**0**	**0**	**128.19**
12	RUDSETI Bengaluru	64.53	24.06		64.53
13	RUDSETI Brahmavar	93.49			93.49
14	RUDSETI Chitradurga	86.18	50.61		86.18
15	RUDSETI Dharwad	95.76	51.56		95.76
16	RUDSETI Mysore	81.23	9.00	0	81.23
17	RUDSETI Ujire	93.61	5.00		93.61
18	RUDSETI VIJAYAPUR	64.97	3.38		64.97
	RUDSETI TOTAL	**579.78**	**143.62**	**0**	**579.78**
19	SYNDB Belgaum	90.69			90.69
20	SYNDB Bellary	69.53			69.53
21	SYNDB Manipal	76.45			76.45
22	SYNDB Kumta	72.55	39.99		72.55
	SYND BANK TOTAL	**309.23**	**39.99**	**0**	**309.23**
23	SBI Chamarajanagar	1.90			1.90
24	SBI Gadag	30.41	10.50	10.23	20.17
25	SBI Gulbarga	25.60			25.60
26	SBI Koppal	56.93	47.21		56.93
27	SBI Raichur	51.60	49.96		51.60
28	SBI Tumkur	78.12	14.72	0	78.12
29	SBI Yadgir	20.69			20.69
	SBI TOTAL	**265.25**	**122.39**	**10.23**	**255.02**
30	BOB Haveri	82.37			82.37
31	BOB Mandya	59.88	16.12		59.88
	BOB (VB) TOTAL	**142.25**	**16.12**	**0**	**142.25**
32	KMB Bagalkot	35.75	18.88	18.88	16.87
	KOTAK M BANK TOTAL	**35.75**	**18.88**	**18.88**	**16.87**
33	DCCB RSETI Bidar	23.96			23.96
	DCC BANK BIDAR	**23.96**	**0**	**0**	**23.96**
	ALL BANKS TOTAL	**2020.90**	**476.32**	**68.58**	**1952.32**

All the RSETIs have submitted the half yearly claims for BPL candidates (Rural Poor) as on September 2019 to their Nodal Offices under copies to respective Zilla Panchayats. The Banks requested to reimburse training cost directly to RSETIs instead of routing through Zilla Panchayat, in as much as claims/bills have already been approved by ZP before recommending to KSRLPS. However, the claims amounts are being released to ZPs. Many ZPs have not released to RSETI accounts, the claim amount disbursed by KSRLPS to ZPs. MD KSRLPS has assured to advise all the ZPs to release the amounts to RSETI accounts immediately.

5. Issues relating to allotment of land and construction of RSETI Building

i. **RSETI Building Ballari:** A piece of land at **Bandihatti** village on main road nearer (4 Km) to existing RSETI premises at DIC Office is identified requested DC& CEO ZP for allotment for construction of RSETI Building.

ii. **RSETI Building Belagavi:**The building construction is in final stage of completion and RSETI may start functioning in new building at the earliest.

iii. **RSETI Building Chamarajanagar:**In spite of sanctioning OD limit by SBI, RSETI is not able to conduct many trainings due Co-sponsors not allowing RSETI for such programmes till MOU is signed between co-sponsors. MOU is not being finalized among co-sponsors. The Deputy Commissioner & CEO ZP Chamarajanagar have assured for allotment of land for construction of new building for RSETI Chamarajanagar. SBI was suggested tofollow up the matter.

iv. **RSETI Building Koppal:**The Deputy Commissioner Koppal has assured to arrange for immediate vacation of encroachment and providing possession of vacant land allotted to RSETI Koppal. SBI RSETI has been advised to proceed for appointing Architect and preparation and approval of plan of new RSETI building before vacation of encroachment.

v. **RSETI Building Vajarahalli:**In view of objection of authorities of Forest Dept., expansion of RSETI building at Vajarahalli in Ramanagar district was put on hold. Hence Canara Bank was suggested to take up the matter with concerned authorities for diverting the GOI funds for expansion of RSETI Harohalli building which is also sponsored by Canara Bank and is located in the same district. In view of difficulty expressed by the Directors on availability sufficient candidates,it was suggested for merger of these two RSETIs and have a good building with ergonomic design at Harohalli. Canara Bank has to take decision.

The Directors of these RSETIs were advised to coordinate with concerned authorities and sponsor Banks for necessary action.

6. Providing Support Staff to RSETIs: RSETIs are having one Director of Officer cadre on deputation from sponsor Bank. In addition, two Faculties, two Office Assistants, one Attender and one watchman cum gardener are outsourced. It was observed that SBI, Canara Bank and Bank of Baroda sponsored RSETIs do not have stipulated number of staffs. The sponsor Banks were suggested to arrange for engaging required number of staffs in all RSETIs. The Faculties, Office assistants and other staff of RSETIs are being outsourced. The sponsor Banks may examine engaging the retired Bank Officers for the post of Directors and take up with NAR/NACER/MORD.

7. Review of gradation of RSETI for the year ending March 2019

All RSETIs/ RUDSETIs are graded with "AA" rating for 2018-19 except the following.		
SN	**RSETI**	**Grade**
1	**KMB Bagalkot**	**AB**
2	**RUDSETI Mysore**	**AB**
3	**SBI Chamarajanagar**	**AB**
4	**SBI Yadgir**	**BA**

8. Any other issues with permission of the chair

Need for sensitisation programme for CEOs, PD DRDA / DPMs of ZPs: In the light of various guidelines periodically released by MoRD, GoI, with regard to functioning of RSETIs/ reimbursement of claims etc, it was suggested to conduct a sensitisation programme at NAR for CEOs & PDs / Officials of ZP in order to emphasize the importance of RSETIs and conducting DLRACs at RSETIs. MD KSRLPS assured to examine the matter.

The meeting concluded with vote of thanks. The list of participants is enclosed.

(Sri Ramakrishna B Mane)
State Director for RSETIs-Karnataka
& Convener, SLSCR
Entrepreneurship

(Sri Selva Kumar, IAS)
Chairman of SLSCR &
Secretary, Skill Development,
Livelihood Department, Govt. of Karnataka

List of participants in SLSCR held on 14-10-2019

SN	Dept	Designation	Name of participant	Mobile No.	Present
1	Skill Dev Dept	Principal Secretary	Dr. Selvakumar IAS	9481955756	Present
2	KSRLPS	Mission Director	Dr. B R Mamata, IAS	9480816000	Present
3	KSRLPS	FI-PE	Mr. Shyam Sundar	948081607	Present
4	KSRLPS	SPM-SD&COM	Mr. Bellegouda	9448768344	Present
5	SLBC	CM	Mr. Rajendra Prasad	8762096257	Present
6	SLBC	Sr. Manager	Mr. Nagaraj B	9449862532	Present
7	NACER	NDR	Mr. Santosh P	9495414561	Present
8	NACER-SDR	SDR	Mr. Ramakrishna B Mane	9448161221	Present
9	RUDSETI	Executive Director	Mr. Janardhan M	9480081097	-
10	State Bank of India	DGM	Mr. Sesh Kumar Adiraju	9448993050	Present
11	State Bank of India	Nodal Officer	Mr. Srinivas	8277261491	Present
12	Canara Bank	AGM	Ms. Annamma Simon	9446726348	-
13	Canara Bank	Nodal Officer	Ms. Krishna Murthy KK	9449423379	Present
14	Syndicate Bank	Nodal Officer	Mr. Leela Pratap Katuri	9449019377	-
15	Corp. Bank	Sr. Manager	Mr. TV Shivaprakash	9945160762	-
16	Bank of Baroda	Nodal Officer	Mr. RBL Gupta	9619517766	-
17	Kotak M. Bank	Nodal Officer	Mr. Rohit Rao	9167930026	-
18	DCCB Bidar	Nodal Officer	Mr. Channabasayya Swamy	9449337153	-
19	RUDSETI Chitradurga	Director	Mrs. Manjula	9448565766	Present
20	BOB RSETI Mandya	Director	Mr. Shailesh	9449087189	Present
21	Synd RSETI Kumta	Director	Mr. Naveen Kumar	9449860007	Present
22	CBRSETI Harohalli	Director	Mrs Suma Gaonkar	8762487501	Present
23	SBI RSETI	Director	Mr S R Nadgeri	9686756660	Present

ANNEXURE – 86

भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
www.rbi.org.in

FIDD.CO.LBS.No.**475**/02.01.001/2019-20 August 27, 2019

Chairmen/ Managing Directors/ Chief Executive Officers
SLBC/ UTLBC Convenor Banks

Madam/ Dear Sir,

Recommendations of the High-Level Committee on Deepening of Digital Payments – Constitution of a Sub-Committee on Digital Payments

With a view to encourage digitization of payments and enhance financial inclusion through digitization, a High-Level Committee on Deepening of Digital Payments (CDDP) under the Chairmanship of Shri Nandan Nilekani, former Chairman, UIADI was constituted by Reserve Bank of India in January 2019. The Committee submitted its report to the Reserve Bank of India in May 2019 and made certain recommendations related to leveraging of SLBC mechanism for deepening of digital payments.

2. Relevant recommendations of the Committee were examined by the Reserve Bank of India and in line with the same, all SLBC/ UTLBC Convenor Banks are advised to set up a 'Sub-Committee on Digital Payments'. The composition of the sub-committee may be decided at SLBC/ UTLBC level in consultation with stakeholders. An indicative list of agenda items for the sub-committee is given at the Annexure.

3. The task of constitution of the sub-committee should be completed at the earliest, preferably by **December 2019**. Progress made in this regard should be reported to concern Regional Office/ Sub-office of the Reserve Bank of India on a regular basis.

Yours faithfully,

(Gautam Prasad Borah)
Chief General Manager-In-Charge

वित्तीय समावेशन और विकास विभाग, केन्द्रीय कार्यालय,10 वी मंजिल, केंद्रीय कार्यालय भवन, शहीद भगतसिंह मार्ग,पोस्ट बॉक्स नं. 10014,मुंबई -400001
Financial Inclusion & Development Dept.,Central Office,10th Floor, Central Office Building,Shahid Bhagat Singh Marg,P.B.No.10014,Mumbai-1
टेली Tel:022-22601000 फैक्स: 91-22-22621011/22610943/22610948 ई -मेल : cgmincfidd@rbi.org.in
हिंदी आसान है,इसका प्रयोग बढ़ाइए।

"चेतावनी : रिज़र्व बैंक द्वारा मेल-डाक, एसएमएस या फोन कॉल के जरिए किसी की भी व्यक्तिगत जानकारी जैसे बैंक के खाते का ब्यौरा, पासवर्ड आदि नहीं मांगी जाती है। यह धन रखने या देने का प्रस्ताव भी नहीं करता है। ऐसे प्रस्तावों का किसी भी तरीके से जवाब मत दीजिए।"
Caution: RBI never sends mails, SMSs or makes calls asking for personal information like bank account details, passwords, etc. It never keeps or offers funds to anyone. Please do not respond in any manner to such offers.

Annexure

Indicative list of agenda items for the sub-committee on digital payment

- *Mapping of financial institutions and streamlining of bank accounts for facilitating direct benefit transfer*
- *Identification of shadow areas and realignment of Banking Correspondents*
- *Dedicated financial literacy initiatives to promote digital payments*
- *Leveraging of reach and technical expertise of Payments Banks to cover the gap of provision of basic banking facilities*
- *Monitoring of P2P points, debit card floats, Point of Sale positioning etc. to enhance effectiveness of digital financial architecture*
- *Monitoring of Government to Merchant (G2M), Government to Person (G2P), Person to Government (P2G) and Merchant to Government (M2G) transactions and assess levels of digitization and find solutions to increase the same*
- *Any other area(s) as may be identified by the sub-committee or prescribed at SLBC/ UTLBC level*
- *Ensuring availability of adequate digital infrastructure at all wholesale grain mandis, village haats etc. so as to introduce digital transactions for the benefit of the rural customers.*

ಸಿಂಡಿಕೇಟ್ ಬ್ಯಾಂಕ್
सिंडिकेटबैंक
SyndicateBank

ಕರ್ನಾಟಕ ರಾಜ್ಯಮಟ್ಟದ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿ / कर्नाटक राज्य स्तरीय बैंकर्स समिति

STATE LEVEL BANKER'S COMMITTEE - KARNATAKA

Ref:541/C/2944/SLBC/2019-20 **Date: 17.09.2019**

To: Controlling Heads of SBI, Canara Bank, SyndicateBank, Union Bank of India, Bank of Baroda,and HDFCBank.

Dear Sir,

Sub:Formation of a Sub-committee of banks on Digital payments.

We invite your kind attention to RBI letter ref FIDD/CO/LBS NO/475/02.01.001/2019-20 dated 27.08.2019 regarding recommendations of High-level Committee on Deepening of Digital Payments- Constitution of Sub-committee on Digital payments.

Therefore, there is a need for constituting a **Sub-committee on Digital payments.**

In this background, SLBC has decided to form a Sub-committee under the chairmanship of GM, SLBC including thefollowing major PSB banks and also few private banks, who have good exposure in the State.

SL.	Name of the Bank /Dept	Designation
1.	T Manivannan	Chairman of the sub-committee
2.	Reserve Bank of India	GM, FIDD, RBI
3.	State Bank of India	General Manager
4.	Canara Bank	General Manager
5.	SyndicateBank	General Manager, DIT
6.	Union Bank of India	General Manager
7.	Bank of Baroda	General Manager
8.	HDFC Bank	General Manager
9.	Dept of e-Governance & DBT, GoK	ACS– GoK, Special Invitee

We request all the above to take note and nominate the name of the General Manager looking after Digital Banking functions and also oneIT officer who is actually attending these works on the CBS platform, by return mail so as to schedule the meeting of the subcommittee at the earliest.

Yours faithfully,

(T Manivannan)
Convenor-SLBC &
General Manager, Syndicate Bank

CC to: GM, RBI, FIDD, for information

ನಿಗಮ ಕಾರ್ಯಾಲಯ : 5ನೇ ಮಹಡಿ, ಗಾಂಧಿನಗರ, ಬೆಂಗಳೂರು - 560 009 नैगम कार्यालय : 5 वा तल, गांधीनगर, बेंगलूरु - 560 009 Corporate Office : 5th Floor, Gandhinagar, Bengaluru - 560 009
Ph : 080-2234 3490, 2234 0236, Fax : 080-2234 3489
e-mail : blrslbc@syndicatebank.co.in, slbcbangalore@gmail.com, Website : www.slbckarnataka.in

Scanned by CamScanner

2155 . chady

ANNEXURE -87

आन्ध्रा बैंक ANDHRA BANK

आंचलिककार्यालय Zonal Office –Bengaluru.

Lr.no.0692/MIS/19-20 Date: 31.08.2019

To,
The Convenor,
SLBC-Karnataka
Syndicate Bank
Corporate Office,
Gandhi Nagar,
Bangalore-560009

Sir,

SUB: Clarification of filing suit for Agriculture Term Loans where accounts are becoming time barred.

We would like to bring to your notice that Debt waiver scheme was announced by GOK for production credit. Agricultural Term Loans accounts documents are becoming Time Barred as farmers are unwilling to pay the amounts. These accounts are not eligible under debt waiver scheme. Now, borrowers are unwilling to sign AOD also. In present situation we request you to conduct banker's meeting to resolve the issues in such cases.

Further Banks were directed not to issue any notices or initiate any legal action against farmers. We are not in a position to initiate any legal action against borrowers and as a result in some cases the loans are on verge of completion of limitation period and there is a possibility of documents getting time barred.

In this connection, we request you to convene a Bankers Meeting, deliberate on this issue and arrive at a solution.

Yours faithfully,

N SRINIVASA RAO
ZONAL MANAGER
ANDHRA BANK
ZONAL OFFICE
BENGALURU

ANNEXURE – 88

ಕರ್ನಾಟಕ ಸರ್ಕಾರ
ಕಾಲೇಜು ಶಿಕ್ಷಣ ಇಲಾಖೆ

ಕಾಶಿಇ/18/ರಾ.ಗಾ.ಸಾ/2019-20/ವಿ.ವೇ

ಕಾಲೇಜು ಶಿಕ್ಷಣ ಆಯುಕ್ತರ ಕಛೇರಿ,
ಬೆಂಗಳೂರು.ದಿನಾಂಕ:19.10.2019

ಗೆ,

ಸಂಚಾಲಕರು,
STATE LEVEL BANKERS COMMITTEE,
ಜನರಲ್ ಮ್ಯಾನೇಜರ್,
ಸಿಂಡಿಕೇಟ್ ಬ್ಯಾಂಕ್, ಕಾರ್ಪೋರೆಟ್ ಕಛೇರಿ,
ಗಾಂಧಿ ನಗರ, ಬೆಂಗಳೂರು.

ಮಾನ್ಯರೆ,

ವಿಷಯ: ರಾಜೀವ ಗಾಂಧಿ ಸಾಲರೂಪದ ವಿದ್ಯಾರ್ಥಿವೇತನವನ್ನು ಮಂಜೂರು ಮಾಡಲು SLBC ಅಧೀನ ಬ್ಯಾಂಕ್ ಗಳಿಗೆ ಮಾರ್ಗದರ್ಶನ (Guidelines)ನೀಡುವ ಬಗ್ಗೆ.

ಉಲ್ಲೇಖ : 1)ಸಿಸಿಇ/18/ರಾಗಾಸಾ/2014-15,ದಿ:18.02.2019,ದಿ:24.04.2019,09.09.2019

2) ಸರ್ಕಾರದ ಪತ್ರ ಸಂಖ್ಯೆ:ಎಇ:36/ಹೆಚ್.ಪಿ.ಸಿ/2019,ದಿ:26.09.2019

3)ದಿ:16.10.2019ರ SLBC ರವರ ಇ ಮೇಲ್ ಪತ್ರ

ಸೂಚಿತ ವಿಷಯಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ ಅರ್ಥಿಕವಾಗಿ ಹಿಂದುಳಿದ ಕುಟುಂಬದ ವಿದ್ಯಾರ್ಥಿಗಳ ಉನ್ನತ ಶಿಕ್ಷಣದ ಪ್ರೋತ್ಸಾಹಕ್ಕಾಗಿ ಪ್ರಾರಂಭವಾದ ರಾಜೀವ್ ಗಾಂಧಿ ಸಾಲರೂಪದ ವಿದ್ಯಾರ್ಥಿವೇತನದ ಯೋಜನೆಗೆ ಸಂಬಂಧಿಸಿದಂತೆ ವಿಜಯಬ್ಯಾಂಕ್ ನೊಂದಿಗಿನ ಒಡಂಬಡಿಕೆಯ ಅವಧಿ 21.03.2018ಕ್ಕೆ ಕೊನೆ ಗೊಂಡಿದ್ದು, ನವೀಕರಣಕ್ಕಾಗಿ ಉಲ್ಲೇಖ(2)ರ ದಿನಾಂಕಗಳಲ್ಲಿ ಸರ್ಕಾರಕ್ಕೆ ಪತ್ರ ಬರೆಯಲಾಗಿದ್ದು, ಬ್ಯಾಂಕ್ ನೊಂದಿಗಿನ ನವೀಕರಣವನ್ನು ಇಲಾಖಾ ಹಂತದಲ್ಲಿಯೇ ಕೈಗೊಳ್ಳುವಂತೆ ಸೂಚಿಸಿ ಸರ್ಕಾರದಿಂದ ಉಲ್ಲೇಖ (2) ರ ದಿನಾಂಕದಂದು ಸರ್ಕಾರದಿಂದ ಪತ್ರ ಸ್ವೀಕೃತವಾಗಿರುತ್ತದೆ.

ಮುಂದುವರೆದು, SLBC ತಮ್ಮ ಅಧೀನ ಬ್ಯಾಂಕ್ ಗಳಿಗೆ ರಾಜೀವ ಗಾಂಧಿ ಸಾಲರೂಪದ ವಿದ್ಯಾರ್ಥಿವೇತನ ಮಂಜೂರು ಮಾಡಲು ನಿಯಮಾನುಸಾರ ಅಗತ್ಯವಿರುವ ಮಾರ್ಗದರ್ಶನ ನೀಡಿ ಬ್ಯಾಂಕ್ ಗಳಲ್ಲಿ ಉದ್ಭವಿಸುವ ಗೊಂದಲ ಅಥವಾ ಸಮಸ್ಯೆಗಳಿಗೆ ಪರಿಹಾರವನ್ನು ಶೀಘ್ರವಾಗಿ ಸೂಚಿಸಿ ವಿದ್ಯಾರ್ಥಿಗಳಿಗೆ ರಾಜೀವ್ ಗಾಂಧಿ ಸಾಲರೂಪದ ವಿದ್ಯಾರ್ಥಿವೇತನ ದೊರಕಿಸಿ ಅನುಕೂಲವಾಗುವಂತೆ ಅಗತ್ಯ ಕ್ರಮವಹಿಸಬೇಕೆಂದು ಈ ಮೂಲಕ ಸೂಚಿಸಲಾಗಿದೆ.

ತಮ್ಮ ವಿಶ್ವಾಸಿ,

ಲಗತ್ತು : ಸರ್ಕಾರದ ಮಾರ್ಗಸೂಚಿ ಪ್ರತಿ

ಕಾಲೇಜು ಶಿಕ್ಷಣ ನಿರ್ದೇಶಕರು

TARGETS FOR 2019-20
UNDER RAJIV GANDHI SCHOLASHIP SCHEME
(DCE LETTER NO ಕಾಶಿಇ/18/ರಾಗಾಸಾ/2019-20/ವಿವೇ ದಿನಾಂಕ;

SL NO	NAME OF THE DISTRICT	I QTR	II QTR	III QTR	IV QTR	TOTAL
1	BAGALKOT	25	25	25	25	100
2	BENGALURU(RURAL)	25	25	25	25	100
3	BENGALURU(URBAN)	25	25	25	25	100
4	BELAGAVI	25	25	25	25	100
5	BALLARI	25	25	25	25	100
6	BIDAR	25	25	25	25	100
7	VIJAYAPURA	25	25	25	25	100
8	CHAMARAJANAGARA	25	25	25	25	100
9	CHICKBALLAPURA	25	25	25	25	100
10	CHICKMAGALUR	25	25	25	25	100
11	CHITRADURGA	25	25	25	25	100
12	DAKSHINA KANNADA	25	25	25	25	100
13	DAVANAGERE	25	25	25	25	100
14	DHARWAD	25	25	25	25	100
15	GADAG	25	25	25	25	100
16	GULBARGA	25	25	25	25	100
17	HASSAN	25	25	25	25	100
18	HAVERI	25	25	25	25	100
19	KODAGU	25	25	25	25	100
20	KOLAR	25	25	25	25	100
21	KOPPAL	25	25	25	25	100
22	MANDYA	25	25	25	25	100
23	MYSURU	25	25	25	25	100
24	RAICHUR	25	25	25	25	100
25	RAMANAGARA	25	25	25	25	100
26	SHIVAMOGGA	25	25	25	25	100
27	TUMKURU	25	25	25	25	100
28	UDUPI	25	25	25	25	100
29	UTTARA KANNADA	25	25	25	25	100
30	YADGIR	25	25	25	25	100
TOTAL		**750**	**750**	**750**	**750**	**3000**

ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ನಡವಳಿಗಳು

ವಿಷಯ:- ಉನ್ನತ ಶಿಕ್ಷಣದಲ್ಲಿರುವ ಆರ್ಥಿಕವಾಗಿ ಹಿಂದುಳಿದ ವರ್ಗದ ವಿದ್ಯಾರ್ಥಿಗಳ ಸೌಲಭ್ಯಕ್ಕಾಗಿ ಶ್ರೀ ರಾಜೀವ್ ಗಾಂಧಿ ಸಾಲ ವಿದ್ಯಾರ್ಥಿವೇತನ ಯೋಜನೆ.

ಓದಲಾಗಿದೆ:- 1. 2013-14ನೇ ಸಾಲಿನ ಆಯವ್ಯಯ ಭಾಷಣ ಕಂಡಿಕೆ 188.
2. ಆಯುಕ್ತರು, ಕಾಲೇಜು ಶಿಕ್ಷಣ ಇಲಾಖೆ, ಬೆಂಗಳೂರು ರವರ ಪತ್ರ ಸಂ: ಕಾಶಿಇ/18/ರಾ.ಗಾ.ಸಾ.ವಿ.ವೇ./2013-14, ದಿ: 18-01-2014.

***

ಪ್ರಸ್ತಾವನೆ:-

1. ಯಾವುದೇ ವ್ಯಕ್ತಿ ಆರ್ಥಿಕ ದುರ್ಬಲತೆಯ ಕಾರಣಕ್ಕಾಗಿ ಉನ್ನತ ಶಿಕ್ಷಣದ ಸೌಲಭ್ಯದಿಂದ ವಂಚಿತನಾಗಬಾರದೆಂಬುದೇ ರಾಜ್ಯ ಸರ್ಕಾರದ ಪ್ರಮುಖ ಕಾಳಜಿಯಾಗಿದೆ. ಪ್ರಾಥಮಿಕ ಮತ್ತು ಪ್ರೌಢ ಶಿಕ್ಷಣವು ಪ್ರತಿಯೊಬ್ಬ ಪ್ರಜೆಗೆ ಮೂಲ ಸಾಕ್ಷರತೆಯನ್ನು ಒದಗಿಸುತ್ತಿದ್ದು, ಅಂತಹ ಸಾಕ್ಷರ ಪ್ರಜೆಯನ್ನು ರಾಷ್ಟ್ರದ ಆರ್ಥಿಕತೆಗೆ ಕೊಡುಗೆ ನೀಡುವ ಮತ್ತು ರಾಷ್ಟ್ರ ನಿರ್ಮಾಣದಲ್ಲಿ ಭಾಗವಹಿಸುವ ಮಾನವ ಬಂಡವಾಳವಾಗಿ ಮತ್ತು ಉತ್ಪಾದಕ ಕಾರ್ಯಪಡೆಯನ್ನಾಗಿ ಪರಿವರ್ತಿಸುವ ಕಾರ್ಯವನ್ನು ಉನ್ನತ ಶಿಕ್ಷಣವು ಮಾಡುತ್ತಿದೆ. ಭಾರತವು ಒಂದು ಯುವ ರಾಷ್ಟ್ರವಾಗಿದ್ದು ಅಗಾಧ ಜನಸಂಖ್ಯೆಯು 29 ವಯೋಮಾನಕ್ಕಿಂತ ಕಡಿಮೆಯಿರುವ ನಿಮಿತ್ತ ಎಲ್ಲಾ ಯುವಕರಿಗೂ ಉನ್ನತ ಶಿಕ್ಷಣ ಒದಗಿಸಿ, ಅತಿ ಹೆಚ್ಚಿನ ಜ್ಞಾನಸಂಪನ್ನರನ್ನಾಗಿಸಿ, ಕೌಶಲ್ಯಮತಿಗಳನ್ನಾಗಿಸಿ, ಜಾಗತಿಕ ಸೇವಾ ವಲಯವನ್ನು ವಶಪಡಿಸಿಕೊಳ್ಳುವಂತಹ ಉತ್ಪಾದನಾಕಾರಿ ಕಾರ್ಯಪಡೆಯನ್ನಾಗಿ ರೂಪಿಸುವ ಅವಶ್ಯಕತೆ ಇರುವುದನು ಸರ್ಕಾರ ಮನಗಂಡಿದೆ.

2. 2010-11 ರಲ್ಲಿ ರಾಜ್ಯದ ಉನ್ನತ ಶಿಕ್ಷಣದಲ್ಲಿನ ಒಟ್ಟಾರೆ ಪ್ರವೇಶಾತಿ ಪ್ರಮಾಣ (ಜಿಇಆರ್) ಶೇಕಡಾ 25.5%ರಷ್ಟಿದ್ದು, 13 ನೇ ಪಂಚವಾರ್ಷಿಕ ಯೋಜನೆಯ ಅಂತ್ಯದೊಳಗೆ ಇದನ್ನು ಶೇಕಡಾ 32%ಕ್ಕೆ ಹೆಚ್ಚಿಸುವ ಗುರಿ ಹಮ್ಮಿಕೊಳ್ಳಲಾಗಿದೆ. ಪ್ರವೇಶಾತಿ ಪ್ರಮಾಣ (ಜಿಇಆರ್) ಹೆಚ್ಚಿಸುವ ದಿಶೆಯಲ್ಲಿ ಎದುರಿಸಬೇಕಾದ ಪ್ರಮುಖ ಅಡಚಣೆಯೆಂದರೆ ಸಮಾಜದಲ್ಲಿನ ಬಹುತೇಕ ವರ್ಗದವರ ಬಡತನ ಮತ್ತು ಹಿಂದುಳಿದಿರುವಿಕೆಯಿಂದಾಗಿ ವಿದ್ಯಾರ್ಥಿಗಳು ಉನ್ನತ ಶಿಕ್ಷಣದಲ್ಲಿ ಪ್ರವೇಶವನ್ನೇ ಪಡೆಯಲಾರದೆ, ಇಲ್ಲವೇ ಪ್ರವೇಶ ಪಡೆದ ನಂತರ ವಿದ್ಯಾಭ್ಯಾಸವನ್ನು ಮುಂದುವರಿಸಲಾಗದೇ ಶಿಕ್ಷಣವನ್ನು ಮಧ್ಯದಲ್ಲೇ ಬಿಟ್ಟುಬಿಡುತ್ತಾರೆ. ಜನಸಾಂಖ್ಯಿಕತೆಯ ಲಾಭಾಂಶವನ್ನು (demographic dividends) ಪಡೆಯಬೇಕಾದರೆ ಹಿಂದುಳಿದ ವರ್ಗದವರನ್ನು ಮತ್ತು ಆರ್ಥಿಕವಾಗಿ ದುರ್ಬಲವಾಗಿರುವವರನ್ನು ಉನ್ನತ ಶಿಕ್ಷಣದ ಮುಖ್ಯವಾಹಿನಿಯಲ್ಲಿ ತ್ವರಿತವಾಗಿ ವಿಲೀನಗೊಳಿಸಲೇಬೇಕಾದ ಅಗತ್ಯತೆ ಇರುವುದನ್ನು ಸಹ ಸರ್ಕಾರ ಮನಗಂಡಿದೆ.

3. ಮೇಲ್ಕಂಡ ಅಂಶಗಳನ್ನು ಅರಿತು, ಮೇಲೆ 1ರಲ್ಲಿ ಓದಲಾದ ಆಯವ್ಯಯ ಭಾಷಣದಲ್ಲಿ "ಆರ್ಥಿಕವಾಗಿ ಹಿಂದುಳಿದ ವರ್ಗಕ್ಕೆ ಸೇರಿದ ಹಾಗೂ ವಾರ್ಷಿಕ ವರಮಾನ 2.5 ಲಕ್ಷ ರೂ.ಗಳಿಗೂ ಕಡಿಮೆ ಇರುವ ಬಡ ವಿದ್ಯಾರ್ಥಿಗಳಿಗೆ ಉನ್ನತ ವ್ಯಾಸಂಗಕ್ಕಾಗಿ ಪ್ರೋತ್ಸಾಹಿಸಲು ಅವರ ಅಧ್ಯಯನಕ್ಕೆ ಬೇಕಾದ ಪುಸ್ತಕ, ವಸ್ತ್ರ, ಉಪಕರಣಗಳು, ಮುಂತಾದವುಗಳ ವೆಚ್ಚವನ್ನು ಭರಿಸಲು ಬ್ಯಾಂಕಿನಿಂದ ಸಾಲ ಪಡೆದಿರುವವರಿಗೆ ರಾಜೀವ ಗಾಂಧಿ ಶಿಷ್ಯವೇತನವನ್ನು ಜಾರಿಗೆ ತರಲಾಗುವುದು" ಎಂದು ಘೋಷಿಸಲಾಗಿದೆ.

4. ಮೇಲೆ 2ರಲ್ಲಿ ಓದಲಾದ ಪತ್ರದಲ್ಲಿ ಆಯುಕ್ತರು, ಕಾಲೇಜು ಶಿಕ್ಷಣ ಇಲಾಖೆ, ಬೆಂಗಳೂರು ಇವರು, ಸವಿವರ ಪ್ರಸ್ತವನೆಯನ್ನು ಸರ್ಕಾರಕ್ಕೆ ಸಲ್ಲಿಸಿ ಶ್ರೀ ರಾಜೀವ್ ಗಾಂಧಿ ಸಾಲ ವಿದ್ಯಾರ್ಥಿವೇತನ ಯೋಜನೆಯನ್ನು ಅನುಷ್ಠನಗೊಳಿಸುವ ಸಂಬಂಧ ಸರ್ಕಾರದ ಆದೇಶ ಮತ್ತು ಮಾರ್ಗಸೂಚಿಗಳನ್ನು ನೀಡುವಂತೆ ಕೋರಿದ್ದಾರೆ.

5. ಸದರಿ ಪ್ರಸ್ತಾವನೆಯನ್ನು ಸರ್ಕಾರ ಪರಿಶೀಲಿಸಿ ಈ ಕೆಳಕಂಡಂತೆ ಆದೇಶಿಸಿದೆ.

ಸರ್ಕಾರಿ ಆದೇಶ ಸಂಖ್ಯೆ: ಇಡಿ : 128 ಮಾಹಿತಿ 2014, ಬೆಂಗಳೂರು ದಿನಾಂಕ :05-02-2014

6. ಮೇಲಿನ ಪ್ರಸ್ತಾವನೆಯಲ್ಲಿ ಕೋರಿರುವ ಅಂಶಗಳ ಆಧಾರ ಶ್ರೀ ರಾಜೀವ್ ಗಾಂಧಿ ಸಾಲ ರೂಪದ ವಿದ್ಯಾರ್ಥಿವೇತನ ಕಾರ್ಯಕ್ರಮವನ್ನು 2013-14ನೆ ಸಾಲಿನಿಂದ ಅನುಬಂಧದಲ್ಲಿ ವಿವರಿಸಿರುವ ಯೋಜನೆಯ ಮಾರ್ಗಸೂಚಿಗಳನ್ವಯ ರಾಜ್ಯ ಸರ್ಕಾರ ನಡೆಸುತ್ತಿರುವ ವಿಶ್ವವಿದ್ಯಾಲಯ, ಸರ್ಕಾರಿ ಮತ್ತು ಅನುದಾನಿತ ಕಾಲೇಜುಗಳಲ್ಲಿನ (ಅನುದಾನಿತ ಕೋರ್ಸುಗಳಿಗೆ ಮಾತ್ರ) ಎಲ್ಲಾ ಸಾಮಾನ್ಯ ಪದವಿ ಮತ್ತು ಸ್ನಾತಕೋತ್ತರ ಪದವಿ ಕೋರ್ಸುಗಳ ವಿದ್ಯಾರ್ಥಿಗಳಿಗೆ ಅನುಷ್ಠಾನಗೊಳಿಸಲು ಆಯುಕ್ತರು, ಕಾಲೇಜು ಶಿಕ್ಷಣ ಇಲಾಖೆ, ಬೆಂಗಳೂರು ಇವರಿಗೆ ಅನುಮತಿ ಮತ್ತು ಅಧಿಕಾರ ನೀಡಲಾಗಿದೆ.

ಈ ಯೋಜನೆಗಾಗಿ 2013-14ನೇ ಸಾಲಿನಲ್ಲಿ ರೂ.5.00 ಕೋಟಿಗಳನ್ನು ಒದಗಿಸಲಾಗುತ್ತಿದ್ದು, ಆಡಳಿತಾತ್ಮಕ ವೆಚ್ಚ ಭರಿಸಲು ಹಾಗೂ ಇತರೆ ಅಂಶಗಳಿಗೆ ಬೇಕಾಗಿರುವ ಆಯವ್ಯಯ ಬೇಡಿಕೆಯ ಪ್ರಸ್ತಾವನೆಯನ್ನು ಸಲ್ಲಿಸಲು ತಿಳಿಸಿದೆ.

7. ಈ ಆದೇಶವನ್ನು ಕರ್ನಾಟಕ ಸರ್ಕಾರ (ವ್ಯವಹಾರ ನಿರ್ವಹಣೆ) ನಿಯಮಾವಳಿ 1977 ರ ನಿಯಮದ ಪರುಂತಕದ ವ್ಯಾಪ್ತಿಗೆ ಬರುತ್ತಿದ್ದು ಅದರನ್ವಯ ಹಾಗೂ ಆರ್ಥಿಕ ಇಲಾಖೆ ಟಿಪ್ಪಣಿ ಸಂಖ್ಯೆ:ಆಇ751 ವೆಚ್ಚ-8/2013 ದಿ: 10.10.2013ರ ಸಹಮತಿ ಮೇರೆಗೆ ಹೊರಡಿಸಲಾಗಿದೆ.

ಕರ್ನಾಟಕ ರಾಜ್ಯಪಾಲರ ಆಜ್ಞಾನುಸಾರ
ಮತ್ತು ಅವರ ಹೆಸರಿನಲ್ಲಿ,

(ಐ.ಎಫ್. ಮಾಗಿ)
ವಿಶೇಷಾಧಿಕಾರಿ ಹಾಗೂ ಪದನಿಮಿತ್ತ
ಸರ್ಕಾರದ ಅಧೀನ ಕಾರ್ಯದರ್ಶಿ
ಶಿಕ್ಷಣ ಇಲಾಖೆ (ಯೋಜನೆ).

ಇವರಿಗೆ,

1. ಸಂಕಲನಾಧಿಕಾರಿ, ಕರ್ನಾಟಕ ರಾಜ್ಯ ಪತ್ರ, ಬೆಂಗಳೂರು.
2. ಮಹಾಲೇಖಪಾಲಕರು, ಕರ್ನಾಟಕ (ಆಡಿಟ್ 1 & 2) ಬೆಂಗಳೂರು.
3. ಆಯುಕ್ತರು, ಕಾಲೇಜು ಶಿಕ್ಷಣ ಇಲಾಖೆ, ಬೆಂಗಳೂರು,
4. ನಿರ್ದೇಶಕರು, ಕಾಲೇಜು ಶಿಕ್ಷಣ ಇಲಾಖೆ, ಬೆಂಗಳೂರು.
5. ಜಂಟಿ ನಿರ್ದೇಶಕರು, ರಾಜ್ಯ ಹುಜೂರು ಖಜಾನೆ, ನೃಪತುಂಗ ರಸ್ತೆ, ಬೆಂಗಳೂರು.
6. ಉಪನಿರ್ದೇಶಕರು, ಖಜಾನಾ ಗಣಕ ಕೇಂದ್ರ, ನಂ.49, ಖನಿಜ ಭವನ, ರೇಸ್ ಕೋರ್ಸ್‌ರಸ್ತೆ, ಬೆಂಗಳೂರು.
7. ಸನ್ಮಾನ್ಯ ಉನ್ನತ ಶಿಕ್ಷಣ ಸಚಿವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿಗಳು, ವಿಧಾನಸೌಧ, ಬೆಂಗಳೂರು.
8. ಸರ್ಕಾರದ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿಗಳ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿಗಳು, ವಿಧಾನಸೌಧ, ಬೆಂಗಳೂರು.
9. ಜಂಟಿ ಕಾರ್ಯದರ್ಶಿಗಳು-2, ಆರ್ಥಿಕ ಇಲಾಖೆ, ವಿಧಾನಸೌಧ, ಬೆಂಗಳೂರು.
10. ಸರ್ಕಾರದ ಉಪಕಾರ್ಯದರ್ಶಿ ಹಾಗೂ ಆಂತರಿಕ ಆರ್ಥಿಕ ಸಲಹೆಗಾರರು, ಶಿಕ್ಷಣ ಇಲಾಖೆ, ಬೆಂಗಳೂರು.
11. ಸರ್ಕಾರದ ಕಾರ್ಯದರ್ಶಿಗಳು (ಉನ್ನತ ಶಿಕ್ಷಣ), ಶಿಕ್ಷಣ ಇಲಾಖೆ, ಬೆಂಗಳೂರು ಇವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿಗಳು.
12. ಕೋ. ಆರ್ಡಿನೇಟರ್, ಮಾಹಿತಿ ಕೇಂದ್ರ, ಶಿಕ್ಷಣ ಇಲಾಖೆ, ಬೆಂಗಳೂರು.
13. ಶಾಖಾ ರಕ್ಷಾ ಕಡತ/ಹೆಚ್ಚುವರಿ ಪತ್ರಿಗಳು

ಸರ್ಕಾರಿ ಆದೇಶ ಸಂಖ್ಯೆ: ಇಡಿ 128 ಮಾಹಿತಿ 2013 ದಿ:05–02–2014ಕ್ಕೆ ಅನುಬಂಧ

ಶ್ರೀ ರಾಜೀವ್ ಗಾಂಧಿ ಸಾಲ ವಿದ್ಯಾರ್ಥಿವೇತನ ಯೋಜನೆಯ ಮಾರ್ಗಸೂಚಿಗಳು

1) ಕಾರ್ಯಕ್ರಮದ ಉದ್ದೇಶಗಳು :–

1. ಈ ಕಾರ್ಯಕ್ರಮದ ಮುಖ್ಯ ಉದ್ದೇಶ ರಾಜ್ಯದಲ್ಲಿನ ಆರ್ಥಿಕವಾಗಿ ಹಿಂದುಳಿದ ವಿದ್ಯಾರ್ಥಿಗಳ ಪ್ರವೇಶಾತಿಯನ್ನು ಹೆಚ್ಚಿಸುವುದು.
2. ಪೂರೈಸಬಹುದಾದ ಷರತ್ತು ಮತ್ತು ನಿಬಂಧನೆಗಳೊಂದಿಗೆ ಕರ್ನಾಟಕ ರಾಜ್ಯದಲ್ಲಿನ ಪ್ರತಿಭಾವಂತ ವಿದ್ಯಾರ್ಥಿಗಳಿಗೆ ಉನ್ನತ ಶಿಕ್ಷಣದ ಭವಿಷ್ಯವನ್ನು ಉಜ್ವಲಗೊಳಿಸುವುದಕ್ಕಾಗಿ ಹಣಕಾಸಿನ ನೆರವನ್ನು ಒದಗಿಸುವುದು.
3. ಸಾಮಾನ್ಯ ಶಿಕ್ಷಣವನ್ನು ಹೊಂದಲು ಫಲಾನುಭವಿ ವಿದ್ಯಾರ್ಥಿಗಳಿಗೆ ಸಾಲ ರೂಪದ ವಿದ್ಯಾರ್ಥಿವೇತನ ದೊರಕಿಸುವುದು.
4. ಕುಟುಂಬದ ವಾರ್ಷಿಕ ಆದಾಯ ರೂ.2.5 ಲಕ್ಷ ಮಿತಿಯೊಳಗಿನ ವಿದ್ಯಾರ್ಥಿಗಳಿಗೆ ಈ ಯೋಜನೆಯನ್ನು ವಿಸ್ತರಿಸುವುದು.
5. 2013–14 ನೇ ಸಾಲಿಗೆ ಶ್ರೀ ರಾಜೀವ್ ಗಾಂಧಿ ಸಾಲ ವಿದ್ಯಾರ್ಥಿವೇತನವನ್ನು ಕನಿಷ್ಠ 50,000 ವಿದ್ಯಾರ್ಥಿಗಳಿಗೆ ಫಲಾನುಭವಿಗಳಾಗಿಸಿ ಸಂಖ್ಯೆಯನ್ನು ವಿಸ್ತರಿಸುವುದು.
6. ವಿದ್ಯಾಭ್ಯಾಸ ಪೂರೈಸಿ ಹೊರ ಹೋಗುವ ವಿದ್ಯಾರ್ಥಿಗಳಿಗೆ ವಿದ್ಯಾರ್ಥಿಗಳ ಉತ್ತಮ ಭವಿಷ್ಯಕ್ಕಾಗಿ ಉತ್ತಮ ಗುಣಮಟ್ಟದ ವಿದ್ಯಾಭ್ಯಾಸ, ಫಲಿತಾಂಶ, ಸ್ಥಾನೀಕರಣ ವ್ಯವಸ್ಥೆಯನ್ನು ಕಲ್ಪಿಸುವುದು
7. ಪ್ರತಿವರ್ಷವು ನಿಗದಿತ ಇಡಿಗಂಟನ್ನು ಈ ಕಾರ್ಯಯೋಜನೆಯನ್ನು ವ್ಯವಸ್ಥಿತವಾಗಿ ನಿರ್ವಹಿಸಲು ಸಿದ್ದಪಡಿಸುವುದು.
8. ಫಲಾನುಭವಿ ವಿದ್ಯಾರ್ಥಿಗಳ ಆಧಾರ ಸಂಖ್ಯೆಯನ್ನು ಬ್ಯಾಂಕಿನ ಖಾತೆಗೆ ಸೇರ್ಪಡೆಗೊಳಿಸಿ ಅವರು ವಿದ್ಯಾಭ್ಯಾಸ ಮುಂದುವರೆಸಿದ್ದಾರೆಯೇ ಅಥವಾ ಉದ್ಯೋಗಕ್ಕೆ ಸೇರಿದ್ದಾರೆಯೇ ಎಂಬ ಬಗ್ಗೆ ತಿಳಿದುಕೊಂಡು ಸಾಲ ವಸೂಲಾತಿಗೆ ಕ್ರಮವಹಿಸುವುದು.

2) ಅರ್ಹತೆಗಳು :–

ರಾಜೀವ್ ಗಾಂಧಿ ಸಾಲ ರೂಪದ ವಿದ್ಯಾರ್ಥಿವೇತನವನ್ನು ಪಡೆಯಲಿಚ್ಛಿಸುವ ವಿದ್ಯಾರ್ಥಿ ಹೊಂದಿರಬೇಕಾದ ಅರ್ಹತೆಗಳು:

1. ಭಾರತೀಯನಾಗಿರಬೇಕು
2. ಪಿ.ಯು.ಸಿ. ಅಥವಾ 10+2 ಕೋರ್ಸಿನಲ್ಲಿ ಕನಿಷ್ಠ ಶೇಕಡ 50 ಅಂಕ ಪಡೆದಿರಬೇಕು.
3. 10+2 ಅಥವಾ ಸಮಾನಂತರ ಕೋರ್ಸನ್ನು ಪೂರೈಸಿ ಕರ್ನಾಟಕ ರಾಜ್ಯದ ವಿಶ್ವವಿದ್ಯಾಲಯ ಅಥವಾ ಸರ್ಕಾರಿ ಅಥವಾ ಅನುದಾನಿತ ಕಾಲೇಜಿನಲ್ಲಿ(ಅನುದಾನಿತ ಕೋರ್ಸುಗಳಿಗೆ ಮಾತ್ರ) ಪ್ರವೇಶಾತಿಯನ್ನು ಪಡೆದಿರಬೇಕು.

3) ಕಾರ್ಯಕ್ರಮದ ಅನುಷ್ಠಾನ :–

ಈ ಯೋಜನೆಯನ್ನು ಅರ್ಹ ವಿದ್ಯಾರ್ಥಿಗಳಿಗೆ ಹಾಲಿ ಪ್ರಚಲಿತವಿರುವ ಭಾರತೀಯ ಬ್ಯಾಂಕುಗಳ ಅಸೋಸಿಯೇಶನ್ನಿನ ವಿದ್ಯಾಭ್ಯಾಸದ ಸಾಲದ ಯೋಜನೆಗನುಗುಣವಾಗಿ ಸಾಲ ಮಂಜೂರು ಮಾಡುತ್ತಿರುವ ಎಲ್ಲಾ ರಾಷ್ಟ್ರೀಕೃತ ಬ್ಯಾಂಕುಗಳ ಸಹಯೋಗದೊಂದಿಗೆ ಈ ಯೋಜನೆಯನ್ನು ಅನುಷ್ಠಾನಗೊಳಿಸುವುದು ಮತ್ತು ಕರ್ನಾಟಕ ರಾಜ್ಯ ಸರ್ಕಾರದ ವಿಶ್ವವಿದ್ಯಾಲಯ ಅಥವಾ ಸರ್ಕಾರಿ ಅಥವಾ ಅನುದಾನಿತ ಕಾಲೇಜುಗಳಲ್ಲಿ ಪ್ರವೇಶಪಡೆದಿರುವ ವಿದ್ಯಾರ್ಥಿಗಳಿಗೆ ಮಾತ್ರ ಸೀಮಿತಗೊಳಿಸುವುದು. ವಿದ್ಯಾಭ್ಯಾಸದ ಅವಧಿಗೆ ಪೂರ್ಣ ಬಡ್ಡಿ ಸಹಾಯಧನವನ್ನು ನೀಡುವ ಮಟ್ಟಿಗೆ ಸರ್ಕಾರದ ಪಾತ್ರ ಸೀಮಿತವಾಗಿದ್ದು, ಅದರಿಂದಾಚೆಗೆ ವಿದ್ಯಾರ್ಥಿಯು ಸಾಲದ ಅಸಲು ಮತ್ತು ಬಡ್ಡಿ ಪಾವತಿಸುವ ಕಂತುಗಳನ್ನು ಕಟ್ಟಲು ಹೊಣೆಗಾರನಾಗಿರುತ್ತಾನೆ.

4) ಉದ್ದೇಶ :-

ಷೆಡ್ಯೂಲ್ಡ್ ಬ್ಯಾಂಕು ವಿದ್ಯಾರ್ಥಿಯ ವಿದ್ಯಾಭ್ಯಾಸದ ವೆಚ್ಚವಾದ, ಬೋಧನಾ ಶುಲ್ಕ, ಮತ್ತು ಇತರೆ ಶುಲ್ಕಗಳು, ಅಹಾರ ಮತ್ತು ವಸತಿಯ ವೆಚ್ಚ, ಪುಸ್ತಕಗಳ ವೆಚ್ಚ, ಗಣಕ ಯಂತ್ರ, ಬಿಲ್ಲು ಮತ್ತು ರಶೀತಿಯನ್ನಾಧರಿಸಿದ ಹಿಂದುರುಗಿಸಲಾಗುವ ಠೇವಣಿ, ಪಯಾಣ ವೆಚ್ಚ ಇತ್ಯಾದಿಗಳಿಗೆ ಬೇಕಾದ ಸಾಲ ಸೌಲಭ್ಯ ಒದಗಿಸುವುದು

5) ಸಾಲದ ಒಟ್ಟು ಮೊತ್ತ:-

ಬಿ.ಎ., ಬಿ.ಎಸ್ಸಿ, ಬಿ.ಕಾಂ., ಬಿ.ಸಿ.ಎ., ಇತರೆ ಮೂರು ವರ್ಷದ ಕೋರ್ಸುಗಳಲ್ಲಿ ವಿದ್ಯಾಭ್ಯಾಸ ಮಾಡುತ್ತಿರುವ ವಿದ್ಯಾರ್ಥಿಗಳಿಗೆ ಪ್ರತಿವರ್ಷ ಗರಿಷ್ಠ ರೂ.60,000/-ಗಳಂತೆ, 03 ವರ್ಷಗಳಿಗೆ ರೂ.1,80,000/-, 05 ವರ್ಷದ ಇಂಟಿಗ್ರೇಟೆಡ್ ಕೋರ್ಸುಗಳಿಗೆ, ಪ್ರತಿ ವರ್ಷ ರೂ.60,000/-ಗಳಂತೆ ರೂ.3,00,000/-, 06 ತಿಂಗಳ ಒಳಗಿನ ಕಡಿಮೆ ಅವಧಿಯ ಕೋರ್ಸುಗಳಿಗೆ, ರೂ.20,000/-ಗಳು. 06 ತಿಂಗಳಿಂದ ಒಂದು ವರ್ಷದೊಳಗಿನ ಕೋರ್ಸುಗಳಿಗೆ ರೂ.40,000/- ಒಂದು ವರ್ಷದ ಕೋರ್ಸಿಗೆ ರೂ.60,000/-ಗಳು, ಒಂದು ವರ್ಷದ ಅವಧಿಗೆ ಮೀರಿದ ಕೋರ್ಸುಗಳಿಗೆ ರೂ.1,00,000/- ನಿಗದಿಪಡಿಸುವುದು.

6) ಬ್ಯಾಂಕುಗಳು ನಿಗಧಿಪಡಿಸಿರುವ ಇತ್ತೀಚಿನ ಬಡ್ಡಿಯ ಸೂಚಕ ಬಡ್ಡಿ ದರ :-

ರೂ.4,00,000/- ದವರೆಗೆ ಶೇಕಡ 12ರಷ್ಟು,

ವಿದ್ಯಾರ್ಥಿನಿಯರಿಗೆ ಮೇಲಿನ ಬಡ್ಡಿದರದಲ್ಲಿ ಶೇ.1 % ಕಡಿಮೆ

7) ಮರುಪಾವತಿ :-

ಉದ್ಯೋಗ ದೊರಕಿದ 06 ತಿಂಗಳ ನಂತರ ಅಥವಾ ವಿದ್ಯಾಭ್ಯಾಸ ಮುಗಿಸಿದ ಒಂದು ವರ್ಷದ ನಂತರ ಯಾವುದು ಮೊದಲೋ ಅದರಂತೆ ಸಾಲ ಮರುಪಾವತಿ ಪ್ರಾರಂಭವಾಗುತ್ತದೆ. ಸಾಲದ ಅಸಲು ಮೊತ್ತದ ಮೇಲಿನ ಬಡ್ಡಿಯನ್ನು ಬಡ್ಡಿಮನ್ನಾ ಅವಧಿಗೆ ಸರ್ಕಾರವು ಪಾವತಿಸುತ್ತದೆ.

ರೂ. 50,000/- ವರೆಗಿನ ಸಾಲ ಮರುಪಾವತಿಗೆ	2ವರ್ಷಗಳವರೆಗೆ ಕಾಲಾವಕಾಶ
ರೂ. 50,000/-ದಿಂದ 1.00 ಲಕ್ಷದವರೆಗೆ	2ರಿಂದ 5 ವರ್ಷದವರೆಗೆ ಕಾಲಾವಕಾಶ
ರೂ. 1 ಲಕ್ಷಕ್ಕೆ ಮೀರಿದ ಸ್ಸಲದ ಮೊತ್ತಕ್ಕೆ3ರಿಂದ	7 ವರ್ಷದವರೆಗೆ ಕಾಲಾವಕಾಶ

8) ಆದಾಯದ ಮಿತಿ/ಪುರಾವೆ :-

ವಿದ್ಯಾರ್ಥಿಯ ಕುಟುಂಬದ ವಾರ್ಷಿಕ ಆದಾಯ ರೂ.2.5 ಲಕ್ಷಗಳಿಗೆ ಮೀರಿರಬಾರದು ಹಾಗೂ ತಹಶೀಲ್ದಾರರು ನೀಡಿದ ಕುಟುಂಬ ವರಮಾನ ದೃಢೀಕರಣ ಪತ್ರವು ವರಮಾನದ ಮಿತಿಯನ್ನು ಸಾಬೀತುಮಾಡಲು ಅಂತಿಮ ಪುರಾವೆಯಾಗಿರುತ್ತದೆ.

9) ಬಡ್ಡಿಯ ಸಹಾಯಧನ ಪಡೆಯಲು ಅರ್ಹತೆಗಳು :-

ಪ್ರಥಮ ಪದವಿ ಅಥವಾ ಸ್ನಾತಕೋತ್ತರ ಪದವಿ ಇಲ್ಲವೇ ಡಿಪ್ಲೊಮಾ ಕೋರ್ಸಿಗೆ ಯಾವುದಾದರೊಂದಕ್ಕೆ ಒಮ್ಮೆಗೆ ಮಾತ್ರ ಅರ್ಹ ವಿದ್ಯಾರ್ಥಿಗಳಿಗೆ ಯೋಜನೆಯ ಬಡ್ಡಿ ಸಹಾಯಧನದ ಸೌಲಭ್ಯ ದೊರಕುತ್ತದೆ. ಸಂಯುಕ್ತ ಕೋರ್ಸುಗಳ ವಿದ್ಯಾರ್ಥಿಗಳಿಗೆ ಸಹ (ಪದವಿ + ಸ್ನಾತಕೋತ್ತರ ಪದವಿ) ಬಡ್ಡಿ ಸಹಾಯಧನ ಲಭ್ಯವಿರುತ್ತದೆ. ವಿದ್ಯಾರ್ಥಿಯು ಅನುತ್ತೀರ್ಣನಾಗಿದ್ದಲ್ಲಿ ಮಧ್ಯದಲ್ಲಿ ವಿದ್ಯಾಭ್ಯಾಸ ಬಿಟ್ಟವರು, ಸಿಸ್ಟಿನ ಮೇಲೆ ವಜಾಗೊಂಡವರು ಬಡ್ಡಿಯ ಸಬ್ಸಿಡಿಗೆ ಅರ್ಹರಾಗುವುದಿಲ್ಲ. ಆದರೆ ವೈದ್ಯಕೀಯ ಕಾರಣದಿಂದ ವಿದ್ಯಾರ್ಥಿಯು ವಿದ್ಯಾಭ್ಯಾಸ ಬಿಟ್ಟಲ್ಲಿ ಅಂಗೀಕರಿಸಿದ ದಾಖಲೆ ಹಾಗೂ ವಿದ್ಯಾಸಂಸ್ಥೆಯ ತೃಪ್ತಿಕರ ದೃಢೀಕರಣ ಪತ್ರ ಸಲ್ಲಿಸಿದಲ್ಲಿ ಬಡ್ಡಿಯ ಸಹಾಯಧನ ನೀಡಲು ಕ್ರಮವಹಿಸುವುದು.

10) <u>ಆಧಾರ ಸಂಖ್ಯೆಯ ಜೊತೆ ಸಾಲ ಫಲಾನುಭವಿಯನ್ನು ಗುರುತಿಸುವಿಕೆ:-</u>

ಈ ಸಾಲವನ್ನು ಪಡೆದ ಫಲಾನುಭವಿ ವಿದ್ಯಾರ್ಥಿಯು ಆಧಾರ ಸಂಖ್ಯೆ ಮತ್ತು ಪ್ಯಾನ್ ಸಂಖ್ಯೆಯನ್ನು ಬ್ಯಾಂಕಿಗೆ ನೀಡುವುದು. ಪದವಿಯಲ್ಲಿ ಟ್ಯಾಗ್ ಮಾರ್ಕರ್ ಮಾಡುವುದರಿಂದ ಸಾಲ ವಸೂಲಾತಿಗೆ ಎಲೆಕ್ಟ್ರಾನಿಕ್ಸ್ ಟ್ಯಾಗ್ ಮೂಲಕ ಉದ್ಯೋಗ ದೊರೆತ ಮೇಲೆ ವಸೂಲಾತಿಗೆ ಸುಲಭವಾಗಿರುವುದು. ಎಲ್ಲೆಲ್ಲಿ ಆದಾರ್ ಅಥವಾ ಪ್ಯಾನ್ ಸಂಖ್ಯೆ ವಿದ್ಯಾರ್ಥಿಗಳಿಗೆ ಲಭ್ಯವಿಲ್ಲವೋ, ಅಂತಹ ಸಂದರ್ಭಗಳಲ್ಲಿ ಫಲಾನುಭವಿಗಳನ್ನು ಸುಗುತಿಸಿ ಪತ್ತೆಮಾಡಲು ಹಾಗೂ ಸಾಲ ಮರುಪಾವತಿಯನ್ನು ಉಸ್ತುವಾರಿ ಮಾಡಲು ಬ್ಯಾಂಕುಗಳು ತಮ್ಮದೇ ಆದ ವ್ಯವಸ್ಥೆಯನ್ನು ರೂಪಿಸಿಕೊಳ್ಳುವುದು.

11) <u>ನೋಡಲ್ ಬ್ಯಾಂಕ್ :-</u>

ಈ ಯೋಜನೆಯನ್ನು ರಾಜ್ಯ ಮಟ್ಟದ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿಯ ನೋಡಲ್ (ಕೇಂದ್ರ) ಬ್ಯಾಂಕಾಗಿರುವ ವಿಜಯ ಬ್ಯಾಂಕಿನ ಮತಿಯಿಂದ ಅನುಷ್ಟಾನಗೊಳಿಸುವುದು. ಯೋಜನೆಯ ಅನುಷ್ಠಾನದ ವಿಧವಿಧಾನಗಳನ್ನು ಮತ್ತು ಉಸ್ತುವಾರಿಯನ್ನು ವಿಜಯಾ ಬ್ಯಾಂಕ್, ಕೇಂದ್ರ ಕಛೇರಿ, 41/2, ಟ್ರಿನಿಟಿ ಸರ್ಕಲ್, ಎಂ. ಜಿ. ರಸ್ತೆ, ಬೆಂಗಳೂರು-560001 ಇವರೊಂದಿಗೆ ಸಮಾಲೋಚಿಸಿ ಅಂತಿಮಗೊಳಿಸುವುದು.

12) <u>ಅನ್ವಯವಾಗುವ ಶೈಕ್ಷಣಿಕ ವರ್ಷ:-</u>

ಈ ಯೋಜನೆಯು 2013-14ನೇ ಸಾಲಿನಿಂದ ಅನ್ವಯವಾಗುವಂತೆ ಜಾರಿಗೆ ಬರುತ್ತದೆ. ಶೈಕ್ಷಣಿಕ ವರ್ಷ 2013-14ರ ಪ್ರಾರಂಭದಿಂದ ಪಡೆದ ಸಾಲದ ಮೊತ್ತ (ಸಾಲ ಮಂಜೂರಾದ ದಿನಾಂಕ ಪರಿಗಣನೆಯದು) ಈ ಯೋಜನೆಯಡಿಯಲ್ಲಿ ಬಡ್ಡಿ ಮನ್ನಾ ಆಗಲು ಒಳಪಡುತ್ತವೆ. 2013-14ನೇ ಶೈಕ್ಷಣಿಕ ವರ್ಷಕ್ಕಿಂತ ಮುಂಚೆ ವಿತರಣೆಯಾಗಿರುವ ಸಾಲದ ಮೊತ್ತದ ಮೇಲಿನ ಬಡ್ಡಿ ಮನ್ನಾ ಈ ಯೋಜನೆಯಡಿಯಲ್ಲಿ ಪರಿಗಣಿಸಲು ಸಾಧ್ಯವಿಲ್ಲ.

13) <u>ನಿರ್ವಹಣೆ:-</u>

ಕಾಲೇಜು ಶಿಕ್ಷಣ ಇಲಾಖೆಯ ಆಯುಕ್ತಾಲಯವು ಪರಿಶಿಷ್ಠ ಜಾತಿ/ ಪರಿಶಿಷ್ಟ ಪಂಗಡ, ಅಲ್ಪಸಂಖ್ಯಾತರು/ಅಂಗವಿಕಲರು ಮುಂತಾದ ವಿವಿಧ ಫಲಾನುಭವಿಗಳು ಪಡೆದ ಸಾಲಗಳು ಮತ್ತು ಸಹಾಯಧನವನ್ನು ಉಸ್ತುವಾರಿ ಮಾಡಲು ನಿರ್ವಹಣಾ ವಿಧಿವಿಧಾನವನ್ನು ರೂಪಿಸುತ್ತದೆ.

14) <u>ಬಡ್ಡಿ ಸಹಾಯಧನದ ಕ್ಲೇಮುಗಳನ್ನು ವಿತರಿಸುವ ಬಗ್ಗೆ :-</u>

ಬ್ಯಾಂಕುಗಳಿಂದ ಬರುವ ಬಡ್ಡಿ ಸಹಾಯಧನದ ಕ್ಲೇಮುಗಳನ್ನು ವಾರ್ಷಿಕ ಅಥವಾ ಅರ್ಧವಾರ್ಷಿಕದ ಆಧಾರದ ಮೇಲೆ ಸರ್ಕಾರಕ್ಕೆ ಪ್ರಸ್ತಾವನೆ ಸಲ್ಲಿಸಿ, ಸರ್ಕಾರದ ನಿರ್ಧಾರದ ಮೇರೆಗೆ ವಿತರಿಸುವುದು.

(ವಿ.ಎಫ್. ಮಾಗಿ)
ವಿಶೇಷಾಧಿಕಾರಿ ಹಾಗೂ ಪದನಿಮಿತ್ತ
ಸರ್ಕಾರದ ಅಧೀನ ಕಾರ್ಯದರ್ಶಿ
ಶಿಕ್ಷಣ ಇಲಾಖೆ (ಯೋಜನೆ).

ANNEXURE-89

Dear sir/madam,/प्रिय महोदय/महोदया

Please find trail mail sent to SLBC on 09.10.2019 regarding "Digi District Programme 100% digitization" and requested SLBC to place this matter in the coming SLBC meeting.

Yours faithfully,/भवदीय,

For Deputy General Manager
Chief Manager,/मुख्य प्रबंधक,
State Bank of India,/स्टेट बैंक ऑफ इंडिया,
FI&MF Department,/वित्तीय समावेसन एवं व्यष्टि वित्त विभाग,
Local Head Office,/स्थानीय मुख्य कार्यालय,
#65, St. Mark's Road,/#६५, संत मार्क्स मार्ग,
Bengaluru-560001/बेंगलुरु-५६०००१
8277261491/८२७७२६१४९१
080-25943593/०८०-२५९४३५९३

From: cmleadbank1
Sent: 09 October 2019 19:45
To: SLBC BANGALORE <slbcbangalore@gmail.com>
Cc: ASST GENERAL MANAGER OUTREACH DEPT LHO BANGALORE <agmoutreach.lhoban@sbi.co.in>; DGM OUT REACH LHO BAN <dgmoutreach.lhoban@sbi.co.in>
Subject: Digi District Programme 100% digitization

Dear sir

Digi District Programme 100% digitization

In the meeting held between RBI Governor and Heads of PSU banks on 18.07.2019, it was decided that PSU Banks will undertake 100% digitization of one District in each State.

Our Bank has adopted Raichur District (Aspirational District) in Karnataka State for undertaking 100% digitization under the captioned programme.

In this connection we request you to place this matter in the coming SLBC meeting and approve the same.

Thanking you

Yours faithfully,/भवदीय,

For Deputy General Manager
Chief Manager(Lead Bank),/मुख्य प्रबंधक (लीड बैंक),
State Bank of India,/स्टेट बैंक ऑफ इंडिया,
FI&MF Department,/वित्तीय समावेसन एवं व्यष्टि वित्त विभाग,
Local Head Office,/स्थानीय मुख्य कार्यालय,
#65, St. Mark's Road,/#६५, संत मार्क्स मार्ग,
Bengaluru-560001/बेंगलुरु-५६०००१
8277261491/८२७७२६१४९१
080-25943593/०८०-२५९४३५९३

The information in this mail is confidential and is intended solely for addressee. Access to this mail by anyone else is unauthorized. Copying or further distribution beyond the original recipient may be unlawful. Any opinion expressed in this mail is that of sender and does not necessarily reflect that of State Bank group.

अग्रिम प्रति
ADVANCE COPY

Sent mail forwarded

md&ceo

From:	Kumar, Abhishek <abhishekkumar@rbi.org.in>
Sent:	31 October 2019 14:50
To:	CO Compliance; md&ceo
Cc:	SSM, Syndicate Bank
Subject:	Expanding and Deepening of Digital Payments Ecosystem
Attachments:	Circular - Expanding and Deepening of Digital Payments Ecosystem.PDF

प्र.नि. एवं मु.का.अ.	MD & CEO	
का.नि.- (सी एवं ओ)	ED- (C & O)	31/10
का.नि.- डीटी एवं ए एम	ED- (DT & AM)	
ओएसडी	OSD	
स.प्र.	G.M.	PSCD/SLBC

Dear Sir,

Please find attached RBI Circular on the captioned subject for your information and n/a.

With warm regards,

Abhishek Kumar
AGM
DBS
RBI Bengaluru
9601451181

सिंडिकेटबैंक / SYNDICATEBANK
स.प्र. सचिवालय / GM SECRETARIAT
कार्पोरेट कार्यालय / CORPORATE OFFICE
06 NOV 2019
प्राक्षेक्रवि, सेग्राबैं, विसबि, रास्तबैंस
PSCD, RRB, FID & SLBC
बेंगलूरु / BENGALURU - 560 009

SLBC

Caution: The Reserve Bank of India never sends mails, SMSs or makes calls asking for personal information such as your bank account details, passwords, etc. It never keeps or offers funds to anyone. Please do not respond in any manner to such offers, however official or attractive they may look.

Notice: This email and any files transmitted with it are confidential and intended solely for the use of the individual or entity to whom they are addressed. If you are not the intended recipient, any dissemination, use, review, distribution, printing or copying of the information contained in this e-mail message and/or attachments to it are strictly prohibited. If you have received this email by error, please notify us by return e-mail or telephone and immediately and permanently delete the message and any attachments. The recipient should check this email and any attachments for the presence of viruses. The Reserve Bank of India accepts no liability for any damage caused by any virus transmitted by this email.

-371-

सिंडिकेटबैंक SYNDICATEBANK
प्र.नि. एवं मु.का.अ सचिवालय
31 OCT 2019
ने.का. बेंगलूरु - 09
MD & CEO Secretariat Co, Bengaluru-09

43
31/10
जावक / OUT
6/11

भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
www.rbi.org.in

RBI/2019-20/79
FIDD.CO.LBS.BC.No.13/02.01.001/2019-20

October 7, 2019

The Chairmen/ Managing Directors/ Chief Executive Officers
All SLBC/ UTLBC Convenor Banks

Madam / Dear Sir,

Expanding and Deepening of Digital Payments Ecosystem

Please refer to para – 8 of Statement on Developmental and Regulatory Policies of the Fourth Bi-Monthly Monetary Policy dated October 4, 2019 on the captioned subject.

2. With a view to expanding and deepening the digital payments ecosystem, it has been decided that all State/ UT Level Bankers Committees (SLBCs/ UTLBCs) shall identify one district in their respective States/ UTs on a pilot basis in consultation with banks and stakeholders. The identified district shall be allotted to a bank having significant footprint which will endeavour to make the district 100% digitally enabled within one year, in order to enable every individual in the district to make/ receive payments digitally in a safe, secure, quick, affordable and convenient manner. This would, *inter alia,* include providing the necessary infrastructure and literacy to handle such transactions.

3. SLBCs/ UTLBCs shall endeavour to ensure that to the extent possible, districts identified are converged with the 'Transformation of Aspirational Districts' programme of the Government of India. The allotment of the identified district to a bank should be done, as far as possible, through mutual consultation and voluntary acceptance by the bank.

4. Further, SLBC/ UTLBC Convenor Banks are advised to monitor the progress made in this regard on a quarterly basis and report the same to concerned Regional Offices/ Sub-Offices of the Reserve Bank of India.

Yours faithfully,

(Gautam Prasad Borah)
Chief General Manager-in-Charge

वित्तीय समावेशन और विकास विभाग, केन्द्रीय कार्यालय,10 वी मंजिल, केंद्रीय कार्यालय भवन, शहीद भगतसिंह मार्ग,पोस्ट बॉक्स सं. 10014,मुंबई -400001
Financial Inclusion & Development Dept, Central Office,10th Floor, Central Office Building, Shahid Bhagat Singh Marg,P.B.No.10014,Mumbai-1
टेली Tel:022-22601000 फैक्सः 91-22-22621011/22610943/22610948 ई -मेल : cgmincfidd@rbi.org.in

हिंदी आसान है,इसका प्रयोग बढ़ाइए।

"चेतावनी : मेल रिज़र्व बैंक द्वारा-डाक, एसएमएस या फोन कॉल के जरिए किसी की भी व्यक्तिगत जानकारी जैसे बैंक के खाते का ब्यौरा, पासवर्ड आदि नहीं मांगी जाती है। यह धन रखने या देने का प्रस्ताव भी नहीं करता है। ऐसे प्रस्तावों का किसी भी तरीके से जवाब मत दीजिए।"
Caution: RBI never sends mails, SMSs or makes calls asking for personal information like bank account details, passwords, etc. It never keeps or offers funds to anyone. Please do not respond in any manner to such offers.

ANNEXURE – 90

केनरा बैंक Canara Bank

Ref. No. BLC: AFPS-766: AG MISC-53: 2019-20 NHT Date: 22.11.2019

To

The Convenor
State Level Bankers' Committee
Corporate Office
Syndicate Bank
Gandhinagar
BENGALURU 560 009

Dear Sir,

Sub: Revision In Guidelines For Administration Of Subsidy For Loans Granted Under Government Sponsored Schemes By Canara Bank

Our Bank is sanctioning various Subsidy linked loans wherein the subsidy is being received from the State / Central Government Departments/Local bodies and other agencies. Presently, subsidy matters viz., claims to various Departments, follow up for receipt of subsidy etc., are being done by the respective branches.

In order to have better monitoring, a need is felt to entrust the work relating to subsidy matters to our Regional Offices. In Karnataka, we have totally 19 Regional Office consisting of 998 branches under Bengaluru and Mangaluru Circles. Hence, the following procedure is to be followed with immediate effect.

Process flow for Front ended subsidy:

- Upon finalizing the sanction at Branch level/ receipt of sanction communication from appropriate higher authorities, branch to forward a copy of sanction letter duly signed by borrower to the respective section of Regional office with all relevant details
- Regional Offices to claim the subsidy amount from the department and after receipt the same is to be maintained at RO end
- The subsidy amount is to be transferred to the respective branch by the RO in line with the subsidy administration guidelines of the respective scheme.
- Front-End subsidy amount may be utilized as margin money or credited to the loan account immediately after the disbursement in tune with the guidelines of the respective schemes

A F & PS SECTION
CIRCLE OFFICE : BENGALURU
Tel. 25320967 Fax: 25599104 email ID : blrafps@canarabank.com

- Utilization certificate to be submitted to Regional Office by Branches within 7 days of adjustment of the subsidy amount

Process flow for back ended subsidy:

- Upon finalizing the sanction at Branch level/ receipt of sanction communication from appropriate higher authorities, branch to forward a copy of sanction letter duly signed by borrower to the respective section of Regional office with all relevant details

- Regional Offices to claim the subsidy amount from the department and after receipt the same is to be maintained at RO end

- RO to inform the branch about the receipt of subsidy from the department

- Branches to complete the procedural guidelines like pre sanction visit, sanction of loans, disbursement, post sanction visit etc to ensure the end use of the loan sanctioned and confirm to the Regional office.

- On receipt of this confirmation from Branches as above, the Regional office has to release the back end subsidy to the Branches, which is to be kept along with loan paper in the branches.

- In case of back ended subsidy, adjustment of subsidy amount to the loan account will be after the lock in period as per the scheme guidelines.

- Branches to open Term Deposit account/s with zero interest rate to the extent of subsidy amount for back end subsidy maintained in the SL head 209270060 and the same are linked to the respective loan accounts. Further, TD receipts are to be preserved with the loan documents.

Regional Office is the nodal point to monitor the end use and ensuring proper utilization of subsidy at branch level.

Branches to key in the application received under Govt. Sponsored Schemes Web Based Credit Sanction Register – ASG Web package for all types of sanctions made by Branch /Regional Office/ Circle Office/ Head Office of the Bank.

RO will verify the details of applications punched in the package and ensure that the subsidy is claimed by the branch for all the eligible accounts inwarded in the package.

After receipt of claim from the branch, Regional Office will verify the claim details submitted and forward the same to the Department/Agency for processing.

A F & PS SECTION
CIRCLE OFFICE : BENGALURU
Tel. 25320967 Fax: 25599104 email ID : blrafps@canarabank.com

After disbursement of loan / completion of project, branch to submit the utilization certificate to Regional Office who in turn have to submit to the Government Department/ Agency within the time norm for claiming the subsidy.

We request you to add the same as agenda point in the ensuing SLBC meeting scheduled to be held on 28.11.2019 to advise the Subsidy handling departments of GoK to send the subsidy claims to Regional Offices only and no request from the branch for subsidy is to be entertained from immediate effect.

District Wise contact details of our Bank Regional Offices and Branches are attached to this letter for your reference.

A. S. Venkat

General Manager (Ag.)

-375-

A F & PS SECTION
CIRCLE OFFICE : BENGALURU
Tel. 25320967 Fax: 25599104 email ID : blrafps@canarabank.com

ANNEXURE-9

ಮುಖ್ಯ ಚುನಾವಣಾಧಿಕಾರಿಯವರ ಕಛೇರಿ, ಕರ್ನಾಟಕ

ನಿರ್ವಾಚನ ನಿಲಯ, ಶೇಷಾದ್ರಿ ರಸ್ತೆ, ಬೆಂಗಳೂರು–560 001.

ಸಂಖ್ಯೆ: ಸಿಆಸುಇ/453/ಎಂ.ಸಿ.ಸಿ/(ಅಮುಚುಅ–1) 2019 ದಿನಾಂಕ:15–11–2019

ಇವರಿಗೆ:

Convenor SLBC,
DGM-Syndicate Bank
5th Floor, Gandhinagar,
Bangalore-560 009.

ಮಾನ್ಯರೆ,

ವಿಷಯ: MFIs functioning at Karnataka – Loan disbursement and recovery management during Karnataka State Assembly bi election – 2019 – reg.

ಉಲ್ಲೇಖ: 1. ತಮ್ಮ ಪತ್ರ ಸಂಖ್ಯೆ: ದಿನಾಂಕ: 11–11–2019.
2. ಭಾರತ ಹಣಕಾಸು ಮಂತ್ರಾಲಯದ ಪತ್ರ ಸಂಖ್ಯೆ: FNo.60(2)/2008/ B.O.II, dated: 20-02-2013 and IBA No.I/LEGAL/CIR/ 6708, ದಿನಾಂಕ: 04–02–2013.

******

ಮೇಲ್ಕಂಡ ವಿಷಯಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ, ಉಲ್ಲೇಖ (1) ರ ತಮ್ಮ ಪತ್ರದಲ್ಲಿ Association of Karnataka Microfinance Institutions ಸಂಸ್ಥೆಯಿಂದ ಸಾಲ ಸೌಲಭ್ಯವನ್ನು ಒದಗಿಸುವುದು ಹಾಗೂ ವಸೂಲಾತಿ ಮಾಡುವ ಕಾರ್ಯ ಚಟುವಟಿಕೆಗಳನ್ನು ಸುಗಮವಾಗಿ ನಡೆಸಿಕೊಂಡು ಹೋಗಲು ಅನುಮತಿ ನೀಡುವಂತೆ ಕೋರಿರುತ್ತೀರಿ.

ರಾಜ್ಯದಲ್ಲಿ ಚುನಾವಣಾ ಮಾದರಿ ನೀತಿ ಸಂಹಿತೆಯು ದಿನಾಂಕ: 11–11–2019 ರಿಂದಲೇ ಜಾರಿಯಲ್ಲಿರುವುದರಿಂದ ಉಲ್ಲೇಖ(2) ರಲ್ಲಿ ಭಾರತ ಚುನಾವಣಾ ಆಯೋಗವು ಹೊರಡಿಸಿದ ಸೂಚನೆಗಳನ್ವಯ ಮಾದರಿ ನೀತಿ ಸಂಹಿತೆ ಉಲ್ಲಂಘನೆ ಆಗದಂತೆ ಕ್ರಮವಹಿಸುವಂತೆ ಕೋರಿದೆ (ಪ್ರತಿ ಲಗತ್ತಿಸಿದೆ).

ತಮ್ಮ ವಿಶ್ವಾಸಿ,

(ಮಲ್ಲಿಕಾರ್ಜುನ ರೆಡ್ಡಿ ಪಾಟೀಲ್)
ಸಹಾಯಕ ಮುಖ್ಯ ಚುನಾವಣಾಧಿಕಾರಿ–3,
ಸಿ.ಆ.ಸು.ಇ.(ಚುನಾವಣೆಗಳು).

ಪ್ರತಿಯನ್ನು:

Association of Karnataka Microfinance Institutions,
#3, 1st Floor, 1st cross, Kodigehalli Main Road,
Bhadrappa Layout, Nageshettihalli,
Bangalore, 560094.

F.No.60(2)/2008-BO.II
Government of India
Ministry of Finance
Department of Financial Services

3rd Floor, Jeevan Deep Building,
Parliament Street, New Delhi

Dated the 20th February, 2013

To

The Election Commission of India
Nirvachan Sadan, Ashoka Road
New Delhi

(Kind Attention : Shri S.K. Rudola, Secretary)

Subject: Transport of Clean and genuine cash by banks during elections-Reg

Sir,

Kindly refer to the Election Commission of India's letter No. 75/El.Ex/ITD/2012/EEPS/605 dated 29th May, 2012 on the above subject and reply of this Department vide letter of even number dated 06.11.2012, inter-alia, indicating that a Standard Operating Procedure will be evolved by the Indian Banks' Association and this Department will share the SOP with Election Commission so that the same become a part of the checking procedure of the election machinery thereby ensuring smooth transport of clean and genuine cash by banks during elections.

2. Indian Banks Association gathered the views / comments of select group of banks and based on the feedback received from banks and after deliberations, the Managing Committee of the IBA has finalized and circulated following guidelines for transportation of cash to all member banks for implementation.

- ***The bank shall ensure that the cash vans of outsourced agencies / companies carrying the bank's cash shall not, under any circumstances, carry cash of any third party agencies / individuals except the banks. Towards this, the outsourced agencies / companies shall carry letters / documents etc. issued by the banks giving details of the cash released by the banks to them and carried by them for filing the ATMs and delivering cash at other branches, banks or currency chests.***
- ***The personnel of the outsourced agencies / companies accompanying cash van shall carry identity card issued by the respective agencies.***
- ***The aforesaid procedure has been stipulated for the reason that during the period of election if the authorised officials of the Election Commission (District Election Officer or any other authorised official) intercepts the outsourced agency / company's cash van for inspection, the agency / company should be in a position to clearly show to the***

Election Commission through document and also physical inspection of the currency that they have collected the cash from the banks for the purpose of replenishing the bank's ATMs with cash or delivery of the cash to some other branches of the banks or currency chest on the instructions of the bank.

- ***The aforesaid procedure shall be part of the standard operating rules and procedure of banks for transport of cash.***

3. Kindly find enclosed a copy of Circular dated 04.02.2013 issued by IBA to the member banks. We request you to kindly consider making these guidelines to become part of the checking procedure of the election machinery thereby ensuring smooth transport of clean and genuine cash by banks during elections.

Yours faithfully,

(D.D. Maheshwari)
Under Secretary to the Government of India
Tel.No.011-23748750
E-mail: usbo2-dfs@nic.in, bo2@nic.in

Encls. : As Above

Indian Banks' Association

No.LEGAL/CIR/6708

4th February 2013

The Chief Executives of all Member Banks

Dear Sirs,

Standard Operating Procedure for transportation of Cash by Banks – Reference from the Ministry of Finance

Background:

The Ministry of Finance (Department of Financial Services) had taken up the issue of movement of cash by banks during election period with the Election Commission of India. The Election Commission, while sharing the concerns expressed by the Ministry of Finance for bonafide movement of currency of the banks during election period, had indicated that **often the cash of private persons are being transported in ATM vans during election time and the cash carried by the private transport companies do not carry proper documents of the banks.** The Commission indicated that this creates genuine suspicion as the cash may be used for election purpose. The Ministry of Finance requested IBA to evolve a Standard Operating Procedure for movement of cash by banks, in consultation with member banks.

The Ministry's suggestions were referred to a select group of banks seeking details of the current procedures followed by them for movement of cash and also their views/comments on the aforesaid suggestions of the Ministry.

The feedback received from the banks were placed before the Legal & Banking Operations Committee of IBA for deliberations at its meeting held on 14th January 2013. The Committee after taking note of the responses received from member banks on the suggestions made by the Ministry, and after detailed deliberations recommended a set of guidelines to be followed by the banks for movement of cash.

The views of the Legal & Banking Operations Committee were placed before the Managing Committee at its meeting held on 29th January 2013. After discussion, the Managing Committee had approved the following procedures to be scrupulously followed by the banks and the

- 379 -

World Trade Centre Complex, Centre 1, 6th Floor, Cuffe Parade, Mumbai - 400 005 • Tel: +91 22 2217 4040 • Fax: +91 22 2218 4222 / 2215 4131
Website : www.iba.org.in

outsourced agencies/cash replenishing companies for transporting the bank's cash to the ATMs and other branches / bank / Currency Chest:

- The bank shall ensure that the cash vans of outsourced agencies / companies carrying the bank's cash shall not, under any circumstances, carry cash of any third party/agencies/individuals except the banks. Towards this, the outsourced agencies / companies shall carry letters/documents etc. issued by the banks giving details of the cash released by the banks to them and carried by them for filling the ATMs and delivering cash at other branches, banks or currency chests.

- The personnel of the outsourced agencies / companies accompanying cash van shall carry identity card issued by the respective agencies.

- The aforesaid procedure has been stipulated for the reason that during the period of election if the authorised officials of the Election Commission (District Election Officer or any other authorised official) intercepts the outsourced agency / company's cash van for inspection, the agency / company should be in a position to clearly show to the Election Commission through document and also physical inspection of the currency that they have collected the cash from the banks for the purpose of replenishing the bank's ATMs with cash or delivery of the cash to some other branches of the banks or currency chests on the instructions of the Bank.

- The aforesaid procedure shall be part of the standard operating rules and procedure of banks for transport of cash.

The Managing Committee directed IBA to circulate the aforesaid guidelines for transportation of cash to all member banks for implementation .

Member banks are requested to take appropriate steps to implement the aforesaid guidelines approved by the Managing Committee of IBA.

Yours faithfully,

K Ramakrishnan
Chief Executive

-380-

ANNEXURE – 92

Implementation of National Common Mobility Card (NCMC): challenges in Issuance of NCMC to Commuters

Background:

As per directives of Government of India, Transit operators are required to migrate to Rupay National Common Mobility Card (NCMC) based smart ticketing for enabling mobility using single card across different transit modes, payment for Tolls, Parking and other small value transactions. Rupay NCMC is available on Prepaid, Debit card and Credit card platform. Banks have been instructed to henceforth issue all the debit cards with NCMC, which is branded as 'One Nation One Card'.

In compliance to GOI directives, Bangalore Metro has envisaged NCMC based Automatic Fare Collection (AFC) System for its Phase-2 project. The AFC infrastructure of Phase-1 stations is also planned to be upgraded for NCMC support. NCMC being a bank issued open loop card, an Acquirer and Issuer bank is required for acquiring NCMC transactions and Issuance of NCMC cards at Metro premises. Bangalore Metro is in the process of finalising the business model and RFP for on boarding banks.

Key Requirements:

(a) Issuance of Cards:

- The proliferation of 'One Nation One Card' will take some time, at least couple of years. Till then, Instant Issuance of NCMC is required to be facilitated at Metro Stations, BMTC Terminals and Bangalore One and other common service centers.
- Even after the banks replace the entire Debit/ Credit cards with 'One Nation One Card', certain segment of commuters will always require purchase of cards at stations as they may not prefer to have debit or credit card.
- The per-day ridership of Bangalore Metro and BMTC put together is about 45 lakhs. In order to achieve full-fledged migration to NCMC, about 20 lakh card are required to be made available in Bangalore city. Therefore, multiple Issuer banks, at least top 5 to 6 banks, are required to have point of sale at Metro stations/BMTC Terminals/ Bangalore One centers, to facilitate Instant Issuance.
- At Metro stations, the commuter should have choice of purchasing the card of his/her preferred bank.
- The Issuance process at stations should be time-efficient as large numbers of commuters have to be served with minimal or waiting at the ticket counter.

(b) Issuance and Transaction charges:

Issuance charges and transaction charges (card charging by cash as well usage charges both) should be low for the commuters, BMRCL, BMTC and at the same time meet the banks' cost.

Challenges:

- Issuance of Credit/Debit cards requires full KYC. However, Prepaid NCMC which requires Min KYC can be issued at Metro premises. Considering that transit transactions are of low value, the cost of Issuance must be low enough for a sustainable business, which is feasible only if the ticket office counter of Metro is utilised for Issuance of cards of multiple banks. Similarly, outside metro premises, a Business Correspondent (BC) outlet also should be able to sell the NCMC of multiple banks.
- Even though Prepaid NCMC is permitted to be issued with Min KYC based on OTP authentication, the commuter is required to complete full KYC subsequently, which is inconvenient for the commuters.

Proposal for consideration of SLBC:

1) Banks may be requested to expedite the issuance of 'One Nation One Card' in Bangalore.
2) Multiple issuer and multiple acquirer model for is proposed to bring the costs down for commuters, BMRCL/BMTC as well as the banks.
3) The Instant Issuance of prepaid NCMC is proposed to be facilitated at service locations of Bangalore Metro and Bangalore One Centres, to begin with. For this, Bangalore Metro and Bangalore One Centres will act as agent or BC of multiple banks for Issuance of NCMC on pre-paid platform from single outlet (Ticket office counter or CSC outlet). The point of sale machine/ Ticket office machine will be integrated with respective banks Issuance portal and all the transaction shall be online through bank's Issuance host system.
4) It is understood that now Biometric Aadhaar e-KYC is permitted. Hence it is proposed to use Biometric Aadhaar e-KYC for KYC at station and Bangalore One premises. The participating issuer banks will be required to facilitate the same through suitable APIs with their systems.
5) BMRCL will develop the required middleware or engage an intermediate agency to facilitate multiple acquirer mode so that most of the transactions can become "On-Us" for the banks and costs can be kept down.
6) The charges to be borne by the commuters (both issuance and transaction related), responsibilities of BMRCL and Bangalore One, costs to be borne by BMRCL and banks need to be discussed.

******

ANNEXURE – 93

GOVERNMENT OF KARNATAKA

NO: AHC:PD:KLDA: NLM/2019-20

Office of the Commissioner
Dept. of Animal Husbandry & Vet. Services
Bangalore, Dated: 31.10.2019

सिंडिकेटबैंक / SYNDICATEBANK
स.प्र. सचिवालय / GM SECRETARIAT
कार्पोरेट कार्यालय / CORPORATE OFFICE
20 NOV 2019
प्राक्षेक्रवि, सेग्राबैं, विसवि, रास्तबैंस
PSCD, RRB, FID & SLBC
बेंगलूरु / BENGALURU - 560 009

मु.का.अ.	MD & CEO
का.नि.– (पी एवं ओ)	ED- (C & O)
– एवं	ED- (DT & AM)
ओएसडी	OSD
स.प्र.	G.M. SLBC

To,
Nodal Officer,
State Level Banker's Committee,
Syndicate Bank,
Bangalore.

Sir,

Sub: Inclusion of the subject in the SLBC meeting agenda regarding implementation of Beneficiary oriented programme under National Livestock Mission through Collection or ESCROW account -reg.

Ref: Guidelines of the programme.

Under the centrally sponsored National Livestock Mission, during 2019-20, 'Rural Backyard Development programme for sheep, goat and pig is being implemented in the State with financial target of Rs 197.40 lakhs under SCP & TSP. The physical & financial targets of the programmes are as below:

Sl No	Name of the programme	Financial targets			Physical targets		
		SCP	TSP	Total	SCP	TSP	Total
1	Rural Backyard Development programme for sheep	49.89	26.13	76.02	84	44	128
2	Rural Backyard Development programme for goat	49.89	26.13	76.02	84	44	128
3	Rural Backyard Development programme for pig	30.24	15.12	45.36	160	80	240
	TOTAL	130.02	67.38	197.40	328	168	496

The above said programme has to be implemented with 90% subsidy and 10% beneficiary contribution. Hence, for the successful implementation of the programme, subsidy amount has to be transferred to Collection account or by creating ESCROW account, jointly in the name of Bank Managers and beneficiaries.

In view of the above matter, it is requested to include this subject in the agenda for discussion in the next SLBC meeting. A note regarding the same has also been submitted on 27.09.2019.

Thanking you.

प्रा.क्षे.क्र.वि. सेग्रा.बैं. 20 OUT 2019

सिंडिकेटबैंक SYNDICATEBANK
स.प्र. एवं मु.का.अ सचिवालय
14 NOV 2019
MD & CEO Secretariat Co, Bengaluru-09

Sd/-
Commissioner

Copy to:

1. Director, AH&VS, Bangalore.
2. Add. Director (LR) & Project Director (KLDA), AH&VS, Bangalore.
3. Add. Director (Dev), AH&VS, Bangalore.

Commissioner 5/11/09

ANNEXURE — 94

DEPOSITORS BE AWARE !

tate Level Coordination Committee, Karnataka

HIGH RETURN SCHEMES CAN ALSO BE FRAUDULENT SCHEMES!
DON'T LOSE YOUR HARD EARNED MONEY FOR THE GREED OF HIGHER RETURNS!!



UNREGULATED DEPOSIT SCHEMES ARE BANNED

As is enshrined in our Constitution, to abide by the Constitution and respect its ideals and institutions, the National Flag and the National Anthem; is the fundamental duty of every citizen of the country

Issued in Public Interest by Government of Karnataka

karnataka information
Department of Information and Public Relations

ರಾಜ್ಯ ಮಟ್ಟದ ಸಮನ್ವಯ
ಸಮಿತಿ, ಕರ್ನಾಟಕ

ಠೇವಣಿದಾರರೇ ಎಚ್ಚರದಿಂದಿರಿ!!

ಹೆಚ್ಚಿನ ಬಡ್ಡಿಯ ದುರಾಸೆಗಾಗಿ ನೀವು ದುಡಿದ ಹಣ ಕಳೆದುಕೊಳ್ಳಬೇಡಿ!



ಅನಿಯಂತ್ರಿತ ಠೇವಣಿ ಯೋಜನೆಗಳನ್ನು ನಿಷೇಧಿಸಲಾಗಿದೆ

ಈ ರೀತಿಯ ಪ್ರಕರಣಗಳ ಕುರಿತು ದೂರು ಸಲ್ಲಿಸಲು
www.jagruti.kar.nic.in ಲಾಗಿನ್ ಆಗಿ

ಸಾರ್ವಜನಿಕ ಹಿತಾಸಕ್ತಿಯಲ್ಲಿ
ಕರ್ನಾಟಕ ಸರ್ಕಾರದಿಂದ ಪ್ರಕಟಣೆ

ಕರ್ನಾಟಕ ವಾ
ವಾರ್ತಾ ಮತ್ತು ಸಾರ್ವಜನಿಕ ಸಂಪರ್ಕ ಇಲಾ

ate Level Coordination
Committee, Karnataka

DEPOSITORS BE AWARE !

HIGH RETURN SCHEMES CAN ALSO BE FRAUDULENT SCHEMES!
DON'T LOSE YOUR HARD EARNED MONEY FOR THE GREED OF HIGHER RETURNS!!



UNREGULATED DEPOSIT SCHEMES ARE BANNED



For any complaints please logon to:
www.jagruti.kar.nic.in

As is enshrined in our Constitution, to abide by the Constitution and respect its ideals and institutions, the National Flag and the National Anthem, is the fundamental duty of every citizen of the country.

Issued in Public Interest
by Government of Karnataka

karnataka information
Department of Information and Public Relations

ರಾಜ್ಯ ಮಟ್ಟದ ಸಮನ್ವಯ
ಸಮಿತಿ, ಕರ್ನಾಟಕ

ಠೇವಣಿದಾರರೇ ಎಚ್ಚರದಿಂದಿರಿ!!

ಹೆಚ್ಚಿನ ಬಡ್ಡಿಯ ದುರಾಸೆಗಾಗಿ ನೀವು ದುಡಿದ ಹಣ ಕಳೆದುಕೊಳ್ಳಬೇಡಿ!



ಅನಿಯಂತ್ರಿತ ಠೇವಣಿ
ಯೋಜನೆಗಳನ್ನು ನಿಷೇಧಿಸಲಾಗಿದೆ

ಈ ರೀತಿಯ ಪ್ರಕರಣಗಳ ಕುರಿತು ದೂರು ಸಲ್ಲಿಸಲು
www.jagruti.kar.nic.in ಲಾಗಿನ್ ಆಗಿ

ಸಾರ್ವಜನಿಕ ಹಿತಾಸಕ್ತಿಯಲ್ಲಿ
ಕರ್ನಾಟಕ ಸರ್ಕಾರದಿಂದ ಪ್ರಕಟಣೆ

ಕರ್ನಾಟಕ ವಾ
ವಾರ್ತಾ ಮತ್ತು ಸಾರ್ವಜನಿಕ ಸಂಪರ್ಕ ಇಲಾಖೆ

State Level Coordination Committee, Karnataka

DEPOSITORS BE AWARE !

HIGH RETURN SCHEMES CAN ALSO BE FRAUDULENT SCHEMES!
DON'T LOSE YOUR HARD EARNED MONEY FOR THE GREED OF HIGHER RETURNS!!

UNREGULATED DEPOSIT SCHEMES ARE BANNED



For any complaints please logon to:
www.jagruti.kar.nic.in

As is enshrined in our Constitution, to abide by the Constitution and respect its ideals and institutions, the National Flag, and the National Anthem; is the fundamental duty of every citizen of the country.

Issued in Public Interest
by Government of Karnataka

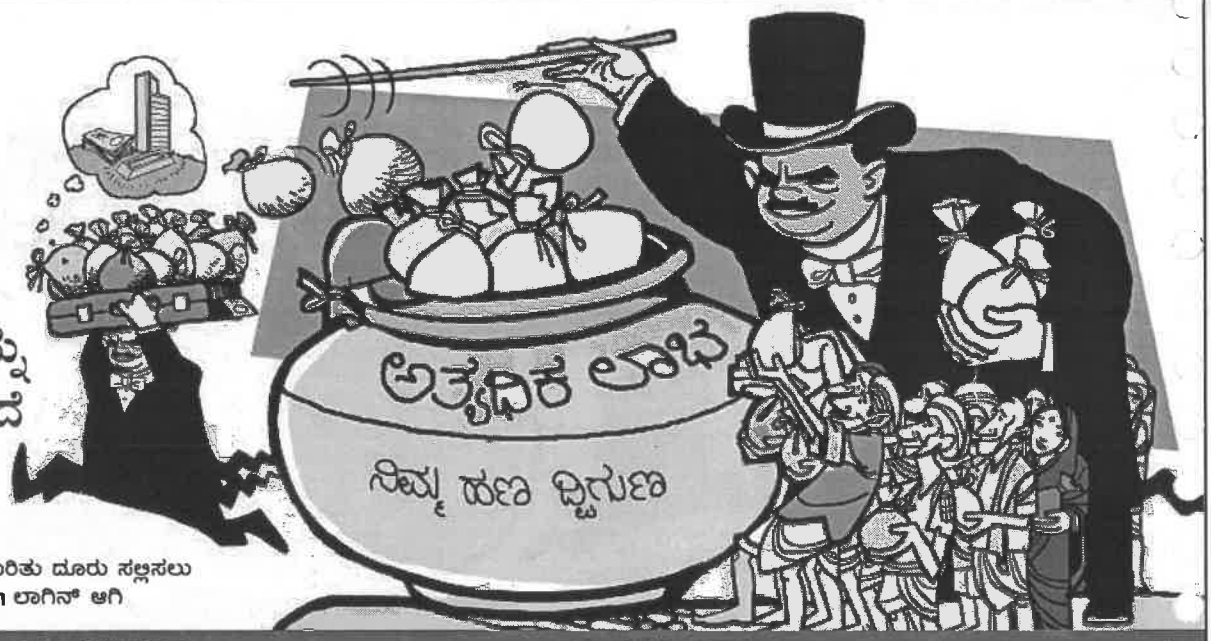
karnataka information
Department of Information and Public Relations

ರಾಜ್ಯ ಮಟ್ಟದ ಸಮನ್ವಯ
ಸಮಿತಿ, ಕರ್ನಾಟಕ

ಠೇವಣಿದಾರರೇ ಎಚ್ಚರದಿಂದಿರಿ!!

ಹೆಚ್ಚಿನ ಬಡ್ಡಿಯ ದುರಾಸೆಗಾಗಿ ನೀವು ದುಡಿದ ಹಣ ಕಳೆದುಕೊಳ್ಳಬೇಡಿ!

ಅನಿಯಂತ್ರಿತ
ಠೇವಣಿ
ಯೋಜನೆಗಳನ್ನು
ನಿಷೇಧಿಸಲಾಗಿದೆ



ಈ ರೀತಿಯ ಪ್ರಕರಣಗಳ ಕುರಿತು ದೂರು ಸಲ್ಲಿಸಲು
www.jagruti.kar.nic.in ಲಾಗಿನ್ ಆಗಿ

ಸಾರ್ವಜನಿಕ ಹಿತಾಸಕ್ತಿಯಲ್ಲಿ
ಕರ್ನಾಟಕ ಸರ್ಕಾರದಿಂದ ಪ್ರಕಟಣೆ

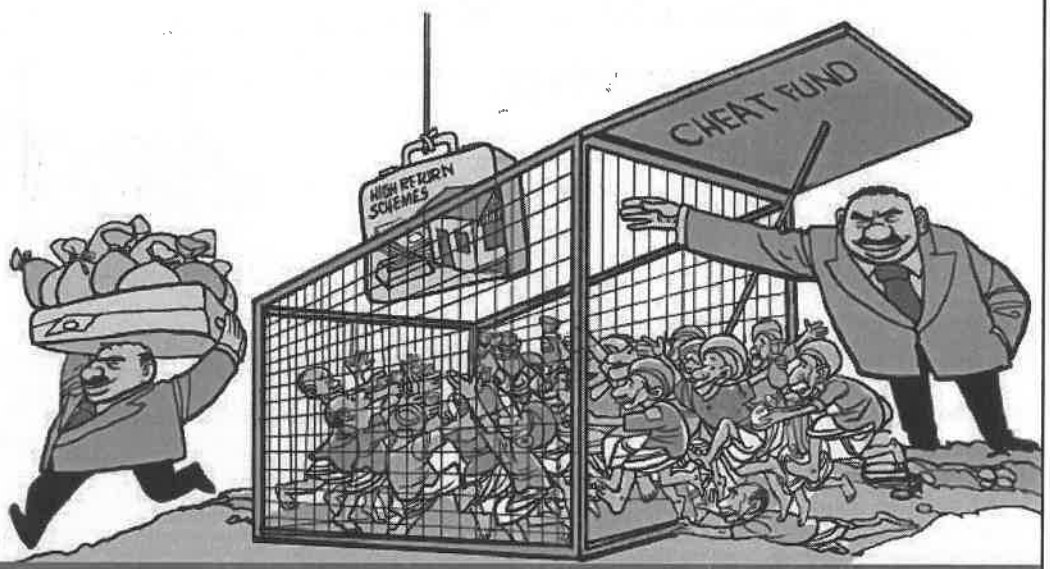
ಕರ್ನಾಟಕ ವಾರ್ತಾ
ವಾರ್ತಾ ಮತ್ತು ಸಾರ್ವಜನಿಕ ಸಂಪರ್ಕ ಇಲಾಖೆ

DEPOSITORS BE AWARE !

State Level Coordination Committee, Karnataka

HIGH RETURN SCHEMES CAN ALSO BE FRAUDULENT SCHEMES!
DON'T LOSE YOUR HARD EARNED MONEY FOR THE GREED OF HIGHER RETURNS!!

UNREGULATED DEPOSIT SCHEMES ARE BANNED



For any complaints please logon to:
www.jagruti.kar.nic.in

As is enshrined in our Constitution, to abide by the Constitution and respect its ideals and institutions, the National Flag and the National Anthem, is the fundamental duty of every citizen of the country.

Issued in Public Interest
by Government of Karnataka

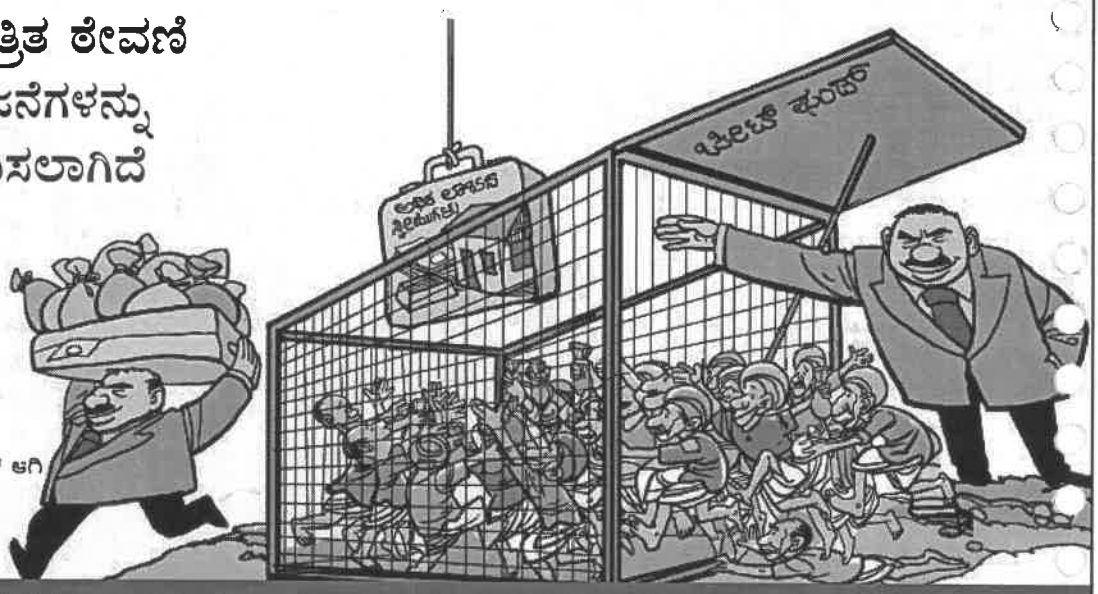
karnataka information
Department of Information and Public Relations

ರಾಜ್ಯ ಮಟ್ಟದ ಸಮನ್ವಯ
ಸಮಿತಿ, ಕರ್ನಾಟಕ

ಠೇವಣಿದಾರರೇ ಎಚ್ಚರದಿಂದಿರಿ!!

ಹೆಚ್ಚಿನ ಬಡ್ಡಿಯ ದುರಾಸೆಗಾಗಿ ನೀವು ದುಡಿದ ಹಣ ಕಳೆದುಕೊಳ್ಳಬೇಡಿ!

ಅನಿಯಂತ್ರಿತ ಠೇವಣಿ
ಯೋಜನೆಗಳನ್ನು
ನಿಷೇಧಿಸಲಾಗಿದೆ



ಈ ರೀತಿಯ ಪ್ರಕರಣಗಳ ಕುರಿತು ದೂರು
ಸಲ್ಲಿಸಲು www.jagruti.kar.nic.in ಲಾಗಿನ್ ಆಗಿ

ಸಾರ್ವಜನಿಕ ಹಿತಾಸಕ್ತಿಯಲ್ಲಿ
ಕರ್ನಾಟಕ ಸರ್ಕಾರದಿಂದ ಪ್ರಕಟಣೆ

ಕರ್ನಾಟಕ ವಾರ್ತೆ
ವಾರ್ತೆ ಮತ್ತು ಸಾರ್ವಜನಿಕ ಸಂಪರ್ಕ ಇಲಾಖೆ

DEPOSITORS BE AWARE !

State Level Coordination Committee, Karnataka

HIGH RETURN SCHEMES CAN ALSO BE FRAUDULENT SCHEMES!
DON'T LOSE YOUR HARD EARNED MONEY FOR THE GREED OF HIGHER RETURNS!!



UNREGULATED DEPOSIT SCHEMES ARE BANNED

For any complaints please logon to: www.jagruti.kar.nic.in

As is enshrined in our Constitution, to abide by the Constitution and respect its ideals and institutions, the National Flag and the National Anthem is the fundamental duty of every citizen of the country.

Issued in Public Interest by Government of Karnataka

karnataka information
Department of Information and Public Relations


ರಾಜ್ಯ ಮಟ್ಟದ ಸಮನ್ವಯ
ಸಮಿತಿ, ಕರ್ನಾಟಕ
ಕೇವಣಿದಾರರೇ ಎಚ್ಚರದಿಂದಿರಿ!!
ಹೆಚ್ಚಿನ ಬಡ್ಡಿಯ ದುರಾಸೆಗಾಗಿ ನೀವು ದುಡಿದ ಹಣ ಕಳೆದುಕೊಳ್ಳಬೇಡಿ!
ಹೂಡಿದ ಹಣ ಗ್ಯಾರಂಟಿ ಮಷ್ಟಟ್ಟು
ಅನಿಯಂತ್ರಿತ ಕೇವಣಿ
ಯೋಜನೆಗಳನ್ನು
ನಿಷೇಧಿಸಲಾಗಿದೆ
ಈ ರೀತಿಯ ಪ್ರಕರಣಗಳ ಕುರಿತು ದೂರು ಸಲ್ಲಿಸಲು
www.jagruti.kar.nic.in ಲಾಗಿನ್ ಆಗಿ
ಗಾಂಧಿ 150
ಸಾರ್ವಜನಿಕ ಹಿತಾಸಕ್ತಿಯಲ್ಲಿ
ಕರ್ನಾಟಕ ಸರ್ಕಾರದಿಂದ ಪ್ರಕಟಣೆ
ಕರ್ನಾಟಕ ವಾರ್ತೆ
ವಾರ್ತಾ ಮತ್ತು ಸಾರ್ವಜನಿಕ ಸಂಪರ್ಕ ಇಲಾಖೆ

ANNEXURE – 95

केनरा बैंक Canara Bank
Together We Can

Ref : CBCRDT/SLBC/VAJARAHALLI/108/2019-20 02/07/2019

The General Manager & Convenor,
SLBC, Syndicate Bank, Corporate Office
Gandhi Nagar,
Bangalore-560 009,
Karnataka

Dear Sir,

Sub: Permission for utilization of grants received from MoRD for RSETI Vajarahally (Ramanagaram Dist. Karnataka State) at RSETI Harohally (Ramanagaram dist. Karnataka).
Ref: letter from NIRDPR dt 26.06.2019

<><><><><>

As part of CSR initiative, Canara Bank had established a training institute in Vajarahally village, Bidadi Hobli, Ramanagaram Dist in the year 1993.

The Ministry of Rural Development (MoRD) was kind enough to sanction an amount of Rs.80.00 lacs for additional construction/ upgrading infrastructure CBRSETI, Vajarahally. The 1st installment of Rs.40.00 lacs was released by MoRD in June 2009. The construction work was started in May 2012. However the construction was stopped by the Forest Department of Karnataka Govt claiming that the land belongs to them. The Dy. Conservator of Forests, Govt of Karnataka has issued an order of eviction vide letter dt.7/6/14. The order was challenged before the Chief Conservator of Forests. However our appeal was quashed by their good Office.

Again on the advice of the Dy. Conservator of Forest, we had approached them to grant us lease of the land to an extent of 0.97 hectares in February 2016 and the matter is pending with the Chief Conservator of Forests, Govt. of Karnataka for their final decision. Due to land related issues, we apprehend that the construction may not progress at Vajarahally Institute in the near future.

Our Bank has established another training institute in the year 1990 in Harohally village coming under the same Ramanagaram Dist. They are imparting training to the unemployed rural youth and helping them in settlement, which is presently more than 75 %. This Harohalli Institute has many old low cost housing buildings & in need of additional infrastructure.

Contd in page 2

Rural Development Section, PC & FI Wing, Head Office, 112 J.C.Road, Bengaluru 560 002
Tel : 080-22238767 email – hords@canarabank.com

We had taken up the matter of shifting the MoRD funds with NIRDPR, Hyderabad. Vide their letter cited under reference the NIRDP has advised us to obtain approval from the State Level Bankers Committee (SLBC) for re-allocation of RSETI Vajarahally funds to RSETI Harohally.

Hence, we seek your permission to re-allocate MoRD grant of CBRSETI Vajarahally to our CBRSETI Harohally, which is in the same district where our Vajarahally Institute exists and has a freehold land belonging to our Trust.

Thanking you,

Yours faithfully,

P P THANGAVELU
GENERAL MANAGER

Rural Development Section, PC & FI Wing, Head Office, 112 J.C.Road, Bengaluru 560 002
Tel : 080-22238767 email – hords@canarabank.com

ANNEXURE – 96

SURYODAY
A BANK OF SMILES

SURYODAY SMALL FINANCE BANK LIMITED
(Formerly Suryoday Micro Finance Limited)

Date: October 23, 2019

Convenor, SLBC Karnataka
Syndicate Bank,
Corporate Office,
Gandhi Nagar,
BANGALORE : 560009
Phone : +91 – 080 – 22343490
Fax : +91 – 080 – 22343489
e-mail: blrslbc@syndicatebank.co.in, slbcbangalore@gmail.com

(2)

Dear Sir,

Subject: Introduction to Suryoday Small Finance Bank and inclusion of bank in the records of State Level Bankers' Committee (SLBC), Karnataka and Request for unallocated Unbanked Rural Centres (URCs) in the state of Karnataka

Suryoday Small Finance Bank is a new age Scheduled Bank incorporated as a NBFC MFI in 2009 and started banking operations in January 2017. We received banking license under Section 22(1) of the Banking Regulation Act, 1949 vide letter reference DBR.NBD. (SFB-Suryoday). No. 2489/16.13.216 / 2016-17 dated August 26.2016. We are among the 10 companies to obtain a 'Small Finance Bank' licence from the Reserve Bank of India (RBI).

Suryoday offers a holistic credit product suite including microfinance, small business loans, shopkeeper loans, affordable housing etc. based on the needs of its customers. Suryoday has till date serviced more than 1 million customers from low income households and is present in 9 States and 2 Union Territories. The Bank had gross portfolio of INR 3,264 crore and deposits of INR 2,316 crore as on Sep. 30, 2019. The Bank has more than 428 banking outlets. The Bank's net worth was INR 850 crore as on March 31, 2019. The rating for Suryoday's long term and short term credit program is '[ICRA]A' and '[ICRA]A1+' / 'CRISIL A1+'.

We request to include our Bank in SLBC Karnataka. We are furnishing the list of our officials and we kindly request you to include them in the monthly meetings of the state SLBC. We further request you to provide us with the list of unallocated Unbanked Rural Centres in Karnataka in Districts of Bidar, Kalaburagi and Mysore.

Thanking you,
For Suryoday Small Finance Bank Limited

Authorised Signatory.
Name: Yogesh Dixit
Designation: Chief Risk Officer

Enclosure:

1) **RBI License and Scheduling Status**
2) **Contact Details of Suryoday Small Finance Bank Staff in Karnataka**

Karnataka Portfolio as of Sep 30, 2019

Assets	**(Figures in crores)**
Inclusive Finance	220.5
MSME	0.58
T Nagar Business Loans	2.27
Total Assets	**223.35**
Liabilities	**82.18**

Branches in Karnataka

Type of Branches	**Number**
A. Banking Outlets	**53**
B. Of A above, Unbanked Rural Centres	**7**

Contact Details of Bank Officials in Karnataka

SLBC Karnataka CONVENER : Syndicate Bank			
Name of the Member Bank : Suryoday Small Finance Bank Ltd			
Details of Officers for Karnataka			
Particulars	**Name**	**Designation**	**Mobile No.**
Contact Person 1	SPR Raju	VP- Sales	9152005197
Contact Person 2	Yogesh Panchal	AVP- Risk	9930637435
Contact Person 3	Dhara Vyas	SVP- CEO's Office and Strategy	9999010251
Details of Head Office			
Particulars	**Name**	**Designation**	**Mobile No.**
Contact Person 1	Baskar Babu	MD & CEO	9673000171
Contact Person 2	Yogesh Dixit	Chief Risk Officer	9619868742
Details of HO			
Address 1	1101, Sharada Terrace,	--	--
Address 2	Plot No. 65, Sector 11	--	--
Address 3	CBD Belapur	--	--
Address 4	Navi Mumbai – 400614	--	--
Landline/s with STD Code	022 40435800, 41856700	--	--
e-mail id	info@suryodaybank.com	--	--

केनरा बैंक
Canara Bank

ANNEXURE – 97

REF NO: BLCPR :SLBC :931 :KANNADA::2019:GNG
DATE: 25.11.2019

To
The Convenor
SLBC (Karnataka)
Syndicate Bank
Corporate Office
Gandhinagar
Bengaluru-9.

Sir,

SUB: IMPLEMENTATION OF KANNADA LANGUAGE IN BBMP.REGARDING.

Ref:- BBMP YUVA AY PR 122 19 20 DT.2.11.2019.

This has reference to the above cited letter.

Our's is a PSU Bank and our Boards are displayed Trilingual (Kannada, Hindi, English) as per the Brand Entity of the Bank. We have received notice from BBMP to make name boards of our branches, which should have 60% Kannada prominence.

We have 171 branches in BBMP limits and change of Boards will lead to loss of our Brand identity and involving huge expenditure. Further, there is a move on merger of Banks.

Hence, we request you to exempt the PSU Bank from the compliance of above regulations.

Thanking you,

Yours faithfully,

T G BORAIAH
DEPUTY GENERAL MANAGER

CANARA BANK * Premises & Estate Section, Circle Office, Bangalore - 560 001

Premises & Estate Section
Circle Office , Bengaluru
Spencer Towers
86, M G Road, Bengaluru – 560 001

T +91 80 25586318
T +91 80 25588829- Extn-120-
E blrpes@canarabank.com
Web www.canarabank.com

ಬೃಹತ್ ಬೆಂಗಳೂರು ಮಹಾನಗರ ಪಾಲಿಕೆ

ಆರೋಗ್ಯ ವೈದ್ಯಾಧಿಕಾರಿ ರವರ ಕಛೇರಿ, ಬ್ಯಾಟರಾಯನಪುರ, ಯಲಹಂಕ ವಲಯ, ಬೆಂಗಳೂರು-92

ಸಂಖ್ಯೆ:ಬಿಬಿಎಂಪಿ/ಯವ/ಆ.ವೈ/ಪಿಆರ್/122/19-20 ದಿನಾಂಕ:02/011/2019

25 NOV 2019

ಸುತ್ತೋಲೆ

ವಿಷಯ: ಬೃಹತ್ ಬೆಂಗಳೂರು ಮಹಾನಗರ ಪಾಲಿಕೆಯಲ್ಲಿ ಕನ್ನಡ ಭಾಷೆಯನ್ನು ಅನುಷ್ಠಾನಗೊಳಿಸುವ ಬಗ್ಗೆ.

ಉಲ್ಲೇಖ: 1. ಮಾನ್ಯ ಆಯುಕ್ತರು ರವರ ಸುತ್ತೋಲೆಯ ಸಂಖ್ಯೆ:ಮುಖಾ(ಪಾಲಿ)/ಪಿಆರ್/ಪಿ99/2019-20, ದಿನಾಂಕ:19/10/2019

****

ಮೇಲ್ಕಂಡ ವಿಷಯ ಹಾಗೂ ಉಲ್ಲೇಖಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ, ಕನ್ನಡ ಅಭಿವೃದ್ಧಿ ಪ್ರಾಧಿಕಾರದ ಅಧ್ಯಕ್ಷರು ಮತ್ತು ಸದಸ್ಯರುಗಳು ಬೃಹತ್ ಬೆಂಗಳೂರು ಮಹಾನಗರ ಪಾಲಿಕೆಯಲ್ಲಿ ಕನ್ನಡೀಕರಣಕ್ಕಾಗಿ ಹಲವು ಅಂಶಗಳನ್ನು ಅನುಷ್ಠಾನಗೊಳಿಸಬೇಕೆಂದು ಹಲವಾರು ಬಾರಿ ಸೂಚಿಸಿರುವ ನಿಟ್ಟಿನಲ್ಲಿ, ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ಅಧೀನ ಕಾರ್ಯದರ್ಶಿ, ನಗರಾಭಿವೃದ್ಧಿ ಇಲಾಖೆಯವರು ಕನ್ನಡ ಭಾಷೆಯನ್ನು ಕಡ್ಡಾಯವಾಗಿ ಅಂಗಡಿ ಮುಗ್ಗಟ್ಟುಗಳು, ಹೋಟೆಲ್, ಕಂಪನಿಗಳು ಹಾಗೂ ಇತರೆ ವ್ಯಾಪಾರಿಗಳು ತಮ್ಮ ತಮ್ಮ ಶಾಖೆಯ ಮುಂದೆ ಅಳವಡಿಸಿರುವ/ಅಳವಡಿಸುವ ನಾಮಫಲಕಗಳಲ್ಲಿ ಅಗ್ರಸ್ಥಾನದಲ್ಲಿ ಕನ್ನಡ ಭಾಷೆಯನ್ನು ಕಡ್ಡಾಯವಾಗಿ 60% ಅಳವಡಿಸಿಕೊಳ್ಳುವಂತೆ ಸೂಚಿಸಿರುತ್ತಾರೆ.

ಆದುದರಿಂದ ಆರೋಗ್ಯ ವೈದ್ಯಾಧಿಕಾರಿ (ಯಲಹಂಕ) ವಲಯ ವ್ಯಾಪ್ತಿಯಲ್ಲಿ ಬರುವ ಎಲ್ಲಾ ವಾಣಿಜ್ಯ ಉದ್ದಿಮೆದಾರರು ಅಂದರೆ ವಾರ್ಡ್‌ಗಳಲ್ಲಿ ಬರುವ ಅಂಗಡಿ ಮುಗ್ಗಟ್ಟುಗಳು, ಹೋಟೆಲ್‌ಗಳು, ಕಂಪನಿಗಳು ಇತ್ಯಾದೇ ಯಾವುದೇ ಸಂಸ್ಥೆಗಳ ಉದ್ದಿಮೆದಾರರು ದಿನಾಂಕ:01/11/2019 ರಿಂದ ಜಾರಿಗೆ ಬರುವಂತೆ ತಮ್ಮ ತಮ್ಮ ಅಂಗಡಿ/ಶಾಖೆಗಳ ಮುಂಭಾಗದಲ್ಲಿ ನಾಮಫಲಕಗಳಲ್ಲಿ ಎದ್ದು ಕಾಣುವಂತೆ (ಶೇ 60% ರಷ್ಟು ಕನಿಷ್ಠ ಕನ್ನಡ ಭಾಷೆಯಲ್ಲಿರುವಂತೆ ಅಂದರೆ ಸ್ಪಷ್ಟವಾಗಿ ಎದ್ದು ಕಾಣಿಸುವಂತೆ ಕನ್ನಡ ಪದಗಳ ಬಳಕೆಯನ್ನು ಉಪಯೋಗಿಸುವುದು) ಕನ್ನಡ ಪದಗಳನ್ನು ಉಪಯೋಗಿಸಿಕೊಂಡು ನಾಮಫಲಕಗಳನ್ನು ಕಡ್ಡಾಯವಾಗಿ ಅಳವಡಿಸಿಕೊಳ್ಳಬೇಕಾಗಿರುತ್ತದೆ. ತಪ್ಪಿದ್ದಲ್ಲಿ ಇಚಿಎಂಪಿ ವತಿಯಿಂದ ನೀಡಲಾದ ಉದ್ದಿಮೆ ಪರವಾನಗಿಗಳನ್ನು ರದ್ದುಪಡಿಸಲು ಕ್ರಮ ಕೈಗೊಳ್ಳಲಾಗುವುದು. ಆದುದರಿಂದ ಎಲ್ಲಾ ಉದ್ದಿಮೆದಾರರು ಅಂಗಡಿ/ಹೋಟೆಲ್/ಸಂಘ ಸಂಸ್ಥೆಗಳ ಮುಂದೆ ಕಡ್ಡಾಯವಾಗಿ ಶೇ.60% ಅಗ್ರಸ್ಥಾನದಲ್ಲಿ ಕನ್ನಡದ ನಾಮಫಲಕಗಳನ್ನು ಅಳವಡಿಸಲು ಸೂಚಿಸಲಾಗಿದೆ.

ಆರೋಗ್ಯ ವೈದ್ಯಾಧಿಕಾರಿಗಳು
ಯಲಹಂಕ ವಲಯ,
ಬ್ಯಾಟರಾಯನಪುರ ವಿಭಾಗ,
ಯಲಹಂಕ ವಲಯ,
ಬಿಬಿಎಂಪಿ, ಬೆಂಗಳೂರು

ಗೆ.

ಕರ್ನಾಟಕ ಬ್ಯಾಂಕ್
ಕರಿಯಲೆ ಬಿಸ್ ಕ್ಯಾಪ್
ಯಲಹಂಕ ನ್ಯೂ ಬಿ/ಸ್

ಪ್ರತಿಯನ್ನು:-

1). ಜಂಟಿ ಆಯುಕ್ತರು (ಆರೋಗ್ಯ) ರವರಿಗೆ.
2. ಜಂಟಿ ಆಯುಕ್ತರು (ಯವ) ರವರಿಗೆ.
3) ಮುಖ್ಯ ಆರೋಗ್ಯಾಧಿಕಾರಿ (ಸಾರ್ವಜನಿಕ ಆರೋಗ್ಯ) ರವರಿಗೆ.
4) ಕಛೇರಿ ಪ್ರತಿ.

-403-

To
Convener
SLBC, (Karnataka)
Syndicate Bank
Gandhi
B.L.-1.

SLBC Karnataka @ Gandhi

Corporate Office

We have received notice from BBMP, to make name boards of our branch, which should have 60% Kannada prominence.

Our's is PSU Bank, and our Brands are made trilingual (Kannada, Eng, Hindi) as per the Brand Entity of the Bank.

We have ~~[illegible]~~ 180/71 branches in BBMP limits, and changing the brands will lead to loss of our Brand identity and incurring huge expenditure. Further there is move on merger of Banks.

Hence we request you to exempt the PSU Bank from the compliance of above regulations

ROT
ROL
RO)

ANNEXURE - 98

Gmail

slbcbangalore bangalore <slbcbangalore@gmail.com>

Participation of ECGC Ltd. in SLBC meetings

1 message

Madhuri Udar <madhuri.udar@ecgc.in> 11 November 2019 at 16:00
To: blrslbc@syndicatebank.co.in, slbcbangalore@gmail.com, zo.bangalore@syndicatebank.co.in
Cc: SRO-II <sro-ii@ecgc.in>

Kind attn.: Shri Rajendra Prasad C K

Chief Manager

State level bankers Committee

Sir,

This is with reference to the captioned subject. Kindly refer our office emails and letters. We have requested yourself that ECGC Ltd should be invited as a member in SLBC forum meets which will be conducted once in a quarter. The copy of minutes of meeting should also be shared with the authorized person of ECGC Ltd.

We are awaiting your invitation for the event.

सधन्यवाद / Thanks & Regards,

माधुरी उदार, शाखा प्रबंधक / Madhuri Udar , Branch Manager

ईसीजीसी लिमिटेड- बैंक कारोबार शाखा - बेंगलोर| ECGC Limited | Bank Business Branch - Banglore

---

1105, रहेजा टोवर, पूर्व विंग, 11 वी मंजिल, 26, एम. जी. रोड, बेंगलुरू – 560 001, भारत.

1105, Raheja Towers, East Wing, 11th Floor, 26, M G Road, Banglore – 560 001 | India
Tel. +91 80 25326181 (DIR); +91 80 25585375, 5378 (BOARD)

Mobile. 9820630424

From: Madhuri Udar [mailto:madhuri.udar@ecgc.in]
Sent: 20 September 2019 18:08
To: zo.bangalore@syndicatebank.co.in; Kumar Anshuman
Cc: SRO-II
Subject: RE: Participation of ECGC Ltd. in SLBC meetings

Sir,

- 404 -

Please note our participation in the SLBC by the undersigned,

Mrs Madhuri Udar, Branch Manager

ECGC Ltd,

Bank Business Branch-Bangalore (BBB-Bangalore)

1106, Raheja Towers, East Wing,

11th floor, 26, M.G. Road,

Bangaluru 560 001.

Tel. 080-25526181 (Direct)

09820630424 (Mobile)

We are sending one participation to GM, Convener SLBC, Gandhinagar, Bangalore -9 by letter.

सधन्यवाद / Thanks & Regards,

माधुरी उदार, शाखा प्रबंधक / Madhuri Udar , Branch Manager

ईसीजीसी लिमिटेड- बैंक कारोबार शाखा - बेंगलोर| ECGC Limited | Bank Business Branch - Banglore

---

1105, रहेजा टोवर, पूर्व विंग, 11 वी मंजिल, 26, एम. जी. रोड, बेंगलुरू – 560 001, भारत.

1105, Raheja Towers, East Wing, 11th Floor, 26, M G Road, Banglore – 560 001 | India
Tel. +91 80 25326181 (DIR); +91 80 25585375, 5378 (BOARD)

From: ZO Bangalore [mailto:zo.bangalore@syndicatebank.co.in]
Sent: 20 September 2019 12:40 PM
To: kumar.anshuman@ecgc.in; slbcbangalore@gmail.com
Cc: CO PSCD
Subject: Participation of ECGC Ltd. in SLBC meetings

Sir,

In connection to your request for participation in SLBC meeting, SLBC has requested to send your representation in your letter head to

"General Manager, Convener SLBC, PSC, FI, RRB & SLBC, Syndicatebank, Corporate Office, II nd Cross, Gandhinagar, Bangalore-9"

We request you to send participants names for seating arrangements to SLBC.

ZO, Bangalore

DISCLAIMER:-The Information transmitted in this email is solely for the addressee. It is confidential and may be legally privileged. Access to this email by anyone else is unauthorized. Any disclosure, copying, distribution or any action taken by anyone other than by the intended recipient is prohibited and may be unlawful. If you are not the intended recipient then kindly delete the mail from your system. Any opinion or views expressed in this mail may not necessarily reflect that of Syndicate Bank.

The information in this mail and any attachment(s) to this message is/are confidential and intended solely for the addressee or organisation to whom it is addressed. If you have erroneously received this message, please notify mailadmin@ecgc.in immediately and destroy the message and attachment(s). If you are not the intended recipient, any copying, forwarding, altering or disclosing the contents of this email message may be unlawful. The information, attachment(s) or the opinions expressed in this mail are those of the individual sender and not necessarily those of ECGC. ECGC accepts no responsibility for any loss or damage arising from the use of this email message or its attachment(s).

ECGC Ltd letter dt 20-09-2019.pdf
316K

Gmail

slbcbangalore bangalore <slbcbangalore@gmail.com>

Introduction - Airtel Payments Bank

1 message

Harshita Sannapureddy <harshita.sannapureddy@airtelbank.com> 30 October 2019 at 15:41
To: "blrslbc@syndicatebank.co.in" <blrslbc@syndicatebank.co.in>, "slbcbangalore@gmail.com" <slbcbangalore@gmail.com>
Cc: Deepak Goyal <Deepak.Goyal@airtelbank.com>

Hi Manivannan Sir,

I take care of strategic alliances for Airtel Payments Bank in Karnataka. As you are aware, RBI has advised payments banks to participate in the meetings of SLBCs/ UTLBCs. Request you to invite Airtel Payments Bank to all the meetings happening hence forth. I am attaching the circulars received by the payments banks for your reference.

Thanks,

Harshita Sannapureddy

Key Account Manager – Karnataka

Airtel Payments Bank

Ph : 9966888995

"CONFIDENTIALITY NOTICE This e-mail message and any attachments are only for the use of the intended recipient and may contain information that is privileged, confidential or exempt from disclosure under applicable law. If you are not the intended recipient, any disclosure, distribution or other use of this e-mail message or attachments is prohibited. If you have received this e-mail message in error, please delete and notify the sender immediately. Thank you."

4 attachments

RBI - letter to SLBCUTLBC_28_May_2019.pdf
929K

RBI Master Circular - Lead Bank Scheme..pdf
671K

RBI - Payments bank participation in Lead bank_29_Aug_2019.pdf
214K

Karnataka.pdf
54K

भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
www.rbi.org.in

FIDD.CO.LBS.No.500/02.01.001/2019-20

August 29, 2019

Chairmen/ Managing Directors/ Chief Executive Officers
SLBC/ UTLBC Convenor Banks

Madam/ Dear Sir,

Payments Banks – Participation under Lead Bank Scheme - Clarification

Please refer to our letter FIDD.CO.LBS.No.2431/02.01.001/2018-19 dated May 28, 2019 wherein SLBC/ UTLBC Convenor Banks and Lead Banks were advised, inter alia, to invite Payments Banks on regular basis for participation in various fora of the Lead Bank Scheme. Further, we draw your attention to our letter FIDD.CO.LBS.No.21/02.01.001/2019-20 dated July 3, 2019 wherein standardized data reporting formats were suggested to SLBC/ UTLBC Convenor Banks for adaption.

2. We have been receiving queries with regard to applicability of data formats to Payments Banks as well as consideration of deposits of Payments Banks in calculation of CD Ratio. In this connection, it is clarified that while relevant banking/ financial inclusion parameters of Payments Banks depending upon their scope of activities may be collated and monitored at LBS fora meetings, deposits of Payments Banks may be excluded for the purpose of computation of District/ State level CD Ratio. However, deposit data of Payments Banks may be collated for the purposes of review, references etc.

Yours faithfully,

(Gautam Prasad Borah)
Chief General Manager-In-Charge

वित्तीय समावेशन और विकास विभाग, केन्द्रीय कार्यालय,10 वी मंजिल, केंद्रीय कार्यालय भवन, शहीद भगतसिंह मार्ग,पोस्ट बॉक्स सं. 10014,मुंबई -400001
Financial Inclusion & Development Dept.,Central Office,10th Floor, Central Office Building,Shahid Bhagat Singh Marg,P.B.No.10014,Mumbai-1
टेली Tel:022-22601000 फैक्स: 91-22-22621011/22610943/22610948 ई -मेल : cgmincfidd@rbi.org.in
हिंदी आसान है, इसका प्रयोग बढ़ाइए।

"चेतावनी : रिज़र्व बैंक द्वारा मेल-बाक्स, एसएमएस या फोन कॉल के ज़रिए किसी की भी व्यक्तिगत जानकारी जैसे बैंक के खाते का ब्यौरा, पासवर्ड आदि नहीं मांगी जाती है। यह धन रखने या देने का प्रस्ताव भी नहीं करता है। ऐसे प्रस्तावों का किसी भी तरीके से जवाब मत दीजिए।"

Caution: RBI never sends mails, SMSs or makes calls asking for personal information like bank account details, passwords, etc. It never keeps or offers funds to anyone. Please do not respond in any manner to such offers.

Gmail

SLBC KARNATAKA <karnatakaslbc@gmail.com>

FW: Payments Banks - Participation under Lead Bank Scheme - Clarification

1 message

CO PSCD <copscd@syndicatebank.co.in> Thu, Aug 29, 2019 at 5:56 PM
To: LDO <ldo@syndicatebank.co.in>, "ldoatpsyndicatebank@gmail.com" <ldoatpsyndicatebank@gmail.com>, "ldo.sambal@gmail.com" <ldo.sambal@gmail.com>, "ldo.ballari@gmail.com'" <ldo.ballari@gmail.com'>, "LDM GHAZIABAD (ldogzb8889@gmail.com)" <ldogzb8889@gmail.com>, LDO Bijapur <ldo.bijapur@syndicatebank.co.in>, lead district office kurnool <ldo.kurnool@gmail.com>
Cc: "ldo.vijayapura@gmail.com" <ldo.vijayapura@gmail.com>, "ldomewat@gmail.com" <ldomewat@gmail.com>, "ldo.noida@gmail.com" <ldo.noida@gmail.com>, "ldogurgaon@gmail.com" <ldogurgaon@gmail.com>, KAVARATTI <br.9950@syndicatebank.co.in>, "karnatakaslbc@gmail.com" <karnatakaslbc@gmail.com>, Zonal Office Ernakulam <zo.ekm@syndicatebank.co.in>

Dear Sir,

Please find attached letter FIDD.CO.LBS.No.500/02.01.001/2019-20 dated August 29, 2019 on the captioned subject for information and necessary action.

AGM
CO:PSCD

----Original Message----
From: md&ceo
Sent: 29 August 2019 16:44
To: CO PSCD GM <copscdgm@syndicatebank.co.in>; CO PSCD <copscd@syndicatebank.co.in>; SLBC Bangalore <blrslbc@syndicatebank.co.in>
Cc: CO ED SECTT <edsec@syndicatebank.co.in>; CO ED SECTT. <coedsec@syndicatebank.co.in>; ED3 SEC <ed3.sec@syndicatebank.co.in>; CO Compliance <cocmpl@syndicatebank.co.in>
Subject: FW: Payments Banks - Participation under Lead Bank Scheme - Clarification

----Original Message----
From: LBS FIDDCO [mailto:lbsfiddco@rbi.org.in]
Sent: 29 August 2019 16:03
To: mdceo <mdceo@andhrabank.co.in>; dgm.lbrseti@sbi.co.in; Bhattacharya, Arundhati <chairman@sbi.co.in>; md&ceo@bankofbaroda.com; md2 <md@pnb.co.in>; CMD UCO Bank <cmdsec.calcutta@ucobank.co.in>; UCO Bank <hocompliance.calcutta@ucobank.co.in>; pa.ceo@jkbmail.com; shafat.malik@jkbmail.com; pktickoo@jkbmail.com; MD.CEO <MD.CEO@bankofindia.co.in>; md&ceo <md&ceo@syndicatebank.co.in>; mdceo1 <mdceo@canarabank.com>; Rajeev Rishi <chairman@centralbank.co.in>; gmprisec@centralbank.co.in; CMD Bank of Maharashtra <cmd@mahabank.co.in>; dgmfislbc@mahabank.co.in; md@iob.in; Indian Overseas Bank LTD <compliance@iobnet.co.in>; P.Srinivas <md@unitedbank.co.in>; cmsme@unitedbank.co.in; Animesh Chauhan <mdceo@obc.co.in>; msme_ho@obc.co.in; MAHESH KUMAR JAIN <cmdsec@indianbank.co.in>; Indian Bank LTD <hocompliance@indianbank.co.in>; ps.bcc@bankofbaroda.com
Cc: Borah, G P <gpborah@rbi.org.in>; Prasad, R S <rsprasad@rbi.org.in>; Sahu, Umakanta <umakantasahu@rbi.org.in>; S, Gomathi <sgomathi@rbi.org.in>
Subject: Payments Banks - Participation under Lead Bank Scheme - Clarification

Madam/ Dear Sir,

Please find attached letter FIDD.CO.LBS.No.500/02.01.001/2019-20 dated August 29, 2019 on the captioned subject for information and necessary action.

Regards,

Lead Bank Scheme Division

Financial Inclusion and Development Dept.

Reserve Bank of India

Central Office

Fort

Mumbai - 400 001

Caution: The Reserve Bank of India never sends mails, SMSs or makes calls asking for personal information such as your bank account details, passwords, etc. It never keeps or offers funds to anyone. Please do not respond in any manner to such offers, however official or attractive they may look.

Notice: This email and any files transmitted with it are confidential and intended solely for the use of the individual or entity to whom they are addressed. If you are not the intended recipient, any dissemination, use, review, distribution, printing or copying of the information contained in this e-mail message and/or attachments to it are strictly prohibited. If you have received this email by error, please notify us by return e-mail or telephone and immediately and permanently delete the message and any attachments. The recipient should check this email and any attachments for the presence of viruses. The Reserve Bank of India accepts no liability for any damage caused by any virus transmitted by this email.

DISCLAIMER:-The Information transmitted in this email is solely for the addressee. It is confidential and may be legally privileged. Access to this

email by anyone else is unauthorized. Any disclosure, copying, distribution or any action taken by anyone other than by the intended recipient is prohibited and may be unlawful. If you are not the intended recipient then kindly delete the mail from your system. Any opinion or views expressed in this mail may not necessarily reflect that of Syndicate Bank.

Letter to SLBC and UTLBC Convenor Banks.PDF
192K

इंडिया पोस्ट पेमेन्ट्स बैंक
India Post Payments Bank
[भारत सरकार का उपक्रम | A Govt. of India undertaking]

सुरेश सेठी
प्रबंध निदेशक एवं मुख्य कार्यकारी अधिकारी
Suresh Sethi
Managing Director & Chief Executive Officer

IPPB/2019-20/CEO/OC-041

04/07/2019

Shri.Mrutyunjay Mahapatra
Managing Director & CEO,
Syndicate Bank
Karnataka

Sub: **India Post Payments Bank (IPPB): SLBC Engagement**

We are delighted to inform you that, India Post Payments Bank (IPPB), a 100% Government of India owned institution, vide a national launch held on Sep 1, 2018, has embarked on the journey to become the most **Accessible, Affordable and Trusted bank** for the common man in India. Within a short span, IPPB has established an unparalleled reach of over 1,35,000 Banking Access Points (Post Offices) and workforce of over 2,50,000 trained and certified Banking Service Providers (Postmen/ Grameen Dak Sevaks). IPPB through its vast network, doorstep banking capabilities and innovative solutions aims to become the "Banker of Choice" for last mile Financial Inclusion.

We also wish to inform you that IPPB has a comprehensive presence in Karnataka as below:

- 31 IPPB branches (one in almost each district)
- 9638+ Banking Access Points (Post Offices) including 8620+ Rural banking Access Points
- 17746+ trained and certified Banking Service Providers (Postmen/ Grameen Dak Sevaks), including 12516+ Banking Service Providers in rural areas ready to provide on-demand doorstep banking services
- IPPB's Rural Banking Network is almost 1.5 times the existing rural banking infrastructure

With our strong focus on technology-driven simplistic banking solutions, we are also enabling below salient capabilities in our banking proposition:

- Online real-time CBS integrated delivery channels viz. Counter/desktop, Agent App, Mobile Banking App and Merchant App
- Integrations with PFMS, NACH, Bharat Bill Payment System (BBPS) & Payment and Settlement systems like IMPS, Assisted UPI, NEFT and RTGS
- Banking services in 13 languages
- Assisted banking services delivered at the doorstep of customers

-410A-

रजिस्टर्ड ऑफिस
इंडिया पोस्ट पेमेन्ट्स बैंक लिमिटेड
पोस्ट ऑफिस, स्पीड पोस्ट सेंटर बिल्डिंग
मार्केट रोड, नई दिल्ली - 110001
टेल: +011-23362147
ई-मेल: contact@ippbonline.in
वेबसाइट: www.ippbonline.com

Registered Office
India Post Payments Bank Limited,
Post Office, Speed Post Center Building,
Market Road, New Delhi - 110001
Tel. : +011-23362147
E-mail: contact@ippbonline.in
Website: www.ippbonline.com

Pursuant to the launch, IPPB is having a continuous engagement with various Central and State government departments to showcase the bank's strength in catering to the needs of DBT beneficiaries of different schemes under the respective departments. Accordingly, we hereby request the following from the SLBC:

1. Inducting IPPB as a member bank of the SLBC
2. Issuing instructions to district level banking committees to include IPPB in their respective meetings
3. Providing an opportunity in the ensuing SLBC meeting for showcasing the Bank and its strengths which can be leveraged for financial inclusion.

We would like to introduce our authorized official, Mr.Abhisar Sharma (Email: abhisar.s@ippbonline.in; Contact No.: 8879772886), who would be responsible at the state level for coordination activities. We look forward to a favorable response to our request and seek your continued support and guidance in achieving last mile Financial Inclusion and scaling up our footprint.

Thanking You.
Yours sincerely,

Suresh Sethi,
MD and CEO
India Post Payments Bank

Copy to:
Chief Secretary, Karnataka

— 4108 —

10/7/19

रजिस्टर्ड ऑफिस
इंडिया पोस्ट पेमेन्ट्स बैंक लिमिटेड
पोस्ट ऑफिस, स्पीड पोस्ट सेंटर बिल्डिंग
मार्केट रोड, नई दिल्ली - 110001
टेल: +011-23362147
ई-मेल: contact@ippbonline.in
वेबसाइट: www.ippbonline.com

Registered Office
India Post Payments Bank Limited.
Post Office, Speed Post Center Building,
Market Road, New Delhi – 110001
CIN : U74999DL2016GOI30
Tel. : +011-23362147
E-mail: contact@ippbonline
Website: www.ippbonline

Scanned by CamScanner

ANNEXURE - 99

Activity wise details on the programmes conducted since inception upto 31-10-2019

Sl No	Type of Programmes / Activities	No of programs conducted		
		Till	From 01.04.2019 to	Since inception till
		31-03-2018	31-10-2019	31-10-2019
A	**Awareness programmes/activities**	**295**	**45**	**340**
1	For SHG members & students/NCC/NSS	85	5	90
2	Bankers & Dept. officials	69	20	89
3	NGOs/KMF	42	3	45
4	Farmers' Clubs / Village Meets	57	17	74
5	Stall put up in Krishi-Melas / Agri-Fairs	29		29
6	Seminars / Exhibitions	13		13
B	**Core Programmes**	**505**	**33**	**538**
1	Sheep & Goat Farming	91	12	103
2	Dairy Development	97	6	103
3	Poultry Development	32	4	36
4	Fruit Crops	37	2	39
5	Vegetable Crops &Flower Crops	16	5	21
6	Agricultural Related Programmes	70	0	70
7	Organic Farming/ Bio-Fertilizers / Bio-pesticides	11	0	11
8	Integrated farming	1	1	2
9	Sericulture	4	2	6
10	Othre Programmes (SHG/BC/etc)	146	1	147
C	**[A] Awareness programme+[B] Core programmes**	**800**	**78**	**878**

From the above, it may be observed that the Institute has conducted 45 Awareness Programmes benefitting 1423 farmers and 33 Core Programmes benefitting 1079 farmers during the period from 01-04-2019 till to 31-10-2019.

ಕರ್ನಾಟಕ ರಾಜ್ಯ ಮಟ್ಟದ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿ

कर्नाटक राज्य स्तरीय बैंकर्स समिति

STATE LEVEL BANKERS' COMMITTEE-KARNATAKA











ಸಂಯೋಜಕರು

CONVENOR

ಸಿಂಡಿಕೇಟ್ ಬ್ಯಾಂಕ್
सिंडिकेटबैंक
SyndicateBank
विश्वसनीय, मैत्रीपूर्ण
Faithful, Friendly
भारत सरकार का उपक्रम A Govt. of India Undertaking

Your faithful & friendly financial partner.