ಬಿ. ಚಂದ್ರಶೇಖರ ರಾವ್
ಸಂಯೋಜಕರು, ಎಸ್.ಎಲ್.ಬಿ.ಸಿ ಕರ್ನಾಟಕ ಮತ್ತು ಮಹಾ ಪ್ರಬಂಧಕರು, ಕೆನರಾ ಬ್ಯಾಂಕ್
ಬೀ. ಚಂದ್ರಶೇಖರ ರಾವ
ಸಂಯೋಜಕ, ಎಸ ಎಲ ಬೀ ಸೀ ಕರ್ನಾಟಕ ಎವಂ ಮಹಾ ಪ್ರಬಂಧಕ, ಕೇನರಾ ಬೈಂಕ
B. CHANDRASEKHARA RAO
Convenor, SLBC Karnataka & General Manager, Canara Bank

ಸಂಯೋಜಕರು ಸಂಯೋಜಕ Convenor
ಕೆನರಾ ಬ್ಯಾಂಕ್ ಕೇನರಾ ಬೈಂಕ Canara Bank
ಸಿಂಡಿಕೇಟ್ सिंडिकेट Syndicate

Ref: 80/2020/2944/SLBC/F.101-151 **Date: 28.09.2020**

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

Dear Sir / Madam,
ಮಾನ್ಯರೆ,

Sub: 151st SLBC Meeting on Wednesday, 07.10.2020 at 3.00 pm.
ವಿಷಯ : 151 ನೇ ಎಸ್.ಎಲ್.ಬಿ.ಸಿ ಸಭೆ ಬುಧವಾರ, 07.10.2020 ಮಧ್ಯಾಹ್ನ 3.00 ಘಂಟೆಗೆ.

<<>>

We wish to inform you that the 151st SLBC Meeting is scheduled to be held on **Wednesday, 07.10.2020 at 3.00 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.	**151ನೇ ರಾಜ್ಯ ಮಟ್ಟದ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿ ಸಭೆಯನ್ನು ದಿ. 07.10.2020, ಬುಧವಾರ ಮಧ್ಯಾಹ್ನ 3.00 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,

(B CHANDRASEKHARA RAO)
CONVENOR - SLBC KARNATAKA &
GENERAL MANAGER - CANARA BANK
ಸಂಯೋಜಕರು, ರಾಜ್ಯ ಮಟ್ಟದ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿ ಹಾಗೂ
ಮಹಾ ಪ್ರಬಂಧಕರು, ಕೆನರಾ ಬ್ಯಾಂಕ್

ಎಲ್ಲಾ ಪತ್ರ ವ್ಯವಹಾರಗಳಿಗಾಗಿ ಸಂಪರ್ಕಿಸಬೇಕಾದ ವಿಳಾಸ:
ಸಂಯೋಜಕರು
ಎಸ್.ಎಲ್.ಬಿ.ಸಿ ಕರ್ನಾಟಕ ಮತ್ತು ಮಹಾ ಪ್ರಬಂಧಕರು,
ಕೆನರಾ ಬ್ಯಾಂಕ್, ಪ್ರಧಾನ ಕಛೇರಿ, ಅನೆಕ್ಸ್, ೫ನೇ ಮಹಡಿ,
ಗಾಂಧಿನಗರ, ಬೆಂಗಳೂರು-೫೬೦೦೦೯,
ಕರ್ನಾಟಕ.
ದೂರವಾಣಿ ಸಂಖ್ಯೆ: ೦೮೦-೨೨೩೪೩೪೯೦, ೨೨೩೪೦೨೩೬

ಸಭೀ ಪತ್ರಾಚಾರ ಇಸೀ ಪತೆ ಪರ ಭೇಜೆ :
ಸಂಯೋಜಕ
ಎಸ ಎಲ ಬೀ ಸೀ ಕರ್ನಾಟಕ ಎವಂ ಮಹಾ ಪ್ರಬಂಧಕ,
ಕೇನರಾ ಬೈಂಕ, ಪ್ರಧಾನ ಕಾರ್ಯಾಲಯ, ಅನೇಕ್ಸ,
೫ ವೀ ಮಂಜಿಲ, ಗಾಂಧೀನಗರ, ಬೆಂಗಲೂರು - ೫೬೦ ೦೦೯,
ಕರ್ನಾಟಕ.
ದೂರಭಾಷ ಸಂ: ೦೮೦-೨೨೩೪೩೪೯೦, ೨೨೩೪೦೨೩೬

All Communications to be addressed to:
Convenor
SLBC Karnataka & General Manager,
Canara Bank, Head Office, Annexe,
5th Floor, Gandhinagar, Bengaluru-560009,
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STATE LEVEL BANKERS' COMMITTEE – KARNATAKA
CONVENOR – CANARA BANK

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STATE LEVEL BANKERS' COMMITTEE – KARNATAKA
CONVENOR – CANARA BANK

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20	SLBC vide their vide reference no186/2020/2944/SLBC/275 dated 24.07.2020- Bhoomi Bank integration system	513-515
20A	Proceedings of the meeting dated 03.08.2020 regarding "Remitting of Mutation Charges under Bhoomi Bank integration to the Secretary to Government, Bhoomi and UPOR PD account"	516-517
20B	SLBC vide letter no 0116/2020/2944/SLBC/F-275 dated 28.04.2020 sent letter to Bhoomi Monitoring Cell on the captioned subject along with issues of banks- Bhoomi Bank integration system	518-521
22	Proceedings of the SLBC Subcommittee on MSME, SHG and Agri & Allied activities.	522-534
22A	Proceedings of the SLBC Subcommittee on Review of functioning of RSETI & RUDSETI dated 16.09.2020	535-543
22A1	Proceedings of the SLBC Subcommittee on Deepening of Digital payments dated 05.08.2020	544-547
22B	NABARD vide their letter ref 1849-2292-23/2020-21 dated 04.08.2020 stated that the FI Sub Committee of SLBC and LDM would be required to certify the area having no or intermittent connectivity	548-550
22B1	SLBC letter ref no 209/SLBC/2020-21/FI dated 02.09.2020 addressed to Union Bank of India regarding SLBC sub-committee on FI	551
22B2	SLBC letter ref No 212/SLBC/2020/F-300 dated 15.09.2020	552
23	Updated information on additional 20% MSME loans sanctioned and disbursed under ECLGS scheme in Karnataka as on 07.09.2020.	553
23A	GoK was issued government order vide no.144/2020 dated 15.06.2020 for implementation of PMSVANidhi scheme in Karnataka state	554-559
23B	PM-SVANidhi-Revising the rate of Stamp duty from Loan applications-Regd- letter vide no.K-12017(33)/2/2020-UPA-1 dated 16.07.2020	560
23B(i)	Suggestions by SLBC for effective implementation of the PMSVANidhi scheme.	561
23C	PM SVANidhi scheme application status report bank-wise and District wise as on 19.09.2020	562-568
23C1	State wise No. of loan sanctioned under PMSVANidhi scheme as on 23.09.2020.	569
23D	GoK has issued order vide No.Agri-AFT/49/2020,Bengaluru, dated: 07.08.2020 and guidelines for implementation of the scheme GoK formed State level and district level committee	570-614
23E	Disposal of Educational loans under RGLS (BoB letter dt 27.02.2020 and the Department letter dt 28.07.2020)	615-617
23F	Review of digital data in Raichur district as on 31.08.2020	618

STATE LEVEL BANKERS' COMMITTEE: KARNATAKA
CONVENOR: CANARA BANK

AGENDA NOTES FOR 151st SLBC MEETING & BANKING STATISTICS AS ON 30TH JUNE2020

As per the revised RBI guidelines on Lead Bank Scheme, SLBC convened the Steering committee Meeting on 01.10.2020 at Board Room, 3rdFloor,Canara Bank HO Annexe, under the Chairmanship of Sri B Chandrasekhara Rao, General Manager, SLBC. The list of participants is provided in Annexure-1 (Page no.53). Suggestions of the members were incorporated in the final Agenda for the 151st SLBC meeting.

AGENDA 1: Confirmation of the minutes of 150th SLBC meeting held 19.06.2020.

The minutes of 150th SLBC meeting held on 19.06.2020 were circulated to all the member banks and Govt. 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-1A (page no.54 to 99).

AGENDA 2: 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 150th SLBC, GM-SLBC informed the House that the Block codes downloaded from the LG Directory, GOI website have been circulated to all the Banks & LDCMs for mapping their branches in the state with the respective Block codes. SLBC requested all the Banks to map their branches with block codes by 31.07.2020 so that data flow/extraction can happen.	All standard data templates and block codes have been provided to the member Banks and LDCMs. The revamped Portal was opened in the month of July 2020 and is on PARALLEL RUN with the existing Portal. The same was informed to all the Banks & LDCMs. SLBC had requested all Banks to update the data in both the Portals ensuring data consistency. Once the member Banks are stabilized with the Revamped Portal, the existing Portal will be dispensed with and Revamped Portal only will be used. All the Banks are requested to update the Revamped Portal accurately to enable us to migrate to new one from next quarter.
02.	**Flow of Credit to CLSS Pradhan Mantri Awas Yojana-Urban (PMAY-Housing for All 2022)**	1. There has been a satisfactory progress under PMAY sanctions. Review meetings on PMAY-housing for all were conducted under the chairmanship of Chief Secretary on 27.07.2020 and 16.09.2020. 2. SLBC vide letter no. 161B2/2020/2944/SLBC/F-101-150 dated 01.07.2020 to State Controlling heads of all

		member banks and Housing dept.,GoK regarding effective implementation of CLSS Pradhan Mantri Awas Yojana-Urban(PMAY-U) scheme in Karnataka state, annexure 2 page no.100
03.	**Status of opening of banking outlets (Branch/BC) in unbanked villages within a radius of 5 KM from the village:** DFS has sent a list of 214 unbanked villages to be covered by Branches/BCs within a radius of 5 KM from the village.	Out of 214 villages list received from DFS, 212 centres have been covered by banking outlets and status has been updated in the Jan Dhan Darshak app. Only 2 villages namely Haralakatte in Tumkur district and Viranjol in Uttara Kannada district are pending to be covered by banking outlets within 5 KM radius from the village. As stated by NIC and LDCM Tumkur, Haralakatte village (Population – 375) is only 5.8 KM from Hagalwadi, which is having BO of India Post and SBI Branch & BC. Also, Viranjol village (Population – 156) is located at a distance of 6 KM from Akheti which is having BO of India Post. As these 2 villages are scarcely populated and are located at a distance of 5.8 KMS and 6 KMS from the nearest banking outlets, SLBC requests the House to consider these 2 villages as covered.
04.	**Implementation of Kannada by banks**	All members banks were requested by SLBC vide no. 161 BR24a/2020/2944/ SLBC/F-101-150 dated 01.07.2020, to controlling Heads of all member banks in Karnataka state for implementation of Kannada language.

AGENDA-3: Banking Outlets:

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

Out of the 609 villages originally identified by DFS and allocated to various banks, one centre remains as uncovered village in the State. 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	3	1	SLBC had requested Kotak Mahindra Bank to open Banking Outlet at reallocated unbanked village before 30.09.2020
2	All other Banks	605	605	0	
	Total	**609**	**608**	**1**	

Kotak Mahindra Bank has covered 3 unbanked villages and one location Alagamole remains pending. Bank has proposed to open Bank branch at Managalli village rather than at initially allotted unbanked village Alagumole, Kollegaltalluk, Chamarajnagar district since Managalli is a Gram Panchayath HQ which will cover surrounding 7 villages including Alagumole village and as Alagumole is a small village located adjacent to thick forest area without any transportation facility.

House of 150th SLBC has decided to consider and permit Kotak Manhindra Bank to open Banking Outlet in Managalli village subject to approval from DFS. DFS has clarified SLBC on 04.09.2020 that decision of SLBC regarding allocation / reallocation is final.

In view of the above, SLBC requests Kotak Mahindra Bank to open Banking Outlet at reallocated village Managalli on or before 30.09.2020,SLBC letter with ref no 217/SLBC/2020/F-606 dated 09.09.2020 addressed to Kotak Mahindra Bank is provided in Annexure 3 page no.101.

3.2: Status of opening of Banking Outlets (Branch/BC) in unbanked villages within a radius of 5 KM from the village:

Out of 214 villages list received from DFS, 212 centres have been covered by banking outlets and status has been updated in the Jan Dhan Darshak app. The 2 villages namely Haralakatte in Tumkur district and Viranjol in Uttara Kannada district are pending.

As stated by NIC and LDCM Tumkur, Haralakatte village (Population – 375) is only 5.8 KM from Hagalwadi, which is having BO of India Post and SBI Branch & BC.

Also, Viranjol village (Population – 156) is located at a distance of 6 KM from Akheti which is having BO of India Post.

DFS vide their lr no F no 080.04.2014-FI(Mission Office:DFS) dt. 08.09.20 (furnished as annexure no 3A, Page no.102 to 103) has authorised SLBC to resolve this type of issues.

As these 2 villages are scarcely populated and are located at a distance of 5.8 KMS and 6 KMS from the nearest banking outlets, SLBC requests the House to consider these 2 villages as covered.

3.3: Status of opening of Brick and Mortar branches in villages having population of 5000 and more:

Out of 210 villages initially identified only in 2 villages, the concerned banks are yet to open banking outlets as per RBI Banking outlet definition contained in RBI Circular. No. BAPD.BC.69/ 22.01.001/2016-17 dated 18th may 2017.

Two villages – Yerandi and Amachawadi - which remained uncovered as on March'20 have been covered with banking outlet as mentioned below.

Sl. No.	District Name	Taluk	Village Name	Population (2011 census)	Present status of opening of branches in villages
1	Chamarajanagar	Chamarajanagar	Amachavadi	7,221	PNB BCA started functioning
2	Bidar	Basavakalyana	Yerandi	5,405	SBI BCA is functioning

Hence, the above two villages are treated as covered by banking outlet and RBI was informed accordingly vide our e-mail dated 31.07.2020 (provided in annexure 3B, page no.103 to 106).

3.4: Review of operations of business correspondents–hurdles / issues Involved:

As on June 2020	Total No. of BC locations	No. of active BCs available	No. of inactive BC locations	Of which No. of BCs resigned
151st SLBC	8061	7545	516	187

Bank wise details of inactive BCs and places where BCs have resigned are as under as on 30.06.2020:

Sl	Name of the bank	Total No. of BC locations	Out of (A) No. of inactive BCs	Out of (B) No. of BCs resigned
		A	B	C
1	SBI	2221	50	0
2	Canara Bank	1670	120	0
3	KGB	1300	68	10
4	KVGB	706	9	0
5	Bank of Baroda	658	0	0
6	IOB	84	1	0
7	Union Bank of India	336	19	8
8	Kotak Mahindra Bank	68	10	0
9	Bank of Maharashtra	5	0	0
10	Karnataka Bank Ltd.	84	6	2
11	UCO	34	6	0
12	Indian Bank	29	3	1
13	PNB	8	2	0
14	Central Bank of India	30	0	0
15	Bank of India	34	17	2
16	IDFC	495	184	161
17	All other Banks	299	21	3
	Total	**8061**	**516**	**187**

***As on 22.09.2020, the no of inactive BCs have been reduced from 516 to 465.**

From the above table, it may be noted that:

- Out of 8061 BC locations, in 7545 BC locations the BCs are active and doing transactions through Micro ATMs.
- There are 516 BC locations the BCs are inactive which includes 187 BC locations wherein BCs have resigned.

SLBC requests respective banks to activate inactive BCs as well as to appoint new BCs where BCs have resigned and initiate steps for making these centers full-fledged.

AGENDA 4: Financial inclusion Initiatives

4.1: Financial literacy initiatives by banks, particularly digital financial literacy.

Data on literacy camps conducted by **FLCs and rural bank branches** for the Quarter ended June 2020 is furnished as under:

Type of Camps conducted	**During the quarter ended June 2020**	
	No. of programs conducted	No. of people benefitted
Special Camps	206	5209
Target specific camps (Farmers, SHG members, School children, Sr. citizen, labourers oriented programmes)	741	18467
Out of target specific camps, camps conducted for school children.	17	382
Total No of Camps (Special camps and Target specific camps)	**947**	**23676**

- Due to COVID-19 pandemic & nationwide lockdown, the FL Camps conducted by FLCs during the 1st quarter of FY 2020-21 are minimal as compared to previous quarters.
- As on 22.09.2020, 139 number of FLCs have resumed training programmes against 171 FLCs in Karnataka
- SLBC requests all the sponsor banks to oversee the functioning of FLCs and also to expedite appointing FLC counsellors wherever it's pending due to resignation of existing counsellors and also arrange to send the correct reports in time to SLBC.

AGENDA 5: KCC,

5.1 KCC Loans – Disbursements & Outstanding:

Disbursement during FY 2020-21		**Cumulative O/S as on 30.06.2020**	
No. of Cards (Lakh)	Amount (Crore)	No. of Cards (Lakh)	Amount (Crore)
8.69	8604	43.24	48045

Banks are requested to advise the bank branches to ensure issue of KCC to all eligible, Agriculturists, Animal husbandry and Fisheries farmers in the state.

Bank wise data on KCC loan for the FY 2020-21 is provided in the Annexure 5 (Page no.107)

District wise data on KCC loan for the FY 2020-21 is provided in the Annexure 5A (Page no.108.

5.2. Saturation of PM Kisan beneficiaries with KCC:

Govt. of India had launched a special drive starting from 08.02.2020 for covering all PM Kisan beneficiaries under KCC scheme. The drive which started on 10th Feb 2020 and continued till end of April 2020.

The second phase of special drive started from 1st June 2020 to 31st July 2020 to issue KCC to agriculture and allied activities and the campaign got extended from 1stAug to 30th of Sep 2020for KCC saturation of all PM Kisan beneficiaries.

In Karnataka state, out of 6.87 lakh applications received, 5.32 lakh were sanctioned with KCC with total limit of Rs 5043.48 crores since inception of campaign i.e., 08.02.2020 to 16.09.2020.Bank wise KCC details furnished in annexure 5B page no.109.

5.3: Issuance of KCC-AH to dairy farmers of Milk Cooperatives and Milk Producer Societies/Unions:

Ministry of Fisheries, Animal husbandry and Dairying launched Special drive from 1st June to 31st July 2020, for KCC saturation of agriculture allied activities with special focus on providing all dairy farmers of Milk Cooperatives and Milk producer companies with Kisan Credit Card (KCC) and same has been extended from 1st Aug to 30th Sep 2020.

Further to 150th SLBC meeting, MD, KMF had convened a meeting on04.07.2020 wherein MD's of all the milk union and SLBC representatives participated. SLBC representatives have explained about the KCC-AH scheme and clarified doubts raised by the MD's of milk unions.

Registrar of Cooperative Societies has conducted a meeting on 14.07.2020 with SLBC, Apex Bank, MD, KMF, NABARD and select DCC Bank heads to discuss about the practical problems being faced by DCC banks for sanctioning of KCC-AH and issued guidelines vide letter CRD/CAB-1/3/2020-21 dated 14.07.2020 to DCC banks for sanctioning of KCC-AH by DCC banks.

SLBC has conducted VC meeting on 20.08.2020 for all the Bank State Controlling heads and LDMs and reviewed the progress on KCC-AH saturation. We advised all the controlling heads of bank to review their ZOs/ROs on KCC –AH progress on weekly intervals and to sensitize all the Regional heads /Branch managers for expeditious KCC-AH sanctions.

As on 16.09.2020 banks have sanctioned 52763 KCC-Dairy loans amounting to 115.91crores as against the 3.40 lakh KCC-AH physical applications submitted by KMF/Milk unions to the bank branches. Bank wise KCC-AH details are given in the annexure 5B page no 109.

Happy to inform that due to collective efforts of all banks, no of sanctions for KCC-AH in the state are the highest in the country.– state wise performance under KCC-AH furnished in annexure no.5B(i) page no.110.

The special drive on saturation of KCC –Dairy is extended by three months from 1st October 2020 to 31st December 2020 vide Ministry of Fisheries, Animal Husbandry and Dairying, GOI letter ref. F.No. M-02022/14/2020-CDD dated 24.09.2020.

SLBC requests all the State Controlling Heads for expeditious sanctions of KCC-AH loans and also request GoK to examine the suggestions, for improvement of KCC-Dairy sanction, given in the annexure no.5B(ii), page no.111.

The special drive on saturation of KCC –Dairy is extended by three months from 1st October 2020 to 31st December 2020 vide Ministry of Fisheries, Animal Husbandry and Dairying, GOI letter ref. F.No. M-02022/14/2020-CDD dated 24.09.2020.

5.4. PMFBY AND RWBCIS:

5.4.1. Status of Crop Insurance Claims settlement pertaining to PMFBY Kharif 2017, Kharif 2018 and Rabi 2018 by banks as directed by CEO, PMFBY, GOI

The Joint Secretary and CEO, PMFBY, Ministry of Agriculture and Farmers welfare, GOI has directed all the concerned banks to settle the pending claims pertaining to PMFBY Kharif 2017, Kharif 2018 and Rabi 2018 vide letter F. No. 13012/04/2017-credit –II (Pt-1) dated 30.04.2020. Based on this letter SLBC has communicated to all the controlling heads of concerned banks of the state vide letter no.122/PMFBY/CLAIM/2017-18/18-19/614/banks dated 06.05.2020 to settle the claims pertaining to PMFBY Kharif 2017, Kharif2018 and Rabi 2018 by banks. Status of settlement of claims by the banks as on 31.08.2020 is given in the in the Annexure 5C (page no.112). All the concerned banks except SBI and UBI have settled the insurance claims to the farmers accounts and Canara Bank has settled part of the amount.

5.4.2. Season wise insurance claims settlement status under PMFBY and RWBCIS

a) **Season wise claim settlement status under PMFBY as on 31.08.2020** (annexure 5D, page no.113).
b) **Season wise claim settlement status under RWBCIS as on 31.08.2020** (annexure 5E, page no.114).

All member banks are once again requested to expedite settlement of claims expeditiously.

5.4.3. Constitution of committee for settlement of additional claims arising due to problems/mistake/errors/omissions under Pradhan Mantri Fasal Bima Yojana (PMFBY) and Restructure Weather Based Crop Insurance Scheme (RWBCIS).

We would like to bring to your notice that a committee for settlement of additional claims is to be constituted as per Ministry of Agriculture and Farmers Welfare, GOI letter with ref. file no. 13017/03/2020-Credit-II FTS No. 86881 dated 09.09.2020 given in the annexure 5F page no.115 to 116) to resolve grievances/problems of FIs and to facilitate the time bound claim settlement of genuine insured farmers due to any

problems/mistake/errors/omissions by FIs/ICs. As per Revamped Operation Guidelines for PMFBY in section 30.7 Committee has to examine the cases and to take final decision in this regard including recommendation for the payment of admissible government subsidy to facilitate the payment of admissible claims and/or payment of additional/full liability towards claims by concerned financial institutions or concerned company.

Dept. of Agriculture is requested to arrange for constitution of committee and convene the meeting as per guidelines at the earliest.

5.5: Sharing of KCC details along with last four digits of aadhar to Agriculture Commissioner, GoK

SLBC has already submitted bank-wise Kisan Credit Card account details along with last four digits Aadhaar of all the Public sector, private sector and Regional Rural banks to Agriculture commissioner for de-duplication of PM Kisan beneficiaries and to find out the left out beneficiaries for PM Kisan with KCC.

KCC detail along with last four digits of Aadhaar for KCC borrowers pertaining to Cooperative/DCC banks are awaited from Apex Bank. The CEO,ApexBank is requested to submit the details immediately to Agriculture Commissioner.

5.6: Integration of FRUITS (Farmer Registration &Unified Beneficiary Information System)with Banks

GoK has been proactively implementing several schemes for the benefit of farmers who undertake different agriculture and agriculture related activities like growing annual crops, Horticulture crops, Sericulture, Dairy, Poultry, Fishery etc. A well organized and scrutinized farmer database will avoid farmers from running pillar to post for availing benefits from various departments. DPAR e-Governance Department in association with NIC has developed a software application called Farmer Registration &Unified Beneficiary Information System – FRUITS to better management of Govt subsidies and incentives to farmers.

Now GOK has come up with a proposal to integrate FRUITS with banks with respect to agriculture lending so as to bring efficiency and preventing siphoning of state fund through multiple claims of interest subvention, interest subsidy etc., besides helping all stake holders like Government, Banks and Farmers.

As a part of recommendation of internal working group on agriculture credit to farmers 100% digitization of land records of the state has to be carried out to allow banks and financial institutions to view records and register charges etc.,

Accordingly NABARD has initiated coordination and consultation with e-Governance, GoK and bankers towards moving to digital platform wherein land and crop details as well as loan details are captured together so as to benefit all the stake holders.

Two meetings dated 02.09.2020 and 08.09.2020 have already been convened by NABARD with bankers and e-Governance with the help of SLBC and it has been decided that the integration could be achieved by adopting one of following approaches.

1) API approach (for data sharing from CBS seamlessly)
2) SFTP approach (for uploading data with digital signature)
3) Development of Separate portal (for data entry to those entities like PACS which are not on CBS.
   The reference received from ACS (e-Governance, GoK) is also annexed (annexure 5G page no.117 to 121)

SLBC has requested e-Governance, GoK to provide complete document of "FRUITS" project, complete technical document of API, SFTP and Separate portal approaches and SOP to be followed to share with bankers to enable them to put fourth this idea before the competent authority to get required sanctions to get into piloting of the project.

AGENDA 6. Crop Loan Waiver Scheme -2018

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

GoK, under CLWS-2018, has released Rs. 7241.94Crore towards crop loan accounts of 9, 62,260 farmers of commercial banks including RRBs till 19.09.2020.

The phase-wise, Bank-wise details of the CLWS amounts released to commercial banks including RRBs are provided in the Annexure 6 (Page no.122 to 124).

Further, the bank-wise consolidated details of CLWS-2018 amount released provided here below:

Bank wise Amount released by the GoK under CLWS-2018 to Commercial banks & RRBs as on 19.09.2020

Amount in Lakhs

S N	Name of the Bank	Total amount since inception	
		No of A/cs	Amount
1	KGB (e-Pragathi Krishna Gramin Bank)	272782	172507.40
2	Karnataka VikasGrameena Bank	133280	91620.90
3	Canarabank	102544	91518.71
4	State Bank of India	159730	124486.55
5	KGB (e-KaveriGrameena Bank)	75402	63922.25
6	Canarabank e-Syndicate Bank	62214	49328.47
7	BoB (e-Vijaya Bank)	44355	38444.90
8	UBI (e-Corporation Bank)	36980	39573.22
9	Union Bank of India	10890	8319.77
10	Karnataka Bank ltd	9043	6139.03
11	ICICI bank ltd.	6881	3603.83
12	Bank of India	6108	5041.67
13	Indian Overseas Bank	7463	4522.08
14	CBI	4916	3920.61
15	Punjab National Bank	4698	3385.44
16	HDFC Bank	4908	3328.39

17	Axis Bank Ltd	3957	2010.80
18	Indian Bank	2947	2493.53
19	Bank of Maharashtra	2979	2598.87
20	IDBI Bank	2199	1900.61
21	UBI (e-Andhra Bank)	1975	1176.76
22	PNB (e-Oriental Bank of Commerce)	829	834.54
23	RBL Bank	663	332.98
24	DCB Bank ltd.	208	72.62
25	KBS Bank	270	106.64
26	Indian Bank (e-Allahabad bank)	54	40.87
27	Kotak Mahindra bank	558	282.98
28	UCO bank	1231	1275.76
29	BoB (e-Dena bank)	669	587.51
30	Tamilnad Mercantile Bank	11	4.44
31	PNB (e-United Bank of India)	3	3.11
32	Bank of Baroda	1185	533.97
33	Federal Bank	284	204.49
34	KarurVysya Bank	40	69.42
35	South Indian Bank	4	1.25
	Total	**962260**	**724194.39**

6.2: Important actions to be taken by Banks on Priority for CLWS -2018.

- Member banks are requested to provide information (Format provided in annexure 6A (page no.125) about waiver/incentive returned accounts on the account of wrong categorization of accounts while uploading crop loan data, as it is required by CLWS Special cell to process the data for release of eligible amounts.
- As per the request made by banks, CLWS Spl cell has sent XSD file for Uploading of leftover eligible accounts as per extant guidelines of CLWS and banks are requested to upload leftover eligible accounts and inform the department.
- Bank wise entering of alternate account pendency as on 16.09.2020(Pendency at Manager level and Pendency at DGM level) in case of closed accounts after 31.12.2017, Green list approval Pendency as on 14.09.2020and FSD Pendency bank wise are provided in annexure 6B1, 6B2, 6B3 (page nos.126,127,128) and the member banks are requested to complete these pendency w.r.t CLWS.
- The LDMs has to co-ordinate with TLC and to resolve the TLC pendency. The Participating banks to advise bank branches to keep in touch with respective Tahasildars to clear/process the pending cases.
- Banks has to ensure settlement of eligible CLWS NPA accounts under CLWS OTS schemes as per the extant guidelines.

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

With reference to the above subject, few banks/LDMs have raised some issues and the same was placed in last 150th SLBC meeting (19 issues) with respect to crop loan waiver scheme 2018.

Following issues are taken care by department.

- Regarding release of eligible CLWS amount on account of wrong categorization, the department asked banks to provide information about waiver/incentive returned

accounts on the account of wrong categorization of accounts, as it is required by CLWS Spl cell to process the data for release of eligible amounts.

- CLWS Spl cell has sent XSD file for Uploading of leftover eligible accounts as per extant guidelines of CLWS and banks are requested to upload leftover eligible accounts and inform the department.
- Login credentials to DGMs for authorization of alternate account numbers were arranged by department as and when requested by banks, still Bank of India issue yet to resolve.
- Karnataka Grameena Bank (eKaveriGrameena Bank) IFSC code issue due to amalgamation is resolved.

Remaining issues needs to be addressed by concerned department.

6.4 Other Issues pertaining to CLWS-2018

A copy of the draft on Internal Audit by Banks on CLWS GoK 2018 prepared by SLBC along with Annexures/tables/Certificates were sent to Advisor to FD,GoK, CLWS Spl Cell and CLWS sub-committee members banks for their feedback. Draft Internal Audit booklet along with Annexures/tables/Certificates were submitted and feedback from banks (Booklet was already placed in 150th SLBC Agenda) to Finance Department, GoK is awaited for perusal and final approval. After approval by GoK, the participating banks shall start the process of carrying out internal audit.

6.5: Un-resolved issues regarding Crop Loan Waiver Scheme-2018 of GoK

The branches are sending mail directly to CLWS Special cell-GoK, instead of taking the issue through their State coordinators/controlling Head of the banks for resolving the issue.

Therefore SLBC has addressed letters to controlling heads of member banks in Karnataka State to list out all unresolved issues, if any, on CLWS of their bank branches and represent directly to a). The Secretary to GoK, DPAR (A&R) &Chairman of CLWS, MS Building, GoK, Bengaluru, b). The CLWS Special Cell-KR Circle, Bhoomi Monitoring Cell Office-GoK, Bengaluru and c). The Secretary to Government, (Fiscal Reforms), Finance Department, GoK, MS Building, Bengaluru by marking a copy to our office for information.

SLBC also requested them to arrange for completion of all pending functions and reporting, by branches and controlling office, pertaining to CLWS on or before 30.09.2020. The copy of the letter (SLBC Ref letter No 213/SLBC/2944/CLWS/2020-21/F-653 dt 05.09.2020) is provided in the annexure 6C page no.129.

6.6: Closure of CLWS-2018-Collection of information from CLWS beneficiaries and processing of all pending cases by the branches.

Letter reference no BMC 30 CLWS 2019-20 dated 24.09.2020 received from Secretary to GoK, DPAR (A& R) & Chairman of CLWS along with our SLBC letter reference no 224/SLBC/CLWS-2018/2020-21/F-653 dated 24.09.2020 was forwarded to the Controlling Heads of Member Banks and LDMs in the state.

In the letter department states that though they have been periodically sharing list of pending accounts with individual banks, still large number of crop loan accounts are pending at various level viz: 1).FSD incomplete, 2).FSD not uploaded, 3).Green list not approved by Managers, 4).Not provided alternate account number in case of bounced accounts, 5).alternate account number provided by the branches are not approved by the Dy. General Managers etc.

In letter it is clearly stated that, all the pending CLWS-2018 shall be completed by all levels **on or before 20.10.2020** and any pendency after this due date, the banks concerned are only responsible for the claims which may arise in due course from eligible borrowers.

We, therefore, once again request Controlling Heads of Member Banks, Karnataka State and LDMs, Karnataka State to go through the letter and advise the branches/administrative office suitably to complete the process well within time.

The SLBC reference letter no 224/SLBC/CLWS-2018/2020-21/F-653 dated 24.09.2020 and letter reference no BMC 30 CLWS 2019-20 dated 24.09.2020 received from Secretary to GoK, DPAR (A& R) &Chairman of CLWS is provided in annexure 6D and 6D1 page no.130 to 131.

AGENDA 7: Fisheries Loan Waiver Scheme:
Waiver Scheme for Fisheries loans availed with interest subvention @ 2% in FY 2017-18 and 2018-19 in Commercial banks and RRBs:

Director of Fisheries has informed that fisheries loan waiver process has been initiated and SLBC has circulated guidelines (Kannada & English) issued by Fisheries department, GoK to all the controlling Heads of Banks and 3 coastal district LDCMs (was already placed in 150th SLBC Agenda booklet).

SLBC has conducted meetings with Fisheries Dept. and LDMs of 3 coastal districts, reviewed the progress and suggested for early uploading of data of all eligible beneficiaries.

7.1: Progress under the Fisheries Loan Waiver Scheme:
District wise progress is detailed below:

(As on 09.09.2020)

SN	District Name	No. Of branches	Total Number Of Loan's(Entered By DEO)	Number of Loans Approved By Bank Manager	Number of Loans Approved By DGM	Number of FSD Uploaded
1	Udupi	51	21410	20985	20815	2542
2	Dakshina Kannada	17	1935	1931	1922	280
3	Uttara Kannada	17	69	43	4	21
Grand Total		**85**	**23414**	**22959**	**22741**	**2843**

Bank wise progress is detailed below:

(As on 09.09.2020)

SN	Name of the Bank	No. Of branches	Total Number Of Loans (Entered By DEO)	Number of Loans Approved By Bank Manager	Number of Loans Approved By DGM	Number of FSD Uploaded
1	Union Bank of India (e-Andhra Bank)	1	59	59	59	28
2	Bank Of Baroda	11	1563	1515	1515	183
3	Canarabank	4	24	24	0	1
4	Union Bank of India (e-Corporation Bank)	35	20275	19923	19825	2369
5	K V G B	1	11	11	0	10
6	State Bank Of India	5	12	0	0	0
7	Canarabank (e-Syndicate Bank)	15	192	178	101	77
8	UCO Bank	1	8	8	0	1
9	BoB (e-Vijaya Bank)	12	1270	1241	1241	174
Grand Total		**85**	**23414**	**22959**	**22741**	**2843**

The three costal district LDMs reported that, most of the branches have completed the data entry in portal and FSD uploading.

Therefore fisheries department is requested to start the process of releasing of waiver amount to beneficiaries as per the extant guldens of GoK.

The Director of Fisheries letter reference no Df/Lon/4/2019-20 dated 15.09.2020 (Provided in Annexure 7, page no.132) regarding FLWS –timeline for completion of data entry and uploading FSD from respective bank branches- portal closed - is circulated to three costal district LDMs and banks state controlling offices.

SLBC requests Fisheries Dept. to expedite the release of waiver amount of all eligible claims.

AGENDA 8: Discussion on market intelligence issues - RBI.

SI NO	Name of the entity	Nature of the activity/Brief summary of the case
1	**The JOHN Co-operative Society Bank (P) Ltd**	one entity in Bellari district namely "The JOHN Co-operative Society Bank (P) Ltd" was using the word "bank" in its name, without authorization from any regulator, the matter was referred to Principal Secretary, Revenue Department vide our letter dated July 30, 2020 regarding unauthorized deposit collection by the entity for information and necessary action as deemed fit.
2	**Sahara Credit Cooperative Society Limited**	A complaint was received from one Shri. Gaddeppa Eachanal, retired Postmaster, Sindhanur, Karnataka on the captioned subject. It is alleged that the entity Sahara Credit Cooperative Society Limited (SCCSL)has defaulted towards payment of F2 Sahara Bonds Matured Certificates for an amount of Rs. 1,27,000/-. The complaint has been forwarded to General Manager, DOS, Lucknow RO vide letter dated September 01, 2020 as it is Multi State Cooperative Society registered under MSCS Act 2002. The letter was endorsed to Registrar of Cooperative Societies, Government of Karnataka and Central Registrar of Cooperative Societies, KrishiBhawan, New Delhi.
3	**Spice India Group**	Market Intelligence (MI) input from our Regional Office, RBI Thiruvananthapuram regarding news report appearing in Marketing feature of Mathrubhumi Daily, on the captioned subject. It is stated in the said report that the entity invites public to start their own businesses by safely investing in tea estates of Spice India Group. The report contains a toll free number of the Spice India Group 1800 212 444 441 and many contact numbers in Chennai, Salem, Bengaluru, Kerala, Hyderabad, Mysore, Hosur, Ooty/Gudalur and Coimbatore. As per the website www.spiceindiagroup.com, the company is involved in various farming activities, production of spices and tea, tea leaf plucking machine etc. As the entity is involved in unauthorised collection of deposits from members of general public, the matter has been forwarded to AIGP Crime, principal Secretary, Revenue Department and DGM, SEBI vide letter dated September 01,2020 for information and necessary action as deemed fit.
4	**Jansewa Society**	Market Intelligence (MI) input was received from our Regional Office, RBI Thiruvananthapuram, regarding Jan Sewa Society, which claims to be registered with the Registrar of Societies, Ministry of Industry and Commerce, Government of Haryana and offers exponential return for investment by operating a website just200.biz. It is evident

		from the available information that the schemes offered by the entity viz. Forced Matrix Helping Plan, Starter, Middle and End Plans are akin to Pyramid, or Ponzi schemes and details may be seen from its facebook page. (https://www.facebook.com/just200admin/). While the said entity is registered in the State of Haryana, it appears that their business activities are spread across various States, including Karnataka. Hence, the case has been forwarded to AIGP Crime vide letter dated August 31, 2020. As per the account statement of the entity, received from the office of SSM, Canara Bank, the amounts in multiple of Rs.200 from various clients is being collected by the entity regularly. Total credit into the account so far (upto Aug 25th) has been Rs.1.15 lakh since inception. It can be seen from KYC documents that the proprietors of the company belong to Karnal (Haryana). We shared the case details with Chandigarh RO and Delhi RO for information and necessary action as deemed fit.
5	**L R Trading – Long Rich Technologies**	It is alleged by one Shri. Anshif PK that Mr. Nishad, the proprietor of the entity viz. L R trading had collected deposits from students of various colleges in Karnataka, Kerala and Tamilnadu by offering 400% as returns on the investments within a period of six months and later absconded. The matter has been forwarded to AIGP Crime vide letter September 03, 2020, for information and necessary action as deemed fit under the provisions of KPID Act, 2004 and BUDS Act, 2019 with reference to the previous Sachet complaint which has been forwarded to Principal Secretary, Revenue Department vide letter August 13, 2020
6	**M/s. MagsEvershine Marketing Pvt Ltd**	The complaint pertains to an alleged illegal Multi-Level Marketing Pyramid scheme. The complainant has become a victim of illegal Multi-Level Marketing scheme apparently run by the subject company which had promised to offer a product for Rs.2000/- and has allegedly failed to deliver the said product after receiving the due payment. Further, it is alleged that the complainant is being forced to enroll four more "direct sellers" in order to receive the claimed benefit against his payment. The complainant has requested to take suitable action and to prevent others becoming victims to this alleged fraud MLM scheme. The complaint pertains to an alleged illegal Multi-Level Marketing Pyramid scheme, which as per the definition provided under Direct Selling guidelines 2016, is the network of subscribers to a scheme formed by subscribers enrolling one or more subscribers in order to receive any benefit, directly or indirectly, as a result of enrolment, action or

		performance of additional subscribers to the scheme. As the matter pertains to Direct Selling and Multi-Level Marketing (MLM), the matter was referred to Additional Chief Secretary, FCS&CA, GoK; Principal Secretary, Revenue; Registrar of Companies, Karnataka; The Assistant Inspector General of Police, Crime vide letters dated August 28, 2020.
7	**Garvit Innovative Promoters Limited (Bike bot)**	It is alleged that the complainant, a resident of Belagavi, had been cheated after investing in M/s Garvit Innovative Promoters Ltd, also known as Bikebot, which is registered with RoC- Kanpur and having address Plot No -01, Chiti, GautamBudh Nagar, Greater Noida, Uttarpradesh. The complainant invested Rs. 1,86,300/- for 3 bikes regarding the scheme with returns of Rs. 9,675/- per month for 12 months if Rs. 62,100/- is invested for one bike. It is informed that initially, the complainant had received Rs. 1,01,655/- from September 2018 to November 2018 and did not receive returns from December 2018. The post-dated cheque issued by the said company to the complainant for amount Rs. 2,96,565/- was bounced as the account was blocked. (cheque no- 805611, bank- Noble cooperative bank, Noida). It is requested by the complainant to investigate the matter pertaining to said company. Sachet Complaint has been forwarded by Kanpur RO to registrar of companies (RoC), Kanpur for necessary action as Garvit Innovative Promoters Limited is registered with RoC, Kanpur. The complainant has been advised by us to lodge complaint in jurisdictional police station. Recently, it was reported in news that EOW, Delhi Police arrested CMD Sanjay Bhati& Director Rajesh Bhardwaj of M/S Garvit Innovative Promoters Ltd. They cheated approximately 42000 crores from victims of different states on the inducement of good return in a ponzi scheme 'Bike Bot'.
8	**Adarsh Credit Cooperative Society Limited (ACCSL)**	The complaint pertains to sudden closure of branches/operations of the society at Thanjavur, Tamilnadu and also at other places of operations of the society which is spread across various other states, including Karnataka, without any intimation to its "investors" and allegedly cheating and looting the innocent "investors". As the society is registered as a Multi-State Cooperative Society under the provisions of MSCS Act, 2002 and is currently under liquidation in terms of CRCS order dated November 29, 2019, the matter has been referred to RCS, GoK vide letter dated September 04, 2020.

9	**Popular Finance**	A complaint has been received from one Shri. M.I.N. Panicker informing that he had invested an amount of Rs. 20,53,500/- in M/s Popular Finance (Popular Traders), Mathikere branch Bengaluru, which promised to offer higher returns at the rate of 12% per month. It is alleged that the said entity has failed to deliver the interest amount on the deposits and refused to close the accounts. (Relevant documents enclosed for your ready reference please). Another complaint enclosed from the same address is from one Sri. SarammaPanicker who had invested 14,74,880/- in the captioned entity, on which the returns have not been paid on the deposits till date. Recently, it was reported in news that Kerala Police have arrested the owners of the Kerala-based finance firm against which over 200 cases have been filed by various depositors and investors alleging fraud of around Rs.2,000 crore. The entity has been offering gold loans since 1965 operating as a licensed moneylender under the Kerala Moneylender's Act, 1958. It is stated that M/s Popular Finance is not registered as Non-Banking Finance Company (NBFC) with Reserve Bank of India. The complaint has been forwarded for Assistant Inspector General of Police (AIGP Crime) and endorsed to offices of Principal Secretary, Revenue Department, Additional Chief Secretary, Home Department, vide letter dated September 19, 2020 for information and necessary action, as deemed fit.
10	**UtsavFintech Private Limited – Utsav Bank**	Market Intelligence (MI) input was received regarding UtsavFintech Private Limited, an entity registered with the RoC, Bengaluru, is using the words "bank" and "banking" in an unauthorised manner. It can also be seen from the entity's website https://www.utsavbank.com that it is liberally using the word "bank", "banking platform", etc., and operating as "Utsav Bank" without authorization. As the captioned entity is operating in violation of the provisions of the Banking Regulation Act, 1949 by using the word 'bank', the matter has been forwarded to Assistant Inspector General of Police, (AIGP Crime) vide letter dated September 04,2020. Based on our Market Intelligence (MI) visit, it is found that the company viz. UtsavFintech Private Limited which is registered with RoC, Bengaluru, has not been operating at the following addresses. i) No.128 P2 EPIP White Field Industrial Area, Bangalore – 560048

		ii) Padmavathi Complex, 3rd floor, 80 feet road, Koramangala 8th block, Bengaluru – 560095.In this connection, AIGP Crime was requested to initiate necessary action through Cyber division including blocking of the website https://www.utsavbank.com vide our letter dated September 19, 2020 with endorsement to Registrar of Companies, Karnataka for information and necessary action as deemed fit. The company has been advised to submit the details of business operations, along with the latest available financial statements and copies of agreements with various banks viz. ICICI, Yes Bank, RBL, DBS and Kotak, as quoted on website https://utsavbank.com/ to enable us to ascertain future course of action.

8.1: RBI other agenda for 151STSLBC meeting:

A. Internal Working Group to review Agriculture Credit.

The Internal Working Group on Agricultural Credit had made certain recommendations which are at various stages of implementation by State and central Governments. The following issues were discussed at the previous SLBC meeting.

i) Ensure that the 'Bhoomi' platform achieves 100% digitization of land records of the state and is made fool proof to allow banks and financial institutes to view records, registers charges, etc, with ease.

ii) State Governments to promote and conduct awareness drives for land consolidation so that the farmers can achieve economies of scale and have the incentive to make long term investments.

iii) State Governments to allocate a larger portion of their borrowing from RIDF for the purpose of absorbing funds for rural infrastructure development in the state.

Implementation of IWG was an action point for Bhoomi Monitoring Cell, Kaveri Online Services- Department of Stamps and Registration and the concerned Government Department. (Agenda no.8.1A, Proceedings of 150th SLBC meeting)

B. Review of priority sector lending guidelines

PSL have been reviewed after wide ranging consultations with all stakeholders. These revised guidelines aim to encourage and support environment friendly lending policies to help Sustainable Development Goals (SDG). To address the regional disparities in the flow of priority sector credit, an incentive framework has been put in place for banks. While higher weight will be assigned for incremental priority sector credit in the identified districts where credit flow is comparatively lower, a lower weight would be assigned to incremental priority sector credit in identified districts where the credit flow is comparatively higher. Other changes include broadening the scope of PSL to include start-ups increasing the limits to renewable energy, including solar power and compressed bio gas plants and increasing the targets for lending to 'Small and Marginal farmers and weaker sections'.

C. Scale of Finance

SLBC had raised certain issues on the non-flexibility of the Scale of Finance and NABARD had advised Apex bank to go ahead with a band width of 20% for the present year considering that sowing has already commenced and half way through many districts. There is a suggestion from the Director, Horticulture Department that the SoF fixed by the DLTCs may be continued and SLTC may only fix the range. SoF may be finalized at the earliest.

D. Expansion of Bank Coverage

As per objectives under "National Strategy of Financial Inclusion" for further expanding the banking coverage and ensuring universal access to financial services, two villages are yet to be covered and is remaining with Federal Bank and India Post Payments Bank (one each) for opening banking outlets. Federal Bank and India Post Payments Bank are advised to ensure completion of the milestone at the earliest. SLBC is submit the status report as per the format provided by us.

E. Deepening and Expansion of Digital Payment Systems

The Convenor role of the Sub-Committee on Expansion and Deepening of Digital Payments Ecosystem has been handed over to State Bank of India and the 2nd Sub-Committee Meeting was held on August 05, 2020. It has been observed from the ongoing process that KVGB has shown commendable improvement under Digital Coverage for individuals (SB ACs) from 74% to 93% and significant improvement has also been reflected by UBI, IOB, CBI, ICICI Bank. Also, there has been wrong / delayed reporting by few of banks which defeats the sole purpose and the integrity of the data. Sub-Committee to follow-up with the concerned banks to ensure early completion of the target to make Raichur 100% digitally enabled district. Also, SBI is advised to continue engaging FLCs RSETI, Raichur, and BCs to create awareness on digitization.

F. Promotion of Organic Farming

Agriculture is one of the key sector in Indian Economy as it has a significant contribution to the country's employment generation and GDP growth. Within the sector, Organic Farming has gained a greater significance due to its environmental and health benefits.
On Sikkim being declared as the first Organic state, our Gangtok Office in consultation with Sikkim Organic Mission has documented a monograph detailing the journey of the State to be the first Organic State, a copy of which has also been shared with SLBC.
SLBC may report the status achieved after constituting a Sub-Committee to devise a plan to replicate the best practices of the model framework, to promote Organic Farming.

G. PRAGATI meeting

The Pro-Active Governance and Timely Implementation meeting held on January 22, 2020 to review the implementation of social security schemes such as PMJJBY & PMSBY, vide RBI letter dated April 7, 2020. In view of the concerns shared therein, SLBC was requested to advise banks to take the following action to increase the coverage and spreading awareness among targeted beneficiaries under PMJJBY and PMSBY.

a) Conduct periodic publicity campaigns with special focus on rural areas at regular intervals for creating awareness about benefits of Social Security Schemes
b) Streamline procedures and leverage technology to speed up claim settlement process and improve outreach
c) Ensure that no eligible Jan Dhan account holders are left out from availing the risk covers under PMJJBY and PMSBY
d) Enroll beneficiaries of other government scheme like PM Ujjawala, PM Kisan, MGNREGA etc. under the scheme.
e) Use SMS and other digital platforms to make account holders aware of the schemes and also seek auto debit mandate from them
f) Leverage marketing Channels like Banking Correspondents (BCs) for ensuring Pan India coverage and innovative ways be devised for motivating the field level functionaries for enhancing enrolments, especially under PMJJBY and PMSBY and
g) Fix target of fresh enrolment under PMJJBY and PMSBY to enhance enrolment till March 31, 2021.

We have received the status report pertaining to quarter ended June 2020 wherein it is observed that the targets are fixed for the banks. SLBC is advised to forward the bank-wise progress so as to enable us to monitor the quarter on quarter growth.

H. Emergency Credit Line Guarantee Scheme (ECLGS):

The ECLGS had some confusion prevailing against various borrowers while approaching banks seeking limits, SLBC was advised during 150th Meeting, to prepare a common checklist together wih a list of documents to be submitted by the MSME borrowers desirous of availing the limits under the scheme. In this connection, email on October 10, 2020 was sent to SLBC for updates. The reply is awaited.

I. National Strategy for Financial Education (NSFE) 2020-2025

NSFE document for the period 2020-2025 has been prepared by NSFE in consultation with all the financial sector regulators, DFS and other ministries of Govt. of India and other stakeholders under the aegis of the Technical Group on Financial Inclusion and Financial Literacy. The NSFE intends to support the vision of the Government of India and the Financial Sector Regulators by empowering various sections of the populations to develop adequate knowledge, skills attitudes and behaviour which are needed to manage money better and to plan for the future. Necessary assistance and support may be provided by all the stakeholders in implementing the recommendations to move towards the vision of a financially aware and empowered India. The document is available in RBI website both in English and Hindi.

J. Cybercrime coordination and response:

As reported by the Police authorities, Cyber-crimes have been on the rise in the State. An important way to reduce the financial losses on account of cyber-crimes is expedient examination and response on the reported incidents by the investigative agencies/ Police authorities. However, it has been highlighted by the State Cyber Police authorities that the response from the banks, in the State, comes with a delay, cumulating large losses for the victim in the meantime.

There remains an apparent absence of a consistent internal practice at the banks on governing freezing/ defreezing of the bank accounts (e.g. on internal approvals, governance, time limits, resolution of improper execution of order, etc.) based on the order received from the Police authorities. There is a need for the banks to institutionalize the process in order to minimize the turnaround times (TAT) for the banks between the receipt of freezing order and actual freezing of the bank account.

The specific action to be taken by banks would be

1) To identify the account where the funds have been received by the fraudsters and
2) Effect a debit freeze on the conduit accounts.

Some of the attendant issues are whether the banks can act based on the Police order received over e-mail. If yes, then is there a preferred form in which they would receive the order to be readily actionable. On receipt of the freezing order from the Police, banks route it through internal approvals, and advise the concerned branch to freeze the account. In some cases, banks undertake freezing centrally. In order to avoid delay, whether the internal processes of approval/ executing the order in the system, etc., could be looked at and a common SOP could be adopted. Further, whether banks can have a "nodal point" for the Cyber Police authorities to approach. If email orders are admissible, then each bank could have a generic e-mail id on which the freezing orders could be received and acted upon swiftly. The Cyber Police would also need to designate a secure/ generic email id for such correspondence.

Accordingly, banks should be in position to develop a robust mechanism of coordination with the Police authorities for receiving the order of freezing bank account and putting in place an efficient response system within the banks to be able to respond to the bank account freezing orders immediately in a secured manner.

SLBC could examine the matter holistically and action taken may be informed.

AGENDA 9: NABARD's agenda for 151STSLBC meeting

1. Support to Government of Karnataka under RIDF

NABARD has supported GoK for creating rural infrastructure covering Agriculture and allied sector, rural connectivity and improving standards of social sector under all tranche as on 31/8/2020 as below:

(₹. Crores)

SN	Name of the Sector	No. of projects	Total Financial Outlay	Loan Sanctioned	Amount Disbursed
1	Agriculture and allied projects	4891	1603.87	1472.82	1064.96
2	Social sector projects	21031	3948.20	3361.10	2217.79
3	Irrigation projects	5124	3942.90	3303.14	2383.13
4	Rural roads and bridges	12593	7909.39	6449.35	5824.54
	Total	**43639**	**17404.36**	**14586.41**	**11490.42**

GoK has undertaken rural infrastructure projects in all districts of the State. RIDF assistance has helped the state in bringing more than 4.49 lakh Ha of land under irrigation. It has helped in creating more than 45383 KM of road length and 57214 M of bridge length besides creation of education and social infrastructure in rural areas.

2. Agriculture Infrastructure Fund

Agri Infrastructure Fund of Rs 1 lakh crore for creation of farm-gate infrastructure for farmers, Primary Agricultural Cooperative Credit Societies, Farmers' Producer Organizations (FPOs), agriculture entrepreneurs, start-ups, etc. has been announced by GOI. Banks may finance creation of basic infrastructure facilities for FPOs such as agro-processing units, pack houses, assaying units, logistics facilities etc., these loans will have interest subvention of 3% per annum up to a limit of Rs 2 crore. Credit guarantee may be availed from the facility created under FPO CSS Scheme.

3. Sanitation Literacy Campaign

In line with GoI's "Swatch Bharat" mission NABARD is conducting "Sanitation Literacy Campaign" during 02 Oct 2020 – 26 Jan 2021 with the objective of bringing behavioral changes in rural folk and address demand side issues by promoting credit modes and institutional lending. Banks may provide matching loans to needy families for meeting margin money (own contribution) to facilitate availment of government assistance for construction of new toilets as also for repair for old ones to make them functional. This would help villages achieve ODF status.

4. KCC saturation campaign- Phase II

Department of Financial Services vide their letter dated 31 July 2020 communicated that as per DAHD (Dept. of Animal Husbandry and Dairy) special "Campaign for KCC to 1.5 crore dairy farmers of Milk Cooperatives and Milk Producer Companies" is extended by 2 months i.e, from 1 Aug 2020 to 30 Sep 2020.

Banks may avoid common reporting mistakes on KCC Saturation Drive on NABARD ENSURE Portal and reconcile the position of applications received by their bank with that as available on the PMFBY portal.

5. Farmers Producers Organizations (FPOs)

- RBI may consider advising banks and other financial institutions for financing FPOs based on life cycle approach including collateral-free loans up to Rs. 20 lakh (on the lines of loans to SHGs under SRLM) to meet their initial financial needs for aggregation and marketing of agricultural produce of members.
- Banks may develop/ innovate loan products to meet the credit needs of FPOs (adopt credit plus approach) against the available credit guarantee cover or based on business models/ cash flow of FPOs. For this, the lending agencies may develop mechanism to assess the credit needs and design appropriate loan products for FPOs as a part of their corporate business development strategy.
- SLBC may consider incorporating FPO financing as a separate sub-target under the agriculture sector and monitor the credit flow on a regular basis. Similar advisory may be issued to LDMs for monitoring at the district/ block level.

6. Discontinuation of Dairy Entrepreneurship Development Scheme (DEDS) for the financial year 2020-21:

No budgetary allocation in the Department under DEDS during 2020-21 and it may be considered as discontinued for the financial year 2020-21.

7. Micro Food Processing Enterprises (MPFE)

A Central Sector scheme of Rs 10000 crore for the formalization of Micro Food Processing Enterprises (MPFE) under 'Vocal for Local with Global outreach' vision of Hon'ble Prime Minister, has been initiated. This will help 2 lakh MPFEs attain technical up-gradation, FSSAI food standards, build brands and marketing. The scheme would provide support to FPOs/SHGs for capital investment along the entire value chain with credit linked grant @35%, which includes development of common infrastructure including common processing facility, lab, ware house, packaging etc.

8. Continuation/Extension of Public funded ongoing Schemes:

As per Dept. of Expenditure OM, under reference of ISAM Schemes and its sub-schemes including AMI may have deemed to be approved for a period till 31 March 2021 or till the date of recommendation of 15 Finance Commission come into effect, whichever is earlier.

9. Extending Support to Banks under Financial Inclusion Fund (FIF)

(i) Under the Financial Inclusion Fund (FIF) maintained at NABARD, for FY 2020-21, an allocation of Rs 780.95 lakh has been earmarked for Karnataka for extending support to banks for the required Financial Inclusion infrastructure in banks as well as for creating awareness and spreading Financial Literacy.

(ii) Considering the prevailing Covid-19 situation, the focus will be on promoting digitization across the rural areas. Further, in order to address the regional aspirations and requirements, a differentiated approach has been evolved under the schemes of FIF so as to provide more thrust to backward districts that are constrained by various physical, economic and sociological characteristics, termed as the special Focus Districts (SFDs).

In Karnataka, Raichur and Yadgir have been identified as Special Focus districts where under the eligible grant support has been enhanced to 90% of the eligible expenditure incurred by the implementing banks. The grant support for projects in other districts would be limited to 60%, 80% and 90% for Scheduled Commercial Banks (including Payment and Small Finance Banks), Regional Rural Banks and Rural Cooperative Banks respectively.

(iii) NABARD vide Circular No:211/ DFIBT-05/2020-21 dated04.08.2020 has extended the Support for components under Connectivity and power infrastructure viz. VSAT Deployment, Mobile signal booster deployment and Solar power unit/UPS deployment to all districts. The support may also be given to existing bank branches which are facing power supply and connectivity issue, however, priority may be given to new branches being opened in unbanked areas while submitting proposals. The FI sub-committee of SLBC and LDM would be required to certify the areas having no or intermittent connectivity.

(iv) Scheme for deployment of 20 lakh BHIM Aadhaar Pay devices including merchant on boarding launched during 2017-18 with the objective to create acceptance infrastructure

at ground level in order to give a boost to digital transactions was reviewed in the XXVI meeting of the Advisory Board on FIF and it has been decided to extend the time period of the scheme up to 31.03.2021. Banks may submit the proposals as well as claim applications at the earliest, but not later than 31.03.2021.

10. Administrative Approval for implementation of Centrally Sponsored Scheme-National Livestock Mission-EDEG Component-Year 2020-21:

Department of Animal Husbandry and Dairying, Ministry of Agriculture and Farmer's Welfare, GoI vide letter no. 99-23/2014/LM/LD/EDEG (Vol I) dated 24 July 2020 have approved continuation of captioned Scheme for 2020-21.

11. Farmers Registration and Unified Beneficiary Information System (FRUITS)

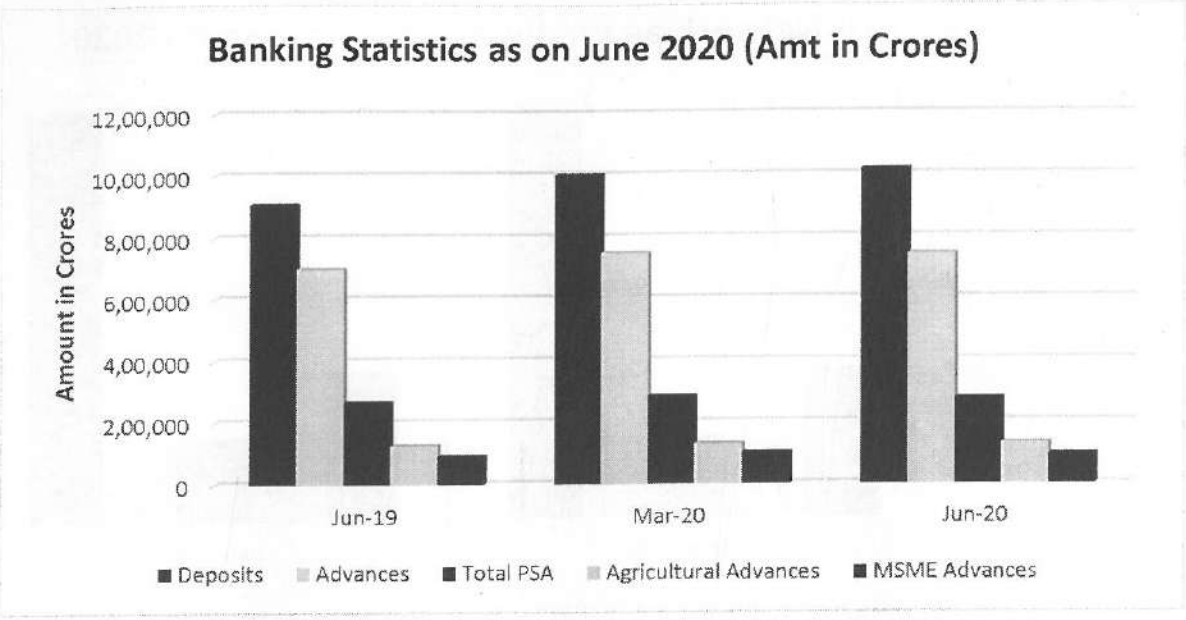
Each individual bank may do the needful earnestly in this regard as deliberated upon in the meeting held for the purpose.

AGENDA 10. Banking statistics as on June 2020:

10.1: Business figures under various parameters:

Amount in Crore

Particulars	June 2019	March 2020	June 2020	Y-o-Y variation June 2020 over June 2019		Variation June 2020 over March 2020	
				Absolute	In %	Absolute	In %
Deposits	9,07,755	10,02,575	10,19,271	1,11,516	12.28	16,696	1.67
Advances	6,99,694	7,49,651	7,45,931	46,237	6.61	-3,720	-0.50
Credit-Deposit Ratio	77.08	74.77	73.18	-3.90		-1.59	
Total PSA	2,68,142	2,85,959	2,77,331	9,189	3.43	-8,628	-3.02
% of PSA to Total Advances	38.32	38.15	37.18	-1.14		-0.97	
Agricultural Advances	1,26,193	1,30,905	1,32,355	6,162	4.88	1450	1.11
% of Agri. Advances to Total Adv.	18.04	17.46	17.74	-0.30		0.28	
Advances to MSME	91,860	1,02,811	96,236	4,376	4.76	-6,575	-6.40
% of MSME to Total Advances	13.13	13.71	12.90	-0.23		-0.81	



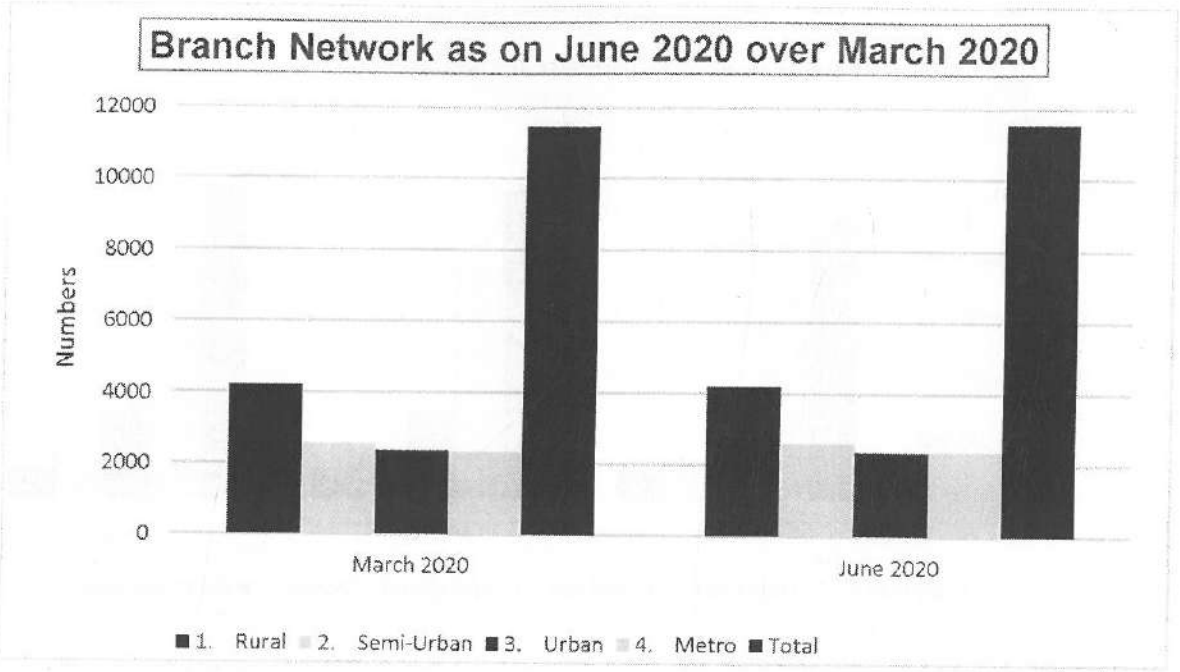
Sector	Particulars
Deposits, Advances & CD Ratio	There is a Y-o-Y growth of 12.28% in deposits and 6.61% in advances as on June 2020 over June 2019. The CD ratio of the state is 73.18% as on June 2020.
Total PSA	The level of PSA in the State has increased from Rs. 2,68,142 crores as on June 2019 to Rs. 2,77,331 crores as on June 2020 showing an absolute growth of Rs.9,189 crores and percentage growth of 3.43% on Y-O-Y basis.
Agricultural advances	Agricultural advances have increased from Rs. 1,30,905 crores as on March 2020 to Rs. 132,355 Crores as on June 2020, showing an increase of Rs.1,450 crores. In comparison to June 2019, there is an increase of Rs. 6,162 croresi.e.4.88 % growth on Y-o-Y basis.
MSME sector	The outstanding level under MSME have increased by Rs.4,376 Crores from Rs.91,860 Crores as on June 2019 to Rs.96,236 Crores as on June 2020 i.e. growth of 4.76 % on YoY basis.

10.2: Branch Network:

(in numbers)

Particulars	MARCH 2020	JUNE 2020	Variation over March'20 to June'20
1. Rural	4214	4209	-5
2. Semi-Urban	2560	2605	45
3. Urban	2364	2366	2
4. Metro	2331	2378	47
Total	**11469**	**11558**	**89**

The reduction in rural branches is not due to closure of branches and due to erroneous inclusion of RBOs under branches during previous reporting, which is now rectified by SBI.

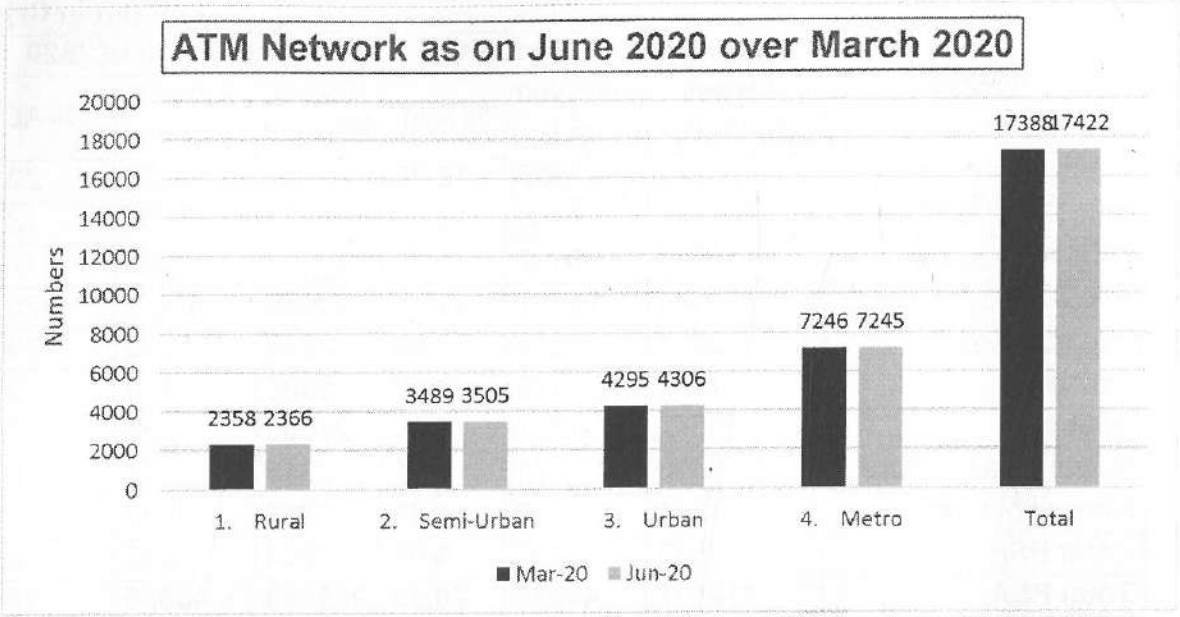


- The number of bank branches has increased from 11469 as on 31.03.2020 to 11558 as on 30.06.2020, thus showing an increase of 89 branches.
- Bank wise No. of bank branches in the state is provided in Annexure- 10A (Page no.133).

10.3: ATM Network:

(In numbers)

Particulars	MARCH 2020	JUNE 2020	Variation over March'20 to June'20
1. Rural	2358	2366	8
2. Semi-Urban	3489	3505	16
3. Urban	4295	4306	11
4. Metro	7246	7245	-1
Total	**17388**	**17422**	**34**



- ❖ The total number of ATMs has increased from 17388 as on 31.03.2020 to 17422 as on 30.06.2020, thus showing an increase of 34 ATMs during the period.
- ❖ Bank wise No. of ATMs in the state is provided in annexure 10A1 (Page no.134)

10.4: Representations of the peoples' representatives referred by the RBI and Chief Secretary for opening of branches:

Shri. Shivkumar Udasi, Hon'ble Member of Parliament, Lok Sabha has requested to open a bank branch at Peta-Alur village of Mundaragi Taluk, Gadag District which is a part of his Parliamentary constituency. The village has been allotted to KVGB for opening of bank branch as per the recommendations of LDCM Gadag.

KVGB has obtained permission from their Board for opening of Bank branch at Peta-Alur village and reported that Bank is under process of fixing the premises at Peta-Alur village. KVGM e-mail dated 20.08.2020 to SLBC and SLBC letter reference no 203/SLBC/2020/F-606 dated 21.08.2020 addressed to Shri. Shivkumar Udasi, Hon'ble Member of Parliament, Lok Sabha are provided in annexure no 10 B, page no.135 to 136.

SLBC requests KVGB to expedite the process and start functioning of branch at Peta-Alur village by 30.09.2020.

AGENDA 11: REVIEW OF CREDIT DISBURSEMENT BY BANKS:

11.1. Achievement under ACP of the state, Priority Sector Lending

The following table shows a comparative analysis of disbursement up to the quarter ending JUNE 2020 of FY 2020-21 vis-à-vis disbursements up to the quarter ending JUNE 2019 of FY 2019-20:

(Amount in Cr)

Sector	Annual Target 2019-20	June 2019		Annual Target 2020-21	June 2020	
		Achievement	% Ach.		Achieve-ment	% Ach.
Short Term Loan	72816	11927	16.38	66018	13222	20.03
Agri Term Loan	42122	6186	14.69	46181	6386	13.83
Total Agri Loans	114938	18113	15.76	112199	19608	17.48
MSE/MSME	54074	22687	41.96	93089	18921	20.33
Export Credit	2611	1853	70.96	3019	1050	34.79
Education	4971	179	3.59	5805	174	3.01
Housing	25577	1064	4.16	27055	698	2.58
Social Infrastructure	1490	21	1.41	2318	11	0.47
Renewable Energy	1274	2	0.13	1703	0.33	0.02
Other PSA	7582	459	6.05	10754	223	2.07
Total PSA	**212517**	**44378**	**20.88**	**255940**	**40685**	**15.90**
Agriculture (NP)	1537	280	18.21	1820	174	9.57
Education (NP)	1587	152	9.59	1920	41	2.16
Housing (NP)	12137	10276	84.66	12897	5524	42.83
Personal Loans	64909	5046	7.77	17943	4138	23.07
Others	22811	64282	281.81	75036	30823	41.08
Total Non-Priority	**102981**	**80036**	**77.72**	**109616**	**40700**	**37.13**
Total Credit	**315498**	**124414**	**39.43**	**365556**	**81385**	**22.26**

SLBC requests controlling offices of all banks to formulate schemes and strategies& action plans to accelerate lending in the remaining quarters make the much needed credit available for productive purposes and achieve ACP targets.

- ACP achievement vis-à- target during FY 2020-21 and balance outstanding as on June 2020 is provided in Annexure 11 (Page no.137)
- Bank wise & sector wise level of achievement in PSA under Annual Action Plan during FY 2020-21 is provided in Annexure 11A (Page no.138 to 139).
- Bank wise & purpose wise level of achievement in Non-Priority Sector Advances under Annual Action Plan during FY 2020-21 is provided in Annexure 11B (Page no.140 to 141).
- Bank wise level of Priority sector advance as on 30.06.2020 Annexure 11C (Page no.142 to 143).
- Bank wise level of Non-Priority sector advance as on 30.06.2020 Annexure 11D (Page no.144 to 145).

11.2: Progress in Sanctions under MUDRA scheme:

Amount in Crore

Scheme	June-19		June 20	
	No of a/cs	Amount sanctioned	No of a/cs	Amount sanctioned
Shishu	664979	1646.58	32574	97.74
Kishore	131656	1485.61	29470	529.16
Tarun	20014	715.88	6914	531.13
Total	816649	3848.07	68958	1158.03

- As on 18.09.2020 banks have sanctioned an amount of Rs. 7126.54 Crores to 976208 beneficiaries and Karnataka secured 1st Place in Mudra loan sanctions (**State wise loan sanctioned under Mudra Scheme as on 18.09.2020** details is provided in Annexure 11 E, page no.146 to 147.

The above table indicates that the amount financed under MUDRA scheme on YoY basis was less due to COVID-19 Pandemic.

SLBC requests all the Banks to implement the scheme in a big way in this financial year also.

Bank wise and district wise MUDRA details are provided in Annexure 11E1 (Page no.148 to 152) and Annexure 11F (page no.153 to 154), respectively.

AGENDA 12: Status of rollout of Direct Benefit Transfer in the State – Aadhaar seeding and Authentication:

12.1: MGNREGA:

As per the information provided by the Dept.:

- There are 73,61,958 **MGNREGA** workers' accounts in the state as on 09.09.2020.
- Of this, 41,59,909 accounts have been converted into Aadhaar Based Payment which works out to 56.51% as on 09.09.2020

District wise details are furnished in Annexure 12 (Page no.155).

12.2: Social Security Pensions:

- The dept. has informed that there are 65.20 lakh Social Security Pension beneficiaries in the State who receive pension through banks and post offices.
- Of this, 56.31 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 14.09.2020.
- District wise Social Security pension accounts mapped with NPCI is provided in Annexure-12 A (page no.156).

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

12.3: Progress under Aadhar/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/csAadhaar authenticated	No. of operative SB A/cs seeded with mobile No.	% of seeding
10.07.2020	830.86	717.71	86.38	428.20	51.54	705.84	85.33

The Bank-wise Progress under Aadhaar seeding of CASA accounts and Mobile seeding of SB a/cs in Karnataka state as on 10.07.2020 is furnished in the Annexure 12B (page no.157) and annexure 12C (page no.158), respectively.

SLBC requests local offices of various departments to organize the beneficiaries to respective bank branches / BCs for PMJDY account opening / seeding of PMJDY accounts with adhaar & mobile numbers to enable them to receive all entitled benefits thro' DBT.

12.4: Status of Aadhaar Enrolment Centres in banks in the state:

UIDAI, Bangalore has informed that as on 09.09.2020, 777 kits are active for the last 30 days with No. of enrolments/updates in the last 30 days being 242357.

Bank wise status of readiness of enrolment centers in Karnataka is provided in Annexure 12 D (page no.159).

UIDAI, MeitY, GOI vide their circular reference No.4(4)/57/341/2017/E&U dated 24.07.2020 (provided in Annexure D1, page no.160 to 163) communicated the revised targets for Bank's Enrolment Centres for 2020-21 to carry out minimum number of enrolments/updates and penalty clause from Oct 2020 in case of non-achievement of minimum enrolments/updates per day per branch.

SLBC requests all banks to improve the enrolments.

12.5: Progress under Social Security Schemes:

(No. of enrolments in lakh)

Scheme	O/s As on June 2020			O/s As on March 2020			Growth	
	Rural	Urban	Total	Rural	Urban	Total	No.	%age
PMSBY	49.58	43.74	93.32	38.45	39.61	78.06	15.26	19.55
PMJJBY	21.10	18.29	39.39	17.80	16.41	34.21	5.18	15.14
APY	7.49	6.39	13.88	6.65	6.63	13.28	0.60	4.52
Total	**78.17**	**68.42**	**146.59**	**62.90**	**62.65**	**125.55**	**21.04**	**16.76**

- Bank wise and district wise progress under all the above social security schemes as on June 2020 is provided in Annexure 12E(Page No.164 to 165) and Annexure 12F (page no. 166), respectively.
- The performance of banks in all the three Social Security Schemes during the June quarter 2020 has been satisfactory.
- DFS vide letter reference no.F.No.M-18012/1/2020-Mission Janasuraksha dated 04.08.2020 requested PSBs including sponsored RRBs & 14 Major Pvt Banks that for the Policy Year 2020-21, all banks should endeavor to enroll at least 10% and 25% of the eligible PMJDY account holders under PMJJBY and PMSBY respectively. Copy of the DFS letter is enclosed as annexure 12E1 (Page no.167 to 169)

- 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.
- As per PFRDA:DFS:MOF ltr dt. 19.08.2019,(furnished in annexure no.12F1, page no.170 to 171) major deliverables under GPDP can be achieved thro' captioned social security schemes with active participation of rural development / panchayat raj and LDMs at district level.
- PFRDA has launched a campaign for APY enrollment and guidelines are furnished in annexure no.12F2, page no.172 to 173.
- All member banks are requested to create awareness through FLCs and facilitate achievement of INSURED and PENSIONED INDIA goal.

12.6 Progress under PMJDY:

(Outstanding No. of Accounts in lakh):

Particulars	30.06.2020	30.06.2019	Variation
Total No. of A/cs opened	163.73	143.99	19.74
Total Aadhaar Seeded A/cs	125.28	114.27	11.01
% Aadhaar Seeding	76.51	79.36	-2.85
Total accounts having Mobile Number	117.42	98.95	18.47
% Mobile Seeding	71.72	68.72	3.00

Bank wise details on the above parameters are provided inAnnexure-12G (Page no.174).

Member banks are requested to take note of the slight reduction in aadhaar seeding percentage and initiate necessary steps to improve upon the same.

12.7: Providing add-on services through Toll Free Desk for addressing Public Grievances Redressal of Flagship programs like PMJDY, PMJJBY, PMSBY, APY, MUDRA and PMFBY:

We are pleased to inform that Toll Free number 1800 4259 7777 is functional through vendor M/s Conneqt Business Solutions Ltd., Hyderabad.

The Toll-free Help Desk has started functioning since July 2019. The total no. of calls received at the Helpdesk from July 2019 to August 2020 is 9859. We request all the member Banks to popularize this Toll Free Number among their customers.

SLBC has written letter to the concerned Banks for payment of Toll-free Expenditure amount of Rs. 29172.07 per Bank for the period for January 2020 to March 2020. All the Banks who are yet to make the payment are requested to pay the same at the earliest.

From 01.04.2020, SLBC has added Punjab National Bank and Bandhan Bank in the list of Banks making payments as these 2 Banks have crossed the threshold of 100 branches in the state of Karnataka.

From April 2020, the Revenue Expenditure incurred for Toll-free Number will be shared equally among by the following mentioned Banks: Canara Bank, State Bank of India, Union Bank of India, Bank of Baroda, Bank of India, Central Bank of India, Indian Bank, Indian Overseas Bank, Punjab National Bank, Karnataka Bank Ltd., Kotak Mahindra Bank,

Federal Bank, HDFC Bank, AXIS Bank, ICICI Bank, Bandhan Bank, Karnataka Grameena Bank and Karnataka Vikas Grameena Bank.

12.8: Digital Apnayen :

Campaign was launched by Finance Ministry - Mission office wherein during the period from 15.08.20 to 31.10.20 each branch shall onboard atleast 100 merchants and FI segment customers on digital payment mode and extending hand holding support to customers.

All banks are requested to take initiative to encourage customers to move to digital banking channels for their banking needs.

AGENDA 13: Government sponsored schemes

13.1 Performance under Govt Sponsored Schemes for the FY 2020-21:

For the year 2020-21, targets for different schemes under GSS except PMEGP, NULM, DAY-NULM, NACDC, AdiJambava, Udyogini(KSWDC), Dr.BabuJagajeevan Ram Leather Industries Development Corporation Ltd, Sheep& Goat Corporation are awaited.

Latest position on allotment of targets for and achievements of various Govt. sponsored schemes for the financial year 2020-21.Where targets are allocated, furnished here below and position of achievement as on June 2020 is as below.

A. GoK Schemes **(Amount in lakhs)**

SL	Name of the Govt Department/Scheme		Target	
1	Animal Husbandry &Vet services	CAT	Phy	Fin
	i.Special Unit scheme	Sheep	191	NA
		Goat	92	NA
	ii.Girijana	sheep	71	NA
		Goat	45	NA
2	Karnataka Adijambava Dev.Corpn			
	i.SEP - ISB	-	2500	2500
3	Karnataka State Women Devp. Corp.			
	Udyogini		1813	2000
4	Dr. BabuJagjivanram Leather Industries Dev. Corporation Ltd			
	i.Working Capital for Self-Employment Scheme	(Subsidy – Max. Rs. 50,000)	50	NA

	ii.Establishment of Direct Sale Shop	(Subsidy – Max Rs. 4.00 lakh)	100	NA
	iii.Mobile sales shops		90	NA
5	Dr.BR Ambedkar Develp. Corporation Ltd. Scheme			
	i.SEP (2020-21 Target)		3234	3234
	ii.SEP back log for 2019-20		584	2390.50
	iii.Special Package		4461	7395.50
6	NijasharanaAmbigaraChoudaiah Development Corporation		625	125

B. GOI Scheme (Amount in lakh)

SL	Name of the Govt Department/ Scheme		Target		Progress		Achievement %	
		CAT	Phy	Fin	Phy	Fin	Phy	Fin
1	**National Rural Livelihood Mission (NRLM)**	SHG Bank Linkage Groups	475710	1038860	347430	316045	73.03	30.42
2	**PMEGP**							
	i.KVIC		866	2597	60	185.84	11	14
	ii.KVIB		888	2662.59	121	306.31		
	iii.DIC		1772	5316.95	320	711.88		
		Total	3526	10576.52	501	1204		
3	**National Urban Livelihood Mission (NULM)**							
	Self-Employment							
	a) SEP-Individual		3000	6000	283	293.46	9.43	4.90
	b) SEP-Groups		300	1500	26	59.85	4.89	4.00
	SHG-Bank-Credit-Linkage		1500	1500	195	134.31	13	8.95
		Total	**4800**	**9000**	**504**	**487.63**	**27.32**	**17.85**

*Financial Year 2020-21 target has been communicated by SLBC to LDMs.

Target awaited from Devraj Urs BC Dev.Corp., Karnataka Vishwakarma Dev.Corp., Karnataka Maharshi Valmiki ST Dev.Corp., Karnataka Minority Dev.Corp., Karnataka Bhovi Dev.Corp., Pashu Bhagya from Veterinary Dept. and National Horticulture Board.

Details of department-wise progress reports are provided in following annexures:

Annexure 13 - Animal Husbandry and Veterinary Service (Sheep & Wool) (Page no.175 to 180)
Annexure 13A - Karnatka Adijambava Devt. Corporation (Page no.181 to 191).
Annexure 13B - Target under KARNATAKA STATE WOMEN DEVP. CORP. (Page no.192 to 193).
Annexure13C - Target under Dr. Babu Jagjivanram Leather Industries Dev.Corporation Ltd. (Page no.194 to 196).
Annexure 13D - Target under Dr.BR Ambedkar Develp. Corporation Ltd. Scheme (Page no.197 to 200).
Annexure 13E - Target under Nijasharana Ambigara Choudaiah Development Corporation Ltd. (Page no.201 to 224).
Annexure 13F - NRLM Bank wise Achievement (page no.225 to 226).
Annexure 13 G -Target and Achievement under PMEGP (Page no.227 to 229)
Annexure 13G1 - Discontinuation of CMEGP scheme 2020-21 (MSME GoK vide letter no CI-27CSP2019 dated 23.03.2020 (Page no.230).
Annexure 13 H - Target and Achievement under DAY NULM (Page no.231 to 275).

13.2 PMAY-U (Housing for All 2022) – CLSS

MoHUA, GoI has launched Credit Linked Subsidy Scheme (EWS / LIG) on 17.06.2015. It has extended the scheme to MIG-1 & MIG-2 category on 01.01.2017.

HUDCO/NHB and SBI have been identified as Central Nodal Agencies (CNAs) 370 & 134 Primary Lending Institutions have signed MoU with National Housing Bank & HUDCO respectively under CLSS.

Government of Karnataka has issued order vide no. DOH 76 HFA 2020 dated 20.06.20 regarding sanctioning of subsidy for housing loans sanctioned to undivided share of land to the beneficiaries of PMAY-U housing scheme, annexure 13-I, page no.276 to 279.

As on 19.09.2020, only 51367applicants have availed loan under PMAY (U)_CLSS. Bank wise and district wise progress reports received from RGRHCL is provided as Annexure13J (page no.280 to 282).

During 24th SLMC meeting(16.09.2020) RGHCL, GoK seeking relaxation from fees levied by banks while sanctioning housing loans to PMAY (U) /AHP beneficiaries .

Under Pradhan Mantri Awas Yojana (Urban), implementing agencies are constructing houses for site less beneficiaries on Government land across the State.

The cost of construction of single houses ranges from Rs. 4.50 lakh to Rs. 10.60 lakh. Under this mission, GOI and GoK are contributing Rs. 2.70 lakh and Rs. 3.50 lakh per unit belonging to general and SC/ST category respectively. The balance cost of the construction needs to be borne by beneficiaries from bank loan.

Various banks are levying the following charges while sanctioning home loan. The poor beneficiaries are experience difficulty in paying these charges.

1. Processing fee
2. Documentation charge
3. Inspection charge
4. Charging processing fee even in case of rejection.

Member Banks are requested to examine the issues exemption or make provision for nominal charges or waiver of said charges to poor, so as to provide relief to beneficiaries.

Relaxation in service area restriction:

Branches of the banks are sanctioning loan within their jurisdiction. Few branches have rejected Loan application as the AHP beneficiaries are not falling within their service area. Banks are requested to sanction loan by relaxing condition of service area exclusively to AHP beneficiaries.

SLBC conveys its sincere thanks to GoK for issuing GO no 76 facilitating mortgage of flat with undivided share in land by AHP beneficiaries to lending banks.

13.3 CREDIT FLOW TO MINORITY COMMUNITIES

Amounts Rs. In Crore

O/s as at 30.06.2019			O/s as at 30.06.2020			Variation over June 2019	
No. of A/cs	Amount	%age to total PSA	No. of A/cs	Amount	%age to total PSA	No. of A/cs	Amount
2018018	41885	15.62	2481986	57214	20.63	463968	15329

- There is a growth of Rs.15329 Crores in advances to minority communities as at June 2020 over June 2019.
- The share of advances to minority communities in total PSA has increased from 15.62% as at June 2019 to 20.63% as at June 2020.

The Bank wise and religion wise advances to Minority Communities as on June 2020 is provided as provided in Annexure 13 K (Page no.283 to 286).
Bank wise disbursement and balance outstanding to Minority Communities as on June 2020 provided in Annexure 13L(Page no.287).

13.4 FLOW OF CREDIT TO MINORITY COMMUNITIES IN IDENTIFIED DISTRICTS

The outstanding level of credit to minority communities in the identified Districts as at June - 2020 is as follows:

Amount in Lakhs

Name of the District	Bidar	Kalburgi	Dakshina Kannada
	June 2020	June 2020	June 2020
O/s advances under Priority Sector Credit	443325	954800	1658499
Lending to Minority Community	101252	251547	501347
% of Minority Community Lending to PSA	22.83	26.34	30.22

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, CanaraBank is the Lead Bank in Dakshina Kannada District.

13.5: Grant of Education Loans:

During the sanctioning review period of the June quarter 2020 of the FY 2020-21, various banks in the state of Karnataka have disbursed Education loans to the tune of Rs.216 Crores covering 8,072 students as against the annual financial target of Rs.7,725Crores 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 2.80%.

13.6: Progress under SHG-Bank linkage/ Joint Liability Groups:

13.6.A: SELF HELP GROUPS:

Agency	As at June 2020					
	Credit Linkage during June quarter of FY 2020-21		Cumulative No. of SHGs credit linked since inception		Average finance per group (Rs. in lakh)	
	No. of SHGs	Amount (Rs. in Cr)	No. of SHGs	Amount (Rs. in Cr)	During the FY 2020-21	Since inception
Commercial Banks	51211	428.23	1939723	25013.38	0.84	1.29
RRBs	29184	794.54	596540	8082.97	2.72	1.35
Cooperatives& Other Banks	2746	100.75	324706	6160.13	3.67	1.90
Total	83141	1323.52	2860969	39256.48	1.59	1.37

Bank wise progress under SHGs is provided in Annexure 13M (page no.288).

Cumulative progress in SHG linkage during the quarter ending June 2020 is provided in Annexure 13N (page no.289).

GoK is requested to study the administrative set up (SERP in in the state of AP and Telangana and Kutumba Sri in the state of Kerala), hand holding & benefits being extended to and models of SHGs in neighboring states and adopt with suitable customization and up gradation to further scale up the progress in the state.

13.6 B: JOINT LIABILITY GROUPS:

Agency	As at June 2020					
	Disbursement during JUNE quarter FY 2020-21		Balance O/s as on June 2020		Average finance per group (Amount in lakh)	
	No. of JLGs	Amount (Rs. in Crore)	No. of JLGs	Amount (Rs. in Crore)	During the FY 2020-21	Since inception
Commercial Banks	10965	80.33	353100	2382.85	0.73	0.67
RRBs	1510	25.50	33118	320.85	1.69	0.97
Cooperatives	17	0.46	2018	16.69	2.70	0.83
Small Finance Banks	9457	57.72	270039	1596.80	0.61	0.59
Total	**21949**	**164.01**	**658275**	**4317.19**	0.75	0.66

Bank wise progress under JLG-Bank linkage program as at June 2020 is given in Annexure 13.O (page no.290).

SLBC received a letter vide No.NB.KA.SLBC.873/MCID-GEN(13)/2020-21 dated 28.08.2020 from NABARD,RO, Bengaluru regarding Physical target for Credit linkage of **SHGs/JLGs** in Karnataka state for the year 2020-21 and same has been circulated to Lead District Managers for reallocation of the targets of their District amongst bank branches in consultation with DDMs , NABARD Annexure 13P Page no.291 to 292.

13.7: Progress in Stand Up India scheme as on 30.06.2020

Amount in crores

Scheme	Sanctioned as on June 2019		Sanctioned as on June 2020	
	No Of A/Cs	Sanction Amt	No Of A/Cs	Sanction Amt
SC	52	12.57	2	0.61
ST	17	5.84	0	0
Women	232	55.42	20	4.92
Total	301	73.83	22	5.53

- As on 23.09.2020 banks have sanctioned an amount of Rs. 8.26 Crores to 34 beneficiaries and Karnataka secured 7th Place in loan sanction under StandUp India Scheme is provided in annexure 13R, page no.295.

The above table indicates that the number of entrepreneurs financed and also the amount financed under stand up India scheme during June 2020 over June 2019 has slipped, on account of pandemic. Due to COVID 19 banks are not able to sanction loans under this scheme in June quarter as expected regularly.

District-wise and Bank-wise details of sanction and disbursement under SUI as on June 2020 is provided in the annexure 13Q (Page no.293 to 294).

AGENDA 14: 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 30.06.2020 is 73.18%.

14.1: Districts with CD Ratio of less than 60% as on June 2020:

Sl	Name of the district	As on June 2019			As on June 2020		
		Deposits (in crores)	Advances (in crores)	CD Ratio %	Deposits (in crores)	Advances (in crores)	CD Ratio %
01	Uttara Kannada	14678	5766	**39.29**	16406	6662	**40.61**
02	Udupi	24704	11967	**48.44**	25540	12675	**49.63**
03	Dakshina Kannada	46378	26928	**58.06**	50506	28589	**56.60**
04	Dharwad	23339	13851	**59.35**	26137	15305	**58.56**

While UK and Udupi districts have shown progress in terms of improved CD ratio, DK and Dharwad districts needs to improve the same. DCs and LDCMs are requested to initiate necessary measures in this regard after discussing the same in their special subcommittee and DCC meetings.

Bank wise CD Ratio, Deposits and Advances as on June 2020 is provided in Annexure 14(Page no.296), Annexure 14A (Pageno.297), Annexure 14B(Page no.298) respectively.

District wise CD ratio as on June 2020 is provided in Annexure 14C (Page no.299).

AGENDA: 15: Position of NPAs in respect of schematic lending, certificate cases and recovery of NPAs

15.1: Non-Performing assets position as on 30.06.2020:

Amount in Crore

Sl.	Sector	No.	Amt
01	AGRICULTURE	1132069	17080.21
02	MSME	321951	8626.86
03	HOUSING	21857	1491.98
04	EDUCATION	23593	509.69
05	OTHER PRIORITY SECTOR ADV	387763	11848.96
06	NON PRIORITY SECTOR ADV	753263	17703.73
07	TOTAL NPAs	**2640496**	**57261.43**

Bank wise and segment wise NPA position is provided in Annexure 15 (Page no.300)

Bank wise data on NPAs in Housing and Education loans provided in Annexure 15A (Page no.301).

15.2: Recovery of bank dues under PMEGP:

The summary of scheme-wise NPA position as at June 2020 is furnished here under:

(Amount in Crore)

Agency	Balance O/S	NPA Level	% of NPA
KVIC	62.12	14.24	23
KVIB	99.30	26.57	27
DIC	80.64	15.48	19
Total	242.06	56.29	23.25

Bank-wise NPA level under the above schemes is furnished in Annexure 15B (Page no.302).

15.3: Recovery of bank dues under KPMR & KACOMP Acts:

(Amount in lakh)

FY 2020-21 (for the quarter ending June 2020)	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
June 2020	27824	28539	3	5	193	170	27634	28373	23779

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 Annexure15C (Page no.303).

15.4 Recovery of bank dues under SARFAESI, DRT & LOK ADALATS Acts:

(Amount in Lakh)

Particulars	Cumulative from 01.04.2020 to 30.06.2020		
	No. of Notices sent	Amount involved	Amount Recovered
SARFAESI	3877	138861	5445
DRT	2056	54062	8000
LOK Adalat	4736	3257	710
Total	10669	196180	14155

The Bank wise data on this Agenda is provided in Annexure15D (Page no.304).

15.4.1: Bank of Baroda representation: Applications pending for more than 60 days before District Magistrates under SARFAESI Act.

The recovery through sale of securities under SARFAESI Act without intervention of court is an effective tool for speedy and effective recovery of NPAs. Properties in banks physical possession increases chances of success in e-auctions.

Bank of Baroda reported that applications filed by banks before District Magistrate for physical possession of properties should be disposed within 60 days as per SARFAESI Act. However, there are large number of applications pending before DMs beyond 60 days resulting in delay recovery of NPAs. BoB vide letter no BCC/RECY/112/1250 dt 14.08.2020 is provided in annexure 15E page no.305 to 310.

SLBC request State government to issue necessary directions for expeditious disposal of all pending applications.

AGENDA16: REVIEW OF RESTRUCTURING OF LOANS IN NATURAL CALAMITY AFFECTED DISTRICTS IN THE STATE, IF ANY

During the April to June 2020, there was no restructuring of any loans as no notification was issued pertaining to natural calamity during first quarter of financial year 2020-21. Bank wise and district wise nil report provided in annexure 16, page no.311 to 312.

Government of Karnataka has issued notification vide no.391 TNR/2020 dated 10.09.2020 regarding declaration of flood affected 23 district and 130 taluks in Karnataka state during August 2020 in Karnataka state , annexure 16A.Page no.313 to 318.

SLBC has circulated the crop loss report in 130 taluks of 23 districts received from Disaster Management Dept. on 28.09.20 to member banks and request all banks to arrange for extending relief measures as per RBI Master Directions on extending relief measures by banks in areas affected by natural calamities.

AGENDA17: 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

17.1: Promotion of Organic Farming:

Reserve Bank of India with their vide letter no FIDD.CO.LBS.NO.10/02.01.001/2020-21 dated 06.07.2020 along with Annex I and Annex II regarding the subject "**A Monograph on the State of Sikkim's Organic Transformation**" (Provided in annexure 17, page no.319 to 372).

In the letter, the Hon'ble Prime Minister of India declared the State of Sikkim as the first Organic State of India in January 2016. In this connection concerned RO of RBI has documented a Monograph detailing the journey of transformation of the State as an Organic State, in consultation with the Sikkim Organic Mission. A synopsis of the Monograph is given at **Annex I**, detailed version of the Monograph is available at **Annex II.** In order to promote organic Farming in the state of Karnataka the monograph on the State of Sikkim's Organic Transformation, it was use as **guiding document** and may also to constitute Sub-Committee(s), as may be required.

SLBC requested department of agriculture to provide a brief details or initiative taken by Government of Karnataka as detailed in following annexure on promotion of **Organic farming in the state of Karnataka** with relevant data with our letter vide no 172/2020/SLBC dated 09.07.2020 under cc to the Chairman and Convenor, SLBC-Sub-Committee on Agriculture & Allied activities, Bengaluru and the Department of agriculture GoK with vide ref No DDA(OFC)/Status of Organic-Karnataka/2020-21 dt 10.07.2020(is provided in annexure 17A, page no.373 to 379).

ANNEXURE

Organic Farming in the State of Karnataka

1) Progress made and present status.
2) Roadmap, if any, for future / further development with action points.
3) Legislative/Policy / Administrative/Regulatory initiatives and interventions already taken up so far and those proposed.
4) Organizations / departments created for / assigned with the task of creating awareness, capacity building, providing all required logistics & linkages including certifications and incentives offered by GoK in this regard.
5) Exploring the possibility of using the "Monograph on State of Sikkim Organic Transformation", designed by RBI:RO, Gangtok, as a guiding document with required customization to suite the state specific needs & requirements.
6) Matter to be flagged to and discussed in the next meeting of Sub Committee on Agriculture & allied activities.
7) Henceforth, to incorporate it as a regular agenda item in SLBC meetings.

The matter was flagged to the SLBC Sub-Committee on Agriculture & allied activities as a regular agenda in Sub-Committee meeting (Convenor is Canara Bank Circle office, Bengaluru).

In this background the SLBC Sub Committee meeting on agriculture & allied activities with main agenda for **promoting organic farming in the state of Karnataka was held on 19.08.2020.** The proceedings is provided in the annexure 17 B page no.380 to 383).

Important outcome/Suggestions of the meeting:

- Incentivizing, interest Subventions, Subsidy to the farmers implementing organic farming, providing best logistics, and Certification for Organic produce/Farmers and convergence of all GoK and GOI schemes for supporting of organic Farmers.
- Convergence of all related schemes of GoK and GOI and encouraging of FPOs for taken up organic farming.
- Frequent brainstorming sessions are to be conducted apart from the usual meetings involving experts to capture new ideas which can make actual change. Development of State specific programs and formulate achievable objectives for short periods to attain the larger goal of making 100% organic farming in Karnataka State.
- A brain storming session on the organic farming by DDA Organic Cell and also advised Organic cell to suggest Hobli or Taluk/District for Promoting of Organic Farming. Modification of template of Sikkim model if required and we can select talukas and hoblis that can be converted to 100% organic is done by Organic Cell-GoK.
- SLBC Karnataka and NABARD to give joint suggestion on logistics & Convergence.

Suggestion of SLBC to GoK:

- On pilot basis, department to identify one Hobli or Taluk or District for organic farming and resolution has to be passed by the government for Organic mission/transformation of organic in that identified area.
- Road map for transformation of identified area (Formulation of Strategies, Implementation of strategies and Full transformation/complete organic certification).

- Awareness has to be created on organic farming among the farmers and also in the direction of reduced utilization of chemicals among the farmers and customer.
- Initiative has to be taken by government on creation of infrastructure, green house/cold storage/ware house/ certification/quality testing etc.
- Agricultural, Horticultural input and livestock etc., regulations in connection with utilization of organic products.
- Agriculture, Horticulture, animal husbandry department has to check the transformation of identified area with benchmark parameters.
- Farmers cluster formation-- the creation of clusters would leverage creation of the farmer producer Organizations (FPOs), capacity building, infrastructure development, and training and facilitate certification services.
- Identify organic farmer/procurers/organic produce and certification.
- Market creation along with obtention of required national and international certifications.

Suggestion of SLBC to NABARD:

- On pilot basis we request NABARD to adopt some area for encouraging organic farming by executing all their NABARD schemes in the adopted area.
- Beneficiaries of special refinance scheme by NABARD for watershed and wadi project areas can also be encouraged to adopt organic farming.

Interventions for encouragement to organic farmers/organic produce by

GoK:

- Certification to organic farmers/organic produce or organic produce merchants.
- Providing interest subventions to organic farmers/organic produce or organic produce merchants for crop loans/KCC, agricultural term loans, business loans.
- Launching schemes with interest subsidy/capital subsidy to organic farmers/organic produce or organic produce merchants for crop loans/KCC, agricultural term loans, business loans.
- Incentive schemes to organic farmers/organic produce or organic produce merchants for crop loans/KCC, agricultural term loans, business loans.
- Creating good market to organic farmers/organic produce or organic produce merchants.
- Separate scale of finance and Unit cost is to be designed for organic farming (KCC/Agri Term Loans) and organic produce merchants/MSME loans.

Banks:

Based on the encouragement from the government, the banks can start lending (crop loans/KCC, agricultural term loans, business loans) and encouraging the agriculturist and merchants who are into organic farming as per certification/guidelines.

17.2. Operationalization of Central Sector Schemes of financing facility under Agriculture Infrastructure Fund:

Hon'ble Finance Minister announced on 15.05.2020 Rs 1 lakh crore Agri infrastructure Fund for farm-gate infrastructure for farmers, out of which Karnataka has been allotted Rs.4523 Crores. Accordingly DAC&FW has formulated the Central Sector scheme to mobilize a medium - long term debt financing facility for investment in viable projects relating to post-harvest management infrastructure and community farming assets through incentives and financing support.

The Scheme guidelines have been issued by Department of Agriculture, Cooperation and Farmers' welfare, Ministry of Agriculture and Farmers' Welfare, Government of India and been communicated to CMDs/CEOs/MDs of all the Scheduled commercial banks, Chairman, NABARD head office, Mumbai and CGM, Department of Banking Regulation, Reserve Bank of India vide ref: FI-3/16/2020-AC dated 24.07.2020. We, therefore, request all the bankers to implement the scheme in right spirit.

The scheme guidelines for central sector scheme of Financing facility under "Agriculture Infrastructure Fund" is enclosed as annexure17C (page no.384 to 403)

17.2a Financing Facilities under Agriculture infrastructure fund and Karnataka farmer producer Organizations (FPOs)

Government of Karnataka has issued circular vide no.44/2020 dated 25.08.2020 regarding formation of State level Monitoring committee and District level monitoring committee for implementation of Financing Facilities under Agriculture infrastructure fund for FPOs in Karnataka state and also detail FPO guideline issued by watershed development department, GoK provided in annexure 17D, page no.404 to 439)

17.2b Enhancing Credit Delivery to Agriculture Logistics and Supply Chain Ecosystem.

RBI vide their lr no FIDD.CO.FSD.79/05.06.001/2020-21 DT. 03.08.20 (furnished in annexure no 17D1, page no.440 to 441) has advised all Banks to augment lending for the farm gate and supply chain infrastructure, including development of warehouses, silos, storage and grading units, cold chains, logistic facilities, supply chain services etc and also against WRs/NWRs/e-NWRs keeping in view the expected bumper harvest, by suitably converging with Agri Infrastructure Fund.

Guidance note for financing FPOs by banks:

Guidance note of NABARD to be used by banks for formulating the scheme to finance 10,000 FPOs to over next 5 years as announce in union budget 2019-20 LOANS up to 5 crore per borrowing entity subject to conditions are classified as PSC scheme which is applicable to RRBs also.

Member banks requested to be guided by RBI letter FIDD .CO.FSD.247/05.10.003/2020-21 dated 28.09.2020 (Detail provided in annexure no.17D2, page no.442 to 443)

17.3: Doubling of farmers Income by 2022-Developing Benchmarks for monitoring at different Fora:

Guidelines received from NABARD (Benchmark parameters and Growth parameters) for reviewing doubling of farmers income have been furnished in annexures 17E (page no.444 to 448) and communicated to all member banks and LDMs for periodical review and necessary interventions.

17.4: NABARD: Special Refinance Scheme in NABARD Watershed and Wadi Project Areas:

We forwarded NABARD letter with reference no ND(KA).DOR-LT/634/SRF-wadi & watershed/2019-20 dated 27.07.2020 and NABARD circular no.199/DoR-69/2020 dated 20.07.2020 regarding "**Special Refinance Scheme in NABARD Watershed and Wadi Project Areas"** (The letter and circular are provided in the annexure 17 F, page no.449 to 456). The letter reference no NB.DoR/411/PPS-9/2020-2021 Cir No.244/DoR-76/2020 dated 15.09.2020 **NABARD-"Special Refinance scheme in NABARD Watershed & wadi project areas - Ultimate lending rate** is provided in annexure 17F1, page no.457.

Eligible activities: All priority sector loans extended by banks in watershed development project areas and agro-processing activities for tribal farmers in wadi project areas will be eligible for refinance. An indicate list along with operational guidelines is provided in annexure 17 F, page no.449 to 456).

Banks are also advised to inform their district/circle heads to approach NABARD DDMs in the respective districts for preparing banking plans under the scheme.

SLBC request banks to make use of the available facility of concessional refinance under the scheme and to provide progress under the programme.

17.5: State Level Implementation Committee for Targeted Financial Inclusion Intervention Programme (TFIIP):

Finance Department, GoK letter No. FD 30 CAM 2020 dated 05.08.2020 and Department of Financial Service - GOI with ref. No. 6/5/2018-FI (Vol II) (C-300382286) dated 13.07.2020 regarding State Level Implementation Committee (SLIC) for the Targeted Financial Inclusion Intervention Programme (TFIIP) within the overall **Aspirational Districts Programme**(ADP) of NITI Aayog. SLBC has submitted the particulars of nomination received from major banks of the committee to FD-GoK (The details provided in the annexure 17 G, page no.458 to 461) and started reporting of progress to FD-GOK.

17.6: Modification to Government Order no. SWD 158 SLT/2016 Bengaluru dated 12.07.2016 on encouraging schedule caste and schedule tribe to establish Micro, Small and Medium scale industrial/ service units with extending interest subsidy scheme on term/working capital loans.

The Government has issued corrigendum vide No SWD 172 SLP 2019 dated 09.06.2020 to the GO.no. SWD 158 SLT/2016 Bengaluru dated 12.07.2016 terms and condition of the scheme at serial number 1(C) i.e "**The Entrepreneurs are eligible to avail the benefit only once" is deleted.** The letter and GO is provided in the annexure 17H, page no.462 to 467)

All member banks are requested to take note of the modification.

17.7: Discontinuation of Dairy Entrepreneurship Development Scheme (DEDS) for the financial year 2020-21.

Government of India, Ministry of Fisheries, Animal Husbandry and dairying has been issued circular vide no M-01027/1/2018-CDD dt 27.08.2020 to NABARD regarding discontinuation of Dairy Entrepreneurship Development Scheme (DEDS) for the financial year 2020-21 is provided in annexure 17-I page no.468.

All member banks are requested to be guided by the communication on discontinuation.

17.8: PSL - Master Directions – Priority Sector Lending (PSL) – Targets and Classification.

Reserve Bank of India has issued Master Directions on Priority Sector Lending – Targets-Classifications vide Circular no. FIDD.CO. plan. BC.5/04.09.01/2020-21 dated 04.09.2020. All members banks are requested to be guided by the circular with respect to Priority sector lending – Revised Targets and Classification.

MSME - Government of India, Ministry of Micro, Small and Medium Enterprises has given new definition of MSME vide GO CG-DL-E-01062020-219680 dated 01.06.2020, details furnished in annexure 17J, page no.469 to 471.

SLBC, therefore, requests all member banks to take note of the revised classification and targets of PSL & MSME advances and arrange for accurate reporting.

17.9: Reporting of frauds to Cyber Crime Department:

A meeting of state controlling heads of banks along with Reserve Bank of India officials was convened under the Chairmanship of Director General & Inspector General of Police, Karnataka State on 10.09.2020 at Vidhana Soudha to discuss banking frauds wherein bankers were advised to immediately report frauds to cybercrime department to enable them to take immediate measures to avoid further damage for the concerned accounts. Copy of the minutes of the meeting furnished as annexure no.17K, page no.472 to 493.

AGENDA 18: DISCUSSION ON IMPROVING RURAL INFRASTRUCTURE / CREDIT ABSORPTION CAPACITY

(a):Any large project conceived by the State Government to help improve CD Ratio of Banks/RRBs.
(b):Explore the scope of state-specific potential growth areas and the way forward – choosing partner Banks.
(c):Discussion on findings of region-focused studies, if any, and implementing the suggested solutions
(d):Identification of gaps in rural and Agriculture infrastructure which need financing (rural godowns, solar power, agro processing, horticulture, allied activities, Agri-marketing etc.)
(e):Implementation of Model Land Leasing Act 2016 (exploring possibility)

All member banks and departments are requested to examine and explore possibilities of increasing productive credit on the above line.

AGENDA19: RUDSETI/RSETIs

19.1: Functioning and performance of RUDSETI(7)/RSETI(26)s in Karnataka state:

There are 33 RUDSETI(7)/ RSETI(26)s functioning in the state of Karnataka.

- Due to lockdown ordered by the Government, the RSETIs in Karnataka did not conduct any training programmes up to 15-07-2020. Hence the progress for the quarter ending June 2020 is NIL.
- Due to spread of pandemic Corona virus Covid-19, many RSETIs were not permitted to commence training programmes during the months of July and August 2020. However, some of the banks advised RSETIs to restart the training programmes which

were discontinued during March 2020. Again, **the restrictions on RSETIs for trainings imposed till 21-09-2020**.

- The progress achieved by some of the RSETIs during the period from 15-07-2020 till 15-09-2020 is provided in annexure 19 (page no.494)
- Ministry of Home Affairs, GOI has issued order vide no. 40-3/2020-DM-I (A) dated 29.08.2020 for reopening of Skill or Entrepreneurship Training Institutes with effect from 21.09.2020 and the same has been communicated to all Directors of RSETIs by NACER on 10.09.2020 along with SOP issued by MoHFW on reopening of Training Institutes. A copy of same is given in the annexure 19A (page no.495 to 510).
- About Rs.28.87 crore is pending to be released by SRLM to various RSETIs in Karnataka and the pendency is continuing since many years. The details are provided in annexure page no 19B, page no.511 to 512).

AGENDA 20 : Digitalization of Land records

20.1: Bhoomi Bank integration system: Remitting of Mutation Charges under Bhoomi Bank integration to the Secretary to Government, Bhoomi and UPOR PD account.

The SLBC vide their vide reference no.186/2020/2944/SLBC/275 dated 24.07.2020 (Provided in annexure 20, page no.513 to 515) requested the concern bank to remit mutation charges to GoK.

A meeting was also called with concern banks by Bhoomi Monitoring Cell on 03.08.2020 regarding **"Remitting of Mutation Charges under Bhoomi Bank integration to the Secretary to Government, Bhoomi and UPOR PD account"** the meeting proceeding is also provided in annexure 20A with page no.516 to 517.

All member banks are requested to clear the dues immediately.

20.2: Bhoomi- Bank Integration System – Issues:

SLBC vide letter no 0116/2020/2944/SLBC/F-275 dated 28.04.2020 sent letter to Bhoomi Monitoring Cell on the captioned subject along with issues of banks like 1.KVGB, 2.Bank of Baroda, 3 UBI (e-Corporation Bank), 4.HDFC Bank and Central bank of India (The letter and issues is provided in annexure 20B with page no.518 to 521). The HDFC bank still reports that the technical issues and reflecting of charge on RTC is not resolved.

GoK is requested to arrange for solving Bhoomi-Bank integration issues expeditiously.

AGENDA 21 : 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 22: 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	Union Bank of India (e-Corporation Bank)	22.06.2020, 18.09.2020	Anx.22, page no.522 to 525
2	SHG-Linkage	Canara Bank (e-Syndicate Bank)	16.09.2020	Annx.22A2, page no.526 to 531
3	Recovery & Rehabilitation and Govt. Sponsored Schemes	State Bank of India	05.10.2020 (Proposed)	--
4	Agri& Allied activities	Canara Bank	19.08.2020	Anx17B.,page no.532 to 534
5	Retail Loans	Bank of Baroda (e Vijaya Bank)	18.09.2020 (postponed)	--
6	Review of functioning of RSETI & RUDSETI	State Director for RESETIs, Karnataka	16.09.2020	Anx.22A ,page no.535 to 543
7	Deepening of Digital payments	State Bank of India	05.08.2020	Anx.22A1,page no.544 to 547
8	Financial Inclusion	Union Bank of India	19.09.2020	Yet to submit

Sub-committee meetings to be convened by convenor bank got delayed because of prevailing COVID 19.

Organic forming matter was flagged to the SLBC Sub-Committee on Agriculture & allied activities as a regular agenda in Sub-Committee meeting (Convenor is Canara Bank Circle office, Bengaluru). The SLBC Sub Committee meeting on agriculture & allied activities with main agenda for promoting organic farming in the state of Karnataka was held on 19.08.2020 the details are provided in Agenda no 17.1.

22.1: Constituting of SLBC Sub-Committee on Financial Inclusion.

Back Ground:
NABARD vide their letter ref 1849-2292-23/2020-21 dated 04.08.2020 stated that the FI Sub Committee of SLBC and LDM would be required to certify the area having no or intermittent connectivity (NABARD letter provided in the Annexure 22 B, page no.548 to 550).

In this background, SLBC constituted a Sub-committee under the chairmanship of General Manager, SLBC and Co-Chairmanship of NABARD with the following major PSB Banks, Grameena Bank, Private banks and State Co-op Bank, who have good exposure in the State along with Secretary-RDPR, GoK as a special invitee and Union Bank of India as Convenor as Union bank of India is the 3rd largest among PSBs in Karnataka and has only one convenorship.

1	**General Manager &Convenor-SLBC**	**Chairman**
2	**General Manager, NABARD**	**Co-chairman**
3	General Manager, Reserve Bank of India	Member
4	General Manager, Canara Bank, CO, Bengaluru	Member
5	General Manager, State Bank of India	Member
6	General Manager, Bank of Baroda	Member
7	General Manager, Karnataka Grameena Bank	Member
8	General Manager, Karnataka Bank	Member
9	State Head, ICICI Bank	Member
10	General Manager,Karnataka State Co Op. Apex Bank	Member
11	Secretary, RDPR, GOK	Special Invitee
12	**General Manager, Union Bank of India**	**Convenor**

Focus area/Agenda - Financial Inclusion, PMJDY, Micro Credit (OD to PMJDY accounts), Micro Insurance (PMJJBY, PMSBY & APY), FIF, Banking outlet and BC issues including connectivity, Aadhaar related issues including AECs issues and FLCs, Etc.

SLBC letter ref no 209/SLBC/2020-21/FI dated 02.09.2020 addressed to Union Bank of India regarding SLBC sub-committee on FI is provided in annexure 22B1 page no.551.

SLBC vide letter ref No 212/SLBC/2020/F-300 dated 15.09.2020 has informed all Banks to advise their Regional Offices to obtain certification from respective LDMs and submit the claims to SLBC Sub-Committee on Financial Inclusion for further certification& forwarding to NABARD for reimbursement.in annexure 22B2 page no.552.

AGENDA 23 : OTHER ISSUES:

Agenda 23.1: ECLGS for Existing MSME borrowers during COVID-19 situation:

Govt. of India had announced additional funding of up to 3 lakh crore at a concessional rate of maximum 9.25% through Emergency Credit Line Guarantee Scheme (ECLGS) for the MSME sector hit hard by the Corona Virus crises. Under this scheme, 100% guarantee coverage will be provided by NCGTC for additional funding of up to 3 lakh crore to eligible MSME and interested MUDRA loan borrowers. This scheme is valid up to 31.10.2020.

NCGTC, Government of India has issued two modified circulars under ECLGS scheme;

1. Circular vide no.2754/NCGTC/ECLGS on 19.08.2020 regarding "loan to individual capacity-Rectifications/corrections required "and same has been circulated to all MLIs by NCGTC.
2. Circular vide No.2718/NCGTC/ECLGS ON 04.08.2020 regarding Modification of ECLGS operational guidelines and same has been circulated by NCGTC all MLIs.

In our state member Banks have sanctioned around 189174 accounts with amount of 7517.64 Cr under ECLGS scheme against total eligible amount of 10505.59 as on 28.09.2020 detail bank-wise information furnished in annexure 23 (page no.553).

All member banks are requested to complete the financing of left over eligible accounts, if any immediately.

Agenda 23.2: Aatma Nirbhar Bharat Abhiyan: PMSVANdhi scheme:

Hon'ble Prime Minister, in his fifth address to the nation since the great lockdown announced 'Aatma Nirbhar Bharat Abhiyan' package of Rs.20 lakh crore to revive the Indian economy, to help farmers, migrant workers, etc. and to revive the industrial sector. This package is 10% of India's total GDP.

PMSVANidhi Scheme operational w.e.f 01.07.2020 after notification of the rules and scheme under Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act 2014 by GoK, is a Central Sector Scheme i.e fully funded by Ministry of Housing and Urban affairs with the following objectives. The scheme will help formalize the street vendors with above objectives and will open up new opportunities to this sector to move up the economic ladder.

(i) To facilitate working capital loan up to Rs.10000/-
(ii) To incentivize regular repayment; and
(iii) To reward digital transactions.

Details of objectives, eligibility of states, eligibility criteria of beneficiaries, identification of beneficiaries, credit product details, rate of interest, interest subsidy, lending institution details, credit guarantee, selection mechanism, steering and monitoring committees are furnished in main scheme guideline and same has been already been circulated.

Further Government of Karnataka was issued government order vide no.144/2020 dated 15.06.2020 for implementation of PMSVANidhi scheme in Karnataka state and same has been circulated by SLBC to all member banks and lead district Managers, Annexure 23A and page No.554 to 559.

For effective implementation of PM SVANidhi scheme in Karnataka state, SLBC has conducted review meeting on Progress under PM SVANidhi scheme with major banks coordinators, 30 Lead district managers along with NULM technical group on 04.09.2020 and 22.09.2020 by video conference, In the meeting SLBC discussed about main issues pertaining to PM SVANidhi portal and other scheme related issues and also district wise and bank wise progress was reviewed by DGM, SLBC.

Government of India, Ministry of Housing and Urban Affair, NULM Division has written letter vide no.K-12017(33)/2/2020-UPA-1 dated 16.07.2020 to the principal Secretaries/ Secretaries of Urban Development /local self-government/Municipal Corporations of all States/UTs regarding PM-SVANidhi revising the rate of stamp duty from loan applicants wherein they also requested all state government to review the existing rate of stamp duty for loans under PMSVANidhi and either waive it completely or restrict it to an amount not exceeding an aggregate value of Rs.50/- both for Loan agreement and hypothecation agreement executed either separately or combined. Further, it is requested that DP note, if undertaken, be stamped withRs.1/- revenue stamp, detail given annexure 23B Page no.560. Therefore, SLBC requests GoK to arrange for resolving portal related issues and stamp duty exemption.

Suggestions for effective implementation of the scheme furnished in annexure no.23B1, page no.561.

All member banks to sensitize the branches and monitor scheme for better progress.

Bank wise & district wise pending/sanction/disbursements of applications under the scheme is furnished in annexure 23C, page no. 562 to 568.

As on 23.09.2020 member banks have sanctioned 11864 accounts under PMSVANidhi scheme and Karnataka secured 8th place in India. Information is provided in annexure 23C1, page no.569.

In this I would like to inform the house that different banks have taken different initiatives like – while SBI automated entire processing, sanctioning and disbursal to online thro' FIMM vertical, BOB & FB have developed apps for better sanctions and disbursements and Canara bank is ready with the service to generate UPI id to the beneficiaries without smartphone.

23.3 New Centrally Sponsored Scheme for "PM - Formalization of Micro food Processing Enterprises (PM FME)"

The Government of India on 29.06.2020 launched the PM Formalization of Micro Food Processing Enterprises (PM FME) scheme as a part of Prime Minister's 'Atmanirbhar Bharat Abhiyan'.

Launched by Union Minister for Food Processing Industries Harsimrat Kaur Badal, the scheme would generate a total investment of Rs 35,000 crore and generate 9 lakh skilled and semi-skilled employment in India.

The scheme will be implemented for five years until 2024-25. It will generate investment of Rs 35,000 core, generate 900,000 jobs and help 800,000 units.

Under the PM FME scheme, micro enterprises will get 35% subsidy on project cost, with a ceiling of Rs 10 lakh. The beneficiaries will have to contribute at least 10% of the project cost while the balance will come from loans. Nearly 200,000 micro enterprises will get credit-linked subsidy support.

There are about 2.5 million unregistered, unorganized food processing enterprises which account for 74% employment in the food processing sector. Two-thirds of them are in rural areas and 80% are family owned, said the minister.

Under the scheme, meant for the unorganized sector, the expenditure will be shared by the central and state governments in the ratio of 60:40.

KAPPEC is the nodal agency for implementation of the scheme with ODOP – ONE DISTRICT ONE PRODUCT" – approach In Karnataka State

Government of Karnataka has issued order vide No.Agri-AFT/49/2020,Bengaluru, dated: 07.08.2020 and guidelines for implementation of the scheme with ODOP concept. GoK formed State level and District level committee and also provided detail guidelines issued by GOI, Ministry of food processing and industry, Annexure 23D, page no.570 to 614.

23.4: Disposal of Educational loans under RGLS:

The Department of Collegiate Education, Bengaluru and Bank of Baroda (e-Vijaya Bank) are requested to finalize MOU soon and thereafter targets can be communicated for financing of these RGLS loans.

BOB finalized draft of MoU and sent draft to Department of Collegiate Education, Bengaluru. Department of Collegiate Education, is requested to finalize the MOU, and send target under the scheme, so that the member banks can start lending under the scheme. (BoB letter and the Department letter is provided in annexure 23E, page no.615 to 617).

Department is requested to conduct meeting with BOB and complete the process.

23.5 PRAGATI meeting

The Pro-Active Governance and Timely Implementation meeting held on January 22, 2020 to review the implementation of social security schemes such as PMJJBY & PMSBY, vide RBI letter dated April 7, 2020. In view of the concerns shared therein, SLBC was requested to advise banks to take the following action to increase the coverage and spreading awareness among targeted beneficiaries under PMJJBY and PMSBY.

a) Conduct periodic publicity campaigns with special focus on rural areas at regular intervals for creating awareness about benefits of Social Security Schemes.
b) Streamline procedures and leverage technology to speed up claim settlement process and improve outreach.
c) Ensure that no eligible Jan Dhan account holders are left out from availing the risk covers under PMJJBY and PMSBY.
d) Enroll beneficiaries of other government scheme like PM Ujjawala, PM Kisan, MGNREGA etc. under the scheme.
e) Use SMS and other digital platforms to make account holders aware of the schemes and also seek auto debit mandate from them.
f) Leverage marketing Channels like Banking Correspondents(BCs) for ensuring Pan India coverage and innovate ways be devised for motivating the field level functionaries for enhancing enrolments, especially under PMJJBY and PMSBY and
g) Fix target of fresh enrolment under PMJJBY and PMSBY to enhance enrolment till March 31, 2021.

SLBC has shared the status report for PRAGATI meeting with RBI, FIDD, Bengaluru vide letter Ref. 188/SLBC/ANK/PRAGATI dated 29.07.2020.

DFS vide letter reference no.F.No.M-18012/1/2020-Mission Jansuraksha dt. 04.08.2020 requested PSBs including sponsored RRBs & 14 Major Pvt Banks that for the Policy Year 2020-21, all banks should endeavor to enroll at least 10% and 25% of the eligible PMJDY account holders under PMJJBY and PMSBY respectively. Copy of the DFS letter is enclosed as annexure 12E1 (Page No. 167 to 169)

All Banks are requested to arrange for wide coverage under PMJJBY and PMSBY.

GOK is requested to extend necessary support in identifying and organizing such uncovered eligible persons to bank branches.

23.6 Digital District: Expanding and Deepening of Digital Payments Ecosystem in Raichur District:

While assessing the progress of digitization in Raichur District as on August 2020, it can be seen that the total number of operative Savings bank accounts were 1789070, out of which Debit/Rupay cards coverage was observed as 1047589 (58.55%). Net banking coverage was found to be 14.79% and Mobile Banking/UPI/USSD coverage stood at 39.82%. The total number of operative Savings Bank accounts covered with at least one of the facilities namely Debit/Rupay cards, net banking, mobile banking, UPI, USSD were 1377136 and percentage of such accounts to total operative accounts was 76.97%. The total number of operative Current Accounts were 28620, out of which number of net banking to CAs was 11008, percentage of Net banking coverage was 38.46%. The number of POS/QR availed by Current Accounts was 2825 and percentage coverage of POS/QR was 9.87%. Total No. of Operative Current Accounts covered with at least one of digital modes of payments - Net Banking, POS, QR etc. are 13414, percentage of such Accounts Out of total Operative Current Accounts are 46.87%. POS/QR issued to shopkeepers (other than CA holders) was 2060, POS/QR issued to Government/Public Service

providers was 50 and the same issued to others was 191, the total POS/QR other than Current Account holders figured at 2301. With regard to Financial Literacy, camps on Digital Financial Literacy were recorded at 532 and participants were about 17283. Review of digital data in Raichur district as on 31.08.2020 is provided in annexure 23F, page no.618.

SLBC requests all the member Banks in the Raichur district to give more emphasis to digitization so that we can achieve 100% digitization of Raichur district by October 2020.

The SLBC sub-committee meeting on deepening of digital payment was held on 05.08.2020 under the convenership of SBI is provided in annexure 22A1,page no.544 to 547.

23.7: Allotment of enrollment targets under Atal Pension Yojana (APY) to Banks / Department of Posts for FY 2020-21:

SLBC has forwarded the **target per branch** for FY 2020-21 which is received from PFRDA

Target under APY for FY 2020-21 under each category:

Category	Target per branch FY 2020-21
Major Banks (ALL PSBs and 4 Private banks i.e. **ICICI Bank, AXIS Bank, HDFC Bank, IDBI Bank**)	60 accounts
Regional Rural Banks	60 accounts
Private Banks (Other)	30 accounts

SLBC has advised all Banks including LDMs to review the performance under APY in their districts.

We request all the State Coordinators of banks & LDMs to actively participate in "Citizen's Choice FY 2020-21 campaign" from 01.09.2020 to 31.10.2020 as advised by PFRDA to achieve the set targets. Details provided as annexure 12F2, page no.172 to 173.

23.8: Performance of Karnataka Farmers resource Centre, Bagalkot (KFRC): The performance of KFRC will be reviewed in KFRC meeting of trustees.

30th BoT was conducted by KFRC Bagalakote through ZOOM-video conference on 16.09.2020 @ 11.00am; all trustees were present in the VC meeting.

Main Discussion:

Convenor SLBC advised to ED, KFRC to maintain account ledger at office level and tallying the account maintained at bank with ledger maintained at office level and also advised to him conduct EDP type training programmes including farmers training and advised to withdraw the case filed against BDTA, Bagalkot at Dharwad High Court as per legal opinion given by HO, Canara Bank.

AGENDA 24. PM Awards:

Am happy to inform that out of the 12 districts pan India selected for PM awards for "Inclusive Development through credit flow to priority sector" two were from the state and in the present fourth round Belgaum is in the contest among four districts pan India.

***

Annexure - I

SLBC – KARNATAKA
LIST OF PARTICIPANTS
151st SLBC Steering Committee meeting held on 01.10.2020

Sl. No.	Name Shriyuths -	Designation	Organization
1	B Chandrasekhara Rao	Convenor-SLBC & GM	Canara Bank
2	Prameela Job	Asst. General manager	RBI
3	Sunil Kurthkoti	Advisor Finance Department	Govt. of Karnataka
4	Dr. K. U. Vishwanathan	General Manager	NABARD
5	A.K.Sharma	Deputy General manager	NABARD
6	Rajesh	Asst. General Manager	State Bank of India
7	S V Srinivas	Chief Manager	State Bank of India
8	J A Lewis	Asst. General Manager	Canara Bank-Circle Office, Bengaluru
9	Abhisheik	Manager	Canara Bank-Circle Office, Bengaluru
10	Prasanna Ram. R	Asst. General manager	Bank of Baroda
11	B Indumathi	Senior Manager	Bank of Baroda
12	V Madhavi	Asst. General Manager	Union Bank of India
13	J V S Prasad	Deputy General Manager	Canara Bank -SLBC
14	Sujatha G	Asst. General Manager	Canara Bank-SLBC
15	Basavaraj C	Divisional Manager	Canara Bank-SLBC
16	Ravikumara	Senior Manager	Canara Bank-SLBC
17	Nagaraja B	Senior Manager	Canara Bank-SLBC
18	Rajesha H P	Senior Manager	Canara Bank-SLBC
19	Nagalinga Murthy M R	Manager	Canara Bank-SLBC
20	Ankur	Officer	Canara Bank-SLBC

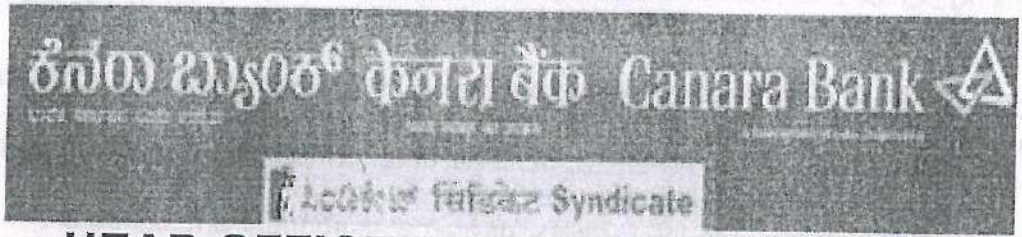
Annexure - 1A

STATE LEVEL BANKERS' COMMITTEE KARNATAKA

PROCEEDINGS OF THE 150th SLBC MEETING HELD ON 19.06.2020

CONFERENCE HALL, NO.334 III FLOOR, VIDHANA SOUDHA BENGALURU – 560001

CONVENOR



HEAD OFFICE:ANNEXE, BENGALURU

STATE LEVEL BANKERS' COMMITTEE: KARNATAKA
CONVENOR: CANARA BANK: HEAD OFFICE: BENGALURU
MINUTES OF THE 150TH MEETING OF SLBC HELD ON 19.06.2020

The 150th SLBC meeting of the state of Kanataka was held on 19.06.20 at 2.30 pm in conference hall, Vidhana Soudha, Bengaluru under the chairmanship of Sri T Vijay Baskar, Chief Secretary, GoK and attended by Smt Vandita Sharma ACS & DC, GoK, Ms A Manimekhalai ED:Canara Bank, Sri Jose J Kattoor, RD:RBI, Sri Srivatsava, GM, NABARAD, Sri Manivannan, Convenor-SLBC & GM besides Principal Secretaries, Secretaries, Commissioners & Directors from Govt. departments / corporations and senior executives from RBI, NABARD and different banks.

Sri T Manivannan, Convenor in his opening remarks has welcomed all the members & invitees and mentioned about the importance of the meeting – being the historic 150th meeting. He welcomed all the dignitaries and the participants and congratulated the bankers for their sincere efforts for providing the banking services and implementing COVID relief measures and PMGKY during the testing times of corona pandemic.

Sri T M Vijay Bhaskar, CS, GoK presided over the meeting, launched the ACP 2020-21 and released the booklet along with other dignitaries. ACP for 2020-21 was pegged at Rs 3,65,556 crores with share of priority sector credit being Rs 2,55,940 crores i.e.70.01 % of total credit.

Ms. A Manimekhalai, Executive Director, Canara Bank, while delivering her key note address, has extended a warm welcome to the Honourable Chief Secretary of Karnataka Shri T M Vijay Bhaskar, Smt. Vandita Sharma, Addl. Chief Secretary & Development Commissioner GoK to the 150th SLBC meeting on behalf of SLBC and Canara Bank. She also extend a warm welcome to Shri Jose J Kattoor, Regional Director, Reserve Bank of India, Karnataka, Shri.H R Srivatsa, General Manager, NABARD and other dignitaries who were present in the meeting. The contributions of the erstwhile CGM of NABARD, Karnataka Sri. P V S Suryakumar, who has been elevated as DMD NABARD Mumbai, were placed on record by her.

On behalf of all the bankers in the State she thanked the Government of Karnataka for being proactive and taking effective steps to control and combat the pandemic.

She mentioned that, in the face of this unseen emergency, SLBC with the support and guidance of Central and State government machinery had conducted a special SLBC on 02.05.2020 to come out with common guidelines to ensure smooth functioning of the banking sector and four COVID 19 support loan models were shared to all the banks for implementation at their level and hoped that all the banks have implemented the same.

Before conclusion of speech, she urged upon all the banks and other stake holders to concentrate on four priorities.

i. To popularize the GECL scheme among the existing borrowers and sanction loans to all eligible borrowers.
ii. Extend KCC to the farmers for animal husbandry and fisheries.
iii. Sanction all the applications received under PM Kisan Saturation Campaign.
iv. To ensure coverage of all eligible crops, as the Kharif season has started, under PMFBY / WBCIS.

She emphatically stressed that bankers as the financial health keepers of the country have crucial responsibility of keeping the wheels of the economy up and running and expressed satisfaction as bankers as a community have risen to the occasion and have displayed tremendous grit and determination.

Sri .T.M Vijaya Bhaskar, Chief Secretary, GoK in his address has hailed the meeting as a landmark as it is the 150th SLBC. He mentioned while its happy to launch ACP 2020-21 with higher outlay it is also time to review the achievements under ACP 2019-20.

- ***Progress under Annual Credit Plan 2019-20***

He noted that the Overall achievement in the year under Annual Credit Plan at 143.65% and the Overall achievement in the year under Priority Sector in Annual Credit Plan at 94.17%. Overall achievement under MSME in the year under Annual Credit Plan at 170.24%.

Overall achievement in the year under agriculture under Annual Credit Plan at 79.64%. But the performance of Priority Housing at 22.95% and Priority Education at 25.97% is unsatisfactory.

Overall achievement under Non-Priority advances is robust at 245.76% is clearly indicating a shift of focus of Bankers from Priority Sector to Non-Priority sectors, which is not a positive trend for the State. Added to that is the serious concern of the negative growth rate of 3% under Advances to Priority Sectors which has slipped below the mandatory norm of 40%, to 38%. The regulators and the Banks need to introspect in the matter deeply and take corrective steps to accomplish mandatory norms under Priority Sector in the coming quarters.

- ***Crop Loan Waiver Scheme :***

He thanked to the co-operation from banking fraternity, the progress in the implementation of Crop Loan Waiver Scheme is encouraging. Releases made so far has reached 9.62 lakh accounts and Rs 7160.40 Crore have been credited to farmers' accounts.

- ***100% saturation of PM-Kisan farmers under KCC Loans.***

Based on the details furnished by SLBC, there are 47.74 lakh KCC / Crop Loans (as at 31.12.2019) as against 64.40 lakh PM Kisan farmers in the State and 16.73 lakh PM-Kiasn farmers are to be covered under KCC Cards.

Though the overall coverage appears reasonable, the disparity between districts is quite high and it is a matter of concern that there are 7 districts (Ballari, Koppal, Mysuru, Tumakuru, Kolar, Chitradurga & Chikkaballapur) where the coverage is less than 50% and is as low as 32.78% in Chikkaballapur District.

In another six districts (Kodagu, Davanagere, Dakshina Kannada, Bagalkote, Bidar & Vijapura) the percentage of coverage is more than 100% (ranges between 120% to 388%(of the PM-Kisan population. The Banks need to review the data of coverage. If the same is discounted and assumed at 100% coverage in these districts, then the overall coverage under KCC Cards will be 65.84% of PM-Kisan numbers and out of

64.40 lakh PM-Kisan farmers, 42.40 lakh farmers can be deemed to have been covered under KCC Loans leaving a huge number of about 22 lakh PM-Kisan farmers to be covered under the campaign.

Convenor SLBC, Departments of Agriculture & Horticulture need to draw proper strategies along with Convenor SLBC and banks, to arrive at the list of PM Kisan farmers who have not availed crop loans/ KCC loans so far and to take quick action to accomplish 100% saturation of PM-Kisan farmers under KCC Loans in a time bound manner as kharif season has already commenced.

- ***Coverage of PM-Jan Dhan Yojana account holders under PM-Gareeb Kalayana Yojana :***

Based on the data of Aadhaar seeded PMJDY accounts, Government of India has taken steps to release 3 instalments Rs 500 each to all women account holders. As per the details furnished by SLBC on 15.4.2020, the total number of accounts which were credited the first instalment of Rs.500 is 82,38,716.

The number of JanDhan accounts as on 31.12.2019 is 161.93 lakh (160.85 lakh as on 31.3.2020) and the total number of Aadhaar seeded JanDhan accounts is 122.27 lakh (121.37 lakh as on 31.3.2020). Thus the anticipated benefit under PMGKY lost by the women account holders of these 39.66 lakh persons in the State whose PMJDY accounts are not seeded with Aadhaar, which assuming that 50% of the accounts being of women, is Rs.297 Crore. This is a huge loss to the poor people of the State either due to non-submission of Aadhaar data to the Banks or non-seeding of the Aadhaar data in JanDhan accounts by Banks.

Banks under leadership of Convenor SLBC are advised to take all steps necessary to ensure that all the JanDhan accounts get Aadhaar seeded and mapped so that they become eligible under PM Garib Kalyan Yojana. The Revenue Department through the district administrations may support the banks in ensuring that the Aadhaar data is received by the Banks and those poor who have not opened the accounts approach the Banks for account opening. In addition to that those accounts of the poor which were opened before 2014 are classified as JanDhan accounts as per procedure.

- ***Scale of Finance for 2020-21***

In its report of the Internal Working Group of Reserve Bank of Indian under the Chairmanship Mr. M K Jain, Deputy Governor RBI, says "DCC Banks are the conveners of the District Level Technical Committees (DLTC) and play a major role in fixing the Scale of Finance (SoF). However, they lack the resources and technical capabilities to carry out such exercises which need more scientific approach. Moreover, as the financial health of most of the DCCBs is not sound, they fix a lower Scale of Finance (SoF). This issue can be addressed by assigning the responsibility of fixing the SoF for Crops to SLBC at State Level which is justifiable as banks have emerged as the main purveyors of the credit to farming community".

In the light of the above, Agricultural Department, Co-operation Department & Convenor SLBC may take immediate steps to fix appropriate Scale of Finance for 2020-21, as the kharif lending season has already commenced, preferably before this month end.

➢ ***Pradhan Mantri Fasal Bheema Yojana (PMFBY)made optional from 2020-21***

Under the PMFBY, which was launched in February 2016, it was mandatory for loanee farmers to take crop insurance cover under this scheme. Major changes in the Pradhan Mantri Fasal Bheema Yojana (PMFBY) have been made, making it optional for farmers to take insurance under the scheme, with a view to plug loopholes in the farm insurance scheme.

Since this issue has been a sensitive matter, Banks may adopt proper procedures to communicate and educate the farmers properly about the scheme guidelines and take adequate steps to get farmers' options, to ward off themselves against any liability in future.

➢ ***Waiver of penalty for delayed registration of loan documents due to Covid-19.***

During the Special SLBC meeting held on 02.05.2020, to enable disbursal of loans Government of Karnataka was requested to waive penalty on Stamp duty for registration of loan documents.

The Circular No.: STP/02/2020-21 dated: 16.05.2020 issued by the Government of Karnataka in the matter is already sent to Convenor SLBC for information and circulation among the banks.

➢ ***Emergency Credit Line Guarantee Scheme :***

He noted that in response to the adverse impact of COVID-19 on MSMEs and other small businesses, many banks have already introduced schemes under the Government of India introduced the Emergency Credit Line Guarantee Scheme which is fully guaranteed emergency credit line to MSMEs.

SLBC has informed that as on 9.6.2020, 24877 accounts have been extended additional loans of Rs.1362.17 Crore. However comparing with the exposure of over Rs.92000 crore to MSME, there is a long way to accomplish the goal set by Govt of India.

The whole hearted support from all Banks for all and specially to MSMEs & farmers so that they can restart their businesses which are in distress due to the Corona crisis.

SLBC may place before this house the steps taken by the banks to lend pro-actively under this scheme and also place the bank-wise performance under the scheme.

➢ ***Participation of Government Departments under TReDS platform :***

All the Departments, Boards, Corporations & State Undertakings which are buyers from MSME units are given an option to decide to participate on the platforms of TReDs.

➢ ***PM MUDRA Loans***

There is a reduction on the number of accounts disbursed overall by 73,809 accounts and the same is 1,75,458 under Shishu category. The trend is negative under Tarun

category both in number accounts and amount disbursed. The Bankers need to introspect in the matter and take appropriate steps.

- ***Credit Deposit Ratio.***

It is a matter of concern that CD Ratio of the State has declined from 79.90% as at March 2019 to 75.20% in December 2019 and as at 31.3.2020 it is 74.01%. . The C D Ratio of the State has been above 75% for a fairly long period and Bankers need to introspect the reasons for such a steep decline of 5.89% over March 2019.

He informed that, the Lead districts like Udupi, Uttar kannada and Dhakshina Kannada the CD ratio is less than 60 % and he requested SLBC to give special focus on these three Districts and to advise these LDCMs to bestow personal attention to push credit growth apart from critical review of the CD Ratio at all DCC / DLRC Meetings.

- ***Opening of Banking outlets in Rural Branches***

Opening of banking outlets is pending in 13 locations (Indian Postal Payment Bank- 6; Federak Bank Ltd., – 2; Karnataka Grameena Bank-3 & UCO Bank -2) & opening of one branch in aspirational district by Karnataka Grameena Bank at Honegera is pending.
He requested concerned banks to ensure to open these outlets immediately.

- ***Performance under State Sponsored Schemes.***

It is observed that the performance under the schemes of the PMEGP (120%), NRLM (100%), Animal Husbandry Dept. (97.90%), D Devraj Urs BC Development Corporation (77.48%) and Karnataka Bhovi Development Corporation (75.37%) is encouraging.

The performance under other State Government programmes in 2019-20 is not up to the expected level.

- ***Implementation of Kannada in Banking:***

Kannada Abhivridhhi Pradhikara has been espousing the usage of Kannada language in banking sector and following action points suggested by them for adoption:

a) Employing Kannadigas for working in branches in Karnataka.
b) Training Kannadigas for participating in all India competitive exams for banking recruitment.
c) Removing officials who do not learn kannada and replacing them with Kannada knowing employees.
d) Kannada knowing employees working elsewhere be brought back to Karnataka and posted at Branches for improving the customer service distinctly.
e) Not to transfer the Kannada knowing new promotes outside the State and post them within the State.
f) All the Banks need to ensure that the Non-Kannadiga Officials are trained well so that they can transact in Kannada with customers.

g) Need for strict implementation of tri-lingual formula in all Banks in the State.
h) All challans, deposit receipts, cheques, receipts, pass books, loan applications, demand drafts, account opening forms, loan documents, notices, and all other customer related documents & letters need to be in Kannada.
i) Banks websites & internet banking should be enabled in Kannada language also.

SLBC Convener & all Banks need to confirm adoption of the same.

Bank-wise progress / adoption may be placed before SLBC as a regular agenda in future.

➢ ***Popularization of National Common Mobility Card.***

National Common Mobility Card (NCMC) has been introduced to enable people to pay multiple kinds of transport charges, including metro services and toll tax, across the country. There is no progress in this area in the last 2 quarters and the support from Bankers is again sought to popularize this concept in the State in general and in Bangalore in particular. Bangalore Metro has been taking active steps for making available NCMC Cards at its counters. Banks may under the leadership of new SLBC Convener, may chalk out strategies and methods in achieving the same, without further delay.

Bankers were urged to achieve targets particularly PSC under ACP 20-21 and mentioned that the GoK has extended support by opening up several sectors of economy to enable bankers to resume financing activity. Advised the banks to submit request for waiver of stamp duty on additional mortgage for COVID19 loans.

IOB, SBI and Yes Bank were requested to refund the amounts on account of frauds to different departments / corporations.

The active and responsive services of Sri.T. Manivannan, SLBC- Convenor &GM, due for superannuation, were appreciated by him and extended welcome to Sri BCS Rao, the incumbent Convenor.

Later on **Smt. Vandita Sharma, ACS & DC, GoK**, in her address has observed that share of agricultural credit was only 79.64 and more support is required by the farming community due to last year floods and crop loan restructuring has come down to 46% from 66% instead of increasing. Private banks fared well than PSU banks she mentioned. RBI was requested to look into the matter of sanctioning/renew existing crop loans to farmers if up to date interest is repaid. She requested for covering 12 lakh women beneficiaries in PMKISAN list with KCC and advised for de-duplication of PM KISAN list by using K-portal /FRUIT ID developed by Department of Agriculture. Bankers were advised to settle all pending insurance claims of 2017-18 & 2018-19 expeditiously. Regarding COVID relief loans, she observed that sanctions to MSME needs to be stepped up and more publicity to be given for COVID credit products at branch level. AH & Fisheries departments were advised to share the list of eligible persons for sanction of credit facilities. She requested for improved performance under GSS and not to adjust the PMKISAN proceeds to any outstanding liabilities.

Sri. Jose J Kattoor, RD, RBI in his address highlighted the important developments from the RBI side as mentioned below.

Quote "

I would like to highlight some of the important developments from the RBI side that have taken place after the last special SLBC meeting and the comprehensive measures taken by RBI to deal with the effects of lockdown imposed on account of COVID-19 pandemic on the economy.

The Monetary Policy Committee (MPC) meeting was held on May 22, 2020. Taking cognizance of the evolving factors and based on the assessment of the macroeconomic situations and financial market conditions, RBI announced further additional measures.

Some of them are as under:

- The policy repo rate under the liquidity adjustment facility (LAF) was reduced by 40 bps to 4.0 per cent from 4.40 per cent with immediate effect.
- The marginal standing facility (MSF) rate and the Bank Rate was reduced to 4.25 per cent from 4.65 per cent.
- Reverse repo rate under the LAF was reduced to 3.35 per cent from 3.75 per cent.

1. Internal Working Group to review Agriculture Credit:

The Internal Working Group (IWG) to review Agriculture Credit headed by Shri M.K.Jain, Deputy Governor, constituted to understand the various constraints in agriculture credit absorption had suggested some workable solutions which are at various level of implementation by State and Central Government. The following issues were discussed during the previous SLBC meeting.

i) Ensure that the "Bhoomi" platform achieves 100% digitisation of land records of the state and is made fool proof to allow banks and financial institutes to view records, register charges etc. with ease.
ii) State government to promote and conduct awareness drives for land consolidation so that the farmers can achieve economies of scale and have the incentive to make long term investments.
iii) State governments should allocate a larger portion of their borrowing from RIDF for the purpose of absorbing funds for rural infrastructure development in the state.

I would request the State government to update the progress on the issues.

2. Emergency Credit Line guarantee Scheme (ECLGS)

As part of first tranche of economic stimulus to help businesses, Government of India had announced additional funding of up to Rs.3.00 lakh crore at a concessional rate of maximum 9.25% through a collateral-free Emergency Credit line Guarantee Scheme for the MSME sector and interested MUDRA loan borrowers. The coverage would be provided by National Credit Guarantee Trustee Company (NCGTC). The progress in disbursement / funding would be monitored by DFS.
The Scheme was taken up for discussion during the 58th Empowered Committee Meeting for MSME on May 20, 2020. I am told that the Commissioner of MSME, GoK has conducted the first state level Task Force Committee meeting for MSME on June 3, 2020.

I advise the banks to conduct outreach programmes and popularize the ECLGS scheme among the existing MSME borrowers and also display the scheme guidelines at all bank branches / offices in vernacular language.

In order to clear the air and confusion prevailing amongst various borrowers while approaching banks seeking limits, I would advise the SLBC to prepare a common check-list together with a list of documents to be submitted by the MSME borrowers desirous of availing the limits under the scheme.

3. Scale of Finance: The IWG had inter alia also recommended that there should be state-wide fixation of scale of finance (SoF) for crops and allied agricultural activities across the state to bring transparency and uniformity. During the 148th SLBC meeting, NABARD had informed that revised guidelines dated April 15, 2020 have been issued. As per the revised guidelines, District Level Technical Committees (DLTCs) would furnish inputs to the State Level Technical Committee (SLTC). SLTC would finalize the SoF for the state for all the crops including horticulture crops, animal husbandry and fisheries etc. RBI had followed it up with a Circular dated April 30, 2020 addressed to all the Banks and SLBC/ UTBC. I urge SLBC to finalize the SoF so as to be ready for banks reference for the ensuing Kharif season.

4. Last mile connectivity: During the previous SLBC meeting I had highlighted on the guidelines issued by RBI from time to time and rolled out Roadmaps for providing banking services in unbanked rural areas. Against this backdrop and as per the objectives under National Strategy of financial Inclusion 2019-24 for further expanding the banking coverage and ensuring universal access to financial services, we have advised SLBCs to ensure that there is a banking outlet in every village within a radius of 5 kms/ hamlet of 500 households in hilly regions. I urge SLBC and all the banks to ensure that all the villages are provided with a banking outlet well within the target date of completion i.e June 30, 2020 and submit the status report as per format provided by us.

5. Deepening of digital payments: As per the recommendations of the High-Level Committee on Deepening of Digital Payment (CDDP) set up by RBI under the Chairmanship of Shri Nandan Nilekani. I understand that the sub-committee formed at the SLBC level had last met on January 29, 2020. SLBC may appraise the subsequent developments in reviewing the implementation of this programme in the identified district of your state.

I request GoK to issue suitable guidance and enabling instructions to the various stakeholders involved so as to ensure implementation of the scheme within the time frame. I also suggest, SLBC and all the bankers operating in the district take measures to make the district 100% digitally enabled within one year and SLBC may submit a report on the progress made in this regard on a regular basis while also review the progress in the SLBC meetings.

6. Pro-Active Governance and Timely Implementation (PRAGATI)

The Pro-Active Governance and Timely Implementation (PRAGATI) meeting to review implementation of Social Security Schemes was held under the Chairmanship of Hon'ble Prime Minister on January 22, 2020 to review the performance of PMJJBY & PMSBY in terms of enrolment, claims settlement, grievance redressal and overall benefits to the people at large across the nation. The issues raised were shared by RBI with banks on April 7, 2020 with an advise to undertake / initiate certain actions for increasing the coverage and spreading awareness among targeted beneficiaries under these schemes.

NSFI 2019-24, as one of its objective, had also envisaged that "Every willing and eligible adult who has been enrolled under the PMJDY (including the young adults who have recently taken up employment) to be enrolled under an insurance scheme (PMJJBY, PMSBY, etc.), Pension scheme (NPS, APY etc.,) by March 2020.
I advise SLBC to initiate the actions as suggested and also review the progress in consultation with all stakeholders in order to achieve the government's vision of a financially included society along with universal insurance coverage.

I would like to recap some of the circulars issued since 149th SLBC meeting held on May 2, 2019

5. Interest Subvention (IS) and Prompt Repayment Incentive (PRI) for Short Term Loans

In view of the extension of lockdown and continuing disruption because of Covid – 19 the RBI, vide its Circular dated May 23,2020, had permitted all lending institutions to extend moratorium by another three months i.e. up to August 31, 2020. In order to ensure that farmers do not pay higher interest during the extended moratorium period, the Government has decided to continue the availability of 2%IS and 3% PRI to the farmers for the extended period of repayment up to August 31,2020 or date of repayment, whichever is the earlier. This benefit will be applicable to all short-term loans for Agriculture and Animal Husbandry, Diary and Fisheries (AHDF) up to Rs 3 lakh per farmer (up to Rs 2 lakh for AHDF farmers).

I wish today's deliberation in this meeting be a great success leading to a fruitful co-ordination of the efforts of banks and government departments in bringing overall growth of the state and the country.

" UNQUOTE

Shri H R Srivatsa, GM NABARD addressed the house as under:
"We are meeting amidst rising cases of COVID -19 on the one hand while easing of lockdown is taking place on the other hand. With some green shoots in general being observed in economy and with timely onset of monsoon, we are hopeful of agricultural operations and related credit flow will take off in right earnest. While the lockdown did effect the overall economy to a large extent, direct effect of the same on the agri economy was probably limited as pandemic came in this region at almost end of Rabi harvesting season. However, while procurement and marketing was generally affected, the FPOs emerged as bright spots at places, as they were able to take care of marketing of produce and cater to needs of local residents.
Karnataka State Annual Credit Plan Priority Sector projections for the year 2020-21 is Rs 2.55 lakh crore against NABARD SFP projection of Rs 2.44 lakh crore. However, it is observed that total projection in Annual Credit Plan 2020-21 for Agriculture Sector at Rs 1.12 lakh crore is less than projection for the same in the Annual Credit Plan of 2019-20 (Rs 1.14 lakh crore).

Since the last meeting of the SLBC, NABARD has issued guidelines on:

- Policy for refinance for ST limits to state Handloom Dev Corporations, Financing of Working capital needs to weavers by all banks

- Circular to State Coop banks and RRBs regarding continuation of Int subvention and prompt repayment up to 31 August 2020 as per the directions of Dept of Agrl and Farmers welfare.

NABARD has till date provided Special Liquidity Fund support to the Coop banks (Rs 1700 cr), RRBs (Rs 500 cr) and NBFC- MFIs (Rs 385 cr).

NABARD would like to bring the attention of SLBC to the following:

- Conduct of SLTC meeting – NABARD has issued a circular dated 15 April 2020 to all the State governments to reconstitute the DLTC and SLTC for fixing of SoF to the crops in tune with the recommendations of the Internal Working Group of the RBI. Since for the year 2020-21 all the meetings at DLTC level has been held, the SLTC may be convened at the earliest to fix the Scale of Finance before the lending for Kharif season picks up.
- FPO Financing – Since the FPOs have demonstrated their capability during the COVID 19 crisis, banks may come forward to finance the working capital needs of the FPOs liberally.
- Only few banks have issued policy guidelines for financing the FPOs. Banks may step up efforts for financing the FPOs.
- Banks such as SBI, BOB, BOI, Canara Bank, etc., have entered into MOU with SFAC for coverage of FPC financing under Credit Guarantee Fund Scheme and to provide collateral free credit to FPCs.
- Banks may come forward to finance the reverse migrant labour through various existing schemes implemented by them
- District Credit Plans not yet launched in Chikmagalur, Dakshin Kannada, Bellari, Davangere, North Kanara and Bidar. LDMs yet to take charge in Bellari dist.
- In the KCC saturation drive in respect of Coop Banks and RRBs which are being monitored by NABARD – as on date 170136 applications received in Coop banks and all have been sanctioned. In RRBs 88030 applications were received and 77035 were sanctioned. The RRBs are requested to expedite sanctioning the balance. The other commercial banks are also requested to work towards the saturation of KCC.
- Though the overall achievement of ACP 2019-20 was 94.17%, the achievement under ST Agri and LT Agri as also overall Agri lending was around 80% of the target fixed. RRBs have achieved only 55% of the target for agriculture credit under ACP 2019-20. Further, the achievement under Housing under priority sector was 22.95% whereas for Housing (non-priority) was 262%. Concerted efforts are required to promote affordable housing by banks.
- The average finance per SHG was Rs 1.26 lakh by CBs during the FY 2019-20 as compared to Rs.1.30 lakh (since inception). Commercial banks may increase the quantum of loan to SHGs to help them undertake meaningful economic activities to enable them increase their income level."

Subsequently Sri T Manivannan, Convenor has initiated and moderated agenda wise discussion by hearing the issues & suggestions from departments & bankers and directions from the Chair.

AGENDA 1.0: CONFIRMATION OF THE MINUTES OF148th and 149thSLBC MEETING HELD 20.03.2020 and 02.05.2020 respectively.

The Minutes of 148th SLBC meeting held on 20.03.2020 and 149thSpecial SLBC meeting held on 02.05.2020 and amendments in the proceedings of the 149th Special SLBC meeting were circulated to all the member banks and Govt. departments. The minutes of the same were approved.

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 148th were taken note by the House, the details of which are as shown below.

- **Standardized system for direct flow of data from CBS of the member banks.**

Convenor has informed that, the block codes downloaded from the LG Directory, GOI website has been circulated to all the Banks & LDCMs for mapping their branches in the state with the respective block codes. The vendor has been finalized and PO has already been issued to the vendor. SLBC requested all the banks to map their branches with the block codes provided and also enable them in their CBS system by 31.07.2020, so that the data flow/extraction can happen.

(Action: ALL Banks)

- **Flow of Credit to CLSS Pradhan Mantri Awas Yojana-Urban (PMAY-Housing for All 2022).**

Convenor informed the house about the progress in housing and that 11 % of PSA is marked for housing for FY 2020-21. He requested the member banks to ensure credit flow to the housing sector.

Secretary housing informed that, as cabinet has approved to alienate undivided share of land along with house alloted in favour of individual beneficiaries, it is easy for beneficiaries to offer the same as collateral to banks i.e. banks will get the collateral for loans under affordable housing project. 5.50 lacs beneficiaries required support and requested to flag the issue in retail loans subcommittee meeting.

(Action: ALL Banks and Housing Department)

- **Status of opening of banking outlets (Branch/BC) in unbanked villages within a radius of 5 KM from the village:**

Out of 214 villages list received from DFS, 201 centres have been covered by banking outlets and status has been updated in the Jan Dhan Darshak app. For the rest of 13 villages, Convenor requested the concerned banks to open banking outlets and update the latitude/longitude position in JDD app. In this context Federal Bank representative assured to open banking outlet at the earliest and Karnataka Grameena Bank representative informed that the 3 villages are covered by Bank Mitras.

RD, RBI advised SLBC to address letters to India Post Payments Bank and UCO Bank for compliance to opening of banking outlets with timelines.

(Action: India Post Payments Bank, Federal Bank Ltd, Karnataka Grameena Bank and UCO Bank)

- **Opening of Branches in "Aspirational Districts":**
  Convenor informed that SBI has already opened full-fledged banking outlet in Kotha village. In Honagera village KGB has informed that, apart from exclusive BC operating in Honagera village KGB is having Hattikuni branch within 4 km distance and extending all the banking facilities to villagers of Honagera. Hence, it was requested to consider the same and treat it as covered. The request was approved by the house.

(Action:KGB)

AGENDA-3: Status of opening of banking outlets in unbanked villages, CBS-enabled banking outlets at the unbanked rural centres (URCs).

As per the latest information, ONE centre – allotted to Kotak Mahindra Bank-remain as an uncovered village in the State as against 609 villages originally identified by DFS and allocated to various banks.

Kotak Mahindra Bank representative informed that they propose to open branch in Managalli village instead of Alagumole in of Kollegal taluk, Chamarajnagar district and a request letter seeking approval from SLBC shall be sent.

Convenor informed the house that, the matter shall be taken up with DFS.

(Action: Kotak Mahindra Bank and SLBC)

3.1: Status of opening of Brick and mortar branches in villages having Population of 5000 and more:

Convenor informed that, 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 from PNB (Amachavadi village) and AXIS bank (Yerandi village). The PNB representative informed that they are on the job and the branch will be opened by 20.08.2020 and AXIS bank informed that the branch will be opened by 30.06.2020.

(Action: PNB & AXIS Bank)

3.2: Review of operations of business correspondents–hurdles / issues Involved and 3.3: The bank wise details of inactive BCs and places where BCs have resigned are as under:

Convenor has informed that, out of 7136 BC locations, in 6892 BC locations the BCs are active and 244 BC locations are inactive.

He thanked all the BCs for their yeomen services of reaching out to and providing banking services actively at the doorsteps in the villages itself during difficult times.

Convenor, requested the banks to take steps to appoint BCs in inactive centers by 31.07.2020.

(Action: All Banks)

The Chief Secretary, directed RDPR to identify the Gram Panchayath headquarters centres, which do not have BCs. Convenor advised RDPR to inform the same to concerned banks thro' SLBC to enable them to initiate necessary steps in this regard.

(Action: RDPR Department)

AGENDA 4.0: Financial inclusion Initiatives

4.1: Financial literacy initiatives by banks, particularly digital financial literacy.
Convenor informed the house that RBI and NABARD have been playing key role for Financial literacy activities by extending necessary support and guidance to the banks.

SLBC requested all the member banks to oversee the functioning of FLCs, further improve their functioning and also to ensure that correct reports are submitted to SLBC.

(Action: All Member Banks)

4.2: Resuming Aadhaar enrolment and updation activities at AECs of Banks

Convenor requested all the member banks to reopen their Aadhaar enrolment centres to restart the Aadhaar enrolment and updation activities immediately as common service centres of the state have already resumed Aadhaar enrolment activities. All member banks to issue guidelines and report confirmation by 30.06.2020

(Action: All Member Banks)

AGENDA 5.0 KCC, Saturation of PM Kisan beneficiaries with KCC saturation, Saturation of dairy farmers connected with milk federation with Dairy KCC, PMFBY issues.

5.1 KCC Loans:

Disbursed during FY 2019-20		Cumulative O/S as on 31.03.2020	
No. of Cards (Lakh)	Amount (Crore)	No. of Cards (Lakh)	Amount (Crore)
33.75	30802	46.42	51719

Convenor requested Banks to advise the bank branches to ensure issue of KCC to all eligible, Agriculturist, Animal husbandry and fisheries farmers in the state.

(Action: All Member Banks)

5.2: Allowing banks to renew KCC accounts by collecting only interest portion:

Convenor said that Covid 19 pandemic led lockdown has disrupted all the sectors in general and agriculture sector in particular. Farmers are unable to harvest their farm produce on time due to restricted movement of laborers and also forced them to resort to distress sales. Although RBI extended the moratorium of 6 months starting from March 2020 to August 2020 through their regulatory packages to tide over cash flow during Covid 19 pandemic, it will not help the farmers to bring the entire principal and interest for renewal of KCC loans. CS has advised SLBC to address a letter to RBI in this regard and RD:RBI was requested to look into the matter.

(Action: RBI, Bengaluru & SLBC)

5.3. Saturation of PM Kisan beneficiaries with KCC:

Convenor reported to the house that, in Karnataka state, out of 5.08 lakh KCC applications received, 3.04 lakh KCC applications were sanctioned with total sanctioned limit of Rs

2248 crores as against target of 4 lakh KCC accounts during the campaign period 12.02.2020 to 30.04.2020.

The second phase of special drive has commenced from 1st June 2020 to 31st July 2020 for issuance of KCC to agriculture and allied activities.

He also said that SLBC has already shared the bank wise PM Kisan beneficiaries list to all the concerned banks to saturate the left out beneficiaries as per extant guidelines.

(Action: All Member Banks)

5.4: Sharing of KCC and other agriculture borrower details to GoK

The ACS & DC, GoK requested bankers to share the KCC details of all the banks along with adhaar details for de-duplication of PM Kisan beneficiaries and to find out the left out beneficiaries for KCC saturation.

Convenor requested all banks to provide KCC account holder details along with last four digits of Aadhaar number in the format provided by the Agriculture Commissioner to SLBC, to enable the SLBC to submit the consolidated data to Agriculture Commissioner by 30.06.2020.

Agriculture Commissioner to collect KCC details of commercial banks from SLBC and those of DCC/KCC banks from Cooperative department, to come out with the left out beneficiaries of PM Kisan for KCC saturation with the help National information Centre.

The Chief Secretary, GoK advised the Agriculture Department to collect and route the KCC applications of left out PM Kisan beneficiaries to the concerned bank branches. Meanwhile Convenor requested the Agriculture Commissioner to send the Taluk wise/ Bank wise left out PM Kisan beneficiaries to SLBC to push the same list to concerned bank branches for KCC saturation.

(Action: Agriculture Department, All Member Banks & SLBC)

5.5: Issuance of KCC-AH to dairy farmers of Milk Cooperatives and Milk Producer Companies:

Ministry of Fisheries, Animal husbandry and Dairying has launched Special drive from 1st June to 31st July 2020, for providing all dairy farmers of Milk Cooperatives and Milk producer companies with Kisan Credit Card (KCC).

Convenor said that SLBC has already shared the various advisories received from DFS, Ministry of fisheries, Animal Husbandry and dairying on providing KCC to all the dairy farmers connected with Milk unions and Milk producing companies and requested all the banks to go through these advisories to instruct their bank branches accordingly to extend KCC to dairy farmers in a mission mode as per extant guidelines.

As per the suggestions, the Karnataka Milk Federation needs to get the KCC forms printed and duly filled by the farmers by utilizing the services of Dairy Cooperative Societies secretaries. Secretary of the Milk Society needs to certify on specific numbers of cattle and milk supplied to the society in the last financial year and their milk payment is being done through DBT in the account number mentioned in the farm. And "Extension officer/Assistant Manager/Deputy Manager of Milk union" needs to

recommend KCC loan for milk pourer by accepting/acknowledging the correctness of the certificate of the secretary of milk society.

MD, Karnataka Milk Federation said that there are 25, 65,000 milk pourers are registered with KMF, of which active milk pourers are 8, 66,000 only. Amongst 8,66,000 active milk pourers, 200,000 active pourers have already availed Dairy KCC from banks. KMF has already printed and supplied sufficient number of applications to their milk unions as per IBA format and milk unions have already filled 300000 dairy KCC applications. He has listed some of shortcomings during this ongoing campaign such as branches are not aware of the guidelines including DCC bank branches and non-acceptance of Dairy KCC applications.

Convenor requested all the member banks to advise their bank branches to accept the applications and to extend the Dairy KCC as per the extant guidelines. The Chief Secretary, GoK has advised the Apex bank to guide the DCC banks to accept the Dairy KCC applications and to sanction the KCC loans as per extant guidelines.
Convenor requested the MD, KMF to send applications of active pourers (that is 8,66,000 milk pourers) only as the animal husbandry activity practiced and milk poured details during last financial year needs to be certified by the secretary and KMF officials in the application.

For the query raised by the officials from Fishery department on extending KCC for women fish merchants, Convenor told that these fish merchants are not eligible for Fishery KCC and these sections of people can be covered under MUDRA loans.
For the another query raised by the Fishery department official on the requirement of collateral security for fishery KCC, Convenor clarified that KCC limit of up to Rs 1,60,000/- can be availed on hypothecation of fish and equipments used for fishing and collateral is not required as per RBI guidelines

(Action: KMF & All Member Banks)

5.6. PMFBY AND RWBCIS:

5.6.1. PMFBY notification for the Kharif 2020:

Convenor said that Agriculture department, GoK has issued the notification on implementation of PMFBY during Kharif 2020 along with various Annexures vide notification number AGD/78/AAD 2020 dated 06.06.2020 and SLBC has circulated the same to all banks and LDMs.

He has advised the member banks to follow the revamped PMFBY guidelines wherein loanee farmer can "opt out" from the scheme by giving declaration, mentioning that the farmer does not want to participate in the schemes any time during the year for the upcoming season but at least 7 days before the cutoff date. If farmers wants to join back the scheme then, he is mandatorily required to submit the "opt in" declaration.

(Action: All Member Banks)

5.6.2. Crop insurance claims settlement pertaining to PMFBY Kharif 2017, Kharif 2018 and Rabi 2018 by banks as directed by The CEO, PMFBY, GOI

Convenor pressed upon the letter received form Joint Secretary and CEO, PMFBY, Ministry of Agriculture and Farmers welfare, GOI wherein he has directed all the

concerned banks to settle the pending claims pertaining to PMFBY Kharif 2017, Kharif 2018 and Rabi 2018 vide letter F. No. 13012/04/2017-credit –II (Pt-1) dated 30.04.2020.

He has requested State Bank of India, Canara Bank, Union Bank of India, Karnataka Grameena Bank, Bank of India, Central Bank India, Federal Bank, DCB Bank and IDBI Bank to settle the pending insurance claims pertaining to PMFBY Kharif 2017, Kharif 2018 and Rabi 2018 to the farmers accounts by 30.06.2020 by obtaining necessary approvals from the competent authority.

(Action: Concerned Member Banks)

5.7: Use of K-Kisan portal and using of FRUITS ID (Farmer Registration and Unified beneficiary Information System) in sanction of Agriculture based loans.

The Commissioner, Agriculture has explained the details of K-Kisan portal for which they have intended to provide login credentials to the bank branches where the branches would be enabled with an option to view all the land records and address of the farmers by entering the Aadhaar of farmers. Branches can also download the RTCs of farmers. Branches can take credit decision based on encumbrances noted on the RTC as these are directly fetched from Bhoomi server. Branches will be able to see the FRUIT ID once they enter the loan number sanctioned to farmers. Banks are allowed to note their loan details on the RTCs and they can also remove the details once the loan is closed. Since the FRUIT ID is unique to a farmer and it is linked to their Aadhaar, multiple borrowing by a farmer can be avoided.

The Chief Secretary expressed his concern about duplication of work on the part of bank branches as they are required to enter the loan details both in bank core banking system as well as in K-Kisan portal and suggested to explore the possibilities of integration between bank CBS and K- Kisan portal by duly addressing the security concerns of banks. However he advised the Agriculture Commissioner to take it up on a pilot basis and work it out on that.

In discussion the Additional Chief Secretary, Agriculture informed about the outcome of subcommittee of agriculture and allied activity. He added that the achievement in case of agriculture was only 80% mainly on account of RRBs with less than 60% and SBI with 39%. He also informed that the flow of credit to agriculture is negative in some of the banks and term loan growth is also low. Regarding FPOs, he told that there is a case for convergence of efforts by NABARD, Government and all banks in supporting information activities and gave details of FPOs in state - 260 FPOs promoted by NABARD, 99 FPOs supported by horticulture department, 24 FPOs by Agriculture and 5 FPOs by Sericulture department, totaling close to 400. Farmers involved were 2,07,038 and extent of land is 2,79,000 hacters with involvement of 331 crores business in 3 year to 4 years and he expressed that it is a very promising area in future. He told that suggestion of NABARD on giving focus to FPOs and some courses on FPOs in universities is done.

(Action: Agriculture Department, SLBC & All Member Banks)

Agenda 6.0 Crop Loan Waiver Scheme -2018

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

Regarding progress under implementation of CLWS-2018 of GoK, Convenor: informed the house that the GoK as a part of CLWS-2018 has released Rs. 7160.40

crores to crop loan accounts of 9,62,260 farmers of Banks including RRBs till 12.06.2020.

6.2: Crop loan Waiver Scheme: Important actions to be taken by Banks on Priority:

Convenor requested all the member banks to compete the following tasks viz:

- To provide information about waiver/incentive returned accounts on the account of wrong categorization of accounts while uploading crop loan data, as it required by CLWS Special cell to process the data for release of eligible amounts.

- Banks are requested to upload left over eligible accounts through XSD file provided by CLWS Special cell. Entering of alternate account in case of closed accounts after 31.12.2017 and also requested to complete (1) pending for approval of Green listed accounts (2) pending for filing of FSDs and (3) pending for uploading of FSDs.

(Action: ALL Banks)

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

The Convenor informed that few banks/LDMs have raised following issues with respect to crop loan waiver scheme 2018.

1. The Banks like, SBI, Canara Bank, e-SyndicateBank, BOI, KGB, KVGB, UBI and few other banks have to upload left out eligible accounts data to CLWS portal.
2. While filing FSD/after FSD also, message is showing that "Aadhaar Authentication Failed, Ration card and Land Verification Failed" by the portal even though customers are giving/given valid documents details.
3. Cases for "Aadhaar Name match Failed, Ration card Name match Failed and Mismatch of Land Name and name of the owner as per RTC" and such cases may be pending at TLC. LDM Chikkamangaluru informed that TLC approved cases are moving to FSD locked by TLC in TLC login. Sometime TLC approved cases are also not appearing in Green list and showing Green list as "NO" in CLWS website and also waiver amount not credited but appearing as FSD locked by TLC in TLC login. The same LDM Chikkamangaluru informed that Canara Bank, Panchnahalli branch not able to do 12 FSD to upload because of final save and lock has happen and requesting to reopen the save and lock button to make changes.
4. Banks are facing problem to make changes in FSD filing/uploading (RC/Sy No/Aadhaar) in DEO/Manager login.
5. Some banks such as SBI, AXIS, ICICI, Karnataka Bank, Corporation Bank and few other banks have returned the waiver amount as the farmer is eligible for incentive amount only and NOT waiver, now the banks are requesting to provide incentive for eligible farmers left out. Few Banks have returned the incentive amount as the farmer is eligible for waiver amount and NOT incentive, now those banks are requesting to provide waiver for eligible farmers left out.
6. Krishna Bheema Samrudhi Local Area Bank is representing that in initial stages they have uploaded data, but is some cases (92 accounts) date of opening the accounts is either not picked up / wrongly picked up by the portal (as 01.01.1900).
7. For cases rejected due to wrong Aadhaar/SyNo/Ration card numbers, a further list and guidance/assistance required for such cases.

8. Branches are facing error while converting regular account to overdue accounts (eg where the incentive amount already received and refunded, refunded accounts are enable to convert as green list was already approved, portal is not allowing to convert such accounts, sometime not found in Manager's login in the CLWS portal).
9. Banks are reporting that even though a farmer has not taken loan from co-operative society and not a co-operative loan waiver beneficiaries, but in portal it is showing as co-operative waiver beneficiaries and it is showing as ineligible, but actually they are eligible.
10. Provision for modification of data, if wrongly entered as Income Tax payer /Pensioner/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 are pending at branches due to not availability of valid RC and not allowing to approve FSD at the branches. Sometime branches are unable to fetch Ration Card or Aadhaar card details, Land details in CLWS portal (while filing FSD, FSD not saved etc.)
11. The Kaveri Gramina Bank is merged with Pragathi Krishna Gramin Bank and named as Karnataka Grameena Bank. The Karnataka Grameena Bank requesting to route the CLWS credits (ACH Credits) of e-Kaveri Gramina Bank to e-Pragathi Krishna Gramin Bank (Issues in IFSC code and MICR numbers due to amalgamation). KGB of Kamalapur Branch (IFSC code PKGB0011118) of Kalaburgi taluq& District is not reflecting under DGM login for approving alternate account number. KGB of Harapanahalli taluk branches unable to update ration card details under FSD for Harapanahalli taluk branches owing to changes of District from Davangere to Ballari District. KGB of Santhemavathur Branch, Kunigal Taluk in some customer IDs (35010861935, 35000440838, 63140017164, 35001678419, 35016685227) they are unable to upload the FSD as it was already saved and locked at back end and in customer id 35007920114 they are unable to approve in green list showing error no changes is made. KGB, Metikurke branch of Chitradurga District FSD updated details are not moving to FSD failed tab in spite of all the mandatory document details has updated (In-case of 49 accounts).
12. E-KGB requesting for enabling of DGM login to Sri. BC Ravindra, General Manager and in one case of e-PKGB (a/c no 51815354036415) RSL reported has NPA in excel file.

    Bank of India: The district ie.,(Mysore, Hassan, Kolar,.. etc.,) is not reflecting under DGM Login ID of Sri S Ramakrishna and only Bengaluru Urban district-Virgonagar Branch is reflecting.

    IDBI bank requesting for login credential to DGM Sri.Nebu Thomas Koshy to Mysore-Anand arcade and Mysore Jai Laxmipuram Branch.

    Punjab National Bank (e-OBC) Circle office is not able to verify as DGM's Login is not allowing for ORBC0101109-Hubli Airport Branch, ORBC0101405-Bidar branch.

    HDFC bank enable to update the alternate account number in Gulbarga, Shahpur, Yadgir branch.
13. Syndicate Bank informed that even though the banks have verified all the details in green-list but the status is showing as 'NO'. Syndicate Bank Hubbali RO represented letter dated on 26.12.2019 with subject "CLWS not credited to eligible accounts of Belavanki Branch", same is forwarded to CLWS.
14. IOB bank Kergalli Salundi branch has reported that two accounts which are mentioned under FSD not filed are already approved by manager and FSD completed and asking guidance procedure to be done at branch level further as

these accounts have not come to green list, same is forwarded to CLWS, same cases maybe available with other banks.

15. Karnataka Bank & few other banks requesting to clarify regarding 60 day norms from the date of credit of waiver amount for settling of account under OTS as some farmers are approaching branches even after the cut-off date of 60 days and HDFC requesting to clarify regarding 60 days completed because of some confusion was raised due to shortfall of waiver amount received.
16. LDCM Chikkamangalore informed that Canara Bank, Mallandur Branch (0556) represented that the 36 KCC accounts, wherein Sanction date/renewal date picked-up prior to 01.04.2009 even it was sanctioned/renewed after 01.04.2009 and requesting for modification on the same.
17. Karnataka Bank has informed that, they have yet to receive CLWS amount in case of 3725 accounts and represented to GoK with the subject 'Permission to resubmit CLWS data'. The Finance Department given letter with reference number FD 08 CAM 2019 dt 04.10.2019 addressed to SSLR for verification by the auditors.
18. ICICI bank states that, in their 340 NPA category still they have not received waiver amount.
19. AXIS bank asked clarification to department for the customers who closed both loan account and SB account in case of feeding of alternate account numbers in case of closed accounts after 31.12.2017.

Convenor requested the concern departments to take note of the issues referred.

(Action: Finance Department and CLWS Spl. Cell)

The Karnataka Bank have raised the issue regarding non-receipt of CLWS amount in case of 3725 accounts of their bank where government audit was over and also incentive amount pertaining to accounts for which waiver amount was returned to GoK.

ACS & DC informed the CLWS Special cell to resolve the issue by taking state audit report.

State government Audit to be completed within 15 days and submit report to CLWS Spl cell.

(Action: CLWS Spl. Cell)

6.4 Other CLWS Issues:

A copy of the draft on Internal Audit by Banks on CLWS GoK 2018 prepared by SLBC along with Annexures/tables/certificates has sent to Advisor to FD GoK, CLWS Spl Cell and CLWS sub-committee member banks for their feedback. Feedback received from banks is provided in annexure 19 of agenda. A draft Internal Audit booklet (provided as Annexure-20 of Agenda,) for Finance Department, GoK for their approval and perusal. After approval by GoK, the participating banks shall start the process of carrying out internal audit.

7.0: Waiver Scheme for Fisheries loans availed with interest subvention @2% in FY 2017-18 and 2018-19 in Commercial banks and RRBs :

The Convenor informed the house that, SLBC has circulated guidelines (Kannada & English) issued by fisheries department, GoK to all the controlling head of Banks and 3 coastal districts LDCMs. The department is also enabled portal for entering of data and doing FSDs for bank branches. Convenor requested all the banks and 3 coastal districts LDCMs to advise the bank branches in their districts to complete the process as per the extant guidelines.

(Action: All Banks & LDCMs of 3 coastal districts)

AGENDA 8.0: DISCUSSION ON MARKET INTELLIGENCE ISSUES - RBI.

Sr. No.	Name of the entity	Nature of the Activity / Brief summary of the case
1	**M/s Eagle Eye Traders, Bengaluru City.**	Received information through RBI SACHET portal; it is alleged that the captioned entity is **accepting funds from public / investors by advertising high rates of returns of 3% auto bank transfer, referral commission 0.5% for 20 days and binary Commission of 10%.**
2	**LR Trading, Bengaluru** www.longrichtech.com www.lrtrading.biz	**Address 1**: 22nd Floor, World Trade Centre, Brigade gateway campus, Malleswaram, Bengaluru **Address 2**: # 1833, 41st Cross, 3rd floor, Jayanagar, 9th block, Bengaluru **Address 3**:No. 8, Sanjeevani annex, Sathy Main Road, Ganapathy, Coimbatore-641006 Received complaint through RBI SACHET portal; It is alleged in the said complaint that the captioned entity is collecting money since September 2019 in guise of investments under assurance of **2 to 3 percent daily returns for 200 days.**
3	**SaiGoKul Finance, Gulbarga**	Complaint received from Consumer Education and Protection Cell (CEPC), RBI, Bengaluru. In the complaint it is alleged that one individual named Mr. Keshava Rao, a chartered accountant and a private money lender, has been running **Sai GoKul Finance (Earlier known as Goverdhan finance)** and is allegedly carrying out illegal financial activities such as '*black money*' handling and also allegedly charging excessive interest rates for his customers against housing loans and vehicle loans. Further it is also alleged that the staff of the said entity are illegally collecting blank bank cheques from the investors and partners and purportedly threatening them u/s 138 of NI Act.
4	**Vevetos Wellness Centre Private Limited** www.vevetos.com Unit No. 2201A, World Trade Center,22nd floor, Brigade Gateway campus, Malleswaram	As per the newspaper reports, the captioned entity has allegedly carried out **multi-level marketing business** and reportedly sold certain wellness products and has allegedly cheated members of general public by promising commission of 8% on introducing new members.

	(W), Bengaluru – 560055.	Company is found to be registered with RoC- Coimbatore with CIN U74995TZ2017PTC029828 FIR has been lodged in Ashok nagar police station against company's CEO and VP.

No. of frauds	Amount involved in crores
1129	6.96

Convenor, informed the house about the latest details of the units with suspicious nature of activities and with whom banks should exercise caution to avoid possible frauds and financial loss.

(Action: All banks, LDMs and Govt. Departments)

AGENDA 8.1: RBI other Agenda for 150TH SLBC meeting:

A. Progress of implementation of IWG

The Internal Working Group on Agricultural Credit had made certain recommendations which are at various stages of implementation by State and Central Governments. The following issues were also discussed at the 148th SLBC meeting.

i) Ensure that the "Bhoomi" platform achieves 100% digitization of land records of the state and is made fool proof to allow banks and financial institutes to view records, register charges, etc. with ease.

ii) State Governments to promote and conduct awareness drives for land consolidation so that the farmers can achieve economies of scale and have the incentive to make long term investments.

iii) State Governments to allocate a larger portion of their borrowing from RIDF for the purpose of absorbing funds for rural infrastructure development in the state.

(Action: Bhoomi Monitoring Cell, Kaveri Online Services-*Department of Stamps and Registration,* Concern Government Department)

B. Conduct of DCC/ DLRC meetings

In terms of extant instructions(MC on Lead Bank Scheme) Lead Banks are required to prepare an Annual Schedule of DCC and DLRC meetings on Calendar year basis in consultation with all the concerned in the beginning of each year and circulate the same to all members to enable them to attend the DCC and DLRC meetings. Lead Banks are also advised to ensure that DCC and DLRC meetings are either convened clubbing meeting of present quarter with that of previous quarter(s) or both the meetings are held simultaneously. Lead Banks may be advised to ensure that DCC/DLRC meetings are not held simultaneously and also held every quarter to avoid clubbing of meetings.

(Action: The LDCMs and Controlling office of Canara Bank, SBI, BoB and Union Bank of India who is taking the responsibility of District lead Banks)

C. PRAGATI meeting

The Pro-Active Governance and Timely Implementation meeting held on January 22, 2020 to review the implementation of social security schemes such as PMJJBY & PMSBY, vide RBI letter dated April 7, 2020. In view of the concerns shared therein, SLBC was requested to advise banks to take the following action to increase the coverage and spreading awareness among targeted beneficiaries under PMJJBY and PMSBY.

a) Conduct periodic publicity campaigns with special focus on rural areas at regular intervals for creating awareness about benefits of Social Security Schemes.
b) Streamline procedures and leverage technology to speed up claim settlement process and improve outreach.
c) Ensure that no eligible Jan Dhan account holders are left out from availing the risk covers under PMJJBY and PMSBY.
d) Enrol beneficiaries of other government scheme like PM Ujjawala, PM Kisan, MGNREGA etc. under the scheme.
e) Use SMS and other digital platforms to make account holders aware of the schemes and also seek auto debit mandate from them.
f) Leverage marketing Channels like Banking Correspondents(BCs) for ensuring Pan India coverage and innovate ways be devised for motivating the field level functionaries for enhancing enrolments, especially under PMJJBY and PMSBY and
g) Fix target of fresh enrolment under PMJJBY and PMSBY to enhance enrolment till March 31, 2021.

The status report of the implementation of these schemes has to be placed in the ensuing SLBC meetings.

(Action: All member Banks & SLBC)

D. 100% Digitization of Raichur district

While assessing the progress of digitization in Raichur District as of May 2020, it can be seen that the total number of operative Savings bank accounts were 2228836, out of which Debit/Rupay cards coverage was observed as 41.25%. Net banking coverage was found to be 6.23% and Mobile Banking/UPI/USSD coverage stood at 13.55%. The total number of operative Savings Bank accounts covered with at least one of the facilities namely Debit/Rupay cards, net banking, mobile banking, UPI, USSD were 800096 and percentage of such accounts to total operative accounts was 35.9. The total number of operative Current Accounts were 43095, out of which number of net banking to Casa was 15432, percentage of Net banking coverage was 35.81. The number of POS/QR availed by Current Accounts was 4395 and percentage coverage of POS/QR was 10.2 out which POS/QR issued to shopkeepers (other than CA holders) was 5768, POS/QR issued to Government/Public Service providers was 89 and the same issued to other was 4989, the total POS/QR other than Current Account holders figured at 10818. With regard to Financial Literacy, camps on Digital Financial Literacy were recorded at 140230 and participants were about 10186.

Of the total 2228836 SB a/cs, 35.9% have been covered by at least one of the facilities-Debit/Rupay cards, net banking, mobile banking, UPI, USSD.

Still 64.1% of SB A/Cs need to be covered.

In our letter dated January 23, 2020, SLBC was advised, inter alia, to conduct field level assessment/ survey of the district identified by the SLBC for making them 100% digitally enabled and allocate targets for merchant on-boarding per branch in the district. SLBC

may apprise if the field level assessment/survey of Raichur has been conducted and information with regard to branch-wise targets (metro/urban/semi-urban/rural) assigned to banks for on-boarding merchants/traders/utility service providers as well as latest achievement position.

(Action: LDCM, Raichur, SBI, All member Banks & SLBC)

E. Deepening and Expansion of Digitalization eco system- NFSI Vision.

AGENDA 9: NABARD's AGENDA FOR 150thSLBC MEETING

9.1: Support to Government of Karnataka under RIDF

As on 31.03.2020, 43564 projects have been sanctioned to the Govt. of Karnataka under RIDF I-XXV covering Irrigation projects, Flood Protection Works, Ground Water Recharge Structures, Roads, Bridges, Godowns, Rural Markets, Primary Schools, Secondary Schools, First Grade colleges, ITIs, Polytechnic Colleges, Backward Classes Hostels, PU Colleges, Anganwadi Centres, Primary Health Centres, Watershed development, Village Knowledge Centers, Rural Service Centers, Sericulture and Fish Jetties as detailed below:

Sector Wise RIDF details (Tranche I-XXV) as on 31.03.2020

Sn	Name of the Sector	No. of projects	Total financial outlay	No of loans sanctioned	Amount disbursed in crores
1	Agriculture and allied projects	4892	1560.86	1436.40	1035.19
2	Social sector projects	21031	3948.20	3361.10	2195.66
3	Irrigation projects	5048	3010.22	2712.33	2370.43
4	Rural roads and bridges	12593	7909.39	6449.35	5782.43
	Total	**43564**	**16428.67**	**13959.18**	**11383.71**

Impact of RIDF

The RIDF assistance has helped the state in bringing more than 4.49 lakh ha of land under irrigation. Further, RIDF assistance has helped in creating more than 45383 Km of road length and 57214 m of bridge length besides creation of education and social infrastructure in rural areas. Under RIDF, GoK has undertaken rural infrastructure projects in all the districts of the State benefiting 198 Taluks.

Irrigation Projects completed during the year 2019-20:

A total of 95 irrigation projects with project cost of Rs.56.85 Crore and RIDF loan of Rs.54.00 Crore were completed during the year 2019-20. The 95 projects completed during the year 2019-20 has helped the state in bringing 4787.75 ha of land under irrigation. The district-wise details of these projects are indicated below:

(Rs. Lakh)

District	No. of projects	Project Cost	RIDF Loan Sanctioned	RIDF Loan Released	Irrigation potential (ha.) - CCA
BAGALKOTE	1	49.00	46.55	12.83	38.61
BANGALORE RURAL	1	125.00	118.75	73.91	75.00
BELGAUM	9	875.00	831.25	754.75	395.93
BIDAR	3	235.60	223.82	178.20	158.70
BIJAPUR	5	352.00	334.40	234.77	151.02
CHAMARAJANAGAR	3	140.00	133.00	126.12	260.00
CHIKBALLAPUR	2	120.00	114.00	100.03	68.00
CHIKMAGALUR	3	60.00	57.00	30.73	108.20
CHITRADURGA	6	413.00	392.35	307.92	300.93
DAKSHINA KANNADA	2	150.00	142.50	93.16	58.43
DAVANGERE	10	633.00	601.35	530.87	473.77
DHARWAD	4	120.40	114.38	72.18	87.68
GULBURGA	1	88.00	83.60	73.99	33.17
HASSAN	5	267.00	253.65	227.24	198.00
HAVERI	8	335.00	318.25	268.15	246.08
KOPPAL	2	130.00	123.50	51.79	60.31
MANDYA	4	212.00	201.40	173.70	511.49
MYSORE	4	255.00	242.25	222.09	895.95
RAICHUR	2	175.00	166.25	76.95	118.57
SHIMOGA	6	300.00	285.00	244.99	183.95
TUMKUR	8	405.00	384.75	296.57	171.00
UDIPI	1	50.00	47.50	33.67	42.19
UTTAR KANNADA	2	75.00	71.25	52.96	53.73
YADGIR	3	120.00	114.00	106.78	97.04
Total	**95**	**5685.00**	**5400.75**	**4344.35**	**4787.75**

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.

9.2: Farmers Producers Organizations (FPOs) - Convergence with State Government:

- NABARD has so far promoted 260 FPOs in Karnataka State. The total shareholders of NABARD promoted FPOs is close to 90,000. In addition to NABARD, there are other agencies promoting FPOs in Karnataka State. As these

FPOs cater to the interest and empowerment of farming community in general and Small and Marginal Farmers in particular, there is a need to treat all FPOs uniformly in terms of support provided by GoK to the FPOs. SFAC has been extending benefits / assistance to all FPOs irrespective of their origin / promoting agency.

The following suggestions are made for promoting effective convergence of FPOs with State Government:

- Support under all eligible Schemes like agro service centres, input dealership, etc.
- In order to build a culture of professionalism in the FPOs, the Government may advise Management Institutes, Universities, etc. to introduce courses on FPO education in their curriculum / syllabus of Rural Management or Agri-Business Management. To achieve this, Government may incentivise Universities with a Grant Component. Government may encourage the Students to pursue course on FPOs and their fees to some extent may be reimbursed by the Government.
- Presently Agriculture / Horticulture students have to undergo Rural Agriculture Work Experience Programme (RAWEP) and Hands on Training (HOT) Courses in their Final Year. Government may initiate steps to include FPO as a concept in these courses.
- Extension support though ATMA.
- Issue of agent membership in APMC on priority and waiving of charges, if any.

(ii) <u>For Credit Support:</u>

- Only few banks have issued policy guidelines for financing the FPOs. Banks may step up efforts for financing the FPOs.
- Banks such as SBI, BOB, BOI, Canara etc., have entered into MOU with SFAC for coverage of FPC financing under Credit Guarantee Fund Scheme and to provide collateral free credit to FPCs.

(iii). The Ministry of Agriculture & Farmer's Welfare, GoI has launched the Capital Investment Subsidy Scheme under restructured National Bamboo Mission during 2018-19. The scheme provides new avenues for bamboo plantation and also for holistic development of its value chain in potential states. The restructured National Bamboo Mission provides for a number of activities which have credit linked subsidy component (www.nbm.nic.in). NABARD has circulated the detailed operational guidelines related with the procedure for sanction and release of subsidy to the all SLBC Convenors vide letter dated 25 June 2019.

9.3: Ground Level Credit Target for Agriculture -2020-21

Keeping in view of GOI's thrust on capital formation in agriculture for increasing production and productivity, a sub-target has been made for agriculture term loan at 38% of the total agriculture credit. LDMs may be advised to review of performance by all banks regularly in the DCC/BLBC forums.

9.4: Launching of District Annual Credit Plan -2020-21

It is observed that due to COVID-19, some of the districts have not launched Annual Credit Plan 2020-21 by 31 March 2020. SLBC may advise LDMs to expedite the launching of Annual Credit Plans.

9.5: Conduct of ACABC workshop and target for sanction of ACABC schemes

NABARD will be conducting ACABC workshops in Dharwad, Bellary, Tumkur, Mysore, Shimoga, Haveri, Gulbarga and Bijapur districts during the year. GOI has allocated a target of 80 applications to be sanctioned by banks in Karnataka for the FY 2020-21.

9.6: KCC saturation campaign (Crop loan, Animal husbandry and Fisheries) Banks to issue KCCs to all remaining eligible PM Kisan beneficiaries who had applied for KCCs during the special KCC drive of Govt. of India. Further, Second Phase of Special Drive starting from 1st June 2020 for issue of KCCs to farmers for agriculture and allied activities, targeting to cover 2.5 crore farmers including those engaged in dairy, poultry and fisheries activities. (Ref. NABARD Circular No.146/DoR-43/2020 dated 01 June 2020).

9.7: Extending Support to Banks under Financial Inclusion Fund (FIF)
Under the Financial Inclusion Fund(FIF) maintained at NABARD, for FY 2020-21, an allocation of Rs.780.95 lakh has been earmarked for Karnataka for extending support to banks in order to put in place the required Financial Inclusion infrastructure in banks as well as for creating awareness and spreading Financial Literacy.

Considering the prevailing covid-19 situation, the focus will be on promoting digitization across the rural areas. Further, in order to address the regional aspirations and requirements, a differentiated approach has been evolved under the schemes of FIF so as to provide more thrust to backward districts that are constrained by various physical, economic and sociological characteristics, termed as the special Focus Districts (sFDs). In Karnataka, Raichur and Yadgir have been identified as Special Focus districts where under the eligible grant support has been enhanced to 90% of the eligible expenditure incurred by the implementing banks. The grant support for projects in other districts would be limited to 60%, 80% and 90% for Scheduled Commercial Banks (including Payment and Small Finance Banks), Regional Rural Banks and Rural Cooperative Banks.

The details of schemes under FIF are detailed in NABARD circular No.NB.105/DFIBT-04/2019 dated 23 April 2019 already circulated to all banks.

(Action: All member Banks, LDCMs & Concern departments).

AGENDA 10.0 BANKING STATISTICS AS OF MARCH 2020:

The Convenor presented the Banking Statistics on Deposits, Advances, CD Ratio, total PSA, Advances to MSE/ Agriculture/ Weaker Section in the State of Karnataka as on March 2020.

1. There is a Q-o-Q growth of 5.25% in deposits and 4.64% in advances as on March 2020 over December 2019. The CD ratio of the state has remained same as on March 2020 as compared to Dec 2019 quarter.
2. The level of PSA in the State has increased from Rs. 2,75,998 crores as on Dec 2019 to Rs. 2,85,959crores as on March 2020 showing an absolute growth of Rs.9,961crores and percentage growth of 3.61% on Q-O-Q basis.
3. Agricultural advances have increased from Rs. 1,27,910 crores as on Dec 2019 to Rs. 1,30,905Crores as on March 2020, showing an increase of Rs.2,995crores. In comparison to March 2019, there is an increase of Rs. 992crores.
4. The outstanding level under MSME have increased by Rs.4,784 crores from Rs.98,027 Crores as on Dec 2019 to Rs.1,02,811 Crore as on March 2020.

10.2: Branch Network:

The Convenor informed the house that the number of bank branches has increased from 11140 as on 31.03.2019 to 11471 as on 31.03.2020, thus showing an increase of 331 branches

10.3: ATM Network:

The Convenor informed the house that the total number of ATMs has increased from 16732 as on 31.03.2019 to 17388 as on 31.03.2020, thus showing an increase of 656 ATMs during the period.

10.4: Representations of the peoples' representatives referred by the RBI and Chief Secretary for opening of branches: Opening of bank branch in Peta –Alur village of Mundaragi Taluk, Gadag District by KVGB.

The village is having more than 6500 population and nearby 4 villages are having population of around 10000. in total about 16500 population. The issue has been already discussed in DLRC meeting. The Peta – Alur village presently serviced by KVGB by their Mevundi Branch situated at 7 kms away from the village. After thorough survey and since scope is there to open a bank branch LDCM, Gadag has recommended for opening of new branch of KVGB in Peta-Alur village. House to deliberate on this issue.

Convenor informed the house that, present branch is 7 KM away from Peta-Alur village and as there is scope for opening of bank branch, issue shall be discussed with KVGB and shall advise to open bank branch.

(Action: KVGB)

AGENDA 11: REVIEW OF CREDIT DISBURSEMENT BY BANKS:

11.1. Achievement under ACP of the state, Priority Sector Lending

GM presented a comparative analysis of disbursement up to the quarter ending MARCH 2020 of FY 2019-20 vis-à-vis disbursements up to the quarter ending March 2019 of FY-2018-19.

- The banks have disbursed Rs.57804 Crore under Short Term loans registering 79.38% achievement to the Annual target.
- The banks have disbursed Rs.33733 Crore under Agricultural Term loans registering 80.08% achievement to the Annual target.
- Total agriculture registering 79.64 % achievement to the annual target.
- The banks have disbursed Rs.92056 Crore under MSE/MSME registering 170.24% achievement to the Annual target.

The Convenor informed the house that banks have to improve priority sector more compared to non-priority sector. He also remarked that this year focus on housing and other priority sector target is more and requested member banks to improve priority sector lending during FY 2020-21.

11.2: Progress in disbursements under MUDRA scheme:

The Convenor, informed that, the amount financed under MUDRA scheme shown comparatively good improvement during Mar 2020 over Mar 2019 and but there is marginal decrease in sanction under Tarun segment. However, during the year Mar 2020, Karnataka state has secured third position at all India level next to Tamil Nadu (Rs.35006 crores) and Uttar Pradesh (Rs 30,949 crores).

The Chief secretary asked SBI, BOB and Canara bank for the reasons for decrease in numbers and advised all banks to give special focus to Mudra loans so that the Karnataka state shall be topper under Mudra financing at All India level once again.

(Action: All Banks)

Agenda 12.0 Status of rollout of Direct Benefit Transfer in the state. Aadhaar seeding and Authentication

12.1: MGNREGA:

Convenor informed the House that as per the information provided by the dept, there are 65, 93,115 MGNREGA workers' accounts in the state of which, 39,92,941 accounts have been converted into Aadhaar Based Payment which works out to 60.56% as on 04.06.2020. Convenor requested banks and the concerned govt. officials to ensure that the remaining accounts are also converted into Aadhaar Based Payment accounts at the earliest.

(Action: All member Banks and Aadhaar Enrolment Center banks)

12.2: Social Security Pensions:

Convenor informed the House that, the dept. has informed that there are 65.20 lakh Social Security Pension beneficiaries in the State who receive pension through banks and post offices of which , 56.31 lakh beneficiaries are seeded with Aadhaar numbers. However, only 13.12 lakh beneficiaries are having bank accounts and drawing pensions through banks of which only 5.67 lakh accounts are mapped with NPCI as on 09.06.2020.

The GoK has taken a decision to release the pensions only through DBT towards credit of Aadhaar seeded accounts. Hence, Convenor requested 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.

Chief Secretary requested that, all the banks have to give special focus on digital life certificate by training & incentivizing BCs for providing Jeevan Praman services in the villages itself particularly to the handicapped and old aged customers to ease their difficulty & inconvenience.

Convenor also requested the banks to provide training to BCs and create awareness regarding digital life certificate. He also informed that Canara Bank BCs are enabled with digital life certificate service.

RBI, RD informed that, banks has to give this service in their door steps, especially for old aged persons above 70 years old. He advised SBI to enable digital life certificate, if it was not done in Karnataka and insisted to issue a circular and advise the branches.

(Action: All member Banks & SBI)

12.3: 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/csAadhaar authenticated	% CASA A/cs Aadhaar authenticated	No. of operative SB A/cs seeded with mobile No.	% of seeding
May 2020	774.02	667.71	86.27	399.94	51.67	656.79	85.19

Convenor informed the House that the Aadhaar authentication is 51.67% as on May 2020 and requested the member banks to complete the Aadhaar authentication process on top priority.

Chief Secretary informed that PMGKY is only for Aadhaar seeded accounts and requested the banks to focus on and complete Aadhaar seeding and authentication as all PMJDY-Women beneficiaries in the state, who are otherwise eligible, couldn't receive benefits of PMGKY.

(Action: All Banks)

12.4: Status of Aadhaar enrolment Centres in banks in the state:

Discussed in Agenda item no 4.2:

12.5: Progress under Social Security Schemes:

Convenor informed the House that the performance of banks in all the three social security schemes (PMSBY, PMJJBY & APY) during the March 2020 quarters of FY 2019-20 is satisfactory. The performance under APY is very good compared to two other schemes.

However, keeping in view the potential available, Convenor requested all the banks to give focused attention to extend the benefit of all the three social security schemes to all eligible people in their area of operation in a campaign mode. He also requested the banks to improve progress in PMSBY and PMJJBY as the progress is less. He also requested all the banks to cover BCs under social security schemes.

(Action: All banks, LDMs)

12.6 Progress under PMJDY:

Convenor informed the House that

A] There is an increase in the total number of PMJDY accounts from 137.16 lakh as on 31.03.2019 to 160.85 lakh as on March 2020

B] There is an increase in the total number of RuPay cards activated from 60.14 Lakh as on 31.03.2019 to 61.01 Lakh as on March 2020 and he also requested member banks to continue to popularize PMJDY and RuPay cards with Aadhaar seeding.

(Action: All banks)

12.7: Providing add-on services through Toll Free Desk for addressing Public Grievances Redressal of Flagship programmes like PMJDY, PMJJBY, PMSBY, APY, MUDRA and PMFBY:

Convenor informed 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 is shared among 19 major banks.

The Toll-free Help Desk has started functioning since July 2019. The total no. of calls received at the Helpdesk from July 2019 to May 2020 is 7589. He requested all the member Banks to popularize this Toll Free Number among their customers.

(Action: All Banks)

19 Major Banks were requested for remitting Rs. 2 lakhs as "Revenue Expenditure Reserve" for Toll free Desk. The Banks which are yet to remit the amount of Rs. 2 lakhs are HDFC Bank, AXIS Bank, ICICI Bank and Kotak Mahindra Bank and were advised to remit the same without any further delay.

(Action: HDFC Bank, AXIS Bank, ICICI Bank and Kotak Mahindra Bank)

Similarly, 19 member Banks were requested to remit Rs. 57,638.20 as Revenue Expenditure for the period from July 2019 to December 2019 for Toll free Desk. The Banks which are yet to remit the amount of Rs. 57,638.20 are Kotak Mahindra Bank, AXIS Bank, Union Bank of India (e-Corporation Bank) and Indian Bank. He also requested these Banks to remit the same at the earliest.

(Action: Kotak Mahindra Bank, AXIS Bank, Union Bank of India (e-Corporation Bank) and Indian Bank)

13.0: Discussion on lending towards government sponsored schemes and impact of these schemes.

The Convenor informed to house that the banks are financing government sponsored activities on priority basis and the performance is satisfactory except PMAY(U) and appraised house about department-wise progress under government sponsored schemes.

1.Animal Husbandry & Vet services: Against physical target of 1207 and with financial target of 454.74 lakhs, the performance is Physical 387 and Financial 141.3 lakhs has been achieved.

2.Dr. Babu Jagjivanram Leather Industries Dev. Corporation Ltd.: Against physical target of 100, the performance is Physical 70 and Financial 125.59 lakhs has been achieved.

3.National Rural Livelihood Mission (NRLM) : Against physical target of 455654 and with Financial target of 10423.75 lakhs, the performance is Physical 516862 and Financial 11657.88 lakhs has been achieved.

4.KARNATAKA MAHARSHI VALMIKI ST DEV. CORPN. : Against physical target of 3169 and with financial target of 7755 lakhs, the performance is Physical 2081 and Financial 3278 lakhs has been achieved.

5.PMEGP : Against physical target of 2967 and with Financial target of 8901.13 lakhs, the performance is Physical 3560 and Financial 10377.32 lakhs has been achieved.

6.DR.B.R.AMBEDKAR DEV.CORPN : Against physical target of 5592 and with Financial target of 18967.50 lakhs, the performance is Physical 1158 and Financial 3677.89 lakhs has been achieved.

I) **Karnataka Adijambava DEV.CORPN**: Against physical target of 972 and with financial target of 4002 lakhs, the performance is Physical 604 and Financial 1895.23 lakhs has been achieved.

II) **Karnataka Thanda DEV.CORPN**: Against physical target of 388 and with Financial target of 1598 lakhs, the performance is Physical 262 and Financial 871.13 lakhs has been achieved.

7.D. Devraj Urs BC Dev Corpn : Against physical target of 2500 and with Financial target of 500 lakhs, the performance is Physical 1937 and Financial 429.29 lakhs has been achieved.

8.CMEGP : Against physical target of 3000 and with Financial target of 6000 lakhs, the performance is Physical 1078 and Financial 1887.12 lakhs has been achieved.

9.National Urban Livelihood Mission (NULM) : Against physical target of 5960 and with Financial target of 10360 lakhs, the performance is Physical 1971 and Financial 2661 lakhs has been achieved.

10.KARNATAKA STATE WOMEN DEVP. CORP. : Against physical target of 4557 and with Financial target of 2530 lakhs, the performance is Physical 1626 and Financial 2678.25 lakhs has been achieved.

11.KARNATAKA BHOVI DEV. CORPORATION : Against physical target of 471 and with Financial target of 2080.50 lakhs, the performance is Physical 355 and Financial 1322.52 lakhs has been achieved.

12KARNATAKA MINORITY DEV. CORPN. (KMDC) : Against physical target of 1486 and with Financial target of 1536 lakhs, the performance is Physical 693 and Financial 966.61 lakhs has been achieved.

13.KARNATAKA VISWAKARMA COMMUNITY DEV. CORPORATION : Against physical target of 256 and with Financial target of 64 lakhs, the performance is Physical 19 and Financial 8.70 lakhs has been achieved.

14.PMAY-U (Housing for All 2022) – CLSS :

MoHUA, GOI has launched Credit Linked Subsidy Scheme (EWS / LIG) on 17.06.2015. It has extended the scheme to MIG-1 & MIG-2 category on 01.01.2017. HUDCO/NHB and SBI have been identified as Central Nodal Agencies (CNAs) 370 & 134 Primary Lending

Institutions have signed MoU with National Housing Bank & HUDCO, respectively under CLSS.

As on 31.03.2020, only 46812 applicants have availed loan under PMAY(U)_CLSS. Secretary housing opined that Housing loans sanctioned under PMAY scheme is very less not up to the mark and compared to other state our state progress is very less hence they have requested bankers to sanction maximum loans under PMAY(U) schemes and also requested to SLBC to effective implementation of PMAY (U)

Convenor has informed that henceforth SLBC will review Housing loans Sanctions under PAMY scheme on Bi-Monthly basis.

(Action: All Banks)

AGENDA 14.0: CD RATIO, REVIEW OF DISTRICTS WITH CD RATIO BELOW 60% AND WORKING OF SPECIAL SUB-COMMITTEES OF DCC (SCC)

Convenor, has informed to house that CD ratio of three coastal district Uttara Kannada, Udupi, Dakshina Kannada is 40.54%, 48.54% and 57.53% respectively.

The Chief Secretary, GoK has informed to House that Kerala and Goa states CD ratio was 60 to 70% and requested to SLBC to conduct one special meeting with all three LDMs of the three coastal districts of Karnataka for improving CD ratio.

(Action: SLBC & LDMs)

AGENDA: 15.0: POSITION OF NPAs IN RESPECT OF SCHEMATIC LENDING, CERTIFICATE CASES AND RECOVERY OF NPAs

15.1: NON-PERFORMING ASSETS POSITION:

Convenor informed the house that increasing trend in in NPA is a matter of concern for the banks & requested for the intervention from the GoK in improving recovery by creating awareness and organizing recovery drives.
Chief Secretary and Additional Chief Secretary GoK have requested the bankers to provide list of NPA borrowers those who have availed loans under government sponsored scheme.
Chief Secretary, GoK has advised to send area wise list to concern DC offices and district officer will coordinate for recovery of NPA and overdue amount.

(Action: Govt. Departments & Banks)

15.2: RECOVERY OF BANK DUES UNDER PMEGP:

Convenor requested 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 advised LDMs to coordinate the joint recovery drives in a big way.
State Director, KVIC has requested banker to provide list of PMEGP loan NPA accounts to assist in recovery of NPA amount through joint drives involving both bankers and DIC, district officials.
He also informed that banks may adjust back end subsidy to loan accounts in case they go bad.

(Action: KVIC/KVIB/DIC & Banks)

15.3: RECOVERY OF BANK DUES UNDER KPMR & KACOMP Acts:

Bank have filed few cases under KPMR & KACOMP Acts during fourth quarters of FY 2019-20 and the Pendency as at end of march 2020 is 27953 account mounting of Rs.30851 lakhs.

Convenor, requested 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. He also requested LDMs to coordinate the joint recovery drives in a big way.

(Action: Concern Govt. Departments & Banks)

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

Convenor informed the house that Bank have filed few cases under **SARFAESI, DRT & LOK ADALATS Acts** during all four quarters of FY 2019-20 and just rs.1583.46 crore recovered.

AGENDA16.0: REVIEW OF RESTRUCTURING OF LOANS IN NATURAL CALAMITY AFFECTED DISTRICTS IN THE STATE, IF ANY

Convenor informed the house that during period June'19 to March'20,banks have actively participated in restructuring of loans for flood affected farmers of 22 districts . SLBC had organized a special SLBC for flood affected farmers on 30th August 2019 and many important decisions were taken for flood affected farmers for restructuring. Apart from agriculture loans, other loans were also recommended for restructuring. The details of the accounts restructured during the period were informed.

AGENDA17.0: 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

17.1. Circular on Scale of Finance (SOF)-Fixing by District Level Technical Committee (DLTC) and State Level Technical Committee (SLTC)

17.1 a: District Level Technical Committee (DLTC) - Reconstitution

Convenor, has informed to house that District Level Technical Committee (DLTC) to be reconstituted by District Administration with District Central Cooperative Banks as its Convenor and shall work in alignment with District Consultative Committee. The District Collector/District Magistrate shall be appointed as Chairman of the committee and in his absence head of the agriculture department of the district may chair the meeting as per RBI letter no. 2032/05.10.003/2019-20 dtd. 30.04.2020 and NABARD letter No. 37/01/2020-21, 109/34/2020 dtd 15.04.2020 addressed to the Chief Secretary of All State governments.

(Action: Apex Bank, Agriculture Department-GoK and LDCMs)

17.1.b: State Level Technical Committee (SLTC) -Reconstitution

Convenor, has informed that State Level Technical Committee (SLTC) to be reconstituted by Secretory Agriculture/ Agriculture Commissioner, Department of Agriculture with State Co-operative Bank as its convenor and shall work in alignment with State Level Banker's Committee (SLBC). The Secretory Agriculture/ Agriculture Commissioner of the State shall be the chairman of the committee and in his absence the Director of Agriculture to chair the meeting as per RBI letter no. 2032/05.10.003/2019-20 dtd. 30.04.2020 and NABARD letter No. 37/01/2020-21, 109/34/2020 dtd 15.04.2020 addressed to the Chief Secretary of All State governments.
Convenor, requested the Apex bank to convene the State Level Technical committee under the Chairmanship of Secretary Agriculture/Agriculture Commissioner, GoK with all the members as per the new circular issued by NABARD to approve/finalise the scales of finance fixed by the DLTCs for agriculture and allied activities for financial year 2020-21 by 30.06.2020.

(Action: Apex Bank, Agriculture Department- GoK and SLBC)

AGENDA18.0: DISCUSSION ON IMPROVING RURAL INFRASTRUCTURE / CREDIT ABSORPTION CAPACITY

Convenor has informed that:
a): Formulation of large projects by the State Government to help improve CD Ratio of Banks/RRBs.
(b): Explore the scope of state-specific potential growth areas and the way forward – choosing partner Banks.
(c): Discussion on findings of region-focused studies, if any, and implementing the suggested solutions
(d): Identification of gaps in rural and agriculture infrastructure which need financing (Rural godowns, solar power, agro processing, horticulture, allied activities, agri-marketing etc.)
(e): Implementation of Model Land Leasing Act 2016 (exploring possibility)

No data for discussions under this Agenda

AGENDA19.0: PARTNERING WITH KVK, HORTICULTURE MISSIONS, NATIONAL SKILLDEVELOPMENT CORPORATION, ASCI, ETC. INCLUDING A REVIEWOF FUNCTIONING OF RSETIs

Convenor has informed that:

- There are 33 RUDSETI/ RSETIs functioning in the state of Karnataka.
- These 33 RUDSETI/ RSETIs have trained 296240 candidates in 10261 training programmes during the FY 2019-20.

(Action: All Banks, LDMs, NRLM, Dept of Skill Devt, Entrepreneurship & Livelihood)

AGENDA20.0: STEPS TAKEN FOR IMPROVING LAND RECORD, PROGRESS IN DIGITIZATION OF LAND RECORDS AND SEAMLESS LOAN DISBURSEMENTS

Convenor requested all member Banks to visit https://kaverionline.karnataka.gov.in and be guided by the manual of instructions 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. LDMs were advised 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.

(Action: All banks and LDMs)

20.1 Delay in loan disbursement: Kaveri Online portal- Online Filing of mortgages - Form No. 3 of agricultural loans / crop loans under KACOMP Act.

Convenor informed the house that

- Haveri Districts been selected for adoption of Kaveri online portal on pilot basis, LDM Haveri has informed many branch managers in the district have reported the following problems vide his letter reference NO. LBO/NGP/HVR/239/2020-21 dated 06.06.2020 (Letter provided in Annexure 67of agenda booklet).

1) Lack of training: lead bank has shared write ups and FAQs, still many bankers are unable to complete the process in the portal due to technical glitches.
2) Few KVGB branch managers reported that due to poor connectivity in their branches, they are unable to open website/complete document uploading process.
3) Delay in response to online booking appointment from concerned SRO office after document from login.
4) While uploading document in portal technical error pop up and automatically gets logged out and unable to complete the process causing pending of loan sanctions.

Hence, Haveri district bank branches are requesting GoK to permit them to switch over to the offline method of charge creation/mortgage creation as following earlier through SRO till completion of Kharif season. And they are requesting you to impart the training for bank branches and also to provide the help line number for bankers to get the clarification on problem faced by them on the portal.

Convenor requested the concern department to allow the offline mode widow till technical problem is resolved. The Chief Secretary has also told that offline can be allowed upto resolving of technical issues.

(Action: Kaveri Online portal- Department of Stamps and Registration GoK)

AGENDA21.0: ISSUES REMAINING UNRESOLVED AT DCC/DLRC MEETING

SLBC, at quarterly intervals, calls for the details of unresolved issues, if any, evolved during DCC/DLRC meetings, from LDCMs for its review by the house. However, this time, no information was received from any LDCM under this agenda.

(Action: LDMs)

AGENDA22.0: SUB COMMITTEE MEETINGS HELD DURING THE REVIEW PERIOD:

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

Convenor has informed the house about the details of SLBC Sub-committee meetings conducted during the Review period and requested the convenors of the sub-committees to submit the of the meetings with action points to SLBC so as to circulate the same among all the members for implementation.

Convenor informed the house that in 148th SLBC, SBI was selected as Nodal Bank for 100% digitalization project of RBI for Raichur district which was selected as digital district, as SBI is lead bank with largest network.

As SBI is the Lead Bank in Raichur district and the Nodal Officer appointed for Digital expansion in Raichur district is also from SBI and therefore SLBC requested SBI to take up the responsibility of convening the sub-committee on Deepening of Digital payments for better monitoring and progress and also requested to conducting of subcommittee meeting on proceedings Deepening of Digital Payments with in 30.06.2020.

The executive of SBI has agreed to take up the responsibility of convenorship to conduct Subcommittee meeting on Deepening of Digital Payment and also requested SLBC to issue suitable advisory in this regard.

(Action: SBI and Subcommittee members)

AGENDA 23.0: MISCELLANIOUS ISSUES:

AGENDA 23.1: COVID-19 Situation

Convenor informed the house that the prevailing Covid19 situation in the country is precarious and the general economic activities have come to a standstill due to lockdowns which was inevitable to save the human disaster from happening.

The exemptions now allowed in several districts in the state are aimed at improving and reviving the lost tempo of credit off-take and to give momentum for restarting the agriculture and allied activities, MSME and retail trade. Banks will have to play a crucial role to ensure this happens in a systematic and conducive manner.

SLBC has conducted **149th Special SLBC meeting on 02.05.2020 to identify and address specific issues related to easy and sufficient availability of credit to**

1. **Agricultural and allied sector,**
2. **MSME and**
3. **Other sectors of the rural economy in prevailing COVID 19 situation.**

During COVID 19 situation Major Banks were disbursed crop loans of Rs.752.72 crores to 71083 borrowers and agricultural term loans of Rs.88.88 crores to 10641 borrowers. SHG loans of Rs.46.49 crores were disbursed among 2461 accounts and also major banks have disbursed Rs.1290.74 crores as MSME loans @10 % additional to existing borrower by 47814 accounts.

(Action: All Banks)

Agenda 23.2: ECLGS for Existing MSME borrowers during COVID-19 situation:

Convenor has informed the house that Govt. of India had announced additional funding of up to 3 lakh crore at a concessional rate of maximum 9.25% through Emergency Credit Line Guarantee Scheme (ECLGS) for the MSME sector hit hard by the Corona Virus crises. Under this scheme, 100% guarantee coverage will be provided by NCGTC for additional funding of up to 3 lakh crore to eligible MSME and interested MUDRA loan borrowers. This scheme is valid up to 31.10.2020.

Further, SLBC has instructed vide letter 142/SLBC/2944/HPR/2020/MSME/1 dated: 09-06-20209 to all member banks to conduct MSME outreach programme and also requested to all member to displaying the scheme guidelines in local language at branch level.

In our state Major Banks were sanctioned around 50406 accounts and amount of Rs.1907.24 Cr under ECLGS scheme as on 13.06.2020.

Secretary MSME has appraised the house about bank wise ECLGS MSME loans sanctions and disbursements and opined that performance of banker in ECLGS loans disbursement is very poor and also informed as few bank branch managers are not aware about ECLGS scheme and some branch manager instructed borrowers to submit audit report and offer additional collateral security. Immediately Convenor of SLBC has requested to Secretary MSME to submit bank wise issues related ECLGS directly to SLBC and also opined that private banks were not interested in sanctioning of ECLGS loans especially ICICI Bank, Axis Banks.
MSME dept. has conducted meeting with DC of each district and DIC officials for effective implementation of ECLGS scheme.
Secretary of MSME has requested to bankers to concentrate on clusters particularly in areas like Peenya, Mysore and Shivamoga having 8 to 10 clusters to reach out to more borrowers and thereby achieve the targets easily and quickly.

Convenor has informed that all major banks have sanctioned ECLGS loan @ 20 % of existing loans of the MSME borrower and banks are to follow 3 type assessment while arriving limit to be sanctioned.

At this juncture, in response to clarification sought by industries dept., Ms A Manimekhalai, ED, Canara Bank has clarified that inview of the latest guidelines banks have to fund to the extent of 33 % of turnover, instead of 20 % of turnover, as followed by SBI and Canara Bank.

Director of MSME has appraised about ECLGS sanction and disbursement status of banks and also opined that private banks were not interested to sanctioning of ECLGS loans especially ICICI Bank, Axis Banks.

Convenor has informed to house that sanctions and disbursements were initially slow, but of late momentum has picked up and requested bankers to cover all eligible MSME borrowers under ECLGS scheme before 30.06.2020.

(Action: All Banks)

23.3: Disposal of Educational loans under RGLS:

Convenor has informed the house that Department of Collegiate Education, Bengaluru and Bank of Baroda (e-Vijaya Bank) are requested to finalize MOU soon and thereafter targets can be communicated for financing of these RGLS loans.

(Action: Department of Collegiate Education, Bengaluru and Bank of Baroda)

23.4: Digital District: Expanding and Deepening of Digital Payments Eco-system in Raichur District:

Convenor has informed to House that the LDCM, Raichur and Nodal officer of SBI has to follow-up regularly with the banks and bank branches to achieve 100 % digitalization in Raichur District.

The bankers were advised to ensure that all their entrepreneur account holders are provided with infrastructure like POS machines, QR code, M-PoS, etc. the progress of which would also be reviewed in all the subsequent monthly meetings. Annexure II data for 31.03.2020 as in RBI format is attached in Annexure 72 of Agenda.

As SBI is the Lead Bank in Raichur district and the Nodal Officer appointed for Digital expansion in Raichur district is also from SBI, Convenor requested SBI to take up the responsibility of convening the sub-committee on Deepening of Digital payments for better monitoring and progress.

(Action: LDCM-Raichur, SBI, SLBC member Banks & SLBC)

23.5: Allotment of enrollment targets under Atal Pension Yojana (APY) to Banks / Department of Posts for FY 2020-21:

Convenor has forwarded the **target per branch** for FY 2020-21which is received from PFRDA with enclosed letter of DFS No 16/7/2015-PR (pt) dated 01.06.2020 (Provided in annexure 73, Page no. 301 to 302).

Convenor has requested to all **the State Controlling Head/Coordinators of banks to** advise their bank branches to achieve the set targets (Target per branch).

Target under APY for FY 2020-21 under each category:

Category	Target per branch FY 2020-21
Major Banks (ALL PSBs and 4 Private banks i.e. **ICICI Bank, AXIS Bank, HDFC Bank, IDBI Bank)**	60
Regional Rural Banks	60
Private Banks (Other)	30
Co-Operative Banks	20
Department Post	30
All Small Finance Banks	50
All Payment Banks	50,000 (Absolute)

(Action: All Banks)

23.6: Implementation of Kannada by banks:

Convenor has drawn the attention of the house to a letter received from GoK with reference FD 04 CAM 2020 dated 28.05.2020 seeking developments on following items (Annexure 74 of Agenda)

1) Implementation trilingual rule by the PSU banks, Apex Bank, Cooperative banks and Private banks
2) Availability of printed challans, cheques, receipts, passbooks, housing loan application, vehicle loan application, education loan application; address change application, Nomination application, single account transfer application, account opening form, fixed deposit certificate, Demand draft and all other applications as per trilingual rules.
3) Implementation of Kannada language in banks website
4) Relieving of employees who have not learnt kannada as per 2014 recruitment guidelines and replacing these employees with Kannada knowing employees.

All banks are advised to the follow the guidelines.

(Action: All Banks)

23.7: Discussion on modification in Working Capital Assessment for Khadi Institutions of KVIC/KVIB under ISEC by the Financing Bank Branches in Karnataka State.

Convenor has informed house that KVIC, Bengaluru requested the bankers to honour the ISEC issued by the KVIC/KVIB and extend the working capital assistance requirement under ISEC scheme of KVIC and also requested all bankers to follow the scheme guidelines.

(Action: All Banks)

23.8: Co-option of FKCCI as SLBC member:

Convenor has informed house that Federation of Karnataka chambers of Commerce & industry has requested for membership of SLBC.
The request was not considered favourably by the house as there is a scope for such similar demands from multiple organizations.

23.9: Performance of Karnataka Farmers resource Centre, Bagalkot (KFRC):

The 29th Board of Trusty meeting was held on 05.06.2020, wherein the performance of KFRC for 2019-20 was reviewed and approved the budget for 2020-21.

Table Agenda 1. Aatma Nirbhar Bharat Abhiyan

Convenor informed the house that Hon'ble Prime Minister, in his fifth address to the nation since the great lockdown announced 'AatmaNirbhar Bharat Abhiyan' package

of Rs. 20 lakh crore to revive the Indian economy, to help farmers, migrant workers, etc. and to revive the industrial sector. This package is 10% of India's total GDP.

The details about the package were announced by the Finance Minister Nirmala Sitharaman in 5 tranches are as follows

Overall Announcements: Rs. 20,97,053

Sl. No.	Tranches	Amount in Cr
1	First Tranche	5,94,550
2	Second Tranche	3,10,000
3	Third Tranche	1,50,000
4	Fourth and Fifth Tranches	48,100
	Sub Total (A)	**11,02,650**
5	Earlier Measures incl PMGKP	1,92,800
6	RBI Measures (Actual)	8,01,603
	Sub Total (B)	**9,94,403**
	GRAND TOTAL (A+B)	**20,97,053**

- ✓ MSMEs are provided with 6 relief measures under Aatma Nirbhar Bharat Abhiyan Package-- Rs. 3 lakh crore Collateral-free loan to be provided (45 MSMEs will be benefitted), Government will infuse Rs. 20,000 crores in the stressed MSMEs (2 lakh MSMEs will be benefitted), Government will provide a fund of Rs. 50,000 crores to the MSMEs having potential growth, the new definition of MSMEs is given, Global tender is not allowed for government procurement up to Rs. 200 crore and local trade fairs are not possible.

- ✓ For a period of 12 months, the government will provide interest subvention support of 2% for MUDRA-Shishu Loan payees, i.e., relief of Rs. 1,500 crore and will benefit 3 crore Mudra Shishu loan holders.

- ✓ 50 lakh street vendors will be provided with Special Credit Facility of Rs 5000 crore.
- ✓ Credit Link Subsidy Scheme has been extended till March 31, 2021, from earlier March 31, 2020. This will benefit nearly 2.5 lakh middle-class families.
- ✓ Through NABARD, Rs. 30,000 working capital fund is provided by the government to help small and marginal farmers for post-harvest of the Rabi crops and for the preparation for the Kharif crops. Through Kisan Credit Card (KCC), 2 lakh crore concessional credit boost will be provided to 2.5 crore farmers.
- ✓ Rs. 1 lakh crore to be provided to aggregators, FPOs, etc. to strengthen agricultural infrastructure.
- ✓ Rs. 10,000 crore will be provided to the micro-food enterprises to promote Vocal for Local vision of Prime Minister Modi and will benefit around 2 lakh micro-food enterprises.
- ✓ Under PM Matsya Sampada Yojana, Rs. 11,000 crore will be provided for marine, inland fisheries and aquaculture; Rs. 9,000 crore will be allocated for infrastructure to make people self-reliant. This will provide employment to more than 55 lakh people and is expected to double India's exports to Rs 1 lakh crore.

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- ✓ Rs. 15,000 crore has been allocated by the government to Animal Husbandry Infrastructure Development Fund-- to support dairy infrastructure and animal husbandry.
- ✓ 10-Honey Beekeepers will be allocated Rs. 5,000 crore to stop all the imports of wax in the country. This will benefit nearly 2 lakh bee beekeepers and will provide quality honey to the consumers.

1.1 2nd Trenches: Implementation of PradhanaMantri Street Vendor's Atma Nirbhar Nidhi (PM SVANidhi) scheme:

Convenor informed to house that PMSVANidhi Scheme, which shall be operational w.e.f 01.07.20, after notification of the rules and scheme under Street Vendors (Protection of Livelihood and Regulation of Street Vending) Act 2014 by GoK, is a Central Sector Scheme i.e. fully funded by Ministry of Housing and Urban affairs with the following objectives:

(i) To facilitate working capital loan up to Rs.10000/-
(ii) To incentivize regular repayment; and
(iii) To reward digital transactions.

The scheme will help formalize the street vendors with above objectives and will open up new opportunities to this sector to move up the economic ladder.

Convenor appraised the house about the objectives, eligibility of states, eligibility criteria of beneficiaries, identification of beneficiaries, credit product details, rate of interest, interest subsidy, lending institution details, credit guarantee, selection mechanism, steering and monitoring committees under the main scheme and guidelines have already been circulated.

He also informed the house that SLBC will communicate district-wise list of street vendors and requested all member banks to sanction working capital of Rs.10, 000/- to eligible street vendors

(ACTION: SLBC, SD, E&LD and All Banks)

2. Guidelines on Investment of Surplus (Bulk deposits) boards, corporations, Local bodies, Authorities and Autonomous Bodies etc:

Convenor informed to house that Government of Karnataka has issued circular vide No.FD 8 TAR 2020 dated: 12.03.2020 on Investment of Surplus (Bulk deposits) boards, corporations, Local bodies, Authorities and Autonomous Bodies etc. we have informed by Government of Karnataka as " **In e-Bidding the Regional/Zonal/Head offices of Banks only shall participate and no individual bank branch shall participate in e-Auctions with immediate effect and said circular has already been communicated by SLBC to all member banks".**

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Sri.Sunil Kurthkoti , Advisor, FD, GoK has explained new guidelines and operational issues about investment of bulk deposits, in banks by boards / corporations / local bodies etc, in detail and requested all banks to adhere to the revised guidelines.

(ACTION: All Banks)

Before conclusion of the meeting, Chief Secretary, GoK felicitated Sri T.Manivannan, Convenor for his active role and contribution in organizing SLBC activities and welcomed Sri BCS Rao as the new convenor of SLBC.

The 150th SLBC Meeting concluded by proposing ***vote of thanks*** by Mrs.Vidyalaxmi R, Assistant General manager of Karnataka Bank.

(T Manivannan)
Convenor, SLBC & GM, Canara Bank

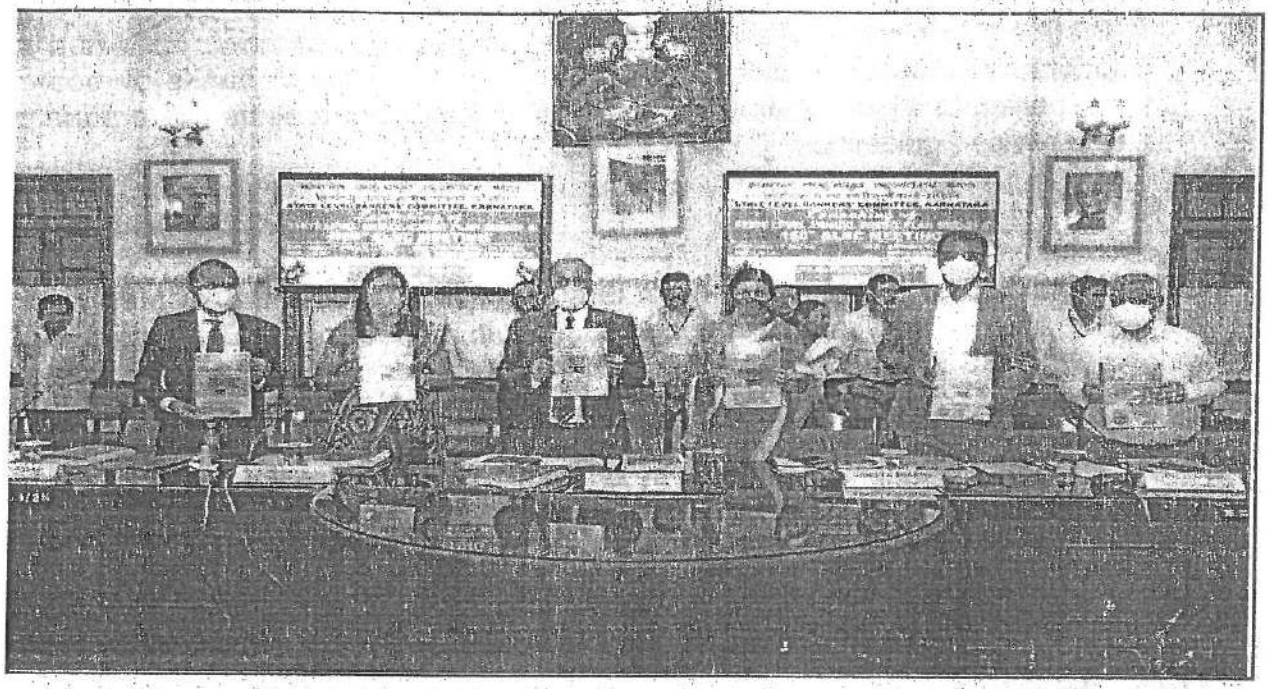

Photo of the 150th SLBC meeting held on 19.06.2020

SLBC – KARNATAKA
LIST OF PARTICIPANTS
150th SLBC Meeting held on 19.06.2020

Sl. No.	Name Shriyuths -	Designation	Organization / Departments
1	T M Vijay Bhaskar	Chief Secretary	Govt of Karnataka
2	Vandita sharma	Addl. Chief Sec. & Dev. Com.	Govt of Karnataka
3	A. Manimekhalai	Executive Director	Canara Bank
4	Jose. J. Kattoor	Regional Director	Reserve Bank of India
5	T. Manivannan	Convenor-SLBC & GM	Canara Bank
6	H R Srivatsa	General Manager	NABARD
	STATE GOVERNMENT DEPARTMENTS		
7	Dr.Raj Kumar Khatri	Additional Chief Secretary	Dept. of Agriculture
8	Dr.Ekroop Caur	Secretary (B& R)	Finance Department
9	Manju Prasannan Pillai	Addl. Secretary (Fiscal Reforms)	Finance Department
10	Sunil Kurtkoti	Advisor	Finance Department
11	S Ziyaullah	Director	MSME
12	Maheshwar Rao	Principal Secretary	MSME
13	H M Srinivasa	Addl. Director	MSME
14	Dr. Mamatha B R	Mission Director	KSRLPS-Sanjeevini
15	Venkatesh H C	Consultant CLWS	Bhoomi Monitoring Cell
16	M Jagannadha Rao	State Director	KVIC
17	Manoj Kumar Meena	Secretary	Dept. of Housing
18	B C Satheesh	Managing Director	KMF
19	Dr. D N Hegde	Director - AH	KMF
20	Indiramma G	General Manager	KWDC
21	S SelvaKumar	Secretary	Skill Development
22	Brijesh K Dikshit	Commissioner	Dept. of Agriculture
23	Divakara M S	Addl. Dir. Agriculture	Dept. of Agriculture
24	H L Prabhakara	Project Director	Center for e-governance
25	B S Sridhar	DIGR(ent)a/c	Stamps & Registration Department
26	Ramakrishna	Director	Dept. of Fisheries
27	Sumathi B S	Project Officer	DAY-NULM
28	R ShivaPrakash	Addl. RCS (Credit)	Dept. of Co-operation
29	Dr. K.V.Halagappa	Addl. Director (Development)	Dept. of AH & VS
30	K Dhanaraj	Joint Director	Dept. of Horticulture
31	Sathish	AHO	Dept. of Horticulture
	RESERVE BANK OF INDIA		
32	Sanjeev Singha	General Manager	Reserve Bank of India
33	N Nagaraj	Asst. General Manager	Reserve Bank of India
	NABARD		
34	A K Sharma	Deputy General manager	NABARD
35	R K Dudihalli	Assistant General Manager	NABARD

LDMs			
36	B I Hosamath	LDM Kolar	Canara Bank
37	Madhusudhan M C	LDM Bengaluru Rural	Canara Bank
SLBC – CANARA BANK			
38	B Chandra Sekhara Rao	Deputy General Manager	Canara Bank – SLBC
MEMBER BANKS			
39	N Lakshminarayana	Chief General Manager	Canara Bank
40	M K Dhama	Deputy General Manager	State Bank of India
41	N Narayana Swamy	Assistant General Manager	State Bank of India
42	B. Jaya prakash	Chief Manager	Bank of Baroda
43	K Srinivas Prabhu	Chief Manager	Indian Overseas Bank
44	V S Geetha	Assistant General Manager	Central Bank of India
45	Vijay Kumar	Deputy General Manager	Punjab National Bank
46	B.R. Nagaraj	Senior Manager	Bank of India
47	P Seetharamaiah	Deputy General Manager	Union Bank of India
48	Padmabahushan Jain	Senior Manager	HDFC Bank
49	Vidyalaxmi R	Assistant General manager	Karnataka Bank
50	Nityanand	CRDM	Axis Bank
51	Hariharan	Asst. Vice President	Federal Bank
52	Suman Guptha	Chief Manager	Kotak Mahindra Bank
53	N.S. Krishna Murthy	General Manager	Apex Bank
54	B Giridhara Prabhu	Assistant General Manager	Karnataka Grameena Bank

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Annexure -2

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ಕರ್ನಾಟಕ ರಾಜ್ಯ ಮಟ್ಟದ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿ ಕರ್ನಾಟಕ ರಾಜ್ಯ ಸ್ತರೀಯ ಬೆಂಕರ್ಸ ಸಮಿತಿ State Level Bankers Committee-Karnataka	ಕನ್ವೀನರ್ ಸಂಯೋಜಕ Convenor ಕೆನರಾ ಬ್ಯಾಂಕ್ Canara Bank Canara Finance for a Brighter Tomorrow

Head Office Annexe, V Floor, 5th Main, Gandhinagar, Bengaluru – 560009
Phone: 080 2234 3490, Fax: 080 2234 3489 Email: slbcbangalore@gmail.com, website : www.slbckarnataka.in

Ref. No: 161B2/2020/2944/SLBC/F-101-150 Date: 01.07.2020

TO:
The Controlling Heads of All Banks &
Housing Department- GoK,
Karnataka State

Sir / Madam,

Sub: **Agenda 2.0: Flow of Credit to CLSS Pradhan Mantri Awas Yojana-Urban (PMAY-Housing for All 2022).**
Ref: 155/2020/2944/SLBC/101-150 dated: 29-06-2020

<<>>

We invite your kind attention to the deliberations of 150th Special SLBC meeting held on 19.06.2020, where in among others, Convenor, SLBC informed the House that, the progress in housing and that 11 % of PSA is marked for housing for FY 2020-21. He requested the member banks to ensure credit flow to the housing sector.

Secretary housing informed that, as cabinet has approved to alienate undivided share of land along with house allotted in favour of individual beneficiaries, it is easy for beneficiaries to offer the same as collateral to banks i.e. banks will get the collateral for loans under affordable housing project. 5.50 lacs beneficiaries required support and requested to flag the issue in retail loans subcommittee meeting.

(Action: ALL Banks and Housing Department)

Action taken in this regard may please be informed to SLBC immediately so as to enable us to place the action taken report in the next SLBC meeting.

Yours faithfully,

B Rao

(B Chandrasekhara Rao)
Convenor, SLBC Karnataka &
General Manager, Canara Bank

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(ಆರ್.ಬಿ.ಐನ ಅಗ್ರಣೀಯ ಬ್ಯಾಂಕ್ ಯೋಜನೆಯಡಿ)
ರಾಜ್ಯ ಸ್ತರೀಯ ಬೆಂಕೊಂ ಕೀ ಸಮಿತಿ, ಕರ್ನಾಟಕ
(भा.रि.बैं. के अग्रणी बैंक योजना के तहत)
State Level Bankers' Committee, Karnataka
(Under Lead Bank Scheme of RBI)

ಕೆನರಾ ಬ್ಯಾಂಕ್ केनरा बैंक Canara Bank
ಸಿಂಡಿಕೇಟ್ सिंडिकेट Syndicate

Ref: 217/SLBC/2020/F-606 Annexure – 3 Date: 09.09.2020

The Controlling Head of Kotak Mahindra Bank
Karnataka State

Sir / Madam,

Sub: Opening of Banking Outlets in unbanked villages, CBS enabled banking outlets at the unbanked rural centres (URCs)

Ref: Our letter no.161B5/2020/2944/SLBC/F-101-150 dated 01.07.2020

With reference to the above, we inform that out of the 4 unbanked villages allotted, Kotak Mahindra Bank has covered 3 unbanked villages and the remaining allotted unbanked village Alagumole, Kollegal talluk, Chamarajnagar district is pending at your end as Bank has proposed to open Bank branch at Managalli village rather than in Alagumole village as per the recommendations of General Body Meeting, Gram Panchayath, Managalli. Further it was reported that Managalli is Gram Panchayath HQ which will cover surrounding 7 villages including Alagumole village and Alagumole is a small village located adjacent to thick forest area with no transportation facility.

As you are aware in 150th SLBC Meeting, House has decided to consider and permit your Bank to open Banking Outlet in Managalli village subject to approval from DFS.

Now DFS vide mail dated 04.09.2020 has clarified us under information to your representative that decision of SLBC regarding allocation / reallocation is final.

In view of the above, SLBC is reallocating the unbanked village of Kollegal talluk, Chamarajnagar district from Alagumole to Managalli village for opening of Banking Outlet of Kotak Mahindra Bank before **30.09.2020**.

We, therefore, request you to immediately initiate the process for opening of Banking Outlet at Managalli village for providing banking services which covers Alagumole also.

Yours faithfully,

B Rao

(B Chandra Sekhara Rao)
Convenor, SLBC Karnataka &
General Manager, Canara Bank

ಎಲ್ಲಾ ಪತ್ರ ವ್ಯವಹಾರಗಳಿಗಾಗಿ ಸಂಪರ್ಕಿಸಬೇಕಾದ ವಿಳಾಸ:
ಸಂಯೋಜಕರು
ಎಸ್.ಎಲ್.ಬಿ.ಸಿ ಕರ್ನಾಟಕ ಮತ್ತು ಮಹಾ ಪ್ರಬಂಧಕರು,
ಕೆನರಾ ಬ್ಯಾಂಕ್, ಪ್ರಧಾನ ಕಛೇರಿ, ಅನೆಕ್ಸ್, ಐನೇ ಮಹಡಿ,
ಗಾಂಧಿನಗರ, ಬೆಂಗಳೂರು-೫೬೦೦೦೯,
ಕರ್ನಾಟಕ.
ದೂರವಾಣಿ ಸಂಖ್ಯೆ: ೦೮೦-೨೨೩೪೨೪೯೦, ೨೨೩೪೦೨೩೬

सभी पत्राचार इसी पते पर भेजें :
संयोजक
एस एल बी सी कर्नाटक एवं महा प्रबंधक,
केनरा बैंक, प्रधान कार्यालय, अनेक्स,
५ वीं मंजिल, गांधीनगर, बेंगलुरु - ५६० ००९,
कर्नाटक.
दूरभाष सं: ०८०-२२३४३४९०, २२३४०२३६

All Communications to be addressed to
Convenor
SLBC Karnataka & General Manager,
Canara Bank, Head Office, Annexe,
5th Floor, Gandhinagar, Bengaluru-560009
Karnataka.
Phone No.: 080-22343490, 22340236

Email: slbckarnataka@canarabank.com, slbcbangalore@gmail.com, Website: www.slbckarnataka.in

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ANNEXURE – 3A 3A 102

F.No.08.04.2014-FI (Mission Office)
Government of India
Ministry of Finance
Department of Financial Services

3rd Floor, Jeevan Deep Building
Sansad Marg, New Delhi- 110001
Date: 08.09.2020

To,

General Manager (GM), Convenor Bank, State Level Bankers' Committee (SLBC) of States/ UTs (as per list)

Subject: Coverage of unbanked villages (villages not covered by bank branch/ business correspondent (BC)/ IPPB within 5 km distance) as allotted by SLBCs with banking outlets on priority.

Sir/ Madam,

Please refer to this Department's letter with even no, dated 23.07.2020 (copy enclosed) on the above cited subject.

2. Analysis of data from Jan Dhan Darshak App on uncovered villages by NIC on 31.08.2020, reflects that despite an exhaustive exercise taken by SLBCs and banks there are still 902 identified inhabited villages that have not been covered through the banking outlet within a distance of 5 kms. A list of identified unbanked villages pertaining to your state is attached herewith and also placed on FI-Plan Portal for ready reference.

3. In view of the above, you are requested to follow up with the banks concerned to ensure opening of banking outlets in the remaining unbanked villages in your state/UTs immediately and updation of Lat-Long position and other requisite details of all banking outlets on JDD App, by concerned banks.

4. SLBC Convener banks are also requested to resolve the issues raised by member banks, if any, regarding opening of banking outlets in allotted villages in SLBC meetings and share a copy of the decision taken during the meeting in minutised format in this regard with this Department.

Yours faithfully,

(Anindita Sinharay)
Director(FI)
Email:anindita@nic.in
Tel: 011-23745128

Encl: as above

List of State
ARUNACHAL PRADESH
CHHATTISGARH
ODISHA
HIMACHAL PRADESH
ASSAM
RAJASTHAN
MEGHALAYA
ANDAMAN & NICOBAR
MIZORAM
NAGALAND
JAMMU & KASHMIR
MANIPUR
MAHARASHTRA
LADAKH
MADHYA PRADESH
TELANGANA
UTTARAKHAND
TAMIL NADU
GUJARAT
JHARKHAND
KARNATAKA
UTTAR PRADESH
ANDHRA PRADESH
GOA
SIKKIM

Annexure: 3B 3B 103

Gmail slbcbangalore bangalore <slbcbangalore@gmail.com>

Fwd: Yerandi Village - Basavakalyan Taluk - Bidar Dist

1 message

slbcbangalore bangalore <slbcbangalore@gmail.com> 31 July 2020 at 18:23
To: "Bengaluru, FIDD" <fiddbengaluru@rbi.org.in>
Cc: GM <sanjeevsingha@rbi.org.in>, "N, Nagaraj" <nnagaraj@rbi.org.in>, Md Yousuf Bakeir <mbakeir@rbi.org.in>, "G.B. Nithyanand" <G.Nithyanand@axisbank.com>, LDM BIDAR <lbobidar@sbi.co.in>, holbrrb@canarabank.com, SLBC KARNATAKA <slbckarnataka@canarabank.com>

Dear Sir,

With reference to the captioned subject, we inform that Yerandi village was allotted by SLBC to Axis Bank as per RBI Road Map for opening of Banking Outlet in terms of RBI circular no.BAPD.BC.69/22.01.001/2016-17 dated 18.05.2017.

Axis Bank has reported to us that the Customer Service Point of SBI is functioning at Yerandi village & SLBC has taken up the matter with LDM BIDAR for confirming the same.

LDM Bidar has now confirmed that BCA of SBI Mudubi branch is working in Customer Service Point at Yerandi village. A photo of the CSP Yerandi village submitted by Axis Bank is attached herewith for reference.

In view of the above, we may treat that Yerandi village of Basavakalyan Taluk, Bidar district has been covered by the Banking Outlet of SBI, MUDUBI Branch and providing Banking Services.

This is for your kind information. Please acknowledge.

With Regards,
B CHANDRASEKHARA RAO
CONVENOR - SLBC KARNATAKA &
GENERAL MANAGER - CANARA BANK,
HEAD OFFICE ANNEXE,
GANDHI NAGAR, BANGALORE-09 Karnataka
PH : 080-22343490 Fax : +91 – 080 – 22343489
e-mail: slbckarnataka@canarabank.com,
slbcbangalore@gmail.com, karnatakaslbc@gmail.com

P कृपया वृक्ष बचाए, जब तक अति आवश्यक न हो इस ई-मेल का *प्रिंट ना ले*/Save trees, *Don't print*this e-mail unless it's really necessary

---------- Forwarded message ---------
From: **LBOBIDAR** <lbobidar@sbi.co.in>
Date: Fri, 31 Jul 2020 at 17:18
Subject: Re: Yerandi Village - Basavakalyan Taluk - Bidar Dist
To: slbcbangalore bangalore <slbcbangalore@gmail.com>

Dear Sir/ Madam,

With reference to your mail, we would like to inform your good selves that, in Yerandi village of Basavakalyan Taluka Bidar District, SBI CSP with csp code No 1A7968112 Sri Shivakumar S/o Shivasharanappa is working. This CSP is Linked to SBI Mudubi Branch (Branch Code 5533) Tal: Basavakalyan Dist: Bidar. Thi is for your kind information and needful.

Yours faithfully,
-sd-

Balappa M Kamatagi
Lead District Chief Manager,

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Gmail slbcbangalore bangalore <slbcbangalore@gmail.com>

Fwd: Yerandi Village - Basavakalyan Taluk - Bidar Dist

1 message

slbcbangalore bangalore <slbcbangalore@gmail.com> 29 July 2020 at 11:44
To: LDM BIDAR <lbobidar@sbi.co.in>, "AGMABU2.LHO@SBI.CO.IN" <AGMABU2.LHO@sbi.co.in>, agm1fimm lhoban <agm1fimm.lhoban@sbi.co.in>, agm2fimm lhoban <agm2fimm.lhoban@sbi.co.in>, dgmfimm lhoban <dgmfimm.lhoban@sbi.co.in>

Dear Sir,

With reference to the captioned subject, please refer to the trailing mail wherein Axis Bank has reported to us that SBI-Customer Service Point (CSP) is available in the YERANDI Village of Basavakalyan Taluk, Bidar district.

In this regard, we request you to kindly confirm whether CSP of SBI is functioning in Yerandi village. If so provide the details of its Business Correspondent along with the details of its link branch immediately.

The confirmation in this regard is urgently required to our office for taking up the matter with FIDD:RBI Bangalore.

With Regards,
B CHANDRASEKHARA RAO
CONVENOR - SLBC KARNATAKA &
GENERAL MANAGER - CANARA BANK,
HEAD OFFICE ANNEXE,
GANDHI NAGAR, BANGALORE-09 Karnataka
PH : 080-22343490 Fax : +91 – 080 – 22343489
e-mail: slbckarnataka@canarabank.com,
slbcbangalore@gmail.com, karnatakaslbc@gmail.com

P कृपया वृक्ष बचाए, जब तक अति आवश्यक न हो इस ई-मेल का *प्रिंट ना ले*/Save trees, *Don't print*this e-mail unless it's really necessary

---------- Forwarded message ---------
From: **G.B. Nithyanand** <G.Nithyanand@axisbank.com>
Date: Tue, 28 Jul 2020 at 14:02
Subject: Yerandi Village - Basavakalyan Taluk - Bidar Dist
To: slbcbangalore bangalore <slbcbangalore@gmail.com>

Dear sir,

During the field visit by our Bank it is found that there is a Customer Service Point of SBI at Yerandi Village of Basavakalyan Taluk of Bidar Dist, Karnataka.

Photograph taken during the field visit is attached for your kind information and further action.

Gmail slbcbangalore bangalore <slbcbangalore@gmail.com>

Yerandi Village - Basavakalyan Taluk - Bidar Dist

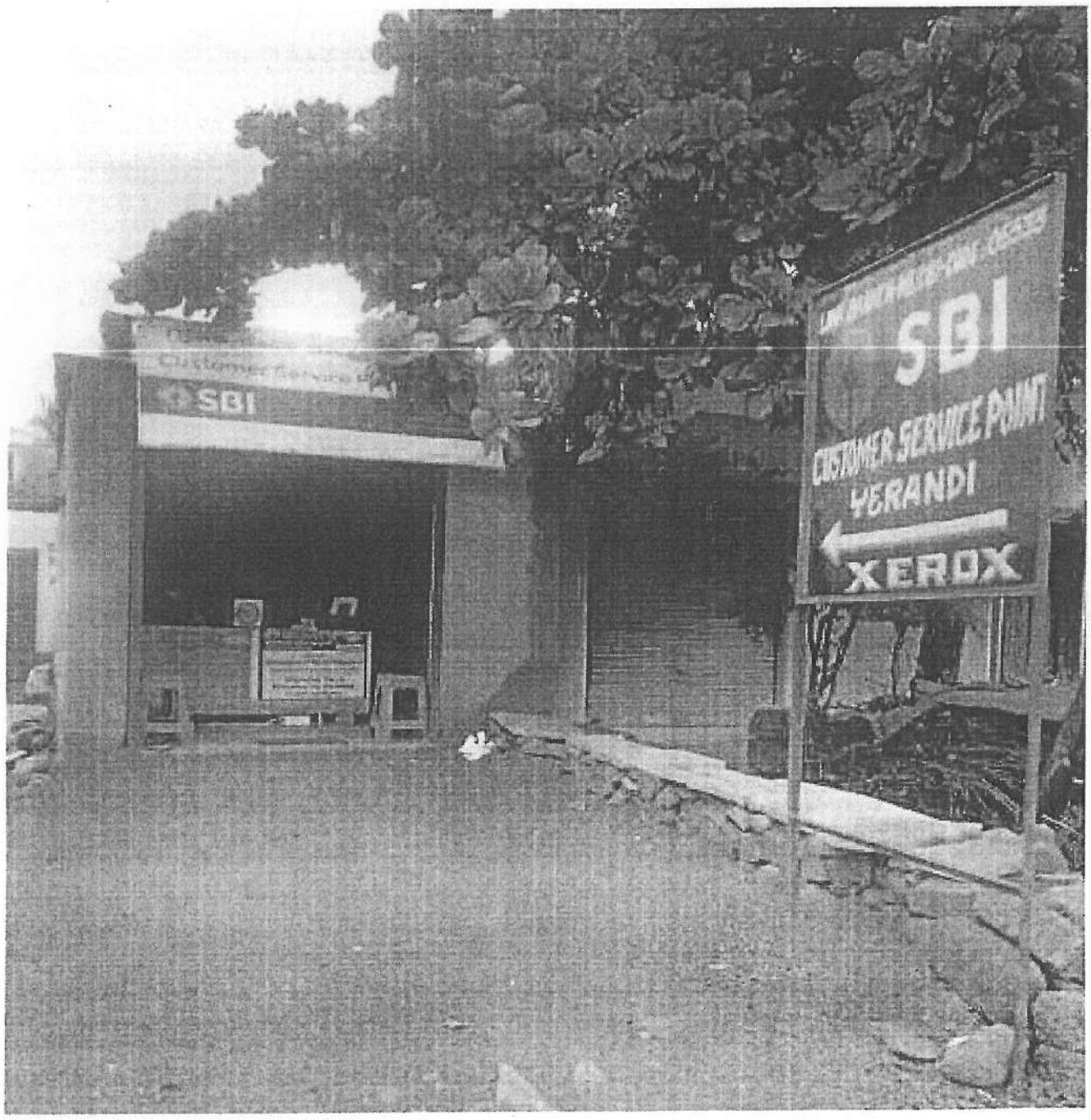
1 message

G.B. Nithyanand <G.Nithyanand@axisbank.com> 28 July 2020 at 14:02
To: slbcbangalore bangalore <slbcbangalore@gmail.com>

Dear sir,

During the field visit by our Bank it is found that there is a Customer Service Point of SBI at Yerandi Village of Basavakalyan Taluk of Bidar Dist, Karnataka.

Photograph taken during the field visit is attached for your kind information and further action.



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Thanks & Regards,

ANNEXURE-35(a)5

BANKWISE DATA ON CROP LOAN/ KCC DATA AS AT JUNE 2020 (Amount in Crore)

Sl. No	Name of the Bank	KCC/Crop Loan O/s as MARCH 2020		Target (AMT)	Cards issued from 01.04.2020 to 30.6.2020		KCC/Crop Loan O/s as JUNE 2020		Variation in O/S (JUNE 2020 over MARCH 2020)	
		No.	Amount	2020 - 21	Cards	Amount	No.	Amount	No.	Amount
(A)	**Major Banks**									
1	Canara Bank	833475	10126.54	12112.56	59773	665.74	712872	9282.85	-120603	-843.69
2	State Bank of India	250643	4553.75	11974.28	15987	524.32	246266	4489.28	-4377	-64.47
3	Union Bank Of India	143953	2855.97	3762.66	0	0.00	143953	2855.97	0	0.00
4	Bank of Baroda	93409	1940.99	3208.69	17581	448.17	93048	1930.58	-361	-10.41
	Total (A)	**1321480**	**19477.25**	**31058.19**	**93341**	**1638.23**	**1196139**	**18558.68**	**-125341**	**-918.57**
(B)	**OtherNationalised Banks**									
1	Bank of India	34821	682.95	983.61	788	5.70	26695	453.53	-8126	-229.42
2	Bank of Maharastra	8834	136.81	186.18	565	8.01	8766	132.86	-68	-3.95
3	Central Bank of India	3583	38.03	360.42	819	13.45	3756	67.88	173	29.85
4	Indian Bank	18218	191.97	559.16	5560	72.72	18582	295.11	364	103.14
5	Indian Overseas Bank	53366	623.92	639.88	5161	87.38	48189	528.05	-5177	-95.87
6	Punjab National Bank	17885	326.43	369.07	131	2.65	16619	172.96	-1266	-153.47
7	Punjab and Synd Bank	44	2.02	16.39	0	0.00	49	2.07	5	0.05
8	UCO Bank	3258	28.08	86.30	98	2.21	3258	41.77	0	13.69
	Total (B)	**140009**	**2030.21**	**3201.01**	**13122**	**192.12**	**125914**	**1694.23**	**-14095**	**-335.98**
(C)	**Other Comm.Banks**									
1	IDBI Bank	7159	253.71	474.08	545	11.86	7070	251.17	-89	-2.54
2	Karnataka Bank Ltd	20016	554.92	1679.13	493	21.65	19595	553.08	-421	-1.84
3	Kotak Mahendra Bank	2089	22.46	317.55	0	0.00	2085	23.98	-4	1.52
4	Cathelic Syrian Bank Ltd.	0	0.00	87.36	0	0.00	0	0.00	0	0.00
5	City Union Bank Ltd	1623	15.83	68.87	147	2.02	1520	15.21	-103	-0.62
6	Dhanalaxmi Bank Ltd.	0	0.00	31.64	0	0.00	0	0.00	0	0.00
7	Federal Bank Ltd.	65707	994.50	534.55	27548	526.98	65690	1102.44	-17	107.94
8	J and K Bank Ltd	0	0.00	5.00	0	0.00	0	0.00	0	0.00
9	Karur Vysya Bank Ltd.	13772	194.14	98.42	10171	142.38	13772	191.14	0	-3.00
10	Lakshmi Vilas Bank Ltd	0	0.00	93.98	0	0.00	0	0.00	0	0.00
11	Ratnakar Bank Ltd	3653	178.19	217.24	425	7.26	3517	176.62	-136	-1.57
12	South Indian Bank Ltd	77	20.99	71.35	41	0.91	76	21.29	-1	0.30
13	Tamil Nadu Merchantile Bank	5054	43.69	14.70	560	5.64	3831	34.31	-1223	-9.38
14	IndusInd Bank	0	0.00	52.05	0	0.00	0	0.00	0	0.00
15	HDFC Bank Ltd	50157	1466.60	1132.73	1970	149.76	45826	1383.83	-4331	-82.77
16	Axis Bank Ltd	11730	714.28	730.50	48	1.18	21922	549.83	10192	-164.45
17	ICICI Bank Ltd	122544	3401.38	1180.74	7725	334.86	38236	1778.22	-84308	-1623.16
18	YES BANK Ltd.	32	0.67	167.51	2	0.06	30	0.73	-2	0.06
19	Bandhan Bank	0	0.00	9.87	0	0.00	0	0.00	0	0.00
20	DCB Bank Ltd	2394	179.61	1601.95	3	0.46	1150	157.19	-1244	-22.42
21	IDFC Bank	293	20.70	13.63	310	8.41	308	23.83	15	3.13
	Total(C)	**306300**	**8061.67**	**8582.85**	**49988**	**1213.43**	**224628**	**6262.87**	**-81672**	**-1798.80**
(D)	**R R B 's**									
1	Karnataka Grameena Bank	249507	3782.04	7692.74	39317	546.75	254855	3874.52	5348	92.48
2	Karnataka Vikas Grameena Ba	286896	5057.95	3739.43	43305	702.44	287653	4987.00	757	-70.95
	Total (D)	**536403**	**8839.99**	**11432.17**	**82622**	**1249.19**	**542508**	**8861.52**	**6105**	**21.53**
Total (Comm.Banks) A+B+C		**1767789**	**29569.13**	**42842.05**	**156451**	**3043.78**	**1546681**	**26515.78**	**-221108**	**-3053.35**
Grand Total (A+B+C+D)		**2304192**	**38409.12**	**54274.22**	**239073**	**4292.97**	**2089189**	**35377.30**	**-215003**	**-3031.82**
(E)	**Co-Op Sector**									
1	KSCARD Bk.Ltd	0	0.00	279.29	0	0.00	0	0.00	0	0.00
2	K.S.Coop Apex Bank ltd	2338065	13309.80	11441.47	629713	4310.97	2234832	12667.50	-103233	-642.30
3	Indl.Co.Op.Bank ltd.	0	0.00	1.62	0	0.00	0	0.00	0	0.00
	Total (E)	**2338065**	**13309.80**	**11722.38**	**629713**	**4310.97**	**2234832**	**12667.50**	**-103233**	**-642.30**
(F)	KSFC	0	0.00	8.86	0	0.00	0	0.00	0	0.00
	TOTAL (F)	**0**	**0.00**	**8.86**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**
(G)	**Small Finance Bank**									
1	Equitas Small Finance Bank	0	0.00	7.01	0	0.00	0	0.00	0	0.00
2	Ujjivan Small Finnance	0	0.00	5.20	0	0.00	0	0.00	0	0.00
3	Suryoday Small Finance Bank	0	0.00	0.00	0	0.00	0	0.00	0	0.00
4	ESAF Small Finance Bank	0	0.00	0.00	0	0.00	0	0.00	0	0.00
	TOTAL (G)	**0**	**0.00**	**12.21**	**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
2	Airtel Payments Bank	0	0.00	0.80	0	0.00	0	0.00	0	0.00
	TOTAL (H)	**0**	**0.00**	**0.80**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**
	TOTAL (A+B+C+D+E+F+G+H)	**4642257**	**51718.92**	**66018.47**	**868786**	**8603.94**	**4324021**	**48044.80**	**-318236**	**-3674.12**

NOTE: Reduction in KCC outstanding is due to reclassification of KCC jewel loans at the time of renewal into agricultural jewel loans, as interest subvention was withdrawn for KCC under agricultural gold loans.

ANNEXURE-~~35(6)~~ 5A

DISTRICT WISE DATA ON CROP LOAN/ KCC AS AT 30.6.2020 (Amount in Crore)

Sl	Name of the District	Annual Target (Amount)	Disbursement During the quarter ending JUNE 2020		Outstanding as at the quarter ending JUNE 2020	
			TOTAL			
			Cards issued	Amount Sanctioned	No.	Amount
1	BAGALKOTE	4774	75599	592	320701	3806
2	BALLARI	2571	17183	307	149044	2050
3	BELAGAVI	5877	224079	1358	592019	5266
4	BENGALURU (Rural)	1199	8263	90	62709	649
5	BENGALURU (Urban + Metro	2088	15823	263	39748	946
6	BIDAR	1917	35487	179	204545	1642
7	Chamarajnagar	1151	5735	74	59822	652
8	CHICKBALLAPUR	1002	6517	78	53418	758
9	CHICKKMAGALURU	2514	37044	553	96981	1774
10	CHITRADURGA	1525	32997	197	102796	966
11	DAKSHINA KANNADA	2099	29296	430	95656	1173
12	DAVANAGERE	1720	27995	219	161080	1343
13	DHARWAD	2706	20997	334	132816	1994
14	GADAG	1589	13141	192	108113	1813
15	HASSAN	1940	19672	197	270018	2410
16	HAVERI	1322	22267	292	154252	2212
17	KALBURGI	3801	13843	217	200394	2029
18	KODAGU	1885	33461	560	65808	1228
19	KOLAR	1096	4301	59	62495	699
20	KOPPAL	1207	12113	130	52621	857
21	MANDYA	2497	12526	88	208953	1371
22	MYSURU	1731	22107	292	136907	1566
23	RAICHUR	2790	23136	340	89280	1713
24	RAMANAGAR	1370	12424	128	118840	750
25	SHIVAMOGGA	2339	31293	265	92644	1159
26	TUMAKURU	3465	22085	198	212705	1999
27	UDUPI	983	5492	97	32720	407
28	Uttarakannada	1546	51957	484	78508	635
29	VIJAYAPURA	4017	28005	322	307667	3319
30	YADGIR	1299	3948	67	60761	857
	TOTAL	**66018**	**868786**	**8604**	**4324021**	**48045**

NOTE: Reduction in KCC outstanding is due to reclassification of KCC jewel loans at the time of renewal into agricultural jewel loans, as interest subvention was withdrawn for KCC under agricultural gold loans.

KCC saturation of PM Kisan beneficiaries along with KCC-AH for KMF Dairy farmes as on 16.09.2020												
BANK	Cumulative number of KCC-crop applications Received	Number of KCC applications Sanctioned					KCC Limit Sanctioned (in Rs crore)					
		KCC (Crop Loan)	KCC (Crop Loan) with dairy activity	KCC (Crop Loan) with any other allied	Dairy	Grand Total	KCC (Crop Loan)	KCC (Crop Loan) with dairy	KCC (Crop Loan) with any other allied activities	Dairy	Grand Total
COMMERCIAL BANKS												
Allahabad Bank	117	80	0	0	0	80	0.02	0.11	0	0.04	0.17
Andhra Bank	203	190	0	0	13	203	2.03	0	0	0.08	2.11
Bank Of Baroda	2266	1063	0	0	30	1093	2.53	0	0	0.15	2.68
Bank Of India	5805	5802	0	1	0	5803	24.8	0	0.02	0	24.82
Bank Of Maharashtra	4533	4530	0	1	0	4531	30.22	0	0.01	0	30.23
Canara Bank	123051	32710	530	5	7988	41233	41.06	87.15	0.01	47.87	176.09
Central Bank Of India	2984	660	0	0	0	660	4.76	0	0	0	4.76
Corporation Bank	2626	1642	56	0	151	1849	11.61	0.01	0	0.36	11.98
Dena Bank	733	547	3	0	45	595	2.97	0.01	0	0.44	3.42
Idbi Bank Limited	1	0	0	0	0	0	0	0	0	0	0
Indian Overseas Bank	8644	8230	1	127	54	8412	77.54	0.01	1.37	0.02	78.94
Karnataka Bank Ltd	12	0	3	0	0	3	0	0.02	0	0	0.02
Oriental Bank Of Commerce	236	5	0	0	169	174	0.06	0	0	0.66	0.72
Syndicate Bank	71020	5920	141	20	2241	8322	28.11	5.47	0.06	19.34	52.98
Uco Bank	320	227	0	0	0	227	1.66	0	0	0	1.66
Union Bank Of India	1264	771	1	0	1	773	7.85	0	0	0	7.85
Vijaya Bank	15202	7223	296	256	139	7914	102.87	5.76	6.05	0.77	115.45
COMMERCIAL BANKS TOTAL	**238697**	**69600**	**1031**	**410**	**10818**	**81872**	**336.04**	**98.43**	**7.52**	**69.61**	**513.88**
REGIONAL RURAL BANKS												
Karnataka Vikas Grameena Bank	120422	120422	0	0	2058	122480	2033.03	2.94	0.61	6.11	2042.69
Karnataka Grameena Bank	47204	47204	85	21	1658	47310	668.47	0.86	0.18	5.02	674.53
RRBS TOTAL	**167626**	**167626**	**85**	**21**	**3716**	**169790**	**2701.5**	**3.8**	**0.79**	**11.13**	**2717.22**
CO OPERATIVE BANKS												
Bagalkot DCCB	13129	11782	1347	0	0	13129	60.06	4.09	0	0	64.15
Bellary DCCB	8359	6571	1788	0	0	8359	42.71	4.85	0	0	47.56
Chikkamagaluru DCC Bank Ltd	3414	2990	0	0	122	3112	41.7	0	0	0.61	42.31
Chitradurga DCC Bank Ltd., Chitradurga	17277	16218	157	0	902	17277	88.18	0.39	0	2.23	90.8
Davanagere DCC Bank	32359	31776	0	0	583	32359	107.76	0	0	0.93	108.69
DCC Bank, Bengaluru	8325	7655	0	0	0	7655	52.92	0	0	1.83	54.75
DCCB BIDAR	3750	3208	542	0	0	3750	8.96	0.65	0	0	9.61
HASSAN DCC BANK LTD	38889	19969	0	0	18920	38889	62.75	0	0	18.92	81.67
Kalburgi and Yadgir DCC BANK	769	769	0	0	0	769	0.85	0	0	0	0.85
Kodagu DCCB	1555	1440	115	0	0	1555	26.87	0.12	0	0	26.99
Mandya district central co-operative bank ltd	7885	5699	2186	0	0	7885	24.64	3.65	0	0	28.29
Mysore &Chamarajanagar DCC BANK	10037	7934	2103	0	0	10037	63.47	3.48	0	0	66.95
Raichur District Central Co-op Bank Ltd., Raichur	22281	20161	2120	0	0	22281	78.32	5.94	0	0	84.26
Shimoga DCCB	9077	8923	154	0	0	9077	97.62	0.11	0	0	97.73
THE BELGAVI DIST CENTRAL CO-OP BANK LTD	36226	36219	0	0	0	36219	362.19	0	0	0	362.19
The Kanara District Central Co-operative bank ltd.,	4442	4176	227	0	0	4403	26.16	0.71	0	0	26.87
THE KARNATAK CENTRAL CO-OPERATIVE BANK,LT	5734	5583	151	0	0	5734	18.59	0.44	0	0	19.03
THE KOLAR & CHIKBALLAPUR DCC BANK LTD., KOL	7043	5975	0	0	1068	7043	56.53	0	0	1.81	58.34
THE SOUTH CANARA DISTRICT CENTRAL CO-OPERA	30151	26479	0	0	3672	30151	428.46	0	0	7.75	436.21
TUMKUR DCCBANK	11522	10566	178	0	778	11522	50.55	1.09	0	1.09	52.73
Vijayapur DCC Bank co Ltd., vijayapur	9141	9141	0	0	0	9141	52.4	0	0	0	52.4
CO OPERATIVE BANKS TOTAL	**281365**	**243234**	**11068**	**0**	**26045**	**280347**	**1751.69**	**25.52**	**0**	**35.17**	**1812.38**
GRAND TOTAL	**687688**	**480460**	**12184**	**431**	**40579**	**532009**	**4789.23**	**127.75**	**8.31**	**115.91**	**5043.48**

Annexure - 5B

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Department of Animal Husbandry and Dairying
Daily Monitoring Format (State-wise)
Campaign for provision of KCC to dairy farmers

Date: 21.09.2020
Status as on: 21.09.2020

Sr No	State	No.of dairy farmers of milk union	No. of KCC forms got filled by Milk Union	No. of KCC forms submitted by Milk Union to Bank Branch	No.of farmers sanctioned KCC Credit limit by Bank	Total Credit limit sanctioned(Rs in lakh)	No.of application rejected	No.of applications pending for sanction for >14 days	No of applications entered on PMFBY Portal
1	Telangana	252498	148186	121742	12270	0	0	0	122959
2	Puduchery	7025	6688	6688	1194	287	0	5523	4
3	Kerala	217009	116876	105729	22586	15110	3275	79868	23863
4	Madhya Pradesh	268087	214025	182866	12628	0	0	0	120515
5	Uttar Pradesh	1279560	462038	416506	33261	2665	6570	46762	26222
6	Himachal Pradesh	46280	8586	6603	95	54	0	0	1383
7	Odisha	158374	84769	83314	971	207	2944	1130	3548
8	Karnataka	895157	934343	342450	63640	9915	8873	2755	748268
9	Haryana	138530	118730	114455	16536	3437	17194	57168	109675
10	Uttrakhand	153595	53363	39351	7974	4427	1698	20522	26666
11	Punjab	350880	273931	272633	15520	17310	27103	56680	75827
12	Rajasthan	560511	530826	500282	15308	7826	45608	350616	530753
13	Nagaland	4358	382	296	0	0	0	0	265
14	Bihar	1226626	322888	259715	317	208	5080	182789	170607
15	Mizoram	385	99	86	43	0	0	0	0
16	Jharkhand	30000	30623	27025	546	243	1046	0	763
17	West Bengal	71887	44612	39683	3081	19	40	11972	0
18	Manipur	5574	661	603	0	0	0	0	259
19	Meghalaya	1250	828	787	0	0	0	0	76
20	Tamil Nadu	612868	465259	395783	31233	215	2008	176460	353473
21	Chhattisgarh	31445	19179	2234					6522
22	Maharashtra	726791	341645	174095	2729	655	254		205675
23	Gujarat	3635512	398474	270878	0	0	0	0	12
24	Andhra Pradesh	85200	80216	80216	53290	0	251	0	49
25	Goa	19140	466	174	0	0	0	0	2
26	Assam	5029	3744	2446	0	0	80	2078	68
	Total	**10783571**	**4661437**	**3446640**	**294308**	**79737**	**122024**	**1049661**	**2527454**

Annexure - 5 BC)

Annexure 5 B(ii)

Suggestions for improvement in KCC-Dairy loans- By SLBC

1) Cooperative banks and RRBs participation needs to be scaled up as about 40% of the milk sale proceeds collection accounts are with them.
2) Extending interest subvention to KCC-AH loans also to borrowers of all banks.
3) Milk societies to do due diligence for the applications being sponsored to bank branches for KCC-AH to avoid following issues.
   a) Many applications submitted to branches were found to be incomplete, without certification and also from non-active milk pourers.
   b) More than one member from a family (who are non pourers) being submitted to branches
   c) Discrete enquiries/ unit visits made by branches reveal that number of animals are over stated in the application. (Eg DM, Thumkur, Chennarayapatna).
4) KMF to submit KCC-Dairy applications to branches where DBT/Milk sales proceeds are being credited- As per advisory received from ministry of Fisheries, Animal husbandry and Dairying letter reference F. No. M - 01007/5/2020 –Admin-1/KCC milk unions are required to route the KCC-Dairy applications to the braches where DBT/ Milk sale proceeds are being credited.
3) Duly certified KCC-Dairy applications to be uploaded in PMFBY portal by KMF/Milk societies prior to physical application to bank, and to avoid direct submission to branches.
4) Branches to accept applications and dispose after due diligence as per the extant guidelines within the prescribed time frame.
5) Branches to be sensitized by their controlling offices to update the sanction details in PMFBY portal on daily basis.
6) Wherever huge rejections are received from branches KMF officials may inform the same to LDMs of the district who in turn shall confirm the reason and shall insist for rejection in portal also.
7) SLBC requests all banks to explore the possibility of KCC help desk in branches where number of applications submitted is more than 100 per branch.

Annexure - 5C

1) Status of PMFBY Kharif 2017 claims to be settled by bankers in Tumkur dist

Sl.No.	Bank Name	Number of Proposals	Premium Amount(Rs.)	Claims(Rs.)	Status as on 16.06.2020	Status as on 31.08.2020
1	Canara Bank	1183	558896	11758115	Not Paid	Partly paid
2	Corporation Bank	1	462	3872	Not Paid	Not Paid
3	Kaveri Gramin bank	339	137429	4674683	Not Paid	Paid
4	State Bank of India	1327	410734	14619676	Not Paid	Not Paid
5	State Bank of Mysore	3961	1541241	29543407	Not Paid	Not Paid
Grand Total		6811	2648762	60599753		

2) Status of PMFBY Kharif 2018 and Rabi 2018 claims to be settled by bankers

Sl.No.	Bank Name	Number of Proposals	Premium Amount(Rs.)	Claims(Rs.)	Status as on 16.06.2020	Status as on 31.08.2020
1	Bank of India	50	51013	772368	Not paid	Paid
2	Canara Bank	145	50880	1044189.4	Not paid	Partly paid
3	Central Bank of India	22	8099	21775	Not paid	Paid
4	Corporation Bank	57	26438	774606	Not paid	not paid
5	DCB Bank	7	24686	408518	Not paid	settled
6	Federal Bank	1	1758	67496	Not paid	settled
7	IDBI Bank	1	11335	43047	Not paid	settled
8	Kaveri Grameena Bank	24	5941	97567	Not paid	Paid
9	State Bank of Hyderabad	32	45014	548528	Not paid	not paid
10	State Bank of India	173	272406	5134916	Not paid	not paid
11	State Bank of Mysore	593	262839	7444788	Not paid	not paid
12	Syndicate Bank	868	1318633	25080266	Not paid	Partly paid
13	Union Bank of India	106	244638	2760903	Not paid	not paid
Grand Total		2079	2323680	44198967.4		

Annexure

YEAR-WISE PMFBY ENROLMENTS, CLAIM SETTLEMENT AND PENDING CLAIMS FROM 2016-17 to 2020-21 as on 31.08.2020

(Nos in actuals, amt in lakhs)

Year/	No of enrollments			Gross premium paid	Claim initiated		Total claim settled		Pending claims		Remarks
Season	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	743450	200100	943550	78985.57	646130	100030.02	685585	99337.51	545	692.51	Rice - Paddy issue, Newly formed IU issue
2016-17 Rabi & summer	148679	1031018	1179697	62915.02	1181465	85011.57	1180524	84974.44	941	37.13	NEFT related issues
2017-18 Kharif	572141	761012	1333153	170892.41	555625	61163.62	555624	61162.87	1	0.75	Neft related issues and Synthetic yield issues
2017-18 Rabi & summer	11089	11832	22921	2152.72	8981	1050.48	8981	1050.48	0	0	
2018-19 Kharif	532782	690206	1222988	115330.70	828129	160024.91	785797	152685.83	42332	7339.08	Bulk payment pending
2018-19 rabi and summer	65779	496183	561962	35008.81	454697	100253.36	451068	99951.67	3629	301.69	NEFT related issues
2019 Kharif	487461	614858	1102319	131581.25	308766	29525.21	216179	20561.78	CCE related claims will be initiated after CCE yield data is received from DES		Prevented sowing and Mid season Adversity invoke districts claims have been calculated
2020 Kharif	356048	745234	1101282	135370.03	-	-	-	-	-	-	-
Total	2917429	4550443	7467872	732237	3983793	537059	3883758	519725	47448	8371	

Annexure - 50

R-WBCIS 2016-17 to 2019-20 Kharif and Rabi claim settlement details as on 31.08. 2020

Rs in Lakh

Year and Season	*No of Enrolled Cases	i) Loanee	ii) Non Loanee	Farmer share	Area Insured (Ha)	Total Claims initiated	*No of beneficiary cases claim initiated	Claim Amount settled by company	no of cases (claim settled)	Pending claims	*Pending benificiary cases	Remarks
1	2	3	4	5	6	7	8	9	10	11	12	13
Kharif 2016	171198	154896	16302	4255.75	90427.58	26477.40	150774	26320.69	147377	156.71	3397	1.Aadhaar based payment is under Progress for NEFT rejected cases 2.Objection raised by IC is under verification by Dept.
Rabi 2016	7598	2718	4880	410.60	7127.10	1834.25	6074	1795.07	5936	39.18	138	Returned due incorrect bank Acc.no/ IFSC code/ name mismatch etc., Aadhaar based payment is under Progress.
Kharif 2017	150787	127612	23175	3768.88	67614.05	20860.07	136419	20665.07	134785	195.00	1634	Returned due incorrect bank Acc.no/ IFSC code/ name mismatch etc., Aadhaar based payment is under Progress.
Rabi 2017	3072	2245	827	285.99	3498.50	2893.17	3058	2893.17	3058	0.00	0	
Kharif 2018	173340	155061	18279	3955.66	72174.26	28343.89	147891	26764.00	137353	1579.89	10538	Claim Settlement is under Progress for clear cases.
Rabi 2018	6617	1231	5386	458.97	7003.52	5069.27	6617	5024.69	6535	44.58	82	Returned due incorrect bank Acc.no/ IFSC code/ name mismatch etc., AEPS is under Progress.
Tota l- A	**512612**	**443763**	**68849**	**13135.85**	**247845.00**	**85478.05**	**450833**	**83462.69**	**435044**	**2015.36**	**15789**	
Kharif 2019	240297	211461	28836	6135.12	114802.42	Claim calculation (Insurance unit wise payout per hacter) have been completed. Verification is under process by the concerned Insurance Companies. Beneficiary wise claim will be initiated soon.						
Rabi 2019	19164	4937	14227	1840.26	19852.12	claim calculation for risk period completed term sheets are under progress.						
Kharif 2020	168399	128898	39501	7158.51	136867.52	Claim calculation will be done soon after the completion of termsheets risk period.						
Total -B	**427860**	**345296**	**82564**	**15134**	**271522**							
GRAND TOTAL	**940472**	**789059**	**151413**	**28269.74**	**519367.07**	**85478.05**	**450833**	**83462.69**	**435044**	**2015.36**	**15789**	

Annexure 5E

Annexure SF

File. No. 13017/03/2020-Credit-II FTS No. 86881
Government of India
Ministry of Agriculture & Farmers Welfare
Department of Agriculture, Cooperation & Farmers Welfare

Krishi Bhawan, New Delhi
Dated: 9th September, 2020

OFFICE MEMORANDUM

Subject: Constitution of Committee for settlement of additional claims arising due to problems/mistake/errors/omissions under Pradhan Mantri Fasal Bima Yojana (PMFBY) and Restructure Weather Based (RWBCIS) – regarding.

It has been brought to notice of the Department of Agriculture and Cooperation, Government of India that some of the insured farmers are not getting/ have not got admissible claims although they had paid premium or premium has been debited from their Kisan Credit Card/loan accounts. The Operational Guidelines envisages detailed role and responsibilities of the stakeholders including Financial Institutions/Banks and defined penalties against the specified error/mistake/omission by them. However this Department is receiving cases of additional claims due to (i) wrong mention of notified area/crops/sum insured by Financial Institutions(FIs) in the National Crop Insurance Portal (NCIP)/declaration/proposal, (ii) non-submission and error in uploading of data of individual insured farmers on Portal by FIs due to non notification/wrong notification of crop/village master on Portal (iii) delay in remittance of premium collected from farmers by the banks within stipulated time, (iv) loss of premium/ remittance of premium to other Insurance companies (v) wrong processing of application/premium by the Insurance Companies(ICs) etc.

2. To resolve this grievances/problem of FIs and to facilitate the time bound claim settlement of genuine insured farmers due to any problems/mistake/errors/omissions by FIs/ICs, the Revamped Operational Guidelines for PMFBY in Section 30.7, provide that "A committee will be constituted to examine the cases and take final decision in this regard including recommendation for the payment of admissible government subsidy to facilitate the payment of admissible claims and/ or payment of additional/full liabilities towards admissible claims by concerned Financial Institution or concerned Insurance Company.

3. Accordingly, it has been decided to constitute the aforesaid committee to take a final decision or make a recommendation for approval of competent authority in above mentioned issues as under:

i. Chief Executive Officer (PMFBY)/Joint Secretary (Credit), DAC&FW, Government of India - Chairman

ii. Representative of Internal Finance Division (IFD), DAC&FW, Government of India - Member

iii.	Principal Secretary (Agri./Coop./Hort) or their representative of concerned State Government/UT Administration	Member
iv.	CMD/ MD of concerned Insurance Companies	- Member
v.	General Manager (Agriculture/Priority Sector) of of concerned Financial Institutions/Banks	- Special invitee

4. The concerned State Governments will collect and compile such cases from various stakeholders with the following information/documents (a) the relevant papers/documents relating to additional claims which may arise due to mistakes/errors of FIs/Banks/PACS and (b) full facts of the case, in chronological order (c) comments of concerned financial institutions (d) views of the concerned Insurance Companies (e) view/recommendation of concerned States/UTs thereon and send the same to this Department expeditiously for placing them before the consideration of the Committee. Submissions of cases by other stakeholders would not be considered by the committee.

This has been issued with the approval of competent authority.

Yours faithfully,

Ashish Bhutani 9.9.2020

(Dr. Ashish Kumar Bhutani)
Joint Secretary to the Government of India
& CEO - PMFBY

Distribution:

1. Principal Secretary (Agri./Coop./Hort) of all implementing State Government/UT Administration
2. CMD/ MD of all Empanelled General Insurance Companies
3. General Manager (Agriculture/Priority Sector) of all Public & Private Banks including Cooperative Banks
4. Convenors of SLBC of implementing States/UT Administration

Copy for information to Sr. PPS to Secretary (AC&FW), Sr. PPS to Special Secretary & Financial Advisor (DAC&FW), Sr. PPS to Additional Secretary (Credit), PS to Director (Credit)/ Director (Finance)/Dy. Commissioner (Credit)/Asstt. Commissioner (Credit)

Annexure-5G

RAJEEV CHAWLA, I.A.S.,
Additional Chief Secretary to Government
Department of Personnel and Administrative Reforms
[e-Governance] and
Director, Sakala Mission

Karnataka Government Secretariat
Room No. 106, 1st Floor, 2nd Gate,
M.S. Building, Bengaluru-560 001
Office No. 080-22032633/22353953
Fax : 080-22259109
e-mail: acsegov@karnataka.gov.in

DO No.DPAR(e-Gov)252 ACS 2020 Date 09-09-2020

Dear Shri.Chandra Shekar Rao

Subject: Integration of FRUITS with Banks Reg.

Ref 1: Additional Chief Secretary & Development Commissioner letter to CGM NABARD CeG-PDFR/15/2020 dated 21-08-2020.
2. CGM, NABARD Letter to SLBC No. NB.KR/DOR/FRUITS/843/2020-21 dated 27-8-2020.

****

With reference to the above subject, you are aware that, the State Government intent to integrate FRUITS with banks with respect to agriculture lending, so as to bring efficiency and preventing siphoning of state fund through multiple claims of interest subvention, interest subsidy and loan waiver (whenever it happens). Besides, it would help all stakeholders like Government, Banks, Farmers. Additional Chief Secretory and Development Commissioner has requested NABARD for helping State Government for achieving this, vide letter at ref (1). The CGM NABARD has also conveyed the same to the Convener, SLBC, vide letter at ref (2).

We had two detailed meeting with all banks lead by SLBC along with IT team of the banks in presence of CGM NABARD and in principle it has been agreed that this integration shall be initially done on pilot and later on full scale. In the meeting held on 08-09-2020 with the officials of the banks' including IT officers, it has been decided that the integration could be achieved by adopting any one of the following approaches.

1. API approach
2. SFTP approach
3. Development of separate portal for bank which may be used by all banker.

Each of the Bank may opt for any one of the aforesaid approaches as per their convenience but not multiple approaches.

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While we would arrange for all three types of integration, you are requested to write to all Banks and intimate to us as to which bank would prefer which of the aforesaid approaches. In addition, it is also requested to write to all the banks to identify at least one branch for taking up the integration on pilot basis.

With best wishes,

Yours sincerely,
Sd/-

Shri.B.Chandra Shekar Rao,
Convener, SLBC,
Bengaluru.

Copy to:

The CGM, NABARD with a request to co-ordinate with SLBC in this regard.

(Rajeev Chawla)

मुख्य महाप्रबंधक
Chief General Manager

NABARD

NB.KR / DOR / FRUITS / 843 /2020-21 **27.08.2020**

Controlling Offices
All Commercial Banks
Bangalore
Karnataka

Chairman/Chief Executive Officer
All RRBs/ DCCBs
Karnataka

Chief Executive Officer
The Karnataka State
Co-operative Apex Bank Ltd.,
Bangalore
Karnataka

The Convenor
SLBC
Bangalore
Karnataka

Dear Sir

Farmers Registration and Unified Beneficiary Information System (FRUITS)

As you are aware, Government of Karnataka has developed a digital platform called FRUITS (Farmers Registration and Unified Beneficiary Information System).

This Digital Platform is comprehensive and captures the details of land, ownership and extent of land, etc. Since it is integrated with Bhoomi, another system built earlier by GoK, FRUITS intends to go beyond the land record and also captures plot-wise data of crops based on GPS crop survey. It has so far captured the details of around 65 lakh farmers.

NABARD

Ipso-facto, this digital platform is designed to help banking sector so far as assessment of both crop and agri & allied loan, encumbrance on title of land or otherwise, de-duplication of beneficiaries, etc. within and across the banks are concerned.

In this context, RBI, too, has been nudging both State Government and the banks towards moving to digital platform wherein land and crop details as well as loan details are captured together so as to benefit all the stake holders.

The benefits of FRUITS are given in Annexure which will help appreciate the need for onboarding FRUITS by the banking sector.

Towards this, NABARD is convening a meeting on 02 Sep 2020 from 11.00 am to 01.00 pm wherein E-governance Department of GoK would be making a presentation for facilitating the understanding of the bankers regarding FRUITS, in order to implement/integrate/blend FRUITS with the digital platform of respective banks.

I, therefore, request you to join the meeting on 02 Sep 2020 through WebEx. It will be in the fitness of things, if your key IT Officer also joins the meeting along with you.

Web link for the meeting is:

Meeting number (access code): 170 053 1825
Meeting password: Xkh7qM7y5Qh

Looking forward to interacting with you in the meeting on 02 Sep 2020.

Yours faithfully

(Niraj Kumar Verma)
Chief General Manager
Encl: Annexure

To summarise, use of FRUITS would give the following benefits

- Identifying farmers through unique ID. A unique farmer ID given to registered farmers "FRUITS" is integrated with Bhoomi and fetches land details like Survey Number, Land owner, extend of land.

- Providing crop based on correct scale of finance as per crop grown especially in perennial crops. We can find cut for which crop loan was taken and what was grown.

- No possibility of impersonation and of submitting fake records.

- One cannot avail multiple loans for same crop and same land unless it is allowed as per guidelines. No duplicate benefits.

- The interest subvention/subsidy could be extended through DBT, directly into the accounts/ loan accounts of the beneficiaries.

- Easy coverage of loanee farmers under crop insurance.

- We can identify farmers who have not yet availed loans and focus on those farmers to bring under institutional finance.

- Development departments would be able to find out potential beneficiaries based on the crops for which loan is availed.

- Comprehensive MIS report of loanee farmers who have availed loans either through commercial banks or cooperative or both could be developed which would be useful to all. All the details would be available at click of a button.

****O****

Bank wise Amount released by the GoK under CLWS-2018 to commercial banks & RRBs as on 19.09.2020

Amount in Lakh:

		Phase 1		Phase 2		Phase 3		Phase 4		Phase 5		Phase 6		Phase 7	
S N	Name of the Bank	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
2	KARNATAKA VIKAS GRAMEENA BANK		0.00	4622	2081.05		0.00	7891	3598.61	2157	998.50	46009	13482.48	40535	14101.57
3	CANARABANK	66	32.32	3406	1536.21	2227	1000.38	21478	9676.12	9128	4105.01	28031	8709.61	20227	7926.27
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
5	KAVERI GRAMEENA BANK	105	51.66	4758	2199.45		0.00	7475	3414.69	6224	2907.62	25234	7642.95	18450	6953.83
6	SYNDICATE BANK		0.00	2971	1346.45	10621	4845.99		0.00		0.00	21525	6363.22	12420	4626.55
7	VIJAYA BANK	7	3.31	6026	2761.30	5797	2657.68	122	56.16	39	17.37	9257	2361.90	8104	3062.50
8	CORPORATION BANK	107	53.15	1738	810.89		0.00	2722	1252.90	856	392.04	8297	3314.52	9428	3699.77
9	UNION BANK OF INDIA		0.00	648	300.81		0.00	621	290.62	92	42.63	2651	756.97	1729	606.20
10	Karnataka Bank Ltd		0.00	572	258.46	728	329.11		0.00		0.00	3379	853.25	1770	539.15
11	ICICI Bank Ltd.		0.00	1006	474.56	356	168.19		0.00		0.00	3031	786.88	1734	560.88
12	BANK OF INDIA		0.00	1436	628.87		0.00	349	150.35	181	73.79	1683	582.90	1111	428.51
13	Indian Overseas Bank	3	1.50	804	337.86		0.00	389	165.77	83	36.50	2828	619.44	1235	346.79
14	CBI		0.00	564	248.75	313	142.71	180	81.46	74	32.20	1415	385.06	1148	412.07
15	PUNJAB NATIONAL BANK		0.00	80	34.72	70	28.01	276	121.09	198	85.24	1816	472.76	1358	453.88
16	HDFC Bank	2	1.00	132	60.55	66	32.22	396	185.77	75	34.61	1555	358.52	1854	571.60
17	AXIS BANK LTD	1	0.23	525	239.00	251	117.59	5	0.34		0.00	1683	422.34	1025	328.25
18	INDIAN BANK		0.00	922	396.70		0.00	106	47.82	178	77.11	511	225.74	755	318.64
19	Bank of Maharashtra		0.00	161	73.64		0.00	501	219.76	210	84.29	681	185.73	420	156.38
20	IDBI BANK		0.00	317	143.23	333	153.43		0.00		0.00	772	183.66	264	84.15
21	ANDHRA BANK		0.00	167	74.75	122	56.72		0.00		0.00	848	195.12	531	146.76
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
23	RBL Bank	6	2.55	67	14.82	115	29.42		0.00		0.00	278	37.85	103	18.05
24	DCB BANK LTD.		0.00		0.00		0.00		0.00		0.00	15	3.84	151	37.14
25	KBS BANK		0.00	35	10.37	6	1.28		0.00		0.00	33	6.17	62	15.28
26	ALLAHABAD BANK		0.00	4	2.00	3	1.50	1	0.50		0.00	19	4.22	23	7.71
27	Kotak Mahindra Bank		0.00	13	4.85	2	0.97		0.00		0.00	4	1.18	8	1.90
28	UCO BANK		0.00		0.00	1	0.10		0.00		0.00	5	0.03	10	0.67
29	DENA BANK		0.00		0.00		0.00		0.00		0.00	6	0.89	3	0.12
30	Tamilnad Mercantile Bank		0.00		0.00	2	1.00		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
32	BANK OF BARODA		0.00		0.00		0.00		0.00		0.00	3	0.13	4	0.01
33	Federal Bank														
34	Karur Vysya Bank														
35	South Indian Bank														
	Total	627	292.90	57758	25778.43	21020	9568.23	70720	31611.14	38295	17115.43	256343	78280.07	201488	73751.01

Annexure-6

Bank wise Amount released by the GoK under CLWS-2018 to commercial banks & RRBs as on 19.09.2020

Amount in Lakh:

S N	Name of the Bank	Phase 8		Phase 9		Batch 1 total		Batch 2		Batch 3		Batch 4-Phase1		Batch 4-Phase2	
		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	AC NO	AMT	AC NO	AMT
1	PRAGATHI KRISHNA GRAMIN BANK	22056	8177.88	16942	6218.93	218616.00	79233.31	78337	25376.56	92593	28203.46	7493	5288.83	7098	4256.00
2	KARNATAKA VIKAS GRAMEENA BAN	12748	4215.36	4921	1659.41	118883.00	40136.99	32944	13023.87	40025	17760.59	390	223.39	4668	2966.59
3	CANARABANK	5811	2290.52	2757	1058.86	93131.00	36335.30	52229	19916.59	58247	21493.68	3876	2866.96	1730	1549.84
4	STATE BANK OF INDIA	6877	2376.80	3082	1124.63	75715.00	29608.96	40061	14882.07	44806	17393.98	39186	23079.74	35006	21856.08
5	KAVERI GRAMEENA BANK	3427	1346.19	4108	1590.16	69781.00	26106.56	34713	14017.19	37443	15058.70	1518	1144.07	931	669.90
6	SYNDICATE BANK	4495	1640.68	1376	476.26	53408.00	19299.16	25197	9995.91	27956	10979.90	3258	1851.82	3176	1701.28
7	VIJAYA BANK	2290	817.61	1017	365.55	32659.00	12103.39	16642	6758.00	18281	7753.55	6413	4851.91	3273	2487.87
8	CORPORATION BANK	3638	1379.07	2485	904.27	29271.00	11806.60	15816	6779.50	18394	9701.15	2230	1970.49	1944	1515.90
9	UNION BANK OF INDIA	898	280.64	321	93.49	6960.00	2371.36	2696	1089.20	3005	1469.59	301	178.81	903	612.77
10	Karnataka Bank Ltd	357	110.07	248	75.43	7054.00	2165.47	1958	783.90	2025	857.99	936	894.83	541	579.16
11	ICICI Bank Ltd.	159	50.59	89	26.10	6375.00	2067.20	2201	1035.88						0.00
12	BANK OF INDIA	170	64.64	298	112.79	5228.00	2041.85	3181	1111.95	3262	953.12	272	180.93	388	258.55
13	Indian Overseas Bank	461	144.02	119	36.46	5922.00	1688.34	1831	639.95	1884	579.26	549	347.53	499	317.59
14	CBI	130	47.29	71	27.10	3895.00	1376.63	1840	716.12	1924	716.79	308	218.02	399	327.35
15	PUNJAB NATIONAL BANK	286	89.99	99	25.42	4183.00	1311.11	1013	402.77	1884	1052.74	144	111.48	214	138.37
16	HDFC Bank	148	43.32	84	24.50	4312.00	1312.08	1382	627.60	1411	962.03	118	130.24	93	105.17
17	AXIS BANK LTD	165	47.39	72	18.58	3727.00	1173.72	1246	570.25						0.00
18	INDIAN BANK	122	50.72	37	14.28	2631.00	1131.02	1590	563.73	1481	403.68	109	100.97	157	121.24
19	Bank of Maharashtra	115	45.85	30	9.59	2118.00	775.23	1204	436.26	1312	436.26	86	71.70	439	306.66
20	IDBI BANK	124	41.71	11	3.25	1821.00	609.43	796	341.28	817	388.07	60	44.78	184	237.02
21	ANDHRA BANK	57	21.01	7	2.75	1732.00	497.11	379	159.86	463	234.85	15	12.82	177	133.70
22	Oriental Bank of Commerce	37	13.82	33	11.66	623.00	215.47	270	119.05	306	197.45	57	66.38	77	100.92
23	RBL Bank	17	2.72	15	3.22	601.00	108.64	259	61.52	269	89.70			32	18.22
24	DCB BANK LTD.	14	3.62	11	3.00	191.00	47.59	6	3.00	10	9.50	12	2.76		0.00
25	KBS BANK	1	0.20		0.00	137.00	33.30	21	3.63	35	8.33	3	0.78	12	4.99
26	ALLAHABAD BANK		0.00	1	0.25	51.00	16.18	19	8.29	20	8.70	3	3.17		0.00
27	Kotak Mahindra Bank		0.00		0.00	27.00	8.91	16	3.33	18	2.67	109	66.01	387	172.95
28	UCO BANK	1	0.25		0.00	17.00	1.05	1	0.00	1	0.00				0.00
29	DENA BANK		0.00		0.00	9.00	1.01		0.00			2	0.97	2	1.54
30	Tamilnad Mercantile Bank		0.00		0.00	2.00	1.00	2	1.00	2	0.80	9	1.48		0.00
31	United Bank of India		0.00		0.00	2.00	1.00	2	1.00	2	0.07	1	1.04		0.00
32	BANK OF BARODA	2	0.25		0.00	9.00	0.40		0.00					2	0.03
33	Federal Bank														
34	Karur Vysya Bank														
35	South Indian Bank														
	Total	64606	23302.18	38234	13885.94	749091.00	273585.35	317852	119429.25	357876.00	136716.58	67458	43711.91	62332.00	40439.69

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Bank wise Amount released by the GoK under CLWS-2018 to commercial banks & RRBs as on 19.09.2020

Amount in Lakh:

S N	Name of the Bank	Batch 5		Batch 6		Batch 7		Batch 8		Batch 9(Already paid & bounced)		Batch 9 (Fresh)		Batch10 (Already paid & bounced)		Total	
		AC NO	AMT	AC NO	AMT	AC NO	AMT	AC NO	AMT	AC NO	AMT	AC NO	AMT	AC NO	AMT	No of A/cs	Amount
1	PRAGATHI KRISHNA GRAMIN BANK	25591.00	5120.26	10406	8232.85	23147	11760.62	6022	4865.76	7852	2919.92	7852	169.75	308	90.81	272782	172507.40
2	KARNATAKA VIKAS GRAMEENA BAN	19479.00	4133.06	3892	3904.61	3722	3144.87	1725	1297.79	9075	3636.12	9075	5029.13	39	23.33	133280	91620.90
3	CANARABANK	24845.00	4671.09	2834	3233.10			973	1067.48	3692	1304.36	3692	384.68	1524	534.05	102544	91518.71
4	STATE BANK OF INDIA	80310.00	8558.25	7207	6619.22	1169	304.55	1447	1291.09	7498	3761.08	7498	892.61	1683	887.37	159730	124486.55
5	KAVERI GRAMEENA BANK	19190.00	3863.25	1459	1473.35			1713	1589.23					5299	2553.67	75402	63922.25
6	SYNDICATE BANK	16142.00	2682.36	1710	1750.95			662	601.24	2358	711.02	2358	465.85	1994	756.90	62214	49328.47
7	VIJAYA BANK	18114.00	2432.98	1001	1043.98	160	152.23	849	708.32	1049	301.45	1049	152.70	724	232.42	44355	38444.90
8	CORPORATION BANK	13081.00	3000.63	1925	2232.34	681	644.87	929	954.22	1465	832.19	1465	967.53	1160	1099.31	36980	39573.22
9	UNION BANK OF INDIA	2318.00	454.27	2130	1683.18	28	19.65	568	430.92	138	82.81	138	10.02	123	86.60	10890	8319.77
10	Karnataka Bank Ltd	2464.00	400.61	178	222.50	196	106.71	138	118.65	271	81.47	271	9.22	64	17.95	9043	6139.03
11	ICICI Bank Ltd.		0.00	492	496.19			14	4.55							6881	3603.83
12	BANK OF INDIA	1570.00	246.75	170	173.95			50	53.01	117	36.72	117	21.56	35	13.27	6108	5041.67
13	Indian Overseas Bank	2812.00	592.27	170	157.69	253	144.98	70	51.59	8	3.99	8	2.88	131	36.27	7463	4522.08
14	CBI	1423.00	223.96	231	249.33	15	7.33	68	68.55	65	29.48	65	16.53	101	68.65	4916	3920.61
15	PUNJAB NATIONAL BANK	1105.00	230.67	79	80.62	21	14.14	57	42.96	101	26.60	101	0.60			4698	3385.44
16	HDFC Bank		0.00	111	36.75	66	73.12	208	61.35	39	33.42	39	20.05	20	11.13	4908	3328.39
17	AXIS BANK LTD		0.00	222	258.27			8	8.55							3957	2010.80
18	INDIAN BANK	592.00	116.86	35	36.70			15	19.35					222	114.31	2947	2493.53
19	Bank of Maharashtra	731.00	151.56	223	283.34			113	133.35	75	48.99	75	4.51	16	6.30	2979	2598.87
20	IDBI BANK	693.00	158.99	106	107.02	17	7.04	11	6.98	10	3.48					2199	1900.61
21	ANDHRA BANK	451.00	74.44	42	58.23			9	5.75					20	10.58	1975	1176.76
22	Oriental Bank of Commerce	366.00	47.16	37	46.68	5	2.31	30	38.88	13	7.91	13	0.25			829	834.54
23	RBL Bank	251.00	37.38	17	12.95			13	4.58							663	332.98
24	DCB BANK LTD.	18.00	3.28	2	0.50			3	6.00							208	72.62
25	KBS BANK	37.00	3.75	28	12.42			90	33.88	34	10.31	34	5.58	1	0.06	270	106.64
26	ALLAHABAD BANK	16.00	4.52		0.00											54	40.87
27	Kotak Mahindra Bank	492.00	8.00	21	13.72	2	0.23	12	7.18	2	0.57					558	282.98
28	UCO BANK	1.00	0.00	1191	1254.27			23	20.44	143	141.96					1231	1275.76
29	DENA BANK	2.00	0.00	549	437.93			107	146.06	2	2.25			25	10.51	669	587.51
30	Tamilnad Mercantile Bank	3.00	0.15		0.00											11	4.44
31	United Bank of India		0.00		0.00											3	3.11
32	BANK OF BARODA		0.00	934	467.94			240	65.60	33	15.42			4	4.13	1185	533.97
33	Federal Bank		0.00	266	195.35			18	9.03	41	19.87	41	0.12	1	1.50	284	204.49
34	Karur Vysya Bank		0.00	40	69.42											40	69.42
35	South Indian Bank		0.00	3	0.50			1	0.75							4	1.25
	Total	232097.00	37216.49	37711.00	34845.82	29482	16382.63	16186.00	13713.09	34081	14011.38	33891	8153.56	13494	6559.13	962260	724194.39

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DETAILS OF ACCOUNTS WHERE WAIVER /INCENTIVE AMOUNT RETURNED BY BANKS ON ACCOUNT OF WRONG CATEGORY OF ACCOUNT

BANK NAME	BRANCH NAME	IFSC CODE	BANK CUSTOMER ID	LOAN ACCOUNT NO	LOAN TYPE / CATEGORY AS PER CLWS	AMOUNT OF WAIVER / INCENTIVE RELEASED BY GOK	AMOUNT OF WAIVER /INCENTIVE RETURNED BY BANK	Date of return	UTR NO	MENTION CORRECT CATEGORY OF ACCOUNT AS AT 31.12.2017	REMARKS
1	2	3	4	5	6	7	8	9	10	11	12

Annexure - 6A

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Annexure- 6B1

ANNEXURE

ALTERNATE ACCOUNT PENDENCY AS ON 16.09.2020 (w.r.t CLWS)

S N	BANK/BRANCH	PENDING FROM MANAGER	PENDING AT DGM	DGM APPROVED	Grand Total
1	ALLAHABAD BANK	2			2
2	ANDHRA BANK	20	1	25	46
3	AXIS BANK LTD	66	37	0	103
4	BANK OF BARODA	14	0	40	54
5	BANK OF INDIA	12	35	191	238
6	Bank of Maharashtra	0	0	94	94
7	CANARABANK	1846	259	7059	9164
8	CBI	37	7	218	262
9	CORPORATION BANK	614	68	3475	4157
10	DCB BANK LTD.	2	0	0	2
11	DENA BANK	12	13	27	52
12	Federal Bank	0	0	42	42
13	HDFC Bank	32	0	245	277
14	ICICI Bank Ltd.	73	7	0	80
15	IDBI BANK	16	88	46	150
16	INDIAN BANK	571	50	261	882
17	Indian Overseas Bank	75	7	536	618
18	Karnataka Bank Ltd	121	17	747	885
19	KARNATAKA VIKAS GRAMEENA BANK	4	0	15083	15087
20	KARUR VYSYA BANK	16	22	0	38
21	KAVERI GRAMEENA BANK	155	484	5613	6252
22	KBS BANK	0	0	35	35
23	Kotak Mahindra Bank	0	0	4	4
24	Oriental Bank of Commerce	10	6	20	36
25	PRAGATHI KRISHNA GRAMIN BANK	930	155	51251	52336
26	PUNJAB NATIONAL BANK	3	1	180	184
27	RBL Bank	45	10	0	55
28	STATE BANK OF INDIA	3733	100	13360	17193
29	SYNDICATE BANK	526	173	5279	5978
30	Tamilnad Mercantile Bank	0	1	0	1
31	UCO BANK	1	15	146	162
32	UNION BANK OF INDIA	91	112	357	560
33	VIJAYA BANK	583	140	2261	2984
	TOTAL	**9610**	**1808**	**106595**	**118013**

ANNEXURE 6B2

GREEN LIST APPROVAL STATUS as on 14.09.2020 (w.r.t CLWS)				
S N	BankName	No Of Loans sent in green list to Manager	Approved	Pending
1	ALLAHABAD BANK	58	56	2
2	ANDHRA BANK	2138	2091	47
3	AXIS BANK LTD	4246	4232	14
4	BANK OF BARODA	1248	1193	55
5	BANK OF INDIA	6146	6108	38
6	Bank of Maharashtra	3041	2965	76
7	CANARABANK	97352	95793	1559
8	CBI	4860	4815	45
9	CORPORATION BANK	34062	33340	722
10	DCB BANK LTD.	241	219	22
11	DENA BANK	719	665	54
12	Federal Bank	277	277	0
13	HDFC Bank	5168	5168	0
14	ICICI Bank Ltd.	8926	8819	107
15	IDBI BANK	2133	2105	28
16	INDIAN BANK	2252	2141	111
17	Indian Overseas Bank	6912	6818	94
18	Karnataka Bank Ltd	9337	9202	135
19	KARNATAKA VIKAS GRAMEENA BAN	119576	118932	644
20	KARUR VYSYA BANK	4	3	1
21	KAVERI GRAMEENA BANK	72008	71633	375
22	KBS BANK	291	291	0
23	Kotak Mahindra Bank	563	563	0
24	Oriental Bank of Commerce	823	816	7
25	PRAGATHI KRISHNA GRAMIN BANK	203757	202227	1530
26	PUNJAB NATIONAL BANK	4627	4614	13
27	RBL Bank	655	635	20
28	SOUTH INDIAN BANK	14	14	0
29	STATE BANK OF INDIA	147873	147457	416
30	SYNDICATE BANK	58905	58126	779
31	Tamilnad Mercantile Bank	13	10	3
32	UCO BANK	1111	1100	11
33	UNION BANK OF INDIA	11023	10842	181
34	United Bank of India	3	3	0
35	VIJAYA BANK	43252	42834	418
	GRAND TOTAL			7507

ANNEXURE 6B3

FSD Pending Bank wise (Not started-Incomlete) as on 16.09.2020 w.r.t CLWS		
S N	Name of Bank	No Of accounts
1	ALLAHABAD BANK	135
2	ANDHRA BANK	87
3	AXIS BANK LTD	912
4	BANK OF BARODA	574
5	BANK OF INDIA	1854
6	Bank of Maharashtra	928
7	CANARABANK	14864
8	CBI	1149
9	City Union Bank	1
10	CORPORATION BANK	8213
11	DCB BANK LTD.	26
12	DENA BANK	83
13	Federal Bank	144
14	HDFC Bank	2103
15	ICICI Bank Ltd.	1529
16	IDBI BANK	425
17	INDIAN BANK	1025
18	Indian Overseas Bank	1031
19	Karnataka Bank Ltd	3126
20	KARNATAKA VIKAS GRAMEENA BANK	34037
21	KARUR VYSYA BANK	11
22	KAVERI GRAMEENA BANK	9875
23	KBS BANK	55
24	Kotak Mahindra Bank	165
25	Oriental Bank of Commerce	196
26	PRAGATHI KRISHNA GRAMIN BANK	36701
27	PUNJAB NATIONAL BANK	798
28	RBL Bank	345
29	SOUTH INDIAN BANK	17
30	STATE BANK OF INDIA	30840
31	SYNDICATE BANK	13955
32	Tamilnad Mercantile Bank	9
33	UCO BANK	247
34	UNION BANK OF INDIA	2233
35	VIJAYA BANK	7571
	Grand Total	**175264**

ರಾಜ್ಯಮಟ್ಟದ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿ, ಕರ್ನಾಟಕ
(ಆರ್.ಬಿ.ಐನ ಅಗ್ರಣೀಯ ಬ್ಯಾಂಕ್ ಯೋಜನೆಯಡಿ)
राज्य स्तरीय बैंकों की समिति, कर्नाटक
(भा.रि.बैं. के अग्रणी बैंक योजना के तहत)
State Level Bankers' Committee, Karnataka
(Under Lead Bank Scheme of RBI)

ಸಂಯೋಜಕರು सयोजक Convenor
ಕೆನರಾ ಬ್ಯಾಂಕ್ केनरा बैंक Canara Bank
ಸಿಂಡಿಕೇಟ್ सिंडिकेट Syndicate

Annexure - 6C

Ref:213/SLBC/2944/CLWS/2020-21/F-653 Date:05.09.2020

To:
The Controlling Head of Member Banks
Karnataka State.

Sir/Madam,

Sub: Un-resolved issues regarding Crop Loan Waiver Scheme-2018 of GoK

With respect to the captioned subject, some of the branches are sending mail directly to CLWS Special cell-GoK, instead of taking the issue through State co-ordinators/controlling Head of the banks for resolving the issue.

We therefore request you to collect all your unresolved issues if any on CLWS of your bank branches and represent directly to a). The Secretary to GoK, DPAR (A&R) & Charmain of CLWS, MS Building, GoK, Bengaluru, b). The CLWS Special Cell-KR Circle, Bhoomi Monitoring Cell Office-GoK, Bengaluru and c). The Secretary to Government, (Fiscal Reforms), Finance Department, GoK, MS Building, Bengaluru by marking a copy to our office for information.

We also request you to arrange for completion of all pending functions and reporting, by branches and controlling office, pertaining to CLWS on or before 30.09.2020.

This is for your kind information.

Yours faithfully,

(B Chandrasekhara Rao)
Convenor, SLBC Karnataka
& General Manager, Canara Bank

Copy to:
The Secretary to GoK, DPAR (A&R) & Charmain of CLWS, MS Building, GoK, Bengaluru, for information.
The Secretary to Government, (Fiscal Reforms), Finance Department, GoK, MS Building, Bengaluru, for information
The LDMs, Karnataka State, for information.

ಪತ್ರ ವ್ಯವಹಾರಗಳಿಗಾಗಿ ಸಂಪರ್ಕಿಸಬೇಕಾದ ವಿಳಾಸ:
ಸಂಯೋಜಕರು
ಎಸ್.ಎಲ್.ಬಿ.ಸಿ. ಕರ್ನಾಟಕ ಮತ್ತು ಮಹಾ ಪ್ರಬಂಧಕರು,
ಕೆನರಾ ಬ್ಯಾಂಕ್, ಪ್ರಧಾನ ಕಛೇರಿ, ಅನೆಕ್ಸ್, ೫ನೇ ಮಹಡಿ,
ಬೆಂಗಳೂರು-೫೬೦೦೦೯.

सभी पत्राचार इसी पते पर भेजें :
संयोजक
एस एल बी सी कर्नाटक एवं महा प्रबंधक,
केनरा बैंक, प्रधान कार्यालय, अनेक्स,
५ वीं मंजिल, गांधीनगर, बेंगलूरु-५६० ००९

All Communications to be addressed to:
Convenor
SLBC Karnataka & General Manager,
Canara Bank, Head Office, Annexe,
5th Floor, Gandhinagar, Bengaluru-560009

ರಾಜ್ಯಮಟ್ಟದ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿ, ಕರ್ನಾಟಕ
(ಆರ್.ಬಿ.ಐ ಅಗ್ರಣೀಯ ಬ್ಯಾಂಕ್ ಯೋಜನೆಯಡಿ)
राज्य स्तरीय बैंकों की समिति, कर्नाटक
(भा.रि.बै. के अग्रणी बैंक योजना के तहत)
State Level Bankers' Committee, Karnataka
(Under Lead Bank Scheme of RBI)

ಸಂಯೋಜಕರು संयोजक Convenor
ಕೆನರಾ ಬ್ಯಾಂಕ್ केनरा बैंक Canara Bank
ಸಿಂಡಿಕೇಟ್ सिंडिकेट Syndicate

ANNEXURE-6D

Ref:224/SLBC/CLWS-2018/2020-21/F-653 Date:24.09.2020

* IMPORTANT *

To:
The Controlling Head of Member Banks
Karnataka State.

Sir/Madam,

Sub: Closure of CLWS-2018-Collection of information from CLWS beneficiaries and processing of all pending cases by the branches.

Ref: BMC letter No BMC/CLWS/30/2019-20 dt 02.01.2020.
Ref: SLBC letter No. 01/2020/2944/SLBC/F-653 dated 02.01.2020.
Ref: SLBC letter No.87/2944/SLBC/2020/F-653 dated 21.03.2020.
Ref: SLBC letter No.213/SLBC/2944/CLWS/2020-21/F-653 dated 05.09.2020.
Ref: BMC 30 CLWS 2019-20 dated 24.09.2020.

With respect to the captioned subject, we are forwarding herewith the trailing mail and enclosed letter reference no BMC 30 CLWS 2019-20 dated 24.09.2020 received from Secretary to GoK, DPAR (A& R) & Chairmain of CLWS.

In the letter department states that though they have been periodically sharing list of pending accounts with individual banks, still large number of crop loan accounts are pending at various level viz: 1).FSD incomplete, 2).FSD not uploaded, 3).Green list not approved by Managers, 4).Not provided alternate account number in case of bounced accounts, 5).alternate account number provided by the branches are not approved by the Dy. General Managers etc.

In letter it is clearly stated that, all the pending CLWS-2018 shall be completed by all levels on or before 20.10.2020 and any pendency after this due date, the banks concerned are only responsible for the claims which may arise in due course from eligible borrowers.

We therefore once again request you go through the letter and advise the branches/administrative office suitably to complete the process well within time.

Yours faithfully,

(B Chandrasekhara Rao)
Convenor, SLBC Karnataka
& General Manager, Canara Bank

Copy to:
The Secretary to GoK, DPAR (A&R) & Charmaln of CLWS, MS Building, GoK, Bengaluru, for information.
The Secretary to Government, (Fiscal Reforms), Finance Department, GoK, MS Building, Bengaluru, for information.
The CLWS Special Cell, Bhoomi monitoring cell, SSLR building, KR Circle, Bengaluru, for Information.
The LDMs, Karnataka State, for information and necessary action.

ಎಲ್ಲಾ ಪತ್ರ ವ್ಯವಹಾರಗಳಿಗಾಗಿ ಸಂಪರ್ಕಿಸಬೇಕಾದ ವಿಳಾಸ:
ಸಂಯೋಜಕರು
ಎಸ್.ಎಲ್.ಬಿ.ಸಿ. ಕರ್ನಾಟಕ ಮತ್ತು ಮಹಾ ಪ್ರಬಂಧಕರು,
ಕೆನರಾ ಬ್ಯಾಂಕ್, ಪ್ರಧಾನ ಕಛೇರಿ, ಅನೆಕ್ಸ್, ೫ನೇ ಮಹಡಿ,
ಗಾಂಧಿನಗರ, ಬೆಂಗಳೂರು-೫೬೦೦೦೯,
ಕರ್ನಾಟಕ.
ದೂರವಾಣಿ ಸಂಖ್ಯೆ: ೦೮೦-೨೨೩೪೩೪೯೦, ೨೨೩೪೦೨೩೬

सभी पत्राचार इसी पते पर भेजें :
संयोजक
एस एल बी सी कर्नाटक एवं महा प्रबंधक,
केनरा बैंक, प्रधान कार्यालय, अनेक्स,
५ वीं मंजिल, गांधीनगर, बैंगलूरु - ५६० ००९,
कर्नाटक.
दूरभाष सं: ०८०-२२३४३४९०, २२३४०२३६

All Communications to be addressed to:
Convenor
SLBC Karnataka & General Manager,
Canara Bank, Head Office, Annexe,
5th Floor, Gandhinagar, Bengaluru-560009,
Karnataka.
Phone No.: 080-22343490, 22340236

Email: slbckarnataka@canarabank.com, slbcbangalore@gmail.com, Website: www.slbckarnataka.in

ANNEXURE – 6D1

Bhoomi Monitoring Cell, 1st Floor, SSLR Building, KR Circle, Bangalore-560001.
Email: bhoomi.bmc@gmail.com, bhoomiclws@gmail.com Telephone: 080-22113255

BMC 30 CLWS 2019-20 Dated: 24/09/2020

To

SLBC & All Participating Banks,

Sub: Closure of CLWS-2018- Collection of information from CLWS beneficiaries and processing of all pending cases by the branches.

Ref: Our letter no. BMC/CLWS/30/2019-20 dated 02.01.2020

<<>>

Please refer to our above letter, wherein we have communicated the directions of Government of Karnataka to take required action in the following issues so as to close the CLW scheme-2018 on or before 31.01.2020:

1. To send a written communication to all farmers who have not submitted the required details as envisaged under the scheme (Aadhar, Ration Card, Land survey number and Farmers' Self Declaration (FSD) to submit the same on or before 31.01.2020.
2. To send "SMS" communication to all farmers whose mobile number is available in the data base.

In spite of clear communications; it is observed that, still large numbers of crop loan accounts are pending at various levels viz: FSD incomplete, FSD not uploaded, Green list not approved by Managers, Not provided alternate account number in case of bounced accounts, Alternate account number provided by the branches are not approved by the Dy. General Managers etc.

Hence, we request you once again to advise all member banks and their participating branches to educate their eligible crop loan borrowers to submit the required details immediately. Periodically, we are also sharing the branch wise list of pending crop loan accounts with the individual banks for their effective follow up and for early completion of the scheme.

It may please be noted that, all the pending CLWS-2018 shall be completed by all levels on or before 24/10/2020... and any pendency after this due date, the banks concerned are only responsible for the claims which may arise in due course from eligible borrowers.

Thanking you,

Yours faithfully,

(MUNISH MOUDGIL)
Secretary to Government of Karnataka,
DPAR (A &R) & Charmain of CLWS,

Scanned with CamScanner

ANNEXURE -7

Government of karnataka
Directorate of Fisheries
3rd Floor, Podium Block
V.V Tower, Dr. B.R Ambedkar veedhi
Bengaluru-560001.
Phn-080-22864681/4604 Fax:080-22864619

Ref:Df/Lon/4/2019-20 Date:15-09-2020.

To,
Lead Bank Managers,
Udupi/Dakshina Kannada/Uttara Kannada

Sir,

Sub: Fishermen Loan Waiver Scheme- timelines for completion of data entry and uploading FSD from respective bank branches-regarding.

Reference:(1)Our office letter No:Df/Lon/4/2019-20 Dt:16-07-2020.
(2)Our office letter No:Df/Lon/4/2019-20 Dt:10-09-2020.

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With reference to the above subject, in our office letters dated 16-07-2020 and 10-09-2020 we had requested to complete the data entry and uploading of FSDs at respective bank branches as per timelines specified to implement the Fisheries Loan Waiver Scheme.

Further, sufficient time was given for data entry and uploading of FSD, still we find that the process is not yet completed. Because of this delay the implementation of the scheme is facing a serious set-back. In this connection, it is decided to stop all entry process at this stage and proceed further with loan repayment.

Please note the department will not take any responsibility for the missed-out loan accounts.

Yours Faithfully

Director of Fisheries

Copy to:-

1)convener, SLBC, Bangalore for information and instruct the concerned banks to strictly adhere to the timeline specified above.
2)Programme Manager, CLWS, Bhoomi Monitoring cell of Revenue Land Records And Survey Dapartment, K.R circle, Bangalore for information and nececesary action.
3)Deputy Director of Fisheries, udupi/Mangalore/Karwar For necessaary action.
4)Joint Director Of Fisheries (FH), Malpe, Udupi to coordinate with LDMS And officers of the department to complete the task whithin stipulated time.

ANNEXURE--10 A

BANK WISE NUMBER OF BANK BRANCHES IN THE STATE AS ON 30.6.2020 VIS-À-VIS 31.3.2020

Sl.	Name of the Bank	AS ON 30.6.2020 No. of branches					AS ON 31.3.2020 No. of branches					Variation (JUNE 2020 over MARCH 2020)				
		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	771	437	338	263	1809	771	437	338	263	1809	0	0	0	0	0
2	State Bank of India	464	387	341	358	1550	487	378	331	358	1554	-23	9	10	0	-4
3	Union Bank Of India	220	211	188	191	810	220	211	188	191	810	0	0	0	0	0
4	Bank of Baroda	293	172	164	161	790	290	175	164	162	791	3	-3	0	-1	-1
	Total (A)	**1748**	**1207**	**1031**	**973**	**4959**	**1768**	**1201**	**1021**	**974**	**4964**	**-20**	**6**	**10**	**-1**	**-5**
(B)	**Other Nationalised Banks**															
5	Bank of India	32	30	31	41	134	32	30	31	41	134	0	0	0	0	0
6	Bank of Maharastra	11	9	20	17	57	11	9	20	17	57	0	0	0	0	0
7	Central Bank of India	9	32	30	38	109	9	32	30	38	109	0	0	0	0	0
8	Indian Bank	14	28	61	71	174	14	23	56	76	169	0	5	5	-5	5
9	Indian Overseas Bank	71	66	53	46	236	71	66	53	46	236	0	0	0	0	0
10	Punjab National Bank	9	22	61	73	165	9	22	61	73	165	0	0	0	0	0
11	Punjab and Synd Bank	1	1	4	7	13	0	1	5	7	13	1	0	-1	0	0
12	UCO Bank	8	10	20	25	63	8	10	20	25	63	0	0	0	0	0
	Total (B)	**155**	**198**	**280**	**318**	**951**	**154**	**193**	**276**	**323**	**946**	**1**	**5**	**4**	**-5**	**5**
(C)	**Other Comm.Banks**															
13	IDBI Bank	7	31	27	21	86	7	31	27	21	86	0	0	0	0	0
14	Karnataka Bank Ltd	184	154	105	90	533	181	154	104	88	527	3	0	1	2	6
15	Kotak Mahendra Bank	43	32	38	67	180	43	32	38	67	180	0	0	0	0	0
16	Cathelic Syrian Bank Ltd.	4	0	7	6	17	4	0	7	6	17	0	0	0	0	0
17	City Union Bank Ltd	0	6	10	25	41	0	6	10	25	41	0	0	0	0	0
18	Dhanalaxmi Bank Ltd.	0	1	2	9	12	0	1	2	9	12	0	0	0	0	0
19	Federal Bank Ltd.	21	35	23	21	100	21	35	23	21	100	0	0	0	0	0
20	J and K Bank Ltd	0	0	2	6	8	0	0	2	6	8	0	0	0	0	0
21	Karur Vysya Bank Ltd.	0	14	14	24	52	0	15	14	24	53	0	-1	0	0	-1
22	Lakshmi Vilas Bank Ltd	3	6	29	24	62	3	11	21	26	61	0	-5	8	-2	1
23	Ratnakar Bank Ltd	3	12	5	22	42	3	12	5	18	38	0	0	0	4	4
24	South Indian Bank Ltd	1	8	14	22	45	1	8	14	23	46	0	0	0	-1	-1
25	Tamil Nadu Merchantile Bank L	0	13	5	2	20	0	13	5	2	20	0	0	0	0	0
26	IndusInd Bank	1	8	21	43	73	1	8	62	2	73	0	0	-41	41	0
27	HDFC Bank Ltd	19	68	52	163	302	18	68	50	163	299	1	0	2	0	3
28	Axis Bank Ltd	14	76	63	133	286	14	76	63	133	286	0	0	0	0	0
29	ICICI Bank Ltd	41	88	46	162	337	44	78	53	159	334	-3	10	-7	3	3
30	YES BANK Ltd.	16	15	12	34	77	16	15	12	34	77	0	0	0	0	0
31	Bandhan Bank	2	38	37	28	105	2	38	37	28	105	0	0	0	0	0
32	DCB Bank Ltd	4	1	10	7	22	4	1	10	6	21	0	0	0	1	1
33	IDFC Bank	8	27	15	32	82	8	25	14	32	79	0	2	1	0	3
	Total(C)	**371**	**633**	**537**	**941**	**2482**	**370**	**627**	**573**	**893**	**2463**	**1**	**6**	**-36**	**48**	**19**
	R R B 's															
34	Karnataka Grameena Bank	838	150	122	32	1142	839	153	119	31	1142	-1	-3	3	1	0
35	Karnataka Vikas Grameena Ba	427	140	65	0	632	428	140	65	0	633	-1	0	0	0	-1
	Total (D)	1265	290	187	32	1774	1267	293	184	31	1775	-2	-3	3	1	-1
Grand Total (A+B+C+D)		**3539**	**2328**	**2035**	**2264**	**10166**	**3559**	**2314**	**2054**	**2221**	**10148**	**-20**	**14**	**-19**	**43**	**18**
Total (Comm.Banks) a+b+c		**2274**	**2038**	**1848**	**2232**	**8392**	**2292**	**2021**	**1870**	**2190**	**8373**	**-18**	**17**	**-22**	**42**	**19**
(E)	**Co-Op Sector**															
36	KSCARD Bk.Ltd	178	0	24	1	203	178	0	24	1	203	0	0	0	0	0
37	K.S.Coop Apex Bank ltd	455	174	177	52	858	455	174	177	52	858	0	0	0	0	0
38	Indl.Co.Op.Bank ltd.	0	4	21	13	38	0	4	21	13	38	0	0	0	0	0
	Total (E)	**633**	**178**	**222**	**66**	**1099**	**633**	**178**	**222**	**66**	**1099**	**0**	**0**	**0**	**0**	**0**
39	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**															
40	Equitas Small Finance Bank	7	21	33	19	80	5	21	33	21	80	2	0	0	-2	0
4	Ujjivan Small Finnance	17	28	16	19	80	17	28	15	19	79	0	0	1	0	1
42	Suryoday Small Finance Bank	11	23	17	4	55	0	0	0	0	0	11	23	17	4	55
43	ESAF Small Finance Bank	2	8	3	2	15	0	0	0	0	0	2	8	3	2	15
	TOTAL (G)	**37**	**80**	**69**	**44**	**230**	**22**	**49**	**48**	**40**	**159**	**15**	**31**	**21**	**4**	**71**
H	**Payments bank**															
44	**India Post Payments Bank Limit**	**0**	**19**	**11**	**1**	**31**	**0**	**19**	**11**	**1**	**31**	**0**	**0**	**0**	**0**	**0**
45	Airtel Payments Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	TOTAL (H)	**0**	**19**	**11**	**1**	**31**	**0**	**19**	**11**	**1**	**31**	**0**	**0**	**0**	**0**	**0**
	TOTAL (A+B+C+D+E+F+G+H	4209	2605	2366	2378	11558	4214	2560	2364	2331	11469	-5	45	2	47	89

ANNEXURE- 10A1

BANK WISE NUMBER OF ATMs IN THE STATE AS ON 30.6.2020 VIS-À-VIS 31.3.2020

Sl.	Name of the Bank	AS ON 30.6.2020 No. of ATMs					AS ON 31.3.2020 No. of ATMs					Variation (JUNE 2020 over MARCH 2020)				
		Rural	S.Urban	Urban	M/PT	Total	Rural	S.Urban	Urban	M/PT	Total	Rural	S.Urban	Urban	M/PT	Total
A	**Major Banks**															
1	Canara Bank	744	735	791	768	3038	744	735	791	768	3038	0	0	0	0	0
2	State Bank of India	461	856	1300	1449	4066	461	856	1299	1449	4065	0	0	1	0	1
3	Union Bank Of India	242	288	326	488	1344	242	288	326	488	1344	0	0	0	0	0
4	Bank of Baroda	228	182	239	362	1011	228	182	239	362	1011	0	0	0	0	0
	Total (A)	**1675**	**2061**	**2656**	**3067**	**9459**	**1675**	**2061**	**2655**	**3067**	**9458**	**0**	**0**	**1**	**0**	**1**
(B)	**OtherNationalised Banks**															
5	Bank of India	15	18	35	71	139	15	18	35	71	139	0	0	0	0	0
6	Bank of Maharastra	3	7	17	20	47	3	7	17	20	47	0	0	0	0	0
7	Central Bank of India	6	28	19	41	94	6	28	19	41	94	0	0	0	0	0
8	Indian Bank	14	19	38	84	155	12	17	45	89	163	2	2	-7	-5	-8
9	Indian Overseas Bank	63	71	66	63	263	63	71	66	63	263	0	0	0	0	0
10	Punjab National Bank	11	21	63	93	188	11	21	63	93	188	0	0	0	0	0
11	Punjab and Synd Bank	1	0	3	7	11	0	0	4	7	11	1	0	-1	0	0
12	UCO Bank	6	6	11	28	51	6	6	11	28	51	0	0	0	0	0
	Total (B)	**119**	**170**	**252**	**407**	**948**	**116**	**168**	**260**	**412**	**956**	**3**	**2**	**-8**	**-5**	**-8**
(C)	**Other Comm.Banks**															
13	IDBI Bank	6	34	66	54	160	6	34	66	54	160	0	0	0	0	0
14	Karnataka Bank Ltd	122	377	318	280	1097	119	375	316	278	1088	3	2	2	2	9
15	Kotak Mahendra Bank	10	17	42	204	273	10	17	42	206	275	0	0	0	-2	-2
16	Cathelic Syrian Bank Ltd.	2	0	5	5	12	2	0	5	5	12	0	0	0	0	0
17	City Union Bank Ltd	0	9	19	59	87	0	9	19	59	87	0	0	0	0	0
18	Dhanalaxmi Bank Ltd.	0	2	4	18	24	0	2	4	18	24	0	0	0	0	0
19	Federal Bank Ltd.	26	36	33	48	143	26	36	33	48	143	0	0	0	0	0
20	J and K Bank Ltd	0	0	2	3	5	0	0	2	3	5	0	0	0	0	0
21	Karur Vysya Bank Ltd.	1	32	21	50	104	4	25	22	51	102	-3	7	-1	-1	2
22	Lakshmi Vilas Bank Ltd	3	6	42	56	107	1	13	33	61	108	2	-7	9	-5	-1
23	Ratnakar Bank Ltd	1	8	5	21	35	1	8	5	17	31	0	0	0	4	4
24	South Indian Bank Ltd	1	9	22	60	92	2	9	22	62	95	-1	0	0	-2	-3
25	Tamil Nadu Merchantile Bank	0	17	7	9	33	0	17	7	9	33	0	0	0	0	0
26	IndusInd Bank	1	8	17	119	145	1	8	17	121	147	0	0	0	-2	-2
27	HDFC Bank Ltd	30	102	127	862	1121	29	102	126	869	1126	1	0	1	-7	-5
28	Axis Bank Ltd	135	350	341	838	1664	131	340	335	826	1632	4	10	6	12	32
29	ICICI Bank Ltd	45	83	162	937	1227	45	83	162	937	1227	0	0	0	0	0
30	YES BANK Ltd.	5	15	12	52	84	5	15	12	52	84	0	0	0	0	0
31	Bandhan Bank	0	0	11	10	21	0	0	11	10	21	0	0	0	0	0
32	DCB Bank Ltd	4	1	8	5	18	4	1	8	5	18	0	0	0	0	0
33	IDFC Bank	1	9	4	40	54	2	8	4	36	50	-1	1	0	4	4
	Total(C)	**393**	**1115**	**1268**	**3730**	**6506**	**388**	**1102**	**1251**	**3727**	**6468**	**5**	**13**	**17**	**3**	**38**
	R R B 's															
34	Karnataka Grameena Bank	134	64	38	0	236	134	64	38	0	236	0	0	0	0	0
35	Karnataka Vikas Grameena Ba	17	29	30	0	76	17	29	30	0	76	0	0	0	0	0
	Total (D)	**151**	**93**	**68**	**0**	**312**	**151**	**93**	**68**	**0**	**312**	**0**	**0**	**0**	**0**	**0**
Grand Total (A+B+C+D)		**2338**	**3439**	**4244**	**7204**	**17225**	**2330**	**3424**	**4234**	**7206**	**17194**	**8**	**15**	**10**	**-2**	**31**
Total (Comm.Banks) a+b+c		**2187**	**3346**	**4176**	**7204**	**16913**	**2179**	**3331**	**4166**	**7206**	**16882**	**8**	**15**	**10**	**-2**	**31**
(E)	**Co-Op Sector**															
36	KSCARD Bk.Ltd	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
37	K.S.Coop Apex Bank ltd	23	30	31	11	95	23	30	31	11	95	0	0	0	0	0
38	Indl.Co.Op.Bank ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total (E)	23	30	31	11	95	23	30	31	11	95	0	0	0	0	0
39	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**															
40	Equitas Small Finance Bank	**3**	**7**	**14**	**9**	33	3	7	14	9	33	0	0	0	0	0
41	Ujjivan Small Finnance	**2**	**28**	**16**	**20**	66	2	28	16	20	66	0	0	0	0	0
42	Suryoday Small Finance Bank	**0**	**0**	**0**	**0**	0	0	0	0	0	0	0	0	0	0	0
43	ESAF Small Finance Bank	**0**	**1**	**1**	**1**	3	0	0	0	0	0	0	1	1	1	3
	TOTAL (G)	**5**	**36**	**31**	**30**	**102**	**5**	**35**	**30**	**29**	99	0	1	1	1	3
H	**Payments bank**															
44	India Post Payments Bank Lim	**0**	**0**	**0**	**0**	0	**0**	**0**	**0**	**0**	0	0	0	0	0	0
45	Airtel Payments Bank	**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	2366	3505	4306	7245	17422	2358	3489	4295	7246	17388	8	16	11	-1	34

ರಾಜ್ಯಮಟ್ಟದ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿ, ಕರ್ನಾಟಕ
(ಆರ್.ಬಿ.ಐ.ನ ಅಗ್ರಣಿಯ ಬ್ಯಾಂಕ್ ಯೋಜನೆಯಡಿ)
राज्य स्तरीय बैंकों की समिति, कर्नाटक
(भा.रि.बैं. के अग्रणी बैंक योजना के तहत)
State Level Bankers' Committee, Karnataka
(Under Lead Bank Scheme of RBI)

ಸಂಯೋಜಕರು संयोजक Convenor
ಕೆನರಾ ಬ್ಯಾಂಕ್ केनरा बैंक Canara Bank
ಸಿಂಡಿಕೇಟ್ Syndicate

Ref: 203/SLBC/2020/F-606 Annexure-10B Date: 21.08.2020

Shri Shivkumar Udasi
Honorable Member of Parliament (Lok Sabha)
16, Mahadev Road,
New Delhi - 110001

Respected Sir,

Sub: Opening of New Bank Branch at Peta-Alur Village, Mundaragi Taluk, Gadag District, Karnataka – reg.

With reference to the captioned subject, we inform that matter has been examined and submit our reply as under;

- SLBC Karnataka has allotted Peta-Alur village to Karnataka Vikas Gramin Bank (KVGB) for opening of new bank branch as per the recommendations of Lead District Manager.
- KVGB has communicated to us that their Board has accorded permission for opening of new bank branch at Peta-Alur village.
- KVGB is under process of fixing of premises at Peta-Alur village in this regard.

This is for your kind information.

With regards,

B Chandra Rao

(B Chandra Sekhara Rao)
Convenor, SLBC Karnataka
& General Manager, Canara Bank

O/C

Copy To,

The Under Secretary to the Government of India, Ministry of Finance, Department of Financial Services, New Delhi – for information in connection with your office letter reference no.F.No.10/60/2020-FI dated 29.05.2020.

The Chairman, KVGB, Head Office: Dharwad – for information & necessary action

The Lead District Manager, State Bank of India, Gadag - for information and necessary action

ಎಲ್ಲಾ ಪತ್ರ ವ್ಯವಹಾರಗಳನ್ನು ಸಂಬೋಧಿಸಬೇಕಾದ ವಿಳಾಸ:
ಸಂಯೋಜಕರು
ಎಸ್ ಎಲ್ ಬಿ ಸಿ ಕರ್ನಾಟಕ ಮತ್ತು ಮಹಾ ಪ್ರಬಂಧಕರು,
ಕೆನರಾ ಬ್ಯಾಂಕ್, ಪ್ರಧಾನ ಕಛೇರಿ, ಅನೆಕ್ಸ್, ಗಾಂ ಮಜಲು,
ಗಾಂಧಿನಗರ, ಬೆಂಗಳೂರು-೫೬೦೦೦೯,
ಕರ್ನಾಟಕ.

सभी पत्राचार इसी पते पर भेजें :
संयोजक
एस एल बी सी कर्नाटक एवं महा प्रबंधक,
केनरा बैंक, प्रधान कार्यालय अनेक्स,
५ वी मंजिल, गांधीनगर, बेंगलूरु - ५६० ००९
कर्नाटक.

All Communications to be addressed
Convenor
SLBC Karnataka & General Manager,
Canara Bank, Head Office, Annexe,
5th Floor, Gandhinagar, Bengaluru-560
Karnataka.
Phone No.: 080-22240480, 22240236

Gmail slbcbangalore bangalore <slbcbangalore@gmail.com>

Opening of branch at Peta Alur-Our Remarks

1 message

Planning & Development Division KVG Bank HO Dharwad <pddkvgb@gmail.com> 20 August 2020 at 16:33
To: slbcbangalore bangalore <slbcbangalore@gmail.com>

Dear Sir,

With reference to your mail dated 19.08.2020 we wish to submit as under

1. It is observed that the sale was agreed in the presence of local leaders no agreement to sale is executed.
2. Probable Date: The sale deed is yet to be registered and is getting delayed due to COVID-19 related issues. Further the building needs to be renovated/ modified to suit to the bank's requirements. Besides other works like power sanction by HESCOM, water connection etc is required to be completed. However we are pursuing the party and hopeful of getting the premises ready by next three to four month time.
3. Negotiation about the rent will be finalised immediately on registration of the sale deed.
4. As soon as the building renovation is completed we will occupy the premises and taking up furnishing, CBS network, electricity etc, we are hopeful of opening the branch before the end of December 2020.

Regards,

Chairman,
Karnataka Vikas Grameena Bank,
Head Office,
Dharwad.

A

Statement showing Achievement vis-à-vis Targets for the quarter ended June 2020 and Balance Outstanding as on 30.06.2020

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 30.6.2020	
		Number	Amount	Number	Amount	Number	Amount	Number	Amount
1	**Priority Sector**								
1A	**Agriculture= 1A(i)+1A(ii)+1A (iii)**	7695060	112199	1919746	19608	25	17	10784046	132355
i)	Farm Credit	6816154	95027	1750658	16674	26	18	10252367	115944
1A(ii)	Agriculture Infrastructure	449605	7026	17676	442	4	6	335602	5104
1A(iii)	Ancillary Activities	429301	10146	151412	2492	35	25	196077	11308
1B	**Micro, Small and Medium Enterprises = 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)**	1852201	93089	307052	18921	17	20	2053454	96236
1B(i)	Micro Enterprises (Manufacturing + Service advances)	671875	35635	239895	7532	36	21	1756355	37783
1B(ii)	Small Enterprises (Manufacturing + Service advances)	362217	23250	25565	6813	7	29	167790	37937
1B(iii)	Medium Enterprises (Manufacturing + Service advances)	171436	12880	4123	1989	2	15	11472	11020
1B(iv)	Khadi and Village Industries	164467	7449	361	105	0	1	2276	120
1B(v)	Others under MSMEs	482206	13875	37108	2483	8	18	115561	9377
1C	**Export Credit**	19364	3019	1355	1050	7	35	2361	2069
1D	**Education**	162227	5805	6134	174	4	3	209987	6383
1E	**Housing**	297366	27055	22611	698	8	3	424266	35007
1F	**Social Infrastructure**	100591	2318	171	11	0	0	2650	141
1G	**Renewable Energy**	57878	1702	26	0	0	0	10032	222
1H	**Others**	533718	10754	27176	223	5	2	721530	4917
2	**Sub total= 1A+1B+1C+1D+1E+1F+1G+1H**	10718405	255940	2284271	40685	21	16	14208326	277331
3	**Loans to weaker Sections under Priority Sector**	1480960	40079	1116374	11112	75	28	7317486	84325
4	**Non-Priority Sector**								
4A	**Agriculture**	63053	1820	12417	174	20	10	6776	868
4B	**Education**	46202	1920	1938	41	4	2	10451	1610
4C	**Housing**	88028	12897	41226	5524	47	43	353822	103306
4D	**Personal Loans under Non-Priority Sector**	423155	17942	138566	4138	33	23	1285799	38460
4E	**Others**	715088	75036	717078	30822	100	41	5955597	324357
5	**Sub-total=4A+4B+4C+4D+4E**	1335526	109616	911225	40700	68	37	7612445	468600
	GRAND Total=2+5	**12053931**	**365556**	**3195496**	**81385**	**27**	**22**	**21820771**	**745931**

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ANNEXURE — II

ANNEXURE - 11A

AGENDA

ANNEXURE-I I A

BANKWISE DATA ON DISBURSEMENTS (ACP)UNDER PRIORITY SECTOR ADVANCES AS AT 30.6.2020 (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		
			Disbursements			Disbursements			Disbursements			Disbursements			Disbursements			Disbursements			Disbursements			Disbursements			Disbursements	
		TARGET	During the Qtr	Cumulative from 1st April	TARGET	During the Qtr	Cumulative from 1st April	TARGET	During the Qtr	Cumulative from 1st April	TARGET	During the Qtr	Cumulative from 1st April	TARGET	During the Qtr	Cumulative from 1st April	TARGET	During the Qtr	Cumulative from 1st	TARGET	During the Qtr	Cumulative from 1st	TARGET	During the Qtr	Cumulative from 1st April	TARGET	During the Qtr	Cumulative from 1st April
(A)	Major Banks																										
1	Canara Bank	22187	4487	4487	15989	4377	4377	1164	815	815	1469	26	26	5182	230	230	366	0	0	370	0	0	2051	24	24	48779	9959	9959
2	State Bank of India	19928	2050	2050	16903	5478	5478	881	227	227	1542	35	35	9172	87	87	391	0	0	378	0	0	2686	0	0	51882	7877	7877
3	Union Bank Of India	7419	1139	1139	6368	590	590	232	0	0	396	85	85	2238	48	48	156	9	9	145	0	0	596	0	0	17549	1871	1871
4	Bank of Baroda	6181	757	757	6112	393	393	284	0	0	386	8	8	1740	93	93	136	0	0	138	0	0	625	0	0	15602	1250	1250
	Total (A)	55715	8434	8434	45372	10837	10837	2561	1042	1042	3794	154	154	18333	457	457	1049	9	9	1031	0	0	5958	24	24	133812	20957	20957
(B)	Oth.Nationalised Bks																										
1	Bank of India	1804	431	431	1827	1028	1028	8	1	1	99	2	2	293	10	10	30	0	0	26	0	0	180	1	1	4267	1474	1474
2	Bank of Maharastra	349	25	25	1174	236	236	5	0	0	25	0	0	194	4	4	16	0	0	9	0	0	50	1	1	1822	267	267
3	Central Bank of India	658	51	51	825	164	164	8	0	0	236	1	1	337	8	8	19	0	0	16	0	0	65	0	0	2166	223	223
4	Indian Bank	1094	73	73	1015	105	105	13	0	0	88	2	2	318	4	4	23	0	0	24	0	0	144	0	0	2720	185	185
5	Indian Overseas Bank	1253	89	89	1021	37	37	34	0	0	80	0	0	376	8	8	41	0	0	40	0	0	267	46	46	3113	180	180
6	Punjab National Bank	734	19	19	2550	321	321	26	1	1	72	3	3	551	6	6	22	0	0	20	0	0	108	3	3	4082	354	354
7	Punjab and Synd Bank	38	0	0	74	17	17	5	5	5	4	0	0	36	0	0	2	0	0	3	0	0	12	0	0	174	22	22
8	UCO Bank	247	2	2	382	5	5	1	0	0	33	0	0	200	15	15	36	0	0	37	0	0	66	0	0	1002	22	22
	Total (B)	6177	690	690	8867	1912	1912	101	7	7	637	9	9	2306	55	55	190	0	0	175	0	0	894	51	51	19347	2726	2726
(C)	Other Comm.Banks																										
Amou	IDBI Bank	1482	376	376	951	329	329	32	0	0	103	3	3	134	22	22	27	0	0	15	0	0	98	0	0	2842	730	730
2	Karnataka Bank Ltd	3316	716	716	2614	489	489	76	0	0	192	4	4	858	55	55	53	1	1	60	0	0	411	2	2	7580	1266	1266
3	Kotak Mahendra Bank	616	109	109	4100	0	0	11	0	0	49	0	0	217	0	0	17	0	0	17	0	0	265	0	0	5292	109	109
4	Ltd.	123	42	42	229	26	26	0	0	0	7	0	0	38	0	0	1	0	0	2	0	0	13	0	0	413	68	68
5	City Union Bank Ltd	122	3	3	137	71	71	0	0	0	3	0	0	55	1	1	3	0	0	4	0	0	36	0	0	359	75	75
6	Dhanalaxmi Bank Ltd.	40	0	0	46	0	0	0	0	0	2	0	0	37	0	0	1	0	0	1	0	0	21	0	0	146	0	0
7	Federal Bank Ltd.	987	557	557	2420	491	491	21	0	0	17	0	0	119	3	3	16	0	0	14	0	0	68	0	0	3663	1052	1052
8	J and K Bank Ltd	17	66	66	53	40	40	0	0	0	2	0	0	43	8	8	1	0	0	1	0	0	12	34	34	128	149	149
9	Karur Vysya Bank Ltd.	174	142	142	319	2	2	2	0	0	9	0	0	65	9	9	3	0	0	3	0	0	36	0	0	611	153	153
10	Lakshmi Vilas Bank Ltd	236	73	73	195	65	65	6	0	0	7	0	0	41	0	0	4	0	0	4	0	0	15	32	32	508	170	170
11	Ratnakar Bank Ltd	562	30	30	1213	40	40	0	0	0	4	0	0	9	13	13	5	0	0	4	0	0	17	13	13	1813	96	96

AGENDA

ANNEXURE

BANKWISE DATA ON DISBURSEMENTS (ACP)UNDER PRIORITY SECTOR ADVANCES AS AT 30.6.2020 (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		TARGET	Disbursements		TARGET	Disbursements		TARGET	Disbursements		TARGET	Disbursements		TARGET	Disbursements		TARGET	Disbursements		TARGET	Disbursements		TARGET	Disbursements	
			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		During the Qtr	Cumulative from 1st		During the Qtr	Cumulative from 1st April		During the Qtr	Cumulative from 1st April
12	South Indian Bank Ltd	167	220	220	615	517	517	58	0	0	11	0	0	115	2	2	18	1	1	13	0	0	49	0	0	1044	740	740
13	Tamil Nadu Merchantile Bank Ltd.	49	45	45	165	128	128	0	0	0	11	0	0	18	2	2	1	0	0	1	0	0	1	0	0	245	175	175
14	IndusInd Bank	137	12	12	2203	137	137	0	0	0	5	0	0	35	0	0	2	0	0	5	0	0	12	0	0	2399	149	149
15	HDFC Bank Ltd	2383	404	404	4782	589	589	49	0	0	91	0	0	860	11	11	49	0	0	32	0	0	221	0	0	8467	1004	1004
16	Axis Bank Ltd	1319	1	1	3462	69	69	52	0	0	147	1	1	561	7	7	38	0	0	27	0	0	224	25	25	5821	103	103
17	ICICI Bank Ltd	1974	733	733	6251	2161	2161	41	1	1	74	1	1	486	4	4	36	0	0	29	0	0	160	12	12	9051	2911	2911
18	YES BANK Ltd.	354	46	46	2943	346	346	5	0	0	20	0	0	70	1	1	8	0	0	8	0	0	28	0	0	3437	394	394
19	Bandhan Bank	18	4	4	19	25	25	0	0	0	1	0	0	11	9	9	0	0	0	0	0	0	2	0	0	50	38	38
20	DCB Bank Ltd	3225	23	23	329	3	3	0	0	0	15	1	1	171	0	0	45	0	0	15	0	0	67	0	0	3866	27	27
21	IDFC Bank	31	26	26	26	247	247	0	0	0	2	0	0	8	0	0	0	0	0	0	0	0	5	0	0	73	273	273
	Total(C)	17335	3629	3629	33062	5774	5774	352	1	1	770	9	9	3949	147	147	325	2	2	254	0	0	1760	119	119	57807	9682	9682
(D)	R R B 's																											
1	Karnataka Grameena Bank	11061	1544	1544	1532	110	110	0	0	0	432	1	1	1434	17	17	184	0	0	119	0	0	1155	0	0	15917	1673	1673
2	Karnataka Vikas Grameena	6451	786	786	982	154	154	4	0	0	101	1	1	316	11	11	89	0	0	37	0	0	214	18	18	8195	971	971
	Total (D)	17512	2330	2330	2514	265	265	4	0	0	533	2	2	1750	29	29	272	0	0	156	0	0	1370	18	18	24112	2644	2644
Total (Comm.Banks) A+B+C		79226	12753	12753	87301	18523	18523	3014	1050	1050	5200	173	173	24587	660	660	1564	11	11	1461	0	0	8611	195	195	210965	33366	33366
Grand Total (A+B+C+D)		96739	15084	15084	89815	18788	18788	3018	1050	1050	5733	174	174	26337	689	689	1837	11	11	1617	0	0	9981	213	213	235077	36009	36009
(E)	Co-Op Sector																											
1	KSCARD Bk.Ltd	803	21	21	199	0	0	0	0	0	2	0	0	11	0	0	0	0	0	1	0	0	50	0	0	1066	21	21
2	K.S.Coop Apex Bank ltd	14563	4422	4422	1912	0	0	0	0	0	45	0	0	649	0	0	471	0	0	74	0	0	612	0	0	18327	4422	4422
3	Indl.Co.Op.Bank ltd.	8	0	0	3	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	11	0	0
	Total (E)	15373	4444	4444	2113	0	0	0	0	0	47	0	0	661	0	0	472	0	0	75	0	0	662	0	0	19404	4444	4444
(F)	KSFC	28	0	0	1098	83	83	0	0	0	21	0	0	40	0	0	7	0	0	8	0	0	88	0	0	1290	83	83
	TOTAL (F)	28	0	0	1098	83	83	0	0	0	21	0	0	40	0	0	7	0	0	8	0	0	88	0	0	1290	83	83
(G)	Small Finance Bank																											
1	Equitas Small Finance Bank	21	16	16	11	36	36	0	0	0	1	0	0	6	2	2	0	0	0	1	0	0	8	0	0	48	54	54
2	Ujjivan Small Finnance	16	65	65	21	14	14	0	0	0	2	0	0	7	6	6	1	0	0	1	0	0	10	9	9	58	94	94
3	Suryoday Small Finance Ba	0	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
4	ESAF Small Finance Bank	0	0	0	10	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	1	10	1	1
	TOTAL (G)	37	80	80	43	50	50	0	0	0	3	0	0	13	8	8	1	0	0	2	0	0	18	10	10	117	149	149
(H)	Payments bank																											
1	India Post Payments Bank l	0	0	0	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	Airtel Payments Bank	23	0	0	19	0	0	0	0	0	0	0	0	4	0	0	1	0	0	1	0	0	5	0	0	52	0	0
	TOTAL (H)	23	0	0	19	0	0	0	0	0	0	0	0	4	0	0	1	0	0	1	0	0	5	0	0	52	0	0
	GRAND TOTAL	112199	19608	19608	93089	18921	18921	3019	1050	1050	5805	174	174	27055	698	698	2318	11	11	1702	0	0	10754	223	223	255940	40685	40685

AGENDA 13

BANKWISE DATA ON DISBURSEMENTS (ACP) UNDER NON- PRIORITY SECTOR ADVANCES AS AT 30.6.2020 (Amount in Crore)

Sl..No	Name of Bank	Agriculture			EDUCATION			HOUSING			Personal Loans under Non-prioritySector			OTHERS			TOTAL NON PRIORITY		
			Disbursements			Disbursements			Disbursements			Disbursements			Disbursements			Disbursements (Amount)	
		TARGET	During the Qtr	Cumulative from 1st April	TARGET	During the Qtr	Cumulative from 1st April	TARGET	During the Qtr	Cumulative from 1st April	TARGET	During the Qtr	Cumulative from 1st April	TARGET	During the Qtr	Cumulative from 1st April	TARGET	During the Qtr	Cumulative from 1st April
(A)	Major Banks																		
1	Canara Bank	353	0	0	416	22	22	1155	259	259	3474	0	0	15888	4355	4355	21286	4637	4637
2	State Bank of India	737	7	7	623	3	3	2009	1506	1506	1807	1542	1542	5547	0	0	10723	3058	3058
3	Union Bank Of India	71	5	5	109	6	6	699	25	25	1391	1115	1115	3721	71	71	5991	1222	1222
4	Bank of Baroda	105	0	0	149	0	0	701	3181	3181	639	495	495	2515	495	495	4110	4171	4171
	Total (A)	1267	12	12	1297	32	32	4565	4971	4971	7310	3152	3152	27671	4921	4921	42110	13088	13088
(B)	Oth.Nationalised Bks																		
1	Bank of India	11	0	0	15	0	0	271	46	46	122	103	103	493	1065	1065	912	1214	1214
2	Bank of Maharastra	5	0	0	14	1	1	134	16	16	61	15	15	268	301	301	483	332	332
3	Central Bank of India	16	0	0	83	1	1	71	28	28	87	4	4	425	81	81	683	113	113
4	Indian Bank	27	0	0	33	2	2	187	7	7	462	0	0	2356	2359	2359	3066	2368	2368
5	Indian Overseas Bank	51	0	0	28	0	0	126	3	3	269	17	17	1249	69	69	1724	88	88
6	Punjab National Bank	21	0	0	34	0	0	222	25	25	323	130	130	1594	387	387	2193	542	542
7	Punjab and Synd Bank	3	0	0	3	1	1	26	1	1	20	0	0	103	206	206	156	207	207
8	UCO Bank	5	1	1	9	0	0	52	3	3	44	0	0	207	5	5	318	9	9
	Total (B)	139	1	1	220	5	5	1090	127	127	1388	268	268	6696	4473	4473	9533	4874	4874
(C)	Other Comm.Banks																		
1	IDBI Bank	8	0	0	28	1	1	2663	92	92	1786	2	2	2313	149	149	6799	243	243
2	Karnataka Bank Ltd	57	3	3	36	3	3	252	202	202	664	108	108	2837	545	545	3845	860	860
Amou	Kotak Mahendra Bank	33	0	0	14	0	0	187	0	0	95	0	0	213	1167	1167	543	1167	1167
4	Cathelic Syrian Bank Ltd.	7	147	147	23	0	0	166	0	0	212	0	0	1123	0	0	1530	147	147
5	City Union Bank Ltd	3	0	0	5	0	0	66	0	0	62	0	0	277	0	0	414	0	0
6	Dhanalaxmi Bank Ltd.	2	0	0	4	0	0	111	0	0	37	0	0	191	0	0	345	0	0
7	Federal Bank Ltd.	9	0	0	7	0	0	54	68	68	89	21	21	93	1177	1177	252	1266	1266
8	J and K Bank Ltd	3	0	0	3	0	0	14	13	13	107	10	10	298	279	279	424	301	301
9	Karur Vysya Bank Ltd.	4	0	0	8	0	0	695	0	0	320	52	52	1390	0	0	2416	52	52
10	Lakshmi Vilas Bank Ltd	4	0	0	5	0	0	57	0	0	267	0	0	460	0	0	793	0	0
11	Ratnakar Bank Ltd	0	0	0	17	0	0	24	0	0	131	1	1	411	2053	2053	584	2054	2054
12	South Indian Bank Ltd	8	0	0	6	0	0	65	19	19	268	1	1	492	599	599	839	619	619
13	Tamil Nadu Merchantile Bank Ltd.	0	0	0	4	0	0	10	4	4	51	31	31	35	39	39	100	73	73

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AGENDA 13

BANKWISE DATA ON DISBURSEMENTS (ACP) UNDER NON- PRIORITY SECTOR ADVANCES AS AT 30.6.2020 (Amount in Crore)

Sl.No	Name of Bank	Agriculture			EDUCATION			HOUSING			Personal Loans under Non-prioritySector			OTHERS			TOTAL NON PRIORITY		
			Disbursements			Disbursements			Disbursements			Disbursements			Disbursements			Disbursements (Amount)	
		TARGET	During the Qtr	Cumulative from 1st April	TARGET	During the Qtr	Cumulative from 1st April	TARGET	During the Qtr	Cumulative from 1st April	TARGET	During the Qtr	Cumulative from 1st April	TARGET	During the Qtr	Cumulative from 1st April	TARGET	During the Qtr	Cumulative from 1st April
14	IndusInd Bank	4	0	0	6	0	0	44	2	2	64	0	0	223	291	291	340	292	292
15	HDFC Bank Ltd	40	0	0	35	0	0	396	0	0	584	409	409	10831	5458	5458	11887	5868	5868
16	Axis Bank Ltd	31	0	0	33	0	0	1673	1	1	724	0	0	3299	3165	3165	5760	3166	3166
17	ICICI Bank Ltd	40	0	0	50	0	0	115	0	0	2392	0	0	8144	4387	4387	10742	4387	4387
18	YES BANK Ltd.	2	0	0	5	0	0	42	1	1	484	6	6	2227	898	898	2760	905	905
19	Bandhan Bank	0	0	0	0	0	0	2	0	0	1	0	0	4	5	5	8	5	5
20	DCB Bank Ltd	0	1	1	0	0	0	39	3	3	31	0	0	113	25	25	184	28	28
21	IDFC Bank	0	0	0	0	0	0	3	0	0	4	0	0	3	1026	1026	11	1026	1026
	Total(C)	255	151	151	289	4	4	6678	405	405	8374	639	639	34977	21261	21261	50573	22459	22459
(D)	R R B 's																		
1	Karnataka Grameena Bank	92	0	0	44	1	1	261	13	13	246	44	44	1095	42	42	1738	99	99
2	Karnataka Vikas Grameena E	30	0	0	33	0	0	88	6	6	203	35	35	494	93	93	847	134	134
	Total (D)	123	0	0	77	1	1	349	20	20	448	79	79	1589	135	135	2585	234	234
Total (Comm.Banks) A+B+C		1661	164	164	1806	41	41	12333	5503	5503	17072	4059	4059	69343	30655	30655	102216	40421	40421
Grand Total (A+B+C+D)		1784	164	164	1883	41	41	12682	5523	5523	17521	4137	4137	70932	30789	30789	104802	40655	40655
(E)	Co-Op Sector																		
1	KSCARD Bk.Ltd	0	0	0	0	0	0	1	0	0	27	0	0	348	0	0	375	0	0
2	K.S.Coop Apex Bank ltd	30	0	0	34	0	0	204	0	0	385	0	0	1328	0	0	1981	0	0
3	Indl.Co.Op.Bank ltd.	0	0	0	1	0	0	2	0	0	3	0	0	5	0	0	12	0	0
	Total (E)	30	0	0	36	0	0	207	0	0	415	0	0	1680	0	0	2368	0	0
(F)	KSFC	0	0	0	0	0	0	6	0	0	4	0	0	2412	0	0	2423	0	0
	TOTAL (F)	0	0	0	0	0	0	6	0	0	4	0	0	2412	0	0	2423	0	0
(G)	Small Finance Bank																		
1	Equitas Small Finance Bank	3	0	0	1	0	0	2	0	0	2	0	0	6	27	27	13	27	27
2	Ujjivan Small Finnance	2	0	0	1	0	0	1	1	1	1	1	1	5	4	4	10	6	6
3	Suryoday Small Finance Ban	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4	ESAF Small Finance Bank	0	10	10	0	0	0	0	0	0	0	0	0	0	2	2	0	12	12
	TOTAL (G)	5	10	10	1	0	0	3	1	1	3	1	1	11	33	33	23	45	45
(H)	Payments bank																		
1	India Post Payments Bank Lt	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2	Airtel Payments Bank	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	1820	174	174	1920	41	41	12897	5524	5524	17942	4138	4138	75036	30822	30822	109616	40700	40700

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ANNEXURE

BANKING DATA - LEVEL OF PRIORITY SECTOR ADVANCES AS AT 30.6.2020 (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	1517366	29709	361797	19248	2156	1521	84472	2185	67734	4529	8	2	842	21	11790	44	2046165	57257	1134239	23598
2	State Bank of India	671892	12446	84766	10605	108	297	34729	1672	99277	9466	0	0	0	0	55	97	890827	34583	202591	3450
3	Union Bank Of India	1253187	12213	94124	8293	27	211	18312	495	28356	2923	398	104	168	21	654	53	1395226	24311	429693	8425
4	Bank of Baroda	572283	8279	74220	6709	4	0	20832	587	38118	3746	62	6	158	100	1759	157	707436	19584	582372	8714
	Total (A)	4014728	62646	614907	44854	2295	2029	158345	4940	233485	20663	468	111	1168	142	14258	351	5039654	135735	2348895	44187
(B)	Oth.Nationalised Bks																				
1	Bank of India	74101	2450	29077	1929	8	3	3266	110	5158	458	0	0	8	0	1007	3	112625	4955	61817	1577
2	Bank of Maharastra	10980	607	6320	1925	3	1	890	21	2654	279	2	1	6	0	2965	6	23820	2841	12049	412
3	Central Bank of India	27433	500	12455	529	0	0	3134	78	3412	328	2	2	0	0	27	0	46463	1437	437	5
4	Indian Bank	22486	769	30889	1418	6	2	2571	92	8589	752	0	0	0	0	1569	299	66110	3332	20423	413
5	Indian Overseas Bank	69771	1025	29897	1437	0	0	2919	78	5867	774	0	0	59	0	71836	873	180349	4186	83595	1583
6	Punjab National Bank	25357	498	14343	2474	10	16	3061	133	5481	831	0	0	0	0	351	52	48603	4004	16637	501
7	Punjab and Synd Bank	49	2	935	127	35	11	117	3	532	56	19	2	2	0	144	27	1833	228	336	26
8	UCO Bank	14825	276	15048	426	0	0	976	31	2703	164	0	0	0	0	48	2	33600	898	17059	284
	Total (B)	245002	6126	138964	10266	62	34	16934	546	34396	3641	23	5	75	1	77947	1262	513403	21881	212353	4801
(C)	Other Comm.Banks																				
1	IDBI Bank	112786	2547	16239	1018	0	0	2111	85	15624	1674	5	0	2	0	8	0	146775	5324	113790	2585
2	Karnataka Bank Ltd	181662	3599	30519	5643	0	0	4829	133	17081	1519	10	6	74	43	2525	19	236700	10962	152459	1897
3	Kotak Mahendra Bank	450761	2075	11877	4049	1	5	30	0	1180	18	0	0	1	3	210534	386	674384	6536	656761	2195
4	Cathelic Syrian Bank Ltd.	10157	99	2401	103	0	0	13	0	93	8	0	0	0	0	0	0	12664	211	6865	60
Amour	City Union Bank Ltd	1692	114	1695	580	0	0	32	1	575	54	0	0	0	0	1	0	3995	750	1386	10
6	Dhanalaxmi Bank Ltd.	1670	40	495	74	0	0	16	1	137	25	0	0	0	0	4	14	2322	154	0	0
7	Federal Bank Ltd.	68393	1279	1404	481	0	0	945	22	2563	251	0	0	0	0	1897	102	75202	2135	56762	956
8	J and K Bank Ltd	35	138	239	78	0	0	76	3	652	61	0	0	0	0	619	85	1621	365	0	0
9	Karur Vysya Bank Ltd.	13854	202	1300	360	1	1	49	4	770	106	1	0	159	5	16	0	16150	678	12922	138
10	Lakshmi Vilas Bank Ltd	6718	109	3298	515	0	0	45	1	101	7	0	0	0	0	539	57	10701	690	0	0
11	Ratnakar Bank Ltd	215854	931	16212	349	0	0	190	0	1132	13	0	0	0	0	6915	13	240303	1306	233792	580
12	South Indian Bank Ltd	19432	511	2051	966	0	0	134	4	958	99	9	7	0	0	157	1	22741	1587	19599	335

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ANNEXURE

BANKING DATA - LEVEL OF PRIORITY SECTOR ADVANCES AS AT 30.6.2020 (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
13	Tamil Nadu Merchantile Bank Ltd.	8789	112	1106	194	0	0	41	1	378	36	0	0	0	0	13	0	10327	342	8211	94
14	Indusind Bank	19629	594	30350	1731	0	0	0	0	136	17	0	0	0	0	32	1	50147	2343	25115	310
15	HDFC Bank Ltd	192951	3555	281223	5491	0	0	49	1	15592	2437	0	0	0	0	69	0	489884	11485	371125	3071
16	Axis Bank Ltd	35470	1564	12825	3608	0	0	1774	108	8306	569	0	0	0	0	133173	525	191548	6373	192410	952
17	ICICI Bank Ltd	76135	2468	27547	5192	2	1	219	9	8331	885	0	0	0	0	42884	1277	155118	9832	88613	2666
18	YES BANK Ltd.	92948	967	6978	1939	0	0	0	0	1519	131	4	4	4	10	404	1	101857	3053	94113	324
19	Bandhan Bank	22798	46	97465	256	0	0	0	0	4743	460	0	0	0	0	8	186	125014	948	119161	262
20	DCB Bank Ltd	64025	425	2106	335	0	0	188	2	960	101	0	0	0	0	1635	15	68914	877	63974	302
21	IDFC Bank	174409	652	94698	821	0	0	0	0	15650	108	2130	8	0	0	0	0	286887	1590	248035	656
	Total(C)	1770168	22029	642028	33787	4	7	10741	375	96481	8579	2159	25	240	61	401433	2682	2923254	67544	2465093	17393
(D)	R R B 's																				
1	Karnataka Grameena Bank	1268180	16392	214422	2104	0	0	14650	336	16987	1190	0	0	4496	12	72	0	1518807	20034	1153979	11388
2	Karnataka Vikas Grameena B	397114	7122	157638	1759	0	0	9234	182	14306	700	0	0	4053	7	15850	225	598195	9996	345262	4938
	Total (D)	1665294	23515	372060	3863	0	0	23884	518	31293	1890	0	0	8549	19	15922	225	2117002	30030	1499241	16327
Total (Comm.Banks) A+B+C		6029898	90801	1395899	88906	2361	2069	186020	5861	364362	32883	2650	141	1483	203	493638	4295	8476311	225160	5026341	66380
Total of Comm Bks+RRBs		7695192	114316	1767959	92769	2361	2069	209904	6379	395655	34773	2650	141	10032	222	509560	4520	10593313	255189	6525582	82707
(E)	Co-Op Sector																				
1	KSCARD Bk.Ltd	261324	1828	0	0	0	0	0	0	0	0	0	0	0	0	0	0	261324	1828	0	0
2	K.S.Coop Apex Bank ltd	2450521	15197	0	0	0	0	46	4	0	0	0	0	0	0	0	0	2450567	15201	0	0
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)	2711845	17026	0	0	0	0	46	4	0	0	0	0	0	0	0	0	2711891	17029	0	0
(F)	KSFC	0	0	3702	2274.1964	0	0	0	0	0	0	0	0	0	0	0	0	3702	2274.1964	17	4
	TOTAL (F)	0	0	3702	2274.1964	0	0	0	0	0	0	0	0	0	0	0	0	3702	2274.1964	17	4
(G)	Small Finance Bank																				
1	Equitas Small Finance Bank	58300	253.23	91263	693.91	0	0	0	0	273	27.79	0	0	0	0	0	0	149836	974.93	128525	161
2	Ujjivan Small Finnance	202503	483.1074	95607	304.083121	0	0	1	0.012929	27975	204.6896	0	0	0	0	207483	391.89	533569	1383.779057	505785	1095
3	Suryoday Small Finance Bank	46641	92.70381	84222	169.313287	0	0	0	0	0	0	0	0	0	0	22	0.0109	130885	262.0279677	72447	141
4	ESAF Small Finance Bank	69565	184.77	10701	25.28	0	0	36	0.07	363	0.87	0	0	0	0	4465	5.8	85130	216.79	85130	217
	TOTAL (G)	377009	1013.811	281793	1192.58641	0	0	37	0.082929	28611	233.3496	0	0	0	0	211970	397.7	899420	2837.527025	791887	1614
(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
2	Airtel Payments Bank	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	10784046	132355	2053454	96236	2361	2069	209987	6383	424266	35007	2650	141	10032	222	721530	4917	14208326	277331	7317486	84325

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ANNEXURE

BANKING DATA - LEVEL OF NON PRIORITY SECTOR ADVANCES AS AT 30.6.2020 (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	9	27	3376	665	44180	15995	102280	1546	288034	32097	437879	50331
2	State Bank of India	0	0	102	3	141522	37500	537077	16428	18971	42301	697672	96233
3	Union Bank Of India	1809	146	596	276	11167	5406	97191	391	131131	18621	241894	24840
4	Bank of Baroda	0	0	3050	265	29137	6305	23216	606	63258	23226	118661	30401
	Total (A)	**1818**	**174**	**7124**	**1209**	**226006**	**65206**	**759764**	**18972**	**501394**	**116245**	**1496106**	**201805**
(B)	**Oth.Nationalised Bks**												
1	Bank of India	0	0	0	0	3960	1411	25171	940	4795	9438	33926	11789
2	Bank of Maharastra	0	0	150	26	2095	663	1836	75	103	1674	4184	2438
3	Central Bank of India	9	0	626	150	16556	1716	2317	242	23125	1167	42633	3276
4	Indian Bank	1070	207	1484	61	4862	1397	1983	122	37122	7770	46521	9557
5	Indian Overseas Bank	0	0	115	15	382	197	2813	35	104312	1149	107622	1397
6	Punjab National Bank	0	0	8	34	4745	1601	9611	459	7370	7713	21734	9807
7	Punjab and Synd Bank	0	0	36	9	45	14	0	0	1285	717	1366	739
8	UCO Bank	117	6	18	3	1613	674	4082	121	4820	1094	10650	1899
	Total (B)	**1196**	**213**	**2437**	**299**	**34258**	**7673**	**47813**	**1995**	**182932**	**30723**	**268636**	**40902**
(C)	**Other Comm.Banks**												
1	IDBI Bank	0	0	36	1	13667	3636	1168	30	7168	1190	22039	4857
2	Karnataka Bank Ltd	39	23	331	41	14730	5014	22675	1979	50576	6114	88351	13170
3	Kotak Mahendra Bank	0	0	0	0	0	0	0	0	78547	11303	78547	11303
4	Cathelic Syrian Bank Ltd.	1110	44	0	0	45	8	20641	228	3168	159	24964	440
(Amou	City Union Bank Ltd	0	0	23	4	580	217	3879	206	1225	708	5707	1136
6	Dhanalaxmi Bank Ltd.	0	0	13	1	126	58	109	3	2424	220	2672	281
7	Federal Bank Ltd.	0	0	57	8	3247	1568	10010	174	87215	6827	100529	8577
8	J and K Bank Ltd	0	0	12	2	642	207	1985	118	216	2748	2855	3075
9	Karur Vysya Bank Ltd.	2455	67	1	1	769	389	10782	195	4041	1924	18048	2577
10	Lakshmi Vilas Bank Ltd	40	318	10	2	174	26	340	10	2222	1158	2786	1514
11	Ratnakar Bank Ltd	11	26	0	0	138	27	3006	59	2420	1769	5575	1881
12	South Indian Bank Ltd	5	2	50	8	1081	404	54	2	32768	2195	33958	2610
13	Tamil Nadu Merchantile Bank Ltd.	0	0	2	0	319	80	3759	64	236	208	4316	353

ANNEXURE -IID

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AGENDA

ANNEXURE

BANKING DATA - LEVEL OF NON PRIORITY SECTOR ADVANCES AS AT 30.6.2020 (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
14	IndusInd Bank	0	0	0	0	125	24	0	0	106123	11665	106248	11689
15	HDFC Bank Ltd	0	0	1	0	16342	4055	332957	12997	2082435	32560	2431735	49612
16	Axis Bank Ltd	0	0	136	2	4600	1335	0	0	205339	29593	210075	30930
17	ICICI Bank Ltd	0	0	0	0	32598	12202	0	0	751366	18331	783964	30533
18	YES BANK Ltd.	0	0	0	0	448	143	15742	668	122585	10479	138775	11289
19	Bandhan Bank	0	0	0	0	0	0	0	0	3762	416	3762	416
20	DCB Bank Ltd	87	3	14	0	1231	323	134	1	4534	552	6000	878
21	IDFC Bank	0	0	0	0	0	0	0	0	404253	6796	404253	6796
	Total(C)	**3747**	**482**	**686**	**71**	**90862**	**29715**	**427241**	**16734**	**3952623**	**146915**	**4475159**	**193916**
(D)	**R R B 's**												
1	Karnataka Grameena Bank	0	0	145	24	1214	521	33503	505	24891	781	59753	1831
2	Karnataka Vikas Grameena B	0	0	59	7	228	69	15282	240	92604	816	108173	1133
	Total (D)	**0**	**0**	**204**	**31**	**1442**	**590**	**48785**	**745**	**117495**	**1597**	**167926**	**2963**
Total (Comm.Banks) A+B+C		**6761**	**868**	**10247**	**1578**	**351126**	**102595**	**1234818**	**37700**	**4636949**	**293883**	**6239901**	**436623**
Total of Comm Bks+RRBs		**6761**	**868**	**10451**	**1610**	**352568**	**103185**	**1283603**	**38445**	**4754444**	**295480**	**6407827**	**439587**
(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	0	0	0	0	0	0	1145757	27514	1145757	27514
3	Indl.Co.Op.Bank ltd.	0	0	0	0	0	0	0	0	1	171	1	171
	Total (E)	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**1145758**	**27685**	**1145758**	**27685**
(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**	**11430**	**624**	**11430**	**624**
2	**Ujjivan Small Finnance**	**13**	**0**	**0**	**0**	**1254**	**121**	**2053**	**15**	**43830**	**566**	**47150**	**702**
3	**Suryoday Small Finance Ba**	**2**	**0**	**0**	**0**	**0**	**0**	**143**	**0**	**0**	**0**	**145**	**0**
4	**ESAF Small Finance Bank**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**135**	**2**	**135**	**2**
	Total (G)	**15**	**0**	**0**	**0**	**1254**	**121**	**2196**	**15**	**55395**	**1192**	**58860**	**1329**
(H)	**Payments bank**												
1	India Post Payments Bank Lir	0	0	0	0	0	0	0	0	0	0	0	0
2	Airtel Payments Bank	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	**6776**	**868**	**10451**	**1610**	**353822**	**103306**	**1285799**	**38460**	**5955597**	**324357**	**7612445**	**468600**

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Annexure - II E

State wise loans sanctioned under Mudra scheme as on 18.09.2020

[Amount Rs. in Cro

Sr No	State Name	Shishu			Kishore			Tarun			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
1	Karnataka	692856	1725.29	1710.77	258408	3539.74	3423.36	24944	1861.51	1771.99	976208	7126.54	6906.12
2	Rajasthan	588443	1723.83	1695	199779	3317.22	3155.87	18937	1363.92	1265.04	807159	6404.97	6115.9
3	Uttar Pradesh	666960	1519.35	1420.65	136261	2588.59	2093.45	26895	1958.66	1598.32	830116	6066.61	5112.43
4	Maharashtra	544225	1368.28	1336.33	122739	2099.73	1812.43	26737	1683.74	1508.61	693701	5151.75	4657.37
5	Tamil Nadu	877780	2089.62	2074.94	100567	1489.12	1405.64	15108	1100.4	1028.82	993455	4679.15	4509.39
6	Bihar	622210	1685.49	1636.31	83635	1618.8	1095.93	16299	1149.65	959.66	722144	4453.94	3691.9
7	Madhya Pradesh	595051	1586.68	1517.52	95551	1646.77	1342.05	16320	1126.61	955.69	706922	4360.06	3815.26
8	Odisha	703375	2097.31	2075.97	65439	987.37	819.46	9702	615.74	524.33	778516	3700.42	3419.76
9	West Bengal	479470	1184.26	1153.64	78963	1432.33	1224.6	16587	873.47	750.34	575020	3490.05	3128.58
10	Kerala	192088	421.6	414.6	84465	1323.27	1263.52	11170	859.66	811.42	287723	2604.53	2489.54
11	Gujarat	274675	764.92	745.56	59518	1000.4	910.89	11695	827.31	749.71	345888	2592.62	2406.15
12	Andhra Pradesh	148551	254.5	224.81	71918	1165.19	1098.79	10954	814.22	768.31	231423	2233.91	2091.91
13	Union Territory of Jammu and Kashmir	42264	115.79	111	79215	1452.17	1406.42	9006	664.2	638.86	130485	2232.16	2156.29
14	Punjab	190494	495.67	465.26	41278	829.9	701.45	9956	754.46	656.8	241728	2080.03	1823.5
15	Jharkhand	292833	725.45	697.5	40848	747.82	569.36	8320	571.93	463.79	342001	2045.2	1730.64
16	Haryana	158293	424.19	405.93	30864	646.39	564.08	8906	659.32	594.38	198063	1729.9	1564.4
17	Telangana	115559	156.56	147	39288	710.72	672.97	9778	682.89	653.94	164625	1550.17	1473.91
18	Chhattisgarh	154509	439.06	422.77	29874	528.58	419.98	6742	449.34	393.01	191125	1416.98	1235.77
19	Assam	146455	410.23	398.19	22226	396.14	329.27	5449	312.31	274.32	174130	1118.68	1001.78
20	Delhi	66573	153.78	148.12	15827	374.33	335.26	7102	532.55	479.89	89502	1060.67	963.26
21	Himachal Pradesh	23911	58.07	40.94	22157	453.09	347.28	4358	350.58	302.83	50426	861.74	691.05
22	Uttarakhand	40630	115.44	108.54	17482	358.4	309.41	3897	283.35	248.51	62009	757.19	666.47
23	Tripura	36169	101.6	99.44	7687	128.98	111.2	817	39.99	35.27	44673	270.57	245.92
24	Pondicherry	21175	48.72	48.24	4956	68.27	65.54	421	29.45	28.21	26552	146.44	141.99
25	Goa	4924	9.55	7.98	3858	74.29	63.21	891	61.87	51.68	9673	145.72	122.88
26	Manipur	24016	61.33	60.32	2270	34.27	29.5	442	29.55	26.3	26728	125.15	116.12
27	Chandigarh	1620	3.49	2.71	1901	45.21	38.9	799	57.74	51.57	4320	106.44	93.18
28	Union Territory of Ladakh	159	0.6	0.6	2863	55.65	55.1	469	31.33	30.39	3491	87.59	86.09
29	Mizoram	1301	2.75	2.4	1960	44.24	39.39	174	16.25	13.01	3435	63.23	54.8
30	Meghalaya	4065	11.37	11.08	1252	23.61	21.8	326	22.85	21.29	5643	57.83	54.17
31	Nagaland	1221	3.38	2.95	1661	29.54	26.63	387	24.21	22.2	3269	57.14	51.78
32	Andaman and Nicobar Islands	703	1.68	1.65	1457	30.48	29.15	305	23.07	22.4	2465	55.22	53.2
33	Arunachal Pradesh	1076	1.86	1.6	875	17.36	16.02	261	19.75	18.79	2212	38.98	36.41
34	Sikkim	1945	4.8	4.22	923	15.78	13.35	194	12.8	11.1	3062	33.37	28.67

Annexure - II E

35	Daman and Diu	258	0.4	0.25	135	2.93	2.05	61	5.2	2.76	454	8.54	5.07
36	Dadra and Nagar Haveli	231	0.33	0.29	153	2.9	2.49	82	3.91	3.8	466	7.14	6.59
37	Lakshadweep	136	0.38	0.3	94	2.14	1.38	11	0.86	0.43	241	3.37	2.11
	Total	**7716204**	**19767.6**	**19195.39**	**1728347**	**29281.74**	**25817.18**	**284502**	**19874.65**	**17737.77**	**9729053**	**68923.99**	**62750.34**

Annexure - IIE1

Annexure - IIE1

Bank - wise sanctions under MUDRA Scheme during first Quarter of Financial Year 2020-21

Amount in Crore

Sr No	Bank Type Name	Bank Name	Shishu (Loans up to Rs. 50,000)			Kishore (Loans from Rs. 50,001 to Rs. 5.00			Tarun (Loans from Rs. 5.00 to Rs. 10.00			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
1	SBI and Associates													
1.1		State Bank of India	446	1.32	1.29	2560	75.59	74.63	3204	247.8	247.54	6210	324.72	323.46
		Total	**446**	**1.32**	**1.29**	**2560**	**75.59**	**74.63**	**3204**	**247.8**	**247.54**	**6210**	**324.72**	**323.46**
2	Public Sector Commercial Banks													
2.1		Bank of Maharashtra	3	0	0	39	1.2	1.16	19	1.67	1.67	61	2.87	2.83
2.2		Canara Bank	5104	32.77	32.36	4255	106.37	100.38	1649	133.97	128.67	11008	273.12	261.42
2.3		Central Bank of India	5193	3.31	1.71	970	21.68	14.54	245	20.6	14.38	6408	45.6	30.63
2.4		Punjab National Bank	201	0.7	0.49	350	7.71	4.03	103	8.73	6.67	654	17.13	11.19
2.5		Punjab & Sind Bank	28	0.05	0.04	32	0.78	0.6	3	0.2	0.2	63	1.03	0.84
2.6		UCO Bank	462	1.27	0.73	458	7.2	4.21	23	2.06	1.18	943	10.53	6.13
		Total	**10991**	**38.11**	**35.34**	**6104**	**144.94**	**124.93**	**2042**	**167.23**	**152.77**	**19137**	**350.28**	**313.04**
3	Private Sector Commercial Banks													
3.1		Jammu & Kashmir Bank	9	0.03	0.02	130	2.78	2.3	30	2.41	2.39	169	5.22	4.71
3.2		Karnataka Bank	45	0.12	0.01	369	8.88	3.89	255	16.41	5.91	669	25.41	9.81
3.3		Karur Vysya Bank	0	0	0	1	0.01	0	0	0	0	1	0.01	0
3.4		Ratnakar Bank	0	0	0	0	0	0	4	0.3	0.3	4	0.3	0.3
3.5		South Indian Bank	0	0	0	2	0.06	0.06	1	0.1	0.1	3	0.16	0.16
3.6		ICICI Bank	1705	5.32	5.32	139	4.39	4.39	108	7.71	7.71	1952	17.42	17.42
3.7		Axis Bank	72	0.29	0.29	1924	47.18	47.18	551	47.94	47.94	2547	95.41	95.41
3.8		HDFC Bank	473	1.37	1.37	640	16.27	16.27	273	16.16	16.16	1386	33.81	33.81
3.9		IDFC Bank Limited	3755	3.58	3.58	107	2.83	2.83	41	2.69	2.69	3903	9.1	9.1
3.1		IDBI Bank Limited	29	0.1	0.1	282	4.62	4.62	189	4.29	4.29	500	9.01	9.01
		Total	**6088**	**10.81**	**10.69**	**3594**	**87.03**	**81.55**	**1452**	**98**	**87.49**	**11134**	**195.84**	**179.73**
4	Regional Rural Banks													
4.1		Karnataka Vikas Grameena Bank	5720	19.42	19.42	9327	129.3	129.3	164	14.12	14.12	15211	162.84	162.84
4.2		Karnataka Gramin Bank	7761	22.97	22.97	7878	92.08	91.16	50	3.87	3.87	15689	118.91	117.99
		Total	**13481**	**42.38**	**42.38**	**17205**	**221.38**	**220.46**	**214**	**17.99**	**17.99**	**30900**	**281.75**	**280.83**
5	NBFC-Micro Finance Institutions													
5.1		Chaitanya India Fin Credit Pvt Ltd	17	0.03	0.03	0	0	0	0	0	0	17	0.03	0.03
		Total	**17**	**0.03**	**0.03**	**0**	**0**	**0**	**0**	**0**	**0**	**17**	**0.03**	**0.03**

Annexure - IIE1

6	**Non Banking Financial Companies**													
6.1		Magma Fincorp Limited	0	0	0	7	0.23	0.23	2	0.12	0.12	9	0.34	0.34
		Total	**0**	**0**	**0**	**7**	**0.23**	**0.23**	**2**	**0.12**	**0.12**	**9**	**0.34**	**0.34**
7	**Small Finance Banks**													
7.1		Jana Small Finance Bank Limited	12	0.14	0.01	0	0	0	0	0	0	12	0.14	0.01
7.2		Equitas Small Finance Bank	1539	4.93	4.93	0	0	0	0	0	0	1539	4.93	4.93
		Total	**1551**	**5.07**	**4.94**	**0**	**0**	**0**	**0**	**0**	**0**	**1551**	**5.07**	**4.94**
		Grand Total	**32574**	**97.74**	**94.68**	**29470**	**529.16**	**501.8**	**6914**	**531.13**	**505.9**	**68958**	**1158.03**	**1102.37**

Annexure – III E1

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Bank wise sanctions under MUDRA scheme during first Quarter of Financial Year 2019-20

[Amount Rs. in Crore]

Sr No	Bank Type Name	Bank Name	Shishu (Loans up to Rs. 50,000)			Kishore (Loans from Rs. 50,001 to Rs. 5.00			Tarun (Loans from Rs. 5.00 to Rs.			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
1	**SBI and Associates**													
1.1		State Bank of India	1233	3.2	3.1	3323	85.17	82.77	1920	159.66	158.88	6476	248.03	244.75
		Total	1233	3.2	3.1	3323	85.17	82.77	1920	159.66	158.88	6476	248.03	244.75
2	**Public Sector Commercial Banks**													
2.1		Allahabad Bank	16	0.06	0.06	142	1.45	1.43	8	0.24	0.24	166	1.75	1.72
2.2		Andhra Bank	81	0.25	0.24	155	3.75	3.38	87	7.5	7.2	323	11.51	10.82
2.3		Bank of Baroda	13	0.06	0.05	86	1.7	1.58	16	1.21	1.21	115	2.97	2.84
2.4		Bank of India	1241	3.27	3.03	1895	34.49	30.16	1324	105.88	101.18	4460	143.64	134.37
2.5		Bank of Maharashtra	39	0.13	0.12	147	3.39	3.24	35	3.06	3.06	221	6.58	6.43
2.6		Canara Bank	8118	25.02	24.62	5658	128.11	121.47	1281	107.95	101.36	15057	261.08	247.44
2.7		Central Bank of India	1333	1.3	0.52	404	9.62	5.59	85	7.46	5.13	1822	18.38	11.25
2.8		Corporation Bank	531	2.22	1.75	826	19.01	18.27	228	19.27	19.06	1585	40.5	39.08
2.9		Indian Bank	62	0.04	0.04	76	1.65	1.6	17	1.33	1.22	155	3.02	2.85
2.1		Indian Overseas Bank	463	1.52	1.49	1020	16.75	16.15	89	7.09	6.45	1572	25.36	24.09
2.11		Oriental Bank of Commerce	47	0.16	0.15	50	1.29	1.15	29	2.37	2.18	126	3.82	3.48
2.12		Punjab National Bank	108	0.47	0.21	166	4.12	2.88	99	8.85	6.28	373	13.44	9.37
2.13		Syndicate Bank	1132	3.34	3.09	2263	50.61	41.61	322	26.53	19.36	3717	80.48	64.06
2.14		Union Bank of India	711	1.97	1.61	866	15.57	13.75	111	9.03	7.36	1688	26.57	22.72
2.15		United Bank of India	4	0.02	0.02	9	0.24	0.24	1	0.07	0.07	14	0.33	0.33
2.16		Punjab & Sind Bank	6	0.02	0.02	18	0.29	0.27	8	0.7	0.63	32	1.01	0.92
2.17		UCO Bank	219	0.71	0.5	394	6.33	5.38	24	1.97	1.1	637	9.01	6.98
		Total	14124	40.55	37.53	14175	298.37	268.14	3764	310.51	283.09	32063	649.43	588.76
3	**Private Sector Commercial Banks**													
3.1		Federal Bank	6	0.02	0.02	20	0.47	0.45	5	0.42	0.38	31	0.92	0.85
3.2		Jammu & Kashmir Bank	3	0	0	22	0.88	0.88	22	1.77	1.77	47	2.65	2.65
3.3		Karnataka Bank	84	0.17	0	479	12.79	1.52	282	20.89	3.45	845	33.85	4.97
3.4		Karur Vysya Bank	1	0.01	0.01	50	1.1	1.1	5	0.29	0.29	56	1.39	1.39

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3.5		Ratnakar Bank	22	0.03	0.03	460	13.37	13.37	62	4.97	4.97	544	18.38	18.38
3.6		South Indian Bank	0	0	0	0	0	0	4	0.33	0.33	4	0.33	0.33
3.7		Tamilnad Mercantile Bank	0	0	0	6	0.19	0.19	8	0.68	0.68	14	0.86	0.86
3.8		ICICI Bank	2164	6.64	6.64	204	4.9	4.9	212	16.92	16.92	2580	28.46	28.46
3.9		Axis Bank	18869	51.6	51.6	22	0.98	0.98	71	6.22	6.22	18962	58.79	58.79
3.1		IndusInd Bank	38089	92.58	92.58	2725	40.89	40.89	207	10.47	10.47	41021	143.94	143.94
3.11		Yes Bank	10080	29.23	29.23	0	0	0	7	0.61	0.61	10087	29.84	29.84
3.12		HDFC Bank	26411	78.67	78.67	1210	22.92	22.92	183	11.26	11.26	27804	112.85	112.85
3.13		DCB Bank	2	0	0	135	5.11	5.11	54	3.1	3.1	191	8.21	8.21
3.14		Kotak Mahindra Bank	0	0	0	18	0.7	0.7	36	2.52	2.52	54	3.21	3.21
3.15		IDFC Bank Limited	32182	116.14	116.14	23258	227.24	226.94	198	13.64	13.64	55638	357.02	356.72
3.16		IDBI Bank Limited	71	0.33	0.33	90	2.26	2.26	61	5.11	5.11	222	7.7	7.7
		Total	127984	375.42	375.25	28699	333.8	322.21	1417	99.18	81.69	158100	808.4	779.15
4	**Regional Rural Banks**													
4.1		Karnataka Vikas Grameena Bank	4036	14.29	14.29	9446	163.34	163.34	201	16.26	16.26	13683	193.9	193.9
4.2		Karnataka Gramin Bank	40630	114.94	114.92	23778	289.34	285.01	1006	78.48	78.37	65414	482.77	478.3
		Total	44666	129.24	129.21	33224	452.69	448.35	1207	94.74	94.63	79097	676.66	672.19
5	**NBFC-Micro Finance Institutions**													
5.1		Muthoot Microfin Ltd	12696	53.8	53.8	0	0	0	0	0	0	12696	53.8	53.8
5.2		Spandana Sphoorty Financial Limited	50409	145.5	145.5	1290	6.77	6.77	0	0	0	51699	152.28	152.28
5.3		Grameen Koota Financial Services Private Limited	43539	112.79	112.79	18208	123.88	123.88	0	0	0	61747	236.67	236.67
5.4		MADURA MICRO FINANCE LIMITED	7071	20.23	20.23	0	0	0	0	0	0	7071	20.23	20.23
5.5		Chaitanya India Fin Credit Pvt Ltd	28949	78.81	78.81	0	0	0	0	0	0	28949	78.81	78.81
5.6		Belstar Investment and Finance Private Limited	7539	22.34	22.34	182	1.09	1.09	0	0	0	7721	23.43	23.43
5.7		Satin Creditcare Network Limited	6781	16.67	16.67	0	0	0	0	0	0	6781	16.67	16.67

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5.8		Navachetana Microfin Services Pvt Ltd	100345	34.78	34.78	0	0	0	0	0	0	100345	34.78	34.78
5.9		Intrepid Finance & Leasing Pvt. Ltd	0	0	0	0	0	0	0	0	0	0	0	0
5.1		SKS Microfinance Limited	148416	380.08	365.87	0	0	0	0	0	0	148416	380.08	365.87
		Total	405745	865	850.79	19680	131.75	131.75	0	0	0	425425	996.74	982.54
6	**Non Banking Financial Companies**													
6.1		Reliance Capital Ltd	3	0.01	0.01	0	0	0	0	0	0	3	0.01	0.01
6.2		Magma Fincorp Limited	0	0	0	309	9.76	9.76	85	5.64	5.64	394	15.41	15.41
		Total	3	0.01	0.01	309	9.76	9.76	85	5.64	5.64	397	15.42	15.42
7	**Small Finance Banks**													
7.1		SURYODAY MICRO FINANCE LIMITED	17359	47.14	47.14	50	0.65	0.65	0	0	0	17409	47.8	47.8
7.2		Fincare Small Finance Bank	1370	4.31	4.3	16661	60.25	60.11	11520	36.72	36.48	29551	101.28	100.89
7.3		Ujjivan Small Finance Bank	33271	115.45	115.45	3385	23.53	23.53	0	0	0	36656	138.98	138.98
7.4		Jana Small Finance Bank Limited	18587	63.95	63.93	12150	89.64	88.54	101	9.44	7.9	30838	163.02	160.37
7.5		ESAF Small Finance Bank	637	2.31	2.31	0	0	0	0	0	0	637	2.31	2.31
		Total	71224	233.16	233.14	32246	174.07	172.83	11621	46.16	44.38	115091	453.39	450.35
		Grand Total	**664979**	**1646.58**	**1629.04**	**131656**	**1485.61**	**1435.81**	**20014**	**715.88**	**668.31**	**816649**	**3848.07**	**3733.16**

Annexure - IIF

District wise sanctions under MUDRA scheme during first quarter of Financial Year 2019-20

[Amount Rs. in Crore]

Sr No	State/District	Shishu			Kishore			Tarun			Total		
		No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt
1	Bagalkot	25750	38.58	38.2	2598	35.39	34.62	1148	89.75	88.32	29496	163.73	161.15
2	Bangalore Rural	11660	32.12	31.47	1936	21.53	20.01	663	19.82	18.53	14259	73.47	70
3	Bangalore urban	45418	138.17	136.36	12218	158.95	151.01	1677	139.01	126.95	59313	436.13	414.32
4	Belgaum	76024	124.2	122.94	7070	89.28	86.43	1188	30.99	28.36	84282	244.47	237.73
5	Bellary	44579	103.99	103.21	8553	90.52	88.88	723	32.41	31.02	53855	226.93	223.11
6	Bidar	14629	39.04	38.76	2943	22.38	21.44	509	8.78	8.1	18081	70.2	68.3
7	Bijapur	28926	50.68	50.01	3648	40.47	39.45	445	18.05	16.99	33019	109.2	106.45
8	Chamarajanagar	12005	31.77	31.57	2750	19.18	18.53	685	6.2	5.94	15440	57.14	56.05
9	Chikkaballapura	10083	29.51	29.16	1388	11.96	11.47	504	6.67	5.98	11975	48.14	46.61
10	Chikmagalur	8569	24.48	24.1	1433	19.23	17.28	217	8.84	7.75	10219	52.55	49.13
11	Chitradurga	18434	48.26	47.83	5335	61.06	59.76	378	8.15	7.33	24147	117.47	114.92
12	Dakshina Kannada	15222	44.21	43.22	1838	39.25	36.57	380	30.56	26.94	17440	114.02	106.73
13	Davangere	35926	95.09	94.18	8133	80.7	79.26	933	24.58	23.03	44992	200.37	196.47
14	Dharwad	23438	59.45	58.68	4550	59.43	56.84	645	25.19	22.56	28633	144.06	138.07
15	Gadag	12344	30.3	29.91	1601	24.72	24.25	78	6.39	6.25	14023	61.41	60.41
16	Gulbarga	18832	53.74	53.01	3247	31.34	30.56	976	17.65	17.07	23055	102.74	100.64
17	Hassan	14663	41.73	41.22	2286	20.51	18.78	654	11.01	10.03	17603	73.25	70.03
18	Haveri	19172	36.42	35.91	3018	35.43	34.4	1009	11.02	10.22	23199	82.86	80.53
19	Kodagu	5547	15.35	14.87	745	10.92	9.68	62	5.01	4.46	6354	31.28	29.01
20	Kolar	16069	46.32	45.73	4296	55.17	54.04	624	14.16	13.57	20989	115.65	113.34
21	Koppal	22856	32.4	32.24	1877	19.3	18.57	185	5.79	5.41	24918	57.49	56.22
22	Mandya	18855	50.62	50.09	2182	18.36	17.26	937	9.26	8.65	21974	78.23	76.01
23	Mysore	40914	111.78	111.02	6157	62.79	60.23	1332	36.4	33.51	48403	210.97	204.76
24	Raichur	13048	37.36	37.06	3308	34.78	34.12	1227	47.44	46.74	17583	119.59	117.92
25	Ramanagara	10052	28.09	27.83	1944	16.79	15.8	569	6.47	6.03	12565	51.35	49.66
26	Shimoga	24763	59.79	59.1	5155	64.15	61.27	618	29.8	27.52	30536	153.74	147.89
27	Tumkur	18511	50.84	50.35	3569	33.75	32.09	858	14.54	12.85	22938	99.13	95.29
28	Udupi	8582	25.28	24.54	1189	25.19	23.44	186	15.28	13.39	9957	65.74	61.36
29	Uttara Kannada	10094	28.54	28.19	2188	33.91	31.67	266	13.14	11.72	12548	75.59	71.58
30	Yadgir	7829	22.32	22.12	934	12.17	11.38	55	4.23	3.81	8818	38.73	37.32
31	Other	32185	116.15	116.15	23567	237	236.7	283	19.29	19.29	56035	372.44	372.14
	Total	**664979**	**1646.58**	**1629.04**	**131656**	**1485.61**	**1435.81**	**20014**	**715.88**	**668.31**	**816649**	**3848.07**	**3733.16**

District wise Sanctions Under MUDRA Scheme during First Quarter of Financial Year 2020-21

Amount in Crore

Sr No	State/District	Shishu			Kishore			Tarun			Total		
		No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt
1	Bagalkot	882	2.83	2.73	995	15.97	15.58	1322	93.35	92.65	3199	112.16	110.96
2	Bangalore Rural	527	1.06	0.96	292	5.63	4.68	95	7.43	7.21	914	14.12	12.85
3	Bangalore urban	3784	9.31	8.39	3106	74.96	68.74	1274	106.05	98.69	8164	190.32	175.82
4	Belgaum	2659	8.45	8.38	3244	49.37	48.16	292	21.75	20.65	6195	79.57	77.19
5	Bellary	968	2.73	2.58	589	10.06	9.72	103	8.79	8.35	1660	21.58	20.66
6	Bidar	107	0.27	0.24	172	4.3	3.99	110	8.47	8.25	389	13.04	12.47
7	Bijapur	764	2.55	2.39	1220	20.44	19.75	79	6.28	5.37	2063	29.27	27.5
8	Chamarajanagar	693	2.17	2.17	349	5	4.79	36	2.52	2.46	1078	9.69	9.41
9	Chikkaballapura	433	1.32	1.23	158	3.28	3.02	71	5.9	5.56	662	10.5	9.82
10	Chikmagalur	781	3.15	3.02	705	12.88	12.06	142	10.18	9.33	1628	26.21	24.4
11	Chitradurga	763	2.47	2.45	909	12.92	12.4	69	4.64	4.43	1741	20.03	19.29
12	Dakshina Kannada	1039	4.91	4.62	1197	24.18	22.04	256	20.29	18.62	2492	49.38	45.28
13	Davangere	910	2.94	2.88	826	15.64	15.09	198	14.39	13.23	1934	32.97	31.2
14	Dharwad	991	2.77	2.69	1728	31.17	29.3	280	22.49	20.53	2999	56.43	52.52
15	Gadag	646	2.18	2.15	1093	18.11	17.75	490	35.8	35.7	2229	56.09	55.61
16	Gulbarga	302	0.84	0.82	560	13.37	12.99	218	18.61	18.3	1080	32.82	32.11
17	Hassan	1593	4.46	4.4	996	16.04	15.19	153	12.5	11.83	2742	33	31.42
18	Haveri	610	2.24	2.21	1213	20.54	19.97	109	7.94	7.57	1932	30.73	29.75
19	Kodagu	987	2.67	2.66	652	9.05	8.7	82	6.23	5.9	1721	17.94	17.26
20	Kolar	822	3.27	3.23	1292	18.05	17.44	102	7.72	7.25	2216	29.04	27.93
21	Koppal	539	1.55	1.52	385	6.51	6.1	75	5.64	5.47	999	13.7	13.1
22	Mandya	1800	5.65	5.61	1393	17.36	16.82	80	6.33	6.08	3273	29.35	28.51
23	Mysore	1637	5.5	5.29	1336	24.37	23.3	244	18.91	17.87	3217	48.78	46.47
24	Raichur	487	1.29	1.26	513	9.57	9.04	115	8.65	8.39	1115	19.51	18.69
25	Ramanagara	589	2.53	2.46	265	5.08	4.52	71	5.81	5.57	925	13.42	12.54
26	Shimoga	846	4.25	4.22	974	21.69	20.23	271	20.49	19.42	2091	46.42	43.87
27	Tumkur	710	3.16	3.12	871	15.73	14.76	160	12.28	11.56	1741	31.18	29.43
28	Udupi	907	3.64	3.58	1139	22.47	21.59	177	13.81	12.68	2223	39.92	37.86
29	Uttara Kannada	933	3.58	3.42	1050	19.55	18.39	144	10.89	10.18	2127	34.02	31.99
30	Yadgir	110	0.43	0.42	134	2.79	2.61	53	4.19	3.98	297	7.41	7.02
31	Other	3755	3.58	3.58	114	3.06	3.06	43	2.81	2.81	3912	9.44	9.44
	Total	32574	97.74	94.68	29470	529.16	501.8	6914	531.13	505.9	68958	1158.03	1102.37

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ANNEXURE – 12

Aadhaar Based Payment Report for MGNREGA workers as on 09-09-2020

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	HASSAN	308544	225870	73.21
2	DHARWAR	135097	97838	72.42
3	CHIKKAMAGALURU	165597	114772	69.31
4	UTTARA KANNADA	131670	90623	68.83
5	MANDYA	240486	163681	68.06
6	RAMANAGARA	264141	178089	67.42
7	SHIVAMOGGA	278924	186154	66.74
8	GADAG	239591	154867	64.64
9	UDUPI	55598	34835	62.66
10	HAVERI	276756	171159	61.84
11	DAKSHINA KANNADA	109799	67109	61.12
12	TUMAKURU	378477	222479	58.78
13	BENGALURU RURAL	101910	59451	58.34
14	KODAGU	40396	23490	58.15
15	BALLARI	505196	293656	58.13
16	DAVANAGERE	203186	115934	57.06
17	MYSURU	266789	150073	56.25
18	CHIKKABALLAPURA	229095	126285	55.12
19	CHITRADURGA	397016	218461	55.03
20	CHAMARAJA NAGARA	215720	114925	53.28
21	BELAGAVI	591482	312956	52.91
22	RAICHUR	502287	261846	52.13
23	KOLAR	216602	112793	52.07
24	KOPPAL	314988	162004	51.43
25	BAGALKOTE	208178	102947	49.45
26	BENGALURU	15379	7394	48.08
27	VIJAYPURA	246811	115852	46.94
28	BIDAR	218875	87527	39.99
29	KALABURAGI	342177	134001	39.16
30	Yadgir	161191	52838	32.78
Total		**7361958**	**4159909**	**56.51**

ANNEXURE –12A

Social Security Pensions - Existing Bank Accounts Aadhaar Seeding Progress (NPCI Mapped) as on 14.09.2020				
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 - 12B

Statewise-Bankwise Aadhaar Progress of CASA in Karnataka as on 10/07/2020 (figure in lakhs)

State Name	Bank Name	Bank Type	Number of operative CASA	Number of Aadhaar seeded CASA	% of CASA Aadhaar seeding	Number of Authenticated CASA	% CASA authentication
Karnataka	Airtel Payment Bank	PVT	16.32	16.32	100.00	16.32	100.00
Karnataka	Axis Bank Ltd	PVT	15.46	11.41	73.80	10.86	70.25
Karnataka	Bandhan Bank	PVT	2.04	1.92	94.12	0.65	31.86
Karnataka	Bank of Baroda	PSB	57.97	50.06	86.36	36.28	62.58
Karnataka	Bank of Baroda	RRB	0	0	#DIV/0!	0	#DIV/0!
Karnataka	Bank of India	PSB	11.15	10.51	94.26	7.45	66.82
Karnataka	Bank of India	RRB	0	0	#DIV/0!	0	#DIV/0!
Karnataka	Bank of Maharashtra	PSB	3.4	2.19	64.41	2.14	62.94
Karnataka	Bank of Maharashtra	RRB	0	0	#DIV/0!	0	#DIV/0!
Karnataka	Canara Bank	PSB	159.75	148.4	92.90	77.75	48.67
Karnataka	Canara Bank	RRB	141.85	111.35	78.50	63.11	44.49
Karnataka	Catholic Syrian Bank Ltd	PVT	0.42	0.35	83.33	0.21	50.00
Karnataka	Central Bank of India	PSB	5.81	5.01	86.23	3.59	61.79
Karnataka	City Union Bank Ltd	PVT	0.62	0.5	80.65	0.1	16.13
Karnataka	DCB Bank Limited	PVT	0.28	0.18	64.29	0.07	25.00
Karnataka	Dhanalakshmi Bank Ltd	PVT	0.27	0.18	66.67	0.16	59.26
Karnataka	Federal Bank Ltd	PVT	5	4.46	89.20	3.72	74.40
Karnataka	HDFC Bank Ltd	PVT	23.22	17.04	73.39	16.06	69.16
Karnataka	ICICI Bank Ltd	PVT	19.49	16.46	84.45	15.9	81.58
Karnataka	IDBI Bank Ltd.	PVT	8.62	7.26	84.22	5.54	64.27
Karnataka	IDFC Bank Ltd.	PVT	4.55	4.46	98.02	1.12	24.62
Karnataka	India Post Payment Bank	PVT	16.95	16.95	100.00	16.95	100.00
Karnataka	Indian Bank	PSB	11.15	9.12	81.79	4.84	43.41
Karnataka	Indian Bank	RRB	0	0	#DIV/0!	0	#DIV/0!
Karnataka	Indian Overseas Bank	PSB	9.6	7.6	79.17	4.85	50.52
Karnataka	Indian Overseas Bank	RRB	0	0	#DIV/0!	0	#DIV/0!
Karnataka	IndusInd Bank Ltd	PVT	7.05	6.88	97.59	6.88	97.59
Karnataka	Jammu & Kashmir Bank Ltd	PVT	0.31	0.26	83.87	0.04	12.90
Karnataka	Karnataka Bank Ltd	PVT	43.97	36.98	84.10	24.7	56.17
Karnataka	Karur Vysya Bank	PVT	2.53	2.23	88.14	1.3	51.38
Karnataka	Kotak Mahindra Bank Ltd	PVT	15.73	13.68	86.97	7.05	44.82
Karnataka	Lakshmi Vilas Bank Ltd	PVT	1.87	1.43	76.47	1.22	65.24
Karnataka	Nainital Bank Ltd	PVT	0	0	#DIV/0!	0	#DIV/0!
Karnataka	Paytm Payment Bank	PVT	0	0	#DIV/0!	0	#DIV/0!
Karnataka	Punjab & Sind Bank	PSB	0.31	0.29	93.55	0.27	87.10
Karnataka	Punjab National Bank	PSB	6.36	4.97	78.14	3.59	56.45
Karnataka	Punjab National Bank	RRB	0	0	#DIV/0!	0	#DIV/0!
Karnataka	RBL Bank Ltd	PVT	4.97	4.57	91.95	1.01	20.32
Karnataka	South Indian Bank Ltd	PVT	2.16	1.82	84.26	1.02	47.22
Karnataka	State Bank of India	PSB	164.24	145.46	88.57	63.02	38.37
Karnataka	State Bank of India	RRB	0	0	#DIV/0!	0	#DIV/0!
Karnataka	Tamilnadu Mercantile Bank Ltd	PVT	0.4	0.31	77.50	0.15	37.50
Karnataka	UCO Bank	PSB	3.34	2.96	88.62	1.59	47.60
Karnataka	Union Bank of India	PSB	61.54	52.6	85.47	27.76	45.11
Karnataka	Union Bank of India	RRB	0	0	#DIV/0!	0	#DIV/0!
Karnataka	Yes Bank Ltd	PVT	2.16	1.54	71.30	0.93	43.06
Total			**830.86**	**717.71**	**86.38**	**428.20**	**51.54**

ANNEXURE –12 C

Statewise-Bankwise Mobile Progress of SB Acs in Karnataka as on 10/07/2020 (figure in lakhs)						
State Name	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
Karnataka	Airtel Payment Bank	PVT	16.32	16.32	0	100.00
Karnataka	Axis Bank Ltd	PVT	14.35	13.43	0.92	93.59
Karnataka	Bandhan Bank	PVT	1.98	1.98	0	100.00
Karnataka	Bank of Baroda	PSB	57.53	52.95	4.45	92.04
Karnataka	Bank of Baroda	RRB	0	0	0	#DIV/0!
Karnataka	Bank of India	PSB	10.59	9.68	0.89	91.41
Karnataka	Bank of India	RRB	0	0	0	#DIV/0!
Karnataka	Bank of Maharashtra	PSB	3.39	3.02	0.37	89.09
Karnataka	Bank of Maharashtra	RRB	0	0	0	#DIV/0!
Karnataka	Canara Bank	PSB	157.89	137.8	0	87.28
Karnataka	Canara Bank	RRB	141.49	100.13	37.31	70.77
Karnataka	Catholic Syrian Bank Ltd	PVT	0.4	0.35	0.05	87.50
Karnataka	Central Bank of India	PSB	5.79	4.26	0.36	73.58
Karnataka	City Union Bank Ltd	PVT	0.61	0.6	0.01	98.36
Karnataka	DCB Bank Limited	PVT	0.25	0.19	0.06	76.00
Karnataka	Dhanalakshmi Bank Ltd	PVT	0.24	0.22	0.02	91.67
Karnataka	Federal Bank Ltd	PVT	4.96	4.9	0.06	98.79
Karnataka	HDFC Bank Ltd	PVT	22.27	22.25	0.02	99.91
Karnataka	ICICI Bank Ltd	PVT	18.63	18.38	0	98.66
Karnataka	IDBI Bank Ltd.	PVT	8.53	8.03	0.5	94.14
Karnataka	IDFC Bank Ltd.	PVT	4.52	4.51	0.01	99.78
Karnataka	India Post Payment Bank	PVT	18.11	18.11	0	100.00
Karnataka	Indian Bank	PSB	10.88	8.93	1.08	82.08
Karnataka	Indian Bank	RRB	0	0	0	#DIV/0!
Karnataka	Indian Overseas Bank	PSB	9.42	7.78	0	82.59
Karnataka	Indian Overseas Bank	RRB	0	0	0	#DIV/0!
Karnataka	IndusInd Bank Ltd	PVT	6.87	6.87	0	100.00
Karnataka	Jammu & Kashmir Bank Ltd	PVT	0.3	0.29	0	96.67
Karnataka	Karnataka Bank Ltd	PVT	43.12	41.09	2.02	95.29
Karnataka	Karur Vysya Bank	PVT	2.48	2.38	0.1	95.97
Karnataka	Kotak Mahindra Bank Ltd	PVT	15.18	0	0	0.00
Karnataka	Lakshmi Vilas Bank Ltd	PVT	1.73	1.7	0.03	98.27
Karnataka	Nainital Bank Ltd	PVT	0	0	0	#DIV/0!
Karnataka	Paytm Payment Bank	PVT	0	0	0	#DIV/0!
Karnataka	Punjab & Sind Bank	PSB	0.32	0.31	0	96.88
Karnataka	Punjab National Bank	PSB	6.22	5.5	0	88.42
Karnataka	Punjab National Bank	RRB	0	0	0	#DIV/0!
Karnataka	RBL Bank Ltd	PVT	4.91	4.87	0.04	99.19
Karnataka	South Indian Bank Ltd	PVT	2.14	2.09	0.05	97.66
Karnataka	State Bank of India	PSB	169.35	150.84	0	89.07
Karnataka	State Bank of India	RRB	0	0	0	#DIV/0!
Karnataka	Tamilnadu Mercantile Bank Ltd	PVT	0.5	0.5	0.01	100.00
Karnataka	UCO Bank	PSB	3.28	2.92	0.12	89.02
Karnataka	Union Bank of India	PSB	60.66	50.69	6.98	83.56
Karnataka	Union Bank of India	RRB	0	0	0	#DIV/0!
Karnataka	Yes Bank Ltd	PVT	1.97	1.97	0	100.00
Total			**827.18**	**705.84**	**55.46**	**85.33**

Annexure - 12 D

Bank Wise Aadhaar Statistics - Karnataka				
Sr.No	Bank Name	Active Kits	No. of Enrolments /Updates in last 30 days	Avg. Enrolments /Updates per day
1	STATE BANK OF INDIA	150	70532	20
2	Canara Bank II	96	43958	19
3	IDFC BANK LIMITED	3	1296	18
4	Indian Bank	10	3613	15
5	Bank of Baroda	25	8508	14
6	Canara Bank	184	58024	13
7	Corporation Bank	53	16446	13
8	Bank of Baroda_3	18	5361	12
9	IDBI Bank Ltd	8	2319	12
10	Karnataka Bank	44	10964	10
11	Bank of India	10	2340	10
12	Union Bank Of India	18	4005	9
13	BANK OF MAHARASHTRA	4	837	9
14	YES Bank Limited	5	924	8
15	KotakMahindra Bank	14	2558	8
16	ICICI Bank Limited	21	3264	6
17	Karur Vysya Bank	2	309	6
18	Andhra Bank	3	359	5
19	Ujjivan Small Finance Bank	11	1312	5
20	IndusInd Bank	10	1108	5
21	South Indian Bank	7	760	5
22	Fincare Small Finance Bank Limited	19	1576	3
23	HDFC Bank Limited	25	1278	2
24	RBL Bank Limited	2	71	1
25	Central Bank of India	10	298	1
26	City Union Bank Limited	2	49	1
27	Axis Bank Ltd	14	271	1
28	Punjab & Sind Bank	1	4	0
29	INDIAN OVERSEAS BANK	2	7	0
30	Lakshmi Vilas Bank	4	6	0
31	Bandhan Bank Ltd	1	0	0
32	Federal Bank	1	0	0
Grand Total		777	242357	13

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ANNEXURE - 12D2

No.4(4)/57/341/2017/E&U

Government of India

Ministry of Electronics and Information Technology (MeitY)

Unique Identification Authority of India (UIDAI)

(E&U Division)

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UIDAI HQ, 7th Floor,
Bangla Sahib Road, Gole Market
Behind Kali Mandir, New Delhi-01
Date: 24th July 2020.

CIRCULAR

Sub: **Minimum number of Aadhaar Enrolment and Update to be done by Banks – Revision of targets- reg**

Ref: 1. Notification No.13012/79/2017/Legal-UIDAI (No. 4 of 2017) dated 14 July 2017.
2. Circular No. 4(4)/57/341/2017/E&U dated 29.04.2019.

Vide notification no. 13012/79/2017/Legal-UIDAI (No. 4 of 2017) dated 14 July, 2017 issued under Aadhaar (Enrolment and Update) Regulations, Banks were mandated to setup Aadhaar enrolment and update facility inside its bank premises at a minimum of 1 out of their every 10 branches by 30th August 2017.

2. Accordingly, based on the number of branches, the target to be achieved by each bank had been revised vide circular referred above.

3. Consequent to opening/closure of branches, amalgamation of banks, changes in the number of RRBs etc. there was request to revise the targeted number of centres from different banks. Accordingly, the revised target fixed for each bank is attached as annexure –I.

4. Considering the overall achievement of target by banks during pre-corona period, low footfall for Aadhaar activities in some areas and the present pandemic situation of Covid-19 etc., the Competent Authority approved the proposal to relax the financial disincentive for not achieving the target (@Rs. 20,000/- per branch) of 8 enrolment/update transactions per day per branch up to 30th September, 2020.

5. Accordingly, based on the requests received from various banks to waive the Aadhaar Authentication and E-KYC service charges, considering the national lockdown and social distancing norms to be followed at the enrolment centres, it is decided to waive the charges from 01.03.2020 to 30.06.2020.

6. For the purpose of pricing of Aadhaar Authentication Services to be charged from 1st July 2020 onwards, the targeted numbers will be applicable as follows.

i) From 01.07.2020- 30.09.2020 – Minimum 4 transactions per day per branch as per the revised target.

ii) From 01.10. 2020 onwards - Minimum 8 transactions per day per branch as per the revised target.

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7. In case bank fails to meet the above target of carrying out minimum enrolment /update per day per branch, financial disincentive in respect of uncovered branches as on last day of the month will be levied from the month of October 2020 onwards.

8. This issues with the approval of CEO, UIDAI.

(Kumar Rakesh Sinha)
Assistant Director General (E&U)

To

1) CMDs of PSU Banks
2) CMDs of Private Banks

Copy to:-

1) IBA and DFS
2) DDG (E&U)
3) DDG (Auth)

Target for Banks' Enrolment Centres for 2020-21 (includes RRBs)

Sl. No.	Bank Name	RA Code	2019-20 Target	2020-21 Target
1	Au Small Finance Bank	688	0	36
2	AXIS Bank	647	405	452
3	Bandhan Bank	630	99	102
4	Bank of Baroda *	648	1166	1215
5	Bank of India	649	768	768
6	Bank of Maharashtra	662	223	224
7	Canara Bank *	657	791	1334
8	Capital Small Finance Bank	689	0	15
9	Catholic Syrian Bank	631	44	41
10	Central Bank of India	650	580	574
11	City Union Bank	632	65	70
12	DCB Bank	633	33	34
13	Dhanlaxmi Bank	645	25	25
14	Equitas Small Finance Bank	691	0	72
15	ESAF Small Finance Bank	692	0	23
16	Federal Bank	634	125	125
17	Fincare Small Finance Bank	690	0	51
18	HDFC Bank	635	497	525
19	ICICI Bank	636	487	532
20	IDBI Bank	667	186	186
21	IDFC Bank	637	24	47
22	Indian Bank *	651	371	696
23	Indian Overseas Bank	659	390	390
24	IndusInd Bank	638	160	191
25	Jammu and Kashmir Bank	101	112	116
26	Jana Small Finance Bank	693	0	20
27	Karnataka Bank	639	84	85
28	Karur Vysya Bank	640	79	78
29	Kotak Mahindra Bank	628	137	141
30	Lakshami Vilas Bank	629	57	57
31	Nainital Bank	641	14	14
32	North East Small Finance Bank	694	0	9
33	Punjab & Sind Bank	660	151	152
34	Punjab National Bank *	653	964	1537
35	RBL Bank	642	29	37
36	South Indian Bank	643	86	87
37	State Bank of India	654	2705	2674
38	Suryodaya Small Finance Bank	695	0	15
39	Tamilnadu Mercantile Bank	644	51	51
40	UCO Bank	620	323	329
41	Union Bank of India *	656	475	996
42	Ujjivan Small Finance Bank	696	44	58
43	Utkarsh Small Finance Bank	697	0	51
44	YES Bank	646	112	114
	List of Merged PSU Banks - Below			

	Allahabad Bank into Indian Bank		330	
	Andhra Bank into Union Bank		310	
	Corporation Bank into Union Bank		256	
	Oriental Bank of Commerce into PNB		238	
	Syndicate Bank into Canara Bank		518	
	United Bank of India into PNB		341	
	List of Merged RR Banks - Below			
	Kashi Gomti Samyut GB into Baroda UP GB			
	Purvanchal Bank into Baroda UP GB			
	Total of all banks		13855	14349

Note - Banks having * mark against their name are impacted due to merger/ amalgamatio

ANNEXURE -

BANK WISE CUMULATIVE PROGRESS UNDER SOCIAL SECURITY SCHEMES AS ON 30.6.2020

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	413259	367274	786	234651	221416	243	1237629	985560	894726	2319	737312	666461	1048	3287426	133212	107464	27	74031	68360	17	383111
2	State Bank of India	217211	144796	11	214109	91714	51	667892	739141	184269	516	514495	126457	2174	1567052	18422	15133	2	53234	46522	13	133326
3	Union Bank Of India	96078	43800	0	115511	78942	0	334331	121535	92430	0	313576	189271	0	716812	7960	6260	0	44023	26540	0	84783
4	Bank of Baroda	72884	31232	0	97576	52543	0	254235	185626	99953	0	310093	152735	0	748407	8725	56999	42306	24	30426	19550	158030
5	Bank of India	7618	6345	3	24679	17696	29	56370	13080	9933	2	48304	32832	44	104195	4065	2052	0	11184	6671	0	23972
6	Bank of Maharastra	2231	1487	0	3598	2641	0	9957	4158	2847	0	6890	5093	0	18988	1087	686	0	1223	747	0	3743
7	Central Bank of India	7358	6320	0	7062	8072	0	28812	15969	17525	0	17534	20174	0	71202	3680	3401	0	3698	2292	0	13071
8	Indian Bank	11201	3547	0	37199	11996	0	63943	15080	5899	0	61541	20807	0	103327	371	140	0	3039	653	0	4203
9	Indian Overseas Bank	16901	12685	0	20663	14761	0	65010	30555	22800	0	46201	32776	0	132332	5685	3212	1	8085	4418	6	21407
10	Punjab National Bank	2095	1729	1	18674	10691	12	33202	3306	2260	6	61078	33996	21	100667	1907	847	0	3874	1561	1	8190
11	Punjab and Synd Bank	0	0	0	1186	1033	0	2219	0	0	0	4486	4531	0	9017	0	0	0	814	854	0	1668
12	UCO Bank	4280	2504	0	6690	4257	0	17731	6523	4238	0	11322	8265	0	30348	1724	794	0	1632	852	0	5002
	Total for PSBs	851116	621719	801	781598	515762	335	2771331	2120533	1336880	2843	2132832	1293398	3287	6889773	186838	196988	42336	204861	189896	19587	840506
13	IDBI Bank	2215	1209	0	25196	24902	0	53522	3468	3914	0	38142	48944	0	94468	404	1285	0	7129	14778	0	23596
14	Karnataka Bank Ltd	21411	13076	0	71521	50663	0	156671	32662	22171	0	99588	71350	0	225771	7627	3378	1	24367	11107	23	46503
15	Kotak Mahendra Bank	3697	1896	0	13863	5041	0	24497	6046	3299	0	24290	8247	0	41882	147	51	0	1123	423	0	1744
16	Cathelic Syrian Bank Ltd.	33	18	0	326	149	0	526	61	23	0	475	228	0	787	23	12	0	98	14	0	147
17	City Union Bank Ltd	0	0	0	1916	1242	0	3158	0	0	0	2441	1526	0	3967	0	0	0	193	109	0	302
18	Dhanalaxmi Bank Ltd.	87	42	0	677	321	0	1127	0	0	0	1054	479	0	1533	0	0	0	342	104	0	446
19	Federal Bank Ltd.	3666	1766	2	2893	2072	3	10402	5625	2736	2	5286	3213	10	16872	193	132	0	349	254	0	928
20	J and K Bank Ltd	0	0	0	200	103	0	303	0	0	0	301	141	0	442	0	0	0	23	17	0	40
21	Karur Vysya Bank Ltd.	361	190	0	5031	3201	0	8783	387	224	0	6846	4278	0	11735	20	5	0	187	171	0	383
22	Lakshmi Vilas Bank Ltd	50	86	0	1649	1896	0	3681	22	34	0	1221	1514	0	2791	5	6	0	53	54	0	118
23	Ratnakar Bank Ltd	828	170	0	111	32	1	1142	1962	5024	8	175	3650	0	10819	138	53	0	13	4	0	208
24	South Indian Bank Ltd	78	115	0	10122	9415	0	19730	213	166	0	18296	15260	0	33935	1	0	0	502	436	0	939

ANNEXURE 1-12E

ANNEXURE -

BANK WISE CUMULATIVE PROGRESS UNDER SOCIAL SECURITY SCHEMES AS ON 30.6.2020

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
25	Tamil Nadu Merchantile Bank Ltd.	0	0	0	1145	701	0	1846	0	0	0	1724	986	0	2710	0	0	0	394	172	0	566
26	IndusInd Bank	14	5	0	47	20	0	86	257	77	0	614	235	0	1183	2	0	0	6	2	0	10
27	HDFC Bank Ltd	4319	1228	0	57349	20070	0	82966	5373	1588	0	80795	31729	0	119485	2101	488	0	36715	11191	0	50495
28	Axis Bank Ltd	614	251	0	12941	3494	0	17300	1508	571	0	29644	6805	0	38528	4438	835	0	17194	4689	0	27156
29	ICICI Bank Ltd	1399	183	0	34677	10429	0	46688	2752	312	0	69318	17316	0	89698	256	119	0	983	381	0	1739
30	YES BANK Ltd.	72	6	0	264	73	0	415	80	7	0	295	86	0	468	358	40	0	56	27	0	481
31	Bandhan Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
32	DCB Bank Ltd	13	0	0	14	7	0	34	4	0	0	7	7	0	18	193	28	0	143	34	0	398
33	IDFC Bank	956	345	0	328	140	0	1769	2237	1841	0	663	456	0	5197	116	168	0	31	22	0	337
	Total for Private sector Banks	39813	20586	2	240270	133971	4	434646	62657	41987	10	381175	216450	10	702289	16022	6600	1	89901	43989	23	156536
34	Karnataka Grameena Bank	129927	129906	8	10318	12680	0	282839	295385	280206	8	23254	26992	0	625845	108722	107675	33	11962	18788	0	247180
35	Karnataka Vikas Grameena Bank	200779	114912	0	78345	51756	0	445792	569667	247928	0	191701	97274	0	1106570	47720	36149	0	33095	26740	0	143704
	Total for RRBs	330706	244818	8	88663	64436	0	728631	865052	528134	8	214955	124266	0	1732415	156442	143824	33	45057	45528	0	390884
36	KSCARD Bk.Ltd	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
37	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
38	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
39	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
40	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
41	Ujjivan Small Finnance	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
42	Suryoday Small Finance Bank	6	7	0	3	0	0	16	22	15	0	8	0	0	45	0	0	0	126	17	0	143
43	ESAF Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	11	0	0	95	0	106
	Total Small Finance Bank	6	7	0	3	0	0	16	22	15	0	8	0	0	45	0	11	0	126	112	0	249
44	India Post Payments Bank Limited	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
45	Airtel Payments Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total Payments 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	1221641	887130	811	1112765	716315	339	3939001	3048264	1907016	2861	2733953	1636999	3297	9332390	359302	347423	42370	339945	279525	19610	1388175

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Annexure - 12F

ANNEXURE -

DISTRICT WISE CUMULATIVE PROGRESS UNDER SOCIAL SECURITY SCHEMES AS ON 30.6.2020

	PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY) status as on 30.6.2020							PRADHAN MANTRI SURAKSHA BIMA YOJANA (PMSBY) status as on 30.6.2020							ATAL PENSION YOJANA (APY) status as on 30.6.2020						
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	52657	26187	30	28310	16224	19	123427	140286	68695	144	77372	40178	147	326822	11521	8945	661	11839	10962	213	44141
BALLARI	47131	33658	132	32534	18698	76	132229	106251	60658	536	71897	40543	698	280583	15573	14305	132	9830	8744	217	48801
BELAGAVI	113360	75380	55	54180	33045	7	276027	237155	139198	192	148844	74269	40	599698	27743	20437	1009	23554	16635	442	89820
BENGALURU (Rural)	40612	30730	11	21379	9934	2	102668	89627	58526	50	41877	19450	134	209664	14979	13553	1252	2839	1585	13	34221
BENGALURU (Urban +	26310	18094	12	443971	260330	84	748801	59040	45120	18	1092309	653454	587	1850528	11068	11105	903	119834	80812	7914	231636
BIDAR	17819	13010	12	12008	6008	2	48859	61557	26691	47	33373	13295	53	135016	8724	6883	73	4364	3317	65	23426
Chamarajnagar	17465	14838	22	7592	4782	2	44701	49803	33566	93	20074	8657	62	112255	3966	5002	742	1963	1420	42	13135
CHICKBALLAPUR	17912	14433	2	9313	6447	0	48107	58082	46804	23	21656	12254	2	138821	9213	9328	485	2821	1747	68	23662
CHICKKMAGALURU	40466	36575	25	12438	10746	3	100253	88203	68882	61	26785	19991	19	203941	11731	11403	1879	5174	4630	118	34935
CHITRADURGA	30338	29754	29	15615	11327	8	87071	86360	84511	95	30653	23236	69	224924	13905	18574	831	4390	7755	160	45615
DAKSHINA KANNADA	51951	40281	47	46872	35361	16	174528	167637	105273	200	121995	79662	154	474921	9719	15852	7895	18992	15430	2062	69950
DAVANAGERE	38285	28166	32	24776	15386	4	106649	94666	55373	50	58558	32818	22	241487	12102	11192	449	6082	3917	271	34013
DHARWAD	43625	23849	6	45256	30692	17	143445	129371	55094	34	109833	75463	100	369895	7880	7500	1649	12671	10312	1293	41305
GADAG	32187	28793	32	19050	12001	4	92067	102457	46663	91	48260	27158	70	224699	10325	8036	155	6469	9147	215	34347
HASSAN	87953	40258	11	20358	15338	4	163922	114579	87511	66	46219	30670	138	279183	14695	15273	1708	6861	6736	327	45600
HAVERI	51448	30463	9	18076	15678	4	115678	122242	64636	63	47451	32233	68	266693	11275	9358	960	5931	4349	220	32093
KALBURGI	22922	15314	11	19265	11568	16	69096	71103	32408	53	65438	35894	69	204965	13667	12074	124	8222	8268	378	42733
KODAGU	19231	17997	15	31922	24649	1	93815	45380	36911	35	55871	43689	25	181911	7193	8250	1314	9045	9600	852	36254
KOLAR	22319	22340	2	9220	6701	9	60591	55446	45054	24	26153	16351	48	143076	13532	13184	495	3899	6274	268	37652
KOPPAL	25739	20218	31	10999	6406	8	63401	63701	41647	101	29412	16120	50	151031	10892	6980	92	4227	3562	102	25855
MANDYA	60235	46363	26	27247	18445	5	152321	129242	92459	79	58499	34272	57	314608	13234	20476	6787	3849	4155	653	49154
MYSURU	55488	46012	14	56217	45699	9	203439	148816	93072	44	136710	93090	87	471819	15010	19413	984	13283	13064	1424	63178
RAICHUR	29803	20546	28	21076	14424	14	85891	72351	40280	92	51365	29589	56	193733	11910	7243	230	6910	4920	126	31339
RAMANAGAR	21675	19226	3	9754	5565	0	56223	59316	45231	45	20339	10343	134	135408	7471	7533	1272	2738	2107	3	21124
SHIVAMOGGA	44273	38817	37	26323	21726	9	131185	107790	78672	79	59728	42924	64	289257	13980	13235	681	7204	8153	518	43771
TUMAKURU	48345	40912	26	25648	15749	3	130683	145819	91816	117	68121	35379	177	341429	11346	13670	569	6477	5222	127	37411
UDUPI	42219	35992	57	21542	16724	4	116538	121664	84990	138	56416	38477	28	301713	12699	13832	5728	10435	7448	1312	51454
Uttarakannada	52746	38826	53	15279	10052	5	116961	150294	95030	179	43790	22391	43	311727	12132	10618	2046	8537	9019	13	42365
VIJAYAPURA	50224	26184	40	18943	12009	3	107403	124438	55544	93	45550	26063	44	251732	12447	8379	529	7811	6800	161	36127
YADGIR	16903	13914	1	7602	4601	1	43022	45588	26701	19	19405	9086	52	100851	9370	5790	736	3694	3435	33	23058
TOTAL	1221641	887130	811	1112765	716315	339	3939001	3048264	1907016	2861	2733953	1636999	3297	9332390	359302	347423	42370	339945	279525	19610	1388175

ANNEXURE - 12F

ANNEXURE - 12E1

F. No. M-18012/1/2020-Mission Jansuraksha

Government of India

Ministry of Finance

Department of Financial Services

3rd Floor, Jeevan Deep Building,
Sansad Marg, New Delhi.
Dated: 4th August, 2020

To

The Chairman/Managing Director & CEO of Public Sector Banks (including sponsored Regional Rural Banks) and 14 Major Private Sector Banks (as per list enclosed)

Subject: Enrolment of eligible PMJDY Account holders under PMJJBY and PMSBY

Sir/Madam,

Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) are being implemented by the Government of India through the banks and insurance companies since 2015 to provide access to low cost insurance cover to all, including poor and under privileged people in the country. Although the number of gross enrollments under both the schemes has increased over the years, analysis of the data provided by the banks indicates that there is still huge scope for improvement.

2. Providing Micro-Insurance was considered as one of the basic pillars in the Mission Document of Pradhan Mantri Jan Dhan Yojna (PMJDY). As per data provided by banks in June 2020, it is observed that 25.36 crore (64%) and 31.92 crore (81%) PMJDY account holders out of the total 39.57 crore PMJDY account holders are eligible to be enrolled under PMJJBY and PMSBY, respectively, based on the age criteria. However, the actual enrolment numbers of PMJDY account holders are only 1.21 crore (4.8% of eligible PMJDY account holders) and 4.88 crore (15.3% of eligible PMJDY account holders) for PMJJBY and PMSBY, respectively.

3. In view of the above, let us now endeavour to enroll maximum number of eligible PMJDY account holders under these schemes, so that they can avail the benefits of the schemes. In addition, beneficiaries of schemes such as PMKISAN, MGNREGA as also SHG members and borrowers of Mudra Loans should also be targeted for enrollment under these social security schemes.

4. In this context, it is requested that for the Policy Year 2020-21, all banks should endeavour to enroll at least 10% and 25% of the eligible PMJDY account holders under PMJJBY and PMSBY, respectively. Bank-wise numbers of eligible PMJDY account holders and accordingly numbers to be enrolled under both the schemes are at annexure. Progress in respect of this would be monitored by the Department through FI-review VCs.

5. To facilitate enrollment of PMJDY account holders under these micro insurance schemes, it is requested that a system for electronic enrollment at BC point and branches with Aadhar based authentication may be considered for implementation. This would save both cost and time in processing paper applications.

6. To summarise, banks are requested to take the following steps to improve the enrolment of PMJDY account holders under PMJJBY and PMSBY:

i. To endeavour to enroll the allocated number of PMJDY account holders under PMJJBY and PMSBY (auto-debit of premium: fresh and renewal) in the policy year 2020-21 as per annexure.

ii. Targeted enrolment of beneficiaries under PM-KISAN scheme, MGNREGA scheme, SHG members, small borrowers including PM Mudra Yojana beneficiaries etc.

iii. To continue enrolment of non-PMJDY account holders under the schemes as well.

iv. Introducing electronic enrolment forms at branches and BC Channels for both the schemes.

7. You are requested to submit the progress in this regard regularly as per the format to be communicated by the Department shortly.

Yours faithfully,

(Anindita Sinharay)
Director-FI
Tel. 011-23748718
Email : anindita@nic.in

Annexure

TARGET TO BE ENDEAVOURED BY BANKS FOR ENROLMENT OF PMJDY ACCOUNT-HOLDERS UNDER PMJJBY AND PMSBY FOR THE POLICY YEAR 2020-21

Sl.No.	Name of the Bank	PMJJBY		PMSBY	
		Eligible No. of PMJDY Accountholders for PMJJBY (18 - 50 Years) as on June'20*	Target No. to be endeavoured of PMJDY Accountholders for enrolment under PMJJBY for FY 2020-21	Eligible No. of PMJDY Accountholders for PMSBY (18 - 70 Years) as on June'20*	Target No. to be endeavoured of PMJDY Accountholders for enrolment under PMSBY for FY 2020-21
1	Bank of Baroda	3,87,44,413	38,74,441	4,73,39,711	1,18,34,928
2	Bank of India	1,99,61,844	19,96,184	2,45,09,244	61,27,311
3	Bank of Maharashtra	48,55,171	4,85,517	60,19,491	15,04,873
4	Canara Bank	1,22,88,930	12,28,893	1,60,77,734	40,19,434
5	Central Bank of India	1,03,96,660	10,39,666	1,36,33,251	34,08,313
6	Indian Bank	1,14,58,251	11,45,825	1,43,35,696	35,83,924
7	Indian Overseas Bank	40,56,155	4,05,616	54,39,400	13,59,850
8	Punjab & Sind Bank	7,45,520	74,552	9,93,999	2,48,500
9	Punjab National Bank	3,48,69,266	34,86,927	4,50,45,882	1,12,61,471
10	State Bank of India	8,99,84,697	89,98,470	11,16,82,497	2,79,20,624
11	UCO Bank	56,21,487	5,62,149	71,84,029	17,96,007
12	Union Bank of India	1,21,24,090	12,12,409	1,55,12,970	38,78,243
13	Axis Bank Ltd	6,38,237	63,824	7,91,268	1,97,817
14	City Union Bank Ltd	49,651	4,965	77,734	19,434
15	Federal Bank Ltd	2,61,042	26,104	3,77,812	94,453
16	HDFC Bank Ltd	19,33,495	1,93,350	24,26,400	6,06,600
17	ICICI Bank Ltd.	29,34,034	2,93,403	41,73,143	10,43,286
18	IDBI Bank Ltd.	5,79,416	57,942	7,74,833	1,93,708
19	IndusInd Bank Ltd	3,23,393	32,339	4,22,824	1,05,706
20	Jammu & Kashmir Bank Ltd	13,04,598	1,30,460	16,71,936	4,17,984
21	Karur Vysya Bank Ltd	1,02,133	10,213	1,62,621	40,655
22	Kotak Mahindra Bank Ltd	1,08,072	10,807	1,55,174	38,794
23	Lakshmi Vilas Bank Ltd	83,749	8,375	1,41,949	35,487
24	Ratnakar Bank Ltd	81,490	8,149	1,04,932	26,233
25	South Indian Bank Ltd	71,222	7,122	1,21,276	30,319
26	Yes Bank Ltd	9,287	929	11,409	2,852
Total		**25,35,86,303**	**2,53,58,630**	**31,91,87,215**	**7,97,96,804**

* Source: Banks

Annexure-12F1

F. No. 6/11/2018-FI (C- 300393476)
Government of India
Ministry of Finance
Department of Financial Services

3rd floor, Jeevan Deep Building
Sansad Marg, New Delhi
Dated: August 19, 2019

To\

SLBC Conveners of all States/UTs

Subject: Formulation of Gram Panchayat Development Plans (GPDP) for 2020-21 through Sabki Yojana Sabka Vikas (People's Plan Campaign)

Sir/ Madam,

Please refer to DO letter no. M-11015/159/2019-CB dated 02.08.2019 from Secretary, Ministry of Panchayati Raj (copy enclosed), on the subject mentioned above. The major deliverables under Gram Panchayat Development Plan (GPDP) pertaining to Ministry of Finance are as follows:

S. No.	Major Deliverables under GPDP	Applicable Scheme under GoI
9	• Full coverage under Suraksha Bima Yojana • Full coverage under Atal Pension Yojana • Full coverage under Pradhan Mantri Jeevan Jyoti Beema Yojana • Banking correspondents with microATMs	➢ Pradhan Mantri Suraksha Bima Yojana ➢ Atal Pension Yojana ➢ Pradhan Mantri Jeevan Jyoti Bime Yojana ➢ Pradhan mantri Jan Dhan Yojana

2. To ensure achievements of the deliverables, SLBC conveners are requested to take following actions:-

(i) General Manager, SLBC Convener or his/her representative would be the State Nodal Officer for the Campaign and will work in tandem with Nodal Officers of State Panchayati Raj Departments (PRDs) to sensitize the people about the abovementioned schemes. He/She should also ensure to appoint the Frontline Workers through the Lead Bank Manager (LDM) and Block Level Bankers' Committees (BLBCs) to be deputed for special Gram Sabha meetings on the designated days.

(ii) Frontline Workers as deputed by GM, SLBC Convener or his/her representatives would make presentations before Gram Sabha providing information about the salient features and benefits of the schemes.

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(iii) Specific modules having information on these four schemes (including the eligibility and claim procedure under theRuPay insurance programme; PMJJBY, PMSBY and overdraft under PMJDY) and suggested questions/ information in respect of the four schemes of this department included in the major deliverables under GPDP is also enclosed.

(iv) SLBCs to ensure that the frontline workers of the schemes/ programmes of the Department are organically integrated with the GPDP Campaign and deputed for each Gram Sabha meeting to perform their assigned tasks.

3. SLBC conveners are also requested to personally monitor the progress with respect to deliverables envisaged for financial inclusion under GPDP as mentioned above.

Yours faithfully,

(Anindita SinhaRay)
Director (FI)
Tel: 23748718
Email: anindita@nic.in

Encl: as above

Copy for information:

1. Secretary, Ministry of Panchayati Raj, Krishi Bhawan, New Delhi
2. Chairman/ MD& CEOs of all Public Sector Banks
3. Chief Executive, IBA (for circulation to Pvt. Sector Banks and all other member banks)

Annexure - 12F2

CITIZEN's CHOICE (H1: FY 2020-21)

1st September - 31st October 2020

Introduction	As per data available to us, the population between the age group of 18-40 years covered under APY in all the states is around 5% of the eligible potential population To take forward the objective of covering all eligible population under the APY, **DFS/PFRDA is pleased to launch the** "CITIZEN'S CHOICE FY 2020-21" **Campaign.** The Campaign aims to target the uncovered potential population in all states across the country and bring them under the ambit of Atal Pension Yojana. The target is to increase the APY enrollment so that they can live respectfully in their vulnerable years after 60 years. **The Campaign is meant for SLBCs, SLBC Coordinators of Banks & Lead District Managers (LDMs).**
About the Campaign	The total enrollments under APY Scheme have crossed 2.4 crore, out of which more than 17 lac accounts have already been sourced during FY 2020-21. The CITIZEN'S CHOICE Campaign focuses on sourcing maximum no. of APY accounts through the widespread branch network of all the banks in all the districts/states across India. DFS/ PFRDA believes in rewarding the best performers who painstakingly work towards the growth of APY scheme and are instrumental in taking the scheme to greater heights.
	Under the campaign, all SLBCs are requested achieve their respective APY targets mentioned in the target sheet given below, in coordination with SLBC Coordinators of the banks & Lead District Managers of all districts in their jurisdiction, in order to enable Bank-branches to source more and more APY accounts and get in touch with all potential customers to subscribe to APY Scheme.

Minimum Qualifying Criteria

For SLBC/UTLBC Convenors		For SLBC Coordinators & LDMs of Banks			
Minimum AAPB (Total no. of APY Accounts sourced in the state by Major Banks ,RRB and Private Banks/ total no. of Major Banks, RRB & Private Bank branches in the state)	Minimum Number of APY Accounts to be sourced	Minimum AAPB (Total no. of APY Accounts sourced by the Bank / total no. of branches of the same Bank in the state)	Minimum Number of APY Accounts to be sourced	Minimum AAPB (Total no. of APY Accounts sourced in the district/ total no. of Major Banks, RRBs & Private Bank branches in the same district)	Minimum Number of APY Accounts to be sourced
15	1000	16(for Major banks, RRBs) and 8 (for Private banks other than 4 major banks i.e. Axis Bank, ICICI Bank, IDBI Bank & HDFC Bank)	500	15	500

Number of Awards for SLBCs	**Top 3 SLBCs/UTLBCs from each category (Big/ Mid Size/ Small Size) will be given "'Award of Excellence" keeping in view their percentage over achievement from the minimum qualifying Average Accounts Per Branch (AAPB) target.** **Other SLBCs/UTLBCs who do not get qualified for Award of Excellence but achieves minimum qualifying criteria would be given "Certificate of Excellence"**

Number of Awards for SLBC Coordinators of Banks & LDMs, subject to minimum qualifying criteria, in terms of AAPB	7 Big States namely, Gujarat, Karnataka, Maharashtra, Rajasthan, Tamil Nadu, Uttar Pradesh & West Bengal	15 Mid-size States/UTs namely, Andhra Pradesh, Assam, Bihar, Chhattisgarh, Delhi, Haryana, Himachal Pradesh, Jammu & Kashmir, Jharkhand, Kerala, Madhya Pradesh, Odisha, Punjab, Telangana & Uttarakhand	15 Small States/UTs namely Andaman & Nicobar Islands, Arunachal Pradesh, Chandigarh, Dadra & Nagar Haveli, Daman & Diu, Goa, Laddakh, Lakshwadeep, Manipur, Meghalaya, Mizoram, Nagaland, Pondicherry, Sikkim & Tripura

	Top 3 SLBC Coordinators of Banks & Top 3 LDMs in each Big State	Top 2 SLBC Coordinators of Banks & Top 2 LDMs in each medium sized State/UT	Top 1 SLBC Coordinator OF Banks & Top 1 LDM in each small State/ UT.
Number of Certificates for SLBC Coordinators & LDMs	**The remaining SLBC Coordinators & LDMs who achieve minimum qualifying AAPB but not getting awards will be given Certificates of Excellence.**		
Actionable for SLBCs	SLBCs of all states are requested to coordinate with SLBC Coordinators of Banks & LDMs of their state to disseminate campaign template and targets under the campaign, tap potential customers and enroll them under APY Scheme.		
Contact Person	MIS of APY accounts sourced in the particular state will be circulated time to time by PFRDA to all SLBCs after obtaining the same from CRA - NSDL. Final result/Score-card will be issued by PFRDA based on CRA-NSDL reports.		
	For any assistance, please write to bhawna.malhotra@pfrda.org.in **in PFRDA**		
	For Individual MIS related progress, State-wise, District-wise, Bank-wise, CRA NSDL may be contacted at amolg@nsdl.co.in, mohinders@nsdl.co.in		

Annexure -126

ANNEXURE-

BANK WISE PROGRESS REPORT UNDER PMJDY AS ON 30.6.2020

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	2914709	2351856	205034	1469697	779436	2130402	80.69	53.03	73.09
2	State Bank of India	3504485	2659875	115292	3060161	1223392	2685703	75.90	39.98	76.64
3	Union Bank Of India	1756623	1564992	320335	877282	620663	973769	89.09	70.75	55.43
4	Bank of Baroda	1156394	871943	46615	1073423	796049	957259	75.40	74.16	82.78
5	Bank of India	236683	220163	14724	199974	135764	152335	93.02	67.89	64.36
6	Bank of Maharastra	68892	62664	8100	31685	31685	60438	90.96	100.00	87.73
7	Central Bank of India	117865	86957	3053	64116	61140	49931	73.78	95.36	42.36
8	Indian Bank	111084	90272	41491	110607	83065	97890	81.26	75.10	88.12
9	Indian Overseas Bank	266945	220467	48703	239406	165190	179557	82.59	69.00	67.26
10	Punjab National Bank	154114	159696	19729	130859	112436	145245	103.62	85.92	94.25
11	Punjab and Synd Bank	2742	2720	149	2742	2742	2742	99.20	100.00	100.00
12	UCO Bank	109463	91053	16605	15390	15390	93558	83.18	100.00	85.47
13	IDBI Bank	34022	26467	3049	30972	22126	31166	77.79	71.44	91.61
14	Karnataka Bank Ltd	120259	99578	24617	35003	21053	96267	82.80	60.15	80.05
15	Kotak Mahendra Bank	36206	22790	5341	4703	3052	24390	62.95	64.89	67.36
16	Cathelic Syrian Bank Ltd.	1841	0	36	1091	248	1615	0.00	22.73	87.72
17	City Union Bank Ltd	3093	2312	500	939	320	3080	74.75	34.08	99.58
18	Dhanalaxmi Bank Ltd.	2581	1232	266	0	0	1245	47.73	#DIV/0!	48.24
19	Federal Bank Ltd.	38180	11861	4418	20483	14428	11862	31.07	70.44	31.07
20	J and K Bank Ltd	2085	2085	860	1914	1624	1686	100.00	84.85	80.86
21	Karur Vysya Bank Ltd.	16181	13078	5769	14553	14553	13868	80.82	100.00	85.71
22	Lakshmi Vilas Bank Ltd	627	277	104	301	299	581	44.18	99.34	92.66
23	Ratnakar Bank Ltd	17809	8583	523	17221	1229	17220	48.19	7.14	96.69
24	South Indian Bank Ltd	8862	6725	1594	4483	4483	8123	75.89	100.00	91.66
25	Tamil Nadu Merchantile Bank Ltd.	1082	738	9	477	265	1023	68.21	55.56	94.55
26	IndusInd Bank	45229	42361	575	45165	40341	45212	93.66	89.32	99.96
27	HDFC Bank Ltd	144605	73206	15525	144601	82927	142603	50.62	57.35	98.62
28	Axis Bank Ltd	73640	25887	18536	65961	65961	73640	35.15	100.00	100.00
29	ICICI Bank Ltd	95856	80429	71199	95856	95856	7475	83.91	100.00	7.80
30	YES BANK Ltd.	258	249	89	256	75	257	96.51	29.30	99.61
31	Bandhan Bank	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
32	DCB Bank Ltd	680	680	184	0	0	0	100.00	#DIV/0!	0.00
33	IDFC Bank	842	826	144	723	366	840	98.10	50.62	99.76
34	Karnataka Grameena Bank	2559614	1955982	222966	200085	200085	1566870	76.42	100.00	61.22
35	Karnataka Vikas Grameena Bank	1732990	1664110	114305	1582915	1033443	1127700	96.03	65.29	65.07
36	KSCARD Bk.Ltd	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
37	K.S.Coop Apex Bank ltd	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
38	Indl.Co.Op.Bank ltd.	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
39	KSFC	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
40	Equitas Small Finance Bank	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
41	Ujjivan Small Finnance	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
42	Suryoday Small Finance Bank	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
43	ESAF Small Finance Bank	105435	105435	0	92662	92662	105435	100.00	100.00	100.00
44	India Post Payments Bank Limited	930932	0	237366	0	0	930932	0.00	#DIV/0!	100.00
45	Airtel Payments Bank	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
	Total	**16372908**	**12527549**	**1567805**	**9635706**	**5722348**	**11741919**	**76.51**	**59.39**	**71.72**

Annexure -13

Annexure - 13

ಕರ್ನಾಟಕ ಕುರಿ ಮತ್ತು ಉಣ್ಣೆ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿಯಮಿತ

ಕುರಿಭವನ, ಹೆಬ್ಬಾಳ, ಬೆಂಗಳೂರು-560024, ದೂರವಾಣಿ: 23414295, 23413294, ಇ ಮೇಲ್ – kswdcl@gmail.com

ಸಂ:ಕಕುಉಅನಿನಿ:ವಿಘಯೋ,ಗಿಉಯೋ:2020-21/343 ದಿನಾಂಕ: 27.07.2020

ಸುತ್ತೋಲೆ

ವಿಷಯಃ– 2020–21ನೇ ಸಾಲಿನಲ್ಲಿ ಮಂಜೂರಾದ ವಿಶೇಷ ಘಟಕ ಯೋಜನೆ ಹಾಗೂ ಗಿರಿಜನ ಉಪಯೋಜನೆ ಅಡಿಯಲ್ಲಿ ಕುರಿ/ಮೇಕೆ ಘಟಕ ಪೂರೈಕೆ ಯೋಜನೆಗಳನ್ನು ನಿಗಮದ ವತಿಯಿಂದ ಅನುಷ್ಠಾನಗೊಳಿಸಲು ಜಿಲ್ಲಾವಾರು ಗುರಿಗಳನ್ನು ನಿಗಧಿಪಡಿಸಿದ ಬಗ್ಗೆ.

ಉಲ್ಲೇಖಃ 1) ಸರ್ಕಾರದ ಆದೇಶ ಸಂ: ಪಸಂಮೀ:58:ಪಪಾಯೋ:2020, ಬೆ೦ಗಳೂರು ದಿ: 16.06.2020.
2) ಸಮಾಜ ಕಲ್ಯಾಣ ಇಲಾಖೆ ಪತ್ರ ಸಂಖ್ಯೆ: ಸಕಇ 186 ಎಸ್ಎಲ್ಪಿ 2020 ದಿ:02.07.2020.
3) ಮಾನ್ಯ ಮುಖ್ಯಮಂತ್ರಿಯವರ ಅಧ್ಯಕ್ಷತೆಯಲ್ಲಿ ದಿನಾಂಕ: 28.05.2020 ರಂದು ನಡೆದ ರಾಜ್ಯದ ಅಭಿವೃದ್ಧಿ ಪರಿಷತ್ ಸಭೆಯಲ್ಲಿ ಪಶು ಸಂಗೋಪನಾ ಇಲಾಖೆಗೆ ಸಂಬಂಧಿಸಿದ ನಿರ್ಣಯಗಳು.

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ಕರ್ನಾಟಕ ಕುರಿ ಮತ್ತು ಉಣ್ಣೆ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿಯಮಿತ ವತಿಯಿಂದ 2020–21ನೇ ಸಾಲಿನಲ್ಲಿ ಮಂಜೂರಾದ ವಿಶೇಷ ಘಟಕ ಯೋಜನೆ ಹಾಗೂ ಗಿರಿಜನ ಉಪಯೋಜನೆಯಡಿ ಕುರಿ/ಮೇಕೆ ಘಟಕಗಳನ್ನು (6+1) ಅನುಷ್ಠಾನಗೊಳಿಸಲು ಉಲ್ಲೇಖಿತ (1)ರನ್ವಯ ಕ್ರಿಯಾ ಯೋಜನೆಯನ್ನು ಅನುಮೋದಿಸಲಾಗಿದೆ. ಉಲ್ಲೇಖ (2) ಮತ್ತು (3)ರ ಸಮಾಜ ಕಲ್ಯಾಣ ಇಲಾಖೆಯ ಪತ್ರದನ್ವಯ ಸದರಿ ಯೋಜನೆಗಳ ಅಡಿಯಲ್ಲಿ ಜಿಲ್ಲಾವಾರು ಗುರಿಗಳನ್ನು ಈ ಮೂಲಕ ನಿಗದಿಪಡಿಸಲಾಗಿದೆ. ನಿಗಮದಲ್ಲಿ ನೋಂದಾಯಿತ ಕುರಿ ಮತ್ತು ಉಣ್ಣೆ ಉತ್ಪಾದಕರ ಸಹಕಾರ ಸಂಘಗಳ ಪರಿಶಿಷ್ಟ ಜಾತಿ ಹಾಗೂ ಪರಿಶಿಷ್ಟ ಪಂಗಡದ 18 ರಿಂದ 60 ವರ್ಷ ವಯೋಮಿತಿಯ ಮಹಿಳಾ ಸದಸ್ಯರು / ಮಹಿಳಾ ಸದಸ್ಯರು ಲಭ್ಯವಿಲ್ಲದಿದ್ದಲ್ಲಿ 18 ರಿಂದ 60 ವರ್ಷ ವಯೋಮಿತಿಯ ಪುರುಷ ಸದಸ್ಯರುಗಳನ್ನು ಹಾಗೂ ಕುರಿ ಮತ್ತು ಉಣ್ಣೆ ಉತ್ಪಾದಕರ ಸಹಕಾರ ಸಂಘಗಳು ಇಲ್ಲದೇ ಇರುವ ಜಿಲ್ಲೆ / ತಾಲ್ಲೂಕುಗಳಲ್ಲಿಯೂ ಸಹ ಕುರಿಸಾಕಾಣಿಕೆದಾರರುಗಳನ್ನು ಫಲಾನುಭವಿಗಳನ್ನಾಗಿ ಸರ್ಕಾರದಿಂದ ರಚಿಸಲಾಗಿರುವ **ಜಿಲ್ಲಾ ಆಯ್ಕೆ ಸಮಿತಿ** ಮೂಲಕ ಆಯ್ಕೆ ಮಾಡಿ ಈ ಯೋಜನೆಗಳನ್ನು ಡಿಸೆಂಬರ್–2020ರೊಳಗಾಗಿ ಶೇ 100 ರಷ್ಟು ಗುರಿಗಳನ್ನು ಸಂಪೂರ್ಣವಾಗಿ ಸಾಧಿಸಿ ಅನುಷ್ಠಾನಗೊಳಿಸಲು ಆದೇಶಿಸಿದೆ.

ಜಿಲ್ಲಾವಾರು ನಿಗಧಿ ಪಡಿಸಲಾಗಿರುವ ಗುರಿಗಳನ್ನು, ತಾಲ್ಲೂಕುವಾರು ನಿಗಧಿ ಪಡಿಸಿಕೊಂಡು ನಿಗಮಕ್ಕೆ ವರದಿ ಸಲ್ಲಿಸಲು ಆದೇಶಿಸಿದೆ. ಹಾಗೂ ಈ ಸಂಬಂಧ ಸಹಾಯಧನ ಬಿಡುಗಡೆಗಾಗಿ ಸಾದಿಲ್ವಾರು ಬಿಲ್ಲಿನೊಂದಿಗೆ ಸಲ್ಲಿಸುವ ಎಲ್ಲಾ ದಾಖಲಾತಿಗಳನ್ನು ಸಂಬಂಧಪಟ್ಟ ಅನುಷ್ಠಾನ ಅಧಿಕಾರಿಗಳು ದೃಢೀಕರಿಸಿ ಸಲ್ಲಿಸಲು ಆದೇಶಿಸಿದೆ. ಹಾಗೂ ಸದರಿ ಯೋಜನೆಯಡಿ ಈ ಹಿಂದೆ ಸಹಾಯಧನ ಪಡೆದಿರುವ ಫಲಾನುಭವಿಗಳನ್ನು ಯಾವುದೇ ಕಾರಣಕ್ಕೂ ಪುನರ್ಆಯ್ಕೆ ಮಾಡಬಾರದೆಂದು ಆದೇಶಿಸಿದೆ.

1	ಸಂಬಂಧಿಸಿದ ಜಿಲ್ಲೆಯ ಜಿಲ್ಲಾ ಪಂಚಾಯತ್‌ನ ಮುಖ್ಯ ಕಾರ್ಯ ನಿರ್ವಹಣಾಧಿಕಾರಿಗಳು	ಅಧ್ಯಕ್ಷರು
2	ಸಂಬಂಧಿಸಿದ ಜಿಲ್ಲೆಯ ಪಶುಪಾಲನಾ ಮತ್ತು ಪಶುವೈದ್ಯ ಸೇವಾ ಇಲಾಖೆಯ ಉಪ ನಿರ್ದೇಶಕರು, (ಆಡಳಿತ)	ಸದಸ್ಯರು
3	ಸಂಬಂಧಿಸಿದ ಜಿಲ್ಲೆಯ ಜಿಲ್ಲಾ ಸಮಾಜ ಕಲ್ಯಾಣ ಅಧಿಕಾರಿ	ಸದಸ್ಯರು
4	ಸಂಬಂಧಿಸಿದ ಜಿಲ್ಲೆಯ ಮಾರ್ಗದರ್ಶಿ (ಲೀಡ್) ಬ್ಯಾಂಕ್‌ನ ವ್ಯವಸ್ಥಾಪಕರು ಅಥವಾ ಪ್ರತಿನಿಧಿ	ಸದಸ್ಯರು
5	ಸಂಬಂಧಿಸಿದ ಜಿಲ್ಲೆಯ ಸಹಕಾರ ಸಂಘಗಳ ಉಪ ನಿಬಂಧಕರು, ಸಹಕಾರ ಇಲಾಖೆ	ಸದಸ್ಯರು
6	ಕರ್ನಾಟಕ ಕುರಿ ಮತ್ತು ಉಣ್ಣೆ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿಯಮಿತದಿಂದ ಜಿಲ್ಲಾ ಅನುಷ್ಠಾನಾಧಿಕಾರಿ	ಸದಸ್ಯಕಾರ್ಯದರ್ಶಿ

ಆಯ್ಕೆ ಸಮಿತಿಯ ಸದಸ್ಯರ ವಿವರಗಳು:–

(6+1) ಕುರಿ / ಮೇಕೆ ಘಟಕ ವೆಚ್ಚದ ವಿವರಗಳು:–

1)	ಆರು ತಳಿ ಯೋಗ್ಯ ಹೆಣ್ಣು ಕುರಿ/ಮೇಕೆಗಳಿಗೆ (ಪ್ರತಿ ಕುರಿ/ಮೇಕೆಗೆ ರೂ. 5700–00ರಂತೆ)	ರೂ.34200
2)	ಒಂದು ಸುಧಾರಿತ ತಳಿ ಟಗರು / ಹೋತಕ್ಕೆ	ರೂ.8000
3)	ವಿಮೆ ಸಾಗಾಣಿಕೆ, ಆಹಾರ ಹಾಗೂ ಇತರೆ ವೆಚ್ಚ	ರೂ.2800
	ಒಟ್ಟು ಮೊತ್ತ (ರೂಗಳಲ್ಲಿ)	45000

ವಿಶೇಷ ಘಟಕ ಯೋಜನೆ ಹಾಗೂ ಗಿರಿಜನ ಉಪ ಯೋಜನೆ (6+1 ಕುರಿ / ಮೇಕೆಘಟಕ)

ಯೋಜನೆಯ ವಿವರ	ವಿಶೇಷ ಘಟಕ ಯೋಜನೆ	ಗಿರಿಜನ ಉಪಯೋಜನೆ
ಸಾಲದ ಮೊತ್ತ/ಫಲಾನುಭವಿಗಳ ವಂತಿಕೆ ಶೇ. 10	ರೂ. 4500.00	ರೂ. 4500.00
ಸಹಾಯ ಧನ ಶೇ. 90 ರಷ್ಟು ಅಥವಾ ಗರಿಷ್ಟ ಮೊತ್ತ	ರೂ. 40500.00	ರೂ. 40500.00
ಒಟ್ಟು ಕುರಿ / ಮೇಕೆ ಘಟಕದ ಮೊತ್ತ	**ರೂ. 45000.00**	**ರೂ. 45,000.00**

2020–21ನೇ ಸಾಲಿನಲ್ಲಿ ವಿಶೇಷ ಘಟಕ ಯೋಜನೆ ಹಾಗೂ ಗಿರಿಜನ ಉಪಯೋಜನೆ ಯೋಜನೆಯಡಿಯಲ್ಲಿ (6+1) ಕುರಿ/ಮೇಕೆ ಘಟಕಗಳ ಜಿಲ್ಲಾವಾರು ನಿಗಧಿಪಡಿಸಿದ ಗುರಿಗಳ ವಿವರಗಳು.

ಕ್ರ. ಸಂ	ಜಿಲ್ಲೆ	ವಿಶೇಷ ಘಟಕ ಯೋಜನೆ			ಗಿರಿಜನ ಉಪಯೋಜನೆ		
		ಕುರಿ	ಮೇಕೆ	ಒಟ್ಟು	ಕುರಿ	ಮೇಕೆ	ಒಟ್ಟು
1	ಬೆಂಗಳೂರು ನಗರ	4	2	6	1	1	2
2	ಬೆಂಗಳೂರು ಗ್ರಾಮಾಂತರ	4	2	6	1	1	2
3	ಕೋಲಾರ	8	3	11	3	2	5
4	ಚಿಕ್ಕಬಳ್ಳಾಪುರ	8	3	11	3	2	5
5	ರಾಮನಗರ	4	2	6	1	1	2
6	ತುಮಕೂರು	11	6	17	5	2	7
7	ಚಿತ್ರದುರ್ಗ	11	6	17	5	2	7
8	ದಾವಣಗೆರೆ	8	3	11	3	2	5
9	ಶಿವಮೊಗ್ಗ	4	2	6	1	1	2
10	ಮೈಸೂರು	4	2	6	1	1	2
11	ಕೊಡಗು	0	0	0	0	0	0
12	ಮಂಡ್ಯ	8	3	11	3	2	5
13	ಚಾಮರಾಜನಗರ	4	2	6	1	1	2
14	ಚಿಕ್ಕಮಗಳೂರು	4	2	6	1	1	2
15	ಉಡುಪಿ	0	0	0	0	0	0
16	ಹಾಸನ	4	2	6	1	1	2
17	ದಕ್ಷಿಣ ಕನ್ನಡ	0	0	0	0	0	0
18	ಬೆಳಗಾವಿ	11	6	17	5	2	7
19	ವಿಜಯಪುರ	8	3	11	3	2	5
20	ಬಾಗಲಕೋಟೆ	8	3	11	3	2	5
21	ಧಾರವಾಡ	4	2	6	1	1	2
22	ಉತ್ತರ ಕನ್ನಡ	0	0	0	0	0	0
23	ಗದಗ	8	3	11	3	2	5
24	ಹಾವೇರಿ	4	2	6	1	1	2
25	ಕಲಬುರಗಿ	8	3	11	3	2	5
26	ಬೀದರ್	19	15	34	8	5	13
27	ರಾಯಚೂರು	8	3	11	3	2	5
28	ಬಳ್ಳಾರಿ	11	6	17	5	2	7
29	ಕೊಪ್ಪಳ	8	3	11	3	2	5
30	ಯಾದಗಿರಿ	8	3	11	3	2	5
	ಒಟ್ಟು	**191**	**92**	**283**	**71**	**45**	**116**

ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು

ಪ್ರತಿಗಳನ್ನು:-

1. ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿಗಳು, ಮಾನ್ಯ ಪಶು ಸಂಗೋಪನೆ ಮತ್ತು ಮೀನುಗಾರಿಕೆ ಇಲಾಖೆ ಸಚಿವರು ಹಾಗೂ ಅಧ್ಯಕ್ಷರು ಕರ್ನಾಟಕ ಕುರಿ ಮತ್ತು ಉಣ್ಣೆ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿಯಮಿತ, ಬೆಂಗಳೂರು ರವರ ಅವಗಾಹನೆಗಾಗಿ ಸಲ್ಲಿಸಿದೆ.
2. ಸರ್ಕಾರದ ಕಾರ್ಯದರ್ಶಿಗಳು, ಪಶುಸಂಗೋಪನೆ ಮತ್ತು ಮೀನುಗಾರಿಕೆ ಇಲಾಖೆ, ಬೆಂಗಳೂರು ಇವರಿಗೆ ಸಲ್ಲಿಸಿದೆ.
3. ಆಯುಕ್ತರು, ಪಶುಪಾಲನಾ ಮತ್ತು ಪಶುವೈದ್ಯ ಸೇವಾ ಇಲಾಖೆ, ಬೆಂಗಳೂರು ಇವರಿಗೆ ಸಲ್ಲಿಸಿದೆ.
4. ಜನರಲ್ ಮ್ಯಾನೇಜರ್, ಲೀಡ್ ಬ್ಯಾಂಕ್, ಸಿಂಡಿಕೇಟ್ ಬ್ಯಾಂಕ್ ಮುಖ್ಯ ಕಛೇರಿ, 2ನೇ ಕ್ರಾಸ್, ಗಾಂಧೀನಗರ, ಬೆಂಗಳೂರು ಇವರ ಮಾಹಿತಿಗಾಗಿ ಸಲ್ಲಿಸಿದೆ.
5. ಎಲ್ಲಾ ಜಿಲ್ಲೆಗಳ ಜಿಲ್ಲಾ ಪಂಚಾಯತ್ ಕಾರ್ಯನಿರ್ವಹಣಾಧಿಕಾರಿಗಳಿಗೆ ಸಲ್ಲಿಸಿದೆ.
6. ಎಲ್ಲಾ ಜಿಲ್ಲೆಗಳ ಉಪ ನಿರ್ದೇಶಕರುಗಳು, ಪಶುಪಾಲನಾ ಮತ್ತು ಪಶುವೈದ್ಯ ಸೇವಾ ಇಲಾಖೆ ಇವರುಗಳಿಗೆ ರವಾನಿಸುತ್ತಾ ತಮ್ಮ ಜಿಲ್ಲೆಯ ವ್ಯಾಪ್ತಿಯಲ್ಲಿ ಬರುವ ಎಲ್ಲಾ ಸಹಾಯಕ ನಿರ್ದೇಶಕರು : ಪಶುವೈದ್ಯಾಧಿಕಾರಿಗಳಿಗೆ ಮಾಹಿತಿಗೆ ನೀಡಲು ಹಾಗೂ ಸದರಿ ಯೋಜನೆಗಳ ಶೀಘ್ರ ಅನುಷ್ಟಾನಕ್ಕೆ ಸಹಕರಿಸಲು ಕೋರಿದೆ.
7. ಎಲ್ಲಾ ಜಿಲ್ಲೆಗಳ ಜಿಲ್ಲಾ ಸಮಾಜ ಕಲ್ಯಾಣ ಅಧಿಕಾರಿಗಳಿಗೆ ಅಭಿನಂದನೆಗಳೊಂದಿಗೆ ರವಾನಿಸುತ್ತಾ ಸದರಿ ಯೋಜನೆಗಳ ಶೀಘ್ರ ಅನುಷ್ಟಾನಕ್ಕೆ ಸಹಕರಿಸಲು ಕೋರಿದೆ.
8. ಎಲ್ಲಾ ಜಿಲ್ಲೆಗಳ ಮಾರ್ಗದರ್ಶಿ (ಲೀಡ್) ಬ್ಯಾಂಕಿನ ವ್ಯವಸ್ಥಾಪಕರು ಅಥವಾ ಪ್ರತಿನಿಧಿಗಳ ಸೂಕ್ತ ಕ್ರಮಕ್ಕಾಗಿ ಅಭಿನಂದನೆಗಳೊಂದಿಗೆ ರವಾನಿಸುತ್ತಾ ಸದರಿ ಯೋಜನೆಗಳ ಶೀಘ್ರ ಅನುಷ್ಟಾನಕ್ಕೆ ಸಹಕರಿಸಲು ಕೋರಿದೆ.
9. ಎಲ್ಲಾ ಜಿಲ್ಲೆಗಳ ಸಹಕಾರ ಸಂಘಗಳ ಉಪ ನಿಬಂಧಕರು, ಸಹಕಾರ ಇಲಾಖೆ ಅಭಿನಂದನೆಗಳೊಂದಿಗೆ ರವಾನಿಸುತ್ತಾ ಸದರಿ ಯೋಜನೆಗಳ ಶೀಘ್ರ ಅನುಷ್ಟಾನಕ್ಕೆ ಸಹಕರಿಸಲು ಕೋರಿದೆ.
10. ನಿಗಮದ ಎಲ್ಲಾ ಅನುಷ್ಟಾನಾಧಿಕಾರಿಗಳ ಮಾಹಿತಿಗಾಗಿ ಕಳುಹಿಸುತ್ತಾ ಯೋಜನೆಯ ಶೀಘ್ರ ಅನುಷ್ಟಾನಕ್ಕೆ ತುರ್ತುಕ್ರಮ ಕೈಗೊಳ್ಳಲು ಹಾಗೂ ಈ ಸಂಬಂಧ ಸದ್ವಿನಿಯೋಗ ಪ್ರಮಾಣ ಪತ್ರ ನೀಡಲು ಸೂಚಿಸಿದೆ.
11. ಕರ್ನಾಟಕ ಕುರಿ ಮತ್ತು ಉಣ್ಣೆ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿಯಮಿತದಲ್ಲಿ ನೋಂದಾಯಿತವಾದ ಎಲ್ಲಾ ಕುರಿ ಮತ್ತು ಉಣ್ಣೆ ಉತ್ಪಾದಕರ ಸಹಕಾರ ಸಂಘಗಳ ಮಾಹಿತಿ ಹಾಗೂ ಮುಂದಿನ ಕ್ರಮಕ್ಕಾಗಿ ಕಳುಹಿಸಿದೆ.

ಕರ್ನಾಟಕ ಕುರಿ ಮತ್ತು ಉಣ್ಣೆ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿಯಮಿತ
ಕುರಿಭವನ, ಹೆಬ್ಬಾಳ, ಬೆಂಗಳೂರು-560024, ದೂರವಾಣಿ: 23414295, 23413294

ಸಂ:ಕಕುಉಅನಿನಿ:ಪರಿಕರ ಕಿಟ್:2020-21/3444 ದಿನಾಂಕ: 27.07.2020

ಸುತ್ತೋಲೆ

ವಿಷಯಃ- 2020-21 ನೇ ಸಾಲಿನಲ್ಲಿ ಸಾಮಾನ್ಯ ಯೋಜನೆ ಅಡಿಯಲ್ಲಿ, ರಾಜ್ಯದಲ್ಲಿನ ವಲಸೆ ಕುರಿಗಾರರಿಗೆ ನೈಸರ್ಗಿಕ ವಿಕೋಪಗಳಿಂದ ರಕ್ಷಣೆ ಪಡೆಯುವ ಸಲುವಾಗಿ ಪರಿಕರಗಳನ್ನು ನೀಡುವ ಕಾರ್ಯಕ್ರಮದಡಿ ಜಿಲ್ಲಾವಾರು ಗುರಿಗಳನ್ನು ನಿಗಧಿಪಡಿಸುವ ಕುರಿತು.

ಉಲ್ಲೇಖಃ 1) ಸರ್ಕಾರದ ಆದೇಶ ಸಂ:ಪಸಂಮೀ:58:ಪಪಾಯೋ:2020 ಬೆಂಗಳೂರು ದಿ: 16.06.2020.
2) ಸರ್ಕಾರದ ಆದೇಶ ಸಂ:ಪಸಂಮೀ:99:ಪಪಾಯೋ:2018 ಬೆಂಗಳೂರು ದಿ: 28.08.2018.

ಕರ್ನಾಟಕ ಕುರಿ ಮತ್ತು ಉಣ್ಣೆ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿಯಮಿತ ವತಿಯಿಂದ 2020-21ನೇ ಸಾಲಿನಲ್ಲಿ ಸಾಮಾನ್ಯ ಯೋಜನೆ ಅಡಿಯಲ್ಲಿ, ನಿಗಮದಲ್ಲಿ ನೊಂದಣಿಯಾಗಿರುವ ಕುರಿ ಮತ್ತು ಉಣ್ಣೆ ಉತ್ಪಾದಕರ ಸಹಕಾರ ಸಂಘಗಳಲ್ಲಿ ಸದಸ್ಯರಾಗಿರುವ ವಲಸೆ ಕುರಿಗಾರರಿಗೆ ನೈಸರ್ಗಿಕ ವಿಕೋಪಗಳಿಂದ ರಕ್ಷಣೆ ಪಡೆಯುವ ಸಲುವಾಗಿ ಪರಿಕರಕಿಟ್ (ಸಂಚಾರಿ ಟೆಂಟ್, ಸೋಲಾರ್ ಟಾರ್ಚ್, ರೈನ್‌ಕೋಟ್ ಮತ್ತು ರಬ್ಬರ್ ಫ್ಲೋರ್ ಮ್ಯಾಟ್)ಗಳನ್ನು ಒದಗಿಸಲು ಉಲ್ಲೇಖ (1)ರ ಆದೇಶದಲ್ಲಿ ಆದೇಶಿಸಲಾಗಿದೆ. ಆದ್ದರಿಂದ ಸದರಿ ಯೋಜನೆಯನ್ನು ಉಲ್ಲೇಖ (2)ರಲ್ಲಿ ಸೂಚಿಸಿರುವ ಮಾರ್ಗಸೂಚಿ ಅನ್ವಯ ನಿಯಮಾನುಸಾರ ಅನುಷ್ಠಾನಗೊಳಿಸುವ ಸಂಬಂಧ ಜಿಲ್ಲಾವಾರು ಗುರಿಗಳನ್ನು ಈ ಕೆಳಕಂಡಂತೆ ನಿಗಧಿಪಡಿಸಿ ಆದೇಶಿಸಿದೆ.

ಕ್ರ.ಸಂ	ಜಿಲ್ಲೆ	ಸಾಮಾನ್ಯ	ವಿಫ್‌ಯೋ	ಗಿಉಯೋ	ನಿಗಧಿಪಡಿಸಿದ ಗುರಿ
1	ಬೀದರ್	21	06	03	30
2	ಕಲಬುರ್ಗಿ	07	02	01	10
3	ಯಾದಗಿರಿ	12	02	01	15
4	ರಾಯಚೂರು	07	02	01	10
5	ಕೊಪ್ಪಳ	12	02	01	15
6	ಬಳ್ಳಾರಿ	12	02	01	15
7	ಬೆಳಗಾವಿ	11	03	01	15
8	ವಿಜಯಪುರ	12	02	01	15
9	ಬಾಗಲಕೋಟೆ	12	02	01	15
10	ಗದಗ	12	02	01	15
11	ಧಾರವಾಡ	07	02	01	10
12	ಉತ್ತರಕನ್ನಡ	0	0	0	0
13	ಹಾವೇರಿ	12	02	01	15
14	ಚಿಕ್ಕಮಗಳೂರು	0	0	0	0
15	ಹಾಸನ	07	02	01	10
16	ಉಡುಪಿ	0	0	0	0
17	ದಕ್ಷಿಣ ಕನ್ನಡ	0	0	0	0
18	ಕೊಡಗು	0	0	0	0
19	ಮೈಸೂರು	07	02	01	10
20	ಚಾಮರಾಜನಗರ	07	02	01	10
21	ಮಂಡ್ಯ	07	02	01	10
22	ಶಿವಮೊಗ್ಗ	07	02	01	10
23	ದಾವಣಗೆರೆ	07	02	01	10
24	ಚಿತ್ರದುರ್ಗ	11	03	01	15
25	ತುಮಕೂರು	11	03	01	15

ಕ್ರಸಂ	ಜಿಲ್ಲೆ	ಸಾಮಾನ್ಯ	ವಿಘಯೋ	ಗಿಉಯೋ	ನಿಗಧಿಪಡಿಸಿದ ಗುರಿ
26	ರಾಮನಗರ	07	02	01	10
27	ಬೆಂಗಳೂರು ನಗರ	0	0	0	0
28	ಬೆಂಗಳೂರುಗ್ರಾಮಾಂತರ	0	0	0	0
29	ಕೋಲಾರ	07	02	01	10
30	ಚಿಕ್ಕಬಳ್ಳಾಪುರ	0	0	0	0
	ಒಟ್ಟು	**215**	**51**	**24**	**290**

ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು

ಪ್ರತಿಗಳನ್ನು:-

1. ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿಗಳು, ಮಾನ್ಯ ಪಶು ಸಂಗೋಪನೆ ಮತ್ತು ಮೀನುಗಾರಿಕೆ ಇಲಾಖೆ ಸಚಿವರು ಹಾಗೂ ಅಧ್ಯಕ್ಷರು ಕರ್ನಾಟಕ ಕುರಿ ಮತ್ತು ಉಣ್ಣೆ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿಯಮಿತ, ಬೆಂಗಳೂರು ರವರ ಅವಗಾಹನೆಗಾಗಿ ಸಲ್ಲಿಸಿದೆ.
2. ಸರ್ಕಾರದ ಕಾರ್ಯದರ್ಶಿಗಳು, ಪಶುಸಂಗೋಪನೆ ಮತ್ತು ಮೀನುಗಾರಿಕೆ ಇಲಾಖೆ, ಬೆಂಗಳೂರು ಇವರಿಗೆ ಸಲ್ಲಿಸಿದೆ.
3. ಆಯುಕ್ತರು, ಪಶುಪಾಲನಾ ಮತ್ತು ಪಶುವೈದ್ಯ ಸೇವಾ ಇಲಾಖೆ, ಬೆಂಗಳೂರು ಇವರಿಗೆ ಸಲ್ಲಿಸಿದೆ.
4. ಜನರಲ್ ಮ್ಯಾನೇಜರ್, ಲೀಡ್ ಬ್ಯಾಂಕ್, ಸಿಂಡಿಕೇಟ್ ಬ್ಯಾಂಕ್ ಮುಖ್ಯ ಕಛೇರಿ, 2ನೇ ಕ್ರಾಸ್, ಗಾಂಧೀನಗರ, ಬೆಂಗಳೂರು ಇವರ ಮಾಹಿತಿಗಾಗಿ ಸಲ್ಲಿಸಿದೆ.
5. ಎಲ್ಲಾ ಜಿಲ್ಲೆಗಳ ಜಿಲ್ಲಾ ಪಂಚಾಯತ್ ಕಾರ್ಯನಿರ್ವಹಣಾಧಿಕಾರಿಗಳಿಗೆ ಸಲ್ಲಿಸಿದೆ.
6. ಎಲ್ಲಾ ಜಿಲ್ಲೆಗಳ ಉಪ ನಿರ್ದೇಶಕರುಗಳು, ಪಶುಪಾಲನಾ ಮತ್ತು ಪಶುವೈದ್ಯ ಸೇವಾ ಇಲಾಖೆ ಇವರುಗಳಿಗೆ ರವಾನಿಸುತ್ತಾ ತಮ್ಮ ಜಿಲ್ಲೆಯ ವ್ಯಾಪ್ತಿಯಲ್ಲಿ ಬರುವ ಎಲ್ಲಾ ಸಹಾಯಕ ನಿರ್ದೇಶಕರು : ಪಶುವೈದ್ಯಾಧಿಕಾರಿಗಳಿಗೆ ಮಾಹಿತಿಗೆ ನೀಡಲು ಹಾಗೂ ಸದರಿ ಯೋಜನೆಗಳ ಶೀಘ್ರ ಅನುಷ್ಠಾನಕ್ಕೆ ಸಹಕರಿಸಲು ಕೋರಿದೆ.
7. ಎಲ್ಲಾ ಜಿಲ್ಲೆಗಳ ಜಿಲ್ಲಾ ಸಮಾಜ ಕಲ್ಯಾಣ ಅಧಿಕಾರಿಗಳಿಗೆ ಅಭಿನಂದನೆಗಳೊಂದಿಗೆ ರವಾನಿಸುತ್ತಾ ಸದರಿ ಯೋಜನೆಗಳ ಶೀಘ್ರ ಅನುಷ್ಠಾನಕ್ಕೆ ಸಹಕರಿಸಲು ಕೋರಿದೆ.
8. ಎಲ್ಲಾ ಜಿಲ್ಲೆಗಳ ಮಾರ್ಗದರ್ಶಿ (ಲೀಡ್) ಬ್ಯಾಂಕಿನ ವ್ಯವಸ್ಥಾಪಕರು ಅಥವಾ ಪ್ರತಿನಿಧಿಗಳ ಸೂಕ್ತ ಕ್ರಮಕ್ಕಾಗಿ ಅಭಿನಂದನೆಗಳೊಂದಿಗೆ ರವಾನಿಸುತ್ತಾ ಸದರಿ ಯೋಜನೆಗಳ ಶೀಘ್ರ ಅನುಷ್ಠಾನಕ್ಕೆ ಸಹಕರಿಸಲು ಕೋರಿದೆ.
9. ಎಲ್ಲಾ ಜಿಲ್ಲೆಗಳ ಸಹಕಾರ ಸಂಘಗಳ ಉಪ ನಿಬಂಧಕರು, ಸಹಕಾರ ಇಲಾಖೆ ಅಭಿನಂದನೆಗಳೊಂದಿಗೆ ರವಾನಿಸುತ್ತಾ ಸದರಿ ಯೋಜನೆಗಳ ಶೀಘ್ರ ಅನುಷ್ಠಾನಕ್ಕೆ ಸಹಕರಿಸಲು ಕೋರಿದೆ.
10. ನಿಗಮದ ಎಲ್ಲಾ ಅನುಷ್ಠಾನಾಧಿಕಾರಿಗಳ ಮಾಹಿತಿಗಾಗಿ ಕಳುಹಿಸುತ್ತಾ ಯೋಜನೆಯ ಶೀಘ್ರ ಅನುಷ್ಠಾನಕ್ಕೆ ತುರ್ತುಕ್ರಮ ಕೈಗೊಳ್ಳಲು ಹಾಗೂ ಈ ಸಂಬಂಧ ಸದ್ವಿನಿಯೋಗ ಪ್ರಮಾಣ ಪತ್ರ ನೀಡಲು ಸೂಚಿಸಿದೆ.
11. ಕರ್ನಾಟಕ ಕುರಿ ಮತ್ತು ಉಣ್ಣೆ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿಯಮಿತದಲ್ಲಿ ನೋಂದಾಯಿತವಾದ ಎಲ್ಲಾ ಕುರಿ ಮತ್ತು ಉಣ್ಣೆ ಉತ್ಪಾದಕರ ಸಹಕಾರ ಸಂಘಗಳ ಮಾಹಿತಿ ಹಾಗೂ ಮುಂದಿನ ಕ್ರಮಕ್ಕಾಗಿ ಕಳುಹಿಸಿದೆ.

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Target FY 2020-21 - for the scheemes sponsered by Karnataka Sheep and Wool Development Corporation Limited

slbcbangalore bangalore <slbcbangalore@gmail.com> 21 August 2020 at 15:16
To: LDM BAGALKOT <ldmbagalkot@gmail.com>, ldo.bagalkot@syndicatebank.co.in, LDM BLR RURAL <lboblrrural@canarabank.com>, LDM BLR URBAN <lboblrurban@canarabank.com>, LDM BELGAUM <ldo.belgaum@syndicatebank.co.in>, LDM BELGAUM <ka.0541blgldo@syndicatebank.co.in>, LEAD DISTIRCT CHIEF MANAGER <ldo.belgaum@gmail.com>, LDM BELLARY <ldo.bellary@syndicatebank.co.in>, LEAD BANK BALLARI <ldoballari@gmail.com>, LDM BIDAR <lbobidar@sbi.co.in>, LDM BIJAPUR CARE RO BIJAPUR <ldo.bijapur@syndicatebank.co.in>, LDM CHAMRAJNAGAR <leadcham@gmail.com>, LDM CHICKBALLAPUR <lbochickaballapur@canarabank.com>, LDM CHICKMAGALUR <cb0971@corpbank.co.in>, LDM CHITRADURGA <lbochitradurga@canarabank.com>, LDM DAVANAGERE <lbodavangere@canarabank.com>, LDM DHARWAD <hub.leadbank@vijayabank.co.in>, LDM GADAG <lbosbi.gdg@sbi.co.in>, LDM GULBARGA <lbgulbarga@gmail.com>, LDM HASSAN <lbohassan@canarabank.com>, LDM HAVERI <leadbankhaveri@gmail.com>, LDM KARWAR <ldo.karwar@syndicatebank.co.in>, LEAD BANK KARWAR <ldokarwar@gmail.com>, LDM KODAGU <cb0972@corpbank.co.in>, LDM KODAGU <cb972@corpbank.co.in>, LDM KOLAR <lbokolar@canarabank.com>, LDM KOPPAL <ldmkpl@gmail.com>, LDM MANDYA <lbo_mandya@yahoo.co.in>, LDM MANDYA <lbomandya@gmail.com>, LBO - Mandya <lbomandya@vijayabank.co.in>, LDM MLORE <ldo.mangalore@syndicatebank.co.in>, LDO MANGALORE <ldo.mangalore@gmail.com>, LDM RAICHUR <margdarshibankrcr@gmail.com>, LDM RAICHUR <lborcr@gmail.com>, LDM RAMNAGAR <cb8984@corpbank.co.in>, CORP BANK <cb8803adv@corpbank.co.in>, "Ramanagaram LBC (CorpBank-8984)" <cb0984@corpbank.co.in>, LDM SHIMOGA <lboshimoga@canarabank.com>, LDM TUMKUR <leadbanktumkur@gmail.com>, LDM UDUPI <ldo.udupi@syndicatebank.co.in>, LDM YADGIR <lboyadgir@gmail.com>, LEAD BANK <LeadBankMysore@sbi.co.in>
Cc: kswdcl@gmail.com

Sir,

Please find attached targets for FY 2020-21 for the schemes sponsored by Karnataka Sheep and Wool Development Corporation Limited . You are hereby requested to reallocate the target amongst the branch branches in your district and review the progress on regular intervals.

With Regards,
B CHANDRASEKHARA RAO
CONVENOR - SLBC KARNATAKA &
GENERAL MANAGER - CANARA BANK,
HEAD OFFICE ANNEXE,
GANDHI NAGAR, BANGALORE-09 Karnataka
PH : 080-22343490 Fax : +91 – 080 – 22343489
e-mail: slbckarnataka@canarabank.com,
slbcbangalore@gmail.com, karnatakaslbc@gmail.com

P कृपया वृक्ष बचाए, जब तक अति आवश्यक न हो इस ई-मेल का *प्रिंट ना ले*/Save trees, *Don't print*this e-mail unless it's really necessary

Karnataka Sheep and Wool Devt Corp Ltd, FY 2020-21.pdf
2848K

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Annexure - 13 A

ಸಮಾಜ ಕಲ್ಯಾಣ ಇಲಾಖೆ

ಕರ್ನಾಟಕ ಆದಿಜಾಂಬವ ಅಭಿವೃದ್ಧಿ ನಿಗಮ

(ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ಒಂದು ಉದ್ಯಮ)

Karnataka Adijambava Development Corporation

(A Govt. of Karnataka Enterprise)

ಸಂಖ್ಯೆ:ಕ.ಆ.ಅ.ನಿ/ಯೋಜನೆಗಳು/2020–21/ ದಿನಾಂಕ: 23–07–2020

ರವರಿಗೆ,
ಅಧ್ಯಕ್ಷರು,
ರಾಜ್ಯ ಮಟ್ಟದ ಬ್ಯಾಂಕರ್ಸ್ ಕಮಿಟಿ,
ಸಿಂಡಿಕೇಟ್ ಬ್ಯಾಂಕ್, ಗಾಂಧಿನಗರ,
ಬೆಂಗಳೂರು.

ಮಾನ್ಯರೆ,

ವಿಷಯ: 2020–21 ನೇ ಸಾಲಿಗೆ ನಿಗಮದ ಮೂಲಕ ಅನುಷ್ಠಾನಗೊಳಿಸುತ್ತಿರುವ ವಿವಿಧ ಸ್ವಯಂ ಉದ್ಯೋಗ ಯೋಜನೆಗಳಿಗೆ ಬ್ಯಾಂಕ್‌ಗಳು ನೀಡುವ ಸಾಲಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ ಭೌತಿಕ ಗುರಿ ನಿಗಧಿಪಡಿಸುವ ಬಗ್ಗೆ.

****

ಕರ್ನಾಟಕ ಆದಿಜಾಂಬವ ಅಭಿವೃದ್ಧಿ ನಿಗಮವು ಹೊಸದಾಗಿ ಪ್ರಾರಂಭವಾಗಿದ್ದು, 2020–21 ನೇ ಸಾಲಿಗೆ ಕ್ರಿಯಾ ಯೋಜನೆ ರೂಪಿಸಿ ಪರಿಶಿಷ್ಟ ಜಾತಿಗೆ ಸೇರಿದ ಮಾದಿಗ ಮತ್ತು ಸಂಬಂಧಿತ ಜಾತಿಗಳ ಆರ್ಥಿಕ ಅಭಿವೃದ್ಧಿ ದೃಷ್ಟಿಯಿಂದ ಕೆಳಕಂಡ ಯೋಜನೆಯನ್ನು ಹಮ್ಮಿಕೊಂಡು ಅನುಷ್ಠಾನಗೊಳಿಸುತ್ತಿದೆ.

1) **ಸ್ವಯಂ ಉದ್ಯೋಗ ಯೋಜನೆ–ಐ.ಎಸ್.ಬಿ ಯೋಜನೆ**

- ಘಟಕ ವೆಚ್ಚ : ರೂ. 5.00 ಲಕ್ಷಗಳ ವರೆಗೆ (ವಿವಿಧ ಸ್ವಯಂ ಉದ್ಯೋಗ ಘಟಕಗಳ ಉದ್ದೇಶಕ್ಕೆ ಗರಿಷ್ಠ ರೂ. 1.00 ಲಕ್ಷದವರೆಗೆ ಸಹಾಯ ಧನ)

2020–21 ನೇ ಸಾಲಿನ ಮೇಲ್ಕಂಡ ಯೋಜನೆಗೆ ಸಂಬಂಧಿಸಿದಂತೆ, ವಿಧಾನಸಭಾ ಕ್ಷೇತ್ರವಾರು ಗುರಿ ನಿಗಧಿಪಡಿಸಿದ್ದು ಈ ಪತ್ರಕ್ಕೆ ಲಗತ್ತಿಸಿದೆ. ಸದರಿ ಗುರಿ ವಿವರಗಳನ್ನು ಎಲ್ಲಾ ಜಿಲ್ಲೆಗಳ ಲೀಡ್ ಬ್ಯಾಂಕ್‌ಗಳಿಗೆ ಕಳುಹಿಸಿ ಅನುಷ್ಠಾನಗೊಳಿಸಲು ಸೂಚನೆ ನೀಡುವಂತೆ ಕೋರಿದೆ.

ವಂದನೆಗಳೊಂದಿಗೆ,

ತಮ್ಮ ವಿಶ್ವಾಸಿ

ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು

23/07/2020

ಎಸ್.ಎಲ್.ಬಿ.ಸಿ., ಕರ್ನಾಟಕ, ಸಂಚಾಲಕರು, ಕೆನರಾ ಬ್ಯಾಂಕ್
ಎಸ್.ಎಲ್.ಬಿ.ಸಿ., ಕರ್ನಾಟಕ ಸಂಚಾಲಕರು, ಕೆನರಾ ಬ್ಯಾಂಕ
S.L.B.C., Karnataka, Convenor, CANARA BANK
24 JUL 2020
ಪ್ರ. ಕ. ಅನೆಕ್ಸ್, ಬಂಗಳೂರು- ೫೬೦ ೦೦೯
ಪ್ರ. ಕಾ. ಅನೆಕ್ಸ, ಬೆಂಗಳೂರು – ೫೬೦ ೦೦೯
H. O. Annexe, Bengaluru - 560 009

ಕರ್ನಾಟಕ ಆದಿಜಾಂಬವ ಅಭಿವೃದ್ಧಿ ನಿಗಮ

2020-21 ನೇ ಸಾಲಿನ ವಿವಿಧ ಯೋಜನೆ/ಕಾರ್ಯಕ್ರಮಗಳ ಜಿಲ್ಲಾವಾರು ನಿಗದಿಪಡಿಸಿರುವ ಭೌತಿಕ ಗುರಿ

ಘೋಷ್ವಾರೆ

ಕ್ರಸಂ	ಜಿಲ್ಲೆಗಳು	ಸ್ವಯಂ ಉದ್ಯೋಗ ಯೋಜನೆ ಐ.ಎಸ್.ಬಿ	
		ಭೌತಿಕ	ಆರ್ಥಿಕ
1	2	4	5
I. ಬೆಂಗಳೂರು ವಲಯ			
1	ಬೆಂಗಳೂರು ನಗರ	228	228.00
2	ಬೆಂಗಳೂರು ಗ್ರಾಮಾಂತರ	49	49.00
3	ಚಿತ್ರದುರ್ಗ	77	77.00
4	ಚಿಕ್ಕಬಳ್ಳಾಪುರ	66	66.00
5	ಕೋಲಾರ	96	96.00
6	ದಾವಣಗೆರೆ	62	62.00
7	ರಾಮನಗರ	42	42.00
8	ಶಿವಮೊಗ್ಗ	34	34.00
9	ತುಮಕೂರು	109	109.00
ಒಟ್ಟು		763	763.00
II. ಮೈಸೂರು ವಲಯ			
10	ಚಾಮರಾಜನಗರ	68	68.00
11	ಚಿಕ್ಕಮಗಳೂರು	43	43.00
12	ದಕ್ಷಿಣ ಕನ್ನಡ	13	13.00
13	ಹಾಸನ	71	71.00
14	ಕೊಡಗು	13	13.00
15	ಮಂಡ್ಯ	63	63.00
16	ಮೈಸೂರು	140	140.00
17	ಉಡುಪಿ	13	13.00
ಒಟ್ಟು		424	424.00
III. ಬೆಳಗಾವಿ ವಲಯ			
18	ಬಾಗಲಕೋಟೆ	74	74.00
19	ಬೆಳಗಾವಿ	120	120.00

ಕ್ರಸಂ	ಜಿಲ್ಲೆಗಳು	ಸ್ವಯಂ ಉದ್ಯೋಗ ಯೋಜನೆ ಐ.ಎಸ್.ಬಿ	
		ಭೌತಿಕ	ಆರ್ಥಿಕ
20	ವಿಜಯಪುರ	55	55.00
21	ಧಾರವಾಡ	40	40.00
22	ಗದಗ	33	33.00
23	ಹಾವೇರಿ	46	46.00
24	ಉತ್ತರ ಕನ್ನಡ	9	9.00
ಒಟ್ಟು		377	377.00
IV. ಕಲಬುರಗಿ ವಲಯ			
25	ಬಳ್ಳಾರಿ	87	87.00
26	ಬೀದರ್	66	66.00
27	ಕಲಬುರಗಿ	68	68.00
28	ಕೊಪ್ಪಳ	63	63.00
29	ರಾಯಚೂರು	98	98.00
30	ಯಾದಗಿರಿ	54	54.00
	ಒಟ್ಟು	436	436.00
ಒಟ್ಟು		2000	2000.00
ಸರ್ಕಾರದ ಸಾಂಸ್ಥಿಕ ಕೋಟಾ (15%) ಮತ್ತು ಮಂಡಳಿ ಕೋಟಾ (5%)		500	500.00
ಒಟ್ಟು (I+II+III+IV)		2500	2500.00

ಕರ್ನಾಟಕ ಆದಿಜಾಂಬವ ಅಭಿವೃದ್ಧಿ ನಿಗಮ.,

2020-21 ನೇ ಸಾಲಿಗೆ ನಿಗಧಿಪಡಿಸಿದ ವಿಧಾನಸಭಾ ಕ್ಷೇತ್ರವಾರು ಅನುದಾನದ ವಿವರ

(ರೂ. ಲಕ್ಷಗಳಲ್ಲಿ)

ಕ್ರಮ ಸಂಖ್ಯೆ	ಜಿಲ್ಲೆಗಳು ಹಾಗೂ ಕ್ಷೇತ್ರಗಳು		ಸ್ವಯಂ ಉದ್ಯೋಗ ಯೋಜನೆ
		ಐ.ಎಸ್.ಬಿ–1	
		ಭೌತಿಕ ಗುರಿ	ಆರ್ಥಿಕ ಗುರಿ
	ಬೆಂಗಳೂರು ವಿಭಾಗ		
1	ಬೆಂಗಳೂರು ನಗರ		
1	ಯಲಹಂಕ	8	8.00
2	ಕೆ.ಆರ್.ಪುರ	8	8.00
3	ಬ್ಯಾಟರಾಯನಪುರ	9	9.00
4	ಯಶವಂತಪುರ	8	8.00
5	ರಾಜರಾಜೇಶ್ವರಿನಗರ	8	8.00
6	ದಾಸರಹಳ್ಳಿ	8	8.00
7	ಮಹಾಲಕ್ಷ್ಮಿ ಲೇಔಟ್	8	8.00
8	ಮಲ್ಲೇಶ್ವರಂ	8	8.00
9	ಹೆಬ್ಬಾಳ	8	8.00
10	ಪುಲಿಕೇಶಿನಗರ	8	8.00
11	ಸರ್ವಜ್ಞನಗರ	8	8.00
12	ಸಿ.ವಿ.ರಾಮನ್‌ನಗರ	8	8.00
13	ಶಿವಾಜಿನಗರ	8	8.00
14	ಶಾಂತಿನಗರ	8	8.00
15	ಗಾಂಧಿನಗರ	8	8.00
16	ರಾಜಾಜಿನಗರ	8	8.00
17	ಗೋವಿಂದರಾಜನಗರ	8	8.00
18	ವಿಜಯನಗರ	8	8.00
19	ಚಾಮರಾಜಪೇಟೆ	8	8.00
20	ಚಿಕ್ಕಪೇಟೆ	8	8.00
21	ಬಸವನಗುಡಿ	8	8.00
22	ಪದ್ಮನಾಭನಗರ	8	8.00
23	ಬಿ.ಟಿ.ಎಂ.ಲೇಔಟ್	8	8.00
24	ಜಯನಗರ	8	8.00
25	ಮಹದೇವಪುರ	9	9.00
26	ಬೊಮ್ಮನಹಳ್ಳಿ	8	8.00
27	ಬೆಂಗಳೂರು ದಕ್ಷಿಣ	9	9.00
28	ಆನೇಕಲ್ (ಪ.ಜಾ)	9	9.00
	ಒಟ್ಟು	**228**	**228.00**

ಕ್ರಮ ಸಂಖ್ಯೆ	ಜಿಲ್ಲೆಗಳು ಹಾಗೂ ಕ್ಷೇತ್ರಗಳು		ಸ್ವಯಂ ಉದ್ಯೋಗ ಯೋಜನೆ
		ಐ.ಎಸ್.ಬಿ–1	
		ಭೌತಿಕ ಗುರಿ	ಆರ್ಥಿಕ ಗುರಿ
2	ಬೆಂಗಳೂರು ಗ್ರಾಮಾಂತರ		
1	ದೇವನಹಳ್ಳಿ (ಪ.ಜಾ)	15	15.00
2	ದೊಡ್ಡಬಳ್ಳಾಪುರ	9	9.00
3	ಹೊಸಕೋಟೆ	10	10.00
4	ನೆಲಮಂಗಲ (ಪ.ಜಾ)	15	15.00
	ಒಟ್ಟು	**49**	**49.00**
3	ಚಿತ್ರದುರ್ಗ		
1	ಚಳ್ಳಕೆರೆ	12	12.00
2	ಚಿತ್ರದುರ್ಗ	11	11.00
3	ಹಿರಿಯೂರು	11	11.00
4	ಹೊಳಲ್ಕೆರೆ (ಪ.ಜಾ)	20	20.00
5	ಹೊಸದುರ್ಗ	12	12.00
6	ಮೊಳಕಾಲ್ಮೂರು	11	11.00
	ಒಟ್ಟು	**77**	**77.00**
4	ಚಿಕ್ಕಬಳ್ಳಾಪುರ		
1	ಚಿಕ್ಕಬಳ್ಳಾಪುರ	13	13.00
2	ಚಿಂತಾಮಣಿ	14	14.00
3	ಗೌರಿಬಿದನೂರು	13	13.00
4	ಬಾಗೇಪಲ್ಲಿ	13	13.00
5	ಶಿಡ್ಲಘಟ್ಟ	13	13.00
	ಒಟ್ಟು	**66**	**66.00**
5	ಕೋಲಾರ		
1	ಬಂಗಾರಪೇಟೆ (ಪ.ಜಾ)	18	18.00
2	ಕೋಲಾರ	14	14.00
3	ಮಾಲೂರು	14	14.00
4	ಮುಳಬಾಗಿಲು (ಪ.ಜಾ)	18	18.00
5	ಶ್ರೀನಿವಾಸಪುರ	14	14.00
6	ಕೆ.ಜಿ.ಎಫ್ (ಪ.ಜಾ)	18	18.00
	ಒಟ್ಟು	**96**	**96.00**
6	ದಾವಣಗೆರೆ		
1	ದಾವಣಗೆರೆ ಉತ್ತರ	7	7.00
2	ಚನ್ನಗಿರಿ	8	8.00
3	ದಾವಣಗೆರೆ ದಕ್ಷಿಣ	7	7.00
4	ಹರಪ್ಪನಹಳ್ಳಿ	8	8.00
5	ಹರಿಹರ	7	7.00
6	ಹೊನ್ನಾಳಿ	7	7.00
7	ಜಗಳೂರು	8	8.00
8	ಮಾಯಕೊಂಡ (ಪ.ಜಾ)	10	10.00
	ಒಟ್ಟು	**62**	**62.00**

ಕ್ರಮ ಸಂಖ್ಯೆ	ಜಿಲ್ಲೆಗಳು ಹಾಗೂ ಕ್ಷೇತ್ರಗಳು		ಸ್ವಯಂ ಉದ್ಯೋಗ ಯೋಜನೆ
		ಐ.ಎಸ್.ಬಿ-1	
		ಭೌತಿಕ ಗುರಿ	ಆರ್ಥಿಕ ಗುರಿ
7	ರಾಮನಗರ		
1	ರಾಮನಗರ	10	10.00
2	ಕನಕಪುರ	12	12.00
3	ಚನ್ನಪಟ್ಟಣ	10	10.00
4	ಮಾಗಡಿ	10	10.00
	ಒಟ್ಟು	**42**	**42.00**
8	ಶಿವಮೊಗ್ಗ		
1	ಸಾಗರ	4	4.00
2	ಸೊರಬ	4	4.00
3	ಶಿಕಾರಿಪುರ	6	6.00
4	ಶಿವಮೊಗ್ಗ ಗ್ರಾಮಾಂತರ (ಪ.ಜಾ)	8	8.00
5	ತೀರ್ಥಹಳ್ಳಿ	4	4.00
6	ಶಿವಮೊಗ್ಗ ನಗರ	4	4.00
7	ಭದ್ರಾವತಿ	4	4.00
	ಒಟ್ಟು	**34**	**34.00**
9	ತುಮಕೂರು		
1	ತುಮಕೂರು ನಗರ	10	10.00
2	ಚಿಕ್ಕನಾಯಕನಹಳ್ಳಿ	9	9.00
3	ಗುಬ್ಬಿ	9	9.00
4	ಕೊರಟಗೆರೆ (ಪ.ಜಾ)	13	13.00
5	ಕುಣಿಗಲ್	9	9.00
6	ಮಧುಗಿರಿ	9	9.00
7	ಪಾವಗಡ (ಪ/ಜಾ)	14	14.00
8	ಶಿರಾ	9	9.00
9	ತಿಪಟೂರು	9	9.00
10	ತುಮಕೂರು ಗ್ರಾಮೀಣ	9	9.00
11	ತುರುವೇಕೆರೆ	9	9.00
	ಒಟ್ಟು	**109**	109.00
	ಮೈಸೂರು ವಿಭಾಗ		
10	ಚಾಮರಾಜನಗರ		
1	ಚಾಮರಾಜನಗರ	15	15.00
2	ಗುಂಡ್ಲುಪೇಟೆ	15	15.00
3	ಕೊಳ್ಳೇಗಾಲ (ಪ.ಜಾ)	23	23.00
4	ಹನೂರು	15	15.00
	ಒಟ್ಟು	**68**	**68.00**
11	ಚಿಕ್ಕಮಗಳೂರು		
1	ಚಿಕ್ಕಮಗಳೂರು	8	8.00
2	ಶೃಂಗೇರಿ/ಕೊಪ್ಪ ಎನ್.ಆರ್.ಪುರ	8	8.00
3	ಮೂಡಿಗೆರೆ (ಪ.ಜಾ)	11	11.00
4	ತರೀಕೆರೆ	8	8.00
5	ಕಡೂರು	8	8.00

ಕ್ರಮ ಸಂಖ್ಯೆ	ಜಿಲ್ಲೆಗಳು ಹಾಗೂ ಕ್ಷೇತ್ರಗಳು		ಸ್ವಯಂ ಉದ್ಯೋಗ ಯೋಜನೆ
		ಐ.ಎಸ್.ಬಿ–1	
		ಭೌತಿಕ ಗುರಿ	ಆರ್ಥಿಕ ಗುರಿ
	ಒಟ್ಟು	**43**	**43.00**
12	ದಕ್ಷಿಣ ಕನ್ನಡ		
1	ಮಂಗಳೂರು ದಕ್ಷಿಣ	*1*	*1.00*
2	ಸುಳ್ಯ (ಪ.ಜಾ)	*4*	*4.00*
3	ಪುತ್ತೂರು	*2*	*2.00*
4	ಬೆಳ್ತಂಗಡಿ	*1*	*1.00*
5	ಬಂಟ್ವಾಳ	*2*	*2.00*
6	ಮಂಗಳೂರು	*1*	*1.00*
7	ಮಂಗಳೂರು ಉತ್ತರ	*1*	*1.00*
8	ಮೂಡಬಿದರೆ	*1*	*1.00*
	ಒಟ್ಟು	**13**	**13.00**
13	ಹಾಸನ		
1	ಹಾಸನ	*9*	*9.00*
2	ಅರಕಲಗೂಡು	*10*	*10.00*
3	ಹೊಳೆನರಸೀಪುರ	*10*	*10.00*
4	ಅರಸೀಕೆರೆ	*9*	*9.00*
5	ಬೇಲೂರು	*9*	*9.00*
6	ಸಕಲೇಶಪುರ (ಪ.ಜಾ)	*15*	*15.00*
7	ಶ್ರವಣಬೆಳಗೊಳ	*9*	*9.00*
	ಒಟ್ಟು	**71**	**71.00**
14	ಕೊಡಗು		
1	ವಿರಾಜಪೇಟೆ	*6*	*6.00*
2	ಮಡಿಕೇರಿ	*7*	*7.00*
	ಒಟ್ಟು	**13**	**13.00**
15	ಮಂಡ್ಯ		
1	ಕೆ.ಆರ್.ಪೇಟೆ	*9*	*9.00*
2	ಮದ್ದೂರು	*8*	*8.00*
3	ಮಳವಳ್ಳಿ (ಪ.ಜಾ)	*13*	*13.00*
4	ಮಂಡ್ಯ	*8*	*8.00*
5	ನಾಗಮಂಗಲ	*8*	*8.00*
6	ಮೇಲುಕೋಟೆ	*9*	*9.00*
7	ಶ್ರೀರಂಗಪಟ್ಟಣ	*8*	*8.00*
	ಒಟ್ಟು	**63**	**63.00**
16	ಮೈಸೂರು		
1	ಪಿರಿಯಾಪಟ್ಟಣ	*12*	*12.00*
2	ಕೆ.ಆರ್.ನಗರ	*12*	*12.00*
3	ಹುಣಸೂರು	*12*	*12.00*
4	ಹೆಚ್.ಡಿ.ಕೋಟೆ	*12*	*12.00*
5	ನಂಜನಗೂಡು (ಪ.ಜಾ)	*20*	*20.00*
6	ಟಿ.ನರಸೀಪುರ	*12*	*12.00*
7	ಚಾಮುಂಡೇಶ್ವರಿ	*12*	*12.00*

ಕ್ರಮ ಸಂಖ್ಯೆ	ಜಿಲ್ಲೆಗಳು ಹಾಗೂ ಕ್ಷೇತ್ರಗಳು		ಸ್ವಯಂ ಉದ್ಯೋಗ ಯೋಜನೆ
		ಐ.ಎಸ್.ಬಿ-1	
		ಭೌತಿಕ ಗುರಿ	ಆರ್ಥಿಕ ಗುರಿ
8	ಕೃಷ್ಣರಾಜ	12	12.00
9	ಚಾಮರಾಜ	12	12.00
10	ನರಸಿಂಹರಾಜ	12	12.00
11	ವರುಣಾ	12	12.00
	ಒಟ್ಟು	**140**	**140.00**
17	ಉಡುಪಿ		
1	ಕುಂದಾಪುರ	3	3.00
2	ಕಾರ್ಕಳ	3	3.00
3	ಉಡುಪಿ	3	3.00
4	ಬೈಂದೂರು	2	2.00
5	ಕಾಪು	2	2.00
	ಒಟ್ಟು	**13**	**13.00**
	ಬೆಳಗಾಂ ವಿಭಾಗ		
18	ಬಾಗಲಕೋಟೆ		
1	ಬಾಗಲಕೋಟೆ	10	10.00
2	ಜಮಖಂಡಿ	10	10.00
3	ಬೀಳಗಿ	10	10.00
4	ಮುಧೋಳ್ (ಪ.ಜಾ)	14	14.00
5	ಬಾದಾಮಿ	10	10.00
6	ತೇರದಾಳ	10	10.00
7	ಹುನಗುಂದ	10	10.00
	ಒಟ್ಟು	**74**	**74.00**
19	ಬೆಳಗಾವಿ		
1	ನಿಪ್ಪಾಣಿ	6	6.00
2	ಚಿಕ್ಕೋಡಿ/ಸದಲಗ	6	6.00
3	ಅಥಣಿ	6	6.00
4	ಕಾಗವಾಡ	6	6.00
5	ಕುಡಚಿ (ಪ.ಜಾ)	12	12.00
6	ರಾಯಭಾಗ್ (ಪ.ಜಾ)	12	12.00
7	ಹುಕ್ಕೇರಿ	6	6.00
8	ಅರಭಾವಿ	6	6.00
9	ಗೋಕಾಕ್	6	6.00
10	ಯಮಕನಮರಡಿ	6	6.00
11	ಬೆಳಗಾವಿ ಉತ್ತರ	6	6.00
12	ಬೆಳಗಾವಿ ದಕ್ಷಿಣ	6	6.00
13	ಬೆಳಗಾವಿ ಗ್ರಾಮಾಂತರ	6	6.00
14	ಖಾನಾಪುರ	6	6.00
15	ಕಿತ್ತೂರು	6	6.00
16	ಬೈಲಹೊಂಗಲ	6	6.00
17	ಸವದತ್ತಿ ಯಲ್ಲಮ್ಮ	6	6.00
18	ರಾಮದುರ್ಗ	6	6.00

ಕ್ರಮ ಸಂಖ್ಯೆ	ಜಿಲ್ಲೆಗಳು ಹಾಗೂ ಕ್ಷೇತ್ರಗಳು		ಸ್ವಯಂ ಉದ್ಯೋಗ ಯೋಜನೆ
		ಐ.ಎಸ್.ಬಿ–1	
		ಭೌತಿಕ ಗುರಿ	ಆರ್ಥಿಕ ಗುರಿ
	ಒಟ್ಟು	**120**	**120.00**
20	ವಿಜಯಪುರ		
1	ವಿಜಯಪುರ	*7*	*7.00*
2	ಬಬಲೇಶ್ವರ	*6*	*6.00*
3	ನಾಗಠಾಣ (ಪ.ಜಾ)	*10*	*10.00*
4	ಮುದ್ದೇಬಿಹಾಳ್	*7*	*7.00*
5	ಇಂಡಿ	*6*	*6.00*
6	ಸಿಂದಗಿ	*6*	*6.00*
7	ದೇವರಹಿಪ್ಪರಗಿ	*6*	*6.00*
8	ಬಸವನಬಾಗೇವಾಡಿ	*7*	*7.00*
	ಒಟ್ಟು	**55**	*55.00*
21	ಧಾರವಾಡ		
1	ನವಲಗುಂದ	*7*	*7.00*
2	ಕುಂದಗೋಳ	*6*	*6.00*
3	ಧಾರವಾಡ	*5*	*5.00*
4	ಹುಬ್ಬಳ್ಳಿ/ಧಾರವಾಡ ಪೂರ್ವ	*5*	*5.00*
5	ಹುಬ್ಬಳ್ಳಿ/ಧಾರವಾಡ ಸೆಂಟ್ರಲ್	*6*	*6.00*
6	ಹುಬ್ಬಳ್ಳಿ/ಧಾರವಾಡ ಪಶ್ಚಿಮ	*5*	*5.00*
7	ಕಲಘಟಗಿ	*6*	*6.00*
	ಒಟ್ಟು	**40**	**40.00**
22	ಗದಗ		
1	ನರಗುಂದ	*7*	*7.00*
2	ರೋಣ	*7*	*7.00*
3	ಗದಗ	*7*	*7.00*
4	ಶಿರಹಟ್ಟಿ (ಪ.ಜಾ)	*12*	*12.00*
	ಒಟ್ಟು	**33**	**33.00**
23	ಹಾವೇರಿ		
1	ಹಾವೇರಿ (ಪ.ಜಾ)	*10*	*10.00*
2	ಬ್ಯಾಡಗಿ	*6*	*6.00*
3	ಹಾನಗಲ್	*7*	*7.00*
4	ಹಿರೇಕೆರೂರು	*6*	*6.00*
5	ರಾಣೆಬೆನ್ನೂರು	*7*	*7.00*
6	ಸವಣೂರು (ಶಿಗ್ಗಾವ್)	*10*	*10.00*
	ಒಟ್ಟು	**46**	**46.00**
24	ಉತ್ತರ ಕನ್ನಡ		
1	ಭಟ್ಕಳ	*2*	*2.00*
2	ಹಳಿಯಾಳ	*1*	*1.00*
3	ಕಾರವಾರ	*2*	*2.00*
4	ಕುಮಟ	*1*	*1.00*
5	ಶಿರಸಿ	*2*	*2.00*
6	ಯಲ್ಲಾಪುರ	*1*	*1.00*

ಕ್ರಮ ಸಂಖ್ಯೆ	ಜಿಲ್ಲೆಗಳು ಹಾಗೂ ಕ್ಷೇತ್ರಗಳು		ಸ್ವಯಂ ಉದ್ಯೋಗ ಯೋಜನೆ
		ಐ.ಎಸ್.ಬಿ–1	
		ಭೌತಿಕ ಗುರಿ	ಆರ್ಥಿಕ ಗುರಿ
	ಒಟ್ಟು	**9**	**9.00**
	<u>ಕಲಬುರಗಿ ವಿಭಾಗ</u>		
25	ಬಳ್ಳಾರಿ		
1	ಹಡಗಲಿ (ಪ.ಜಾ)	*13*	*13.00*
2	ಹಗರಿಬೊಮ್ಮನಹಳ್ಳಿ (ಪ.ಜಾ)	*13*	*13.00*
3	ವಿಜಯನಗರ	*8*	*8.00*
4	ಕಂಪ್ಲಿ	*9*	*9.00*
5	ತಿರಗುಪ್ಪ	*9*	*9.00*
6	ಬಳ್ಳಾರಿ ಗ್ರಾಮಾಂತರ	*9*	*9.00*
7	ಬಳ್ಳಾರಿ ಸಿಟಿ	*8*	*8.00*
8	ಸಂಡೂರು	*9*	*9.00*
9	ಕೂಡ್ಲಗಿ	*9*	*9.00*
	ಒಟ್ಟು	**87**	**87.00**
26	ಬೀದರ್		
1	ಔರಾದ್ (ಪ.ಜಾ)	*16*	*16.00*
2	ಬಸವಕಲ್ಯಾಣ	*10*	*10.00*
3	ಬಾಲ್ಕಿ	*10*	*10.00*
4	ಬೀದರ್	*10*	*10.00*
5	ಬೀದರ್ ದಕ್ಷಿಣ	*10*	*10.00*
6	ಹುಮನಾಬಾದ್	*10*	*10.00*
	ಒಟ್ಟು	**66**	**66.00**
27	ಕಲಬುರಗಿ		
1	ಅಫಜಲ್‌ಪುರ	*7*	*7.00*
2	ಆಳಂದ	*6*	*6.00*
3	ಚಿತ್ತಾಪುರ (ಪ.ಜಾ)	*12*	*12.00*
4	ಚಿಂಚೋಳಿ (ಪ.ಜಾ)	*12*	*12.00*
5	ಸೇಡಂ	*6*	*6.00*
6	ಜೇವರ್ಗಿ	*6*	*6.00*
7	ಕಲಬುರಗಿಉತ್ತರ	*7*	*7.00*
8	ಕಲಬುರಗಿ ದಕ್ಷಿಣ	*6*	*6.00*
9	ಕಲಬುರಗಿ ಗ್ರಾಮೀಣ (ಪ.ಜಾ)	*6*	*6.00*
	ಒಟ್ಟು	**68**	**68.00**
28	ಕೊಪ್ಪಳ		
1	ಕೊಪ್ಪಳ	*11*	*11.00*
2	ಕುಷ್ಟಗಿ	*11*	*11.00*
3	ಕನಕಗಿರಿ (ಪ.ಜಾ)	*17*	*17.00*
4	ಯಲಬುರ್ಗಾ	*12*	*12.00*
5	ಗಂಗಾವತಿ	*12*	*12.00*
	ಒಟ್ಟು	**63**	**63.00**
29	ರಾಯಚೂರು		
1	ರಾಯಚೂರು ಗಾಮಾಂತರ	*13*	*13.00*

ಕ್ರಮ ಸಂಖ್ಯೆ	ಜಿಲ್ಲೆಗಳು ಹಾಗೂ ಕ್ಷೇತ್ರಗಳು		ಸ್ವಯಂ ಉದ್ಯೋಗ ಯೋಜನೆ
		ಐ.ಎಸ್.ಬಿ–1	
		ಭೌತಿಕ ಗುರಿ	ಆರ್ಥಿಕ ಗುರಿ
2	ರಾಯಚೂರು	*13*	*13.00*
3	ಮಾನ್ವಿ	*13*	*13.00*
4	ದೇವದುರ್ಗ	*13*	*13.00*
5	ಲಿಂಗಸುಗೂರು (ಪ.ಜಾ)	*20*	*20.00*
6	ಸಿಂಧನೂರು	*13*	*13.00*
7	ಮಸ್ಕಿ	*13*	*13.00*
	ಒಟ್ಟು	**98**	**98.00**
30	ಯಾದಗಿರಿ		
1	ಗುರುಮಿಟ್ಕಲ್	*14*	*14.00*
2	ಸುರಪುರ	*14*	*14.00*
3	ಶಹಾಪುರ	*13*	*13.00*
4	ಯಾದಗಿರಿ	*13*	*13.00*
	ಒಟ್ಟು	**54**	*54.00*
	ಒಟ್ಟು	**2000**	**2000.00**
ಸರ್ಕಾರದ ಸಾಂಸ್ಥಕ ಕೋಟಾ (15%) ಮತ್ತು ಮಂಡಳಿ ಕೋಟಾ (5%)		**500**	**500.00**
	ಒಟ್ಟು	**2500**	**2500.00**

Annexure-13B

ಕರ್ನಾಟಕ ರಾಜ್ಯ ಮಹಿಳಾ ಅಭಿವೃದ್ಧಿ ನಿಗಮ

(ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ಒಂದು ಉದ್ಯಮ)

6ನೇ ಮಹಡಿ, ಜಯನಗರ ಪಾಣಿಜ್ಯ ಸಂಕೀರ್ಣ, 4ನೇ ಬ್ಲಾಕ್, ಜಯನಗರ, ಬೆಂಗಳೂರು-560 011.

ಸಂಖ್ಯೆ: ಮಅನಿ/ಉ.ಯೋ/ಕ್ರಿಯೋ/01/2020-21/407 ದಿನಾಂಕ:03.09.20120

ಗೆ,
ಪ್ರಧಾನ ವ್ಯವಸ್ಥಾಪಕರು ಮತ್ತು ಸಮಾವೇಶಕರು,
ರಾಜ್ಯ ಮಟ್ಟದ ಬ್ಯಾಂಕರ್‌ಗಳ ಸಮಿತಿ,
ಸಿಂಡೀಕೇಟ್ ಬ್ಯಾಂಕ್, ಪ್ರಧಾನ ವ್ಯವಸ್ಥಾಪಕ ಕಛೇರಿ,
5ನೇ ಮಹಡಿ, 2ನೇ ಕ್ರಾಸ್, ಗಾಂಧಿನಗರ,
ಬೆಂಗಳೂರು.

ಮಾನ್ಯರೇ,

ವಿಷಯ: 2020-21ನೇ ಸಾಲಿನ ಉದ್ಯೋಗಿನಿ ಯೋಜನೆಯಡಿ ಕ್ರಿಯಾ ಯೋಜನೆಯನ್ನು ಸಲ್ಲಿಸುತ್ತಿರುವ ಕುರಿತು.

*****

ಈ ಮೇಲಿನ ವಿಷಯಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ, 2020-21ನೇ ಸಾಲಿನ ಉದ್ಯೋಗಿನಿ ಯೋಜನೆಯಡಿ ಭೌತಿಕ ಮತ್ತು ಆರ್ಥಿಕ ಗುರಿಯನ್ನು ಒಳಗೊಂಡ ಕ್ರಿಯಾ ಯೋಜನೆಯನ್ನು ಸಿದ್ದಪಡಿಸಿ ಅನುಷ್ಠಾನಗೊಳಿಸಲು 30 ಜಿಲ್ಲೆಗಳ ಉಪನಿರ್ದೇಶಕರು, ಮಹಿಳಾ ಮತ್ತು ಮಕ್ಕಳ ಅಭಿವೃದ್ಧಿ ಇಲಾಖೆ ಇವರಿಗೆ ಕಳುಹಿಸಿದ್ದು, ಮುಂದಿನ ಅಗತ್ಯ ಕ್ರಮಕ್ಕಾಗಿ ಸದರಿ ಕ್ರಿಯಾ ಯೋಜನೆಯನ್ನು ಈ ಪತ್ರಕ್ಕೆ ಲಗತ್ತಿಸಿ ಸಲ್ಲಿಸಿದೆ.

ತಮ್ಮ ವಿಶ್ವಾಸಿ,

ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು
ಕ.ರಾ.ಮ.ಅ.ನಿಗಮ

ಎಸ್.ಎಲ್.ಬಿ.ಸಿ., ಕರ್ನಾಟಕ. ಸಂಯೋಜಕರು, ಕೆನರಾ ಬ್ಯಾಂಕ್
ಎಸ್.ಎಲ್.ಬಿ.ಸಿ., ಕರ್ನಾಟಕ ಸಂಯೋಜಕ ಕೆನರಾ ಬ್ಯಾಂಕ
S.L.B.C., Karnataka, Convenor, CANARA BANK
07 SEP 2020
ಪ್ರ. ಕ. ಅನೆಕ್ಸ್, ಬೆಂಗಳೂರು - ೫೬೦ ೦೦೯
ಪ್ರ. का. अनेक्स, बेंगलूरु - ५६० ००९
H. O. Annexe, Bengaluru - 560 009

ಫೋನ್ : ಕಛೇರಿ : 080 - 2663 2792, 2654 2307 ಫ್ಯಾಕ್ಸ್ : 080 - 2654 2308, ಇ-ಮೇಲ್ : md.kswdc@gmail.com

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ಕರ್ನಾಟಕ ರಾಜ್ಯ ಮಹಿಳಾ ಅಭಿವೃದ್ಧಿ ನಿಗಮ

2020-21ನೇ ಸಾಲಿನ ಉದ್ಯೋಗಿನಿ ಯೋಜನೆಯ ಕ್ರಿಯಾ ಯೋಜನೆ (ರೂಗಳಲ್ಲಿ)

ಕ್ರ.ಸಂ.	ಜಿಲ್ಲೆಗಳ ಹೆಸರು	ಪರಿಶಿಷ್ಟ ಜಾತಿ		ಪರಿಶಿಷ್ಟ ಪಂಗಡ		ಅಂಗವಿಕಲರು (5%)		ವಿಧವೆಯರು (5%)		ಸಂತ್ರಸ್ತೆಯೊಳಗಾದವರು (2%)		ಅಲ್ಪಸಂಖ್ಯಾತರು(15%)		ಇತರೆ ವರ್ಗದ ಮಹಿಳೆಯರು		ವಿ.ಕೋಟಾದ ಶೇಕಡಾ. 15		ವಿ.ಕೋಟಾದ ಶೇಕಡಾ. 5		ಒಟ್ಟು ಇತರೆ ವರ್ಗ		ಒಟ್ಟು (ಪ.ಜಾ/ಪ.ಪಂ/ಇತರೆ)	
		ಭೌತಿಕ	ಆರ್ಥಿಕ	ಭೌತಿಕ	ಆರ್ಥಿಕ	ಭೌತಿಕ	ಆರ್ಥಿಕ	ಭೌತಿಕ	ಆರ್ಥಿಕ	ಭೌತಿಕ	ಆರ್ಥಿಕ	ಭೌತಿಕ	ಆರ್ಥಿಕ	ಭೌತಿಕ	ಆರ್ಥಿಕ	ಭೌತಿಕ	ಆರ್ಥಿಕ	ಭೌತಿಕ	ಆರ್ಥಿಕ	ಭೌತಿಕ	ಆರ್ಥಿಕ	ಭೌತಿಕ	ಆರ್ಥಿಕ
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22
1	ಬೆಂಗಳೂರು (ನ)	18	2713500	19	2864250	10	907500	6	544500	2	181500	27	2450250	118	10708500	31	2813250	10	907500	204	18513000	241	24090750
2	ಬೆಂಗಳೂರು (ಗ್ರಾ)	3	452250	5	753750	1	90750	1	90750	1	90750	2	181500	11	998250	3	272250	1	90750	20	1815000	28	3021000
3	ಬೆಳಗಾವಿ	9	1356750	30	4522500	3	272250	4	363000	2	181500	11	998250	59	5354250	15	1361250	5	453750	99	8984250	138	14863500
4	ವಿಜಯಪುರ	4	603000	4	603000	2	181500	2	181500	1	90750	5	453750	26	2359500	7	635250	2	181500	45	4083750	53	5289750
5	ಬಾಗಲಕೋಟೆ	5	753750	10	1507500	2	181500	2	181500	1	90750	4	363000	22	1996500	6	544500	2	181500	39	3539250	54	5800500
6	ಬಳ್ಳಾರಿ	4	603000	46	6934500	2	181500	2	181500	1	90750	5	453750	22	1996500	6	544500	2	181500	40	3630000	90	11167500
7	ಬೀದರ್	6	904500	24	3618000	2	181500	1	90750	1	90750	6	544500	16	1452000	4	363000	1	90750	31	2813250	61	7335750
8	ಚಾಮರಾಜನಗರ	6	904500	12	1809000	1	90750	1	90750	1	90750	1	90750	10	907500	3	272250	1	90750	18	1633500	36	4347000
9	ಚಿತ್ರದುರ್ಗ	6	904500	31	4673250	1	90750	1	90750	1	90750	2	181500	15	1361250	4	363000	1	90750	25	2268750	62	7846500
10	ಚಿಕ್ಕಮಗಳೂರು	4	603000	5	753750	1	90750	1	90750	1	90750	2	181500	13	1179750	3	272250	1	90750	22	1996500	31	3353250
11	ಚಿಕ್ಕಬಳ್ಳಾಪುರ	5	753750	16	2412000	1	90750	1	90750	1	90750	2	181500	12	1089000	3	272250	1	90750	21	1905750	42	5071500
12	ದಾವಣಗೆರೆ	6	904500	24	3618000	2	181500	2	181500	1	90750	4	363000	20	1815000	5	453750	2	181500	36	3267000	66	7789500
13	ದಕ್ಷಿಣ ಕನ್ನಡ	2	301500	8	1206000	1	90750	1	90750	1	90750	11	998250	29	2631750	8	726000	3	272250	54	4900500	64	6408000
14	ಧಾರವಾಡ	3	452250	9	1356750	1	90750	2	181500	1	90750	7	635250	24	2178000	6	544500	2	181500	43	3902250	55	5711250
15	ಗದಗ	3	452250	6	904500	1	90750	1	90750	1	90750	2	181500	13	1179750	3	272250	1	90750	22	1996500	31	3353250
16	ಗುಲ್ಬರ್ಗಾ	10	1507500	7	1055250	2	181500	2	181500	1	90750	8	726000	28	2541000	7	635250	3	272250	51	4628250	68	7191000
17	ಹಾಸನ	5	753750	3	452250	1	90750	1	90750	1	90750	2	181500	22	1996500	6	544500	2	181500	35	3176250	43	4382250
18	ಹಾವೇರಿ	3	452250	14	2110500	1	90750	1	90750	1	90750	5	453750	19	1724250	5	453750	2	181500	34	3085500	51	5648250
19	ಕೋಲಾರ	7	1055250	8	1206000	1	90750	1	90750	1	90750	4	363000	15	1361250	4	363000	1	90750	27	2450250	42	4711500
20	ಕೊಪ್ಪಳ	2	301500	17	2562750	1	90750	1	90750	1	90750	3	272250	15	1361250	4	363000	1	90750	26	2359500	45	5223750
21	ಕೊಡಗು	1	150750	6	904500	1	90750	1	90750	1	90750	2	181500	7	635250	2	181500	1	90750	15	1361250	22	2416500
22	ಮಂಡ್ಯ	4	603000	2	301500	1	90750	2	181500	1	90750	1	90750	23	2087250	6	544500	2	181500	36	3267000	42	4171500
23	ಮೈಸೂರು	10	1507500	34	5125500	2	181500	3	272250	1	90750	6	544500	32	2904000	8	726000	3	272250	55	4991250	99	11624250
24	ರಾಯಚೂರು	6	904500	38	5728500	1	90750	2	181500	1	90750	4	478750	18	1633500	5	453750	2	181500	33	3110500	77	9743500
25	ರಾಮನಗರ	3	452250	2	301500	1	90750	1	90750	1	90750	2	181500	13	1179750	3	272250	1	90750	22	1996500	27	2750250
26	ಶಿವಮೊಗ್ಗ	5	753750	7	1055250	1	90750	1	90750	1	90750	4	363000	21	1905750	6	544500	2	181500	36	3267000	48	5076000
27	ತುಮಕೂರು	10	1507500	21	3165750	2	181500	2	181500	1	90750	4	363000	30	2722500	8	726000	3	272250	50	4537500	81	9210750
28	ಉತ್ತರ ಕನ್ನಡ	2	301500	4	603000	1	90750	1	90750	1	90750	4	363000	20	1815000	5	453750	2	181500	34	3085500	40	3990000
29	ಉಡುಪಿ	1	150750	5	753750	1	90750	1	90750	1	90750	3	272250	17	1542750	4	363000	2	181500	29	2631750	35	3536250
30	ಯಾದಗಿರಿ	4	603000	15	2261250	1	90750	1	90750	1	90750	3	272250	12	1089000	3	272250	1	90750	22	1996500	41	4860750
	ಒಟ್ಟು	157	23700000	432	65100000	49	4446750	49	4446750	32	2904000	146	13365250	702	63706500	183	16607250	63	5717250.00	1224	111200000	1813	200000000

1. ದಿನಾಂಕ:28.05.2020ರಂದು ಮಾನ್ಯ ಮುಖ್ಯಮಂತ್ರಿಯವರ ಅಧ್ಯಕ್ಷತೆಯಲ್ಲಿ ನಡೆದ ಕರ್ನಾಟಕ ರಾಜ್ಯ ಅನುಸೂಚಿತ ಜಾತಿಗಳು,ಅನುಸೂಚಿತ ಪಂಗಡಗಳ ಅಭಿವೃದ್ಧಿ ಪರಿಷತ್ ಸಭೆಯಲ್ಲಿ "ಉದ್ಯೋಗಿನಿ ಯೋಜನೆಗೆ ಪರಿಶಿಷ್ಟ ಜಾತಿ ಮತ್ತು ಪರಿಶಿಷ್ಟ ಪಂಗಡ ಮಹಿಳೆಯರಿಗೆ ಗರಿಷ್ಠ ರೂ. 3.00ಲಕ್ಷ ಘಟಕ ವೆಚ್ಚದಲ್ಲಿ ಶೇ.50 ಅಥವಾ ಗರಿಷ್ಠ ರೂ.1.50 ಲಕ್ಷ ಸಹಾಯಧನ ನೀಡಿ ಬ್ಯಾಂಕ್ ಸಾಲದೊಂದಿಗೆ ಅನುಷ್ಠಾನ ಮಾಡುವುದು." ಎಂದು ಆಗಸ್ಟೋದನೆಯಾಗಿರುತ್ತದೆ. ಆದ್ದರಿಂದ ಸದರಿ ಯೋಜನೆಯಡಿ ಪರಿಶಿಷ್ಟ ಜಾತಿ ಮತ್ತು ಪರಿಶಿಷ್ಟ ಪಂಗಡ ಮಹಿಳೆಯರಿಗೆ ಗರಿಷ್ಠ ರೂ. 3.00ಲಕ್ಷ ಘಟಕ ವೆಚ್ಚದಲ್ಲಿ ಶೇ.50 ಅಥವಾ ಗರಿಷ್ಠ ರೂ.1.50 ಲಕ್ಷ ಸಹಾಯಧನ ನೀಡಲು ಕ್ರಿಯಾ ಯೋಜನೆಯನ್ನು ಸಿದ್ಧಪಡಿಸಲಾಗಿದೆ. ಆದರಂತೆ ಕ್ರಮವಹಿಸುವುದು.

2. ಕಾಲಂ ಸಂಖ್ಯೆ 15ಮತ್ತು 16 ರಲ್ಲಿನ ಭೌತಿಕ ಗುರಿಯಲ್ಲಿ ಶೇ.15 ರಷ್ಟು ಸರ್ಕಾರದ ವಿವೇಚನಾ ಕೋಟಾ ಮತ್ತು ಕಾಲಂ ಸಂಖ್ಯೆ17 ಮತ್ತು 18ರಲ್ಲಿನ ಭೌತಿಕ ಗುರಿಯಲ್ಲಿ ಶೇ.5 ರಷ್ಟು ಕ.ರಾ.ಮ.ಅ.ನಿಗಮದ ನಿರ್ದೇಶಕ ಮಂಡಳಿಯವರು ಶಿಫಾರಸ್ಸು ಮಾಡುವ ಗುರಿಯನ್ನು ಒಳಗೊಂಡಿದೆ.

3.ವಿವೇಚನಾ ಕೋಟಾದಡಿ ನಿಗದಿಯಾದ ಭೌತಿಕ ಮತ್ತು ಆರ್ಥಿಕ ಗುರಿಯನ್ನು ಹೊರತುಪಡಿಸಿ, ಉಳಿದ ಗುರಿಯನ್ನು ವಿಧಾನಸಭಾ ಕ್ಷೇತ್ರವಾರು ಉಪ ನಿರ್ದೇಶಕರು, ಮ.ಮ.ಅ.ಇಲಾಖೆ ಇವರು ನಿಗದಿಗೊಳಿಸಿ, ಕ್ರಮವಹಿಸುವುದು.

4ಫಲಿನಗಳ ಉದ್ಯಮಶೀಲತಾ ಅಭಿವೃದ್ಧಿ ತರಬೇತಿಯನ್ನು ರೂ. 750/- ವೆಚ್ಚದಲ್ಲಿ ನೀಡುವುದು.

ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು
ಕ.ರಾ.ಮ.ಅ. ನಿಗಮ

Scanned with CamScanner

Annexure -13C

Annexure - I

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)

ಸಂಖ್ಯೆ:ಲಿಡ್‌ಕರ್/ಅಭಿವೃದ್ಧಿ/2020-21/475 ದಿನಾಂಕ: 21-07-2020

ರವರಿಗೆ,
ಅಧ್ಯಕ್ಷರು,
ರಾಜ್ಯ ಮಟ್ಟದ ಬ್ಯಾಂಕರ್ಸ್ ಕಮಿಟಿ,
ಸಿಂಡಿಕೇಟ್ ಬ್ಯಾಂಕ್, ಗಾಂಧಿನಗರ,
ಬೆಂಗಳೂರು.

ಮಾನ್ಯರೆ,

ವಿಷಯ: 2020-21 ನೇ ಸಾಲಿಗೆ ನಿಗಮದ ಮೂಲಕ ಅನುಷ್ಠಾನಗೊಳಿಸುತ್ತಿರುವ ವಿವಿಧ ಸ್ವಯಂ ಉದ್ಯೋಗ ಯೋಜನೆಗಳಿಗೆ ಬ್ಯಾಂಕ್‌ಗಳು ನೀಡುವ ಸಾಲಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ ಭೌತಿಕ ಗುರಿ ನಿಗಧಿಪಡಿಸುವ ಬಗ್ಗೆ.

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ಡಾ. ಬಾಬು ಜಗಜೀವನ ರಾಂ ಚರ್ಮ ಕೈಗಾರಿಕಾ ಅಭಿವೃದ್ಧಿ ನಿಗಮದ 2020-21 ನೇ ಸಾಲಿನ ಕ್ರಿಯಾ ಯೋಜನೆ ರೂಪಿಸಿ ಅನುಷ್ಠಾನಗೊಳಿಸುವ ಸಂಬಂಧ ಕೆಳಕಂಡ ಯೋಜನೆಗಳನ್ನು ಹಮ್ಮಿಕೊಂಡು ಅನುಷ್ಠಾನಗೊಳಿಸುತ್ತಿದೆ.

ಸ್ವಯಂ ಉದ್ಯೋಗ ಯೋಜನೆಗಳು:

1. **"ಚರ್ಮಶಿಲ್ಪ" ಯಂತ್ರಾಧಾರಿತ ಉತ್ಪಾದನಾ ಘಟಕಗಳ ಸ್ಥಾಪನಾ ಯೋಜನೆ:**

- ಪಾರಂಪರಿಕವಾಗಿ ಚರ್ಮಗಾರಿಕೆಯಲ್ಲಿ ತೊಡಗಿರುವ ಕುಶಲಕರ್ಮಿಗಳು ಪ್ರಸ್ತುತ ಮಾರುಕಟ್ಟೆಯ ಉತ್ಪನ್ನಗಳಿಗೆ ಸರಿಸಮಾನವಾದ ಗುಣಮಟ್ಟ, ಹೊಸ ವಿನ್ಯಾಸದ ಉತ್ಪನ್ನಗಳನ್ನು ತಂತ್ರಜ್ಞಾನಾಧಾರಿತ ಯಂತ್ರಗಳ ಮೂಲಕ ಉತ್ಪಾದನೆ ಮಾಡುವ ಮೂಲಕ ಉದ್ಯಮಿಗಳನ್ನು ಮಾಡುವ ಉದ್ದೇಶ ಈ ಯೋಜನೆಯದ್ದಾಗಿರುತ್ತದೆ.
- ಕುಶಲಕರ್ಮಿಗಳ ಸ್ವ-ಸಹಾಯ ಸಂಘಗಳು/ ಸಹಕಾರ ಸಂಘಗಳು ಆಧುನಿಕ ಯಂತ್ರೋಪಕರಣಗಳನ್ನು ಅಳವಡಿಸಿ ಉತ್ಪಾದನಾ ಘಟಕಗಳನ್ನು ಸ್ಥಾಪಿಸಲು ಮುಂದೆ ಬಂದಲ್ಲಿ **"ಚರ್ಮಶಿಲ್ಪ" ಯಂತ್ರಾಧಾರಿತ ಉತ್ಪಾದನಾ ಘಟಕ ಸ್ಥಾಪನಾ** ಯೋಜನೆಯಡಿ ಕೆಳಕಂಡಂತೆ ಯಂತ್ರೋಪಕರಣಗಳನ್ನು ಖರೀದಿಸಿ ತಾಂತ್ರಿಕ ಸಲಹೆಯೊಂದಿಗೆ ಅಳವಡಿಸಿಕೊಡಬಹುದಾಗಿದೆ.

ಘಟಕ ವೆಚ್ಚ :

ಕ್ರ.ಸಂ	ವಿವರಗಳು	ದರ (ರೂ. ಲಕ್ಷಗಳಲ್ಲಿ)
1.	ಯಂತ್ರೋಪಕರಣಗಳು	3.50
2.	ದುಡಿಮೆ ಬಂಡವಾಳ (ಕಚ್ಚಾಮಾಲು ಮತ್ತು ಲೇಬರ್ ಛಾರ್ಜಸ್)	6.00
3.	ಇತರೆ ವೆಚ್ಚಗಳು	0.50
ಒಟ್ಟು		**10.00**

- ರೂ. 10.00 ಲಕ್ಷಗಳ ಘಟಕ ವೆಚ್ಚದಲ್ಲಿ ರೂ. 5.00 ಲಕ್ಷಗಳ ಬ್ಯಾಂಕ್ ಸಾಲ ಮತ್ತು ನಿಗಮದಿಂದ ರೂ. 5.00 ಲಕ್ಷಗಳನ್ನು ಸಹಾಯಧನದ ರೂಪದಲ್ಲಿ ನೀಡಲಾಗುವುದು.

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ನಂ.32 ಡಾ. ಬಾಬು ಜಗಜೀವನ ರಾಂ ಲಿಡ್‌ಕರ್ ಭವನ, ಮಿಲ್ಲರ್ಸ್ ಟ್ಯಾಂಕ್ ಬಂಡ್ ಏರಿಯಾ, ಯು.ಎನ್.ಐ. ಬಿಲ್ಡಿಂಗ್ ಎದುರು, ವಸಂತನಗರ, ಬೆಂಗಳೂರು-560052
No.32, Dr. Babu Jagjeevan Ram Lidkar Bhavan, 2nd Floor, Millers Tank bund Area, Opp. U.N.I. Building, Vasanthanagar, Bengaluru - 560052
ದೂರವಾಣಿ / Telephone : 22288896/97 ಇಮೇಲ್/Email : lidkar2018@gmail.com

ಡಾ. ಬಾಬು ಜಗಜೀವನ ರಾಂ ಚರ್ಮ ಕೈಗಾರಿಕಾ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿಯಮಿತ
Dr. Babu Jagjivan Ram Leather Industries Development Corporation Ltd.,

2) **"ಸ್ವಾವಲಂಬಿ" ಮಾರಾಟ ಮಳಿಗೆ ಯೋಜನೆ:**

- ಪಾರಂಪರಿಕ ಚರ್ಮ ಕುಶಲಕರ್ಮಿಗಳು ಅವರು ತಯಾರಿಸಿದ ಚರ್ಮೋತ್ಪನ್ನಗಳನ್ನು ಗ್ರಾಹಕರಿಗೆ ನೇರವಾಗಿ ಮಾರಾಟ ಮಾಡಲು ಮತ್ತು ವಿವಿಧ ಬ್ರಾಂಡ್‌ಗಳ ಪಾದರಕ್ಷೆ/ ಶೂ ಮತ್ತು ಇತರೆ ಉತ್ಪನ್ನಗಳನ್ನು ಮಾರಾಟ ಮಾಡಲು **ಸ್ವಂತ ಮಾರಾಟ ಮಳಿಗೆ** ಪ್ರಾರಂಭಿಸಿ ಸ್ವಾವಲಂಬಿ ಜೀವನವನ್ನು ಕಲ್ಪಿಸುವ ಉದ್ದೇಶ ಹೊಂದಿದೆ.

3) **"ಸಂಚಾರಿ" ಮಾರಾಟ ಮಳಿಗೆ ಯೋಜನೆ:**

- ಪಾರಂಪರಿಕ ಚರ್ಮ ಕುಶಲಕರ್ಮಿಗಳು ಅವರು ತಯಾರಿಸಿದ ಚರ್ಮೋತ್ಪನ್ನಗಳನ್ನು/ಇತರೆ ಸಂಬಂಧಿತ ಉತ್ಪನ್ನಗಳನ್ನು ಸಂಚಾರಿ ವಾಹನದ ಮೂಲಕ ಗ್ರಾಹಕರ ಮನೆ ಬಾಗಿಲಿಗೆ ಹೋಗಿ ಮಾರಾಟ ಮಾಡಲು ಅವಕಾಶ ಕಲ್ಪಿಸಿ ಸ್ವಯಂ ಉದ್ಯೋಗ ಒದಗಿಸುವ ಉದ್ದೇಶ ಹೊಂದಿದೆ.

2 ಮತ್ತು 3 ನೇ ಯೋಜನೆಗಳಿಗೆ ಘಟಕ ವೆಚ್ಚ:

ಅ) ತಾಲ್ಲೂಕು ಮಟ್ಟದ ವರೆಗೆ ರೂ. 2.00 ಲಕ್ಷ.
ಆ) ತಾಲ್ಲೂಕು/ಜಿಲ್ಲಾ ಕೇಂದ್ರ ರೂ. 3.00 ಲಕ್ಷ.
ಇ) ಮಹಾನಗರ ಪಾಲಿಕೆ ರೂ. 4.00 ಲಕ್ಷ.
ಈ) ಬಿ.ಬಿ.ಎಂ.ಪಿ ರೂ. 5.00 ಲಕ್ಷ ಸಹಾಯಧನ.
ಉಳಿದ ಮೊತ್ತ ಅಂದರೆ ಸಹಾಯಧನದಷ್ಟೆ ಅಥವಾ ಅದಕ್ಕಿಂತ ಮೇಲ್ಪಟ್ಟು ಬ್ಯಾಂಕ್ ಸಾಲ.

4) **" ದುಡಿಮೆ ಬಂಡವಾಳ ಸಹಾಯ ಯೋಜನೆ"**

- ಕಚ್ಚಾಮಾಲು ಮಳಿಗೆ, ಚರ್ಮೋತ್ಪನ್ನಗಳ ಅಥವಾ ಚರ್ಮೇತರ ಉತ್ಪನ್ನಗಳ ತಯಾರಿಕಾ ಘಟಕ ಮತ್ತಿತರೆ ಸಂಬಂಧಿತ ವ್ಯಾಪಾರ / ಚಟುವಟಿಕೆಗಳನ್ನು ಕೈಗೊಳ್ಳುವ ಸಲುವಾಗಿ ದುಡಿಮೆ ಬಂಡವಾಳ ಒದಗಿಸಲಾಗುವುದು.
- ರೂ. 1.00 ಲಕ್ಷ ಸಹಾಯಧನ ಮತ್ತು ಉಳಿದ ಮೊತ್ತ ಅಂದರೆ ಸಹಾಯಧನದಷ್ಟೆ ಅಥವಾ ಅದಕ್ಕಿಂತ ಮೇಲ್ಪಟ್ಟು ಬ್ಯಾಂಕ್ ಸಾಲ.

2020–21 ನೇ ಸಾಲಿನ ಮೇಲ್ಕಂಡ ಯೋಜನೆಗಳಿಗೆ ಸಂಬಂಧಿಸಿದಂತೆ, ಜಿಲ್ಲಾವಾರು ಗುರಿ ನಿಗಧಿಪಡಿಸಿದ್ದು ಈ ಪತ್ರಕ್ಕೆ ಲಗತ್ತಿಸಿದೆ. ಸದರಿ ಗುರಿ ವಿವರಗಳನ್ನು ಎಲ್ಲಾ ಜಿಲ್ಲೆಗಳ ಲೀಡ್ ಬ್ಯಾಂಕ್‌ಗಳಿಗೆ ಕಳುಹಿಸಿ ಅನುಷ್ಠಾನಗೊಳಿಸಲು ಸೂಚನೆ ನೀಡುವಂತೆ ಕೋರಿದೆ.

ವಂದನೆಗಳೊಂದಿಗೆ,

ತಮ್ಮ ವಿಶ್ವಾಸಿ

ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು

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ಡಾ॥ ಬಾಬು ಜಗಜೀವನ ರಾಂ ಚರ್ಮ ಕೈಗಾರಿಕಾ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿಯಮಿತ
(ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ಒಂದು ಉದ್ಯಮ)
ಡಾ. ಬಾಬು ಜಗಜೀವನ ರಾಂ ಲಿಡ್‌ಕರ್ ಭವನ, ಮಿಲ್ಲರ್ಸ್ ಟ್ಯಾಂಕ್ ಬಂಡ್ ಏರಿಯಾ, ವಸಂತನಗರ, ಬೆಂಗಳೂರು-560052.

2020-21ನೇ ಸಾಲಿನ ಸ್ವಾವಲಂಬಿ ಮಾರಾಟ ಮಳಿಗೆ /ಸಂಚಾರಿ ಮಾರಾಟ ಮಳಿಗೆ /ದುಡಿಮೆ ಬಂಡವಾಳ ಸಹಾಯ ಯೋಜನೆಯ ನಿಗಧಿಪಡಿಸಿರುವ ಗುರಿಯ ಪಟ್ಟಿ

ಕ್ರಸಂ		ಸ್ವಯಂ ಉದ್ಯೋಗ ಯೋಜನೆಗಳು		
		ಚರ್ಮ ಶಿಲ್ಪ (50)	ಸ್ವಾವಲಂಬಿ/ಸಂಚಾರಿ (90)	ದುಡಿಮೆ ಬಂಡವಾಳ(100)
1	ಬೆಂಗಳೂರು ನಗರ	03	06	06
2	ಬೆಂಗಳೂರು ಗ್ರಾಮಾಂತರ	01	03	03
3	ಚಿತ್ರದುರ್ಗ	01	03	03
4	ಚಿಕ್ಕಬಳ್ಳಾಪುರ	01	02	02
5	ಕೋಲಾರ	01	02	02
6	ದಾವಣಗೆರೆ	01	03	02
7	ರಾಮನಗರ	01	02	02
8	ಶಿವಮೊಗ್ಗ	01	02	02
9	ತುಮಕೂರು	01	02	05
10	ಮೈಸೂರು	03	05	06
11	ಚಾಮರಾಜನಗರ	01	02	02
12	ಚಿಕ್ಕಮಗಳೂರು	01	02	02
13	ದಕ್ಷಿಣ ಕನ್ನಡ	01	01	01
14	ಹಾಸನ	01	02	03
15	ಕೊಡಗು	01	01	01
16	ಮಂಡ್ಯ	01	02	03
17	ಉಡುಪಿ	01	01	01
18	ಬೆಳಗಾವಿ	03	03	05
19	ಬಾಗಲಕೋಟೆ	03	05	04
20	ವಿಜಯಪುರ	03	03	04
21	ಧಾರವಾಡ	01	02	02
22	ಗದಗ	01	02	02
23	ಹಾವೇರಿ	01	02	02
24	ಉತ್ತರ ಕನ್ನಡ	01	02	02
25	ಬಳ್ಳಾರಿ	01	02	02
26	ಬೀದರ್	01	02	02
27	ಕಲಬುರಗಿ	01	02	04
28	ಕೊಪ್ಪಳ	01	02	02
29	ರಾಯಚೂರು	01	02	02
30	ಯಾದಗಿರಿ	01	02	02
ಸರ್ಕಾರದ ಸಾಂಸ್ಥಿಕ ಮತ್ತು ಮಂಡಳಿ ವಿವೇಚನಾ ಕೋಟಾ		10	18	20
ಒಟ್ಟು		50	90	100

ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು

F/ SUMALATHA-2020-21/SLBC Ltrs

Annexure 13 D

ಡಾ|| ಬಿ.ಆರ್. ಅಂಬೇಡ್ಕರ್ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿಯಮಿತ

(ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ಉದ್ಯಮ)

9 ಮತ್ತು 10ನೇ ಮಹಡಿ, ವಿಶ್ವೇಶ್ವರಯ್ಯ ಚಿಕ್ಕಗೋಪುರ, 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./13/2020-21 / 6032 ದಿನಾಂಕ: 11.09.2020

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

ಮಾನ್ಯರೆ,

ವಿಷಯ: ಡಾ:ಬಿ.ಆರ್.ಅಂಬೇಡ್ಕರ್ ಅಭಿವೃದ್ಧಿ ನಿಗಮವು ಬ್ಯಾಂಕುಗಳ ಸಹಯೋಗದೊಡನೆ ಅನುಷ್ಟಾನಗೊಳಿಸುತ್ತಿರುವ ಯೋಜನೆಗಳಿಗೆ 2020-21ನೇ ಸಾಲಿಗೆ ಜಿಲ್ಲಾವಾರು ಗುರಿ ನಿಗದಿಪಡಿಸಿರುವ ಬಗ್ಗೆ.

ಉಲ್ಲೇಖ:
1. ಸರ್ಕಾರಿ ಆದೇಶ ಸಂಖ್ಯೆ:ಸಕಇ301ಎಸ್‌ಡಿಸಿ2018, ಬೆಂಗಳೂರು, ದಿನಾಂಕ:19.07.2019.
2. ಸರ್ಕಾರಿ ಆದೇಶ ಸಂಖ್ಯೆ:ಸಕಇ337ಎಸ್‌ಡಿಸಿ2020, ಬೆಂಗಳೂರು, ದಿನಾಂಕ:06.08.2020.
3. ಸರ್ಕಾರಿ ಆದೇಶ ಸಂಖ್ಯೆ:ಸಕಇ198ಎಸ್‌ಡಿಸಿ2020, ಬೆಂಗಳೂರು, ದಿನಾಂಕ:18.06.2020.
4. ಸರ್ಕಾರಿ ಆದೇಶ ಸಂಖ್ಯೆ:ಸಕಇ198ಎಸ್‌ಡಿಸಿ2020, ಬೆಂಗಳೂರು, ದಿನಾಂಕ:09.09.2020.

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ಪ್ರಸ್ತಾಪಿತ ವಿಷಯಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ, 2020-21ನೇ ಸಾಲಿಗೆ ಆಯವ್ಯಯದಲ್ಲಿ ನಿಗದಿಪಡಿಸಿದ ಅನುದಾನಕ್ಕೆ ಬ್ಯಾಂಕ್ ಸಹಯೋಗದೊಡನೆ ಅನುಷ್ಟಾನಗೊಳಿಸುತ್ತಿರುವ ಉದ್ಯಮ ಶೀಲತಾ ಅಭಿವೃದ್ಧಿ ಯೋಜನೆಯಡಿ ಜಿಲ್ಲಾವಾರು ಭೌತಿಕ ಮತ್ತು ಆರ್ಥಿಕ ಗುರಿ ನಿಗದಿಪಡಿಸಿ, ಅನುಬಂಧ-1ರಲ್ಲಿ ಲಗತ್ತಿಸಿದೆ.

ಉದ್ಯಮ ಶೀಲತಾ ಅಭಿವೃದ್ಧಿ ಯೋಜನೆಗಳಡಿ 2019-20ನೇ ಸಾಲಿನಲ್ಲಿ ನಿಗದಿಪಡಿಸಿದ ಗುರಿಯಲ್ಲಿ ಸಾಧನೆಯಾಗದಿರುವ ಬಾಕಿ ಉಳಿದ ಗುರಿ ಹಾಗೂ ಉಲ್ಲೇಖ (3 ಮತ್ತು 4)ರಲ್ಲಿ ವಿಶೇಷ ಪ್ಯಾಕೇಜ್‌ನಡಿ ಉದ್ಯಮ ಶೀಲತಾ ಅಭಿವೃದ್ಧಿ ಯೋಜನೆಯಡಿ ಮಂಜೂರು ಮಾಡಿರುವುದರಿಂದ ಒಟ್ಟು 8279 ಫಲಾಪೇಕ್ಷಿಗಳಿಗೆ ಗುರಿ ನಿಗದಿಪಡಿಸಿ ಅನುಬಂಧ (2 ಮತ್ತು 3)ರಲ್ಲಿ ಲಗತ್ತಿಸಿ ಹಿಂಬಾಕಿ ಸೇರಿಸಿ 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 ಅನುಷ್ಟಾನಕ್ಕೆ ಅಗತ್ಯ ಸಹಕಾರ ನೀಡಲು ಸೂಚನೆಗಳನ್ನು ನೀಡಲು ಕೋರಿದೆ.

ತಮ್ಮ ವಿಶ್ವಾಸಿ,

ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು.

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ಅನುಬಂಧ –1

2020–21ನೇ ಸಾಲಿಗೆ ಉದ್ಯಮ ಶೀಲತಾ ಅಭಿವೃದ್ಧಿ ಯೋಜನೆಯಡಿ (ಘಟಕ ವೆಚ್ಚ 0.00 ರಿಂದ ರೂ.1.00ಲಕ್ಷಗಳವರೆಗೆ) ಶೇ.35% ಅಥವಾ ಗರಿಷ್ಠ ರೂ.1.00ಲಕ್ಷ ಸಹಾಯಧನ) ನಿಗದಿಪಡಿಸಿದ ಜಿಲ್ಲಾವಾರು ಭೌತಿಕ ಮತ್ತು ಆರ್ಥಿಕ ಗುರಿ

(ರೂ.ಲಕ್ಷಗಳಲ್ಲಿ)

ಕ್ರಮ ಸಂಖ್ಯೆ	ಜಿಲ್ಲೆಯ ಹೆಸರು	ಭೌತಿಕ ಗುರಿ	ಆರ್ಥಿಕ ಗುರಿ
			ಸಹಾಯಧನ
	ಬೆಂಗಳೂರು ವಿಭಾಗ		
1	ಬೆಂಗಳೂರು ನಗರ	370	370.00
2	ಬೆಂಗಳೂರು ಗ್ರಾಮಾಂತರ	66	66.00
3	ಚಿತ್ರದುರ್ಗ	120	120.00
4	ಚಿಕ್ಕಬಳ್ಳಾಪುರ	96	96.00
5	ಕೋಲಾರ	145	145.00
6	ದಾವಣಗೆರೆ	98	98.00
7	ರಾಮನಗರ	63	63.00
8	ಶಿವಮೊಗ್ಗ	96	96.00
9	ತುಮಕೂರು	158	158.00
	ಮೈಸೂರು ವಿಭಾಗ		
10	ಚಾಮರಾಜನಗರ	81	81.00
11	ಚಿಕ್ಕಮಗಳೂರು	78	78.00
12	ದಕ್ಷಿಣ ಕನ್ನಡ	45	45.00
13	ಹಾಸನ	107	107.00
14	ಕೊಡಗು	23	23.00
15	ಮಂಡ್ಯ	81	81.00
16	ಮೈಸೂರು	166	166.00
17	ಉಡುಪಿ	22	22.00
	ಬೆಳಗಾವಿ ವಿಭಾಗ		
18	ಬಾಗಲಕೋಟೆ	97	97.00
19	ಬೆಳಗಾವಿ	181	181.00
20	ವಿಜಯಪುರ	136	136.00
21	ಧಾರವಾಡ	56	56.00
22	ಗದಗ	54	54.00
23	ಹಾವೇರಿ	67	67.00
24	ಉತ್ತರ ಕನ್ನಡ	36	36.00
	ಕಲಬುರಗಿ ವಿಭಾಗ		
25	ಬಳ್ಳಾರಿ	183	183.00
26	ಬೀದರ್	123	123.00
27	ಕಲಬುರಗಿ	200	200.00
28	ಕೊಪ್ಪಳ	79	79.00
29	ರಾಯಚೂರು	124	124.00
30	ಯಾದಗಿರಿ	83	83.00
	ಮೀಸಲು	0	0.00
	ಒಟ್ಟು	**3234**	**3234.00**

ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು

ಅನುಬಂಧ–2

ಡಾ:ಬಿ.ಆರ್.ಅಂಬೇಡ್ಕರ್ ಅಭಿವೃದ್ಧಿ ನಿಗಮ, ಬೆಂಗಳೂರು

2019–20ನೇ ಸಾಲಿಗೆ ಹಿಂಬಾಕಿ ಗುರಿಯಲ್ಲಿ 2020–21ನೇ 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	41	143.50	15	75.00	17	85.00	73	303.50
2	ಬೆಂಗಳೂರು (ಗ್ರಾಮಾಂತರ)	10	35.00	3	15.00	4	20.00	17	70.00
3	ಚಿತ್ರದುರ್ಗ	23	80.50	6	30.00	5	25.00	34	135.50
4	ಚಿಕ್ಕಬಳ್ಳಾಪುರ	16	56.00	4	20.00	3	15.00	23	91.00
5	ಕೋಲಾರ	19	66.50	7	35.00	8	40.00	34	141.50
6	ದಾವಣಗೆರೆ	11	38.50	3	15.00	3	15.00	17	68.50
7	ರಾಮನಗರ	9	31.50	2	10.00	1	5.00	12	46.50
8	ಶಿವಮೊಗ್ಗ	11	38.50	5	25.00	3	15.00	19	78.50
9	ತುಮಕೂರು	16	56.00	7	35.00	8	40.00	31	131.00
10	ಚಾಮರಾಜನಗರ	11	38.50	3	15.00	4	20.00	18	73.50
11	ಚಿಕ್ಕಮಗಳೂರು	9	31.50	2	10.00	3	15.00	14	56.50
12	ದಕ್ಷಿಣ ಕನ್ನಡ	0	0.00	0	0.00	0	0.00	0	0.00
13	ಹಾಸನ	15	52.50	4	20.00	3	15.00	22	87.50
14	ಕೊಡಗು	0	0.00	0	0.00	0	0.00	0	0.00
15	ಮಂಡ್ಯ	9	31.50	3	15.00	4	20.00	16	66.50
16	ಮೈಸೂರು	16	56.00	9	45.00	8	40.00	33	141.00
17	ಉಡುಪಿ	0	0.00	0	0.00	0	0.00	0	0.00
18	ಬಾಗಲಕೋಟೆ	15	52.50	4	20.00	4	20.00	23	92.50
19	ಬೆಳಗಾವಿ	21	73.50	9	45.00	7	35.00	37	153.50
20	ವಿಜಯಪುರ	15	52.50	3	15.00	4	20.00	22	87.50
21	ಧಾರವಾಡ	2	7.00	2	10.00	2	10.00	6	27.00
22	ಗದಗ	5	17.50	2	10.00	2	10.00	9	37.50
23	ಹಾವೇರಿ	7	24.50	3	15.00	3	15.00	13	54.50
24	ಉತ್ತರ ಕನ್ನಡ	5	17.50	1	5.00	1	5.00	7	27.50
25	ಬಳ್ಳಾರಿ	17	59.50	3	15.00	4	20.00	24	94.50
26	ಬೀದರ್	11	38.50	2	10.00	3	15.00	16	63.50
27	ಕಲಬುರಗಿ	16	56.00	4	20.00	5	25.00	25	101.00
28	ಕೊಪ್ಪಳ	3	10.50	2	10.00	2	10.00	7	30.50
29	ರಾಯಚೂರು	11	38.50	3	15.00	4	20.00	18	73.50
30	ಯಾದಗಿರಿ	9	31.50	3	15.00	2	10.00	14	56.50
ಒಟ್ಟು		**353**	**1235.50**	**114**	**570.00**	**117**	**585.00**	**584**	**2390.50**

ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು

ಅನುಬಂಧ – 3

ಡಾ:ಬಿ.ಆರ್.ಅಂಬೇಡ್ಕರ್ ಅಭಿವೃದ್ಧಿ ನಿಗಮ, ಬೆಂಗಳೂರು

2020–21ನೇ ಸಾಲಿಗೆ ವಿಶೇಷ ಪ್ಯಾಕೇಜ್ ಯೋಜನೆಯಡಿ ಮಂಜೂರಾತಿ ನೀಡಿದ ಜಿಲ್ಲಾವಾರು ಮಾಹಿತಿ

ಕ್ರ.ಸಂ	ಜಿಲ್ಲೆಯ ಹೆಸರು	ಹಿಂದಿನ ವರ್ಷದ ಹಿಂಬಾಕಿ ವಿಶೇಷ ಪ್ಯಾಕೇಜ್ ಯೋಜನೆಯಡಿ ಸಂಖ್ಯೆ:ಸಕಇ301ಎಸ್‌ಡಿಸಿ 2018, ಬೆಂಗಳೂರು ದಿನಾಂಕ:19.07.2019ರ ಗುರಿ		ವಿಶೇಷ ಪ್ಯಾಕೇಜ್ ಯೋಜನೆಯಡಿ ಸರ್ಕಾರಿ ಆದೇಶ ಸಂಖ್ಯೆ:198ಎಸ್‌ಡಿಸಿ2020, ಬೆಂಗಳೂರು ದಿನಾಂಕ:18.06.2020.		ವಿಶೇಷ ಪ್ಯಾಕೇಜ್ ಯೋಜನೆಯಡಿ ಸರ್ಕಾರಿ ಆದೇಶ ಸಂಖ್ಯೆ:198ಎಸ್‌ಡಿಸಿ2020, ಬೆಂಗಳೂರು ದಿನಾಂಕ:09.09.2020,		ಒಟ್ಟು ಗುರಿ	
		ಭೌತಿಕ	ಆರ್ಥಿಕ	ಭೌತಿಕ	ಆರ್ಥಿಕ	ಭೌತಿಕ	ಆರ್ಥಿಕ	ಭೌತಿಕ	ಆರ್ಥಿಕ
1	ಬೆಂಗಳೂರು ನಗರ	165	412.50	148	296.00	229	229.00	542	937.50
2	ಬೆಂಗಳೂರು (ಗ್ರಾಮಾಂತರ)	20	50.00	2	4.00	13	13.00	35	67.00
3	ಚಿತ್ರದುರ್ಗ	95	237.50	199	398.00	24	24.00	318	659.50
4	ಚಿಕ್ಕಬಳ್ಳಾಪುರ	26	65.00	3	6.00	112	112.00	141	183.00
5	ಕೋಲಾರ	0	0.00	6	12.00	250	250.00	256	262.00
6	ದಾವಣಗೆರೆ	91	227.50	31	62.00	315	315.00	437	604.50
7	ರಾಮನಗರ	12	30.00	8	16.00	0	0.00	20	46.00
8	ಶಿವಮೊಗ್ಗ	10	25.00	4	8.00	2	2.00	16	35.00
9	ತುಮಕೂರು	10	25.00	19	38.00	86	86.00	115	149.00
10	ಚಾಮರಾಜನಗರ	0	0.00	1	2.00	12	12.00	13	14.00
11	ಚಿಕ್ಕಮಗಳೂರು	5	12.50	0	0.00	1	1.00	6	13.50
12	ದಕ್ಷಿಣ ಕನ್ನಡ	0	0.00	0	0.00	6	6.00	6	6.00
13	ಹಾಸನ	8	20.00	4	8.00	0	0.00	12	28.00
14	ಕೊಡಗು	0	0.00	0	0.00	8	8.00	8	8.00
15	ಮಂಡ್ಯ	5	12.50	9	18.00	67	67.00	81	97.50
16	ಮೈಸೂರು	34	85.00	10	20.00	70	70.00	114	175.00
17	ಉಡುಪಿ	0	0.00	0	0.00	0	0.00	0	0.00
18	ಬಾಗಲಕೋಟೆ	14	35.00	99	198.00	167	167.00	280	400.00
19	ಬೆಳಗಾವಿ	27	67.50	55	110.00	265	265.00	347	442.50
20	ವಿಜಯಪುರ	64	160.00	80	160.00	125	125.00	269	445.00
21	ಧಾರವಾಡ	10	25.00	8	16.00	7	7.00	25	48.00
22	ಗದಗ	8	20.00	7	14.00	9	9.00	24	43.00
23	ಹಾವೇರಿ	2	5.00	1	2.00	4	4.00	7	11.00
24	ಉತ್ತರ ಕನ್ನಡ	2	5.00	3	6.00	3	3.00	8	14.00
25	ಬಳ್ಳಾರಿ	22	55.00	10	20.00	40	40.00	72	115.00
26	ಬೀದರ್	50	125.00	25	50.00	54	54.00	129	229.00
27	ಕಲಬುರಗಿ	650	1625.00	25	50.00	145	145.00	820	1820.00
28	ಕೊಪ್ಪಳ	30	75.00	30	60.00	67	67.00	127	202.00
29	ರಾಯಚೂರು	30	75.00	37	74.00	134	134.00	201	283.00
30	ಯಾದಗಿರಿ	9	22.50	12	24.00	11	11.00	32	57.50
ಒಟ್ಟು		**1399**	**3497.50**	**836**	**1672.00**	**2226**	**2226.00**	**4461**	**7395.50**

ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು

Target Annexure - 13 E

ನಿಜಶರಣ ಅಂಬಿಗರ ಚೌಡಯ್ಯ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿಯಮಿತ

Nijasharana Ambigara Chowdaiah Development Corporation Ltd.

(ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ಉದ್ಯಮ)

(A Government of Karnataka Undertaking)

ಸಂಖ್ಯೆ: ನಿಅಚೌಅನಿ/ಚೈ.ಸ-ಕಂ-ಸಾ.ಲೋನ್/ಸಿಆರ್-32/2020-21/80 ದಿನಾಂಕ: 05.08.2020

ಕೆನರಾ ಬೆಂಕ CANARA BANK
ಮಹಾ ಪ್ರಬಂಧಕರ ಕಾ ಸಚಿವಾಲಯ, ಅಗ್ರಣಿ ಬೆಂಕ ಏ ಕ್ಷೇತ್ರೀಯ ಗ್ರಾಮೀಣ ಬೆಂಕ ವಿಭಾಗ
ಪ್ರ. ಕಾ. ಅನೆಕ್ಸ್, ಬೆಂಗಳೂರು - 560 009
14 AUG 2020
GM's Secretariat
Lead Bank & Regional Rural Bank Wing
H. O. Annexe, Bengaluru - 560 009

ಕನ್ವೀನರ್‌ರವರು,
ಲೀಡ್ ಬ್ಯಾಂಕ್,
ಕೆನರಾ ಬ್ಯಾಂಕ್,
ಜೆ.ಸಿ. ರಸ್ತೆ, ಬೆಂಗಳೂರು.

ಮಾನ್ಯರೇ,

ವಿಷಯ:- **ನಿಜಶರಣ ಅಂಬಿಗರ ಚೌಡಯ್ಯ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿಯಮಿತದ ವತಿಯಿಂದ ಬ್ಯಾಂಕುಗಳ ಸಹಯೋಗದೊಂದಿಗೆ ಸ್ವಯಂ ಉದ್ಯೋಗ ಸಾಲ (ಚೈತನ್ಯ ಸಬ್ಸಿಡಿ-ಕಂ-ಸಾಫ್ಟ್ ಲೋನ್) ಯೋಜನೆ"**

ಉಲ್ಲೇಖ:- ದಿನಾಂಕ 18.06.2020ರಂದು ಬೆಳಿಗ್ಗೆ 11.00 ಘಂಟೆಗೆ ಜರುಗಿದ ನಿಜಶರಣ ಅಂಬಿಗರ ಚೌಡಯ್ಯ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ಮಂಡಳಿ ಸಭೆಯ ನಡವಳಿಗಳು.

ನಿಜಶರಣ ಅಂಬಿಗರ ಚೌಡಯ್ಯ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿಯಮಿತವನ್ನು ಕಂಪೆನಿ ಕಾಯ್ದೆ, 2013ರ ಪ್ರಕಾರ ದಿನಾಂಕ 10.11.2017ರಂದು ನೋಂದಾಯಿಸಿ, ಸ್ಥಾಪಿಸಲಾಗಿದೆ.

ಸರ್ಕಾರದ ಆದೇಶ ಸಂಖ್ಯೆ: ಸಕಇ 225 ಬಿಸಿಎ 2000, ದಿನಾಂಕ 30.3.2002ರ ಆದೇಶದಲ್ಲಿನ ಪ್ರವರ್ಗ ಪ್ರವರ್ಗ-1ರ 6(a) ಯಿಂದ 6(ak)ವರೆಗಿನ (a)ಕೋಲಿ, (b)ಗಂಗಾಮತ, (c)ಬೆಸ್ತ, (d)ಕಬ್ಬಲಿಗ, (e)ಮೊಗವೀರ, (f)ಅಂಬಿಗ/ಅಂಬಿ, (g)ಬಾರ್ಕಿ/ಬಾರಿಕ, (h)ಬೆಸ್ತರ್, (i)ಭೋಯಿ, (j)ರಾಜಬೋಯಿ, (k)ಬುಂಡೆ-ಬೆಸ್ತರ್, (l)ದಾಲ್ಚಿ, (m)ದಾವತ್, (n)ಗಬಿಟ್, (o)ಗಲಾಡಕೊಂಕಣಿ, (p)ಗಂಗೆಮಕ್ಕಳು, (q)ಗಂಗಾಕುಲ, (r)ಗಂಗಾಮತಸ್ಥ, (s)ಗಂಗಾಪುತ್ರ, (t)ಗೌರಿಮತ, (u)ಬುಂಡೆ-ಬೆಸ್ತ/ಗುಂಡೆಬೆಸ್ತ, (v)ಹರಕಂತ್ರ, (w)ಜಲಗಾರ, (x)ಕಬ್ಬೇರ/ಕಬ್ಬೇರ್, (y)ಕಬ್ಬಲಿ, (z)ಕಹರ್, (aa)ಖಾರ್ವಿ/ಕೊಂಕಣಖಾರ್ವಿ, (ab)ಕೋಳಿಮಹದೇವ್, (ac)ಮಡ್ಡರ್, (ad)ಮೀನಗಾರ್, (ae)ಮಗೇರ್, (af)ಮುಕ್ಕವಾನ್, (ag)ಪರಿವಾರ, (ah)ಸಿವಿಯರ್, (ai)ಸುಣಗಾರ, (aj)ತೊರೆಯ, (ak)ವಾಗಿ ಜಾತಿಗೆ ಸೇರಿದವರ ಆರ್ಥಿಕಾಭಿವೃದ್ಧಿಗಾಗಿ ಸಾಲ-ಸೌಲಭ್ಯ ಒದಗಿಸುವುದು ನಿಗಮದ ಉದ್ದೇಶವಾಗಿರುತ್ತದೆ.

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ಅದರಂತೆ, ನಿಗಮವು ಈ ಪ್ರವರ್ಗಕ್ಕೆ ಸೇರಿದ ಜನರ ಶ್ರೇಯೋಭಿವೃದ್ಧಿಗಾಗಿ ವಿವಿಧ ಯೋಜನೆಗಳನ್ನು ಹಮ್ಮಿಕೊಂಡು ಜಾರಿಗೊಳಿಸುತ್ತಾ ಬಂದಿರುತ್ತದೆ. ಈ ಪ್ರವರ್ಗಕ್ಕೆ ಸೇರಿದ ಜನರ ಹೆಚ್ಚಿನ ಸೌಲಭ್ಯ ಪಡೆದು ಸ್ವಯಂ ಉದ್ಯೋಗ ನಡೆಸಲು ಅನುವಾಗುವಂತೆ, ಪ್ರಸಕ್ತ ಸಾಲಿನಿಂದ, ಅಂದರೆ, 2020–21ನೇ ಸಾಲಿನಿಂದ **"ಬ್ಯಾಂಕುಗಳ ಸಹಯೋಗದೊಂದಿಗೆ ಸ್ವಯಂ ಉದ್ಯೋಗ ಸಾಲ (ಚೈತನ್ಯ ಸಬ್ಸಿಡಿ–ಕಂ–ಸಾಫ್ಟ್ ಲೋನ್) ಯೋಜನೆ"**ಯನ್ನು ಹೊಸದಾಗಿ ಜಾರಿಗೆ ತರಲಾಗಿದೆ. ಸರ್ಕಾರವು ಅನುಮೋದಿಸಿದ ಯೋಜನೆಯ ಮಾರ್ಗಸೂಚಿಗಳ ಪ್ರತಿಯನ್ನು ಮಾಹಿತಿಗೆ ಲಗತ್ತಿಸಿದೆ. ಈ ಯೋಜನೆಯ ರೂಪುರೇಷೆಗಳು ಈ ಕೆಳಕಂಡಂತಿವೆ:–

ಯೋಜನೆ ಉದ್ದೇಶ:–

ವ್ಯಾಪಾರ, ಕೈಗಾರಿಕೆ, ಸಾರಿಗೆ ಮತ್ತು ಸೇವಾ ವಲಯಗಳಲ್ಲಿ ಹೆಚ್ಚಿನ ಘಟಕ ವೆಚ್ಚವಿರುವ ಉದ್ಯಮಗಳಾದ ಆಟೋರಿಕ್ಷಾ, ಬೇಕರಿ, ಹೋಟೆಲ್, ಕಂಪ್ಯೂಟರ್ ಘಟಕ, ಹಿಟ್ಟಿನ ಗಿರಣಿ, ಆಟೋಮೊಬೈಲ್ ಗ್ಯಾರೇಜ್, ಮೊಬೈಲ್ ರಿಪೇರಿ ಅಂಗಡಿ, ಇಟ್ಟಿಗೆ ಉದ್ಯಮ ಇತ್ಯಾದಿ 10.00 ಲಕ್ಷಗಳ ಘಟಕ ವೆಚ್ಚವಿರುವ ಲಾಭದಾಯಕ ಉದ್ಯಮಗಳನ್ನು ಸ್ಥಾಪಿಸಿ ನಡೆಸಲು ಬ್ಯಾಂಕ್‌ಗಳಿಂದ ಸಾಲ ಮತ್ತು ನಿಗಮದಿಂದ ಸಹಾಯಧನ ಒದಗಿಸುವುದು.

ಈ ಯೋಜನೆಯಲ್ಲಿ ಪ್ರಯೋಜನ ಪಡೆಯಲು ಇರಬೇಕಾದ ಅರ್ಹತೆಗಳು:–

i. ಈ ಯೋಜನೆಯಲ್ಲಿ ಆರ್ಥಿಕ ಸಹಾಯ ಪಡೆಯಲು ಅಭ್ಯರ್ಥಿಯು ಸರ್ಕಾರಿ ಆದೇಶ ಸಂಖ್ಯೆ ಸಕಇ 225 ಬಿಸಿಎ 2000, ದಿನಾಂಕ 30.03.2002ರ ಆದೇಶದಲ್ಲಿ ಗುರ್ತಿಸಿದ ಪ್ರವರ್ಗ–I, ರಲ್ಲಿ ಕ್ರಮ ಸಂಖ್ಯೆ 53(a) ಯಿಂದ (v) ರಲ್ಲಿ ಬರುವ ಕೋಲಿ, ಗಂಗಾಮತ, ಬೆಸ್ತ, ಕಬ್ಬಲಿಗ, ಮೊಗವೀರ, ಮತ್ತು ಇದರ ಉಪಜಾತಿಗಳಿಗೆ ಸೇರಿದವರಾಗಿರಬೇಕು.

ii. ಅರ್ಜಿದಾರರ ಕುಟುಂಬದ ವಾರ್ಷಿಕ ವರಮಾನ ಗ್ರಾಮೀಣ ಪ್ರದೇಶದವರಾದರೆ ರೂ.98,000/–ಗಳ ಹಾಗೂ ನಗರ ಪ್ರದೇಶದವರಿಗೆ ರೂ.1,20,000/–ಗಳನ್ನು ಮೀರಿರಬಾರದು.

iii. ಕರ್ನಾಟಕ ರಾಜ್ಯದ ಖಾಯಂ ನಿವಾಸಿಯಾಗಿರಬೇಕು.

iv. ಅರ್ಜಿದಾರರ ವಯಸ್ಸು 18 ರಿಂದ 55 ವರ್ಷಗಳ ಮಿತಿಯೊಳಗಿರಬೇಕು.

v. ಸರ್ಕಾರದ/ನಿಗಮದ ಬೇರೆ ಯಾವುದಾದರೂ ಯೋಜನೆಗಳಲ್ಲಿ ಸಾಲ ಅಥವಾ ಇತರೆ ಆರ್ಥಿಕ ಸವಲತ್ತು ಪಡೆದಿರಬಾರದು.

vi. ಮಹಿಳೆಯರಿಗೆ ಈ ಯೋಜನೆಯಲ್ಲಿ ಶೇ.33ರಷ್ಟು ಮೀಸಲು ನಿಗದಿಪಡಿಸಿದೆ.

vii. ವಿಕಲಚೇತನರಿಗೆ ಈ ಯೋಜನೆಯಲ್ಲಿ ಶೇ.5ರಷ್ಟು ಮೀಸಲು ನಿಗದಿಪಡಿಸಿದೆ.

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viii. **ಆದ್ಯತೆ:-** ವಿಧವೆಯರಿಗೆ, ತೃತೀಯ ಲಿಂಗದವರಿಗೆ ಹಾಗೂ ಮಾಜಿ ಸೈನಿಕರ ಕುಟುಂಬದ ಸದಸ್ಯರಿಗೆ ಆದ್ಯತೆ ಮೇಲೆ ಸೌಲಭ್ಯ ಒದಗಿಸಬೇಕು.

ix. ಒಂದು ಕುಟುಂಬದ ಒಬ್ಬ ಸದಸ್ಯರಿಗೆ ಮಾತ್ರ ಸೌಲಭ್ಯ ಒದಗಿಸಲಾಗುವುದು.

x. ಅಭ್ಯರ್ಥಿಯು ಕೈಗೊಳ್ಳುವ ಆರ್ಥಿಕ ಚಟುವಟಿಕೆಯ ಬಗ್ಗೆ ತರಬೇತಿ/ಅನುಭವ/ತಿಳುವಳಿಕೆ ಹೊಂದಿರಬೇಕು.

xi. ನಿಗಮದ ನಿರ್ದೇಶಕ ಮಂಡಳಿಯು ಕಾಲಕಾಲಕ್ಕೆ ವಿಧಿಸುವ ಇನ್ನಿತರ ಅರ್ಹತೆಗಳನ್ನು ಹೊಂದಿದವರಾಗಿರಬೇಕು.

xii. ಅರ್ಜಿದಾರರು ಕಡ್ಡಾಯವಾಗಿ ರಾಷ್ಟ್ರೀಕೃತ ಬ್ಯಾಂಕ್‌ಗಳಲ್ಲಿ ಉಳಿತಾಯ ಖಾತೆ ಹೊಂದಿರಬೇಕು.

ಘಟಕ ವೆಚ್ಚ (ಸಾಲ ಮತ್ತು ಸಹಾಯಧನದ ಮೊತ್ತ):-

ಸಾಲದ ಮೊತ್ತ:- ಅರ್ಜಿದಾರರು ಕೈಗೊಳ್ಳುವ ವ್ಯಾಪಾರ, ಕೃಷಿ ಮತ್ತು ಕೃಷಿ ಅವಲಂಭಿತ ಚಟುವಟಿಕೆಗಳು, ಸೇವಾ ಉದ್ದಿಮೆಗಳು, ತಾಂತ್ರಿಕ ಉದ್ದಿಮೆಗಳು ಮತ್ತು ಸಾರಿಗೆ ವಲಯದಲ್ಲಿ ಕೈಗೊಳ್ಳುವ ಆರ್ಥಿಕ ಚಟುವಟಿಕೆಯನುಸಾರ ಗರಿಷ್ಠ ರೂ.10.00 ಲಕ್ಷಗಳವರೆಗೆ ಬ್ಯಾಂಕ್‌ಗಳಿಂದ ಸಾಲ ಪಡೆಯುವುದು.

ಸಹಾಯಧನ:- ಬ್ಯಾಂಕ್ ಮಂಜೂರು ಮಾಡುವ ಸಾಲದ ಮೊತ್ತದಲ್ಲಿ ಶೇ.20ರಷ್ಟು ಗರಿಷ್ಠ ರೂ.1.00 ಲಕ್ಷಗಳನ್ನು ನಿಗಮದಿಂದ ಸಹಾಯಧನ ಮಂಜೂರು ಮಾಡಲಾಗುವುದು.

ಬಡ್ಡಿ:- ಬ್ಯಾಂಕ್‌ಗಳು ಮಂಜೂರು ಮಾಡುವ ಸಾಲಕ್ಕೆ ಬ್ಯಾಂಕ್‌ಗಳು ಚಾಲ್ತಿಯಲ್ಲಿರುವ ಬಡ್ಡಿಯನ್ನು ವಿಧಿಸಲಾಗುತ್ತದೆ.

ಮರುಪಾವತಿ:- ಬ್ಯಾಂಕ್‌ಗಳು ನಿಗಧಿಪಡಿಸುವ ಕಂತುಗಳನ್ವಯ ಸಾಲ ಮತ್ತು ಬಡ್ಡಿಯನ್ನು ಬ್ಯಾಂಕ್‌ಗಳಿಗೆ ಮರುಪಾವತಿ ಮಾಡಬೇಕು.

ಸದರಿ ಯೋಜನೆಯನ್ನು 2020-21ನೇ ಸಾಲಿನಲ್ಲಿ ಜಾರಿಗೊಳಿಸುವ ಸಲುವಾಗಿ ಒಟ್ಟು 625 ಭೌತಿಕ ಮತ್ತು 125.00 ಲಕ್ಷಗಳ ಆರ್ಥಿಕ ಗುರಿಯನ್ನು ನಿಗಧಿಪಡಿಸಲಾಗಿದೆ. ಜಿಲ್ಲಾವಾರು ಗುರಿ ಮಾಹಿತಿಯ ಪ್ರತಿ ಮತ್ತು ದಿನಾಂಕ 18.06.2020ರಂದು ಜರುಗಿದ ನಿಗಮದ ಮಂಡಳಿ ಸಭೆಯ ನಡವಳಿಗಳ ಪ್ರತಿಯನ್ನು ಮಾಹಿತಿಗಾಗಿ ಈ ಪತ್ರದೊಂದಿಗೆ ಲಗತ್ತಿಸಿದೆ.

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ಆದುದರಿಂದ, ಈ ಯೋಜನೆಯನ್ನು ಅನುಷ್ಠನಗೊಳಿಸಲು ಸಹಕಾರ ನೀಡಬೇಕೆಂದು ಕೋರಿದೆ. ಈ ಯೋಜನೆಯ ಸಂಬಂಧದಲ್ಲಿ ಸಾಲ ಸೌಲಭ್ಯ ಕೋರಿ ಸ್ವೀಕೃತವಾಗುವ ಅರ್ಜಿಗಳನ್ನು ಆಯಾ ಜಿಲ್ಲೆಗಳ DBCDC (ಡಿ.ದೇವರಾಜ ಅರಸು ಹಿಂದುಳಿದ ವರ್ಗಗಳ ನಿಗಮ ನಿಯಮಿತ) ನಿಗಮದ ಜಿಲ್ಲಾ ವ್ಯವಸ್ಥಾಪಕರುಗಳು, ಜಿಲ್ಲಾ ಪಂಚಾಯಿತಿ ಮುಖ್ಯ ಕಾರ್ಯನಿರ್ವಹಣಾಧಿಕಾರಿಯವರ ಅಧ್ಯಕ್ಷತೆಯಲ್ಲಿನ ಸಭೆಯ ಮುಂದೆ ಮಂಡಿಸಿ, ಅರ್ಹ ಅರ್ಜಿದಾರರ ಅರ್ಜಿಗಳನ್ನು ಮುಂದಿನ ಕ್ರಮಕ್ಕಾಗಿ ಆಯಾ ಜಿಲ್ಲೆಗಳಲ್ಲಿರುವ ಲೀಡ್ ಬ್ಯಾಂಕ್‌ಗಳಿಗೆ ಸಲ್ಲಿಸಲಿದ್ದಾರೆ. ಹೀಗೆ ಸಾಲ ಸೌಲಭ್ಯ ಕೋರಿ ಸಲ್ಲಿಕೆಯಾಗುವ ಅರ್ಜಿಗಳನ್ನು ಪರಿಶೀಲಿಸಿ, ಅರ್ಜಿದಾರರಿಂದ ಅಗತ್ಯವಿರುವ ದಾಖಿಲಾತಿಗಳನ್ನು ಪಡೆದು ಉದ್ದೇಶಿತ ಉದ್ಯಮ ಮತ್ತು ಫಲಾನುಭವಿಯ ಮರುಪಾವತಿ ಸಾಮರ್ಥ್ಯವನ್ನು ಆಧರಿಸಿ, ಬ್ಯಾಂಕಿನ ನಿಯಮಗಳ ನಿಬಂಧನೆಗಳಿಗೊಳಪಟ್ಟು ಗರಿಷ್ಟ 10.00 ಲಕ್ಷಗಳವರೆಗೆ ಸಾಲ ಸೌಲಭ್ಯ ಒದಗಿಸಲು ಕ್ರಮವಹಿಸುವಂತೆ ತಮ್ಮ ವ್ಯಾಪ್ತಿಯಲ್ಲಿನ ಎಲ್ಲಾ ಜಿಲ್ಲೆಗಳಲ್ಲಿನ ಬ್ಯಾಂಕ್‌ಗಳ ಮುಖ್ಯಸ್ಥರಿಗೆ ಸೂಚಿಸುವಂತೆ ಕೋರುತ್ತೇನೆ. ಲೀಡ್ ಬ್ಯಾಂಕ್‌ಗಳು ನಿಯಮಾನುಸಾರ ಮಂಜೂರು ಮಾಡುವ ಸಾಲದ ಮೊತ್ತವನ್ನು ಆಧರಿಸಿ ತದನಂತರ ನಿಜಶರಣ ಅಂಬಿಗರ ಚೌಡಯ್ಯ ಅಬಿವೃದ್ಧಿ ನಿಗಮ ನಿಯಮಿತದ ಆಯಾ ಜಿಲ್ಲೆಗಳ ಜಿಲ್ಲಾ ವ್ಯವಸ್ಥಾಪಕರುಗಳು ಶೇಕಡ 20 ರಷ್ಟು (ಗರಿಷ್ಟ 1.00 ಲಕ್ಷದವರೆಗೆ) ಸಬ್ಸಿಡಿ ಮೊತ್ತವನ್ನು ಮಂಜೂರು ಮಾಡಲು ನಿಯಮಾನುಸಾರ ಕ್ರಮವಹಿಸುವರು.

ಈ ಯೋಜನೆಯಡಿ ಸಾಧಿಸಲಾದ ಆರ್ಥಿಕ ಮತ್ತು ಭೌತಿಕ ಪ್ರಗತಿಯನ್ನು ರಾಜ್ಯ ಮಟ್ಟದ BLBC ಪರಿಶೀಲನಾ ಸಭೆಯಲ್ಲಿ ಪರಿಶೀಲಿಸಬೇಕೆಂದೂ ಸಹ ಕೋರಿದೆ. ಹಾಗೂ ಯೋಜನೆಯ ಅನುಷ್ಠಾನಕ್ಕೆ ತಮ್ಮ ವ್ಯಾಪ್ತಿಯಲ್ಲಿನ ಎಲ್ಲಾ ಲೀಡ್ ಬ್ಯಾಂಕ್‌ಗಳಿಗೆ ಸೂಕ್ತ ನಿರ್ದೇಶನ ನೀಡುವಂತೆ ಕೋರಿದೆ.

ತಮ್ಮ ವಿಶ್ವಾಸಿ,

06/08/2020

ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು,
ನಿಜಶರಣ ಅಂಬಿಗರ ಚೌಡಯ್ಯ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿ.

ಲಗತ್ತು :--

1. 8ನೇ ನಿರ್ದೇಶಕ ಮಂಡಳಿ ಸಭೆ ನಡವಳಿ.
2. ಜಿಲ್ಲಾವಾರು ಗುರಿ ನಿಗಧಿ ಪಟ್ಟಿ
3. ಯೋಜನೆಯ ಮಾರ್ಗಸೂಚಿಗಳ ಪಟ್ಟಿ

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ಪ್ರತಿ: ಮಾಹಿತಿ ಹಾಗೂ ಸೂಕ್ತ ಕ್ರಮಕ್ಕಾಗಿ:

(1) ಸಹಾಯಕ ಜನರಲ್ ಮ್ಯಾನೇಜರ್‌ರವರು, ನಿಜಶಣ ಅಂಬಿಗರ ಚೌಡಯ್ಯ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿ.. ಕೇ/ಆ. ದೇವರಾಜ ಅರಸು ಹಿಂದುಳಿದ ವರ್ಗಗಳ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿ.. ಬೆಂಗಳೂರು ವಿಭಾಗ, ಬೆಂಗಳೂರು.
(2) ಸಹಾಯಕ ಜನರಲ್ ಮ್ಯಾನೇಜರ್‌ರವರು, ನಿಜಶಣ ಅಂಬಿಗರ ಚೌಡಯ್ಯ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿ., ಕೇ/ಆ, ದೇವರಾಜ ಅರಸು ಹಿಂದುಳಿದ ವರ್ಗಗಳ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿ., ಬೆಳಗಾಂ ವಿಭಾಗ ಬೆಳಗಾಂ
(3) ಸಹಾಯಕ ಜನರಲ್ ಮ್ಯಾನೇಜರ್‌ರವರು, ನಿಜಶಣ ಅಂಬಿಗರ ಚೌಡಯ್ಯ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿ., ಕೇ/ಆ, ದೇವರಾಜ ಅರಸು ಹಿಂದುಳಿದ ವರ್ಗಗಳ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿ., ಮೈಸೂರು ವಿಭಾಗ, ಮೈಸೂರು.
(4) ಸಹಾಯಕ ಜನರಲ್ ಮ್ಯಾನೇಜರ್‌ರವರು, ನಿಜಶಣ ಅಂಬಿಗರ ಚೌಡಯ್ಯ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿ., ಕೇ/ಆ, ದೇವರಾಜ ಅರಸು ಹಿಂದುಳಿದ ವರ್ಗಗಳ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿ., ಗುಲ್ಬರ್ಗಾ ವಿಭಾಗ, ಗುಲ್ಬರ್ಗಾ.
(5) ಎಲ್ಲಾ ಜಿಲ್ಲೆಗಳ ಜಿಲ್ಲಾ ವ್ಯವಸ್ಥಾಪಕರುಗಳು – ಕೂಡಲೇ ಅಗತ್ಯ ಕ್ರಮವಹಿಸಲು ಕೋರಿದೆ.

ನಿಜಶರಣ ಅಂಬಿಗರ ಚೌಡಯ್ಯ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿಯಮಿತ
ಬೆಂಗಳೂರು.

ದಿನಾಂಕ 18.06.2020ರಂದು ಬೆಳಗ್ಗೆ 11.00 ಘಂಟೆಗೆ
ಕರ್ನಾಟಕ ರಾಜ್ಯ ಕೈಗಾರಿಕಾ ಮತ್ತು ಮೂಲಭೂತ ಸೌಲಭ್ಯಗಳ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿಯಮಿತ (ಕೆ.ಎಸ್.ಐ.ಡಿ.ಸಿ.)
ಮಂಡಳಿ ಕೊಠಡಿ, ಖನಿಜ ಭವನ, ಬೆಂಗಳೂರು, ಇಲ್ಲಿ ಜರುಗಿದ
ನಿಗಮದ 8ನೇ ನಿರ್ದೇಶಕ ಮಂಡಳಿ ಸಭೆಯ ನಡವಳಿಗಳು.

ಹಾಜರಿದ್ದವರು:-

(1) ಶ್ರೀ ಬಾಬುರಾವ್ ಚಿಂಚನಸೂರ, ಅಧ್ಯಕ್ಷರು
ಅಧ್ಯಕ್ಷರು,
ನಿಜಶರಣ ಅಂಬಿಗರ ಚೌಡಯ್ಯ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿಯಮಿತ.

(2) ಶ್ರೀ ಗಂಗಾರಾಮ್ ಬಡೇರಿಯಾ, ಐ.ಎ.ಎಸ್., ನಿರ್ದೇಶಕರು
ಸರ್ಕಾರದ ಅಪರ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿಯವರು,
ಹಿಂದುಳಿದ ವರ್ಗಗಳ ಕಲ್ಯಾಣ ಇಲಾಖೆ.

(3) ಶ್ರೀ ಟಿ.ಹೆಚ್.ಎಂ ಕುಮಾರ್, ಐ.ಎ.ಎಸ್., ನಿರ್ದೇಶಕರು
ಆಯುಕ್ತರು,
ಹಿಂದುಳಿದ ವರ್ಗಗಳ ಕಲ್ಯಾಣ ಇಲಾಖೆ.

(4) ಶ್ರೀ ಡಿ.ಎಸ್. ಸುದರ್ಶನ್ ಕುಮಾರ್, ನಿರ್ದೇಶಕರು
ಸರ್ಕಾರದ ಉಪ ಕಾರ್ಯದರ್ಶಿಯವರು,
ಆರ್ಥಿಕ ಇಲಾಖೆ (ಕಲ್ಯಾಣ).

(5) ಶ್ರೀಮತಿ ಸಿ. ಹೇಮಲತ, ನಿರ್ದೇಶಕರು
ಸರ್ಕಾರದ ಉಪ ಕಾರ್ಯದರ್ಶಿಯವರು,
ಸಾರ್ವಜನಿಕ ಉದ್ದಿಮೆಗಳ ಇಲಾಖೆ

(6) ಡಾ: ಎನ್. ಶ್ರೀಮಾಧವಿ, ಕೆ.ಎಂ.ಎ.ಎಸ್., ನಿರ್ದೇಶಕರು
ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು,
ನಿಜಶರಣ ಅಂಬಿಗರ ಚೌಡಯ್ಯ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿಯಮಿತ,
ಬೆಂಗಳೂರು.

ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು ಮಂಡಳಿ ಸಭೆಯಲ್ಲಿ ಉಪಸ್ಥಿತರಿದ್ದ ಮಾನ್ಯ ಅಧ್ಯಕ್ಷರನ್ನು ಹಾಗೂ ಎಲ್ಲಾ ನಿರ್ದೇಶಕರನ್ನು ಮಂಡಳಿ ಸಭೆಗೆ ಸ್ವಾಗತಿಸಿದರು. ತದನಂತರ ಈ ಕೆಳಕಂಡ ವಿಷಯಗಳನ್ನು ಸಭೆಯ ಮುಂದೆ ಮಂಡಿಸಿದರು.

ಮುಂದಿನ ಪುಟಕ್ಕೆ ...

ವಿಷಯ ಸಂಖ್ಯೆ: 1 : ನಿರ್ದೇಶಕ ಮಂಡಳಿಯ ಬದಲಾವಣೆಯನ್ನು ದಾಖಲು ಮಾಡುವುದು.

ನಿರ್ಣಯ:

ಡಾ. ಎನ್. ಶ್ರೀಮಾಧವಿ, ಕೆ.ಎಂ.ಎ.ಎಸ್., ಪೌರಾಯುಕ್ತರು, ಶ್ರೇಣಿ-1, ನಗರಾಭಿವೃದ್ಧಿ ಇಲಾಖೆ ಇವರನ್ನು ನಿಜಶರಣ ಅಂಬಿಗರ ಚೌಡಯ್ಯ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿಯಮಿತದ ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರ ಹುದ್ದೆಗೆ ವರ್ಗಾಯಿಸಿ, ಸರ್ಕಾರವು ಅಧಿಸೂಚನೆ ಸಂಖ್ಯೆ: ಬಿಸಿಡ್ಬ್ಯೂ 78 ಬಿಸಿಎ 2020ನ್ನು ದಿನಾಂಕ 30.3.2020ರಂದು ಹೊರಡಿಸಿದ್ದು, ಅದರ ಪ್ರಕಾರ ಅವರು ಹಿಂದಿನ ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕ ಡಾ. ಕೆ.ಎನ್. ವಿಜಯಪ್ರಕಾಶ್, ಇವರಿಂದ ದಿನಾಂಕ 24.3.2020ರಂದು ಕಾರ್ಯಭಾರ ವಹಿಸಿಕೊಂಡಿರುವುದನ್ನು ಸಭೆಯು ಅವಗಾಹಿಸಿತು. ತತ್ಪರಿಣಾಮವಾಗಿ ಡಾ.ಎನ್. ಶ್ರೀಮಾಧವಿಯವರು ಕೆ.ಎನ್.ವಿಜಯಪ್ರಕಾಶ್‌ರವರ ಸ್ಥಾನದಲ್ಲಿ ಮಂಡಳಿಯ ನಿರ್ದೇಶಕರಾಗಿರುವುದನ್ನು ದಾಖಲು ಮಾಡಲು ಸಭೆಯು ಸರ್ವಾನುಮತದಿಂದ ತೀರ್ಮಾನಿಸಿತು.

ಅಲ್ಲದೇ, ಶ್ರೀ ಮೊಹಮ್ಮದ್ ಮೊಹ್ಸಿನ್, ಐ.ಎ.ಎಸ್., ಸರ್ಕಾರದ ಕಾರ್ಯದರ್ಶಿಯವರು, ಹಿಂದುಳಿದ ವರ್ಗಗಳ ಕಲ್ಯಾಣ ಇಲಾಖೆ ಇವರು ಮಂಡಳಿಯ ನಿರ್ದೇಶಕರಾಗಿದ್ದು, ಸರ್ಕಾರವು ಅವರನ್ನು ವರ್ಗಾಯಿಸಿ, ಅವರ ಸ್ಥಾನದಲ್ಲಿ ಶ್ರೀ ಗಂಗಾರಾಮ್ ಬಡೇರಿಯಾ, ಐ.ಎ.ಎಸ್., ಸರ್ಕಾರದ ಅಪರ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿ, ಇವರನ್ನು ಹಿಂದುಳಿದ ವರ್ಗಗಳ ಕಲ್ಯಾಣ ಇಲಾಖೆಗೆ ನೇಮಿಸಿ ಹೊರಡಿಸಿರುವ ಅಧಿಸೂಚನೆಯನ್ನು (ಸಂಖ್ಯೆ:E-DPAR 256 SAS 2020, ದಿನಾಂಕ 06. ಜೂನ್, 2020) ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು ಮಂಡಳಿಯ ಗಮನಕ್ಕೆ ತಂದರು. ಅದರಂತೆ, ನಿರ್ದೇಶಕ ಮಂಡಳಿಯಲ್ಲಾದ ಬದಲಾವಣೆಯನ್ನು ದಾಖಲು ಮಾಡುವಂತೆ ಅವರು ಕೋರಿದರು.

ಶ್ರೀ ಗಂಗಾರಾಮ್ ಬಡೇರಿಯಾ, ಐ.ಎ.ಎಸ್., ಇವರನ್ನು ಶ್ರೀ ಮೊಹಮ್ಮದ್ ಮೊಹ್ಸಿನ್ ಇವರ ಸ್ಥಾನಕ್ಕೆ ವರ್ಗಾಯಿಸಿದ ಪರಿಣಾಮವಾಗಿ ನಿರ್ದೇಶಕ ಮಂಡಳಿಯಲ್ಲಾದ ಬದಲಾವಣೆಯನ್ನು ದಾಖಲು ಮಾಡಲು ಸಹ ಸಭೆಯು ಸರ್ವಾನುಮತದಿಂದ ತೀರ್ಮಾನಿಸಿತು.

ವಿಷಯ ಸಂಖ್ಯೆ: 2 : ದಿನಾಂಕ 7.1.2020ರಂದು ಜರುಗಿದ 7ನೇ ನಿರ್ದೇಶಕ ಮಂಡಳಿ ಸಭೆಯ ನಡವಳಿಯನ್ನು ದಾಖಲು ಮಾಡುವುದು.

ನಿರ್ಣಯ:

ದಿನಾಂಕ 7.1.2019ರಂದು ಜರುಗಿದ 7ನೇ ನಿರ್ದೇಶಕ ಮಂಡಳಿ ಸಭೆಯ ನಡವಳಿಗಳನ್ನು ದಾಖಲಿಸಲು ಸಭೆಯು ಸರ್ವಾನುಮತದಿಂದ ತೀರ್ಮಾನಿಸಿತು.

ವಿಷಯ ಸಂಖ್ಯೆ: 3: ದಿನಾಂಕ 7.1.2020ರಂದು ಜರುಗಿದ ನಿರ್ದೇಶಕ ಮಂಡಳಿ ಸಭೆಯ ನಡವಳಿಯ ಮೇಲೆ ಕೈಗೊಂಡ ಕ್ರಮವನ್ನು ದಾಖಲಿಸುವುದು.

ನಿರ್ಣಯ:

ದಿನಾಂಕ 7.1.2020ರಂದು ಜರುಗಿದ ನಿರ್ದೇಶಕ ಮಂಡಳಿ ಸಭೆಯ ನಡವಳಿಗಳ ಮೇಲೆ ಕೈಗೊಂಡ ಕ್ರಮವನ್ನು ಸಭೆಯು ಅವಗಾಹಿಸಿ ವಿಷಯವನ್ನು ದಾಖಲಿಸಲು ಸರ್ವಾನುಮತದಿಂದ ತೀರ್ಮಾನಿಸಲಾಯಿತು.

ಮುಂದಿನ ಪುಟಕ್ಕೆ ...

ವಿಷಯ ಸಂಖ್ಯೆ: 4: 2019–20ನೇ ಸಾಲಿನಲ್ಲಿ ಮಾರ್ಚ್, 2020ನೇ ಅಂತ್ಯದವರೆಗೆ ಸಾಧಿಸಿದ ಪ್ರಗತಿ ಪರಿಶೀಲನೆ

ನಿರ್ಣಯ

2019–20ನೇ ಸಾಲಿನಲ್ಲಿ ಮಾರ್ಚ್ ಅಂತ್ಯದವರೆಗೆ ನಿಗಮವು ಸಾಧಿಸಿದ ಪ್ರಗತಿಯನ್ನು ಸಭೆಯು ಅವಗಾಹಿಸಿತು. ಹಾಗೂ ಒದಗಿಸಲಾಗಿರುವ ಅನುದಾನವನ್ನು , ಪೂರ್ಣ ಬಳಕೆ ಮಾಡಿರುವುದರಿಂದ, ಶೇಕಡ 100ರಷ್ಟು ಭೌತಿಕ ಹಾಗೂ ಆರ್ಥಿಕ ಪ್ರಗತಿ ಸಾಧಿಸಿರುವುದಕ್ಕೆ ಮೆಚ್ಚುಗೆ ವ್ಯಕ್ತಪಡಿಸಿ, ಮುಂದಿನ ದಿನಗಳಲ್ಲೂ ಶೇಕಡ 100ರಷ್ಟು ಪ್ರಗತಿ ಸಾಧಿಸಲು ಈಗಿನಿಂದಲೇ ಯೋಜನೆ ರೂಪಿಸಿಕೊಳ್ಳಲು ಅಧ್ಯಕ್ಷರು ಸೂಚಿಸಿದರು. ಅದರಂತೆ ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು ಅಗತ್ಯ ಕ್ರಮವಹಿಸಲು ಸರ್ವಾನುಮತದಿಂದ ತೀರ್ಮಾನಿಸಲಾಯಿತು.

ವಿಷಯ ಸಂಖ್ಯೆ: 5 : ನಿಜಶರಣ ಅಂಬಿಗರ ಚೌಡಯ್ಯ ಅಭಿವೃದ್ಧಿ ನಿಗಮಕ್ಕೆ 2019–20ನೇ ಸಾಲಿನ ಆಯವ್ಯಯದಲ್ಲಿ ನಿಗಧಿಪಡಿಸಿದ ಅನುದಾನ ರೂ. 10.50 ಕೋಟಿಗಳಲ್ಲಿ ರೂ. 250.00 ಲಕ್ಷಗಳನ್ನು ಕಡಿತಗೊಳಿಸಿರುವ ಬಗ್ಗೆ

ನಿರ್ಣಯ:

ರಾಜ್ಯ ಸರ್ಕಾರವು ನಿಜಶರಣ ಅಂಬಿಗರ ಚೌಡಯ್ಯ ಅಭಿವೃದ್ಧಿ ನಿಗಮಕ್ಕೆ 2019–21ನೇ ಸಾಲಿನಲ್ಲಿ ಒದಗಿಸಿದ್ದ 10.50 ಕೋಟಿಗಳ ಅನುದಾನದ ಪೈಕಿ, ತದನಂತರ 2.50 ಕೋಟಿ ರೂ.ಗಳನ್ನು ಕಡಿತಗೊಳಿಸಿ, ರೂ. 8.00 ಕೋಟಿಗಳನ್ನು ಒದಗಿಸಿರುವ ವಿಷಯವನ್ನು ಸಭೆಯು ಅವಗಾಹಿಸಲಾಯಿತು.

ವಿಷಯ ಸಂಖ್ಯೆ: 6 : 2020–21ನೇ ಸಾಲಿನಲ್ಲಿ ನಿಗಮಕ್ಕೆ ಒದಗಿಸಲಾಗಿದ್ದ ಅನುದಾನವನ್ನು ಶೇಕಡ 50 ರಷ್ಟು ಕಡಿತಗೊಳಿಸಿರುವ ಬಗ್ಗೆ – ವಾರ್ಷಿಕ ಯೋಜನೆಯ ಆಯವ್ಯಯ ಪ್ರಸ್ತಾವನೆ ಮತ್ತು ಒದಗಿಸಿರುವ ಅನುದಾನ ಹಾಗೂ ಕ್ರಿಯಾ ಯೋಜನೆ ರೂಪಿಸುವ ಬಗ್ಗೆ.

ನಿರ್ಣಯ:

2020–21ನೇ ಸಾಲಿಗೆ ಸರ್ಕಾರವು ರೂ. 20.00 ಕೋಟಿ ಷೇರು ಬಂಡವಾಳ ಮತ್ತು ರೂ. 30.00 ಕೋಟಿ ಅನುದಾನ – ಹೀಗೆ ಒಟ್ಟು ರೂ. 50.00 ಕೋಟಿಗಳನ್ನು ಒದಗಿಸಿದ್ದು, ತದನಂತರ, ಆರ್ಥಿಕ ಇಲಾಖೆಯು ಅನಧಿಕೃತ ಟಿಪ್ಪಣಿ ಸಂಖ್ಯೆ: ಆಇ 47 ವೆಚ್ಚ-3/2020, ದಿನಾಂಕ 30.05.2020ರ ಪ್ರಕಾರ ಈ ಅನುದಾನವನ್ನು ಶೇ. 50 ರಷ್ಟು ಕಡಿತಗೊಳಿಸಿ, ಷೇರು ಬಂಡವಾಳ ರೂ. 10.00 ಕೋಟಿ ಮತ್ತು ಅನುದಾನ ರೂ. 15.00 ಕೋಟಿ, ಹೀಗೆ ಒಟ್ಟು ರೂ. 25.00 ಕೋಟಿಗಳನ್ನು ನಿಗಮಕ್ಕೆ ಒದಗಿಸಿರುವ ವಿಷಯವನ್ನು ಸಭೆಯು ಗಮನಿಸಿತು. ಬಿಡುಗಡೆಗೊಳಿಸಲಾದ ಅನುದಾನವನ್ನು ತ್ವರಿತವಾಗಿ ಹಾಗೂ ನಿಯಮಾನುಸಾರ ಬಳಕೆ ಮಾಡಿ ಪ್ರಗತಿ ವರದಿಯನ್ನು ಮಂಡಳಿಗೆ ಮಂಡಿಸಲು ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರಿಗೆ ಸರ್ವಾನುಮತದಿಂದ ಸೂಚಿಸಲಾಯಿತು.

ಮುಂದಿನ ಪುಟಕ್ಕೆ ...

ಗಂಗಾ ಕಲ್ಯಾಣ ಯೋಜನೆಯು ಆಸ್ತಿ ನಿರ್ಮಾಣ ಮಾಡುವಂಥದ್ದಾಗಿದ್ದು, ಈ ನೀರಾವರಿ ಯೋಜನೆಗೆ ಒತ್ತು ನೀಡುವುದು ಅಗತ್ಯವೆಂದು ಸಭೆಯು ಅಭಿಪ್ರಾಯಪಟ್ಟಿತು. ಈ ಅಂಶವನ್ನು ಗಮನದಲ್ಲಿರಿಸಿಕೊಂಡು 2020–21ನೇ ಸಾಲಿಗೆ ಮಂಡಿಸಲಾದ ಈ ಕೆಳಕಂಡ ಕ್ರಿಯಾ ಯೋಜನೆಯನ್ನು ಸರ್ವಾನುಮತದಿಂದ ಅನುಮೋದಿಸಲಾಯಿತು:–

(ಲಕ್ಷ ರೂಪಾಯಿಗಳಲ್ಲಿ)

ಕ್ರ ಸಂ	ಯೋಜನೆ ಹೆಸರು	ಸಹಾಯ ಧನ	ಸಾಲ/ ಷೇರು	ಒಟ್ಟು	ಭೌತಿಕ	ಅಧ್ಯಕ್ಷರ ವಿವೇಚನಾ ಕೋಟ (5%)	ಸರ್ಕಾರದ ವಿವೇಚನಾ ಕೋಟ (5%)
1	ಬ್ಯಾಂಕ್‌ಗಳ ಸಹಯೋಗದೊಂದಿಗೆ ಸ್ವಯಂ ಉದ್ಯೋಗ ಸಾಲ	125.00	-	125.00	625	6.25	6.25
2	ಸ್ವಯಂ ಉದ್ಯೋಗ ಸಾಲ ಯೋಜನೆ	234.40	937.50	1171.90	2344	58.59	58.59
3	ಕಿರುಸಾಲ/ಸ್ವಸಹಾಯ ಗುಂಪುಗಳಿಗೆ ಸಹಾಯ ಧನ	250.00	-	250.00	1250	12.50	12.50
4	ಗಂಗಾ ಕಲ್ಯಾಣ ನೀರಾವರಿ ಯೋಜನೆ (ರೂ. 5.00 ಕೋಟಿ – 160 ಫಲಾನುಭವಿಗಳು) *	750.00	-	750	250	25.00	25.00
5	ಅರಿವು – ಶೈಕ್ಷಣಿಕ ಸಾಲ	-	62.50	62.50	96	3.12	3.12
6	ಕೌಶಲ್ಯಾಭಿವೃದ್ಧಿ/ಉದ್ಯಮಶೀಲತಾ ತರಬೇತಿ	15.60	-	15.60	156	--	--
7	ಆಡಳಿತಾತ್ಮಕ ವೆಚ್ಚ	125.00	-	125.00		--	--
		1,500.00	1,000.00	2,500.00	4,721	105.46	105.46

* **2019–20ನೇ ಸಾಲಿನಲ್ಲಿ ಕಡಿತಗೊಳಿಸಲಾದ 2.50 ಕೋಟಿಗಳ ಅನುದಾನವನ್ನು ಹೊಂದಾಣಿಕೆ ಮಾಡಿಕೊಳ್ಳಬೇಕಾಗಿರುತ್ತದೆ. ಆದುದರಿಂದ, 2020–21ನೇ ಸಾಲಿನಲ್ಲಿ ರೂ. 7.50 ಕೋಟಿಗಳಿಗೆ ಬದಲಾಗಿ ರೂ. 5.00 ಕೋಟಿಗಳಿಗೆ ಆರ್ಥಿಕ ಗುರಿ ಮತ್ತು ಭೌತಿಕ ಗುರಿಯನ್ನಾಗಿ 250 ಫಲಾನುಭವಿಗಳನ್ನು ನಿಗಧಿಪಡಿಸಿದೆ.**

ಈ ಸಮಾಜದವರು ಸಾಲ ಸೌಲಭ್ಯ ಒದಗಿಸುವಂತೆ ಕೋರಿ ನಿಗಮದ ಮಾನ್ಯ ಅಧ್ಯಕ್ಷರಿಗೆ ಅವರ ಪ್ರವಾಸದ ಸಮಯದಲ್ಲಿ ಹೆಚ್ಚು ಹೆಚ್ಚು ಮನವಿಗಳನ್ನು ಸಲ್ಲಿಸುತ್ತಿರುತ್ತಾರೆ. 2020–21ನೇ ಸಾಲಿಗೆ ಮೇಲ್ಕಂಡ ಯೋಜನೆಗಳಿಗೆ ನಿಗಧಿಪಡಿಸಿದ ಆರ್ಥಿಕ ಮತ್ತು ಭೌತಿಕ ಗುರಿಯಲ್ಲಿ ನಿಗಮದ ಮಾನ್ಯ ಅಧ್ಯಕ್ಷರಿಗೆ/ನಿರ್ದೇಶಕ ಮಂಡಳಿಗೆ ಮತ್ತು ಸರ್ಕಾರಕ್ಕೆ ತಲಾ ಶೇ. 5ರಷ್ಟು ಕೋಟವನ್ನು ನಿಗಧಿಪಡಿಸಲು ಸರ್ವಾನುಮತದಿಂದ ತೀರ್ಮಾನಿಸಲಾಯಿತು.

ಸದರಿ ಕ್ರಿಯಾ ಯೋಜನೆಗೆ ಸರ್ಕಾರದಿಂದ ಅನುಮತಿ ಪಡೆದು ಆರ್ಥಿಕ ಇಲಾಖೆಯಿಂದ ಅನುದಾನ ಬಿಡುಗಡೆಗೆ ನಿಯಮಾನುಸಾರ ಅಗತ್ಯ ಕ್ರಮ ವಹಿಸಲು ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರಿಗೆ ಸೂಚಿಸಲಾಯಿತು.

ಮುಂದಿನ ಪುಟಕ್ಕೆ ...

2020-21ನೇ ಸಾಲಿನಲ್ಲಿ ಮೇಲ್ಕಂಡ ಯೋಜನೆಗಳಿಗೆ ಸಂಬಂಧಪಟ್ಟಂತೆ ನಿಗದಿತ ನಮೂನೆಯಲ್ಲಿ ಅಗತ್ಯವಿರುವಷ್ಟು ಅರ್ಜಿಗಳನ್ನು ಕೆ.ಟಿ.ಟಿ.ಪಿ. ಪಾರದರ್ಶಕ ಕಾಯ್ದೆಯನ್ವಯ ಜಿಲ್ಲಾಮಟ್ಟದಲ್ಲಿ ಅರ್ಹ ಮುದ್ರಣಗಾರರಿಂದ ನಿಯಮಾನುಸಾರ ದರಪಟ್ಟಿ ಕರೆದು, ಅರ್ಜಿಗಳನ್ನು ಮುದ್ರಿಸಿ ಸಿದ್ಧಪಡಿಸಿಟ್ಟು ಕೊಳ್ಳುವಂತೆ ಅಯಾ ಜಿಲ್ಲಾ ವ್ಯವಸ್ಥಾಪಕರುಗಳಿಗೆ ಸೂಚಿಸಲು ಸಭೆಯು ಸರ್ವಾನುಮತದಿಂದ ತೀರ್ಮಾನಿಸಿತು.

ಜಿಲ್ಲಾಮಟ್ಟದಲ್ಲಿ ಅರ್ಜಿಗಳು ಸಿದ್ಧವಾದ ನಂತರ, ಅರ್ಹ ಫಲಾನುಭವಿಗಳಿಂದ ಆನ್‌ಲೈನ್/ಆಫ್‌ಲೈನ್‌ನಲ್ಲಿ ಅರ್ಜಿಗಳನ್ನು ಆಹ್ವಾನಿಸಿ ಕೇಂದ್ರ ಕಛೇರಿಯು ಪತ್ರಿಕಾ ಪ್ರಕಟಣೆ ನೀಡಬೇಕೆಂದು ತದನಂತರ ಸೌಲಭ್ಯ ನೀಡಿಕೆ ಪ್ರಕ್ರಿಯೆಯನ್ನು ನಿಯಮಾನುಸಾರ ಕೈಗೊಳ್ಳಬೇಕೆಂದು ಮಂಡಳಿ ಸಭೆಯು ಸರ್ವಾನುಮತದಿಂದ ತೀರ್ಮಾನಿಸಿತು.

ವಿಷಯ ಸಂಖ್ಯೆ: 7: ಗ್ರೂಪ್-ಡಿ ಹುದ್ದೆ ಮಂಜೂರಾಗಿರುವ ಬಗ್ಗೆ

ನಿರ್ಣಯ:

ಮಂಡಳಿಯು ವಿಷಯವನ್ನು ಅವಗಾಹಿಸಿತು. M/s. Sustainable Out source Agency ಯ ಮೂಲಕ ಹೊರಗುತ್ತಿಗೆ ಆಧಾರದ ಮೇಲೆ ತಾತ್ಕಾಲಿಕವಾಗಿ ಸೇವೆ ಪಡೆಯಲು ಕೈಗೊಂಡ ಕ್ರಮಕ್ಕೆ ಸಭೆಯು ಸರ್ವಾನುಮತದಿಂದ ಘಟನೋತ್ತರ ಅನುಮೋದನೆ ನೀಡಿತು.

ವಿಷಯ ಸಂಖ್ಯೆ: 8: ಗ್ರೂಪ್-ಸಿ ಮತ್ತು ಗ್ರೂಪ್-ಡಿ ಹುದ್ದೆಗಳನ್ನು ಹೊರಗುತ್ತಿಗೆ ಆಧಾರದ ಮೇಲೆ ಭರ್ತಿ ಮಾಡುವ ಬಗ್ಗೆ

ನಿರ್ಣಯ:

ಮಂಡಳಿಯು ವಿಷಯವನ್ನು ಅವಗಾಹಿಸಿ, ಕೈಗೊಂಡ ಕ್ರಮಕ್ಕೆ ಸರ್ವಾನುಮತದಿಂದ ಘಟನೋತ್ತರ ಅನುಮೋದನೆ ನೀಡಿತು ಹಾಗೂ M/s. Sustainable Out source Agency ಮುಖಾಂತರ ಪಡೆಯುತ್ತಿರುವ ಸದರಿ ಸೇವೆಯನ್ನು ಮುಂದಿನ 06 ತಿಂಗಳುವರೆಗೆ ಮುಂದುವರಿಸಲು ಮಂಡಳಿ ಸಭೆಯು ಸರ್ವಾನುಮತದಿಂದ ತೀರ್ಮಾನಿಸಿತು.

ನಿಗಮದಲ್ಲಿ ಹೊರಗುತ್ತಿಗೆ ಮೇಲೆ ನೇಮಕಗೊಂಡಿರುವ ಡಾಟಾ ಎಂಟ್ರಿ ಅಪರೇಟರ್‌ರವರಿಗೆ ಮಾಸಿಕ ವೇತನ ರೂ. 16,000/- ಗಳನ್ನು ನಿಗಧಿಪಡಿಸಲಾಗಿದೆ. ಆದರೆ, ಅವರು ದಿನಾಂಕ 15.06.2020ರಂದು ಮಾನ್ಯ ಅಧ್ಯಕ್ಷರಿಗೆ ಮತ್ತು ನಿಗಮದ ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರಿಗೆ ಮನವಿಯನ್ನು ಸಲ್ಲಿಸಿದ್ದು, ಅವರು ಈ ಹಿಂದೆ ಡಿ. ದೇವರಾಜ ಅರಸು ಹಿಂದುಳಿದ ವರ್ಗಗಳ ಅಭಿವೃದ್ಧಿ ನಿಗಮದಲ್ಲಿ ಕಾರ್ಯನಿರ್ವಹಿಸುತ್ತಿದ್ದುದಾಗಿಯೂ, ಆ ಸಮಯದಲ್ಲಿ ಅವರಿಗೆ ಒಟ್ಟು ವೇತನದಲ್ಲಿ ಎಲ್ಲಾ ಕಡಿತಗಳನ್ನು ಮಾಡಿದ ನಂತರ (ಅಂದರೆ, ಪಿ.ಎಫ್, ಪಿ.ಟಿ. ಮತ್ತು ಇ.ಎಸ್.ಐ) ಮಾಸಿಕ ರೂ. 16,300/- ಲಭ್ಯವಾಗುತ್ತಿತ್ತೆಂದೂ; ಆದರೆ, ಪ್ರಸ್ತುತ ಅವರಿಗೆ ನಿಗಧಿಪಡಿಸಲಾಗಿರುವ ಮಾಸಿಕ ರೂ. 16,000/- ಗಳ ವೇತನದಲ್ಲಿ ಅವಶ್ಯ ಕಡಿತಗಳನ್ನು ಮಾಡಿದ ನಂತರ ರೂ. 13,900/- ಮಾತ್ರ ಲಭ್ಯವಾಗುತ್ತಿದ್ದು, ಈ ಹಿಂದೆ ಪಡೆಯುತ್ತಿದ್ದ ಮಾಸಿಕ ವೇತನಕ್ಕಿಂತಲೂ ಈಗಿನ ವೇತನವು ಬಹಳ ಕಡಿಮೆಯಾಗಿರುವುದರಿಂದ ವೇತನವನ್ನು ಹೆಚ್ಚಳ

ಮುಂದಿನ ಪುಟಕ್ಕೆ ...

ಮಾಡುವಂತೆ ಮನವಿ ಮಾಡಿರುವುದಾಗಿ ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು ಮಂಡಳಿಯ ಗಮನಕ್ಕೆ ತಂದರು. (ಅನುಬಂಧಗಳನ್ನು ಮಂಡಳಿ ಅವಗಾಹನೆಗೆ ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು ಸಲ್ಲಿಸಿದರು)

ಈ ವಿಷಯವನ್ನು ಮಂಡಳಿ ಸಭೆಯು ಪರಿಶೀಲಿಸಿತು. ಪ್ರಸ್ತುತ ಡಾಟಾ ಎಂಟ್ರಿ ಆಪರೇಟರ್ ಆಗಿ ಕೆಲಸ ಮಾಡುತ್ತಿರುವ ಅಭ್ಯರ್ಥಿಯು ಅವರ ಕೆಲಸದ ಜೊತೆಗೆ ನಿಗಮಕ್ಕೆ ಸಂಬಂಧಪಟ್ಟ ಕೆಲವೊಂದು ಯೋಜನೆಗಳ ಕಡತಗಳನ್ನೂ ಸಹ ನಿರ್ವಹಿಸುತ್ತಿದ್ದಾರೆ. ಆದುದರಿಂದ, ಅವರ ಮನವಿಯನ್ನು ಪರಿಗಣಿಸಿ, ಕಿರಿಯ ಸಹಾಯಕ/ಟೈಪಿಸ್ಟ್ ಹುದ್ದೆಗೆ ಸರ್ಕಾರವು ನಿಗಧಿಪಡಿಸಿರುವ ವೇತನವನ್ನು ಗಮನದಲ್ಲಿರಿಸಿಕೊಂಡು ಅವರ ಪ್ರಸ್ತುತ ವೇತನವನ್ನು ಪರಿಷ್ಕರಿಸಿ, ಅವರ ಮಾಸಿಕ ಮೂಲ ವೇತನವನ್ನು ರೂ. 16,000/-ದಿಂದ ರೂ. 19,000/-ಕ್ಕೆ ಹೆಚ್ಚಳ ಮಾಡಲು ಹಾಗೂ ಈ ಸಂಬಂಧದಲ್ಲಿ M/s. Sustainable Out Source Agency ರವರಿಗೆ ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರಿಂದ ಸೂಕ್ತ ಪತ್ರ ಬರೆಯಲು ಸಭೆಯು ಸರ್ವಾನುಮತದಿಂದ ತೀರ್ಮಾನಿಸಿ, ಅದರಂತೆ ಕ್ರಮವಹಿಸಲು ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರಿಗೆ ಸೂಚಿಸಲಾಯಿತು.

ವಿಷಯ ಸಂಖ್ಯೆ: 09: ನಿಗಮಕ್ಕೆ ಮಂಜೂರಾಗಿರುವ ಲೆಕ್ಕಾಧಿಕಾರಿ ಹುದ್ದೆಯನ್ನು ಲೆಕ್ಕಾಧೀಕ್ಷಕ ಹುದ್ದೆಯಾಗಿ ತಾತ್ಕಾಲಿಕವಾಗಿ ಕೆಳಹಂತಕ್ಕೆ ಇಳಿಸಿ (Downgrade) ಹೊರ ಗುತ್ತಿಗೆ ಆಧಾರದ ಮೇಲೆ ಭರ್ತಿ ಮಾಡುವ ಬಗ್ಗೆ

ನಿರ್ಣಯ:-

ವಿಷಯವನ್ನು ಸಭೆಯು ಅವಗಾಹಿಸಿತು. ಆಡಳಿತಾತ್ಮಕ ಕಾರಣ ಮತ್ತು ಆರ್ಥಿಕ ಹೊರೆ ಕಡಿಮೆ ಮಾಡುವ ದೃಷ್ಟಿಯಿಂದ ನಿಗಮಕ್ಕೆ ಮಂಜೂರಾಗಿರುವ ಲೆಕ್ಕಾಧಿಕಾರಿ ಹುದ್ದೆಯನ್ನು ಲೆಕ್ಕಾಧೀಕ್ಷಕ ಹುದ್ದೆಯಾಗಿ ತಾತ್ಕಾಲಿಕವಾಗಿ ಕೆಳಹಂತಕ್ಕೆ ಇಳಿಸಿ (Downgrade) ಈ ಹುದ್ದೆಯ ಸೇವೆಯನ್ನು ಹೊರ ಗುತ್ತಿಗೆ ಆಧಾರದ ಮೇಲೆ M/s. Sustainable Out Source Agency ಮೂಲಕ ಪಡೆಯುವ ಬಗ್ಗೆ ಕೈಗೊಂಡ ಕ್ರಮಕ್ಕೆ ಸಭೆಯು ಸರ್ವಾನುಮತದಿಂದ ಘಟನೋತ್ತರ ಅನುಮೋದನೆ ನೀಡಿತು. ಹಾಲಿ ಚಾಲ್ತಿಯಲ್ಲಿರುವ 6ನೇ ವೇತನ ಆಯೋಗದ ಪರಿಷ್ಕೃತ ವೇತನ ಶ್ರೇಣಿಯಲ್ಲಿ ಪ್ರಸ್ತುತ ಲೆಕ್ಕಾಧಿಕಾರಿ ಹುದ್ದೆಯ ವೇತನ ಶ್ರೇಣಿಯು ರೂ 52,650-97,100/- ಆಗಿರುತ್ತದೆ. ಆದರೆ ಆಡಳಿತಾತ್ಮಕ ಮತ್ತು ಆರ್ಥಿಕ ಹಿತ ದೃಷ್ಟಿಯಿಂದ ಈ ಹುದ್ದೆಯನ್ನು ಲೆಕ್ಕಾಧೀಕ್ಷಕ ಹುದ್ದೆಯಾಗಿ ತಾತ್ಕಾಲಿಕವಾಗಿ ಕೆಳಹಂತಕ್ಕೆ ಇಳಿಸಿ ಈ ಹುದ್ದೆಯ ಸೇವೆಯನ್ನು ಮಾಸಿಕ ರೂ 27,000/- ಸಂಚಿತ ವೇತನದ ಮೇಲೆ M/s. Sustainable Out Source Agency ಮೂಲಕ ಭರ್ತಿಮಾಡಲು ಅಧ್ಯಕ್ಷರು ಕಡತದಲ್ಲಿ ಅನುಮೋದಿಸಿರುವಂತೆ ನಿಗಮವು ತಾತ್ಕಾಲಿಕವಾಗಿ ಕೈಗೊಂಡಿರುವ ಕ್ರಮಕ್ಕೆ ಸಭೆಯು ಸರ್ವಾನುಮತದಿಂದ ಘಟನೋತ್ತರ ಅನುಮೋದನೆ ನೀಡಿತು.

ಹಾಗೂ, ಪ್ರಸ್ತುತ ಮಂಜೂರಾಗಿರುವ ಲೆಕ್ಕಾಧಿಕಾರಿ ಹುದ್ದೆಯ ಬದಲಾಗಿ ಲೆಕ್ಕಾಧೀಕ್ಷಕ ಹುದ್ದೆಯನ್ನು ಕೆಳಹಂತಕ್ಕೆ ಇಳಿಸಿ ಭರ್ತಿ ಮಾಡಿರುವ ಬಗ್ಗೆ ಹಿಂದುಳಿದ ವರ್ಗಗಳ ಕಲ್ಯಾಣ ಸಚಿವಾಲಯದ ಮೂಲಕ ಆರ್ಥಿಕ ಇಲಾಖೆಗೆ ಸೂಕ್ತ ಪ್ರಸ್ತಾವನೆಯನ್ನು ಅನುಮೋದನೆಗೆ ಸಲ್ಲಿಸುವಂತೆ ಸಭೆಯು ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರಿಗೆ ಸೂಚಿಸಿತು.

ಮುಂದಿನ ಪುಟಕ್ಕೆ ...

ವಿಷಯ ಸಂಖ್ಯೆ: 10 – ನಿಗಮದ ಅಧ್ಯಕ್ಷರ ಆಪ್ತ ಶಾಖೆಗೆ ಗುತ್ತಿಗೆ ಆಧಾರದ ಮೇಲೆ ಸಿಬ್ಬಂದಿ ನೇಮಕ ಮಾಡುವ ಬಗ್ಗೆ

ನಿರ್ಣಯ:

ಮಾನ್ಯ ಅಧ್ಯಕ್ಷರು ರಾಜ್ಯ ಸಚಿವ ಸ್ಥಾನ-ಮಾನ ಹೊಂದಿದ್ದು, ಮಾನ್ಯ ಅಧ್ಯಕ್ಷರ ಟಿಪ್ಪಣಿಯಂತೆ, ಅವರ ಆಪ್ತ ಶಾಖೆಯಲ್ಲಿನ ಹುದ್ದೆಗಳನ್ನು ಭರ್ತಿ ಮಾಡಲು ಕೈಗೊಂಡ ಕ್ರಮಕ್ಕೆ ಸಭೆಯು ಸರ್ವಾನುಮತದಿಂದ ಘಟನೋತ್ತರ ಅನುಮೋದನೆ ನೀಡಿತು. ಆದರೆ, ಇನ್ನು ಮುಂದೆ (ಅಂದರೆ, ದಿನಾಂಕ 01.07.2020ರಿಂದ) ಈ ಎಲ್ಲಾ ಹುದ್ದೆಗಳ ಸೇವೆಗಳನ್ನು M/s. Sustainable Out source Agencyಯ ಮುಖಾಂತರ ಹೊರಗುತ್ತಿಗೆ ಆಧಾರದ ಮೇಲೆ ತಾತ್ಕಾಲಿಕವಾಗಿ ಪಡೆಯಲು ಕ್ರಮ ಕೈಗೊಳ್ಳುವಂತೆ ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರಿಗೆ ಸೂಚಿಸಲಾಯಿತು.

ಸರ್ಕಾರಿ ಆದೇಶ ಸಂಖ್ಯೆ: 41 ಶಿಸನೇ 2002,ದಿನಾಂಕ 17.6.2002ರ ಪ್ರಕಾರ ಮಾನ್ಯ ಅಧ್ಯಕ್ಷರ ಆಪ್ತ ಶಾಖೆಗೆ ಹುದ್ದೆಗಳು ಮಂಜೂರಾಗಿರುವುದನ್ನು ಸಭೆಯು ಗಮನಿಸಿತು:-

ಮಾನ್ಯ ಅಧ್ಯಕ್ಷರ ಆಪ್ತ ಶಾಖೆಗೆ ಮಂಜೂರಾಗಿರುವ 2 "ಸಿ" ವೃಂದದ ಹುದ್ದೆಗಳ ಪೈಕಿ ಒಂದು ಹುದ್ದೆಯನ್ನು ಉನ್ನತೀಕರಿಸಿ, ಶ್ರೀ ಎಲ್.ಚನ್ನಕೇಶವ ಮೂರ್ತಿ ಇವರನ್ನು ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿ ಹುದ್ದೆಯ ಬದಲಾಗಿ ಮಾನ್ಯ ಅಧ್ಯಕ್ಷರ ವಿಶೇಷಾಧಿಕಾರಿಯಾಗಿ ಅವರಿಗೆ ಈಗ ನೀಡುತ್ತಿರುವ ಮಾಸಿಕ ಸಂಭಾವನೆಯ ಮೇಲೆ ಗುತ್ತಿಗೆ ಆಧಾರದ ಮೇಲೆ ಮುಂದುವರಿಸಬಹುದೆಂದು ಮತ್ತು "ಸಿ" ವೃಂದದಲ್ಲಿ ಕಿರಿಯ ಸಹಾಯಕಿಯಾಗಿ ಗುತ್ತಿಗೆ ಆಧಾರದ ಮೇಲೆ ಕಾರ್ಯ ನಿರ್ವಹಿಸುತ್ತಿರುವ ನೌಕರರನ್ನು ಗ್ರೂಪ್-"ಡಿ" ಹುದ್ದೆಯ ಎದುರಾಗಿ ನೇಮಿಸಲು ಪರಿಗಣಿಸಬಹುದೆಂದು ಸಭೆಯು ಸರ್ವಾನುಮತದಿಂದ ತೀರ್ಮಾನಿಸಿತು. ಸರ್ಕಾರಿ ಆದೇಶ ಸಂಖ್ಯೆ: ಸಿಆಸುಇ 175 ಆಹಿಸೇ 2018, ದಿನಾಂಕ 30.10.2018ರ ಪ್ರಕಾರ ವಿಶೇಷಾಧಿಕಾರಿ ಹುದ್ದೆಗೆ ಸಂಚಿತ ಮಾಸಿಕ ವೇತನವು ರೂ. 43,100/- ಆಗಿರುತ್ತದೆ. ಶ್ರೀ ಎಲ್.ಚನ್ನಕೇಶವಮೂರ್ತಿಯವರನ್ನು ವಿಶೇಷಾಧಿಕಾರಿಯನ್ನಾಗಿ ನೇಮಿಸಿ, ಅವರಿಗೆ ಸರ್ಕಾರವು ನಿಗಧಿಪಡಿಸಿರುವ ಸದರಿ ಮೊತ್ತಕಿಂತ ಕಡಿಮೆ ಅಂದರೆ, ಮಾಸಿಕ ಸಂಚಿತ ವೇತನ ರೂ. 39,000/ಗಳನ್ನು ನಿಗಧಿಪಡಿಸುವಂತೆ ನಿರ್ಧರಿಸಲಾಯಿತು ಹಾಗೂ ಸದರಿಯವರು ಮಾನ್ಯ ಅಧ್ಯಕ್ಷರೊಂದಿಗೆ ಅವಶ್ಯವಿದ್ದಾಗ ಪ್ರವಾಸ ಮಾಡಿದ ಸಂಧರ್ಬದಲ್ಲಿ ಸಂಚಿತ ಮೂಲ ವೇತನ ಮೊತ್ತವನ್ನು ಆಧರಿಸಿ, ಅವರಿಗೆ ಪ್ರಯಾಣ ಭತ್ಯೆ/ದಿನಭತ್ಯೆ ನೀಡಲೂ ಸಹ ಮಂಡಳಿ ಸಭೆಯು ಸರ್ವಾನುಮತದಿಂದ ತೀರ್ಮಾನಿಸಿತು.

ವಿಷಯ ಸಂಖ್ಯೆ: 11: ನಿಗಮದ ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರಿಗೆ ಹೊರಗುತ್ತಿಗೆ ಆಧಾರದ ಮೇಲೆ ಕಾರು ಸೌಲಭ್ಯ ಒದಗಿಸುವ ಬಗ್ಗೆ.

ನಿರ್ಣಯ:

ವಿಷಯವನ್ನು ಸಭೆಯು ಅವಗಾಹಿಸಿತು. ಆಡಳಿತಾತ್ಮಕ ಹಿತದೃಷ್ಟಿಯಿಂದ ದಿನಾಂಕ 21/04/2020 ರಿಂದ 20/07/2020ರವರೆಗೆ (03 ತಿಂಗಳಿಗೆ) ನಿಗಮದ ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರಿಗೆ ಹೊರಗುತ್ತಿಗೆ ಆಧಾರದ ಮೇಲೆ ಕಾರು ಸೌಲಭ್ಯ ಒದಗಿಸಲು ಮಂಡಳಿ ಸಭೆಯು ಸರ್ವನುಮತದಿಂದ ಘಟನೋತ್ತರ ಅನುಮೋದನೆ ನೀಡಿತು. ಹಾಗೂ ಈ ಅವಧಿಯು ಸಹ ಮುಕ್ತಾಯವಾಗುತ್ತಿರುವುದರಿಂದ ಟ್ರಾವೆಲ್ಸ್ ಏಜೆನ್ಸಿಯವರಾದ ಮೆ॥ ನಾಗೇಶ್ ಟ್ರಾವೆಲ್ಸ್ ಇವರಿಗೆ ಈ ಗುತ್ತಿಗೆ ಅವಧಿಯನ್ನು ಮುಂದಿನ ಮೂರು ತಿಂಗಳಿಗೆ ಅಂದರೆ ದಿನಾಂಕ 21.07.2020 ರಿಂದ 20/10/2020ರವರೆಗೆ ಮುಂದುವರೆಸಲು ಸಭೆಯು ಸರ್ವಾನುಮತದಿಂದ ತೀರ್ಮಾನಿಸಿತು.

ಮುಂದಿನ ಪುಟಕ್ಕೆ ...

ವಿಷಯ ಸಂಖ್ಯೆ: 12: ನಿಗಮದ ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರ ಕಛೇರಿ ಉಪಯೋಗಕ್ಕಾಗಿ ಒಂದು ಸರ್ಕಾರಿ ಕಾರು ಖರೀದಿಸುವ ಕುರಿತು.

ನಿರ್ಣಯ:

ನಿಗಮದ ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರಿಗೆ ಕಛೇರಿ ಉಪಯೋಗಕ್ಕಾಗಿ ಒಂದು ಸರ್ಕಾರಿ ಕಾರು ಖರೀದಿಸುವ ಬಗ್ಗೆ ಸೂಕ್ತ ಪ್ರಸ್ತಾವನೆಯನ್ನು ಸರ್ಕಾರಕ್ಕೆ ಸಲ್ಲಿಸಲು ನಿಗಮದ ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರಿಗೆ ಅಧಿಕಾರವನ್ನು ನೀಡಲು ಮಂಡಳಿಯು ಸರ್ವಾನುಮತದಿಂದ ತೀರ್ಮಾನಿಸಿತು.

ವಿಷಯ ಸಂಖ್ಯೆ: 13 – ನಿಗಮದ ಕಛೇರಿಯನ್ನು ಆಹಾರ ಮತ್ತು ನಾಗರೀಕ ಸರಬರಾಜು ನಿಗಮ ನಿಯಮಿತಕ್ಕೆ ಸೇರಿದ ಕಟ್ಟಡಕ್ಕೆ ಬಾಡಿಗೆ ಆಧಾರದ ಮೇಲೆ ಸ್ಥಳಾಂತರಿಸುವ ಬಗ್ಗೆ.

ನಿರ್ಣಯ:

ನಿಜಶರಣ ಅಂಬಿಗರ ಚೌಡಯ್ಯ ಅಭಿವೃದ್ಧಿ ನಿಗಮದ ಕಛೇರಿಯನ್ನು ಆಹಾರ ಮತ್ತು ನಾಗರೀಕ ಸರಬರಾಜು ನಿಗಮ ನಿಯಮಿತ ಇವರಿಗೆ ಸೇರಿದ, ನಂ. 16/1, ಮಿಲ್ಲರ್ಸ್ ಟ್ಯಾಂಕ್ ಬೆಡ್ ಏರಿಯಾ, ಬೆಂಗಳೂರು, ಇಲ್ಲಿ ಖಾಲಿ ಇರುವ ಒಂದನೇ ಮಹಡಿಗೆ ಸ್ಥಳಾಂತರಿಸುವ ಪ್ರಸ್ತಾವನೆಯನ್ನು ಸಭೆಯು ಸರ್ವಾನುಮತದಿಂದ ಅನುಮೋದಿಸಿತು. ಸದರಿ ಬಾಡಿಗೆ ಕಟ್ಟಡಕ್ಕೆ ಲೋಕೋಪಯೋಗಿ ಇಲಾಖೆಯು ನಿಗಧಿಪಡಿಸುವ ಬಾಡಿಗೆ ಅಧಾರದ ಮೇಲೆ, ಆಹಾರ ಮತ್ತು ನಾಗರೀಕ ಸರಬರಾಜು ನಿಗಮ ನಿಯಮಿತದೊಂದಿಗೆ ನಿಯಮಾನುಸಾರ ಕರಾರು ಪತ್ರ ಮಾಡಿಕೊಂಡು ಬಾಡಿಗೆ ಪಾವತಿಸಲು ಮಂಡಳಿಯು ಸರ್ವಾನುಮತದಿಂದ ತೀರ್ಮಾನಿಸಿ, ನಿಗಮದ ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರಿಗೆ ಅಧಿಕಾರ ನೀಡಿ ಸಹಮತಿ ಸೂಚಿಸಲಾಯಿತು.

ವಿಷಯ ಸಂಖ್ಯೆ: 14 – ಡಿ. ದೇವರಾಜ ಅರಸು ಹಿಂದುಳಿದ ವರ್ಗಗಳ ಅಭಿವೃದ್ಧಿ ನಿಗಮಕ್ಕೆ ಸೇರಿದ ಜಿಲ್ಲಾ ವ್ಯವಸ್ಥಾಪಕರುಗಳು ನಿಜಶರಣ ಅಂಬಿಗರ ಚೌಡಯ್ಯ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿಯಮಿತದ ಜಿಲ್ಲಾ ಮಟ್ಟದ ವ್ಯವಸ್ಥಾಪಕರುಗಳಾಗಿ ಕಾರ್ಯನಿರ್ವಹಿಸುವ ಬಗ್ಗೆ

ನಿರ್ಣಯ:

ನಿಗಮವು ಹೊಸದಾಗಿ ರಚಿತವಾಗಿದ್ದು, ಕ್ಷೇತ್ರ/ಜಿಲ್ಲಾಮಟ್ಟದಲ್ಲಿ ಅಧಿಕಾರಿ/ಸಿಬ್ಬಂದಿ ಹೊಂದಿಲ್ಲದಿರುವುದನ್ನು ಸಭೆಯು ಗಮನಿಸಿತು. ನಿಜಶರಣ ಅಂಬಿಗರ ಚೌಡಯ್ಯ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿಯಮಿತವು ಪ್ರತ್ಯೇಕವಾಗಿ ಕಾರ್ಯನಿರ್ವಹಿಸುವ ಪೂರ್ವದಲ್ಲಿ, ಸದರಿ ಎಲ್ಲಾ ವಿಷಯಗಳನ್ನು ಡಿ. ದೇವರಾಜ ಅರಸು ಹಿಂದುಳಿದ ವರ್ಗಗಳ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿಯಮಿತವು ನಿರ್ವಹಿಸುತ್ತಿತ್ತು; ಮತ್ತು ಕ್ಷೇತ್ರ ಮಟ್ಟದಲ್ಲಿ, ಡಿ. ದೇವರಾಜ ಅರಸು ಹಿಂದುಳಿದ ವರ್ಗಗಳ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿಯಮಿತಕ್ಕೆ ಸೇರಿದ ಜಿಲ್ಲಾ ವ್ಯವಸ್ಥಾಪಕರುಗಳು ಮತ್ತು ವಿಭಾಗೀಯ ಅಧಿಕಾರಿಗಳು ಈ ವಿಷಯಗಳನ್ನು ನಿರ್ವಹಿಸುತ್ತಿದ್ದರು ಎಂಬ ವಿಷಯವನ್ನು ಸಭೆಯು ಅವಗಾಹಿಸಿತು. ಡಿ.ದೇವರಾಜ ಅರಸು ಹಿಂದುಳಿದ ವರ್ಗಗಳ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿಯಮಿತವು ಜಿಲ್ಲಾ ಮತ್ತು ವಿಭಾಗೀಯ ಮಟ್ಟದಲ್ಲಿ ಅಧಿಕಾರಿಗಳನ್ನು/ಸಿಬ್ಬಂದಿಗಳನ್ನು ಹೊಂದಿರುವುದರಿಂದ, ಮತ್ತು ಪ್ರಸ್ತುತ ನಿಜಶರಣ ಅಂಬಿಗರ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿಯಮಿತದ ಕೆಲಸ ಕಾರ್ಯಗಳು/ಯೋಜನೆಗಳ ಬಗ್ಗೆ ಅವರುಗಳಿಗೆ ಈಗಾಗಲೇ ಅಗತ್ಯ ಮಾಹಿತಿ ಇರುವುದರಿಂದ, ನಿಜಶರಣ ಅಂಬಿಗರ ಚೌಡಯ್ಯ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿಯಮಿತದ ಕಾರ್ಯಗಳು/ಯೋಜನೆಗಳು,

ಮುಂದಿನ ಪುಟಕ್ಕೆ ...

ಕ್ರಿಯಾ ಯೋಜನೆ ತಯಾರಿಕೆ, ಅನುಷ್ಠಾನ, ಇತ್ಯಾದಿ ಸಂಪೂರ್ಣ ಕಾರ್ಯಗಳನ್ನು ಡಿ. ದೇವರಾಜ ಅರಸು ಹಿಂದುಳಿದ ವರ್ಗಗಳ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿಯಮಿತಕ್ಕೆ ಸೇರಿದ ವಿಭಾಗೀಯ ಅಧಿಕಾರಿಗಳು ಮತ್ತು ಜಿಲ್ಲಾ ವ್ಯವಸ್ಥಾಪಕರುಗಳು ನಿರ್ವಹಿಸಬೇಕೆಂದು ಸಭೆಯು ಸರ್ವಾನುಮತದಿಂದ ತೀರ್ಮಾನಿಸಿತು. ಹಾಗೂ, ಈ ಸಂಬಂಧದಲ್ಲಿ ಸರ್ಕಾರದ ಅಪರ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿಯವರು, ಹಿಂದುಳಿದ ವರ್ಗಗಳ ಕಲ್ಯಾಣ ಇಲಾಖೆರವರು ಸಂಬಂಧಪಟ್ಟ ಡಿ. ದೇವರಾಜ ಅರಸು ಹಿಂದುಳಿದ ವರ್ಗಗಳ ಅಭಿವೃದ್ಧಿ ನಿಗಮದ ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು, ವಿಭಾಗೀಯ ಅಧಿಕಾರಿಗಳು ಮತ್ತು ಜಿಲ್ಲಾ ವ್ಯವಸ್ಥಾಪಕರುಗಳಿಗೆ ಸುತ್ತೋಲೆ ಮುಖಾಂತರ ಸೂಕ್ತ ನಿರ್ದೇಶನ ನೀಡಲಾಗುವುದು ಎಂದು ಅಧ್ಯಕ್ಷರ ಗಮನಕ್ಕೆ ತಂದರು. ಅದರಂತೆ ನಿಯಮಾನುಸಾರ ಅಗತ್ಯ ಕ್ರಮವಹಿಸಲು ಸರ್ಕಾರದ ಅಪರ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿಯವರು, ಹಿಂದುಳಿದ ವರ್ಗಗಳ ಕಲ್ಯಾಣ ಇಲಾಖೆ ಮತ್ತು ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು, ನಿಜಶರಣ ಅಂಬಿಗರ ಚೌಡಯ್ಯ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿಯಮಿತ ಇವರಿಗೆ ಮಂಡಳಿ ಸಭೆಯು ಸರ್ವಾನುಮತದಿಂದ ಸೂಚಿಸಿತು.

ವಿಷಯ ಸಂಖ್ಯೆ: 15 – 2018–19 ಮತ್ತು 2019–20ನೇ ಸಾಲಿನ ಬ್ಯಾಲೆನ್ಸ್ ಶೀಟ್‌ಗಳನ್ನು ಸಿದ್ಧಪಡಿಸಿ, ಮಹಾ ಲೇಖಪಾಲರು (ಆಡಿಟ್) ಇವರಿಗೆ ಸಲ್ಲಿಸಲು ಅನುಮತಿ ಕೋರಿ.

ನಿರ್ಣಯ:

ನಿಗಮದ 2018–19ನೇ ಸಾಲಿನ ಲೆಕ್ಕ ಪತ್ರಗಳನ್ನು ನಿರ್ದೇಶಕ ಮಂಡಳಿಯ ಪರವಾಗಿ ದೃಢೀಕರಿಸಿದಿರುವ ವಿಷಯವನ್ನು ಸಭೆಯು ಪರಿಶೀಲಿಸಿತು. ತದನಂತರ, ನಿಗಮದ ಅಧ್ಯಕ್ಷರು, ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು ಮತ್ತು ಆಡಳಿತ ಮಂಡಳಿಯ ನಿರ್ದೇಶಕರು ಲೆಕ್ಕಪತ್ರಗಳನ್ನು ದೃಢೀಕರಿಸಿ ತದನಂತರ Statutory Auditors ರವರಾದ M/s Velu Pillai & Co, ಚಾರ್ಟರ್ಡ್ ಅಕೌಂಟ್, ಬೆಂಗಳೂರು–38 ಇವರಿಗೆ ಕಂಪನಿ ಕಾಯ್ದೆ 2013ರ ಸೆಕ್ಷನ್ 134ರ ಪ್ರಕಾರ ವರದಿ ನೀಡಲು ಕಳುಹಿಸಿ, ಅವರಿಂದ ವರದಿ ಸ್ವೀಕೃತವಾದ ನಂತರ ವರದಿಯನ್ನು ಮಹಾಲೇಖಪಾಲರಿಗೆ ಕಳುಹಿಸಲು ಕ್ರಮ ಕೈಗೊಳ್ಳಲು ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರಿಗೆ ಸಭೆಯು ಸೂಚಿಸಿತು.

ವಿಷಯ ಸಂಖ್ಯೆ: 16 – 2018–19 ಮತ್ತು 2019–20ನೇ ಸಾಲಿನ ಅನುದಾನದಲ್ಲಿ ಗಂಗಾ ಕಲ್ಯಾಣ ಯೋಜನೆಯನ್ನು ಡಿ. ದೇವರಾಜ ಅರಸು ಹಿಂದುಳಿದ ವರ್ಗಗಳ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿಯಮಿತದ ವತಿಯಿಂದ ನಿರ್ವಹಿಸುತ್ತಿರುವ ಬಗ್ಗೆ

ನಿರ್ಣಯ:–

ಡಿ. ದೇವರಾಜ ಅರಸು ಹಿಂ.ಅ.ನಿ.ನಿ..ವು 2018–19 ಮತ್ತು 2019–20ನೇ ಸಾಲಿನಲ್ಲಿ ಡಿ. ದೇವರಾಜ ಅರಸು ಹಿಂದುಳಿದ ವರ್ಗಗಳ ಅಭಿವೃದ್ಧಿ ನಿಗಮದ ಜೊತೆಗೆ ನಿಜಶರಣ ಅಂಬಿಗರ ಚೌಡಯ್ಯ ಅಭಿವೃದ್ಧಿ ನಿಗಮಕ್ಕೆ ಸಂಬಂಧಪಟ್ಟಂತೆ, ಗಂಗಾ ಕಲ್ಯಾಣ ಯೋಜನೆಯಡಿಯಲ್ಲಿ ಫಲಾನುಭವಿಗಳಿಗೆ ಕೊಳವೆ ಭಾವಿ ಕೊರೆಸುವ ಕಾಮಗಾರಿಯನ್ನು ಕೈಗೊಳ್ಳುವ ಸಲುವಾಗಿ ಒಟ್ಟಾರೆಯಾಗಿ ಟೆಂಡರ್ ಕರೆದು, ಟೆಂಡರ್ ಅಂತಿಮಗೊಳಿಸಿರುವುದನ್ನು ಸಭೆಯು ಅವಗಾಹಿಸಿತು.

ಟೆಂಡರ್‌ನಲ್ಲಿ ಅನುಮೋದಿತವಾದಂತೆ, ಸಂಬಂಧಪಟ್ಟವರಿಗೆ ಕಾರ್ಯಾದೇಶ ನೀಡಲು ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು, ನಿಜಶರಣ ಅಂಬಿಗರ ಚೌಡಯ್ಯ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿಯಮಿತರವರಿಗೆ ಅಧಿಕಾರ ನೀಡಲು ಸರ್ವಾನುಮತದಿಂದ ತೀರ್ಮಾನಿಸಲಾಯಿತು.

ಮುಂದಿನ ಪುಟಕ್ಕೆ ...

ವಿಷಯ ಸಂಖ್ಯೆ: 17 Performance basis – Accounting stage-wise payment ಆಧಾರದ ಮೇಲೆ ಅರ್ಹ ಸಂಸ್ಥೆಯೊಂದರ ಮುಖಾಂತರ ನಿಗಮದ ಲೆಕ್ಕ ಪತ್ರ ನಿರ್ವಹಣೆ ಮಾಡುವ ಸಲುವಾಗಿ ದರಪಟ್ಟಿ ಆಹ್ವಾನದ ಬಗ್ಗೆ

ನಿರ್ಣಯ:

ವಿಷಯವನ್ನು ಪರಿಶೀಲಿಸಲಾಯಿತು. ಸಿ.ಎ (Chartered Accountant) ಒಂದು ವೃತ್ತಿಪರ ಸೇವೆ (Professional service) ಆಗಿರುವುದರಿಂದ, ಅಗತ್ಯತೆ ಆಧಾರದ ಮೇಲೆ (On need basis) performance based payment ಮಾಡುವುದರಿಂದ, ನಿಗಮಕ್ಕೆ ಆರ್ಥಿಕ ಹೊರೆ ಕಡಿಮೆ ಆಗುವುದನ್ನು ಸಭೆಯು ಪರಿಗಣಿಸಿತು. ಕೂಲಂಕಷ ಚರ್ಚೆಯ ನಂತರ ದರಪಟ್ಟಿ ಕರೆದು, Performance basis – Accounts stage-wise ಈ ಕೆಳಗೆ ನಮೂದಿಸಿರುವ ಕಾರ್ಯಗಳಿಗೆ ಹಂತ–ಹಂತವಾಗಿ ಸಂಭಾವನೆ ಪಾವತಿಸಲು ನಿಗಮದ ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರಿಗೆ ಅಧಿಕಾರ ನೀಡಲು ಮಂಡಳಿ ಸಭೆಯು ಸರ್ವಾನುಮತದಿಂದ ತೀರ್ಮಾನಿಸಿತು:–

(1) Quarterly E-TDS return filling, 4 quarters and drawing form 16,
(2) Maintenance of account Tally software as well as Management Information in XL
(3) Yearly Income Tax filling
(4) Any other matters related to accounts & audit.

ಸದರಿ ದರಪಟ್ಟಿಯಲ್ಲಿ ಆಯ್ಕೆಯಾದ ಸಿ.ಎ (Chartered Accountant) performance ಬಗ್ಗೆ ಆಗಿಂದಾಗ್ಗೆ ಮಂಡಳಿ ಗಮನಕ್ಕೆ ತರಲು ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರಿಗೆ ಸೂಚಿಸಲಾಯಿತು.

18. ಅಧ್ಯಕ್ಷರ ಅಪ್ಪಣೆಯ ಮೇರೆಗೆ ಇತರೆ ವಿಷಯಗಳು

(ಅ) ಗಂಗಾ ಕಲ್ಯಾಣ ಯೋಜನೆ ಫಲಾನುಭವಿಗಳ ವಯೋಮಿತಿಯನ್ನು ಸಡಿಲಿಸುವ ಬಗ್ಗೆ.

ಅಂಬಿಗರ ಚೌಡಯ್ಯ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿಯಮಿತವು ಹಮ್ಮಿಕೊಂಡಿರುವ ಕ್ರಿಯಾ ಯೋಜನೆಗಳ ಪೈಕಿ, ಗಂಗಾ ಕಲ್ಯಾಣ ಯೋಜನೆಯು ಒಂದು ಪ್ರಮುಖ ಯೋಜನೆಯಾಗಿರುತ್ತದೆ. ಆದರೆ ಚಾಲ್ತಿಯಲ್ಲಿರುವ ನಿಯಮದ ಪ್ರಕಾರ ಈ ಸೌಲಭ್ಯವನ್ನು ಪಡೆಯುವ ಫಲಾನುಭವಿಯ ವಯಸ್ಸು 18 ರಿಂದ 55 ವರ್ಷದ ಒಳಗಿರಬೇಕಾಗುತ್ತದೆ. ಆದರೆ, ಬಹುತೇಕ ಪ್ರಕರಣಗಳಲ್ಲಿ ಸಂಬಂಧಪಟ್ಟ ಜಮೀನಿನ ರೈತನ ಜೀವಿತಾವಧಿಯವರೆಗೆ ಜಮೀನಿನ ಪಹಣಿಯು ಆತನ/ಆಕೆಯ ಹೆಸರಿನಲ್ಲೇ ಇರುತ್ತದೆ. ಇದರಿಂದಾಗಿ 55 ವರ್ಷ ಮೀರಿರುವ ಕಾರಣದಿಂದಾಗಿ ನಿಗಮದ ವ್ಯಾಪ್ತಿಯಲ್ಲಿ ಬರುವ ಜಾತಿ/ಉಪ ಜಾತಿಗೆ ಸೇರಿದ ಬಹುತೇಕ ರೈತರು ಈ ಸೌಲಭ್ಯದಿಂದ ವಂಚಿತರಾಗುವುದಾಗಿ ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು ಸಭೆಯ ಗಮನಕ್ಕೆ ತಂದರು. ಅಲ್ಲದೇ, ಗಂಗಾ ಕಲ್ಯಾಣ ಯೋಜನೆಯಡಿಯಲ್ಲಿ 55 ವರ್ಷ ಮೀರಿದ ಫಲಾನುಭವಿಗಳು ಜಿಲ್ಲಾ ವ್ಯವಸ್ಥಾಪಕರಿಗೆ ಅರ್ಜಿ ಸಲ್ಲಿಸಿರುವುದಾಗಿ ಸಹ ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು ಸಭೆಯ ಗಮನಕ್ಕೆ ತಂದರು.

ಮುಂದಿನ ಪುಟಕ್ಕೆ ...

ಈ ವಿಷಯಕ್ಕೆ ಸಂಬಂಧಪಟ್ಟಂತೆ, ಕರ್ನಾಟಕ ಹಿಂದುಳಿದ ವರ್ಗಗಳ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿಯಮಿತ, ಬೆಂಗಳೂರು, ಈ ಸಂಬಂಧದಲ್ಲಿ ಹೊರಡಿಸಿರುವ ಸುತ್ತೋಲೆ ಸಂಖ್ಯೆ ಕಹಿನಿ/ಪ್ರಾ/ಅ-2/ಸಾನಿ/ಮುಕ/ಸುತ್ತೋಲೆ/97-98, ದಿನಾಂಕ 11.12.1997ನ್ನು ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು ಮಂಡಳಿ ಸಭೆಯ ಗಮನಕ್ಕೆ ತಂದರು. ಸದರಿ ಸುತ್ತೋಲೆಯಲ್ಲಿ *"ಅರ್ಜಿದಾರನ ವಯಸ್ಸು 18 ರಿಂದ 55 ವರ್ಷದೊಳಗಿರಬೇಕು. ಒಂದು ವೇಳೆ ವಯಸ್ಸು 55 ವರ್ಷ ದಾಟಿದ್ದರೆ ಅಂತಹ ಅರ್ಜಿದಾರರ ಮಗ/ಅಥವಾ ವಾರಸುದಾರರ ಹೆಸರನ್ನು ಅರ್ಜಿಯಲ್ಲಿ ನಮೂದಿಸಬೇಕು ಹಾಗೂ ಅವರಿಂದಲೂ ಸಹ ಮುಚ್ಚಳಿಕೆ ಪತ್ರವನ್ನು ಪಡೆಯಬೇಕು"* ಎಂದು ಸೂಚಿಸಲಾಗಿದೆ.

ಈ ವಿಷಯವನ್ನು ಕೂಲಂಕಷವಾಗಿ ಚರ್ಚಿಸಲಾಯಿತು.

ಕರ್ನಾಟಕ ಹಿಂದುಳಿದ ವರ್ಗಗಳ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿಯಮಿತ, ಬೆಂಗಳೂರು, ಈ ಸಂಬಂಧದಲ್ಲಿ ಹೊರಡಿಸಿರುವ ಸುತ್ತೋಲೆ ಸಂಖ್ಯೆ ಕಹಿನಿ/ಪ್ರಾ/ಅ-2/ಸಾನಿ/ಮುಕ/ಸುತ್ತೋಲೆ/97-98, ದಿನಾಂಕ 11.12.1997ನ್ನು ಗಮನದಲ್ಲಿಟ್ಟುಕೊಂಡು, ರೈತನ/ಫಲಾನುಭವಿಯ ಮಗ/ವಾರಸುದಾರರು/ಉತ್ತರಾಧಿಕಾರಿಗಳಿಂದ ಸಾಲ ತೀರುವಳಿ ಬಗ್ಗೆ ಸೂಕ್ತ ರೀತಿಯಲ್ಲಿ ಮುಚ್ಚಳಿಕೆ ಬರೆಸಿಕೊಂಡು ಗಂಗಾ ಕಲ್ಯಾಣ ಯೋಜನೆಯಡಿಯಲ್ಲಿ ಸೌಲಭ್ಯ ನೀಡಲು ಕ್ರಮ ಕೈಗೊಳ್ಳಲು ಪರಿಗಣಿಸಬಹುದೆಂದು ವಿಭಾಗೀಯ/ಜಿಲ್ಲಾ ವ್ಯವಸ್ಥಾಪಕರುಗಳಿಗೆ ತಿಳಿಸಲು ಮಂಡಳಿ ಸಭೆಯು ಸರ್ವಾನುಮತದಿಂದ ತೀರ್ಮಾನಿಸಿತು.

ವಂದನೆಗಳೊಂದಿಗೆ ಸಭೆಯು ಮುಕ್ತಾಯವಾಯಿತು.

(ಬಾಬುರಾವ್ ಚಿಂಚನಸೂರ)
ಅಧ್ಯಕ್ಷರು,
ನಿಜಶರಣ ಅಂಬಿಗರ ಚೌಡಯ್ಯ
ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿಯಮಿತ.

ನಿಜಶರಣ ಅಂಬಿಗರ ಚೌಡಯ್ಯ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿ., ಬೆಂಗಳೂರು.

2020–21ನೇ ಸಾಲಿಗೆ ಬ್ಯಾಂಕ್ ಸಹಯೋಗದೊಂದಿಗೆ ಸ್ವಯಂ ಉದ್ಯೋಗ ಸಾಲ ಯೋಜನೆಯ ಜಿಲ್ಲಾವಾರು ಭೌತಿಕ ಮತ್ತು ಆರ್ಥಿಕ ಗುರಿ

(ರೂ.ಲಕ್ಷಗಳಲ್ಲಿ)

ಕ್ರ. ಸಂ	ಜಿಲ್ಲೆಯ ಹೆಸರು	ಜನಸಂಖ್ಯೆ (1984ರ ಸಮೀಕ್ಷೆ)	ಗುರಿ	
			ಭೌತಿಕ	ಆರ್ಥಿಕ (ಸಹಾಯಧನ)
1	ಬೆಂಗಳೂರು ಉತ್ತರ	6551	4	0.80
2	ಬೆಂಗಳೂರು ದಕ್ಷಿಣ	6551	4	0.80
3	ಬೆಂಗಳೂರು ಗ್ರಾಮಾಂತರ	13102	7	1.40
4	ರಾಮನಗರ	13103	7	1.40
5	ಶಿವಮೊಗ್ಗ	26771	15	3.00
6	ತುಮಕೂರು	10139	5	1.00
7	ಚಿತ್ರದುರ್ಗ	9351	5	1.00
8	ಕೋಲಾರ	4943	2	0.40
9	ಚಿಕ್ಕಬಳ್ಳಾಪುರ	4942	2	0.40
10	ದಾವಣಗೆರೆ	9352	5	1.00
11	ಮೈಸೂರು	69916	35	7.00
12	ಮಂಡ್ಯ	45613	25	5.00
13	ಚಾಮರಾಜನಗರ	69916	35	7.00
14	ಉಡುಪಿ	56824	31	6.20
15	ಹಾಸನ	14963	9	1.80
16	ಚಿಕ್ಕಮಗಳೂರು	10245	6	1.20
17	ದಕ್ಷಿಣ ಕನ್ನಡ	56824	31	6.20
18	ಕೊಡಗು	1475	1	0.20
19	ಬೆಳಗಾವಿ	31701	18	3.60
20	ಹಾವೇರಿ	24674	18	3.60
21	ಗದಗ	24675	18	3.60
22	ವಿಜಯಪುರ	32402	18	3.60
23	ಬಾಗಲಕೋಟೆ	32402	18	3.60
24	ಧಾರವಾಡ	24674	14	2.80
25	ಉತ್ತರ ಕನ್ನಡ	56333	31	6.20
26	ಕಲಬುರಗಿ	108700	60	12.00
27	ಬಳ್ಳಾರಿ	35593	20	4.00
28	ಬೀದರ್	52741	30	6.00
29	ರಾಯಚೂರು	24927	14	2.80
30	ಕೊಪ್ಪಳ	24927	14	2.80
31	ಯಾದಗಿರಿ	108698	61	12.20
	ಒಟ್ಟು	**1013028**	**563**	**112.50**
	ವಿವೇಚನಾ ಕೋಟಾ 10%		62	12.50
		ಒಟ್ಟು	**625**	**125.00**

06/08/2020

ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು

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ಕರ್ನಾಟಕ ಸರ್ಕಾರ ನಡವಳಿಗಳು

ವಿಷಯ:- ನಿಜಶರಣ ಅಂಬಿಗರ ಚೌಡಯ್ಯ ಅಭಿವೃದ್ಧಿ ನಿಗಮದಿಂದ [illegible] ಸಹಯೋಗದೊಂದಿಗೆ ಸೌಲಭ್ಯ ಒದಗಿಸುವ ಸಹಾಯಧನ ಯೋಜನೆ [illegible] ಕುರಿತು.

ಓದಲಾಗಿದೆ:- ಸಂಖ್ಯೆ:ಕ.ಉ.ಅ.ನಿ/ಯೋ.ಮಂ/ಸಿಆರ್-64/2019-20 ದಿ:17.08.2019

ಕೆ. ರಮಾರಾಜು ಅರಸು ಹಿಂದುಳಿದ [illegible] ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿಯಮಿತ ಬೆಂಗಳೂರು
25 OCT 2019

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ಪ್ರಸ್ತಾವನೆ:-

ಮೇಲೆ ಓದಲಾದ ಪ್ರಸ್ತಾವನೆಯಲ್ಲಿ ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು, ನಿಜಶರಣ ಅಂಬಿಗರ ಚೌಡಯ್ಯ ಅಭಿವೃದ್ಧಿ ನಿಗಮದಿಂದ ಬೆಸ್ತ, ಕೋಳಿ, ಕಬ್ಬಲಿಗ, ಮೊಗವೀರ, ಗಂಗಾಮತ ಮತ್ತು ಇದರ ಉಪಜಾತಿಗೆ ಸೇರಿದವರು ಸ್ವಯಂ ಉದ್ಯೋಗ ಕೈಗೊಳ್ಳಲು ಗರಿಷ್ಠ ರೂ.2.00 ಲಕ್ಷಗಳ ವರೆಗೆ ನಿಗಮದಿಂದ ಆರ್ಥಿಕ ನೆರವು ಒದಗಿಸಲಾಗುತ್ತಿದೆ. ರೂ.2.00 ಲಕ್ಷದಲ್ಲಿ ಶೇ.30 ರಿಂದ 15 ರವರೆಗೆ ಗರಿಷ್ಠ ರೂ.30.000/-ಗಳ ಸಹಾಯಧನ ಉಳಿಕೆ ಮೊತ್ತವನ್ನು ಶೇ. 4ರ ಬಡ್ಡಿದರದಲ್ಲಿ ಸಾಲವನ್ನು ಸರ್ಕಾರದ ಆದೇಶ ಸಂಖ್ಯೆ:ಬಿಸಿಪಬೂಸ್ಕೀ 738 ಬಿಎಂಎಸ್ 2018ರ ಆದೇಶವನ್ವಯ ಮಂಜೂರು ಮಾಡಲಾಗುತ್ತಿದೆ.

ಈ ಮೇಲ್ಕಂಡ ಆರ್ಥಿಕ ನೆರವಿನಿಂದ ಆಟೋರಿಕ್ಷಾ, ಬೇಕರಿ, ಹೋಟೆಲ್, ಪಿಟ್ಟಿನ ಗಿರಣಿ, ಆಟೋಮೊಬೈಲ್ ಗ್ಯಾರೇಜ್, ಮೊಬೈಲ್ ರಿಪೇರಿ ಅಂಗಡಿ, ಕಂಪ್ಯೂಟರ್ ಘಟಕ ಮುಂತಾದ ವ್ಯಾಪಾರ, ಸಣ್ಣ ಕೈಗಾರಿಕೆ ಹಾಗೂ ಸೇವಾ ವಲಯಗಳಲ್ಲಿ ಹೆಚ್ಚಿನ ಘಟಕ ಪ್ರಾರಂಭಿಸುವ ಉದ್ಯಮಗಳನ್ನು ಸ್ಥಾಪಿಸಿ ನಡೆಸಲು ಸಾಧ್ಯವಾಗುವುದಿಲ್ಲ. ಇಂತಹ ಉದ್ಯಮಗಳ ಸ್ಥಾಪನೆಗೆ, ಗರಿಷ್ಠ ರೂ.10.00 ಲಕ್ಷಗಳ ಘಟಕ ವೆಚ್ಚವಿರುವ ಉದ್ಯಮಗಳಿಗೆ ಬ್ಯಾಂಕ್‌ಗಳ ಸಹಯೋಗದೊಂದಿಗೆ ಸಾಲ ಒದಗಿಸಿ ನಿಗಮದಿಂದ ಶೇ. 20 ರಷ್ಟು ಗರಿಷ್ಠ ರೂ.1.00 ಲಕ್ಷಗಳ ಸಹಾಯಧನ ಮಂಜೂರು ಮಾಡುವ ಯೋಜನೆಯನ್ನು ಅನುಷ್ಠಾನಗೊಳಿಸಲು ರೂಪಿಸಿರುವ ಮಾರ್ಗಸೂಚಿಗಳಿಗೆ ದಿ:31.05.2019 ರಂದು ನಡೆದ ನಿರ್ದೇಶಕ ಮಂಡಳಿ ಸಭೆಯಲ್ಲಿ ಅನುಮೋದಿಸಿ ಸರ್ಕಾರದ ಮಂಜೂರಾತಿಗೆ ಕಳುಹಿಸಲು ಸರ್ವಾನುಮತದಿಂದ ತೀರ್ಮಾನಿಸಲಾಗಿರುತ್ತದೆ.

ಈ ಹಿನ್ನೆಲೆಯಲ್ಲಿ, ಬೆಸ್ತ, ಕೋಳಿ, ಕಬ್ಬಲಿಗ, ಮೊಗವೀರ, ಗಂಗಾಮತ ಮತ್ತು ಇದರ ಉಪಜಾತಿಯವರು ಸ್ವಯಂ ಉದ್ಯೋಗ ಕೈಗೊಳ್ಳಲು ಬ್ಯಾಂಕ್‌ಗಳ ಸಹಯೋಗದೊಂದಿಗೆ ಗರಿಷ್ಠ ರೂ.10.00 ಲಕ್ಷಗಳ ಘಟಕ ವೆಚ್ಚವಿರುವ ಉದ್ಯಮಗಳಿಗೆ ಬ್ಯಾಂಕ್‌ಗಳಿಂದ ಸಾಲ ಒದಗಿಸಿ ನಿಗಮದಿಂದ ಶೇ.20 ರಷ್ಟು ಗರಿಷ್ಠ ರೂ.1.00 ಲಕ್ಷಗಳ ಸಹಾಯಧನ ಮಂಜೂರು ಮಾಡುವ ಯೋಜನೆಗೆ ಹಾಗೂ ಈ ಯೋಜನೆಯ ಅನುಷ್ಠಾನದ ಮಾರ್ಗಸೂಚಿಗಳಿಗೆ ಸರ್ಕಾರದ ಅನುಮೋದನೆ ನೀಡುವಂತೆ ಕೋರಿರುತ್ತಾರೆ ಹಾಗೂ 2019-20ನೇ ಸಾಲಿಗೆ ನಿಗಮಕ್ಕೆ ಒದಗಿಸಿರುವ ಆಯ-ವ್ಯಯದಲ್ಲಿ ಈ ಯೋಜನೆಯನ್ನು ಅನುಷ್ಠಾನಗೊಳಿಸಲು ಕ್ರಮಕೈಗೊಳ್ಳಲಾಗುವುದು ಎಂದು ಅಭಿಪ್ರಾಯಿಸಿ ಮಾರ್ಗಸೂಚಿಗೆ ಹಾಗೂ ಯೋಜನೆಗೆ ಅನುಮೋದನೆ ನೀಡುವಂತೆ ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು, ನಿಜಶರಣ ಅಂಬಿಗರ ಚೌಡಯ್ಯ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿಯಮಿತ ರವರು ಪ್ರಸ್ತಾವನೆಯನ್ನು ಸಲ್ಲಿಸಿರುತ್ತಾರೆ.

ಪ್ರಸ್ತಾವನೆಯನ್ನು ಪರಿಶೀಲಿಸಿ, ಈ ಕೆಳಕಂಡಂತೆ ಆದೇಶಿಸಿದೆ.

ಸರ್ಕಾರದ ಆದೇಶ ಸಂಖ್ಯೆ:ಬಿಸಿಪಬೂಸ್ಕೀ 738 ಬಿಎಂಎಸ್ 2018, ಬೆಂಗಳೂರು,

ದಿನಾಂಕ22 -10-2019.

ಪ್ರಸ್ತಾವನೆಯಲ್ಲಿ ವಿವರಿಸಿರುವ ಅಂಶಗಳ ಹಿನ್ನೆಲೆಯಲ್ಲಿ, ನಿಜಶರಣ ಅಂಬಿಗರ ಚೌಡಯ್ಯ ಅಭಿವೃದ್ಧಿ ನಿಗಮದಿಂದ ಬೆಸ್ತ, ಕೋಳಿ, ಕಬ್ಬಲಿಗ, ಮೊಗವೀರ, ಗಂಗಾಮತ ಮತ್ತು ಇದರ ಉಪಜಾತಿಯವರು ಸ್ವಯಂ ಉದ್ಯೋಗ

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ಕೈಗೊಳ್ಳಲು ಬ್ಯಾಂಕ್‌ಗಳ ಸಹಯೋಗದೊಂದಿಗೆ ಸಾಲ-ಸೌಲಭ್ಯ ಒದಗಿಸುವ ಕಾರ್ಯಕ್ರಮ ಯೋಜನೆಯ ಅನುಷ್ಠಾನಕ್ಕೆ ಹಾಗೂ ಅನುಬಂಧದಲ್ಲಿ ಉಲ್ಲೇಖಿಸಿರುವ ಮಾರ್ಗಸೂಚಿಗೆ ಸರ್ಕಾರದ ಅನುಮೋದನೆ ನೀಡಿ ಆದೇಶಿಸಿದೆ.

ಈ ಆದೇಶವನ್ನು ಆರ್ಥಿಕ ಇಲಾಖೆಯ ಟಿಪ್ಪಣಿ ಸಂಖ್ಯೆ:FD 149 Exp-3/2019 ದಿ:03.10.2019ರನ್ವಯ ಹಾಗೂ ಸರ್ಕಾರದ ಕಾರ್ಯದರ್ಶಿಗಳಿಗೆ ಪ್ರತ್ಯಾಯೋಜಿಸಿರುವ ಆರ್ಥಿಕ ಅಧಿಕಾರದನ್ವಯ ಹೊರಡಿಸಲಾಗಿದೆ.

ಕರ್ನಾಟಕದ ರಾಜ್ಯಪಾಲರ ಆದೇಶಾನುಸಾರ,

ಮತ್ತು/ಅವರ ಹೆಸರಿನಲ್ಲಿ,

(ಎನ್.ಎಸ್.ಕಲಾವತಿ)

ಸರ್ಕಾರದ ಅಧೀನ ಕಾರ್ಯದರ್ಶಿ-2(ಪ್ರ)

ಹಿಂದುಳಿದ ವರ್ಗಗಳ ಕಲ್ಯಾಣ ಇಲಾಖೆ

ಇವರಿಗೆ:-

1. ಪ್ರಧಾನ ಮಹಾಲೇಖಪಾಲರು, (ಎ&ಇ) (ಲೆಕ್ಕಪರಿಶೋಧನೆ-1&2) ಬೆಂಗಳೂರು.
2. ಆಯುಕ್ತರು, ಹಿಂದುಳಿದ ವರ್ಗಗಳ ಕಲ್ಯಾಣ ಇಲಾಖೆ, ಬೆಂಗಳೂರು.
3. ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು, ನಿಜಶರಣ ಅಂಬಿಗರ ಚೌಡಯ್ಯ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿಯಮಿತ, ಬೆಂ.

ಪ್ರತಿ ಮಾಹಿತಿಗಾಗಿ:-

1. ಮಾನ್ಯ ಹಿಂದುಳಿದ ವರ್ಗಗಳ ಕಲ್ಯಾಣ ಸಚಿವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿಗಳು, ವಿಧಾನಸೌಧ, ಬೆಂಗಳೂರು.
2. ಸರ್ಕಾರದ ಕಾರ್ಯದರ್ಶಿ, ಹಿಂದುಳಿದ ವರ್ಗಗಳ ಕಲ್ಯಾಣ ಇಲಾಖೆ, ಇವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿಗಳು, ವಿಕಾಸಸೌಧ.
3. ಸರ್ಕಾರದ ಅಪರ ಕಾರ್ಯದರ್ಶಿ, ಹಿಂದುಳಿದ ವರ್ಗಗಳ ಕಲ್ಯಾಣ ಇಲಾಖೆ, ಇವರ ಆಪ್ತ ಸಹಾಯಕರು,
4. ಶಾಖಾ ರಕ್ಷಾ ಕಡತ/ಹೆಚ್ಚುವರಿ ಪ್ರತಿಗಳು.

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ಅನುಬಂಧ

ಸರ್ಕಾರದ ಆದೇಶ ಸಂಖ್ಯೆ:ಬಿಸಿಡಬ್ಲೂ್ಯ 738 ಬಿಎಂಎಸ್ 2018

ಬ್ಯಾಂಕ್‌ಗಳ ಸಹಯೋಗದೊಂದಿಗೆ ಅನುಷ್ಠಾನಗೊಳಿಸುವ ಚೈತನ್ಯ ಸಬ್ಸಿಡಿ ಕಂ ಸಾಫ್ಟ್ ಲೋನ್ ಸಹಾಯಧನ ಯೋಜನೆಯ ಮಾರ್ಗಸೂಚಿಗಳು.

1. **ಪ್ರಸ್ತಾವನೆ:-**

ಸನ್ಮಾನ್ಯ ಮುಖ್ಯಮಂತ್ರಿಯವರ 2017-18ನೇ ಸಾಲಿನ ಆಯವ್ಯಯದ ಭಾಷಣದಲ್ಲಿ ಬೆಸ್ತ, ಕೋಳಿ, ಕಬ್ಬಲಿಗ, ಮೊಗವೀರ, ಗಂಗಾಮತ ಮತ್ತು ಅದರ ಉಪಜಾತಿಗಳ ಸಮಗ್ರ ಅಭಿವೃದ್ಧಿಗಾಗಿ ನಿಜಶರಣ ಅಂಬಿಗರ ಚೌಡಯ್ಯ ಅಭಿವೃದ್ಧಿ ನಿಗಮವನ್ನು ಸ್ಥಾಪಿಸಲಾಗುವುದೆಂದು ಘೋಷಿಸಿರುವಂತೆ ದಿನಾಂಕ:10/11/2017ರಂದು ಕಂಪನಿ ಕಾಯ್ದೆ 2013ರನ್ವಯ ಸೋಂದಾಯಿಸಿ ನಿಜಶರಣ ಅಂಬಿಗರ ಚೌಡಯ್ಯ ಅಭಿವೃದ್ಧಿ ನಿಗಮವನ್ನು ಸ್ಥಾಪಿಸಲಾಗಿರುತ್ತದೆ.

ಬೆಸ್ತ, ಕೋಳಿ, ಕಬ್ಬಲಿಗ, ಮೊಗವೀರ, ಗಂಗಾಮತ ಮತ್ತು ಅದರ ಉಪಜಾತಿಯವರು ವ್ಯಾಪಾರ, ಕೈಗಾರಿಕೆ, ಸಾರಿಗೆ ಮತ್ತು ಸೇವಾ ವಲಯಗಳಲ್ಲಿ ಹೆಚ್ಚಿನ ಘಟಕವೆಚ್ಚವಿರುವ ಉದ್ಯಮಗಳಾದ ಆಟೋರಿಕ್ಷಾ, ಬೇಕರಿ, ಹೋಟೆಲ್, ಕಂಪ್ಯೂಟರ್ ಘಟಕ, ಹಿಟ್ಟಿನಗಿರಣಿ, ಆಟೋಮೊಬೈಲ್‌ಗ್ಯಾರೇಜ್, ಮೊಬೈಲ್ ರಿಪೇರಿ ಅಂಗಡಿ, ಇಟ್ಟಿಗೆ ಉದ್ಯಮ ಮುಂತಾದವುಗಳನ್ನು ಸ್ಥಾಪಿಸಿ ನಡೆಸಲು ಬ್ಯಾಂಕ್‌ಗಳಿಂದ ಸಾಲ ಮತ್ತು ನಿಗಮದಿಂದ ಸಹಾಯಧನ ಒದಗಿಸಲು ಚೈತನ್ಯ ಸಬ್ಸಿಡಿ ಕಂ ಸಾಫ್ಟ್ ಲೋನ್ ಯೋಜನೆಯನ್ನು ರೂಪಿಸಿ ಅನುಷ್ಠಾನಗೊಳಿಸಲು ತೀರ್ಮಾನಿಸಲಾಗಿರುತ್ತದೆ.

ಅದರಂತೆ, ನಿಜಶರಣ ಅಂಬಿಗರ ಚೌಡಯ್ಯ ಅಭಿವೃದ್ಧಿ ನಿಗಮದ ಚೈತನ್ಯ ಸಬ್ಸಿಡಿ ಕಂ ಸಾಫ್ಟ್ ಲೋನ್ ಯೋಜನೆಯ ಅನುಷ್ಠಾನದ ಮಾರ್ಗಸೂಚಿಗಳು ಮತ್ತು ನಿಯಮ/ನಿಬಂಧನೆಗಳು ಈ ಕೆಳಕಂಡಂತೆ ಇವೆ.

2. **ಯೋಜನೆ ಉದ್ದೇಶ:-** ಬೆಸ್ತ, ಕೋಳಿ, ಕಬ್ಬಲಿಗ, ಮೊಗವೀರ, ಗಂಗಾಮತ ಮತ್ತು ಇದರ ಉಪಜಾತಿಗೆ ಸೇರಿದವರಿಗೆ ವ್ಯಾಪಾರ, ಕೈಗಾರಿಕೆ, ಸಾರಿಗೆ ಮತ್ತು ಸೇವಾ ವಲಯಗಳಲ್ಲಿ ಹೆಚ್ಚಿನ ಘಟಕವೆಚ್ಚವಿರುವ ಲಾಭದಾಯಕ ಉದ್ಯಮಗಳನ್ನು ಸ್ಥಾಪಿಸಿ ನಡೆಸಲು ಬ್ಯಾಂಕ್‌ಗಳ ಸಹಯೋಗದೊಂದಿಗೆ ಸಾಲ ಮತ್ತು ನಿಗಮದಿಂದ ಸಹಾಯಧನ ಒದಗಿಸುವುದು.

3. **ಈ ಯೋಜನೆಯಲ್ಲಿ ಪ್ರಯೋಜನ ಪಡೆಯಲು ಇರಬೇಕಾದ ಅರ್ಹತೆಗಳು:-**

ಅ. ಈ ಯೋಜನೆಯಲ್ಲಿ ಆರ್ಥಿಕ ಸಹಾಯ ಪಡೆಯಲು ಅಭ್ಯರ್ಥಿಯು ದಿನಾಂಕ 30/03/2002ರ ಸಂಖ್ಯೆ ಸಕಇ 225 ಬಿಸಿಎ 2000 ಆದೇಶದಲ್ಲಿ ಗುರ್ತಿಸಿದ ಪ್ರವರ್ಗ-I, ರಲ್ಲಿ ಕ್ರಮ ಸಂಖ್ಯೆ 53(a) ಯಿಂದ (v) ಬರುವ ಬೆಸ್ತ, ಕೋಳಿ, ಕಬ್ಬಲಿಗ, ಮೊಗವೀರ, ಗಂಗಾಮತ ಮತ್ತು ಇದರ ಉಪಜಾತಿಗಳಿಗೆ ಸೇರಿದವರಾಗಿರಬೇಕು.

ಆ. ಅರ್ಜಿದಾರರ ಕುಟುಂಬದ ವಾರ್ಷಿಕ ವರಮಾನ ಗ್ರಾಮೀಣ ಪ್ರದೇಶದವರಾದರೆ ರೂ.98,000/-ಗಳ ಹಾಗೂ ನಗರ ಪ್ರದೇಶದವರಿಗೆ ರೂ.1,20,000/-ಗಳನ್ನು ಮೀರಿರಬಾರದು.

ಇ. ಕರ್ನಾಟಕ ರಾಜ್ಯದ ಖಾಯಂ ನಿವಾಸಿಯಾಗಿರಬೇಕು.

ಈ. ಅರ್ಜಿದಾರರ ವಯಸ್ಸು 18 ರಿಂದ 55 ವರ್ಷಗಳ ಮಿತಿಯೊಳಗಿರಬೇಕು.

ಉ. ಸರ್ಕಾರದ/ನಿಗಮದ ಬೇರೆ ಯಾವುದಾದರೂ ಯೋಜನೆಗಳಲ್ಲಿ ಸಾಲ ಅಥವಾ ಇತರೆ ಆರ್ಥಿಕ ಸವಲತ್ತು ಪಡೆದಿರಬಾರದು.

ಊ. ಮಹಿಳೆಯರಿಗೆ ಈ ಯೋಜನೆಯಲ್ಲಿ ಶೇ.33ರಷ್ಟು ಮೀಸಲು ನಿಗದಿಪಡಿಸಿದೆ.

ಋ. ವಿಕಲಚೇತನರಿಗೆ ಈ ಯೋಜನೆಯಲ್ಲಿ ಶೇ.5ರಷ್ಟು ಮೀಸಲು ನಿಗದಿಪಡಿಸಿದೆ.

ಎ. **ಆದ್ಯತೆ:-** ವಿಧವೆಯರಿಗೆ, ತೃತೀಯ ಲಿಂಗದವರಿಗೆ ಹಾಗೂ ಮಾಜಿ ಸೈನಿಕರ ಕುಟುಂಬದ ಸದಸ್ಯರಿಗೆ ಉಳಿದವರ ಮೇಲೆ ಸೌಲಭ್ಯ ಒದಗಿಸಬೇಕು.

ಸಿಎಂ

ಏ. ಒಂದು ಕುಟುಂಬದ ಒಬ್ಬ ಸದಸ್ಯರಿಗೆ ಮಾತ್ರ ಸೌಲಭ್ಯ ಒದಗಿಸಲಾಗುವುದು.

ಐ. ಅಭ್ಯರ್ಥಿಯು ಕೈಗೊಳ್ಳುವ ಆರ್ಥಿಕ ಚಟುವಟಿಕೆಯ ಬಗ್ಗೆ ತರಬೇತಿ/ಅನುಭವ/ತಿಳುವಳಿಕೆ ಹೊಂದಿರಬೇಕು.

ಒ. ನಿಗಮದ ನಿರ್ದೇಶಕ ಮಂಡಳಿಯು ಕಾಲಕಾಲಕ್ಕೆ ವಿಧಿಸುವ ಇನ್ನಿತರ ಅರ್ಹತೆಗಳನ್ನು ಹೊಂದಿದವರಾಗಿರಬೇಕು.

ಓ. ಅರ್ಜಿದಾರರು ಕಡ್ಡಾಯವಾಗಿ ರಾಷ್ಟ್ರೀಕೃತ ಬ್ಯಾಂಕ್‌ಗಳಲ್ಲಿ ಉಳಿತಾಯ ಖಾತೆ ಹೊಂದಿರಬೇಕು.

4. <u>ಅರ್ಜಿಯೊಂದಿಗೆ ಸಲ್ಲಿಸಬೇಕಾದ ದಾಖಲಾತಿಗಳು:-</u> ನಿಗಧಿಪಡಿಸಿದ ಅರ್ಜಿ ನಮೂನೆಯಲ್ಲಿ ಭರ್ತಿ ಮಾಡಿ ಈ ಕೆಳಕಂಡ ಅಗತ್ಯ ದಾಖಲೆಗಳೊಂದಿಗೆ ಅರ್ಜಿದಾರರು ಅರ್ಜಿಯನ್ನು ಸಲ್ಲಿಸಬೇಕು.

1. ಹಿಂದುಳಿದ ವರ್ಗಗಳ ಪ್ರವರ್ಗ-1ಕ್ಕೆ ಸೇರಿದ ಬೆಸ್ತ, ಕೋಳಿ, ಕಬ್ಬಲಿಗ, ಮೊಗವೀರ, ಗಂಗಾಮತ ಮತ್ತು ಅದರ ಉಪಜಾತಿಗೆ ಸೇರಿರುವುದಕ್ಕೆ ಸಂಬಂಧಿಸಿದ ತಾಲ್ಲೂಕು ತಹಶೀಲ್ದಾರ್ ರಿಂದ ನಿಗದಿತ ನಮೂನೆಯಲ್ಲಿ ಪಡೆದ ಜಾತಿ/ಕುಟುಂಬದ ವಾರ್ಷಿಕ ಆದಾಯ ಪ್ರಮಾಣ ಪತ್ರ.
2. ಅರ್ಜಿದಾರರ ವಾಸದ ಪುರಾವೆಗಾಗಿ ಸಕ್ಷಮ ಪ್ರಾಧಿಕಾರಿಗಳು ನೀಡಿದ ಪಡಿತರ ಚೀಟಿ/ಚುನಾವಣಾ ಗುರುತಿನ ಚೀಟಿ/ಆಧಾರ ಕಾರ್ಡ್‌ನ ಧೃಡೀಕೃತ ಪ್ರತಿ ಒದಗಿಸಬೇಕು.
3. ಅರ್ಜಿದಾರರ ಪಾಸ್ ಪೋರ್ಟ್ ಅಳತೆಯ ಇತ್ತೀಚಿನ 3 ಫೋಟೋಗಳು.
4. ಅರ್ಜಿದಾರರು ಕಡ್ಡಾಯವಾಗಿ ರಾಷ್ಟ್ರೀಕೃತ ಬ್ಯಾಂಕ್‌ಗಳಲ್ಲಿ ಉಳಿತಾಯ ಖಾತೆ ಹೊಂದಿರಬೇಕು. ಪುರಾವೆಗಾಗಿ ಚಾಲ್ತಿಯಲ್ಲಿರುವ ಬ್ಯಾಂಕ್ ಪಾಸ್ ಪುಸ್ತಕದ ಜೆರಾಕ್ಸ್ ಪ್ರತಿ.
5. ಅರ್ಜಿದಾರರು ಕೈಗೊಳ್ಳುವ ಆರ್ಥಿಕ ಚಟುವಟಿಕೆಯಲ್ಲಿ ಅನುಭವ/ತರಬೇತಿ ಬಗ್ಗೆ ಪ್ರಮಾಣ ಪತ್ರ/ಸ್ವಯಂ ಘೋಷಣೆ ಪತ್ರ.
6. ಅರ್ಜಿದಾರರು ಉದ್ಯಮ ಸ್ಥಾಪಿಸಲು ಅವಶ್ಯವಿರುವ ಯಂತ್ರೋಪಕರಣಗಳನ್ನು ಕೊಂಡುಕೊಳ್ಳಲು ಸರಬರಾಜುದಾರರಿಂದ ಪಡೆದ Invoice ಮತ್ತು ಯೋಜನಾ ವರದಿ ಒದಗಿಸುವುದು.
7. ಅರ್ಜಿದಾರರು ಸ್ಥಾಪಿಸುವ ಉದ್ಯಮಕ್ಕೆ ಸಂಬಂಧಿಸಿದ ಪ್ರಾಧಿಕಾರದಿಂದ ಅಗತ್ಯ ಲೈಸೆನ್ಸ್ ಹಾಗು ಪರವಾನಗಿ ಹೊಂದಿರಬೇಕು.
8. ಸಾರಿಗೆ ಉದ್ದೇಶಕ್ಕಾಗಿ ಸಾಲ ಬಯಸಿದಲ್ಲಿ ಅರ್ಜಿದಾರರು ಡ್ರೈವಿಂಗ್ ಲೈಸೆನ್ಸ್ ಮತ್ತು ಬ್ಯಾಡ್ಜ್ ಹೊಂದಿರಬೇಕು.
9. ಸಾಲದ ಭದ್ರತೆಗೆ ಬ್ಯಾಂಕ್ ವ್ಯವಸ್ಥಾಪಕರು ಕೋರುವ ಅಗತ್ಯ ದಾಖಲಾತಿಗಳನ್ನು ಒದಗಿಸುವುದು.
10. ಅರ್ಜಿದಾರರ ಆಸ್ತಿ ಮತ್ತು ಋಣಭಾರಗಳ ಘೋಷಣಾ ಪತ್ರ (ನಿಗದಿತ ನಮೂನೆಯಲ್ಲಿ).

5. <u>ಘಟಕ ವೆಚ್ಚ(ಸಾಲ ಮತ್ತು ಸಹಾಯಧನದ ಮೊತ್ತ):-</u>

<u>ಸಾಲದ ಮೊತ್ತ:-</u> ಅರ್ಜಿದಾರರು ಕೈಗೊಳ್ಳುವ ವ್ಯಾಪಾರ, ಕೃಷಿ ಮತ್ತು ಕೃಷಿ ಅವಲಂಭಿತ ಚಟುವಟಿಕೆಗಳು, ಸೇವಾ ಉದ್ದಿಮೆಗಳು, ತಾಂತ್ರಿಕ ಉದ್ದಿಮೆಗಳು ಮತ್ತು ಸಾರಿಗೆ ವಲಯದಲ್ಲಿ ಕೈಗೊಳ್ಳುವ ಆರ್ಥಿಕ ಚಟುವಟಿಕೆಯನುಸಾರ ಗರಿಷ್ಠ ರೂ.10.00ಲಕ್ಷಗಳವರೆಗೆ ಬ್ಯಾಂಕ್‌ಗಳಿಂದ ಸಾಲ ಪಡೆಯುವುದು.

<u>ಸಹಾಯಧನ:-</u> ಬ್ಯಾಂಕ್ ಮಂಜೂರು ಮಾಡುವ ಸಾಲದ ಮೊತ್ತದಲ್ಲಿ ಶೇ.20ರಷ್ಟು ಗರಿಷ್ಠ ರೂ.1.00ಲಕ್ಷಗಳನ್ನು ನಿಗಮದಿಂದ ಸಹಾಯಧನ ಮಂಜೂರು ಮಾಡಲಾಗುವುದು.

<u>ಬಡ್ಡಿ:-</u> ಬ್ಯಾಂಕ್‌ಗಳು ಮಂಜೂರು ಮಾಡುವ ಸಾಲಕ್ಕೆ ಬ್ಯಾಂಕ್‌ಗಳು ಚಾಲ್ತಿಯಲ್ಲಿರುವ ಬಡ್ಡಿಯನ್ನು ವಿಧಿಸಲಾಗುತ್ತದೆ.

6. <u>ಮರುಪಾವತಿ:-</u> ಬ್ಯಾಂಕ್‌ಗಳು ನಿಗಧಿಪಡಿಸುವ ಕಂತುಗಳನ್ವಯ ಸಾಲ ಮತ್ತು ಬಡ್ಡಿಯನ್ನು ಬ್ಯಾಂಕ್‌ಗಳಿಗೆ ಮರುಪಾವತಿ ಮಾಡಬೇಕು.

<u>ಫಲಾನುಭವಿಗಳ ಆಯ್ಕೆ:-</u>

ಮುಖ್ಯ ಕಾರ್ಯ ನಿರ್ವಹಣಾಧಿಕಾರಿಗಳು, ಜಿಲ್ಲಾ ಪಂಚಾಯತ್ ಇವರ ಅಧ್ಯಕ್ಷತೆಯಲ್ಲಿ ರಚಿಸಿರುವ ಈ ಕೆಳಕಂಡ ಆಯ್ಕೆ ಸಮಿತಿ ಮೂಲಕ ಈ ಯೋಜನೆಯಲ್ಲಿ ಫಲಾನುಭವಿಗಳನ್ನು ಆಯ್ಕೆ ಮಾಡುವುದು.

ಕ್ರ ಸಂ	ಅಧಿಕಾರಿಗಳು	ಪದನಾಮ
1	ಮುಖ್ಯಕಾರ್ಯನಿರ್ವಹಣಾಧಿಕಾರಿಗಳು,ಜಿಲ್ಲಾ ಪಂಚಾಯತ್	ಅಧ್ಯಕ್ಷರು
2	ಲೀಡ್ ಬ್ಯಾಂಕ್ ವ್ಯವಸ್ಥಾಪಕರು	ಸದಸ್ಯರು
3	ಉಪ ನಿರ್ದೇಶಕರು, ಮಹಿಳಾ ಮತ್ತು ಮಕ್ಕಳ ಕಲ್ಯಾಣ ಇಲಾಖೆ	ಸದಸ್ಯರು
4	ಜಿಲ್ಲಾ ಅಧಿಕಾರಿಗಳು, ಹಿಂದುಳಿದ ವರ್ಗಗಳ ಕಲ್ಯಾಣ ಇಲಾಖೆ	ಸದಸ್ಯರು
5	ಪ್ರಧಾನ ವ್ಯವಸ್ಥಾಪಕರು, ಜಿಲ್ಲಾ ಕೈಗಾರಿಕಾ ಕೇಂದ್ರ	ಸದಸ್ಯರು
6	ಸಹಕಾರ ಸಂಘಗಳ ಉಪನಿಬಂಧಕರು	ಸದಸ್ಯರು
7	ಜನೆರಲ್ ಮ್ಯಾನೇಜರ್ (ಸೂಪರಿನ್‌ಟೆಂಡೆಂಟ್ ಇಂಜಿನಿಯರ್) ವಿದ್ಯುತ್ ಸರಬರಾಜು ಕಂಪನಿ	ಸದಸ್ಯರು
8	ಜಿಲ್ಲಾ ವ್ಯವಸ್ಥಾಪಕರು, ಡಿ.ದೇವರಾಜ ಅರಸು ಹಿಂದುಳಿದ ವರ್ಗಗಳ ಅಭಿವೃದ್ಧಿ ನಿಗಮ/ಜಿಲ್ಲಾ ಮಟ್ಟದ ಅನುಷ್ಠಾನಾಧಿಕಾರಿ	ಸದಸ್ಯ ಕಾರ್ಯದರ್ಶಿ

7. <u>ಆಯ್ಕೆ ಸಮಿತಿಯ ಕರ್ತವ್ಯಗಳು:-</u>

1) ಜಿಲ್ಲಾ ವ್ಯವಸ್ಥಾಪಕರು ಪಡೆದ ಅರ್ಜಿಗಳನ್ನು ನಿಯಮಗಳನ್ವಯ ಪರಿಶೀಲಿಸಿ ಅಗತ್ಯ ಎಲ್ಲಾ ದಾಖಲಾತಿಗಳನ್ನು ಒದಗಿಸಿರುವ ಬಗ್ಗೆ ದೃಢೀಕರಿಸಿಕೊಂಡು ಅಂತಹ ಅರ್ಜಿಗಳನ್ನು ಪಟ್ಟಿ ಮಾಡಿ ಆಯ್ಕೆ ಸಮಿತಿ ಮುಂದೆ ಮಂಡಿಸಬೇಕು.

2) ಆಯ್ಕೆ ಸಮಿತಿಯು ನಿಗದಿತ ಗುರಿಯ ಪ್ರಗತಿ ಸಾಧಿಸಲು 1:2ರಂತೆ ಅರ್ಜಿಗಳನ್ನು ಆಯ್ಕೆ ಮಾಡಬೇಕು. ಆಯ್ಕೆ ಮಾಡಿದ 2 ಅರ್ಜಿಗಳಲ್ಲಿ ಮೊದಲ ಆದ್ಯತೆಯ 01 ಅರ್ಜಿಯನ್ನು ಸಂಬಂಧಿಸಿದ ಬ್ಯಾಂಕ್ ಶಾಖೆಗೆ ಸಾಲ ಮಂಜೂರಾತಿಗೆ ಕಳುಹಿಸಬೇಕು. ಕಾರಣಾಂತರದಿಂದ ಈ ಅರ್ಜಿ ತಿರಸ್ಕೃತಗೊಂಡಲ್ಲಿ 2ನೇ ಅರ್ಜಿಯನ್ನು ಬ್ಯಾಂಕ್‌ಗೆ ಶಿಫಾರಸ್ಸು ಮಾಡಬೇಕು.

8. ಬ್ಯಾಂಕ್ ಶಾಖೆಯ ವ್ಯವಸ್ಥಾಪಕರು ಅರ್ಜಿದಾರರು ಕೈಗೊಳ್ಳುವ ಆರ್ಥಿಕ ಚಟುವಟಿಕೆಯ ಲಾಭದಾಯಕ ಮತ್ತು ಆದ್ಯತೆ (Economic Feasability & Vaiability) ಬಗ್ಗೆ ಪರಿಶೀಲನೆ ಮಾಡಿ ಸಾಲ ಮಂಜೂರು ಮಾಡಿ ನಿಗಮದಿಂದ ಸಹಾಯಧನ ಬಿಡುಗಡೆ ಮಾಡುವ ಬಗ್ಗೆ ಮಂಜೂರಾತಿ ಕ್ಲೈಮ್ ಪತ್ರವನ್ನು ಜಿಲ್ಲಾ ಕಛೇರಿಗೆ ಕಳುಹಿಸುತ್ತಾರೆ. ಹೀಗೆ ಬ್ಯಾಂಕಿನಿಂದ

ಮಂಜೂರಾದಂತಹ ಪ್ರಕರಣಗಳ ಪ್ರಸ್ತಾವನೆಗಳನ್ನು ಪಟ್ಟಿ ಮಾಡಿ ಜಿಲ್ಲಾ ಆಯ್ಕೆ ಸಮಿತಿಯ ಅಧ್ಯಕ್ಷರಿಂದ ಅನುಮೋದನೆ ಪಡೆದು ಸಹಾಯಧನ ಬಿಡುಗಡೆಗೆ ಮಂಜೂರಾತಿ ಪ್ರಸ್ತಾವನೆಯನ್ನು ವಿಭಾಗೀಯ ಕಛೇರಿಗೆ ಕಳುಹಿಸಬೇಕು. ವಿಭಾಗೀಯ ಕಛೇರಿಯಲ್ಲಿ ಪ್ರಸ್ತಾವನೆ ಪರಿಶೀಲಿಸಿ ನಿಗದಿತ ಗುರಿಯನ್ವಯ ಮಂಜೂರು ಮಾಡಿ ಸಂಬಂಧಿಸಿದ ಬ್ಯಾಂಕಿಗೆ ಚೆಕ್ ಮೂಲಕ ಬಿಡುಗಡೆ ಮಾಡುವುದು.

9. <u>ಸಾಲ ಮಂಜೂರಾತಿಯ ವಿಧಾನ:-</u>

a) ನಿಗಮದ ಕೇಂದ್ರ ಕಚೇರಿಯಿಂದ ಅರ್ಜಿಗಳನ್ನು ಆಹ್ವಾನಿಸಿ ಜಾಹಿರಾತು ನೀಡುವುದು. ಜಿಲ್ಲಾ ವ್ಯವಸ್ಥಾಪಕರು ಸ್ವೀಕರಿಸಿದ ಅರ್ಜಿಗಳನ್ನು ಅನುಕ್ರಮವಾಗಿ ಸ್ವೀಕೃತಿ ರಿಜಿಸ್ಟರ್‌ನಲ್ಲಿ ದಾಖಲಿಸಬೇಕು.

b) ಜಿಲ್ಲಾ ವ್ಯವಸ್ಥಾಪಕರು ಅರ್ಹ ಅರ್ಜಿಗಳ ಪಟ್ಟಿ ಮಾಡಿ ಆಯ್ಕೆ ಸಮಿತಿಗೆ ಮಂಡಿಸುವುದು.

c) ಆಯ್ಕೆ ಸಮಿತಿಯು ಪಟ್ಟಿಯಲ್ಲಿರುವ ಅರ್ಜಿದಾರರು ಕೈಗೊಳ್ಳುವ ಉದ್ದೇಶದ ಲಾಭದಾಯಕತೆ ಮತ್ತು ಸಮಂಜಸತೆ, ಅನುಭವ, ಮರುಪಾವತಿ ಇಚ್ಛಾಶಕ್ತಿ, ಸಾಲದ ಭದ್ರತೆಗೆ ಒದಗಿಸುವ ದಾಖಲೆಗಳ ಮುಂತಾದ ಮಾಹಿತಿಗಳನ್ನು ಆಧರಿಸಿ ಅರ್ಹ ಫಲಾನುಭವಿಗಳನ್ನು ನಿಗದಿಪಡಿಸಿದ ಗುರಿಗೆ ಅನುಗುಣವಾಗಿ ಆಯ್ಕೆ ಸಮಿತಿಯು ಆಯ್ಕೆ ಮಾಡುವುದು. ಹೀಗೆ ಆಯ್ಕೆಯಾದ ಅರ್ಜಿಗಳನ್ನು ಬ್ಯಾಂಕ್‌ಗೆ ಸಾಲ ಮಂಜೂರಾತಿಗೆ ಶಿಫಾರಸ್ಸು ಮಾಡಬೇಕು.

d) ಆಯ್ಕೆ ಸಮಿತಿಯಿಂದ ಆಯ್ಕೆಯಾದ ಅರ್ಜಿದಾರರ ಅರ್ಜಿಗಳನ್ನು 1:2ರ ಪ್ರಮಾಣದಲ್ಲಿ ಬ್ಯಾಂಕಿಗೆ ಶಿಫಾರಸ್ಸು ಮಾಡಬೇಕು. ಆಯ್ಕೆ ಮಾಡಿದ 2 ಅರ್ಜಿಗಳಲ್ಲಿ ಮೊದಲ ಆದ್ಯತೆಯ 01 ಅಭ್ಯರ್ಥಿಯನ್ನು ಸಂಬಂಧಿಸಿದ ಬ್ಯಾಂಕ್ ಶಾಖೆಗೆ ಸಾಲ ಮಂಜೂರಾತಿಗೆ ಕಳುಹಿಸಬೇಕು. ಕಾರಣಾಂತರದಿಂದ ಈ ಅರ್ಜಿ ತಿರಸ್ಕೃತಗೊಂಡಲ್ಲಿ 2ನೇ ಅರ್ಜಿಯನ್ನು ಬ್ಯಾಂಕ್‌ಗೆ ಶಿಫಾರಸ್ಸು ಮಾಡಬೇಕು. ಬ್ಯಾಂಕ್ ಶಾಖೆಯವರು ಅರ್ಜಿದಾರರ ದಾಖಲಾತಿಗಳನ್ನು ಪರಿಶೀಲಿಸಿ ಸಾಲ ಮಂಜೂರಾತಿಗೆ ಪರಿಗಣಿಸಿ ಸಾಲ ಮಂಜೂರಾತಿ ನೀಡಿದ ಬಗ್ಗೆ ಸಹಾಯಧನ ಬಿಡುಗಡೆಗೆ ನಿಗಮದ ಜಿಲ್ಲಾ ಕಛೇರಿಗೆ ಮಂಜೂರಾತಿ ಆದೇಶ ಹಾಗೂ ಸಹಾಯಧನ ಮಂಜೂರಾತಿಗೆ ಕ್ಲೈಮ್ ಲೆಟರ್/ಪ್ರಸ್ತಾವನೆ ಸಲ್ಲಿಸಬೇಕು.

e) <u>ಸಾಲ ಮತ್ತು ಸಹಾಯಧನದ ವಿತರಣೆ:-</u> ಬ್ಯಾಂಕ್ ವ್ಯವಸ್ಥಾಪಕರು ಸಾಲದ ಮೊತ್ತಕ್ಕೆ ಅಗತ್ಯ ದಸ್ತಾವೇಜು/ದಾಖಲೆಗಳನ್ನು ಪಡೆದ ನಂತರ ನಿಗಮದಿಂದ ಬಿಡುಗಡೆ ಮಾಡಿದ ಸಹಾಯಧನ ಮತ್ತು ಬ್ಯಾಂಕ್ ಪಾಲಿನ ಮೊತ್ತದೊಂದಿಗೆ ಬ್ಯಾಂಕ್ ನಿಯಮಾನುಸಾರ ವಿತರಿಸುವುದು. ಸಹಾಯಧನ ವಿತರಿಸಿದ ಬಗ್ಗೆ ಬ್ಯಾಂಕ್ ವ್ಯವಸ್ಥಾಪಕರು ನಿಗಮಕ್ಕೆ ದೃಢೀಕರಣ ಪತ್ರ ಒದಗಿಸಬೇಕು. ಸಹಾಯಧನ ಸ್ವೀಕರಿಸಿದ 2 ತಿಂಗಳೊಳಗಾಗಿ ವಿತರಿಸಬೇಕು. ತಪ್ಪಿದಲ್ಲಿ ನಿಗಮಕ್ಕೆ ಹಿಂತಿರುಗಿಸಬೇಕು. ಈ ಬಗ್ಗೆ ಜಿಲ್ಲಾ ವ್ಯವಸ್ಥಾಪಕರು ಪರಿಶೀಲಿಸಿ ದೃಢೀಕರಿಸಿಕೊಳ್ಳಬೇಕು.

10. <u>ಫಲಕ ಸ್ಥಾಪನೆ:-</u> ಫಲಾನುಭವಿ ಬ್ಯಾಂಕ್‌ನಿಂದ ಪಡೆದ ಸಾಲ ಮತ್ತು ಸಹಾಯಧನದ ಮೊತ್ತದಿಂದ ಉದ್ದೇಶಿತ ಘಟಕಗಳನ್ನು ಸ್ಥಾಪಿಸಿ ನಿರ್ವಹಿಸಬೇಕು. ಘಟಕದ ಮೇಲೆ – ಬ್ಯಾಂಕ್ ಶಾಖೆ ಮತ್ತು **"ನಿಜಶರಣ ಅಂಬಿಗರ ಚೌಡಯ್ಯ ಅಭಿವೃದ್ಧಿ ನಿಗಮದ ಆರ್ಥಿಕ ನೆರವು"** ಎಂದು ನಾಮ ಫಲಕ ಅಳವಡಿಸಬೇಕು. ಈ ಬಗ್ಗೆ ನಿಗಮಕ್ಕೆ ಘಟಕದ ಫೋಟೋವನ್ನು ಒದಗಿಸಬೇಕು. ನಿಗಮದ ಜಿಲ್ಲಾ ವ್ಯವಸ್ಥಾಪಕರು, ಫಲಾನುಭವಿ ಪಡೆದ ಸಾಲವನ್ನು ಸದುಪಯೋಗ ಪಡಿಸಿಕೊಂಡಿರುವ ಬಗ್ಗೆ ಅಗಿಂದಾಗೆ ಪರಿಶೀಲನೆ ಮಾಡುವುದು.

11. <u>ಸಾಲ/ಸಹಾಯಧನ ಖಾತಾ ಪುಸ್ತಕ ನಿರ್ವಹಣೆ:-</u> ಬ್ಯಾಂಕ್ ಶಾಖೆಯಿಂದ ಸಾಲ ಮಂಜೂರು ಮಾಡಿ ನಿಗಮದಿಂದ ಸಹಾಯಧನ ಬಿಡುಗಡೆ ಮಾಡಿದ ಫಲಾನುಭವಿಗಳ ವಿವರಗಳನ್ನು ಸಾಲದ ಖಾತಾ ಪುಸ್ತಕದಲ್ಲಿ ದಾಖಲಿಸಿ ನಿರ್ವಹಿಸಬೇಕು.

12. <u>ನಿಯಮಗಳಿಗೆ ತಿದ್ದುಪಡಿ:-</u> ಈ ಯೋಜನೆ ಅನುಷ್ಠಾನಕ್ಕೆ ಕಾಲಕಾಲಕ್ಕೆ ಅವಶ್ಯವಿರುವ ತಿದ್ದುಪಡಿ/ಮಾರ್ಪಾಡು ಅಥವಾ ಸೇರ್ಪಡೆ ಇತ್ಯಾದಿಗಳನ್ನು ಮಾಡಲು ನಿರ್ದೇಶಕ ಮಂಡಳಿಯು ಅಧಿಕಾರ ಹೊಂದಿರುತ್ತದೆ. ಕಾಲಿ ನಿಯಮಗಳಡಿಯಲ್ಲಿ ಯೋಜನೆಯನ್ನು ಅನುಷ್ಠಾನಗೊಳಿಸುವಾಗ ಉದ್ಭವವಾಗುವ ಶಂಕೆ/ಸಂಶಯಗಳನ್ನು ನಿವಾರಿಸಲು ನಿಗಮದ ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು ಸ್ಪಷ್ಟೀಕರಣ ನೀಡಲು ಅಧಿಕಾರ ಹೊಂದಿರುತ್ತಾರೆ.

(ಎಸ್.ಎನ್.ಕಲಾಮತಿ)

ಸರ್ಕಾರದ ಅಧೀನ ಕಾರ್ಯದರ್ಶಿ-2 (ಪ್ರ)

ಹಿಂದುಳಿದ ವರ್ಗಗಳ ಕಲ್ಯಾಣ ಇಲಾಖೆ

Annexure -

Annexure - 13 F

NATIONAL RURAL LIVELIHOODS MISSSION BANK LINKAGE AS ON 31.08.2020

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	70	80	180.00	600.00	2	0.21	407.47	2.50	0.12	67.91
2	ANDHRA BANK	0	40	40	100.00	230.00	20	39.90	165.18	50.00	39.90	71.82
3	BANK OF BARODA	0	10	10	60.00	500.00	32	47.27	728.72	100.00	78.78	100.00
4	BANK OF INDIA	10	130	140	330.00	1440.00	23	86.40	1847.86	16.43	26.18	100.00
5	BANK OF MAHARASHTRA	10	0	10	20.00	910.00	0	0.00	130.61	0.00	0.00	14.35
6	CANARA BANK	2090	24060	26150	48310.00	116880.00	4876	9216.21	102792.05	18.65	19.08	87.95
7	CENTRAL BANK OF INDIA	10	170	180	580.00	1530.00	91	135.38	1173.96	50.56	23.34	76.73
8	CORPORATION BANK	7350	111080	118430	184660.00	248410.00	128453	31623.61	245926.23	100.00	17.13	99.00
9	DENA BANK	0	0	0	20.00	80.00	0	0.00	133.82	0.00	0.00	100.00
10	IDBI	3340	72270	75610	181010.00	205660.00	84250	49387.21	179144.50	100.00	27.28	87.11
11	INDIAN BANK	80	380	460	700.00	2660.00	30	91.83	1755.07	6.52	13.12	65.98
12	INDIAN OVERSEAS BANK	160	730	890	1180.00	8080.00	22	31.15	6457.98	2.47	2.64	79.93
13	ORIENTAL BANK OF COMMERCE	20	0	20	40.00	150.00	0	0.00	79.35	0.00	0.00	52.90
14	PUNJAB AND SIND BANK	0	0	0	0.00	0.00	0	0.00	3.20	0.00	0.00	100.00
15	PUNJAB NATIONAL BANK	0	90	90	190.00	180.00	26	22.73	381.94	28.89	11.96	100.00
16	STATE BANK OF INDIA	1840	30820	32660	93050.00	82730.00	17441	73444.09	71270.60	53.40	78.93	86.15
17	SYNDICATE BANK	1900	38080	39980	40830.00	83800.00	20384	13729.16	75374.67	50.99	33.63	89.95
18	UCO BANK	20	310	330	440.00	620.00	125	71.42	341.06	37.88	16.23	55.01
19	UNION BANK OF INDIA	3550	59030	62580	202540.00	186820.00	9090	22159.05	178929.39	14.53	10.94	95.78
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	810	24090	24900	140970.00	83020.00	14616	63465.24	91307.34	58.70	45.02	100.00
	Public Sector Bank	**21200**	**361360**	**382560**	**895210.00**	**1024300.00**	**279481**	**263550.86**	**958351.04**	**73.06**	**29.44**	**93.56**
1	Karnataka Gramin Bank	3130	65090	68220	62680.00	215770.00	61847	31224.92	179176.68	90.66	49.82	83.04
2	KARNATAKA VIKAS GRAMEENA BANK	160	3700	3860	14120.00	19610.00	831	2221.23	14846.57	21.53	15.73	75.71
	Regional Rural Bank	**3290**	**68790**	**72080**	**76800.00**	**235380.00**	**62678**	**33446.15**	**194023.25**	**86.96**	**43.55**	**82.43**
1	HDFC BANK	160	3170	3330	38720.00	48370.00	770	3099.21	42987.40	23.12	8.00	88.87
2	ICICI BANK	170	3470	3640	8960.00	13310.00	558	2258.09	19034.87	15.33	25.20	100.00
3	Karnataka Bank	0	0	0	0.00	0.00	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	**330**	**6640**	**6970**	**47680.00**	**61680.00**	**1328**	**5357.30**	**64346.26**	**19.05**	**11.24**	**100.00**
1	KARNATAKA STATE CO-OP APEX BANK LTD.	220	13880	14100	19170.00	140550.00	3943	13691.13	172182.09	27.96	71.42	100.00
	Coperative Bank	**220**	**13880**	**14100**	**19170.00**	**140550.00**	**3943**	**13691.13**	**172182.09**	**27.96**	**71.42**	**100.00**
	Grand Total	**25040**	**450670**	**475710**	**1038860.00**	**1461910.00**	**347430**	**316045.44**	**1388902.64**	**73.03**	**30.42**	**95.01**

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NATIONAL RURAL LIVELIHOODS MISSSION BANK LINKAGE AS ON 31.08.2020

Geographic Wise (District wise) Achievement

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	970	3,112.57	4,230.28	1,537	2,049.22	25,809.36	100.00	65.84	100.00
2	BANGALORE	5,570	20,726.78	28,169.68	3,167	2,727.86	20,799.53	56.86	13.16	73.84
3	BANGALORE RURAL	11,900	34,601.79	47,027.14	10,038	6,478.86	30,103.88	84.35	18.72	64.01
4	BELGAUM	66,610	77,049.66	1,04,717.85	41,695	11,047.83	89,795.95	62.60	14.34	85.75
5	BELLARY	19,560	41,283.19	56,107.80	17,969	9,520.14	46,438.74	91.87	23.06	82.77
6	BIDAR	10,250	11,351.42	15,427.67	7,912	4,434.61	50,584.33	77.19	39.07	100.00
7	BIJAPUR	6,140	3,550.78	4,825.85	3,365	1,469.15	10,524.41	54.80	41.38	100.00
8	CHAMARAJANAGAR	3,110	9,309.57	12,652.60	1,695	2,765.61	33,585.57	54.50	29.71	100.00
9	CHIKKABALLAPURA	960	3,572.14	4,854.89	9,333	3,951.91	38,011.29	100.00	100.00	100.00
10	CHIKMAGALUR	10,930	42,696.48	58,028.60	7,552	6,416.66	29,650.36	69.09	15.03	51.10
11	CHITRADURGA	23,620	55,492.75	75,419.95	2,617	2,566.55	52,153.42	11.08	4.63	69.15
12	DAKSHINA KANNADA	26,420	81,908.80	1,11,321.88	22,195	68,550.78	1,14,856.58	84.01	83.69	100.00
13	DAVANAGERE	2,090	4,169.94	5,667.35	5,501	16,630.55	58,987.52	100.00	100.00	100.00
14	DHARWAD	13,300	42,067.76	57,174.11	14,149	8,401.47	37,121.40	100.00	19.97	64.93
15	GADAG	7,710	15,847.14	21,537.78	9,148	6,158.81	16,863.47	100.00	38.86	78.30
16	GULBARGA	16,640	11,512.36	15,646.39	12,126	2,272.24	19,246.77	72.87	19.74	100.00
17	HASSAN	29,890	53,910.61	73,269.67	20,052	10,917.10	62,707.66	67.09	20.25	85.58
18	HAVERI	10,880	32,134.14	43,673.36	12,279	8,035.63	29,247.71	100.00	25.01	66.97
19	KODAGU	6,290	28,706.74	39,015.21	4,308	3,539.51	18,893.26	68.49	12.33	48.43
20	KOLAR	23,940	98,179.08	1,33,434.75	13,374	8,254.67	86,781.86	55.86	8.41	65.04
21	KOPPAL	3,640	4,662.90	6,337.32	1,646	1,403.77	26,473.13	45.22	30.11	100.00
22	MANDYA	42,970	52,261.39	71,028.23	25,190	9,783.05	75,316.68	58.62	18.72	100.00
23	MYSORE	6,980	24,404.89	33,166.58	4,273	5,209.73	67,893.72	61.22	21.35	100.00
24	RAICHUR	15,280	31,341.42	42,595.99	14,405	6,543.64	26,991.37	94.27	20.88	63.37
25	RAMANAGARA	12,750	31,845.74	43,281.40	11,451	5,267.82	38,126.82	89.81	16.54	88.09
26	SHIMOGA	23,600	69,540.21	94,511.80	13,187	11,911.55	70,467.16	55.88	17.13	74.56
27	TUMKUR	42,750	65,289.37	88,734.49	25,833	10,435.83	98,519.40	60.43	15.98	100.00
28	UDUPI	11,880	50,312.62	68,379.66	9,608	5,482.82	29,963.04	80.88	10.90	43.82
29	UTTARA KANNADA	18,770	37,696.91	51,233.70	14,179	70,175.95	44,850.82	75.54	100.00	87.54
30	YADGIR	310	320.81	436.02	5,105	1,598.43	8,168.20	100.00	100.00	100.00
31	UNMATCHED SHGS	0	0	0	2,541	2,043.69	29,969.23	100.00	100.00	100.00
	Total	**4,75,710**	**10,38,859.96**	**14,11,910.00**	**3,47,430**	**3,16,045.44**	**13,88,902.64**	**73.03**	**30.42**	**98.37**

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Annexure -

AGENCY- WISE TARGET AND ACHIVEMENT UNDER PMEGP

(Status As on 30.06.2020)

(Projects and Employment in Nos.& M M Rs.In Lakhs.)

PARTICULORS	KVIC			KVIB			DIC			TOTAL		
	PROJECTS	M M INVOLVED	EMPLOYMENT	PROJECTS	M M INVOLVED	EMPLOYMENT	PROJECTS	M M INVOLVED	EMPLOYMENT	PROJECTS	M M INVOLVED	EMPLOYMENT
TARGET	866	2597	6928	888	2662.59	7104	1772	5316.95	14176	3526	10576.5	28208
ACHIVEMENT	60	185.84	480	121	306.31	968	320	711.88	2560	501	1204	4008

NOTE: The Persentage of Margin Money Utilization 14%

The Percentage of Physical Achivement 11%

The Percentage of Employment Genarated 14%

Annexure - 13 C

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DETAILS OF DISTRICT WISE ACHIEVEMENT UNDER PMEGP IN KARNATAKA STATE DURING 1ST QUARTER (01.04.2020 TO 30.06.2020)

SL NO	Name OF THE DISTRICT	Forwarded to Bank		Sanctioned by Bank		Margin Money Claimed		Disbursement Made by Nodal Branches		No. of Applications Rejected by bank		Pending at Bank		Pending for MM Disbursement	
		No of Prj.	MM Involve (In Lakh)	No of Prj.	MM Involve (In Lakh)	No of Prj.	MM (In Lakh)	No of Prj.	MM (In Lakh)	No of Prj.	MM Involve (In Lakh)	No of Prj.	MM Involve (In Lakh)	No of Prj.	MM (In Lakh)
1	BELGAUM	544	1432.81	41	85.07	72	146.24	51	91.35	110	309.55	420	1096.95	12	32.9
2	HAVERI	41	121.75	21	25.57	32	74.39	32	64.43	8	25.35	30	87.65	0	0
3	BELLARY	37	219.15	29	44.24	41	83.26	29	58.03	7	43.05	26	156.85	13	31.82
4	BIJAPUR	144	444.26	39	62.83	43	69.01	29	35.66	22	85.43	110	295.63	8	13.07
5	DAKSHIN KANNAD	81	413.19	13	45.37	31	113.8	27	96.54	18	107.83	54	268.53	1	2.11
6	MYSORE	49	239.95	19	58.26	29	88.62	24	74.01	8	36.75	40	200.4	3	10.5
7	BANGALORE	297	1178.98	23	108.34	28	122.47	23	94.63	86	370.75	198	757.55	4	25.74
8	SHIMOGA	99	340.51	7	24.7	22	70.21	21	70.86	27	76.06	58	209.29	0	0
9	UDUPI	26	95.33	11	53.16	21	76.33	21	76.33	0	0	15	45.28	0	0
10	CHAMARAJNAGAR	24	74.46	6	10.79	21	42.29	20	38.79	6	20.65	16	47.81	1	3.5
11	UTTARA KANNADA	59	155.98	8	26.15	24	55.09	19	42.09	15	31.61	38	113.01	2	4.25
12	HASSAN	4	28	9	24.08	23	47.44	18	33.21	2	17.5	2	10.5	4	9.81
13	DAVANGERE	34	156.56	15	46.23	24	60.73	17	38.97	8	42.84	22	100.99	3	4.41
14	CHITRADURGA	29	99	11	31.18	19	37.88	15	25.02	7	22.05	22	76.95	1	2.11
15	CHIKKBALLAPUR	27	119.35	11	41.73	15	47.83	14	45.33	4	14.7	20	91.65	0	0
16	DHARWAD	19	61.25	0	0	15	15.89	14	14.14	3	8.75	15	50	1	1.75
17	KOPPAL	15	62.63	1	0.5	20	26.43	14	16.64	2	9.8	12	44.08	6	9.79
18	RAMANAGARA	4	17.25	5	13.98	16	53.55	13	40.47	1	3.5	3	13.75	0	0
19	YADAGIRI	3	3.5	10	16.21	16	26.26	12	17.86	0	0	2	2.45	3	6.56
20	CHIKMAGALUR	20	70.52	3	3.61	12	78.88	11	73.35	2	7	15	58.77	0	0
21	MANDYA	51	228.79	6	19.12	12	37.59	11	35.44	13	57.08	33	153.51	0	0
22	BIDAR	60	178.95	6	7.3	14	21.99	10	12.91	12	40.25	43	127.5	2	6.13
23	RAICHUR	1	3.49	9	19.28	8	13.01	10	14.86	1	3.49	0	0	1	3.5
24	TUMKUR	82	371.03	11	24.2	15	37.86	10	23.43	22	102.95	59	265.58	3	8.34
25	BAGALKOT	32	127.49	6	12.79	13	33.86	9	15.15	3	12.25	28	106.49	4	16.28
26	KOLAR	228	1061.41	6	20.91	11	39.07	9	31.89	63	295.44	161	746.72	0	0
27	GADAG	18	32.23	4	13.22	10	19.63	6	5.91	2	3.5	15	26.98	1	3.72
28	KODAGU	55	262.79	4	28	5	6.71	5	6.71	3	12.95	40	184.39	0	0
29	BANGALORE RURAL	44	247.54	6	21.74	5	7.24	4	5.58	13	55.79	28	165.5	0	0
30	GULBARGA	17	49.93	3	6.2	6	6.39	3	4.44	2	4.38	15	45.55	2	1.32
Total		2144	7898.1	343	894.76	623	1560	501	1204	470	1821.3	1540	5550.3	75	197.61

DETAILS OF BANKWISE ACHIEVEMENT UNDER PMEGP IN KARNATAKA STATE DURING 2020-21 (DUIRING 1ST QUARTER

SL NO	Name	Forwarded to Bank		Sanctioned by Bank		Margin Money Claimed		MM Disbursed		Referred back for Rectification		Rejected by Bank		Failed		Pending at bank		Pending for MM Disbursement	
		No of Prj.	MM Involve (In Lakh)	No of Prj.	MM Involve (In Lakh)	No of Prj.	MM Involve (In Lakh)	No of Prj.	MM (In Lakh)	No of Prj.	MM (In Lakh)	No of Prj.	MM (In Lakh)	No of Prj.	MM Involve (In Lakh)	No of Prj.	MM Involve (In Lakh)	No of Prj.	MM (In Lakh)
1	STATE BANK OF INDIA	375	1480.53	53	121.94	152	352.27	116	243.38	20	55.24	258	1032.57	0	0	100	393.35	21	58.92
2	CANARA BANK	399	1719.84	50	226.52	82	237.97	67	184.05	7	23.45	54	235.52	0	0	308	1320.98	7	23.45
3	KARNATAKA VIKAS GRAMEENA BANK	270	644.04	43	51.51	77	115.58	67	96.2	8	9.49	37	97.6	0	0	214	503.9	8	9.49
4	SYNDICATE BANK	249	810.95	33	47.96	77	167.15	67	142.78	7	17.41	36	113.22	5	5.91	202	669.28	8	19.52
5	VIJAYA BANK	113	460.31	21	88.44	42	173.21	41	165.2	0	0	9	27.44	34	138.29	89	354.32	0	0
6	KARNATAKA BANK LTD	122	456.44	27	78.93	37	106.14	29	86.95	4	10.11	20	88.71	0	0	102	367.73	4	10.11
7	PRAGATHI KRISHNA GRAMIN BANK	143	549.91	39	50.19	37	67.13	28	52.21	8	10.19	20	47.29	0	0	132	501.92	8	10.19
8	CORPORATION BANK	100	369.67	5	22.45	17	65.89	15	44.39	2	14.5	5	22.5	0	0	87	311.17	3	23.25
9	INDIAN OVERSEAS BANK	34	112.7	11	35.43	19	57.06	14	33.93	4	17.6	4	12	0	0	28	96.15	4	17.6
10	UNION BANK OF INDIA	69	216.16	17	35.8	17	35.58	11	21.85	2	2.56	3	16	0	0	60	181.16	2	2.56
11	ANDHRA BANK	17	60.87	1	4.03	7	17.2	7	21.1	2	1.98	2	11.25	0	0	15	49.62	2	1.98
12	BANK OF INDIA	55	224.31	7	15.1	10	16.64	6	17.3	1	1.25	9	18.95	4	4.19	42	186.06	1	1.25
13	BANK OF BARODA	40	162.12	4	7.16	9	17.69	5	9.28	0	0	2	2.03	4	7.44	32	138.11	0	0
14	INDIAN BANK	17	60.16	7	18.53	6	15.5	5	8.5	0	0	0	0	1	7	14	40.16	0	0
15	BANK OF MAHARASHTRA	16	47.13	4	22.57	6	8.84	4	8	0	0	0	0	3	2.34	16	47.13	0	0
16	KARNATAKA GRAMIN BANK	9	34.3	3	9.57	5	29.55	4	26.75	0	0	0	0	4	26.75	9	34.3	1	2.8
17	CENTRAL BANK OF INDIA	21	88.45	4	14	5	19.25	3	6.85	3	10.5	8	42.25	0	0	12	43.7	3	10.5
18	IDBI BANK	7	25.38	3	8.47	4	10.39	3	6.89	1	3.5	3	9	0	0	4	16.38	1	3.5
19	KAVERI GRAMEENA BANK	2	5.25	1	1.75	3	9.95	3	9.95	0	0	0	0	3	9.95	2	5.25	0	0
20	ORIENTAL BANK OF COMMERCE	1	0.75	0	0	2	10.07	2	10.07	0	0	0	0	0	0	1	0.75	0	0
21	ALLAHABAD BANK	6	14.75	2	3.62	2	3.48	1	2.1	1	0.38	0	0	0	0	5	12.75	1	0.38
22	FEDERAL BANK	10	30.92	1	3.5	1	3.5	1	3.5	0	0	2	4.17	0	0	8	26.75	0	0
23	PUNJAB NATIONAL BANK	15	71.6	2	3.81	3	5.66	1	1.05	1	2.11	4	22.25	0	0	11	49.35	1	2.11
24	UCO BANK	4	12.7	0	0	1	1.75	1	1.75	0	0	1	3.75	0	0	3	8.95	0	0
25	AXIS BANK	8	43.64	0	0	0	0	0	0	0	0	0	0	0	0	8	43.64	0	0
26	AXIS BANK LTD	2	7	0	0	0	0	0	0	0	0	0	0	0	0	2	7	0	0
27	DENA BANK	8	25.55	0	0	0	0	0	0	0	0	0	0	0	0	7	16.8	0	0
28	DHANALAKSHMI BANK LTD	1	8.75	0	0	0	0	0	0	0	0	0	0	0	0	1	8.75	0	0
29	HDFC BANK	9	47.65	3	8.78	0	0	0	0	0	0	0	0	0	0	9	47.65	0	0
30	ICICI BANK LIMITED	9	54.25	2	17.5	2	17.5	0	0	0	0	0	0	0	0	5	19.25	0	0
31	ICICI BANK LTD	2	6	0	0	0	0	0	0	0	0	0	0	0	0	2	6	0	0
32	IDFC FIRST BANK LTD	1	1.75	0	0	0	0	0	0	0	0	0	0	0	0	1	1.75	0	0
33	KARUR VYSYA BANK	1	3.5	0	0	0	0	0	0	0	0	0	0	0	0	1	3.5	0	0
34	KOTAK MAHINDRA BANK LIMITED	1	8.75	0	0	0	0	0	0	0	0	0	0	0	0	1	8.75	0	0
35	PUNJAB AND SIND BANK	1	3.5	0	0	0	0	0	0	0	0	1	3.5	0	0	0	0	0	0
36	SHAMRAO VITHAL COOPERATIVE BANK	1	3.75	0	0	0	0	0	0	0	0	0	0	0	0	1	3.75	0	0
37	SOUTH INDIAN BANK	1	2.5	0	0	0	0	0	0	0	0	1	2.5	0	0	0	0	0	0
38	UJJIVAN SMALL FINANCE BANK LIMITED	1	6.25	0	0	0	0	0	0	0	0	0	0	0	0	1	6.25	0	0
	TOTAL	2140	7882.1	343	894.76	623	1560	501	1204	71	180.27	469	1812.5	58	201.87	1535	5531.8	75	197.61

Annexure 13 G1

ವಾಣಿಜ್ಯ ಮತ್ತು ಕೈಗಾರಿಕೆ ಇಲಾಖೆ,
ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ಸಚಿವಾಲಯ,
ವಿಕಾಸ ಸೌಧ, ಡಾ. ಬಿ. ಆರ್. ಅಂಬೇಡ್ಕರ್ ರಸ್ತೆ,
ಬೆಂಗಳೂರು –560001. ದೂ. 22034319

ಸಂಖ್ಯೆ: ಸಿಐ 27 ಸಿಎಸ್ ಸಿ 2019
ಇಂದ:

ದಿನಾಂಕ: 23.03.2020.

ಸರ್ಕಾರದ ಪ್ರಧಾನ ಕಾರ್ಯದರ್ಶಿ,
(ಎಂ.ಎಸ್.ಎಂ.ಇ. & ಗಣಿ),
ವಾಣಿಜ್ಯ ಮತ್ತು ಕೈಗಾರಿಕ ಇಲಾಖೆ,
ವಿಕಾಸ ಸೌಧ, ಬೆಂಗಳೂರು-01.

ಇವರಿಗೆ:

1.ನಿರ್ದೇಶಕರು (ಎಂ.ಎಸ್.ಎಂ.ಇ.),ಕೈಗಾರಿಕೆ ಮತ್ತು ವಾಣಿಜ್ಯ ಇಲಾಖೆ,ಖನಿಜ ಭವನ, ರೇಸ್ ಕೋರ್ಸ್ ರಸ್ತೆ, ಬೆಂಗಳೂರು-01.

2ಮುಖ್ಯ ಕಾರ್ಯನಿರ್ವಹಣಾಧಿಕಾರಿ,ಕರ್ನಾಟಕ ರಾಜ್ಯ ಖಾದಿ ಮತ್ತು ಗ್ರಾಮೋದ್ಯೋಗ ಮಂಡಳಿ,ನಂ. 10, ಖಾದಿ ಭವನ, ಜಸ್ಮಾ ಭವನ ರಸ್ತೆ,ಬೆಂಗಳೂರು-52.

3)ಜನರಲ್ ಮ್ಯಾನೆಜರ್,(ಎಸ್.ಎಲ್.ಬಿ.ಸಿ ಉಪ ಸಮಿತಿ) ಕಾರ್ಪೋರೇಷನ್ ಬ್ಯಾಂಕ್ 5 ನೇ ಮಹಡಿ ಟೈಮ್ಸ್ ಸ್ಕ್ವೇರ್,ನಂ 08 ಮಹಾತ್ಮ ಗಾಂಧಿ ರಸ್ತೆ ಬೆಂಗಳೂರು , ಬೆಂಗಳೂರು-10.

4)ರಾಜ್ಯ ನಿರ್ದೇಶಕರು,ರಾಜ್ಯ ಕಚೇರಿ,ಖಾದಿ ಮತ್ತು ಗ್ರಾಮೋದ್ಯೋಗ ಆಯೋಗ ವಿಜ್ಞಾನಪುರ,ದೂರವಾಣಿ ನಗರ ಬೆಂಗಳೂರು-16.

ಮಾನ್ಯರೇ,

ವಿಷಯ: 2020-2021ನೇ ಸಾಲಿನಲ್ಲಿ ಸ್ವಯಂ ಉದ್ಯೋಗ ಸೃಜನ ಯೋಜನೆ ಮುಂದುವರೆಸಲು ಅನುಮತಿ ನೀಡುವ ಬಗ್ಗೆ.

ಉಲ್ಲೇಖ: ತಮ್ಮ ಪತ್ರ ಸಂಖ್ಯೆ: ಕೈವಾಇ/ಗ್ರಾಕೈ&ಸ್ವಉಕಾ/ಕೈವಿಲಿ/ಸಿಎಂಇಜಿಪಿ/ 2019-20, ದಿ: 11.02.2020.

* * * * *

ಮೇಲ್ಕಂಡ ವಿಷಯಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ, ಉಲ್ಲೇಖಿತ ಪತ್ರದ ಕಡೆಗೆ ತಮ್ಮ ಗಮನ ಸೆಳೆಯುತ್ತಾ, 2020-2021ನೇ ಸಾಲಿನಲ್ಲಿ ಸ್ವಯಂ ಉದ್ಯೋಗ ಸೃಜನ ಯೋಜನೆ ಮುಂದುವರೆಸಲು ಅನುಮತಿ ನೀಡುವಂತೆ ಕೋರಿರುತ್ತೀರಿ,ಆದರೆ ಸಿ.ಎಂ.ಇ.ಜಿ.ಪಿ ಯೋಜನೆಯನ್ನು ಅದರ ಮಾರ್ಗಸೂಚಿ ಮಾರ್ಪಾಟು ಮಾಡಿದ ನಂತರವೂ ಕಳೆದ ನಾಲ್ಕು ವರ್ಷಗಳಿಂದ ಸರಿಯಾಗಿ ಅನುಷ್ಠಾನಗೊಳಿಸಿ ಉದ್ದೇಶಿತ ಗುರಿ ಸಾಧಿಸಲು ಸಾಧ್ಯವಾಗಿಲ್ಲ ಮತ್ತು ಯೋಜನಾ ವೆಚ್ಚ & ಪ್ರದೇಶ/ ವ್ಯಾಪ್ತಿ ಇವೆರಡೂ ಹೊರತುಪಡಿಸಿದರೆ, PMEGP ಮತ್ತು CMEGP ಇವೆರಡೂ ಯೋಜನೆಗಳ ನಡುವೆ ವ್ಯತ್ಯಾಸವಿಲ್ಲದೇ ಇರುವುದರಿಂದ ತಕ್ಷಣದಿಂದ ಜಾರಿಗೆ ಬರುವಂತೆ CMEGP ಯೋಜನೆಯನ್ನು2020-2021 ನೇ ಸಾಲಿನಿಂದ ಸ್ಥಗಿತಗೊಳಿಸಲು ಸೂಕ್ತ ಕ್ರಮ ಕೈಗೊಳ್ಳುವಂತೆ ಮತ್ತು CMEGP ಯೋಜನೆಯಡಿ ಬಾಕಿಯಿರುವ ಪ್ರಸ್ತಾವನೆಗಳನ್ನು PMEGP ಯೋಜನೆಯಡಿ ಪರಿಗಣಿಸಲು ಸೂಕ್ತ ಕ್ರಮ ಕೈಗೊಳ್ಳುವಂತೆ ದಿ.10.02.2020 ರಂದು ನಡೆದ SLBC ಉಪಸಮಿತಿ(MSME)ಸಭೆಯಲ್ಲಿ ತೀರ್ಮಾನಿಸಿದ್ದು ಅದರಂತೆ ಕ್ರಮಕೈಗೊಳ್ಳಲು ತಮ್ಮನ್ನು ಕೋರಲು ನಿರ್ದೇಶಿತಳಾಗಿದ್ದೇನೆ.

(ಸರ್ಕಾರದ ಪ್ರಧಾನ ಕಾರ್ಯದರ್ಶಿಗಳಿಂದ ಅನುಮೋದಿತ)

ತಮ್ಮ ನಂಬುಗೆಯ,

(ಸುಮತಿ ಎಸ್.) 23/03/2020

ಸರ್ಕಾರದ ಅಧೀನ ಕಾರ್ಯದರ್ಶಿ (ಸಪ್ರಕೈ),
ವಾಣಿಜ್ಯ ಮತ್ತು ಕೈಗಾರಿಕೆ ಇಲಾಖೆ.

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Annexure - 13H

Annexure - III B

File No:MD 257 DAY-NULM 2020-21 Dt: 30.05.2020

Deendayal Anthyodaya Yojana - NULM

Financial & physical target to ULB's Under the DAY-NULM scheme for the year 2020-21

					Self Employment Programme SHG Bank Credit Linkage						
SL No	Name of the ULBs	BPL Families	Physical Target	SC	ST	MINORITY (15%)	WOMEN (33%)	PWD (5%)	OTHERS	Financial Target	Total Financial target
1	2	3	4	5	6	7	8	9	10	11	12
1	**BBMP**	483167	186	42	8	28	61	9	38	1302000	1302000
		483167	**186**	**42**	**8**	**28**	**61**	**9**	**38**	**1302000**	**1302000**
2	**BANGALORE URBAN**										
2	HEBBAGODI	6051	2	0	0	0	1	0	1	14000	14000
3	BOMMASANDRA	2306	1	0	0	0	0	0	1	7000	7000
4	CHANDAPURA	4287	2	0	0	0	1	0	1	14000	14000
5	ATTIBELE	3942	2	0	0	0	1	0	1	14000	14000
6	JIGANI	2647	1	0	0	0	0	0	1	7000	7000
7	ANEKAL	11013	4	1	0	1	1	0	1	28000	28000
	Total	**30246**	**12**	**1**	**0**	**1**	**4**	**0**	**6**	**84000**	**84000**
3	**BANGALORE RURAL**										
8	DODDABALLAPUR	18746	7	2	0	1	2	0	2	49000	49000
9	VIJAYAPURA	7726	3	1	0	0	1	0	1	21000	21000
10	NELAMANGALA	6248	2	0	0	0	1	0	1	14000	14000
11	DEVANAHALLI	6717	3	1	0	0	1	0	1	21000	21000
12	HOSAKOTE	10661	4	1	0	1	1	0	1	28000	28000
	Total	**50098**	**19**	**5**	**0**	**2**	**6**	**0**	**6**	**133000**	**133000**
4	**RAMANAGARAM**										
13	RAMANAGARAM	23215	9	2	0	1	3	0	3	63000	63000
14	CHANNAPATNA	15706	6	1	0	1	2	0	2	42000	42000
15	KANAKAPURA	11912	5	1	0	1	2	0	1	35000	35000

Annexure - 13H

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SL No	Name of the ULBs	BPL Families	Physical Target	SC	ST	MINORITY (15%)	WOMEN (33%)	PWD (5%)	OTHERS	Financial Target	Total Financial target
1	2	3	4	5	6	7	8	9	10	11	12
16	MAGADI	6905	3	1	0	0	1	0	1	21000	21000
17	BIDADI	994	0	0	0	0	0	0	0	0	0
	Total	**58732**	**23**	**5**	**0**	**3**	**8**	**0**	**7**	**161000**	**161000**
5	**TUMKUR**										
18	TUMKUR	55433	21	5	1	3	7	1	4	147000	147000
19	TIPTUR	11922	5	1	0	1	2	0	1	35000	35000
20	CHIKKANAYAKA NA HALLI	6121	2	0	0	0	1	0	1	14000	14000
21	SIRA	12031	5	1	0	1	2	0	1	35000	35000
22	MADHUGIRI	5527	2	0	0	0	1	0	1	14000	14000
23	KUNIGAL	6794	3	1	0	0	1	0	1	21000	21000
24	PAVAGADA	6285	2	0	0	0	1	0	1	14000	14000
25	KORATAGERE	3167	1	0	0	0	0	0	1	7000	7000
26	TURUVEKERE	2590	1	0	0	0	0	0	1	7000	7000
27	GUBBI	3247	1	0	0	0	0	0	1	7000	7000
28	Huliayaru	2527	1	0	0	0	0	0	1	7000	7000
	Total	**115644**	**44**	**8**	**1**	**5**	**15**	**1**	**14**	**308000**	**308000**
6	**KOLAR**										
29	KOLAR	23799	9	2	0	1	3	0	3	63000	63000
30	ROBERTSONPET	23554	9	2	0	1	3	0	3	63000	63000
31	SRINIVASPUR	5857	2	0	0	0	1	0	1	14000	14000
32	BANGARPET	7901	3	1	0	0	1	0	1	21000	21000
33	MULBAGAL	12391	5	1	0	1	2	0	1	35000	35000
34	MALUR	7021	3	1	0	0	1	0	1	21000	21000
	Total	**80523**	**31**	**7**	**0**	**3**	**11**	**0**	**10**	**217000**	**217000**
7	**CHIKKABALLAPUR**										
35	CHIKKABALLAPUR	11979	5	1	0	1	2	0	1	35000	35000

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SL No	Name of the ULBs	BPL Families	Physical Target	SC	ST	MINORITY (15%)	WOMEN (33%)	PWD (5%)	OTHERS	Financial Target	Total Financial target
1	2	3	4	5	6	7	8	9	10	11	12
36	CHINTAMANI	6654	3	1	0	0	1	0	1	21000	21000
37	SIDDLAGHATTA	11167	4	1	0	1	1	0	1	28000	28000
38	GORIBIDANUR	2488	1	0	0	0	0	0	1	7000	7000
39	BAGEPALLI	15368	6	1	0	1	2	0	2	42000	42000
40	GUDIBANDE	5340	2	0	0	0	1	0	1	14000	14000
	Total	**52996**	**21**	**4**	**0**	**3**	**7**	**0**	**7**	**147000**	**147000**
8	**CHITRADURGA**										
41	CHITRADURGA	29722	11	2	0	2	4	1	2	77000	77000
42	CHALLAKERE	13289	5	1	0	1	2	0	1	35000	35000
43	HIRIYUR	11937	5	1	0	1	2	0	1	35000	35000
44	MALAKALMURU	3352	1	0	0	0	0	0	1	7000	7000
45	HOSADURGA	5263	2	0	0	0	1	0	1	14000	14000
46	HOLALKERE	3040	1	0	0	0	0	0	1	7000	7000
47	NAYAKANAHATTI	1735	1	0	0	0	0	0	1	7000	7000
	Total	**68338**	**26**	**4**	**0**	**4**	**9**	**1**	**8**	**182000**	**182000**
9	**DAVANGERE**										
48	DAVANAGERE	78064	30	7	1	5	10	2	5	210000	210000
49	HARIHARA	16276	6	1	0	1	2	0	2	42000	42000
50	JAGALUR	3245	1	0	0	0	0	0	1	7000	7000
51	HONNALI	3645	1	0	0	0	0	0	1	7000	7000
52	CHANNAGIRI	5042	2	0	0	0	1	0	1	14000	14000
53	MALEBENNUER	4141	2	0	0	0	1	0	1	14000	14000
	Total	**110413**	**42**	**8**	**1**	**6**	**14**	**2**	**11**	**294000**	**294000**
10	**SHIMOGA**										
54	SHIMOGA	58947	23	5	1	3	8	1	5	161000	161000
55	BHADRAVATHI	31205	12	3	1	2	4	1	1	84000	84000

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SL No	Name of the ULBs	BPL Families	Physical Target	SC	ST	MINORITY (15%)	WOMEN (33%)	PWD (5%)	OTHERS	Financial Target	Total Financial target
1	2	3	4	5	6	7	8	9	10	11	12
56	SAGAR	9902	4	1	0	1	1	0	1	28000	28000
57	SHIKARIPURA	7308	3	1	0	0	1	0	1	21000	21000
58	SORABA	2432	1	0	0	0	0	0	1	7000	7000
59	HOSANAGARA	806	0	0	0	0	0	0	0	0	0
60	SHIRALAKOPPA	3096	1	0	0	0	0	0	1	7000	7000
61	THIRTHAHALLI	2028	1	0	0	0	0	0	1	7000	7000
62	JOG KARGAL	1722	1	0	0	0	0	0	1	7000	7000
	Total	**117446**	**46**	**10**	**2**	**6**	**14**	**2**	**12**	**322000**	**322000**
11	**MYSURU**										
63	MYSURU	131391	51	11	2	8	17	3	10	357000	357000
64	NANJAGUD	10757	4	1	0	1	1	0	1	28000	28000
65	HUNSUR	10870	4	1	0	1	1	0	1	28000	28000
66	K.R.NAGAR	7083	3	1	0	0	1	0	1	21000	21000
67	PERIYAPATNA	4211	2	0	0	0	1	0	1	14000	14000
68	HEGGADADEVANA KOTE	3536	1	0	0	0	0	0	1	7000	7000
69	T.NARSIPUR	8333	3	1	0	0	1	0	1	21000	21000
70	BANNUR	5243	2	0	0	0	1	0	1	14000	14000
71	SARGUR	50033	19	4	1	3	6	1	4	133000	133000
	Total	**231457**	**89**	**19**	**3**	**13**	**29**	**4**	**21**	**623000**	**623000**
12	**CHAMARAJA NAGARA**										
72	CHAMARAJA NA GARA	16711	6	1	0	1	2	0	2	42000	42000
73	KOLLEGAL	12168	5	1	0	1	2	0	1	35000	35000
74	GUNDLUPET	6405	2	0	0	0	1	0	1	14000	14000
75	YELANDUR	2156	1	0	0	0	0	0	1	7000	7000
76	HANUR	2994	1	0	0	0	0	0	1	7000	7000
	Total	**40434**	**15**	**2**	**0**	**2**	**5**	**0**	**6**	**105000**	**105000**

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SL No	Name of the ULBs	BPL Families	Physical Target	SC	ST	MINORITY (15%)	WOMEN (33%)	PWD (5%)	OTHERS	Financial Target	Total Financial target
1	2	3	4	5	6	7	8	9	10	11	12
13	**MANDYA**										
77	MANDYA	26145	10	2	0	2	3	1	2	70000	70000
78	MADDUR	6494	2	0	0	0	1	0	1	14000	14000
79	MALAVALLI	8897	3	1	0	0	1	0	1	21000	21000
80	SRIRANGAPATNA	5578	2	0	0	0	1	0	1	14000	14000
81	PANDAVAPURA	4393	2	0	0	0	1	0	1	14000	14000
82	NAGAMANGALA	3585	1	0	0	0	0	0	1	7000	7000
83	K.R.PET	5368	2	0	0	0	1	0	1	14000	14000
84	Bellur	865	0	0	0	0	0	0	0	0	0
	Total	**61325**	**22**	**3**	**0**	**2**	**8**	**1**	**8**	**154000**	**154000**
14	**HASSAN**										
85	HASSAN	33085	13	3	1	2	4	1	2	91000	91000
86	HOLENARSIPURA	6145	2	0	0	0	1	0	1	14000	14000
87	CHANNARAYAPATNA	7234	3	1	0	0	1	0	1	21000	21000
88	SAKLESPURA	4292	2	0	0	0	1	0	1	14000	14000
89	ARASIKERE	9125	4	1	0	1	1	0	1	28000	28000
90	BELUR	4537	2	0	0	0	1	0	1	14000	14000
91	ARAKALGUD	3524	1	0	0	0	0	0	1	7000	7000
92	ALUR	1678	1	0	0	0	0	0	1	7000	7000
	Total	**69620**	**28**	**5**	**1**	**3**	**9**	**1**	**9**	**196000**	**196000**
15	**KODAGU**										
93	MADIKERI	4220	2	0	0	0	1	0	1	14000	14000
94	KUSHALNAGAR	1286	0	0	0	0	0	0	0	0	0
95	SOMVARPET	3847	1	0	0	0	0	0	1	7000	7000
96	VIRAJPET	2397	1	0	0	0	0	0	1	7000	7000
	Total	**11750**	**4**	**0**	**0**	**0**	**1**	**0**	**3**	**28000**	**28000**

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SL No	Name of the ULBs	BPL Families	Physical Target	SC	ST	MINORITY (15%)	WOMEN (33%)	PWD (5%)	OTHERS	Financial Target	Total Financial target
1	2	3	4	5	6	7	8	9	10	11	12
16	**CHIKMAGALUR**										
97	CHIKMAGALUR	22806	9	2	0	1	3	0	3	63000	63000
98	KADUR	6743	3	1	0	0	1	0	1	21000	21000
99	BIRUR	5482	2	0	0	0	1	0	1	14000	14000
100	TARIKERE	7434	3	1	0	0	1	0	1	21000	21000
101	SRINGERI	638	0	0	0	0	0	0	0	0	0
102	KOPPA	487	0	0	0	0	0	0	0	0	0
103	NARASIMHARAJA PURA	1405	1	0	0	0	0	0	1	7000	7000
104	MUDIGERE	1636	1	0	0	0	0	0	1	7000	7000
	Total	**46631**	**19**	**4**	**0**	**1**	**6**	**0**	**8**	**133000**	**133000**
17	**DAKSHINA KANNADA**										
105	MANGALORE	499487	192	43	8	29	63	10	39	1344000	1344000
106	PUTTUR	53061	20	5	1	3	7	1	3	140000	140000
107	ULLAL	4687	2	0	0	0	1	0	1	14000	14000
108	BANTWAL	40155	15	3	1	2	5	1	3	105000	105000
109	BELTHANGADI	7746	3	1	0	0	1	0	1	21000	21000
110	SULLIA	19958	8	2	0	1	3	0	2	56000	56000
111	MULKI	2858	1	0	0	0	0	0	1	7000	7000
112	MOODABIDRI	29431	11	2	0	2	4	1	2	77000	77000
113	VITLA	17618	7	2	0	1	2	0	2	49000	49000
114	KOTEKARU	16505	6	1	0	1	2	0	2	42000	42000
115	SOMESHWARA	2125	1	0	0	0	0	0	1	7000	7000
	Total	**693631**	**266**	**59**	**10**	**39**	**88**	**13**	**57**	**1862000**	**1862000**
18	**UDUPI**										
116	UDUPI	20022	8	2	0	1	3	0	2	56000	56000
117	KARKALA	2933	1	0	0	0	0	0	1	7000	7000

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SL No	Name of the ULBs	BPL Families	Physical Target	SC	ST	MINORITY (15%)	WOMEN (33%)	PWD (5%)	OTHERS	Financial Target	Total Financial target
1	2	3	4	5	6	7	8	9	10	11	12
118	KUNDAPUR	3562	1	0	0	0	0	0	1	7000	7000
119	SALIGRAMA	4901	2	0	0	0	1	0	1	14000	14000
120	KAPU	1628	1	0	0	0	0	0	1	7000	7000
	Total	**33046**	**13**	**2**	**0**	**1**	**4**	**0**	**6**	**91000**	**91000**
19	**BELAGAVI**										
121	BELAGAVI	69238	27	6	1	4	9	1	6	189000	189000
122	NIPPANI	13188	5	1	0	1	2	0	1	35000	35000
123	GOKAK	18129	7	2	0	1	2	0	2	49000	49000
124	ATHANI	9304	4	1	0	1	1	0	1	28000	28000
125	BAILAHONGAL	9205	4	1	0	1	1	0	1	28000	28000
126	CHIKKODI	13961	5	1	0	1	2	0	1	35000	35000
127	MUDALAGI	7327	3	1	0	0	1	0	1	21000	21000
128	RAMADURG	9344	4	1	0	1	1	0	1	28000	28000
129	SANKESWAR	5984	2	0	0	0	1	0	1	14000	14000
130	SAUNDATTI	9039	3	1	0	0	1	0	1	21000	21000
131	HUKKERI	5907	2	0	0	0	1	0	1	14000	14000
132	KHANAPUR	3254	1	0	0	0	0	0	1	7000	7000
133	KONNUR	1555	1	0	0	0	0	0	1	7000	7000
134	KUDACHI	8792	3	1	0	0	1	0	1	21000	21000
135	RAYABAGH	4825	2	0	0	0	1	0	1	14000	14000
136	SADALGA	4491	2	0	0	0	1	0	1	14000	14000
137	MUGALAKODA	2640	1	0	0	0	0	0	1	7000	7000
138	MUNAVALLI	6066	2	0	0	0	1	0	1	14000	14000
139	UGARA KHURDA	7057	3	1	0	0	1	0	1	21000	21000
140	HAROGERI	5982	2	0	0	0	1	0	1	14000	14000
141	KANKANAWADI	3724	1	0	0	0	0	0	1	7000	7000

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SL No	Name of the ULBs	BPL Families	Physical Target	SC	ST	MINORITY (15%)	WOMEN (33%)	PWD (5%)	OTHERS	Financial Target	Total Financial target
1	2	3	4	5	6	7	8	9	10	11	12
142	M.K.HUBBALLI	3448	1	0	0	0	0	0	1	7000	7000
143	NAGANOOR	3911	2	0	0	0	1	0	1	14000	14000
144	CHINCHALI	5197	2	0	0	0	1	0	1	14000	14000
145	MALLAPUR P.G	3760	1	0	0	0	0	0	1	7000	7000
146	YAXAMBA	4009	2	0	0	0	1	0	1	14000	14000
147	CHANNAMMANA KITTUR	4052	2	0	0	0	1	0	1	14000	14000
148	KALLOLLI	970	0	0	0	0	0	0	0	0	0
149	INAPUR	5770	2	0	0	0	1	0	1	14000	14000
150	SHEDABALA	2947	1	0	0	0	0	0	1	7000	7000
151	KABBUR	1569	1	0	0	0	0	0	1	7000	7000
152	ARABAVI	3200	1	0	0	0	0	0	1	7000	7000
153	BORAGAUN	4570	2	0	0	0	1	0	1	14000	14000
	Total	**262415**	**101**	**17**	**1**	**10**	**34**	**1**	**38**	**707000**	**707000**
20	**UTTARA KANNADA**										
154	KARWAR	9099	3	1	0	0	1	0	1	21000	21000
155	SIRSI	10147	4	1	0	1	1	0	1	28000	28000
156	DANDELI	10511	4	1	0	1	1	0	1	28000	28000
157	BHATKAL	2886	1	0	0	0	0	0	1	7000	7000
158	KUMTA	4617	2	0	0	0	1	0	1	14000	14000
159	HONNAVAR	2700	1	0	0	0	0	0	1	7000	7000
160	HALIYAL	5459	2	0	0	0	1	0	1	14000	14000
161	YELLAPUR	3924	2	0	0	0	1	0	1	14000	14000
162	MUNDAGOD	3737	1	0	0	0	0	0	1	7000	7000
163	SIDDAPUR	2500	1	0	0	0	0	0	1	7000	7000
164	ANKOLA	3056	1	0	0	0	0	0	1	7000	7000
165	JAALI	1000	0	0	0	0	0	0	0	0	0

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SL No	Name of the ULBs	BPL Families	Physical Target	SC	ST	MINORITY (15%)	WOMEN (33%)	PWD (5%)	OTHERS	Financial Target	Total Financial target
1	2	3	4	5	6	7	8	9	10	11	12
	Total	**59636**	**22**	**3**	**0**	**2**	**6**	**0**	**11**	**154000**	**154000**
21	**VIJAPUR**										
166	VIJAYAPUR	58257	22	5	1	3	7	1	5	154000	154000
167	INDI	6614	3	1	0	0	1	0	1	21000	21000
168	MUDDEBIHAL	6076	2	0	0	0	1	0	1	14000	14000
169	SINDAGI	8238	3	1	0	0	1	0	1	21000	21000
170	TALIKOTE	5475	2	0	0	0	1	0	1	14000	14000
171	BASAVANA BAGEWADI	6122	2	0	0	0	1	0	1	14000	14000
172	ALAMELA	4577	2	0	0	0	1	0	1	14000	14000
173	KOLHAR	3581	1	0	0	0	0	0	1	7000	7000
174	NALATAWAD	2573	1	0	0	0	0	0	1	7000	7000
175	NIDAGUNDI	2666	1	0	0	0	0	0	1	7000	7000
176	DEVARA HIPPARAGI	3875	1	0	0	0	0	0	1	7000	7000
177	CHADACHANA	1938	1	0	0	0	0	0	1	7000	7000
178	MANAGULI	3380	1	0	0	0	0	0	1	7000	7000
	Total	**113372**	**42**	**7**	**1**	**3**	**13**	**1**	**17**	**294000**	**294000**
22	**BAGALAKOTE**										
179	BAGALAKOTE	19115	7	2	0	1	2	0	2	49000	49000
180	RABKAVI BANHATTI	18975	7	2	0	1	2	0	2	49000	49000
181	ILKAL	8700	3	1	0	0	1	0	1	21000	21000
182	GULEDGUDDA	4715	2	0	0	0	1	0	1	14000	14000
183	JAMAKHANDI	25226	10	2	0	2	3	1	2	70000	70000
184	MUDHOL	13911	5	1	0	1	2	0	1	35000	35000
185	MAHALINGAPUR	7660	3	1	0	0	1	0	1	21000	21000
186	TERADAL	8046	3	1	0	0	1	0	1	21000	21000
187	KERUR	4088	2	0	0	0	1	0	1	14000	14000

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SL No	Name of the ULBs	BPL Families	Physical Target	SC	ST	MINORITY (15%)	WOMEN (33%)	PWD (5%)	OTHERS	Financial Target	Total Financial target
1	2	3	4	5	6	7	8	9	10	11	12
188	HUNAGUND	16246	6	1	0	1	2	0	2	42000	42000
189	BADAMI	7409	3	1	0	0	1	0	1	21000	21000
190	BILAGI	3547	1	0	0	0	0	0	1	7000	7000
191	AMMENGADA	2996	1	0	0	0	0	0	1	7000	7000
192	BELAGALI	3294	1	0	0	0	0	0	1	7000	7000
193	KAMATHAGI	2573	1	0	0	0	0	0	1	7000	7000
	Total	**146501**	**55**	**12**	**0**	**6**	**17**	**1**	**19**	**385000**	**385000**
23	**DHARWAD**										
194	HDMC	155620	60	14	3	9	20	3	11	420000	420000
195	ANNIGERI	6298	2	0	0	0	1	0	1	14000	14000
196	NAVALGUND	5688	2	0	0	0	1	0	1	14000	14000
197	KUNDGOL	4844	2	0	0	0	1	0	1	14000	14000
198	ALNAVAR	3767	1	0	0	0	0	0	1	7000	7000
199	KALAGATAGI	4165	2	0	0	0	1	0	1	14000	14000
	Total	**180382**	**69**	**14**	**3**	**9**	**24**	**3**	**16**	**483000**	**483000**
24	**GADAG**										
200	GADAG0BETAGERI	32338	12	3	1	2	4	1	1	84000	84000
201	NARAGUND	8250	3	1	0	0	1	0	1	21000	21000
202	MUNDARGI	5260	2	0	0	0	1	0	1	14000	14000
203	SHIRAHATTI	4121	2	0	0	0	1	0	1	14000	14000
204	GAJENDRAGAD	7287	3	1	0	0	1	0	1	21000	21000
205	LAKSHMISHWARA	8487	3	1	0	0	1	0	1	21000	21000
206	NAREGAL	3591	1	0	0	0	0	0	1	7000	7000
207	MULGUND	4750	2	0	0	0	1	0	1	14000	14000
208	RON	5090	2	0	0	0	1	0	1	14000	14000
	Total	**79174**	**30**	**6**	**1**	**2**	**11**	**1**	**9**	**210000**	**210000**

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SL No	Name of the ULBs	BPL Families	Physical Target	SC	ST	MINORITY (15%)	WOMEN (33%)	PWD (5%)	OTHERS	Financial Target	Total Financial target
1	2	3	4	5	6	7	8	9	10	11	12
25	**HAVERI**										
209	HAVERI	12309	5	1	0	1	2	0	1	35000	35000
210	RANEBENNUR	19034	7	2	0	1	2	0	2	49000	49000
211	HANAGAL	6276	2	0	0	0	1	0	1	14000	14000
212	BYADGI	6435	2	0	0	0	1	0	1	14000	14000
213	SAVANUR	8802	3	1	0	0	1	0	1	21000	21000
214	HIREKERUR	3785	1	0	0	0	0	0	1	7000	7000
215	SHIGGAON	5843	2	0	0	0	1	0	1	14000	14000
216	BANKAPUR	5037	2	0	0	0	1	0	1	14000	14000
217	GUTTALA	4572	2	0	0	0	1	0	1	14000	14000
	Total	72093	26	4	0	2	10	0	10	182000	182000
26	**KALBURGI**										
218	CC Kalaburagi	107250	41	9	2	6	14	2	8	287000	287000
219	Shahbad	6705	3	1	0	0	1	0	1	21000	21000
220	Chittapu	8082	3	1	0	0	1	0	1	21000	21000
221	Aland	6698	3	1	0	0	1	0	1	21000	21000
222	Jewargi	8139	3	1	0	0	1	0	1	21000	21000
223	Chincholi	5014	2	0	0	0	1	0	1	14000	14000
224	Wadi	3960	2	0	0	0	1	0	1	14000	14000
225	Sedam	5387	2	0	0	0	1	0	1	14000	14000
226	AFZALPUR	5709	2	0	0	0	1	0	1	14000	14000
227	Kalagi	1920	1	0	0	0	0	0	1	7000	7000
	Total	158864	62	13	2	6	22	2	17	434000	434000
27	**YADGIR**										
228	YADGIR	13289	5	1	0	1	2	0	1	35000	35000
229	SHAHAPUR	10806	4	1	0	1	1	0	1	28000	28000

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SL No	Name of the ULBs	BPL Families	Physical Target	SC	ST	MINORITY (15%)	WOMEN (33%)	PWD (5%)	OTHERS	Financial Target	Total Financial target
1	2	3	4	5	6	7	8	9	10	11	12
230	SHORAPUR	4022	2	0	0	0	1	0	1	14000	14000
231	GURUMITKAL	4054	2	0	0	0	1	0	1	14000	14000
232	KAKKERA	4498	2	0	0	0	1	0	1	14000	14000
233	KEMBHAVI	3335	1	0	0	0	0	0	1	7000	7000
	Total	**40004**	**16**	**2**	**0**	**2**	**6**	**0**	**6**	**112000**	**112000**
28	**RAICHUR**										
234	RAICHUR	43918	17	4	1	3	6	1	2	119000	119000
235	SINDHANOOR	2281	1	0	0	0	0	0	1	7000	7000
236	MANVI	10826	4	1	0	1	1	0	1	28000	28000
237	LINGASUGUR	6821	3	1	0	0	1	0	1	21000	21000
238	MUDAGAL	4006	2	0	0	0	1	0	1	14000	14000
239	DEODURGA	5824	2	0	0	0	1	0	1	14000	14000
240	MASKI	5283	2	0	0	0	1	0	1	14000	14000
241	KAVITHALA	3081	1	0	0	0	0	0	1	7000	7000
242	TURUVIHAL	3534	1	0	0	0	0	0	1	7000	7000
243	BALAGANUR	2416	1	0	0	0	0	0	1	7000	7000
244	SIRWAR	4293	2	0	0	0	1	0	1	14000	14000
245	HATTI	920	0	0	0	0	0	0	0	0	0
	Total	**93203**	**36**	**6**	**1**	**4**	**12**	**1**	**12**	**252000**	**252000**
29	**KOPPAL**										
244	KOPPAL	13434	5	1	0	1	2	0	1	35000	35000
247	GANGAVATHI	24317	9	2	0	1	3	0	3	63000	63000
248	KUSHTAGI	4623	2	0	0	0	1	0	1	14000	14000
249	YELBURGA	2948	1	0	0	0	0	0	1	7000	7000
250	KARATAGI	8673	3	1	0	0	1	0	1	21000	21000
251	KANAKAGIRI	1541	1	0	0	0	0	0	1	7000	7000

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255	BIDAR	33434	13							21000	
256	BASAVAKALYANA	7303	3	1	0	0	1	0	1	35000	35000
257	BHALKI	12994	5	1	0	1	2	0	1	28000	28000
258	HUMNABAD	9225	4	1	0	1	1	0	1	7000	7000
259	CHITTAGUPPA	3013	1	0	0	0	0	0	1	7000	7000
260	HALLIKHED (B)	3876	1	0	0	0	0	0	1	7000	7000
261	AURAD	3776	1	0	0	0	0	0	1	7000	7000
	Total	**73621**	**28**	**6**	**1**	**4**	**8**	**1**	**8**	**196000**	**196000**
31	**BALLARI**										
262	BALLARI	72952	28	6	1	4	9	1	7	196000	196000
263	HOSPET	31402	12	3	1	2	4	1	1	84000	84000
264	KAMPLI	11646	4	1	0	1	1	0	1	28000	28000
265	HOOVINA HADAGALLI	6011	2	0	0	0	1	0	1	14000	14000
266	TEKKALAKOTE	6950	3	1	0	0	1	0	1	21000	21000
267	SHIRUGUPPA	9968	4	1	0	1	1	0	1	28000	28000
268	KOTTUR	4090	2	0	0	0	1	0	1	14000	14000
269	KAMALAPUR	5587	2	0	0	0	1	0	1	14000	14000
270	KUDLIGI	5079	2	0	0	0	1	0	1	14000	14000
271	SANDUR	9558	4	1	0	1	1	0	1	28000	28000
272	KUREKUPPA	1255	0	0	0	0	0	0	0	0	0
273	KURUGODU	4902	2	0	0	0	1	0	1	14000	14000

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SL No	Name of the ULBs	BPL Families	Physical Target	SC	ST	MINORITY (15%)	WOMEN (33%)	PWD (5%)	OTHERS	Financial Target	Total Financial target
1	2	3	4	5	6	7	8	9	10	11	12
274	HAGARIBOMMANA HALLI	7351	3	1	0	0	1	0	1	21000	21000
275	KUDUTHINI	9499	4	1	0	1	1	0	1	28000	28000
276	HARAPANAHALLI	9744	4	1	0	1	1	0	1	28000	28000
277	MARIYAMMANA HALLI	3843	1	0	0	0	0	0	1	7000	7000
	TOTAL	199837	77	16	2	11	25	2	21	539000	539000
	Grand Total	3901271	1500	338	65	225	495	75	302	10500000	10500000

30/3/20.

Mission Director,
National Urban Livelihoods Mission
Bengaluru

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Annexure - III

File No:MD 257 DAY-NULM 2020-21 Dt: 30.05.2020

Deendayal Anthyodaya Yojana - NULM

Financial & physical target to ULB's Under the DAY-NULM scheme for the year 2020-21

					Self Employment Programme (SEP-I)								
SL No	Name of the ULBs	BPL Families	Physical Target	SC	ST	MINORITY (15%)	WOMEN (33%)	PWD (5%)	OTHERS	Financial Target	Training for District level Bankers	State Level Training for bankers	Total Financial target (11+12+13=14)
1	2	3	4	5	6	7	8	9	10	11	12	13	14
1	**BBMP**	483167	372	84	16	56	123	19	74	2976000	160000		3136000
		483167	372	84	16	56	123	19	74	2976000	160000		3136000
2	**BANGALORE URBAN**												
2	HEBBAGODI	6051	5	1	0	1	2	0	1	40000			40000
3	BOMMASANDRA	2306	2	0	0	0	1	0	1	16000			16000
4	CHANDAPURA	4287	3	1	0	0	1	0	1	24000			24000
5	ATTIBELE	3942	3	1	0	0	1	0	1	24000	0		24000
6	JIGANI	2647	2	0	0	0	1	0	1	16000			16000
7	ANEKAL	11013	8	2	0	1	3	0	2	64000			64000
	Total	**30246**	**23**	**5**	**0**	**2**	**9**	**0**	**7**	**184000**	**20000**		**204000**
3	**BANGALORE RURAL**												
8	DODDABALLAPUR	18746	14	3	1	2	5	1	2	112000			112000
9	VIJAYAPURA	7726	6	1	0	1	2	0	2	48000			48000
10	NELAMANGALA	6248	5	1	0	1	2	0	1	40000	0		40000
11	DEVANAHALLI	6717	5	1	0	1	2	0	1	40000			40000
12	HOSAKOTE	10661	8	2	0	1	3	0	2	64000			64000
	Total	**50098**	**38**	**8**	**1**	**6**	**14**	**1**	**8**	**304000**	**20000**		**324000**

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SL No	Name of the ULBs	BPL Families	Physical Target	SC	ST	MINORITY (15%)	WOMEN (33%)	PWD (5%)	OTHERS	Financial Target	Training for District level Bankers	State Level Training for bankers	Total Financial target (11+12+13=14)
1	2	3	4	5	6	7	8	9	10	11	12	13	14
4	**RAMANAGARAM**												
13	RAMANAGARAM	23215	18	4	1	3	6	1	3	144000			144000
14	CHANNAPATNA	15706	12	3	1	2	4	1	1	96000			96000
15	KANAKAPURA	11912	9	2	0	1	3	0	3	72000			72000
16	MAGADI	6905	5	1	0	1	2	0	1	40000	0		40000
17	BIDADI	994	1	0	0	0	0	0	1	8000			8000
	Total	**58732**	**45**	**10**	**2**	**7**	**15**	**2**	**9**	**360000**	**20000**		**380000**
5	**TUMKUR**												
18	TUMKUR	55433	43	10	2	6	14	2	9	344000			344000
19	TIPTUR	11922	9	2	0	1	3	0	3	72000			72000
20	CHIKKANAYAKA NA HALLI	6121	5	1	0	1	2	0	1	40000			40000
21	SIRA	12031	9	2	0	1	3	0	3	72000			72000
22	MADHUGIRI	5527	4	1	0	1	1	0	1	32000			32000
23	KUNIGAL	6794	5	1	0	1	2	0	1	40000	0		40000
24	PAVAGADA	6285	5	1	0	1	2	0	1	40000			40000
25	KORATAGERE	3167	2	0	0	0	1	0	1	16000			16000
26	TURUVEKERE	2590	2	0	0	0	1	0	1	16000			16000
27	GUBBI	3247	2	0	0	0	1	0	1	16000			16000
28	Huliayaru	2527	2	0	0	0	1	0	1	16000			16000
	Total	**115644**	**88**	**18**	**2**	**12**	**31**	**2**	**23**	**704000**	**20000**		**724000**
6	**KOLAR**												

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SL No	Name of the ULBs	BPL Families	Physical Target	SC	ST	MINORITY (15%)	WOMEN (33%)	PWD (5%)	OTHERS	Financial Target	Training for District level Bankers	State Level Training for bankers	Total Financial target (11+12+13=14)
1	2	3	4	5	6	7	8	9	10	11	12	13	14
29	KOLAR	23799	18	4	1	3	6	1	3	144000			144000
30	ROBERTSONPET	23554	18	4	1	3	6	1	3	144000			144000
31	SRINIVASPUR	5857	5	1	0	1	2	0	1	40000			40000
32	BANGARPET	7901	6	1	0	1	2	0	2	48000	0		48000
33	MULBAGAL	12391	10	2	0	2	3	1	2	80000			80000
34	MALUR	7021	5	1	0	1	2	0	1	40000			40000
	Total	**80523**	**62**	**13**	**2**	**11**	**21**	**3**	**12**	**496000**	**20000**		**516000**
7	**CHIKKABALLAPUR**												
35	CHIKKABALLAPUR	11979	9	2	0	1	3	0	3	72000			72000
36	CHINTAMANI	6654	5	1	0	1	2	0	1	40000			40000
37	SIDDLAGHATTA	11167	9	2	0	1	3	0	3	72000			72000
38	GORIBIDANUR	2488	2	0	0	0	1	0	1	16000	0		16000
39	BAGEPALLI	15368	12	3	1	2	4	1	1	96000			96000
40	GUDIBANDE	5340	4	1	0	1	1	0	1	32000			32000
	Total	**52996**	**41**	**9**	**1**	**6**	**14**	**1**	**10**	**328000**	**20000**		**348000**
8	**CHITRADURGA**												
41	CHITRADURGA	29722	23	5	1	3	8	1	5	184000			184000
42	CHALLAKERE	13289	10	2	0	2	3	1	2	80000			80000
43	HIRIYUR	11937	9	2	0	1	3	0	3	72000			72000
44	MALAKALMURU	3352	3	1	0	0	1	0	1	24000	0		24000
45	HOSADURGA	5263	4	1	0	1	1	0	1	32000			32000

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SL No	Name of the ULBs	BPL Families	Physical Target	SC	ST	MINORITY (15%)	WOMEN (33%)	PWD (5%)	OTHERS	Financial Target	Training for District level Bankers	State Level Training for bankers	Total Financial target (11+12+13=14)
1	2	3	4	5	6	7	8	9	10	11	12	13	14
46	HOLALKERE	3040	2	0	0	0	1	0	1	16000			16000
47	NAYAKANAHATTI	1735	1	0	0	0	0	0	1	8000			8000
	Total	**68338**	**52**	**11**	**1**	**7**	**17**	**2**	**14**	**416000**	**20000**		**436000**
9	**DAVANGERE**												
48	DAVANAGERE	78064	60	14	3	9	20	3	11	480000			480000
49	HARIHARA	16276	13	3	1	2	4	1	2	104000			104000
50	JAGALUR	3245	2	0	0	0	1	0	1	16000			16000
51	HONNALI	3645	3	1	0	0	1	0	1	24000	0		24000
52	CHANNAGIRI	5042	4	1	0	1	1	0	1	32000			32000
53	MALEBENNUER	4141	3	1	0	0	1	0	1	24000			24000
	Total	**110413**	**85**	**20**	**4**	**12**	**28**	**4**	**17**	**680000**	**20000**		**700000**
10	**SHIMOGA**												
54	SHIMOGA	58947	45	10	2	7	15	2	9	360000			360000
55	BHADRAVATHI	31205	24	5	1	4	8	1	5	192000			192000
56	SAGAR	9902	8	2	0	1	3	0	2	64000			64000
57	SHIKARIPURA	7308	6	1	0	1	2	0	2	48000			48000
58	SORABA	2432	2	0	0	0	1	0	1	16000	0		16000
59	HOSANAGARA	806	1	0	0	0	0	0	1	8000			8000
60	SHIRALAKOPPA	3096	2	0	0	0	1	0	1	16000			16000
61	THIRTHAHALLI	2028	2	0	0	0	1	0	1	16000			16000
62	JOG KARGAL	1722	1	0	0	0	0	0	1	8000			8000

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SL No	Name of the ULBs	BPL Families	Physical Target	SC	ST	MINORITY (15%)	WOMEN (33%)	PWD (5%)	OTHERS	Financial Target	Training for District level Bankers	State Level Training for bankers	Total Financial target (11+12+13=14)
1	2	3	4	5	6	7	8	9	10	11	12	13	14
	Total	**117446**	**91**	**18**	**3**	**13**	**31**	**3**	**23**	**728000**	**20000**		**748000**
11	**MYSURU**												
63	MYSURU	131391	101	23	4	15	33	5	21	808000			808000
64	NANJAGUD	10757	8	2	0	1	3	0	2	64000			64000
65	HUNSUR	10870	8	2	0	1	3	0	2	64000			64000
66	K.R.NAGAR	7083	5	1	0	1	2	0	1	40000			40000
67	PERIYAPATNA	4211	3	1	0	0	1	0	1	24000	0		24000
68	HEGGADADEVANA KOTE	3536	3	1	0	0	1	0	1	24000			24000
69	T.NARSIPUR	8333	6	1	0	1	2	0	2	48000			48000
70	BANNUR	5243	4	1	0	1	1	0	1	32000			32000
71	SARGUR	50033	38	9	2	6	13	2	6	304000			304000
	Total	**231457**	**176**	**41**	**6**	**26**	**59**	**7**	**37**	**1408000**	**20000**		**1428000**
12	**CHAMARAJA NAGARA**												
72	CHAMARAJA NA GARA	16711	13	3	1	2	4	1	2	104000			104000
73	KOLLEGAL	12168	9	2	0	1	3	0	3	72000			72000
74	GUNDLUPET	6405	5	1	0	1	2	0	1	40000	0		40000
75	YELANDUR	2156	2	0	0	0	1	0	1	16000			16000
76	HANUR	2994	2	0	0	0	1	0	1	16000			16000
	Total	**40434**	**31**	**6**	**1**	**4**	**11**	**1**	**8**	**248000**	**20000**		**268000**
13	**MANDYA**												
77	MANDYA	26145	20	5	1	3	7	1	3	160000			160000

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SL No	Name of the ULBs	BPL Families	Physical Target	SC	ST	MINORITY (15%)	WOMEN (33%)	PWD (5%)	OTHERS	Financial Target	Training for District level Bankers	State Level Training for bankers	Total Financial target (11+12+13=14)
1	2	3	4	5	6	7	8	9	10	11	12	13	14
78	MADDUR	6494	5	1	0	1	2	0	1	40000			40000
79	MALAVALLI	8897	7	2	0	1	2	0	2	56000			56000
80	SRIRANGAPATNA	5578	4	1	0	1	1	0	1	32000			32000
81	PANDAVAPURA	4393	3	1	0	0	1	0	1	24000	0		24000
82	NAGAMANGALA	3585	3	1	0	0	1	0	1	24000			24000
83	K.R.PET	5368	4	1	0	1	1	0	1	32000			32000
84	Belur	865	1	0	0	0	0	0	1	8000			8000
	Total	**61325**	**47**	**12**	**1**	**7**	**15**	**1**	**11**	**376000**	**20000**		**396000**
14	**HASSAN**												
85	HASSAN	33085	25	6	1	4	8	1	5	200000			200000
86	HOLENARSIPURA	6145	5	1	0	1	2	0	1	40000			40000
87	CHANNARAYAPATNA	7234	6	1	0	1	2	0	2	48000			48000
88	SAKLESPURA	4292	3	1	0	0	1	0	1	24000			24000
89	ARASIKERE	9125	7	2	0	1	2	0	2	56000	0		56000
90	BELUR	4537	3	1	0	0	1	0	1	24000			24000
91	ARAKALGUD	3524	3	1	0	0	1	0	1	24000			24000
92	ALUR	1678	1	0	0	0	0	0	1	8000			8000
	Total	**69620**	**53**	**13**	**1**	**7**	**17**	**1**	**14**	**424000**	**20000**		**444000**
15	**KODAGU**												
93	MADIKERI	4220	3	1	0	0	1	0	1	24000			24000
94	KUSHALNAGAR	1286	1	0	0	0	0	0	1	8000	0		8000

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1	2	3	4	5	6	7	8	9	10	11	12	13	14
95	SOMVARPET	3847	3	1	0	0	1	0	1	24000			24000
96	VIRAJPET	2397	2	0	0	0	1	0	1	16000			16000
	Total	**11750**	**9**	**2**	**0**	**0**	**3**	**0**	**4**	**72000**	**20000**		**92000**
16	**CHIKMAGALUR**												
97	CHIKMAGALUR	22806	18	4	1	3	6	1	3	144000			144000
98	KADUR	6743	5	1	0	1	2	0	1	40000			40000
99	BIRUR	5482	4	1	0	1	1	0	1	32000			32000
100	TARIKERE	7434	6	1	0	1	2	0	2	48000			48000
101	SRINGERI	638	0	0	0	0	0	0	0	0	0		0
102	KOPPA	487	0	0	0	0	0	0	0	0			0
103	NARASIMHARAJA PURA	1405	1	0	0	0	0	0	1	8000			8000
104	MUDIGERE	1636	1	0	0	0	0	0	1	8000			8000
	Total	**46631**	**35**	**7**	**1**	**6**	**11**	**1**	**9**	**280000**	**20000**		**300000**
17	**DAKSHINA KANNADA**												0
105	MANGALORE	499487	384	86	17	58	127	19	77	3072000			3072000
106	PUTTUR	53061	41	9	2	6	14	2	8	328000			328000
107	ULLAL	4687	4	1	0	1	1	0	1	32000			32000
108	BANTWAL	40155	31	7	1	5	10	2	6	248000			248000
109	BELTHANGADI	7746	6	1	0	1	2	0	2	48000			48000
110	SULLIA	19958	15	3	1	2	5	1	3	120000	0		120000
111	MULKI	2858	2	0	0	0	1	0	1	16000			16000

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1	2	3	4	5	6	7	8	9	10	11	12	13	14
112	MOODABIDRI	29431	23	5	1	3	8	1	5	184000			184000
113	VITLA	17618	14	3	1	2	5	1	2	112000			112000
114	KOTEKARU	16505	13	3	1	2	4	1	2	104000			104000
115	SOMESHWARA	2125	2	0	0	0	1	0	1	16000			16000
	Total	**693631**	**535**	**118**	**24**	**80**	**178**	**27**	**108**	**4280000**	**20000**		**4300000**
18	**UDUPI**												
116	UDUPI	20022	15	3	1	2	5	1	3	120000			120000
117	KARKALA	2933	2	0	0	0	1	0	1	16000			16000
118	KUNDAPUR	3562	3	1	0	0	1	0	1	24000	0		24000
119	SALIGRAMA	4901	4	1	0	1	1	0	1	32000			32000
120	KAPU	1628	1	0	0	0	0	0	1	8000			8000
	Total	**33046**	**25**	**5**	**1**	**3**	**8**	**1**	**7**	**200000**	**20000**		**220000**
19	**BELAGAVI**												
121	BELAGAVI	69238	53	12	2	8	17	3	11	424000			424000
122	NIPPANI	13188	10	2	0	2	3	1	2	80000			80000
123	GOKAK	18129	14	3	1	2	5	1	2	112000			112000
124	ATHANI	9304	7	2	0	1	2	0	2	56000			56000
125	BAILAHONGAL	9205	7	2	0	1	2	0	2	56000			56000
126	CHIKKODI	13961	11	2	0	2	4	1	2	88000			88000
127	MUDALAGI	7327	6	1	0	1	2	0	2	48000			48000
128	RAMADURG	9344	7	2	0	1	2	0	2	56000			56000

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1	2	3	4	5	6	7	8	9	10	11	12	13	14
129	SANKESWAR	5984	5	1	0	1	2	0	1	40000			40000
130	SAUNDATTI	9039	7	2	0	1	2	0	2	56000			56000
131	HUKKERI	5907	5	1	0	1	2	0	1	40000			40000
132	KHANAPUR	3254	3	1	0	0	1	0	1	24000			24000
133	KONNUR	1555	1	0	0	0	0	0	1	8000		400000	8000
134	KUDACHI	8792	7	2	0	1	2	0	2	56000			56000
135	RAYABAGH	4825	4	1	0	1	1	0	1	32000			32000
136	SADALGA	4491	3	1	0	0	1	0	1	24000			24000
137	MUGALAKODA	2640	2	0	0	0	1	0	1	16000	0		16000
138	MUNAVALLI	6066	5	1	0	1	2	0	1	40000			40000
139	UGARA KHURDA	7057	5	1	0	1	2	0	1	40000			40000
140	HAROGERI	5982	5	1	0	1	2	0	1	40000			40000
141	KANKANAWADI	3724	3	1	0	0	1	0	1	24000			24000
142	M.K.HUBBALLI	3448	3	1	0	0	1	0	1	24000			24000
143	NAGANOOR	3911	3	1	0	0	1	0	1	24000			24000
144	CHINCHALI	5197	4	1	0	1	1	0	1	32000			32000
145	MALLAPUR P.G	3760	3	1	0	0	1	0	1	24000			24000
146	YAXAMBA	4009	3	1	0	0	1	0	1	24000			24000
147	CHANNAMMANA KITTUR	4052	3	1	0	0	1	0	1	24000			24000
148	KALLOLLI	970	1	0	0	0	0	0	1	8000			8000
149	INAPUR	5770	4	1	0	1	1	0	1	32000			32000

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1	2	3	4	5	6	7	8	9	10	11	12	13	14
150	SHEDABALA	2947	2	0	0	0	1	0	1	16000			16000
151	KABBUR	1569	1	0	0	0	0	0	1	8000			8000
152	ARABAVI	3200	2	0	0	0	1	0	1	16000			16000
153	BORAGAUN	4570	4	1	0	1	1	0	1	32000			32000
	Total	**262415**	**203**	**47**	**3**	**29**	**66**	**6**	**52**	**1624000**	**20000**		**1644000**
20	**UTTARA KANNADA**												
154	KARWAR	9099	7	2	0	1	2	0	2	56000			56000
155	SIRSI	10147	8	2	0	1	3	0	2	64000			64000
156	DANDELI	10511	8	2	0	1	3	0	2	64000			64000
157	BHATKAL	2886	2	0	0	0	1	0	1	16000			16000
158	KUMTA	4617	4	1	0	1	1	0	1	32000			32000
159	HONNAVAR	2700	2	0	0	0	1	0	1	16000			16000
160	HALIYAL	5459	4	1	0	1	1	0	1	32000	0		32000
161	YELLAPUR	3924	3	1	0	0	1	0	1	24000			24000
162	MUNDAGOD	3737	3	1	0	0	1	0	1	24000			24000
163	SIDDAPUR	2500	2	0	0	0	1	0	1	16000			16000
164	ANKOLA	3056	2	0	0	0	1	0	1	16000			16000
165	JAALI	1000	1	0	0	0	0	0	1	8000			8000
	Total	**59636**	**46**	**10**	**0**	**5**	**16**	**0**	**15**	**368000**	**20000**		**388000**
21	**VIJAPUR**												
166	VIJAYAPUR	58257	45	10	2	7	15	2	9	360000			360000

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1	2	3	4	5	6	7	8	9	10	11	12	13	14
167	INDI	6614	5	1	0	1	2	0	1	40000			40000
168	MUDDEBIHAL	6076	5	1	0	1	2	0	1	40000			40000
169	SINDAGI	8238	6	1	0	1	2	0	2	48000			48000
170	TALIKOTE	5475	4	1	0	1	1	0	1	32000			32000
171	BASAVANA BAGEWADI	6122	5	1	0	1	2	0	1	40000			40000
172	ALAMELA	4577	4	1	0	1	1	0	1	32000	0		32000
173	KOLHAR	3581	3	1	0	0	1	0	1	24000			24000
174	NALATAWAD	2573	2	0	0	0	1	0	1	16000			16000
175	NIDAGUNDI	2666	2	0	0	0	1	0	1	16000			16000
176	DEVARA HIPPARAGI	3875	3	1	0	0	1	0	1	24000			24000
177	CHADACHANA	1938	1	0	0	0	0	0	1	8000			8000
178	MANAGULI	3380	3	1	0	0	1	0	1	24000			24000
	Total	**113372**	**88**	**19**	**2**	**13**	**30**	**2**	**22**	**704000**	**20000**		**724000**
22	**BAGALAKOTE**												
179	BAGALAKOTE	19115	15	3	1	2	5	1	3	120000			120000
180	RABKAVI BANHATTI	18975	15	3	1	2	5	1	3	120000			120000
181	ILKAL	8700	7	2	0	1	2	0	2	56000			56000
182	GULEDGUDDA	4715	4	1	0	1	1	0	1	32000			32000
183	JAMAKHANDI	25226	19	4	1	3	6	1	4	152000			152000
184	MUDHOL	13911	11	2	0	2	4	1	2	88000			88000
185	MAHALINGAPUR	7660	6	1	0	1	2	0	2	48000			48000

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1	2	3	4	5	6	7	8	9	10	11	12	13	14
186	TERADAL	8046	6	1	0	1	2	0	2	48000	0		48000
187	KERUR	4088	3	1	0	0	1	0	1	24000			24000
188	HUNAGUND	16246	12	3	1	2	4	1	1	96000			96000
189	BADAMI	7409	6	1	0	1	2	0	2	48000			48000
190	BILAGI	3547	3	1	0	0	1	0	1	24000			24000
191	AMMENGADA	2996	2	0	0	0	1	0	1	16000			16000
192	BELAGALI	3294	3	1	0	0	1	0	1	24000			24000
193	KAMATHAGI	2573	2	0	0	0	1	0	1	16000			16000
	Total	**146501**	**114**	**24**	**4**	**16**	**38**	**5**	**27**	**912000**	**20000**		**932000**
23	**DHARWAD**												
194	HDMC	155620	120	27	5	18	40	6	24	960000			960000
195	ANNIGERI	6298	5	1	0	1	2	0	1	40000			40000
196	NAVALGUND	5688	4	1	0	1	1	0	1	32000			32000
197	KUNDGOL	4844	4	1	0	1	1	0	1	32000	0		32000
198	ALNAVAR	3767	3	1	0	0	1	0	1	24000			24000
199	KALAGATAGI	4165	3	1	0	0	1	0	1	24000			24000
	Total	**180382**	**139**	**32**	**5**	**21**	**46**	**6**	**29**	**1112080**	**20000**		**1132000**
24	**GADAG**												
200	GADAG0BETAGERI	32338	25	6	1	4	8	1	5	200000			200000
201	NARAGUND	8250	6	1	0	1	2	0	2	48000			48000
202	MUNDARGI	5260	4	1	0	1	1	0	1	32000			32000

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1	2	3	4	5	6	7	8	9	10	11	12	13	14
203	SHIRAHATTI	4121	3	1	0	0	1	0	1	24000			24000
204	GAJENDRAGAD	7287	6	1	0	1	2	0	2	48000	0		48000
205	LAKSHMISHWARA	8487	7	2	0	1	2	0	2	56000			56000
206	NAREGAL	3591	3	1	0	0	1	0	1	24000			24000
207	MULGUND	4750	4	1	0	1	1	0	1	32000			32000
208	RON	5090	4	1	0	1	1	0	1	32000			32000
	Total	**79174**	**62**	**15**	**1**	**10**	**19**	**1**	**16**	**496000**	**20000**		**516000**
25	**HAVERI**												
209	HAVERI	12309	9	2	0	1	3	0	3	72000			72000
210	RANEBENNUR	19034	15	3	1	2	5	1	3	120000			120000
211	HANAGAL	6276	5	1	0	1	2	0	1	40000			40000
212	BYADGI	6435	5	1	0	1	2	0	1	40000			40000
213	SAVANUR	8802	7	2	0	1	2	0	2	56000	0		56000
214	HIREKERUR	3785	3	1	0	0	1	0	1	24000			24000
215	SHIGGAON	5843	4	1	0	1	1	0	1	32000			32000
216	BANKAPUR	5037	4	1	0	1	1	0	1	32000			32000
217	GUTTALA	4572	4	1	0	1	1	0	1	32000			32000
	Total	**72093**	**56**	**13**	**1**	**9**	**18**	**1**	**14**	**448000**	**20000**		**468000**
26	**KALBURGI**												
218	CC Kalaburagi	107250	82	18	4	12	27	4	17	656000			656000
219	Shahbad	6705	5	1	0	1	2	0	1	40000			40000

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SL No	Name of the ULBs	BPL Families	Physical Target	SC	ST	MINORITY (15%)	WOMEN (33%)	PWD (5%)	OTHERS	Financial Target	Training for District level Bankers	State Level Training for bankers	Total Financial target (11+12+13=14)
1	2	3	4	5	6	7	8	9	10	11	12	13	14
220	Chittapu	8082	6	1	0	1	2	0	2	48000			48000
221	Aland	6698	5	1	0	1	2	0	1	40000			40000
222	Jewargi	8139	6	1	0	1	2	0	2	48000			48000
223	Chincholi	5014	4	1	0	1	1	0	1	32000	0		32000
224	Wadi	3960	3	1	0	0	1	0	1	24000			24000
225	Sedam	5387	4	1	0	1	1	0	1	32000			32000
226	AFZALPUR	5709	4	1	0	1	1	0	1	32000			32000
227	Kalagi	1920	1	0	0	0	0	0	1	8000			8000
	Total	**158864**	**120**	**26**	**4**	**19**	**39**	**4**	**28**	**960000**	**20000**		**980000**
27	**YADGIR**												
228	YADGIR	13289	10	2	0	2	3	1	2	80000			80000
229	SHAHAPUR	10806	8	2	0	1	3	0	2	64000			64000
230	SHORAPUR	4022	3	1	0	0	1	0	1	24000			24000
231	GURUMITKAL	4054	3	1	0	0	1	0	1	24000	0		24000
232	KAKKERA	4498	3	1	0	0	1	0	1	24000			24000
233	KEMBHAVI	3335	3	1	0	0	1	0	1	24000			24000
	Total	**40004**	**30**	**8**	**0**	**3**	**10**	**1**	**8**	**240000**	**20000**		**240000**
28	**RAICHUR**												0
234	RAICHUR	43918	34	8	1	5	11	2	7	272000			272000
235	SINDHANOOR	2281	2	0	0	0	1	0	1	16000			16000
236	MANVI	10826	8	2	0	1	3	0	2	64000			64000

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SL No	Name of the ULBs	BPL Families	Physical Target	SC	ST	MINORITY (15%)	WOMEN (33%)	PWD (5%)	OTHERS	Financial Target	Training for District level Bankers	State Level Training for bankers	Total Financial target (11+12+13=14)
1	2	3	4	5	6	7	8	9	10	11	12	13	14
237	LINGASUGUR	6821	5	1	0	1	2	0	1	40000			40000
238	MUDAGAL	4006	3	1	0	0	1	0	1	24000			24000
239	DEODURGA	5824	4	1	0	1	1	0	1	32000			32000
240	MASKI	5283	4	1	0	1	1	0	1	32000	0		32000
241	KAVITHALA	3081	2	0	0	0	1	0	1	16000			16000
242	TURUVIHAL	3534	3	1	0	0	1	0	1	24000			24000
243	BALAGANUR	2416	2	0	0	0	1	0	1	16000			16000
244	SIRWAR	4293	3	1	0	0	1	0	1	24000			24000
245	HATTI	920	1	0	0	0	0	0	1	8000			8000
	Total	**93203**	**71**	**16**	**1**	**9**	**24**	**2**	**19**	**568000**	**20000**		**588000**
29	**KOPPAL**												
244	KOPPAL	13434	10	2	0	2	3	1	2	80000			80000
247	GANGAVATHI	24317	19	4	1	3	6	1	4	152000			152000
248	KUSHTAGI	4623	4	1	0	1	1	0	1	32000			32000
249	YELBURGA	2948	2	0	0	0	1	0	1	16000			16000
250	KARATAGI	8673	7	2	0	1	2	0	2	56000	0		56000
251	KANAKAGIRI	1541	1	0	0	0	0	0	1	8000			8000
252	KUKKANUR	3574	3	1	0	0	1	0	1	24000			24000
253	THAVAREGERA	3739	3	1	0	0	1	0	1	24000			24000
254	BHAGYANAGAR	3823	3	1	0	0	1	0	1	24000			24000
	Total	**66672**	**52**	**12**	**1**	**7**	**16**	**2**	**14**	**416000**	**20000**		**436000**

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SL No	Name of the ULBs	BPL Families	Physical Target	SC	ST	MINORITY (15%)	WOMEN (33%)	PWD (5%)	OTHERS	Financial Target	Training for District level Bankers	State Level Training for bankers	Total Financial target (11+12+13=14)
1	2	3	4	5	6	7	8	9	10	11	12	13	14
273	KURUGODU	4902	4	1	0	1	1	0	1	32000			32000
274	HAGARIBOMMANA HALLI	7351	6	1	0	1	2	0	2	48000			48000
275	KUDUTHINI	9499	7	2	0	1	2	0	2	56000			56000
276	HARAPANAHALLI	9744	7	2	0	1	2	0	2	56000			56000
277	MARIYAMMANA HALLI	3843	3	1	0	0	1	0	1	24000			24000
	TOTAL	**199837**	**153**	**36**	**3**	**23**	**49**	**4**	**38**	**1224000**	**20000**		**1244000**
	Grand Total	**3901271**	**3000**	**675**	**129**	**450**	**990**	**150**	**606**	**24000000**	**760000**	**400000**	**25160000**

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Answer
30/5/20.

Mission Director,
National Urban Livelihoods Mission
Bengaluru

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Annexure - III A

File No:MD 257 DAY-NULM 2020-21 Dt: 30.05.2020

Deendayal Anthyodaya Yojana - NULM

Financial & physical target to ULB's Under the DAY-NULM scheme for the year 2020-21

					Self Employment Programme (SEP-G)						
SL No	Name of the ULBs	BPL Families	Physical Target	SC	ST	MINORITY (15%)	WOMEN (33%)	PWD (5%)	OTHERS	Financial Target	Total Financial target
1	2	3	4	5	6	7	8	9	10	11	12
1	**BBMP**	483167	37	8	2	6	12	2	7	1480000	1480000
		483167	**37**	**8**	**2**	**6**	**12**	**2**	**7**	**1480000**	**1480000**
2	**BANGALORE URBAN**										
2	HEBBAGODI	6051	0	0	0	0	0	0	0	0	0
3	BOMMASANDRA	2306	0	0	0	0	0	0	0	0	0
4	CHANDAPURA	4287	0	0	0	0	0	0	0	0	0
5	ATTIBELE	3942	0	0	0	0	0	0	0	0	0
6	JIGANI	2647	0	0	0	0	0	0	0	0	0
7	ANEKAL	11013	1	0	0	0	0	0	1	40000	40000
	Total	**30246**	**1**	**0**	**0**	**0**	**0**	**0**	**1**	**40000**	**40000**
3	**BANGALORE RURAL**										
8	DODDABALLAPUR	18746	1	0	0	0	0	0	1	40000	40000
9	VIJAYAPURA	7726	1	0	0	0	0	0	1	40000	40000
10	NELAMANGALA	6248	0	0	0	0	0	0	0	0	0
11	DEVANAHALLI	6717	1	0	0	0	0	0	1	40000	40000
12	HOSAKOTE	10661	1	0	0	0	0	0	1	40000	40000
	Total	**50098**	**4**	**0**	**0**	**0**	**0**	**0**	**4**	**160000**	**160000**
4	**RAMANAGARAM**										
13	RAMANAGARAM	23215	2	0	0	0	1	0	1	80000	80000
14	CHANNAPATNA	15706	1	0	0	0	0	0	1	40000	40000
15	KANAKAPURA	11912	1	0	0	0	0	0	1	40000	40000
16	MAGADI	6905	1	0	0	0	0	0	1	40000	40000
17	BIDADI	994	0	0	0	0	0	0	0	0	0
	Total	**58732**	**5**	**0**	**0**	**0**	**1**	**0**	**4**	**200000**	**200000**
5	**TUMKUR**										
18	TUMKUR	55433	4	1	0	1	1	0	1	160000	160000

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SL No	Name of the ULBs	BPL Families	Physical Target	SC	ST	MINORITY (15%)	WOMEN (33%)	PWD (5%)	OTHERS	Financial Target	Total Financial target
1	2	3	4	5	6	7	8	9	10	11	12
19	TIPTUR	11922	1	0	0	0	0	0	1	40000	40000
20	CHIKKANAYAKANA HALLI	6121	0	0	0	0	0	0	0	0	0
21	SIRA	12031	1	0	0	0	0	0	1	40000	40000
22	MADHUGIRI	5527	0	0	0	0	0	0	0	0	0
23	KUNIGAL	6794	1	0	0	0	0	0	1	40000	40000
24	PAVAGADA	6285	0	0	0	0	0	0	0	0	0
25	KORATAGERE	3167	0	0	0	0	0	0	0	0	0
26	TURUVEKERE	2590	0	0	0	0	0	0	0	0	0
27	GUBBI	3247	0	0	0	0	0	0	0	0	0
28	Huliayaru	2527	0	0	0	0	0	0	0	0	0
	Total	**115644**	**7**	**1**	**0**	**1**	**1**	**0**	**4**	**280000**	**280000**
6	**KOLAR**										
29	KOLAR	23799	2	0	0	0	1	0	1	80000	80000
30	ROBERTSONPET	23554	2	0	0	0	1	0	1	80000	80000
31	SRINIVASPUR	5857	0	0	0	0	0	0	0	0	0
32	BANGARPET	7901	1	0	0	0	0	0	1	40000	40000
33	MULBAGAL	12391	1	0	0	0	0	0	1	40000	40000
34	MALUR	7021	1	0	0	0	0	0	1	40000	40000
	Total	**80523**	**7**	**0**	**0**	**0**	**2**	**0**	**5**	**280000**	**280000**
7	**CHIKKABALLAPUR**										
35	CHIKKABALLAPUR	11979	1	0	0	0	0	0	1	40000	40000
36	CHINTAMANI	6654	1	0	0	0	0	0	1	40000	40000
37	SIDDLAGHATTA	11167	1	0	0	0	0	0	1	40000	40000
38	GORIBIDANUR	2488	0	0	0	0	0	0	0	0	0
39	BAGEPALLI	15368	1	0	0	0	0	0	1	40000	40000
40	GUDIBANDE	5340	0	0	0	0	0	0	0	0	0
	Total	**52996**	**4**	**0**	**0**	**0**	**0**	**0**	**4**	**160000**	**160000**
8	**CHITRADURGA**										
41	CHITRADURGA	29722	2	0	0	0	1	0	1	80000	80000
42	CHALLAKERE	13289	1	0	0	0	0	0	1	40000	40000
43	HIRIYUR	11937	1	0	0	0	0	0	1	40000	40000
44	MALAKALMURU	3352	0	0	0	0	0	0	0	0	0
45	HOSADURGA	5263	0	0	0	0	0	0	0	0	0

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SL No	Name of the ULBs	BPL Families	Physical Target	SC	ST	MINORITY (15%)	WOMEN (33%)	PWD (5%)	OTHERS	Financial Target	Total Financial target
1	2	3	4	5	6	7	8	9	10	11	12
46	HOLALKERE	3040	0	0	0	0	0	0	0	0	0
47	NAYAKANAHATTI	1735	0	0	0	0	0	0	0	0	0
	Total	**68338**	**4**	**0**	**0**	**0**	**1**	**0**	**3**	**160000**	**160000**
9	**DAVANGERE**										
48	DAVANAGERE	78064	6	1	0	1	2	0	2	240000	240000
49	HARIHARA	16276	1	0	0	0	0	0	1	40000	40000
50	JAGALUR	3245	0	0	0	0	0	0	0	0	0
51	HONNALI	3645	0	0	0	0	0	0	0	0	0
52	CHANNAGIRI	5042	0	0	0	0	0	0	0	0	0
53	MALEBENNUER	4141	0	0	0	0	0	0	0	0	0
	Total	**110413**	**7**	**1**	**0**	**1**	**2**	**0**	**3**	**280000**	**280000**
10	**SHIMOGA**										
54	SHIMOGA	58947	5	1	0	1	2	0	1	200000	200000
55	BHADRAVATHI	31205	2	0	0	0	1	0	1	80000	80000
56	SAGAR	9902	1	0	0	0	0	0	1	40000	40000
57	SHIKARIPURA	7308	1	0	0	0	0	0	1	40000	40000
58	SORABA	2432	0	0	0	0	0	0	0	0	0
59	HOSANAGARA	806	0	0	0	0	0	0	0	0	0
60	SHIRALAKOPPA	3096	0	0	0	0	0	0	0	0	0
61	THIRTHAHALLI	2028	0	0	0	0	0	0	0	0	0
62	JOG KARGAL	1722	0	0	0	0	0	0	0	0	0
	Total	**117446**	**9**	**1**	**0**	**1**	**3**	**0**	**4**	**360000**	**360000**
11	**MYSURU**										
63	MYSURU	131391	10	2	0	2	3	1	2	400000	400000
64	NANJAGUD	10757	1	0	0	0	0	0	1	40000	40000
65	HUNSUR	10870	1	0	0	0	0	0	1	40000	40000
66	K.R.NAGAR	7083	1	0	0	0	0	0	1	40000	40000
67	PERIYAPATNA	4211	0	0	0	0	0	0	0	0	0
68	HEGGADADEVANA KOTE	3536	0	0	0	0	0	0	0	0	0
69	T.NARSIPUR	8333	1	0	0	0	0	0	1	40000	40000
70	BANNUR	5243	0	0	0	0	0	0	0	0	0
71	SARGUR	50033	4	1	0	1	1	0	1	160000	160000
	Total	**231457**	**18**	**3**	**0**	**3**	**4**	**1**	**7**	**720000**	**720000**

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SL No	Name of the ULBs	BPL Families	Physical Target	SC	ST	MINORITY (15%)	WOMEN (33%)	PWD (5%)	OTHERS	Financial Target	Total Financial target
1	2	3	4	5	6	7	8	9	10	11	12
12	**CHAMARAJA NAGARA**										
72	CHAMARAJA NA GARA	16711	1	0	0	0	0	0	1	40000	40000
73	KOLLEGAL	12168	1	0	0	0	0	0	1	40000	40000
74	GUNDLUPET	6405	0	0	0	0	0	0	0	0	0
75	YELANDUR	2156	0	0	0	0	0	0	0	0	0
76	HANUR	2994	0	0	0	0	0	0	0	0	0
	Total	**40434**	**2**	**0**	**0**	**0**	**0**	**0**	**2**	**80000**	**80000**
13	**MANDYA**										
77	MANDYA	26145	2	0	0	0	1	0	1	80000	80000
78	MADDUR	6494	0	0	0	0	0	0	0	0	0
79	MALAVALLI	8897	1	0	0	0	0	0	1	40000	40000
80	SRIRANGAPATNA	5578	0	0	0	0	0	0	0	0	0
81	PANDAVAPURA	4393	0	0	0	0	0	0	0	0	0
82	NAGAMANGALA	3585	0	0	0	0	0	0	0	0	0
83	K.R.PET	5368	0	0	0	0	0	0	0	0	0
84	Bellur	865	0	0	0	0	0	0	0	0	0
	Total	**61325**	**3**	**0**	**0**	**0**	**1**	**0**	**2**	**120000**	**120000**
14	**HASSAN**										
85	HASSAN	33085	3	1	0	0	1	0	1	120000	120000
86	HOLENARSIPURA	6145	0	0	0	0	0	0	0	0	0
87	CHANNARAYAPATNA	7234	1	0	0	0	0	0	1	40000	40000
88	SAKLESPURA	4292	0	0	0	0	0	0	0	0	0
89	ARASIKERE	9125	1	0	0	0	0	0	1	40000	40000
90	BELUR	4537	0	0	0	0	0	0	0	0	0
91	ARAKALGUD	3524	0	0	0	0	0	0	0	0	0
92	ALUR	1678	0	0	0	0	0	0	0	0	0
	Total	**69620**	**5**	**1**	**0**	**0**	**1**	**0**	**3**	**200000**	**200000**
93	MADIKERI	4220	0	0	0	0	0	0	0	0	0
94	KUSHALNAGAR	1286	0	0	0	0	0	0	0	0	0
95	SOMVARPET	3847	0	0	0	0	0	0	0	0	0
96	VIRAJPET	2397	0	0	0	0	0	0	0	0	0
	Total	**11750**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**

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SL No	Name of the ULBs	BPL Families	Physical Target	SC	ST	MINORITY (15%)	WOMEN (33%)	PWD (5%)	OTHERS	Financial Target	Total Financial target
1	2	3	4	5	6	7	8	9	10	11	12
16	**CHIKMAGALUR**										
97	CHIKMAGALUR	22806	2	0	0	0	1	0	1	80000	80000
98	KADUR	6743	1	0	0	0	0	0	1	40000	40000
99	BIRUR	5482	0	0	0	0	0	0	0	0	0
100	TARIKERE	7434	1	0	0	0	0	0	1	40000	40000
101	SRINGERI	638	0	0	0	0	0	0	0	0	0
102	KOPPA	487	0	0	0	0	0	0	0	0	0
103	NARASIMHARAJA PURA	1405	0	0	0	0	0	0	0	0	0
104	MUDIGERE	1636	0	0	0	0	0	0	0	0	0
	Total	**46631**	**4**	**0**	**0**	**0**	**1**	**0**	**3**	**160000**	**160000**
17	**DAKSHINA KANNADA**										
105	MANGALORE	499487	38	9	2	6	13	2	6	1520000	1520000
106	PUTTUR	53061	4	1	0	1	1	0	1	160000	160000
107	ULLAL	4687	0	0	0	0	0	0	0	0	0
108	BANTWAL	40155	3	1	0	0	1	0	1	120000	120000
109	BELTHANGADI	7746	1	0	0	0	0	0	1	40000	40000
110	SULLIA	19958	2	0	0	0	1	0	1	80000	80000
111	MULKI	2858	0	0	0	0	0	0	0	0	0
112	MOODABIDRI	29431	2	0	0	0	1	0	1	80000	80000
113	VITLA	17618	1	0	0	0	0	0	1	40000	40000
114	KOTEKARU	16505	1	0	0	0	0	0	1	40000	40000
115	SOMESHWARA	2125	0	0	0	0	0	0	0	0	0
	Total	**693631**	**52**	**11**	**2**	**7**	**17**	**2**	**13**	**2080000**	**2080000**
18	**UDUPI**										
116	UDUPI	20022	2	0	0	0	1	0	1	80000	80000
117	KARKALA	2933	0	0	0	0	0	0	0	0	0
118	KUNDAPUR	3562	0	0	0	0	0	0	0	0	0
119	SALIGRAMA	4901	0	0	0	0	0	0	0	0	0
120	KAPU	1628	0	0	0	0	0	0	0	0	0
	Total	**33046**	**2**	**0**	**0**	**0**	**1**	**0**	**1**	**80000**	**80000**
19	**BELAGAVI**										
121	BELAGAVI	69238	5	1	0	1	2	0	1	200000	200000
122	NIPPANI	13188	1	0	0	0	0	0	1	40000	40000

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SL No	Name of the ULBs	BPL Families	Physical Target	SC	ST	MINORITY (15%)	WOMEN (33%)	PWD (5%)	OTHERS	Financial Target	Total Financial target
1	2	3	4	5	6	7	8	9	10	11	12
123	GOKAK	18129	1	0	0	0	0	0	1	40000	40000
124	ATHANI	9304	1	0	0	0	0	0	1	40000	40000
125	BAILAHONGAL	9205	1	0	0	0	0	0	1	40000	40000
126	CHIKKODI	13961	1	0	0	0	0	0	1	40000	40000
127	MUDALAGI	7327	1	0	0	0	0	0	1	40000	40000
128	RAMADURG	9344	1	0	0	0	0	0	1	40000	40000
129	SANKESWAR	5984	0	0	0	0	0	0	0	0	0
130	SAUNDATTI	9039	1	0	0	0	0	0	1	40000	40000
131	HUKKERI	5907	0	0	0	0	0	0	0	0	0
132	KHANAPUR	3254	0	0	0	0	0	0	0	0	0
133	KONNUR	1555	0	0	0	0	0	0	0	0	0
134	KUDACHI	8792	1	0	0	0	0	0	1	40000	40000
135	RAYABAGH	4825	0	0	0	0	0	0	0	0	0
136	SADALGA	4491	0	0	0	0	0	0	0	0	0
137	MUGALAKODA	2640	0	0	0	0	0	0	0	0	0
138	MUNAVALLI	6066	0	0	0	0	0	0	0	0	0
139	UGARA KHURDA	7057	1	0	0	0	0	0	1	40000	40000
140	HAROGERI	5982	0	0	0	0	0	0	0	0	0
141	KANKANAWADI	3724	0	0	0	0	0	0	0	0	0
142	M.K.HUBBALLI	3448	0	0	0	0	0	0	0	0	0
143	NAGANOOR	3911	0	0	0	0	0	0	0	0	0
144	CHINCHALI	5197	0	0	0	0	0	0	0	0	0
145	MALLAPUR P.G	3760	0	0	0	0	0	0	0	0	0
146	YAXAMBA	4009	0	0	0	0	0	0	0	0	0
147	CHANNAMMANA KITTUR	4052	0	0	0	0	0	0	0	0	0
148	KALLOLLI	970	0	0	0	0	0	0	0	0	0
149	INAPUR	5770	0	0	0	0	0	0	0	0	0
150	SHEDABALA	2947	0	0	0	0	0	0	0	0	0
151	KABBUR	1569	0	0	0	0	0	0	0	0	0
152	ARABAVI	3200	0	0	0	0	0	0	0	0	0
153	BORAGAUN	4570	0	0	0	0	0	0	0	0	0
	Total	**262415**	**15**	**1**	**0**	**1**	**2**	**0**	**11**	**600000**	**600000**

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SL No	Name of the ULBs	BPL Families	Physical Target	SC	ST	MINORITY (15%)	WOMEN (33%)	PWD (5%)	OTHERS	Financial Target	Total Financial target
1	2	3	4	5	6	7	8	9	10	11	12
20	**UTTARA KANNADA**										
154	KARWAR	9099	1	0	0	0	0	0	1	40000	40000
155	SIRSI	10147	1	0	0	0	0	0	1	40000	40000
156	DANDELI	10511	1	0	0	0	0	0	1	40000	40000
157	BHATKAL	2886	0	0	0	0	0	0	0	0	0
158	KUMTA	4617	0	0	0	0	0	0	0	0	0
159	HONNAVAR	2700	0	0	0	0	0	0	0	0	0
160	HALIYAL	5459	0	0	0	0	0	0	0	0	0
161	YELLAPUR	3924	0	0	0	0	0	0	0	0	0
162	MUNDAGOD	3737	0	0	0	0	0	0	0	0	0
163	SIDDAPUR	2500	0	0	0	0	0	0	0	0	0
164	ANKOLA	3056	0	0	0	0	0	0	0	0	0
165	JAALI	1000	0	0	0	0	0	0	0	0	0
	Total	**59636**	**3**	**0**	**0**	**0**	**0**	**0**	**3**	**120000**	**120000**
21	**VIJAPUR**										
166	VIJAYAPUR	58257	4	1	0	1	1	0	1	160000	160000
167	INDI	6614	1	0	0	0	0	0	1	40000	40000
168	MUDDEBIHAL	6076	0	0	0	0	0	0	0	0	0
169	SINDAGI	8238	1	0	0	0	0	0	1	40000	40000
170	TALIKOTE	5475	0	0	0	0	0	0	0	0	0
171	BASAVANA BAGEWADI	6122	0	0	0	0	0	0	0	0	0
172	ALAMELA	4577	0	0	0	0	0	0	0	0	0
173	KOLHAR	3581	0	0	0	0	0	0	0	0	0
174	NALATAWAD	2573	0	0	0	0	0	0	0	0	0
175	NIDAGUNDI	2666	0	0	0	0	0	0	0	0	0
176	DEVARA HIPPARAGI	3875	0	0	0	0	0	0	0	0	0
177	CHADACHANA	1938	0	0	0	0	0	0	0	0	0
178	MANAGULI	3380	0	0	0	0	0	0	0	0	0
	Total	**113372**	**6**	**1**	**0**	**1**	**1**	**0**	**3**	**240000**	**240000**
22	**BAGALAKOTE**										
179	BAGALAKOTE	19115	1	0	0	0	0	0	1	40000	40000
180	RABKAVI BANHATTI	18975	1	0	0	0	0	0	1	40000	40000
181	ILKAL	8700	1	0	0	0	0	0	1	40000	40000

Assessor

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SL No	Name of the ULBs	BPL Families	Physical Target	SC	ST	MINORITY (15%)	WOMEN (33%)	PWD (5%)	OTHERS	Financial Target	Total Financial target
1	2	3	4	5	6	7	8	9	10	11	12
182	GULEDGUDDA	4715	0	0	0	0	0	0	0	0	0
183	JAMAKHANDI	25226	2	0	0	0	1	0	1	80000	80000
184	MUDHOL	13911	1	0	0	0	0	0	1	40000	40000
185	MAHALINGAPUR	7660	1	0	0	0	0	0	1	40000	40000
186	TERADAL	8046	1	0	0	0	0	0	1	40000	40000
187	KERUR	4088	0	0	0	0	0	0	0	0	0
188	HUNAGUND	16246	1	0	0	0	0	0	1	40000	40000
189	BADAMI	7409	1	0	0	0	0	0	1	40000	40000
190	BILAGI	3547	0	0	0	0	0	0	0	0	0
191	AMMENGADA	2996	0	0	0	0	0	0	0	0	0
192	BELAGALI	3294	0	0	0	0	0	0	0	0	0
193	KAMATHAGI	2573	0	0	0	0	0	0	0	0	0
	Total	**146501**	**10**	**0**	**0**	**0**	**1**	**0**	**9**	**400000**	**400000**
23	**DHARWAD**										
194	HDMC	155620	12	3	1	2	4	1	1	480000	480000
195	ANNIGERI	6298	0	0	0	0	0	0	0	0	0
196	NAVALGUND	5688	0	0	0	0	0	0	0	0	0
197	KUNDGOL	4844	0	0	0	0	0	0	0	0	0
198	ALNAVAR	3767	0	0	0	0	0	0	0	0	0
199	KALAGATAGI	4165	0	0	0	0	0	0	0	0	0
	Total	**180382**	**12**	**3**	**1**	**2**	**4**	**1**	**1**	**480000**	**480000**
24	**GADAG**										
200	GADAG0BETAGERI	32338	2	0	0	0	1	0	1	80000	80000
201	NARAGUND	8250	1	0	0	0	0	0	1	40000	40000
202	MUNDARGI	5260	0	0	0	0	0	0	0	0	0
203	SHIRAHATTI	4121	0	0	0	0	0	0	0	0	0
204	GAJENDRAGAD	7287	1	0	0	0	0	0	1	40000	40000
205	LAKSHMISHWARA	8487	1	0	0	0	0	0	1	40000	40000
206	NAREGAL	3591	0	0	0	0	0	0	0	0	0
207	MULGUND	4750	0	0	0	0	0	0	0	0	0
208	RON	5090	0	0	0	0	0	0	0	0	0
	Total	**79174**	**5**	**0**	**0**	**0**	**1**	**0**	**4**	**200000**	**200000**
25	**HAVERI**										

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SL No	Name of the ULBs	BPL Families	Physical Target	SC	ST	MINORITY (15%)	WOMEN (33%)	PWD (5%)	OTHERS	Financial Target	Total Financial target
1	2	3	4	5	6	7	8	9	10	11	12
209	HAVERI	12309	1	0	0	0	0	0	1	40000	40000
210	RANEBENNUR	19034	1	0	0	0	0	0	1	40000	40000
211	HANAGAL	6276	0	0	0	0	0	0	0	0	0
212	BYADGI	6435	0	0	0	0	0	0	0	0	0
213	SAVANUR	8802	1	0	0	0	0	0	1	40000	40000
214	HIREKERUR	3785	0	0	0	0	0	0	0	0	0
215	SHIGGAON	5843	0	0	0	0	0	0	0	0	0
216	BANKAPUR	5037	0	0	0	0	0	0	0	0	0
217	GUTTALA	4572	0	0	0	0	0	0	0	0	0
	Total	**72093**	**3**	**0**	**0**	**0**	**0**	**0**	**3**	**120000**	**120000**
26	**KALBURGI**										
218	CC Kalaburagi	107250	8	2	0	1	3	0	2	320000	320000
219	Shahbad	6705	1	0	0	0	0	0	1	40000	40000
220	Chittapu	8082	1	0	0	0	0	0	1	40000	40000
221	Aland	6698	1	0	0	0	0	0	1	40000	40000
222	Jewargi	8139	1	0	0	0	0	0	1	40000	40000
223	Chincholi	5014	0	0	0	0	0	0	0	0	0
224	Wadi	3960	0	0	0	0	0	0	0	0	0
225	Sedam	5387	0	0	0	0	0	0	0	0	0
226	AFZALPUR	5709	0	0	0	0	0	0	0	0	0
227	Kalagi	1920	0	0	0	0	0	0	0	0	0
	Total	**158864**	**12**	**2**	**0**	**1**	**3**	**0**	**6**	**480000**	**480000**
27	**YADGIR**										
228	YADGIR	13289	1	0	0	0	0	0	1	40000	40000
229	SHAHAPUR	10806	1	0	0	0	0	0	1	40000	40000
230	SHORAPUR	4022	0	0	0	0	0	0	0	0	0
231	GURUMITKAL	4054	0	0	0	0	0	0	0	0	0
232	KAKKERA	4498	0	0	0	0	0	0	0	0	0
233	KEMBHAVI	3335	0	0	0	0	0	0	0	0	0
	Total	**40004**	**2**	**0**	**0**	**0**	**0**	**0**	**2**	**80000**	**80000**
28	**RAICHUR**										
234	RAICHUR	43918	3	1	0	0	1	0	1	120000	120000
235	SINDHANOOR	2281	0	0	0	0	0	0	0	0	0

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SL No	Name of the ULBs	BPL Families	Physical Target	SC	ST	MINORITY (15%)	WOMEN (33%)	PWD (5%)	OTHERS	Financial Target	Total Financial target
1	2	3	4	5	6	7	8	9	10	11	12
236	MANVI	10826	1	0	0	0	0	0	1	40000	40000
237	LINGASUGUR	6821	1	0	0	0	0	0	1	40000	40000
238	MUDAGAL	4006	0	0	0	0	0	0	0	0	0
239	DEODURGA	5824	0	0	0	0	0	0	0	0	0
240	MASKI	5283	0	0	0	0	0	0	0	0	0
241	KAVITHALA	3081	0	0	0	0	0	0	0	0	0
242	TURUVIHAL	3534	0	0	0	0	0	0	0	0	0
243	BALAGANUR	2416	0	0	0	0	0	0	0	0	0
244	SIRWAR	4293	0	0	0	0	0	0	0	0	0
245	HATTI	920	0	0	0	0	0	0	0	0	0
	Total	**93203**	**5**	**1**	**0**	**0**	**1**	**0**	**3**	**200000**	**200000**
29	**KOPPAL**										
244	KOPPAL	13434	1	0	0	0	0	0	1	40000	40000
247	GANGAVATHI	24317	2	0	0	0	1	0	1	80000	80000
248	KUSHTAGI	4623	0	0	0	0	0	0	0	0	0
249	YELBURGA	2948	0	0	0	0	0	0	0	0	0
250	KARATAGI	8673	1	0	0	0	0	0	1	40000	40000
251	KANAKAGIRI	1541	0	0	0	0	0	0	0	0	0
252	KUKKANUR	3574	0	0	0	0	0	0	0	0	0
253	THAVAREGERA	3739	0	0	0	0	0	0	0	0	0
254	BHAGYANAGAR	3823	0	0	0	0	0	0	0	0	0
	Total	**66672**	**4**	**0**	**0**	**0**	**1**	**0**	**3**	**160000**	**160000**
30	**BIDAR**										
255	BIDAR	33434	3	1	0	0	1	0	1	120000	120000
256	BASAVAKALYANA	7303	1	0	0	0	0	0	1	40000	40000
257	BHALKI	12994	1	0	0	0	0	0	1	40000	40000
258	HUMNABAD	9225	1	0	0	0	0	0	1	40000	40000
259	CHITTAGUPPA	3013	0	0	0	0	0	0	0	0	0
260	HALLIKHED (B)	3876	0	0	0	0	0	0	0	0	0
261	AURAD	3776	0	0	0	0	0	0	0	0	0
	Total	**73621**	**6**	**1**	**0**	**0**	**1**	**0**	**4**	**240000**	**240000**
31	**BALLARI**										

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SL No	Name of the ULBs	BPL Families	Physical Target	SC	ST	MINORITY (15%)	WOMEN (33%)	PWD (5%)	OTHERS	Financial Target	Total Financial target
1	2	3	4	5	6	7	8	9	10	11	12
262	BALLARI	72952	6	1	0	1	2	0	2	240000	240000
263	HOSPET	31402	2	0	0	0	1	0	1	80000	80000
264	KAMPLI	11646	1	0	0	0	0	0	1	40000	40000
265	HOOVINA HADAGALLI	6011	0	0	0	0	0	0	0	0	0
266	TEKKALAKOTE	6950	1	0	0	0	0	0	1	40000	40000
267	SHIRUGUPPA	9968	1	0	0	0	0	0	1	40000	40000
268	KOTTUR	4090	0	0	0	0	0	0	0	0	0
269	KAMALAPUR	5587	0	0	0	0	0	0	0	0	0
270	KUDLIGI	5079	0	0	0	0	0	0	0	0	0
271	SANDUR	9558	1	0	0	0	0	0	1	40000	40000
272	KUREKUPPA	1255	0	0	0	0	0	0	0	0	0
273	KURUGODU	4902	0	0	0	0	0	0	0	0	0
274	HAGARIBOMMANA HALLI	7351	1	0	0	0	0	0	1	40000	40000
275	KUDUTHINI	9499	1	0	0	0	0	0	1	40000	40000
276	HARAPANAHALLI	9744	1	0	0	0	0	0	1	40000	40000
277	MARIYAMMANA HALLI	3843	0	0	0	0	0	0	0	0	0
	TOTAL	**199837**	**15**	**1**	**0**	**1**	**3**	**0**	**10**	**600000**	**600000**
	Grand Total	**3901271**	**300**	**68**	**13**	**45**	**99**	**15**	**60**	**12000000**	**12000000**

30/5/20

Mission Director,
National Urban Livelihoods Mission
Bengaluru

Scanned by CamScanner

DAY NULM

SLBC KARNATAKA :: CONVENOR: SYNDICATE BANK

PROGRESS UNDER GOVT. SPONSORED SCHEMES AS ON 31-08-2020 - ABSTRACT

SL	Name of the Component	OB 2020-21	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	12
1	SEP I	2423	3000	6000.00	2195	4390.00	283	293.46	219	80.84	0
	SEP G	206	300	1500.00	99	495.00	26	59.85	13	49.00	0
	SHGs Credit Linkage	1448	1500	1500.00	676	676.00	195	134.31	191	118.44	0
	Total	4077	4800	9000	2970	5561	504	487.62	423	248.28	0

SLBC KARNATAKA :: CONVENOR: SYNDICATE BANK

PROGRESS UNDER GOVT. SPONSORED SCHEMES AS ON 31-08-20

NAME OF THE DEPARTMENT: DAY NULM

NAME OF THE SCHEME: SEP -I

(Use separate sheets for each scheme)

SL	Name of the NULM City	OB 2020-21	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	12
1	Bagalkot	0	113	226.00	170	340.00	4	4.40	0	0	
2	Bangalore Rural	18	23	46.00	23	46.00	0		0	0	
3	Bangalore Urban	0	39	78.00	0	0.00	0		0	0	
4	BBMP	0	372	744.00	0	0.00	0		0	0	
5	Belgaum	233	202	404.00	6	12.00	1	0.80	6	5.45	
6	Bellary	79	154	308.00	238	476.00	0		0	0.00	
7	Bidar	236	57	114.00	18	36.00	0		0	0.00	
8	Bijapur	144	87	174.00	287	574.00	67	70.35	54	0.00	
9	Chamarajanagar	77	31	62.00	150	300.00	3	3.45	0	0.00	
10	Chikkaballapura	42	41	82.00	118	236.00	0		0	0.00	
11	Chikmagalur	29	36	72.00	20	40.00	3	3.66	3	3.30	
12	Chitradurga	22	51	102.00	62	124.00	5	7.5	5	0	
13	Dakshina Kannada	59	533	1066.00	39	78.00	9	11.7	7	13.73	
14	Davanagere	25	85	170.00	86	172.00	0		0	0	
15	Dharwad	0	139	278.00	0	0.00	0		0	0.00	
16	Gadag	0	61	122.00	0	0.00	0		0	0.00	
17	Gulbarga	198	122	244.00	222	444.00	6	6	6	0	
18	Hassan	36	54	108.00	61	122.00	16	14.40	6	0.00	
19	Haveri	18	55	110.00	73	146.00	0		0	0	
20	Kodagu	0	9	18.00	0	0.00	0		0	0.00	
21	Kolar	134	62	124.00	182	364.00	0		0	0.00	
22	Koppal	132	51	102.00	24	48.00	47	42.3	39	0.11	
23	Mandya	0	47	94.00	0	0.00	0		0	0.00	
24	Mysore	118	178	356.00	0	0.00	0		0	7.25	
25	Raichur	342	72	144.00	0	0.00	0		0	0	
26	Ramanagara	0	45	90.00	0	0.00	0		0	0.00	
27	Shimoga	168	90	180.00	26	52.00	5	5	5	8	
28	Tumkur	111	89	178.00	113	226.00	34	35.7	32	12.5	
29	Udupi	16	25	50.00	15	30.00	15	12.00	0	0.00	
30	Uttara Kannada	15	46	92.00	13	26.00	14	16.8	4	0	
31	Yadgir	171	31	62.00	249	498.00	54	59.4	52	30.5	
	Total	2423	3000	6000.00	2195	4390.00	283	293.46	219	80.84	0

SLBC KARNATAKA :: CONVENOR: SYNDICATE BANK

PROGRESS UNDER GOVT. SPONSORED SCHEMES AS ON 31.08.2020

NAME OF THE DEPARTMENT: DAY NULM

NAME OF THE SCHEME: SEP - G

SL	Name of the NULM City	OB 2020-21	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	12
1	Bagalkot	1	11	55.00	13	65.00	1	2.00	0	0.00	
2	Bangalore Rural	0	2	10.00	0	0.00	0		0	0.00	
3	Bangalore Urban	0	4	20.00	0	0.00	0		0	0.00	
4	BBMP	0	37	185.00	0	0.00	0		0	0.00	
5	Belgaum	29	20	100.00	3	15.00	0		0	0.00	
6	Bellary	7	15	75.00	1	5.00	0		0	0.00	
7	Bidar	19	6	30.00	0	0.00	0		0	0.00	
8	Bijapur	13	9	45.00	9	45.00	11	24.75	0	0.00	
9	Chamarajanagar	3	3	15.00	3	15.00	0		0	0.00	
10	Chikkaballapura	4	4	20.00	0	0.00	0		0	7.00	
11	Chikmagalur	11	4	20.00	0	0.00	0		0	0.00	
12	Chitradurga	4	5	25.00	4	20.00	0		0	0.00	
13	Dakshina Kannada	2	53	265.00	3	15.00	2	4.20	2	7.00	
14	Davanagere	0	8	40.00	1	5.00	0		0	0.00	
15	Dharwad	0	14	70.00	0	0.00	0		0	0.00	
16	Gadag	0	6	30.00	0	0.00	0		0	0.00	
17	Gulbarga	22	12	60.00	22	110.00	0		0	0.00	
18	Hassan	0	5	25.00	5	25.00	1	2.50	0	0.00	
19	Haveri	1	6	30.00	0	0.00	0		0	0.00	
20	Kodagu	0	1	5.00	0	0.00	0		0	0.00	
21	Kolar	7	6	30.00	14	70.00	0		0	0.00	
22	Koppal	6	5	25.00	2	10.00	4	10.40	4	0.00	
23	Mandya	0	5	25.00	0	0.00	0		0	0.00	
24	Mysore	14	18	90.00	0	0.00	0		0	0.00	
25	Raichur	29	7	35.00	0	0.00	0		0	0.00	
26	Ramanagara	0	5	25.00	0	0.00	0		0	0.00	
27	Shimoga	6	9	45.00	2	10.00	1	3.50	1	0.00	
28	Tumkur	5	9	45.00	0	0.00	1	2.50	1	8.50	
29	Udupi	0	3	15.00	0	0.00	0		0	0.00	
30	Uttara Kannada	2	5	25.00	1	5.00	0		0	0.00	
31	Yadgir	21	3	15.00	16	80.00	5	10	5	27	
	Total	**206**	**300**	**1500.00**	**99**	**495.00**	**26**	**59.85**	**13**	**49.00**	**0**

PROGRESS UNDER GOVT. SPONSORED SCHEMES AS ON 31.08.2020

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	OB 2020-21	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	12
1	Bagalkot	40	56	56.00	21	21.00	2	1.60	0	0.00	
2	Bangalore Rural	0	12	12.00	0	0.00	0	0.00	0	0.00	
3	Bangalore Urban	0	19	19.00	0	0.00	0	0.00	0	0.00	
4	BBMP	0	186	186.00	0	0.00	0	0.00	0	0.00	
5	Belgaum	187	101	101.00	0	0.00	0	0.00	4	0.00	
6	Bellary	114	77	77.00	2	2.00	2	1.50	2	0.00	
7	Bidar	83	28	28.00	0	0.00	0	0.00	0	0.00	
8	Bijapur	99	44	44.00	267	267.00	10	8.00	10	0.00	
9	Chamarajanagar	33	16	16.00	9	9.00	16	12.00	16	0.00	
10	Chikkaballapura	33	20	20.00	0	0.00	0	0.00	0	0.00	
11	Chikmagalur	49	18	18.00	9	9.00	7	5.46	7	14.30	
12	Chitradurga	42	26	26.00	26	26.00	0	0.00	0	0.00	
13	Dakshina Kannada	16	267	267.00	14	14.00	4	3.20	4	8.00	
14	Davanagere	2	42	42.00	9	9.00	4	3.60	0	0.00	
15	Dharwad	0	69	69.00	0	0.00	0	0.00		0.00	
16	Gadag	0	30	30.00	0	0.00	0	0.00	0	0.00	
17	Gulbarga	84	61	61.00	88	88.00	0	0	0	0	
18	Hassan	23	27	27.00	2	2.00	2	1.60	0	5.64	
19	Haveri	29	28	28.00	2	2.00	0	0.00	0	0.00	
20	Kodagu	0	5	5.00	0	0.00	0	0.00	0	0.00	
21	Kolar	31	30	30.00	89	89.00	0	0.00	0	0.00	
22	Koppal	83	26	26.00	10	10.00	39	29.25	39	0.00	
23	Mandya	0	24	24.00	0	0.00	0	0.00	0	0.00	
24	Mysore	6	89	89.00	0	0.00	0	0.00	0	0.00	
25	Raichur	251	36	36.00	0	0.00	0	0.0	0	0.00	
26	Ramanagara	0	23	23.00	0	0.00	0	0.00	0	0.00	
27	Shimoga	15	45	45.00	3	3.00	2	1.60	2	0.50	
28	Tumkur	96	44	44.00	1	1.00	23	16.10	23	6.00	
29	Udupi	2	13	13.00	0	0.00	0	0.00	0	0.00	
30	Uttara Kannada	6	23	23.00	0	0.00	0	0.00	0	0.00	
31	Yadgir	124	15	15.00	124	124.00	84	50.40	84	84.00	
	Total	1448	1500	1500.00	676	676.00	195	134.31	191	118.44	0

Annexure – 13 D

PMAY

ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ನಡವಳಿಗಳು

ವಿಷಯ: ಕೇಂದ್ರ ಪುರಸ್ಕೃತ ಪ್ರಧಾನ ಮಂತ್ರಿ ಆವಾಸ್ ಯೋಜನೆ ಮತ್ತು ರಾಜ್ಯ ಸರ್ಕಾರದ ವಸತಿ ಯೋಜನೆಗಳಡಿ ವಿವಿಧ ನಗರ ಸ್ಥಳೀಯ ಸಂಸ್ಥೆಗಳ ಪರಿವ್ಯಾಪ್ತಿಯಲ್ಲಿನ ಸರ್ಕಾರದ ಜಮೀನುಗಳಲ್ಲಿ ಬಹುಮಹಡಿ ಮಾದರಿಯಲ್ಲಿ ಮನೆಗಳನ್ನು ನಿರ್ಮಿಸಿ ಹಂಚಿಕೆ ಮಾಡುವಾಗ ಜಮೀನಿನಲ್ಲಿ ಪ್ರಮಾಣಕ್ಕನುಗುಣವಾದ ಭಾಗವನ್ನು [Undivided Share of Land] ಹಂಚಿಕೆ ಮಾಡಲು ಸರ್ಕಾರದ ಅನುಮೋದನೆ ನೀಡುವ ಬಗ್ಗೆ.

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ಓದಲಾಗಿದೆ:

1. ಪ್ರಧಾನ ಮಂತ್ರಿ ಆವಾಸ್ ಯೋಜನೆ (ನಗರ) - "ಹೌಸಿಂಗ್ ಫಾರ್ ಆಲ್-2022" [PMAY (U)-HFA] ಅಭಿಯಾನದ ಮಾರ್ಗಸೂಚಿಗಳು.
2. ಸರ್ಕಾರದ ಆದೇಶಗಳ ಸಂಖ್ಯೆ: ನಅಇ 145 ಸಿಎಸ್ಎಸ್ 2015, ದಿನಾಂಕ 18.01.2016 ಮತ್ತು ಸಂಖ್ಯೆ: ನಅಇ 145 ಸಿಎಸ್ಎಸ್ 2015 (ಭಾಗ-1), ದಿನಾಂಕ 02.03.2017.
3. ಸರ್ಕಾರದ ಆದೇಶ ಸಂಖ್ಯೆ: ವಇ 31 ಹೆಚ್ಎಫ್ಎ 2019 (ಭಾಗ-1), ದಿನಾಂಕ 16.01.2020.
4. ಸರ್ಕಾರದ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿ, ಕರ್ನಾಟಕ ಸರ್ಕಾರ ರವರ ಅಧ್ಯಕ್ಷತೆಯಲ್ಲಿನ ರಾಜ್ಯ ಮಟ್ಟದ ಅನುಮೋದನಾ ಮತ್ತು ಮೇಲ್ಮನವಿ ಸಮಿತಿಯು ದಿನಾಂಕ 24.03.2020 ರಂದು ನಡೆಸಿದ 22ನೇ ಸಭೆಯ ನಡವಳಿಗಳು.
5. ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು, ರಾಜೀವ್ ಗಾಂಧಿ ವಸತಿ ನಿಗಮ ನಿಯಮಿತ, ಬೆಂಗಳೂರು ಇವರ ಪತ್ರ ಸಂಖ್ಯೆ: ಎಂ.ಡಿ.ಆರ್.ಜಿ.ಆರ್.ಹೆಚ್.ಸಿ.ಎಲ್. 18 ವಿ.ಹೆಚ್.ಕೆ. 2020-21, ದಿನಾಂಕ: 17.04.2020.

ಪ್ರಸ್ತಾವನೆ:

ಮೇಲೆ ಓದಲಾದ (1) ರಲ್ಲಿ, ಕೇಂದ್ರ ಸರ್ಕಾರದ ವಸತಿ ಮತ್ತು ನಗರ ಬಡತನ ನಿರ್ಮೂಲನಾ ಮಂತ್ರಾಲಯವು Housing For All-2022 [Pradhan Mantri Awas Yojana (Urban) - (PMAY-U)] ಅಭಿಯಾನದ ಮಾರ್ಗಸೂಚಿಗಳನ್ನು ರಚಿಸಿದೆ.

ಮೇಲೆ ಓದಲಾದ (2) ರ ಸರ್ಕಾರದ ಆದೇಶಗಳಲ್ಲಿ, ಹೌಸಿಂಗ್ ಫಾರ್ ಆಲ್ ಯೋಜನೆಯನ್ನು ರಾಜ್ಯದ 214+57 ನಗರ ಸ್ಥಳೀಯ ಸಂಸ್ಥೆಗಳಲ್ಲಿ ಅನುಷ್ಠಾನಗೊಳಿಸಲು ಮತ್ತು ರಾಜ್ಯ ಸರ್ಕಾರವು ಕೇಂದ್ರ ಸರ್ಕಾರದೊಂದಿಗೆ ಒಪ್ಪಂದ ಪತ್ರಕ್ಕೆ ಸಹಿ ಹಾಕಲು ಅನುಮೋದನೆ ನೀಡಲಾಗಿದೆ ಹಾಗೂ ಈ ಯೋಜನೆಯನ್ನು ಪರಿಣಾಮಕಾರಿಯಾಗಿ ಅನುಷ್ಠಾನಗೊಳಿಸಲು ವಿವಿಧ ಹಂತದ ಮೌಲ್ಯಮಾಪನ / ಅನುಮೋದನಾ / ಮೇಲ್ಮನವಿ ಸಮಿತಿಗಳನ್ನು ರಚಿಸಲಾಗಿದೆ.

ಮೇಲೆ ಓದಲಾದ (3) ರ ಸರ್ಕಾರದ ಆದೇಶದಲ್ಲಿ, ವಸತಿ ಯೋಜನೆಗಳ ಪ್ರತಿ ವಸತಿ ಘಟಕದ ಅಂದಾಜು ವೆಚ್ಚವು ರೂ. 4.50 ಲಕ್ಷಗಳಿಂದ ರೂ. 10.60 ಲಕ್ಷಗಳವರೆಗೆ ಇರುತ್ತದೆ. ಕೇಂದ್ರ ಸರ್ಕಾರವು PMAY (AHP) ಘಟಕದಡಿ ಪ್ರತಿ ಫಲಾನುಭವಿಗೆ ರೂ. 1.50 ಲಕ್ಷದ ಸಹಾಯ ಧನ ಒದಗಿಸುತ್ತಿದೆ. ರಾಜ್ಯ ಸರ್ಕಾರವು ಪ್ರಸ್ತುತ ಅರ್ಹ ಎಸ್.ಸಿ./ಎಸ್.ಟಿ. ವರ್ಗಕ್ಕೆ ಸೇರಿದ ಫಲಾನುಭವಿಗೆ ರೂ. 2.00 ಲಕ್ಷಗಳು ಹಾಗೂ ಸಾಮಾನ್ಯ ವರ್ಗಕ್ಕೆ ಸೇರಿದ ಫಲಾನುಭವಿಗಳಿಗೆ ರೂ. 1.20 ಲಕ್ಷ ಸಹಾಯ ಧನವನ್ನು ಒದಗಿಸುತ್ತಿದೆ. ಬಾಕಿ ಮೊತ್ತವನ್ನು ಫಲಾನುಭವಿಗಳು ವಂತಿಕೆಯ ರೂಪದಲ್ಲಿ ಭರಿಸಬೇಕಾಗಿರುತ್ತದೆ.

ಮೇಲೆ ಓದಲಾದ (5) ರ ಪತ್ರದಲ್ಲಿ, ಪ್ರಧಾನ ಮಂತ್ರಿ ಆವಾಸ್ ಯೋಜನೆಯ ಅಫೋರ್ಡೆಬಲ್ ಹೌಸಿಂಗ್ ಇನ್ ಪಾರ್ಟ್‌ನರ್‌ಶಿಪ್ ಘಟಕದಡಿ ವಿವಿಧ ನಗರಗಳಲ್ಲಿ ನಿವೇಶನ ರಹಿತರಿಗೆ ವಸತಿ ಸೌಲಭ್ಯ ಕಲ್ಪಿಸಲು ಅನುಷ್ಠಾನ ಸಂಸ್ಥೆಗಳು ಪ್ರಸ್ತುತ ಸರ್ಕಾರದ ಜಮೀನುಗಳನ್ನು ಗುರುತಿಸಿ, ಅಲ್ಲಿ ಬಹುಮಹಡಿ ಮಾದರಿಯಲ್ಲಿ ಮನೆಗಳನ್ನು ನಿರ್ಮಿಸಿ ಅರ್ಹ ಫಲಾನುಭವಿಗಳಿಗೆ ಹಂಚಿಕೆ ಮಾಡುತ್ತಿದ್ದು, ಹೀಗೆ ಹಂಚಿಕೆ ಮಾಡುವಾಗ ಮನೆಯನ್ನು ಮಾತ್ರವೇ ಅಂದರೆ ಜಮೀನಿನ ಜಾಗವನ್ನು ಹೊರತುಪಡಿಸಿ ಹಂಚಿಕೆ ಮಾಡುತ್ತಿದ್ದು, ಜಮೀನಿನ ಒಡೆತನವು ಸರ್ಕಾರದ ಹೆಸರಿನಲ್ಲಿಯೇ ಇರುತ್ತದೆ ಎಂದು ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು, ರಾಜೀವ್ ಗಾಂಧಿ ವಸತಿ ನಿಗಮ ನಿಯಮಿತ ಇವರು ತಿಳಿಸಿರುತ್ತಾರೆ.

ಮುಂದುವರೆದು, ಪ್ರಸ್ತುತ ಫಲಾನುಭವಿಗಳು ತಮ್ಮ ಹೆಸರಿನಲ್ಲಿ ಹಂಚಿಕೆ ಮಾಡಿದ ಮನೆಯನ್ನು ಬ್ಯಾಂಕ್‌ಗೆ ಒತ್ತೆಯಾಗಿಟ್ಟಲ್ಲಿ ಸಾಲ ಸೌಲಭ್ಯ ಒದಗಿಸಲು ಬ್ಯಾಂಕ್‌ಗಳು ಆಸಕ್ತಿ ತೋರುತ್ತಿದ್ದು, ಆದರೆ ಮನೆಯೊಂದಿಗೆ ಸರ್ಕಾರದ ಜಮೀನಿನಲ್ಲಿಯೂ ಕೂಡ ಪ್ರಮಾಣಕ್ಕನುಗುಣವಾದ ಭಾಗವನ್ನು [Undivided Share of Land] ಕೂಡ ಒತ್ತೆಯಾಗಿ ಇಡುವಂತೆ ಕೋರುತ್ತಿದ್ದು, ಮೇಲೆ ಓದಲಾದ (4) ರ ಸಭೆಯ ನಡವಳಿಗಳಲ್ಲಿ, ದಿನಾಂಕ: 24.03.2020 ರಂದು ಜರುಗಿದ 22ನೇ ರಾಜ್ಯ ಮಟ್ಟದ ಅನುಮೋದನಾ ಮತ್ತು ಮೇಲ್ವಿಚಾರಣಾ ಸಮಿತಿ ಸಭೆಯಲ್ಲಿ ಚರ್ಚಿಸಲಾಗಿದ್ದು, ಸದರಿ ವಿಷಯವನ್ನು ಸಚಿವ ಸಂಪುಟ ಸಭೆಯಲ್ಲಿ ಅನುಮೋದನೆಗಾಗಿ ಮಂಡಿಸಲು ಅಗತ್ಯ ಕ್ರಮ ವಹಿಸುವಂತೆ ಸದರಿ ಸಮಿತಿಯು ನಿರ್ದೇಶನ ನೀಡಿದೆ ಎಂದು ತಿಳಿಸುತ್ತಾ, ಈ ಬಗ್ಗೆ ಸರ್ಕಾರದ ಅನುಮೋದನೆ ನೀಡುವಂತೆ ಕೋರಿ ಸದರಿ ನಿಗಮದ ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು ಸರ್ಕಾರಕ್ಕೆ ಪ್ರಸ್ತಾವನೆಯನ್ನು ಸಲ್ಲಿಸಿರುತ್ತಾರೆ.

ಈ ಪ್ರಸ್ತಾವನೆಯನ್ನು ಸರ್ಕಾರವು ಪರಿಶೀಲಿಸಿ, ಈ ಕೆಳಕಂಡಂತೆ ಆದೇಶಿಸಿದೆ.

ಸರ್ಕಾರದ ಆದೇಶ ಸಂಖ್ಯೆ: ವಇ 76 ಹೆಚ್‌ಎಫ್‌ಎ 2020,

ಬೆಂಗಳೂರು, ದಿನಾಂಕ: 20.06.2020.

ಪ್ರಸ್ತಾವನೆಯಲ್ಲಿ ವಿವರಿಸಿರುವ ಅಂಶಗಳ ಹಿನ್ನೆಲೆಯಲ್ಲಿ, ಪ್ರಧಾನ ಮಂತ್ರಿ ಆವಾಸ್ ಯೋಜನೆಯ ಅಫೋರ್ಡೆಬಲ್ ಹೌಸಿಂಗ್ ಇನ್ ಪಾರ್ಟ್‌ನರ್‌ಶಿಪ್ ಘಟಕದಡಿ ರಾಜ್ಯದ ವಿವಿಧ ನಗರ ಸ್ಥಳೀಯ ಸಂಸ್ಥೆಗಳ ಪರಿವ್ಯಾಪ್ತಿಯಲ್ಲಿನ ಸರ್ಕಾರದ ಜಮೀನುಗಳಲ್ಲಿ ಬಹುಮಹಡಿ ಮಾದರಿಯಲ್ಲಿ ನಿರ್ಮಿಸಲಾಗುವ ಮನೆಗಳನ್ನು ಫಲಾನುಭವಿಗಳಿಗೆ ಹಂಚಿಕೆ ಮಾಡುವಾಗ ಜಮೀನಿನಲ್ಲಿಯೂ ಕೂಡ ಪ್ರಮಾಣಕ್ಕನುಗುಣವಾದ ಭಾಗವನ್ನು [Undivided Share of Land] ಹಂಚಿಕೆ ಮಾಡಲು ಸರ್ಕಾರವು ಅನುಮೋದನೆಯನ್ನು ನೀಡಿದೆ.

2. ಈ ಅನುಮೋದನೆಯು ಈ ಕೆಳಕಂಡ ಷರತ್ತುಗಳಿಗೆ ಒಳಪಟ್ಟಿರುತ್ತದೆ:-

(1) ಯೋಜನೆಯಡಿ ಆಯ್ಕೆಯಾದ ಫಲಾನುಭವಿಗಳು ಮಾರ್ಗಸೂಚಿಗಳಲ್ಲಿ ನಿರ್ದೇಶಿಸಿದಂತೆ ಆಯ್ಕೆಗೊಂಡಿರತಕ್ಕದ್ದು;

(2) ಅನುಷ್ಠಾನ ಸಂಸ್ಥೆಗಳು ಕೇವಲ ಸರ್ಕಾರದ ಜಮೀನುಗಳಲ್ಲಿ ಬಹುಮಹಡಿ ಮಾದರಿಯಲ್ಲಿ ನಿರ್ಮಿಸುತ್ತಿರುವ ವಸತಿ ಸಮುಚ್ಚಯಗಳಿಗೆ ಮಾತ್ರ ಮನೆಗಳೊಂದಿಗೆ ಜಮೀನಿನಲ್ಲಿಯೂ ಕೂಡ ಪ್ರಮಾಣಕ್ಕನುಗುಣವಾದ ಭಾಗವನ್ನು [Undivided Share of Land] ಹಂಚಿಕೆ ಮಾಡಲಾಗುವುದು;

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(3) ಸರ್ಕಾರ ಅಥವಾ ಸಂಬಂಧಿಸಿದ ನಗರ ಸ್ಥಳೀಯ ಸಂಸ್ಥೆಗಳು ಕಾಲಕಾಲಕ್ಕೆ ವಿಧಿಸುವ ತೆರಿಗೆಯನ್ನು ಆಯಾ ಕಾಲದಲ್ಲೇ ನಿಯಮಾನುಸಾರ ಪಾವತಿಸತಕ್ಕದ್ದು ಹಾಗೂ ಚಾಲ್ತಿಯಲ್ಲಿರುವ ನಿಯಮಗಳನ್ನು ಪಾಲಿಸತಕ್ಕದ್ದು;

(4) ಫಲಾನುಭವಿಗಳು ಮನೆ ಹಾಗೂ ಪ್ರಮಾಣಕ್ಕನುಗುಣವಾದ ಭಾಗವನ್ನು [Undivided Share of Land] ಸಾಲ ಪಡೆಯಲು ಬ್ಯಾಂಕ್‌ಗೆ ಅಡಮಾನ ಇಡಬಹುದು; ಹಾಗೂ

(5) ಫಲಾನುಭವಿಗೆ ಹಂಚಿಕೆ ಮಾಡಿದ ಮನೆ ಮತ್ತು / ಅಥವಾ ಪ್ರಮಾಣಕ್ಕನುಗುಣವಾದ ಭಾಗವನ್ನು [Undivided Share of Land] ಅವರು ತಮಗೆ ಹಂಚಿಕೆ ಮಾಡಿದ ದಿನಾಂಕದಿಂದ 15 (ಹದಿನೈದು) ವರ್ಷಗಳವರೆಗೆ ಬೇರೆ ಯಾರಿಗೂ ಮಾರಾಟ ಇತ್ಯಾದಿ ಪರಭಾರೆ ಮಾಡಕೂಡದು.

ಕರ್ನಾಟಕ ರಾಜ್ಯಪಾಲರ ಆದೇಶಾನುಸಾರ
ಮತ್ತು ಅವರ ಹೆಸರಿನಲ್ಲಿ,

(ಜಿ. ಲಕ್ಷ್ಮಣ) 8/6
ಸರ್ಕಾರದ ಅಧೀನ ಕಾರ್ಯದರ್ಶಿ-2,
ವಸತಿ ಇಲಾಖೆ.

ಇವರಿಗೆ:

ಸಂಕಲನಾಧಿಕಾರಿಯವರು, ಕರ್ನಾಟಕ ರಾಜ್ಯಪತ್ರ, ಬೆಂಗಳೂರು - ಈ ಆದೇಶವನ್ನು ಇ-ರಾಜ್ಯಪತ್ರದಲ್ಲಿ ಪ್ರಕಟಿಸಲು ಅಗತ್ಯ ಸಹಕಾರ ನೀಡಲು ಕೋರಿದೆ.

ಪ್ರತಿ ಇವರಿಗೆ:

1. ಪ್ರಧಾನ ಮಹಾಲೇಖಪಾಲರು (ಲೆಕ್ಕಪತ್ರಗಳು ಮತ್ತು ಹಕ್ಕುಗಳು), ಕರ್ನಾಟಕ, ಬೆಂಗಳೂರು-560001
2. ಪ್ರಧಾನ ಮಹಾಲೇಖಪಾಲರು (ಜಿ. & ಎಸ್.ಎಸ್.ಎ.), ಕರ್ನಾಟಕ, ಬೆಂಗಳೂರು-560001
3. ಪ್ರಧಾನ ಮಹಾಲೇಖಪಾಲರು (ಇ. & ಆರ್.ಎಸ್.ಎ.), ಕರ್ನಾಟಕ, ಬೆಂಗಳೂರು-560001
4. ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು, ರಾಜೀವ್ ಗಾಂಧಿ ವಸತಿ ನಿಗಮ ನಿಯಮಿತ, 9ನೇ ಮಹಡಿ, ಕರ್ನಾಟಕ ಗೃಹ ಮಂಡಳಿ ಕಾಂಪ್ಲೆಕ್ಸ್, ಕಾವೇರಿ ಭವನ, ಕೆಂಪೇಗೌಡ ರಸ್ತೆ, ಬೆಂಗಳೂರು-560009
5. ಮುಖ್ಯ ಅಭಿಯಂತರರು, ರಾಜೀವ್ ಗಾಂಧಿ ವಸತಿ ನಿಗಮ ನಿಯಮಿತ, 9ನೇ ಮಹಡಿ, ಕರ್ನಾಟಕ ಗೃಹ ಮಂಡಳಿ ಕಾಂಪ್ಲೆಕ್ಸ್, ಕಾವೇರಿ ಭವನ, ಕೆಂಪೇಗೌಡ ರಸ್ತೆ, ಬೆಂಗಳೂರು-560009
6. ಆಯುಕ್ತರು, ಕರ್ನಾಟಕ ಕೊಳಗೇರಿ ಅಭಿವೃದ್ಧಿ ಮಂಡಳಿ, ನಂ. 55, ಅಭಯ ಕಾಂಪ್ಲೆಕ್ಸ್, ರಿಸಲ್ದಾರ್ ರಸ್ತೆ, ಶೇಷಾದ್ರಿಪುರಂ, ಬೆಂಗಳೂರು-560020
7. ರಾಜ್ಯದ ಎಲ್ಲಾ ಜಿಲ್ಲೆಗಳ ಜಿಲ್ಲಾಧಿಕಾರಿಗಳು - ರಾಜೀವ್ ಗಾಂಧಿ ವಸತಿ ನಿಗಮ ನಿಯಮಿತದ ಮುಖಾಂತರ
8. ರಾಜ್ಯದ ಎಲ್ಲಾ ಜಿಲ್ಲೆಗಳ ನಗರ ಸ್ಥಳೀಯ ಸಂಸ್ಥೆಗಳು - ರಾಜೀವ್ ಗಾಂಧಿ ವಸತಿ ನಿಗಮ ನಿಯಮಿತದ ಮುಖಾಂತರ
9. ಮಾನ್ಯ ಮುಖ್ಯ ಮಂತ್ರಿಯವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿಯವರು, ವಿಧಾನ ಸೌಧ, ಬೆಂಗಳೂರು-1
10. ಮಾನ್ಯ ವಸತಿ ಸಚಿವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿಯವರು, ವಿಕಾಸ ಸೌಧ, ಬೆಂಗಳೂರು-1
11. ಸರ್ಕಾರದ ಉಪ ಕಾರ್ಯದರ್ಶಿಯವರು, ಸಚಿವ ಸಂಪುಟ ವ್ಯವಹಾರಗಳ ಇಲಾಖೆ (ಸಚಿವ ಸಂಪುಟ), ವಿಧಾನ ಸೌಧ, ಬೆಂಗಳೂರು-1 [ಸಚಿವ ಸಂಪುಟದ ವಿಷಯ ಸಂಖ್ಯೆ: ಸಿ./274/2020ರ ಸಂಬಂಧದಲ್ಲಿ ದಿನಾಂಕ: 11.06.2020 ರಂದು ನಡೆದ ಸಚಿವ ಸಂಪುಟ ಸಭೆಯ ನಿರ್ಣಯದ ಮೇರೆಗೆ, ಅದರ ಅನುಪಾಲನೆ ಸಂಬಂಧವಾಗಿ ಕಳುಹಿಸಿದೆ.]

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12. ಸರ್ಕಾರದ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿಯವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿಯವರು, ವಿಧಾನ ಸೌಧ, ಬೆಂಗಳೂರು-1
13. ಸರ್ಕಾರದ ಅಪರ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿಯವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿಯವರು, ಆರ್ಥಿಕ ಇಲಾಖೆ, ವಿಧಾನ ಸೌಧ, ಬೆಂಗಳೂರು-1
14. ಸರ್ಕಾರದ ಅಪರ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿಯವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿಯವರು, ನಗರಾಭಿವೃದ್ಧಿ ಇಲಾಖೆ, ವಿಕಾಸ ಸೌಧ, ಬೆಂಗಳೂರು-1
15. ಸರ್ಕಾರದ ಪ್ರಧಾನ ಕಾರ್ಯದರ್ಶಿಯವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿಯವರು, ನಗರಾಭಿವೃದ್ಧಿ ಇಲಾಖೆ (ಪೌರಾಡಳಿತ ಹಾಗೂ ನಗರಾಭಿವೃದ್ಧಿ ಪ್ರಾಧಿಕಾರಗಳು), ವಿಕಾಸ ಸೌಧ, ಬೆಂಗಳೂರು-1
16. ಸರ್ಕಾರದ ಕಾರ್ಯದರ್ಶಿಯವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿಯವರು, ವಸತಿ ಇಲಾಖೆ, ವಿಕಾಸ ಸೌಧ, ಬೆಂಗಳೂರು-1
17. ಜಂಟಿ ನಿರ್ದೇಶಕರು (ಯೋಜನೆ) ಹಾಗೂ ಪದನಿಮಿತ್ತ ಸರ್ಕಾರದ ಉಪ ಕಾರ್ಯದರ್ಶಿಯವರು, ವಸತಿ ಮತ್ತು ನಗರಾಭಿವೃದ್ಧಿ ಇಲಾಖೆಗಳು, ವಿಕಾಸ ಸೌಧ, ಬೆಂಗಳೂರು-1
18. ಆಂತರಿಕ ಆರ್ಥಿಕ ಸಲಹೆಗಾರರು ಹಾಗೂ ಪದನಿಮಿತ್ತ ಸರ್ಕಾರದ ಉಪ ಕಾರ್ಯದರ್ಶಿಯವರು, ವಸತಿ, ನಗರಾಭಿವೃದ್ಧಿ, ಕಾನೂನು ಮತ್ತು ಇ-ಆಡಳಿತ ಇಲಾಖೆಗಳು, ವಿಕಾಸ ಸೌಧ, ಬೆಂಗಳೂರು-1
19. ಸರ್ಕಾರದ ಅಧೀನ ಕಾರ್ಯದರ್ಶಿ-1 ರವರು, ವಸತಿ ಇಲಾಖೆ, ವಿಕಾಸ ಸೌಧ, ಬೆಂಗಳೂರು-1 – ಈ ಆದೇಶವನ್ನು ಇ-ರಾಜ್ಯಪತ್ರದಲ್ಲಿ ಕೂಡಲೇ ಪ್ರಕಟಿಸಲು ಅಗತ್ಯ ಕ್ರಮ ವಹಿಸಲು ಕೋರಿದೆ.
20. ಸರ್ಕಾರದ ಉಪ ಕಾರ್ಯದರ್ಶಿಯವರ ಆಪ್ತ ಸಹಾಯಕರು, ವಸತಿ ಇಲಾಖೆ (ರೇರಾ) / (ಸಮನ್ವಯ), ವಿಕಾಸ ಸೌಧ, ಬೆಂಗಳೂರು-1
21. ಶಾಖಾ ರಕ್ಷಾ ಕಡತ / ಹೆಚ್ಚುವರಿ ಪ್ರತಿಗಳು.

Annexure-I3T

CLSS status under PMAY(U) as on 19.09.2020

Rs. In lacs

Sl.No	PLI_Name	Loan_Amount	Disbursed_Amount	SubsidyAmountCredited	No. of Application sanctioned
1	Aadhar Housing Finance Ltd.	2250.56	1628.94	324.32	173
2	Aditya Birla Housing Finance Ltd.	1731.78	1245.42	143.29	61
3	Allahabad Bank	15985.83	14168.74	1179.86	528
4	Altum Credo Home Finance Private Ltd.	127.5	127.5	29.41	15
5	Andhra Bank	16411.96	14127.69	1341.51	622
6	Aptus Value Housing Finance India Ltd.	479	479	101.39	52
7	Aspire Home Finance Corporation Ltd.	451.47	449.07	103.93	57
8	Axis Bank Ltd.	22336.81	17672.95	1638.75	731
9	Bandhan Bank Ltd.	989.88	629.21	172.22	81
10	Bank of Baroda	5711.59	4090.82	354.41	171
11	Bank of India	2319.5	1994.51	245.09	122
12	Bank of Maharashtra	6591.18	6274.46	694.24	323
13	Can Fin Homes Ltd.	13192.35	12310.99	1297.16	568
14	Canara Bank	41671.05	26022.53	4780.8	2489
15	Capital First Home Finance Ltd.	23.75	22.59	2.35	1
16	Catholic Syrian Bank	147.1	102.5	15.76	9
17	Central Bank of India	1401.12	1371.18	132.11	58
18	City Union Bank	331.7	331.7	21.25	12
19	Corporation Bank	12242.37	8327.75	1463.59	720
20	DCB Bank Ltd.	165.34	165.34	20.3	9
21	Dena Bank	587.67	531.06	87.58	39
22	Dewan Housing Finance Corporation Ltd.	44051.92	42308.21	4113.58	1909
23	Dhanlaxmi Bank Ltd.	9.9	7.5	2.15	1
24	DHFL Vyasa Housing Finance Ltd.	64.65	52.24	13.51	7
25	Edelweiss Housing Finance Ltd.	195.97	179.75	15.17	7
26	Equitas Housing Finance Pvt. Ltd.	36.5	24.05	5.41	4
27	Equitas Small Finance Bank	115.95	101.82	15.38	14
28	Fullerton Home Finance Company Ltd.	247.3	204.06	31.97	14
29	GIC Housing Finance Ltd.	1090.61	1035.64	85.92	37
30	GRUH Finance Ltd.	5215.1	3576.8	818.88	381
31	Home First Finance Company India Pvt. Ltd.	6835.84	5488.7	1059.24	442
32	Housing Development Finance Corporation Ltd	281668.55	212159.37	17759.83	8472
33	ICICI Bank Ltd.	48902.43	39941.45	3179.06	1487
34	ICICI Home Finance Company Ltd.	1139	952.05	141.45	67
35	IDBI Bank Ltd.	12233.55	10364.12	813.55	368
36	IDFC Bank Ltd.	997.36	948.72	65.94	31
37	India Bulls Housing Finance Ltd.	28018.14	24229.22	2053	920
38	India Infoline Housing Finance Ltd.	25137.26	18792.93	2095.27	911
39	Indian Bank	7401.26	3308.47	547.89	377
40	Indian Overseas Bank	1070.56	710.32	100.1	60
41	IndoStar Home Finance Pvt. Ltd.	96.9	87.23	9.75	5
42	J&K Bank	400.46	385.96	30.19	13

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Annexure I - 137

43	Karnataka Vikas Grameena Bank	4306.77	3232.56	792.18	413
44	Karnataka Bank Ltd.	11227.46	7876.58	1022.38	537
45	Karur Vysya Bank Ltd.	222.66	159.76	27.76	12
46	Kaveri Grameena Bank	138.3	131.1	27.93	13
47	Kotak Mahindra Bank Ltd.	636.19	636.19	39.05	18
48	L & T Housing Finance Ltd.	3251.29	2333.2	186.05	83
49	LIC Housing Finance Ltd.	142471.02	99154.11	9324.12	4792
50	Manipal Housing Finance Syndicate Ltd.	388	347	55.47	24
51	Micro Housing Finance Corporation Ltd.	7	7	1.2	1
52	Muthoot Homefin(India) Ltd.	105.55	90.81	25.67	13
53	Muthoot Housing Finance Company Ltd.	1447.2	1275.54	239	119
54	National Trust Housing Finance Ltd.	4.95	4.95	1.82	1
55	Nivara Home finance limited	2011.16	1885.54	649.57	358
56	NKGSB Co Operative bank Ltd.	35.7	35.7	5.34	2
57	Oriental Bank of Commerce	6746.53	4808.25	639.55	317
58	Other	274163.18	179816.33	16331.87	7680
59	Piramal Housing Finance pvt. Ltd.	8710.62	5793.03	555.04	248
60	PNB Housing Finance Ltd.	38352.08	38123.85	2371.97	1046
61	Pragathi Krishna Gramin Bank	7349.18	7005.43	1305.5	629
62	Punjab & Maharastra Co-operative Bank Ltd.	64.6	64.6	8.4	4
63	Punjab & Sind Bank	122.9	120.86	20.4	10
64	Punjab National Bank	618.98	522.01	64.19	33
65	Reliance Home Finance Ltd.	354.57	319.39	27.01	13
66	Religare Housing Development Finance Corporation Ltd.	104.1	104.1	13.28	6
67	Repco Home Finance Ltd.	1029.65	1012.93	130.59	60
68	Saraswat Cooperative Bank Ltd.	664.61	639.18	62.81	29
69	Shriram Housing Finance Ltd.	696.01	505.78	102.98	55
70	South Indian Bank Ltd.	833.17	615.08	75.31	37
71	State Bank of Hyderabad	22.4	18.25	6.43	3
72	State Bank of India	316007.2	201132.57	19212.16	9083
73	Sundaram BNP Paribas Home Finance Ltd.	5606.43	4322.52	534.16	283
74	Syndicate Bank	17860.25	13313.69	2739.4	1373
75	Tamilnad Mercantile Bank Ltd.	249.55	153.14	25.33	15
76	Tata Capital Housing Finance Ltd.	1190.9	1089.09	115.85	53
77	The Bharat Co-operative Bank (Mumbai) Ltd.	548.6	524.7	56.66	26
78	The Fedaral Bank Ltd.	1926.58	1417.88	120.61	59
79	UCO Bank	505.95	475.43	47.72	21
80	Ujjivan Small Finance Bank	41	41	8.28	6
81	Union Bank of India	3547.68	3302.63	331.53	152
82	United Bank of India	3199.84	2524.42	274.16	126
83	Vijaya Bank	19587.92	10826.16	2056.81	1187
84	Yes Bank	982.66	756.54	137.66	59
	Grand Total	**1487419.11**	**1073451.44**	**106879.76**	**51367**

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CLSS status under PMAY(U) as on 19.09.2020

Rs. In lacs

Sl.NO	District_Name	Loan_Amount	Disbursed_Amount	SubsidyAmountCredited	No. of Applcation sanctioned
1	Bagalkot	4761.75	3123.4	656.84	345
2	Bangalore	1156173.84	839068.22	70054.57	32839
3	Bangalore Rural	15742.29	10208.97	1127.74	565
4	Belgaum	26002.4	19896.93	3012.79	1502
5	Bellary	13772.85	8922.88	1562.46	833
6	Bidar	4613.13	3045.55	558.44	305
7	Bijapur	9008	6819.3	1058.57	548
8	Chamarajanagar	1772.35	1413.11	298.73	145
9	Chikkaballapura	1713.21	1059.83	176.21	98
10	Chikmagalur	2954.15	2308.87	373.32	180
11	Chitradurga	6355.9	4037.29	703.09	375
12	Dakshina Kannada	38320.36	30142.22	4155.49	1953
13	Davanagere	13709.39	9120.43	1631.57	822
14	Dharwad	35589.11	25748.41	3820.25	1884
15	Gadag	3618.12	2705.45	553.45	289
16	Gulbarga	22553.38	14925.63	2803.7	1484
17	Hassan	7868.15	5141.01	848.31	428
18	Haveri	5201.06	3204.36	711.46	354
19	Kodagu	704.06	571.26	89.95	45
20	Kolar	3205.16	2587.49	397.87	186
21	Koppal	3525.49	2353.86	492.96	266
22	Mandya	4178.49	2837.14	585.75	285
23	Mysore	45391.52	32742.21	3974.76	1922
24	Raichur	10887.09	8575.71	1526.49	769
25	Ramanagara	1882.02	1345.61	268.09	137
26	Shimoga	17584.98	10204.49	1788.35	1001
27	Tumkur	11000.04	6825.36	1187.28	628
28	Udupi	13857.03	10663.43	1719.58	808
29	Uttara Kannada	2778.22	2025.21	349.57	171
30	Yadgir	2695.57	1827.81	392.12	200
	Grand Total	**1487419.11**	**1073451.44**	**106879.76**	**51367**

ANNEXURE:34 (a)

BANK WISE DISBURSEMENT AND BALANCE OUSTSTANDING TO MINORITY COMMUNITY IN KARNATAKA STATE AS ON JUNE 2020 (Amount in Crore)

Sl	Name of Bank	CHRISTIANS				MUSLIMS				SIKHS				NEO-BUDISTS			
		Disb 1st April to JUNE 2020		Balance O/s as on 30.6.2020		Disb 1st April to JUNE 2020		Balance O/s as on 30.6.2020		Disb 1st April to JUNE 2020		Balance O/s as on 30.6.2020		Disb 1st April to JUNE 2020		Balance O/s as on 30.6.2020	
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	Amt.
1	Canara Bank	3760	111.50	426628	6955.21	19258	295.01	902693	22288.28	72	2.51	3469	142.35	2228	51.46	6184	132.65
2	State Bank of India	1373	75.92	17290	1527.47	5418	231.59	57859	2402.99	65	2.52	593	57.72	19	0.54	221	5.64
3	Union Bank Of India	7517	168.30	55541	2528.25	16024	756.79	70589	3853.68	724	40.10	16963	1147.47	1493	30.71	20312	642.52
4	Bank of Baroda	1206	23.58	9465	319.90	7258	140.29	47738	1122.84	26	0.52	182	6.54	70	1.19	540	12.52
	Total (A)	**13856**	**379.30**	**508924**	**11330.83**	**47958**	**1423.68**	**1078879**	**29667.79**	**887**	**45.65**	**21207**	**1354.08**	**3810**	**83.90**	**27257**	**793.33**
(B)	**Oth.Nationalised Bks**																
5	Bank of India	118	4.69	1000	78.52	936	17.71	7000	288.44	0	0.00	17	1.57	0	0.00	1	0.08
6	Bank of Maharastra	0	0.00	427	47.49	0	0.00	2712	126.30	0	0.00	27	1.00	0	0.00	7	0.77
7	Central Bank of India	7	0.14	735	43.19	305	0.20	4357	141.56	2	0.04	40	6.47	0	0.00	20	0.59
8	Indian Bank	424	20.49	1402	165.00	634	30.56	2851	247.32	0	0.00	0	0.00	0	0.00	0	0.00
9	Indian Overseas Bank	11	0.34	7704	99.49	4	0.04	23278	299.99	0	0.00	1	0.07	0	0.00	0	0.00
10	Punjab National Bank	240	9.29	952	64.24	116	28.15	1410	131.20	1063	31.00	2383	80.62	1	0.02	5	0.10
11	Punjab and Synd Bank	6	0.08	60	3.45	23	0.26	131	6.04	0	0.00	0	0.00	0	0.00	0	0.00
12	UCO Bank	96	2.69	756	29.95	689	14.49	4705	115.33	0	0.00	7	0.43	0	0.00	4	0.06
	Total (B)	**902**	**37.72**	**13036**	**531.32**	**2707**	**91.40**	**46444**	**1356.19**	**1065**	**31.04**	**2475**	**90.16**	**1**	**0.02**	**37**	**1.60**
(C)	**Other Comm.Banks**																
13	IDBI Bank	169	5.22	1722	228.68	651	14.75	3508	266.39	4	0.38	43	9.01	0	0.00	2	0.17
14	Karnataka Bank Ltd	454	11.29	2574	109.98	2747	38.77	15472	371.55	1	0.01	11	0.90	3	0.21	17	0.87
15	Kotak Mahendra Bank	2	0.05	2964	38.50	14	0.79	8466	116.99	0	0.00	28	22.38	0	0.00	4	1.33
16	Cathelic Syrian Bank Ltd.	0	0.00	1860	29.80	0	0.00	3571	55.20	0	0.00	8	0.13	0	0.00	1	0.05
17	City Union Bank Ltd	0	0.00	59	3.42	0	0.00	230	11.28	0	0.00	0	0.00	0	0.00	0	0.00
18	Dhanalaxmi Bank Ltd.	0	0.00	560	11.80	0	0.00	829	10.20	0	0.00	0	0.00	0	0.00	0	0.00
19	Federal Bank Ltd.	1923	42.95	7443	404.74	4491	91.28	14322	356.82	12	11.48	55	30.28	3	0.03	2	0.02
20	J and K Bank Ltd	0	0.00	26	2.08	0	0.00	993	293.47	0	0.00	5	1.43	0	0.00	0	0.00
21	Karur Vysya Bank Ltd.	197	1.68	945	9.87	144	3.41	1812	22.29	0	0.00	81	1.93	0	0.00	93	2.84
22	Lakshmi Vilas Bank Ltd	64	0.68	41	0.96	304	44.69	123	1.90	2	0.01	0	0.00	0	0.00	0	0.00

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ANNEXURE:34 (a)

BANK WISE DISBURSEMENT AND BALANCE OUSTSTANDING TO MINORITY COMMUNITY IN KARNATAKA STATE AS ON JUNE 2020 (Amount in Crore)

Sl	Name of Bank	CHRISTIANS				MUSLIMS				SIKHS				NEO-BUDISTS			
		Disb 1st April to JUNE 2020		Balance O/s as on 30.6.2020		Disb 1st April to JUNE 2020		Balance O/s as on 30.6.2020		Disb 1st April to JUNE 2020		Balance O/s as on 30.6.2020		Disb 1st April to JUNE 2020		Balance O/s as on 30.6.2020	
23	Ratnakar Bank Ltd	2	0.11	362	1.19	12	0.04	9415	30.59	0	0.00	19	0.04	0	0.00	35	0.11
24	South Indian Bank Ltd	728	13.87	2502	110.79	1680	26.72	5591	93.75	2	0.02	13	0.08	6	0.17	15	0.25
25	Tamil Nadu Merchantile Bank Ltd	47	5.34	233	17.96	485	23.77	1594	42.27	0	0.00	0	0.00	0	0.00	0	0.00
26	IndusInd Bank	294	0.63	446	8.54	18888	37.67	7272	174.57	0	0.00	8	0.11	0	0.00	2	0.00
27	HDFC Bank Ltd	34	0.43	3294	46.58	372	10.19	47999	358.21	0	0.00	33	0.40	0	0.00	5	0.11
28	Axis Bank Ltd	22	0.44	1747	71.70	281	9.59	12452	193.95	1	0.00	12	0.92	1	0.01	4	0.09
29	ICICI Bank Ltd	345	15.19	6506	710.90	3498	82.76	25850	1293.67	16	0.89	255	38.30	10	0.05	109	7.61
30	YES BANK Ltd.	1	1.92	0	0.00	14	2.69	392	140.07	0	0.00	4	0.43	0	0.00	0	0.00
31	Bandhan Bank	44	0.17	501	1.17	2165	8.18	44161	102.75	0	0.00	0	0.00	1	0.00	4	0.01
32	DCB Bank Ltd	0	0.00	221	2.58	5	0.23	3434	70.81	0	0.00	1	0.08	0	0.00	1	0.04
33	IDFC Bank	11	0.01	656	1.84	252	0.27	27403	97.20	3	0.00	144	0.44	1	0.00	35	0.05
	Total(C)	**4337**	**99.99**	**34662**	**1813.07**	**36003**	**395.79**	**234889**	**4103.92**	**41**	**12.79**	**720**	**106.85**	**25**	**0.48**	**329**	**13.56**
	R R B 's																
34	Karnataka Grameena Bank	469	4.40	2653	44.39	6247	47.35	50774	567.59	2	0.01	54	0.97	28	0.22	147	1.64
35	Karnataka Vikas Grameena Bank	250	2.45	7195	106.31	2510	30.00	109955	966.93	5	0.10	10172	93.65	0	0.00	10219	72.70
	Total (D)	**719**	**6.85**	**9848**	**150.70**	**8757**	**77.35**	**160729**	**1534.52**	**7**	**0.11**	**10226**	**94.62**	**28**	**0.22**	**10366**	**74.34**
Grand Total (A+B+C+D)		19814	523.87	566470	13825.92	95425	1988.23	1520941	36662.41	2000	89.59	34628	1645.71	3864	84.61	37989	882.83
Total (Comm.Banks) a+b+c		**19095**	**517.02**	**556622**	**13675.22**	**86668**	**1910.87**	**1360212**	**35127.90**	**1993**	**89.48**	**24402**	**1551.09**	**3836**	**84.39**	**27623**	**808.48**
(E)	**Co-Op Sector**																
36	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	0.00
37	K.S.Coop Apex Bank ltd	4788	41.85	44490	343.95	23078	143.00	96294	713.24	0	0.00	5	0.98	1	0.03	88	0.46
38	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
	Total (E)	**4788**	**41.85**	**44490**	**343.95**	**23078**	**143.00**	**96294**	**713.24**	**0**	**0.00**	**5**	**0.98**	**1**	**0.03**	**88**	**0.46**
39	**KSFC**	2	0.42	26	13.87	13	3.32	243	119.68	0	0.00	0	0.00	0	0.00	0	0.00
	TOTAL (F)	**2**	**0.42**	**26**	**13.87**	**13**	**3.32**	**243**	**119.68**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**
G	Small Finance Bank																
40	Equitas Small Finance Bank	61	0.07	1714	2.12	1335	1.97	20364	33.41	3	0.00	37	0.06	23	0.03	376	0.50
41	Ujjivan Small Finnance	234	1.02	11798	27.12	923	3.95	72228	158.35	8	0.04	294	0.63	1	0.00	38	0.09
42	Suryoday Small Finance Bank	0	0.00	826	1.59	0	0.00	22276	43.01	0	0.00	44	0.07	0	0.00	22	0.05
43	ESAF Small Finance Bank	7831	39.10	159	0.41	11526	46.38	1332	4.40	33	0.09	3	0.01	35	0.15	6	0.01
	TOTAL (G)	**8126**	**40.20**	**14497**	**31.24**	**13784**	**52.30**	**116200**	**239.16**	**44**	**0.13**	**378**	**0.77**	**59**	**0.18**	**442**	**0.65**
H	Payments bank																
44	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**	**0.00**
45	Airtel Payments Bank	**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**
	TOTAL (A+B+C+D+E+F+G)	**32730**	**606.34**	**625483**	**14214.98**	**132300**	**2186.84**	**1733678**	**37734.50**	**2044**	**89.72**	**35011**	**1647.47**	**3924**	**84.82**	**38519**	**883.94**

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ANNEXURE:34 (b)

BANK WISE DISBURSEMENT AND BALANCE OUSTSTANDING TO MINORITY COMMUNITY IN KARNATAKA STATE AS ON JUNE 2020 (Amount in Crore)

Sl	Name of Bank	JAINS				ZORASTRIANS				TOTAL IN CRORES			
		Disb 1st April to JUNE 2020		Balance O/s as on 30.6.2020		Disb 1st April to JUNE 2020		Balance O/s as on 30.6.2020		Disb 1st April to JUNE 2020		Balance O/s as on 30.6.2020	
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.
1	Canara Bank	560	18.57	8255	711.90	97	2.01	350	6.64	25975	481	1347579	30237
2	State Bank of India	110	14.80	878	91.28	0	0.00	7	0.47	6985	325	76848	4086
3	Union Bank Of India	1621	80.90	12280	614.85	424	33.10	10708	318.47	27803	1110	186393	9105
4	Bank of Baroda	301	6.98	2356	101.74	23	1.03	126	15.94	8884	174	60407	1579
	Total (A)	**2592**	**121**	**23769**	**1520**	**544**	**36**	**11191**	**342**	**69647**	**2090**	**1671227**	**45007**
(B)	**Oth.Nationalised Bks**												
5	Bank of India	30	1.98	223	36.19	0	0.00	0	0.00	1084	24	8241	405
6	Bank of Maharastra	0	0.00	224	61.05	0	0.00	1	0.05	0	0	3398	237
7	Central Bank of India	22	0.44	133	9.02	0	0.00	0	0.00	336	1	5285	201
8	Indian Bank	2	0.18	2	0.18	0	0.00	0	0.00	1060	51	4255	413
9	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	0	0.00	15	0	30983	400
10	Punjab National Bank	30	1.16	50	2.36	0	0.00	0	0.00	1450	70	4800	279
11	Punjab and Synd Bank	0	0.00	0	0.00	0	0.00	0	0.00	29	0	191	9
12	UCO Bank	0	0.00	17	1.75	0	0.00	6	0.21	785	17	5495	148
	Total (B)	**84**	**4**	**649**	**111**	**0**	**0**	**7**	**0**	**4759**	**164**	**62648**	**2090**
(C)	**Other Comm.Banks**												
13	IDBI Bank	12	0.26	138	19.80	0	0.00	2	0.03	836	21	5415	524
14	Karnataka Bank Ltd	59	1.58	394	22.37	3	0.04	6	0.06	3267	52	18474	506
15	Kotak Mahendra Bank	9	15.18	431	310.24	0	0.00	0	0.00	25	16	11893	489
16	Cathelic Syrian Bank Ltd.	0	0.00	393	2.40	0	0.00	0	0.00	0	0	5833	88
17	City Union Bank Ltd	0	0.00	4	0.33	0	0.00	0	0.00	0	0	293	15
18	Dhanalaxmi Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0	1389	22
19	Federal Bank Ltd.	0	0.00	0	0.00	0	0.00	0	0.00	6429	146	21822	792
20	J and K Bank Ltd	0	0.00	3	0.17	0	0.00	0	0.00	0	0	1027	297
21	Karur Vysya Bank Ltd.	4	0.13	2839	57.21	0	0.00	0	0.00	345	5	5770	94
22	Lakshmi Vilas Bank Ltd	136	0.97	5	0.02	0	0.00	0	0.00	506	46	169	3

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ANNEXURE:34 (b)

BANK WISE DISBURSEMENT AND BALANCE OUSTSTANDING TO MINORITY COMMUNITY IN KARNATAKA STATE AS ON JUNE 2020 (Amount in Crore)

Sl	Name of Bank	JAINS				ZORASTRIANS				TOTAL IN CRORES			
		Disb 1st April to JUNE 2020		Balance O/s as on 30.6.2020		Disb 1st April to JUNE 2020		Balance O/s as on 30.6.2020		Disb 1st April to JUNE 2020		Balance O/s as on 30.6.2020	
23	Ratnakar Bank Ltd	0	0.00	5	0.02	0	0.00	4	0.05	14	0	9840	32
24	South Indian Bank Ltd	0	0.00	1	0.09	12	0.09	25	0.29	2428	41	8147	205
25	Tamil Nadu Merchantile Bank Ltd	0	0.00	58	7.46	0	0.00	0	0.00	532	29	1885	68
26	IndusInd Bank	0	0.00	27	0.67	0	0.00	2	0.11	19182	38	7757	184
27	HDFC Bank Ltd	4	0.19	87	3.12	0	0.00	3	0.06	410	11	51421	408
28	Axis Bank Ltd	0	0.00	0	0.00	0	0.00	2	0.22	305	10	14217	267
29	ICICI Bank Ltd	5	0.60	324	103.89	7	0.11	48	1.72	3881	100	33092	2156
30	YES BANK Ltd.	18	9.62	31	7.42	0	0.00	0	0.00	33	14	427	148
31	Bandhan Bank	0	0.00	1	0.00	0	0.00	0	0.00	2210	8	44667	104
32	DCB Bank Ltd	0	0.00	16	3.79	0	0.00	0	0.00	5	0	3673	77
33	IDFC Bank	0	0.00	62	0.49	0	0.00	6	0.01	267	0	28306	100
	Total(C)	**247**	**29**	**4819**	**540**	**22**	**0**	**98**	**3**	**40675**	**538**	**275517**	**6579**
	R R B 's												
34	Karnataka Grameena Bank	119	4.81	606	19.96	0	0.00	0	0.00	6865	57	54234	635
35	Karnataka Vikas Grameena Bank	75	0.95	1185	10.64	0	0.00	0	0.00	2840	34	138726	1250
	Total (D)	**194**	**6**	**1791**	**31**	**0**	**0**	**0**	**0**	**9705**	**90**	**192960**	**1885**
Grand Total (A+B+C+D)		3117	159.28	31028	2200.41	566	36.38	11296	344.33	124786	2882	2202352	55562
Total (Comm.Banks) a+b+c		**2923**	**153.52**	**29237**	**2169.81**	**566**	**36.38**	**11296**	**344.33**	**115081**	**2792**	**2009392**	**53677**
(E)	**Co-Op Sector**												
36	KSCARD Bk.Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0
37	K.S.Coop Apex Bank ltd	13380	89.70	6723	182.03	0	0.00	0	0.00	41247	275	147600	1241
38	Indl.Co.Op.Bank ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0
	Total (E)	**13380**	**89.70**	**6723**	**182.03**	**0**	**0.00**	**0**	**0.00**	**41247**	**275**	**147600**	**1241**
46	KSFC	1	0.22	3	4.29	1	0.33	2	1.05	17	4	274	139
	TOTAL (F)	**1**	**0.22**	**3**	**4.29**	**1**	**0.33**	**2**	**1.05**	**17**	**4**	**274**	**139**
G	Small Finance Bank												
40	Equitas Small Finance Bank	2	0.01	53	0.08	0	0.00	30	0.03	1424	2	22574	36
41	Ujjivan Small Finnance	2	0.01	135	0.38	0	0.00	5	0.02	1168	5	84498	187
42	Suryoday Small Finance Bank	0	0.00	9	0.01	0	0.00	11	0.02	0	0	23188	45
43	ESAF Small Finance Bank	1	0.00	0	0.00	0	0.00	0	0.00	19426	86	1500	5
	TOTAL (G)	**5**	**0.01**	**197**	**0.47**	**0**	**0.00**	**46**	**0.07**	**22018**	**93**	**131760**	**272**
H	Payments bank												
44	India Post Payments Bank Limite	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0
45	Airtel Payments Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0
	TOTAL (H)	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0**
	TOTAL (A+B+C+D+E+F+G)	**16503**	**249.22**	**37951**	**2387.21**	**567**	**36.71**	**11344**	**345.44**	**188068**	**3254**	**2481986**	**57214**

ANNEXURE- 13 L

BANK WISE ADVANCES TO MINORITY COMMUNITIES AS ON 30.6.2020 VIS-À-VIS 31.3.2020 (Amount in Crore)

Sl.	Name of the Bank	AS ON JUNE 2020				AS ON MARCH 2020		Variation in O/s (JUNE 2020 over MARCH 2020)	
		Disb 1st April to JUNE 2020		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	25975	481	1347579	30237	1321604	29755.97	25975	481.06
2	State Bank of India	6985	325	76848	4086	75219	4070.61	1629	14.96
3	Union Bank Of India	27803	1110	186393	9105	185938	9070.72	455	34.52
4	Bank of Baroda	8884	174	60407	1579	65489	1668.55	-5082	-89.07
	Total (A)	**69647**	**2090**	**1671227**	**45007**	**1648250**	**44566**	**22977**	**441.47**
(B)	**Other Nationalised Banks**								
5	Bank of India	1084	24	8241	405	7975	392.72	266	12.08
6	Bank of Maharastra	0	0	3398	237	3183	1395.94	215	-1159.29
7	Central Bank of India	336	1	5285	201	6351	254.70	-1066	-53.87
8	Indian Bank	1060	51	4255	413	935	15.75	3320	396.75
9	Indian Overseas Bank	15	0	30983	400	30973	399.53	10	0.02
10	Punjab National Bank	1450	70	4800	279	5031	302.78	-231	-24.26
11	Punjab and Synd Bank	29	0	191	9	141	8.15	50	1.33
12	UCO Bank	785	17	5495	148	785	27.73	4710	120.00
	Total (B)	**4759**	**164**	**62648**	**2090**	**55374**	**2797**	**7274**	**-707.23**
(C)	**Other Comm.Banks**								
13	IDBI Bank	836	21	5415	524	5364	524.68	51	-0.59
14	Karnataka Bank Ltd	3267	52	18474	506	19080	496.57	-606	9.16
15	Kotak Mahendra Bank	25	16	11893	489	12260	455.87	-367	33.57
16	Cathelic Syrian Bank Ltd.	0	0	5833	88	5881	84.15	-48	3.42
17	City Union Bank Ltd	0	0	293	15	298	14.49	-5	0.53
18	Dhanalaxmi Bank Ltd.	0	0	1389	22	1389	22.00	0	0.00
19	Federal Bank Ltd.	6429	146	21822	792	22214	789.56	-392	2.29
20	J and K Bank Ltd	0	0	1027	297	1027	297.15	0	0.00
21	Karur Vysya Bank Ltd.	345	5	5770	94	5693	293.65	77	-199.50
22	Lakshmi Vilas Bank Ltd	506	46	169	3	169	2.88	0	0.00
23	Ratnakar Bank Ltd	14	0	9840	32	10085	33.34	-245	-1.34
24	South Indian Bank Ltd	2428	41	8147	205	8642	203.66	-495	1.59
25	Tamil Nadu Merchantile Bank L	532	29	1885	68	1880	64.04	5	3.65
26	IndusInd Bank	19182	38	7757	184	8065	185.52	-308	-1.52
27	HDFC Bank Ltd	410	11	51421	408	53613	421.14	-2192	-12.67
28	Axis Bank Ltd	305	10	14217	267	14726	268.22	-509	-1.35
29	ICICI Bank Ltd	3881	100	33092	2156	32243	2118.83	849	37.26
30	YES BANK Ltd.	33	14	427	148	539	162.89	-112	-14.97
31	Bandhan Bank	2210	8	44667	104	44542	101.06	125	2.87
32	DCB Bank Ltd	5	0	3673	77	3778	75.69	-105	1.61
33	IDFC Bank	267	0	28306	100	28306	100.03	0	0.00
	Total(C)	**40675**	**538**	**275517**	**6579**	**279794**	**6715**	**-4277**	**-135.98**
	R R B 's								
34	Karnataka Grameena Bank	6865	57	54234	635	52703	618.21	1531	16.34
35	Karnataka Vikas Grameena Ba	2840	34	138726	1250	136684	1238.33	2042	11.90
	Total (D)	**9705**	**90**	**192960**	**1885**	**189387**	**1857**	**3573**	**28.24**
Grand Total (A+B+C+D)		**124786**	**2882**	**2202352**	**55562**	**2172805**	**55935**	**29547**	**-373.51**
Total (Comm.Banks) a+b+c		**115081**	**2792**	**2009392**	**53677**	**1983418**	**54079**	**25974**	**-401.75**
(E)	**Co-Op Sector**								
36	KSCARD Bk.Ltd	0	0	0	0	0	0.00	0	0.00
37	K.S.Coop Apex Bank ltd	41247	275	147600	1241	189984	1421.70	-42384	-181.04
38	Indl.Co.Op.Bank ltd.	0	0	0	0	0	0.00	0	0.00
	Total (E)	**41247**	**275**	**147600**	**1241**	**189984**	**1422**	**-42384**	**-181.04**
39	**KSFC**	17	4	274	139	275	137.96	-1	0.92
	TOTAL (F)	**17**	**4**	**274**	**139**	**275**	**138**	-1	0.92
G	**Small Finance Bank**								
40	Equitas Small Finance Bank	1424	2	22574	36	27243	40.04	-4669	-3.84
41	Ujjivan Small Finnance	1168	5	84498	187	86204	191.91	-1706	-5.32
42	Suryoday Small Finance Bank	0	0	23188	45	0	0.00	23188	44.75
43	ESAF Small Finance Bank	19426	86	1500	5	0	0.00	1500	4.83
	TOTAL (G)	**22018**	**93**	**131760**	**272**	**113447**	**232**	18313	40.42
H	**Payments bank**								
44	India Post Payments Bank Limi	0	0	0	0	**0**	**0**	0	0.00
45	Airtel Payments Bank	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	**188068**	**3254**	**2481986**	**57214**	**2476511**	**57727**	**5475**	**-513.20**

SLBC KARNATAKA ANNEXURE – 13M

Bank Wise SHGs Financed during the Financial Year 2020-21

Sl. No.	Name of the Bank	Cumulative no. of SHGs credit linked during the year (from 1 April 2020 up to qtr JUNE 2020 (Amount in lakhs)		Cumulative Bank Loan disbursed during the year (from 1 April 2020 up to qtr JUNE 2020 (Amount in lakhs)	
		Total	Of which exclusively to Women	Total	Of which exclusively to Women
1	Canara Bank	43800	39420	21383	19244
2	State Bank of India	237	237	527	527
3	Union Bank Of India	0	0	0	0
4	Bank of Baroda	6756	6215	19518	18151
5	Bank of India	19	18	72	71
6	Bank of Maharastra	0	0	0	0
7	Central Bank of India	105	105	97	97
8	Indian Bank	12	11	40.11	38
9	Indian Overseas Bank	22	22	73.59	73.59
10	Punjab National Bank	0	0	19	5
11	Punjab and Synd Bank	0	0	0	0
12	UCO Bank	0	0	0	0
13	IDBI Bank	0	0	0	0
14	Karnataka Bank Ltd	36	33	205	192
15	Kotak Mahendra Bank	0	0	0	0
16	Cathelic Syrian Bank Ltd.	0	0	0	0
17	City Union Bank Ltd	0	0	0	0
18	Dhanalaxmi Bank Ltd.	0	0	0	0
19	Federal Bank Ltd.	0	0	0	0
20	J and K Bank Ltd	0	0	0	0
21	Karur Vysya Bank Ltd.	0	0	0	0
22	Lakshmi Vilas Bank Ltd	0	0	0	0
23	Ratnakar Bank Ltd	0	0	0	0
24	South Indian Bank Ltd	0	0	0	0
25	Tamil Nadu Merchantile Bank Ltd.	0	0	0	0
26	IndusInd Bank	0	0	0	0
27	HDFC Bank Ltd	224	224	888.19	888.19
28	Axis Bank Ltd	0	0	0	0
29	ICICI Bank Ltd	0	0	0	0
30	YES BANK Ltd.	0	0	0	0
31	Bandhan Bank	0	0	0	0
32	DCB Bank Ltd	0	0	0	0
33	IDFC Bank	0	0	0	0
	Commercial Banks-Sub Total	**51211**	**46285**	**42822.89**	**39286.78**
34	Karnataka Grameena Bank	28626	21469	77939	58454
35	Karnataka Vikas Grameena Bank	558	540	1514.8	1477.23
	RRBs-Sub Total	**29184**	**22009**	**79453.8**	**59931.23**
36	KSCARD Bk.Ltd	0	0	0	0
37	K.S.Coop Apex Bank ltd	2746	2339	10075.4	9576.05
38	Indl.Co.Op.Bank ltd.	0	0	0	0
	Cooperative baks-Sub Total	**2746**	**2339**	**10075.4**	**9576.05**
39	KSFC	**0**	**0**	**0**	**0**
	KFSC Total	**0**	**0**	**0**	**0**
40	Equitas Small Finance Bank	0	0	0	0
41	Ujjivan Small Finnance	0	0	0	0
42	Suryoday Small Finance Bank	0	0	0	0
43	ESAF Small Finance Bank	0	0	0	0
	Small Finance -Sub Total	**0**	**0**	**0**	**0**
44	India Post Payments Bank Limited	0	0	0	0
45	Airtel Payments Bank	0	0	0	0
	Payment Bank -Sub Total	**0**	**0**	**0**	**0**
	All banks-Total	**83141**	**70633**	**132352**	**108794**

ANNEXURE - 13N

STATE LEVEL BANKERS' COMMITTEE-Karnataka

CONVENOR - Canara Bank, Head Office Annexe, Bangalore

AGENDA | **ALL BANKS**

ANNEXURE

Progress Report under SHG Bank Linkage for the quarter JUNE 2020

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	3971	3797
2	Cumulative number of SB accounts of SHGs (from 1st April of the year to end of quarter)	3971	3797
3	Total No of SB Accounts of ALL SHGs outstanding at the end of the reporting quarter	728754	604834
4	Total balance of SB Accounts of ALL SHGs outstanding at the end of reporting quarter	721703	647554
B	**DIRECT CREDIT LINKAGE DURING THE YEAR**		
1	SHGs credit linked during the quarter	83141	70633
2	Bank Loan disbursed during the quarter (Rs. lakh)	132352	108794
3	Cumulative no. of SHGs credit linked during the year (from 1 April up to end of qtr)	83141	70633
4	Cumulative Bank Loan disbursed during the year (from 1 April up to end of qtr)(Rs. lakh)	132352	108794
5	Of B3 above, No. of repeat SHGs credit linked	33380	25909
6	Of B4 above, Bank Loan disbursed for repeat SHGs (Rs. lakh)	81427	63847
7	Of B3 above, No. of SHGs provided loan for Agriculture Purposes	48060	39962
8	Of B4 above, Bank Loan disbursed to SHGs for Agriculture Purposes (Rs. lakh)	102318	83814
C	**INDIRECT CREDIT LINKAGE OF SHGs THROUGH LOANS TO NGOs/MFIs FOR ONLENDING TO SHGs**		
1	SHGs indirectly credit linked during the quarter	3169	2732
2	Cumulative no. of SHGs indirectly credit linked during the year (from 1 April upto end of qtr)	3169	2732
3	Loan disbursed indirectly during the quarter (Rs. lakh)	79703	61237
4	Cumulative Loan disbursed indirectly during the year (from 1 April upto end of qtr)(Rs. lakh)	79703	61237
5	Of C2 above No. of SHGs provided loan for agriculture purpose	2822	2473
6	Of C4 above, Bank loan disbursed to SHGs for agriculture purposes [Rs in lakh]	63393	52445
D	**CUMULATIVE CREDIT LINKAGE**		
1	Cumulative number of SHGs Credit Linked (since inception)	2860969	2647931
2	Cumulative Bank Loan disbursed since inception (Rs, lakh)	3925648	3602084
3	Number of SHGs with loan accounts outstanding on the date of report	445149	379845
4	Bank Loan outstanding to all SHGs as on the date of report (Rs. lakh)	933690	806362

ANNEXURE – 130

DATA ON JLG AS PER NABARD FORMAT AS ON JUNE 2020

Amount Rs. In Crore:

SI	Name of the Bank	Target for the FY 2020-21		Disbursements from 01.04.2020 to 30.6.2020				Balance Outstanding as at the end of the JUNE 2020				Cum no. of JLGs financed with NABARD's grant assistance
				TOTAL JLG s		Of which Farm based		TOTAL JLG s		Of which farm based		
(A)	Major Banks	Number	Amt	Number	Amt	Number	Amt	Number	Amt	Number	Amt	
1	Canara Bank	0	0.00	3479	34.79	1639	16.39	126163	206.78	12163	206.78	0
2	State Bank of India	296	14.14	296	14.14	293	14.04	3266	626.96	3156	418.37	0
3	Union Bank Of India	800	0.00	32	0.58	24	0.46	4858	111.10	474	26.04	0
4	Bank of Baroda	0	0.00	149	5.70	121	4.89	1320	25.93	1201	20.98	0
	Total (A)	**1096**	**14.14**	**3956**	**55.21**	**2077**	**35.78**	**135607**	**970.77**	**16994**	**672.17**	**0**
(B)	**Oth.Nationalised Bks**											
1	Bank of India	0	0.00	2	0.19	2	0.19	77	1.57	77	1.57	0
2	Bank of Maharastra	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
3	Central Bank of India	0	0.00	0	0.00	0	0.00	6	0.16	0	0.00	0
4	Indian Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
5	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	131	1.53	131	1.53	0
6	Punjab National Bank	0	0.00	1	0.03	0	0.00	3	0.04	2	0.02	0
7	Punjab and Synd Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
8	UCO Bank	265	1.25	34	0.66	0	0.00	130	2.06	45	1.38	0
	Total (B)	**265**	**1.25**	**37**	**0.88**	**2**	**0.19**	**347**	**5.36**	**255**	**4.49**	**0**
(C)	**Other Comm.Banks**											
1	IDBI Bank	0	0.00	6756	15.35	6589	14.87	6972	122.36	6804	119.07	0
2	Karnataka Bank Ltd	0	0.00	0	0.00	0	0.00	93	1.19	77	1.07	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	111	1.69	86	1.30	130134	532.08	81928	487.73	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 Ba	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	101	1.08	29	0.26	26784	256.88	7996	88.66	0
16	Axis Bank Ltd	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	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	4	0.05	4	0.05	17775	160.76	17652	159.57	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	0	6.07	0	4.18	35388	333.46	24675	229.48	0
	Total(C)	**0**	**0.00**	**6972**	**24.24**	**6708**	**20.66**	**217146**	**1406.72**	**139132**	**1085.58**	**0**
(D)	**R R B 's**											
1	Karnataka Grameena Bank	5000	200.00	1459	24.44	1138	18.57	29357	320.46	23192	253.16	0
2	Karnataka Vikas Grameena	0	0.00	51	1.06	0	0.00	3761	0.39	0	0.00	0
	Total (D)	**5000**	**200.00**	**1510**	**25.50**	**1138**	**18.57**	**33118**	**320.85**	**23192**	**253.16**	**0**
Total (Comm.Banks) A+B+C		**1361**	**15.39**	**10965**	**80.33**	**8787**	**56.63**	**353100**	**2382.85**	**156381**	**1762.24**	**0**
Grand Total (A+B+C+D)		**6361**	**215.39**	**12475**	**105.83**	**9925**	**75.20**	**386218**	**2703.70**	**179573**	**2015.40**	**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	740	11.25	17	0.46	7	0.35	2018	16.69	756	6.60	8884
3	Indl.Co.Op.Bank ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
	Total (E)	**740**	**11.25**	**17**	**0.46**	**7**	**0.35**	**2018**	**16.69**	**756**	**6.60**	**8884**
(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	1365	11.55	546	5.02	16142	160.60	6457	65.71	0
2	Ujjivan Small Finnance	0	0.00	8092	46.17	3717	21.33	92563	958.85	73216	651.74	0
3	Suryoday Small Finance Ba	0	0.00	0	0.00	0	0.00	130502	258.22	43819	87.15	0
4	ESAF Small Finance Bank	0	0.00	0	0.00	0	0.00	30832	219.13	21361	184.78	0
	TOTAL (G)	**0**	**0.00**	**9457**	**57.72**	**4263**	**26.35**	**270039**	**1596.81**	**144853**	**989.38**	**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
2	Airtel Payments Bank	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	**7101**	**226.64**	**21949**	**164.01**	**14195**	**101.90**	**658275**	**4317.19**	**325182**	**3011.37**	**8884**

Annexure - 13 Pg

NABARD

NB. KA. SLBC. 873 / MCID-GEN (13)/ 2020-21

28 August 2020

केनरा बैंक CANARA BANK
महा प्रबंधक का सचिवालय अग्रणी बैंक व क्षेत्रीय ग्रामीण बैंक विभाग
प्र. का. अनेक्स, बेंगलूरु - 560 009
03 SEP 2020
GM's Secretariat
Lead Bank & Regional Rural Bank Wing
H. O. Annexe, Bengaluru - 560 009

The Convenor
SLBC
Canara Bank, Corporate Office
II Cross, Gandhinagar
Bengaluru – 560 009

SLBC
E

Dear Sir

Allocation of Target for Credit Linkage of SHGs/ JLGs for the year 2020-21 – Karnataka State

We advise that the following Agency-wise targets have been allocated for credit linkage of SHGs/ JLGs in the State for 2020-21:

Particulars	Target	Agency	SHGs	%	JLGs	%
SHGs Savings linkage	0	CBs	375000	75	292500	90
SHGs Credit linkage	500000	RRBs	90000	18	26000	8
JLG Financing	325000	DCCBs	35000	7	6500	2
		Total	500000	100	325000	100

You may kindly allocate it amongst the banks (including RRBs and Cooperatives)

2. The district-wise target for credit linkage of SHGs/ JLGs for the year 2020-21 is enclosed. You are requested to advise the LDMs to allocate the same to the banks in the district in consultation with our DDMs.

3. A copy of the letter is also endorsed to our District Development Managers.

Yours faithfully

Samall
Tripti M Samall
Assistant General Manager

Encl: 01

ANNEXURE

District-wise target for SHG/JLG for 2020-21

Sr. No	Name of the District	SHG Target allocated for 2020-21	JLG Target allocated for 2020-21
1	Bagalkot	8000	8000
2	Belgaum	46000	14000
3	Bellary	17000	8000
4	Bidar	16000	19000
5	Bijapur	10000	11000
6	Chamrajnagar	5000	11000
7	Chitradurga	25000	14000
8	Chikmagalur	5000	8000
9	Dakshin Kannada	30000	21000
10	Udupi	12000	13000
11	Davangere	7000	11000
12	Dharwad	16000	14000
13	Kalburgi	16000	13000
14	Yadgir	7000	3000
15	Gadag	9000	8000
16	Hassan	31000	13000
17	Haveri	12000	11000
18	Kodagu	7000	6000
19	Mandya	35000	19000
20	Ramanagar	14000	8000
21	Mysore	15000	13000
22	Raichur	17000	8000
23	Koppal	6000	8000
24	Shivamoga	26000	8000
25	Tumkur	41000	11000
26	Uttar Kannada	22000	8000
27	Bengaluru (Rural)	13000	11000
28	Bengaluru (Urban)	7000	3000
29	Chikaballapur	8000	11000
30	Kolar	17000	11000
	Total	**500000**	**325000**

NABARD Bangalore

Annexure - 13 Q

Annexure -13Q

Bank wise sanctions of Stand Up India loans during first quarter of the financial year 2020-21

Amount in Crore

Lender	Target SC/ST	SC			Target Women	Women (General)			Total Target	Total		
		No Of A/Cs	Sanctioned Amt	Disbursement Amt		No Of A/Cs	Sanctioned Amt	Disbursement Amt		No Of A/Cs	Sanctioned Amt	Disbursement Amt
Private Sector Banks												
IDBI Bank	88	0	0	0	88	1	0.5	0.5	176	1	0.5	0.5
Total		0	0	0		1	0.5	0.5		1	0.5	0.5
Public Sector Banks												
Canara Bank	976	0	0	0	976	17	4.07	4.07	1952	17	4.07	4.07
State Bank of India	1817	2	0.61	0	1817	0	0	0	3634	2	0.61	0
Syndicate Bank	793	0	0	0	793	2	0.36	0.06	1586	2	0.36	0.06
Total		2	0.61	0		19	4.42	4.13		21	5.03	4.13
Grand Total	3674	2	0.61	0	3674	20	4.92	4.63	7348	22	5.53	4.63

Annexure - 13 Q

Bank wise sanctions of Stand Up India Loans during first quarter of financial year 2019-20

Amount in Crore

Lender	Target SC/ST	SC			ST			Target Women	Women (General)			Total Target	Total		
		No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt		No Of A/Cs	Sanctioned Amt	Disbursement Amt		No Of A/Cs	Sanctioned Amt	Disbursement Amt
Private Sector Banks															
Axis Bank	186	0	0	0	0	0	0	186	1	0.68	0	372	1	0.68	0
Total		0	0	0	0	0	0		1	0.68	0		1	0.68	0
Public Sector Banks															
Andhra Bank	123	0	0	0	0	0	0	123	1	0.4	0.18	246	1	0.4	0.18
Bank of India	138	1	0.4	0.4	0	0	0	138	6	1.46	0.53	276	7	1.86	0.93
Bank of Maharashtra	62	0	0	0	0	0	0	62	1	0.24	0.24	124	1	0.24	0.24
Canara Bank	976	23	5.52	5.41	4	1.1	0.83	976	106	25.79	22.52	1952	133	32.42	28.76
Corporation Bank	512	1	0.17	0.17	0	0	0	512	7	1.92	1.92	1024	8	2.09	2.09
Indian Overseas Bank	237	0	0	0	0	0	0	237	2	0.29	0.03	474	2	0.29	0.03
Oriental Bank of Commerce	51	0	0	0	0	0	0	51	1	0.02	0.02	102	1	0.02	0.02
Punjab National Bank	71	0	0	0	0	0	0	71	2	0.29	0.2	142	2	0.29	0.2
State Bank of India	1817	20	4.94	0	6	2.71	0	1817	48	11.36	0	3634	74	19.01	0
Syndicate Bank	793	0	0	0	1	0.5	0	793	44	10.23	0.17	1586	45	10.73	0.17
UCO Bank	65	0	0	0	0	0	0	65	3	0.76	0.27	130	3	0.76	0.27
Total		45	11.03	5.98	11	4.31	0.83		221	52.75	26.08		277	68.1	32.88
Regional Rural Banks															
RRB Karnataka Vikas GB	1225	7	1.53	0	6	1.53	0	1225	10	2	0	2450	23	5.06	0
Total		7	1.53	0	6	1.53	0		10	2	0		23	5.06	0
Grand Total	6256	52	12.57	5.98	17	5.84	0.83	6256	232	55.42	26.08	12512	301	73.83	32.88

Annexure - 13R

Annexure – 13R

State wise loans sanctions under Stand Up india as on 23.09.2020

Sl No.	StateName	SC			ST			Women (General)			Total		
		No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt
1	UTTAR PRADESH	13	2.34	1.69	0	0	0	106	20.54	15.34	119	22.89	17.03
2	HARYANA	32	6.05	5.96	0	0	0	59	15.38	13.86	91	21.43	19.83
3	PUNJAB	15	2.52	1.34	0	0	0	61	13.24	10.83	76	15.75	12.18
4	UTTARAKHAND	3	0.56	0.34	9	0.96	0.96	62	11.49	11.14	74	13.01	12.44
5	DELHI	5	1.35	1.34	1	0.5	0.3	54	10.75	10.6	60	12.59	12.25
6	TAMIL NADU	7	2.87	2.22	0	0	0	26	6.66	4.81	33	9.53	7.03
7	KARNATAKA	1	0.12	0.12	0	0	0	33	8.14	7.34	34	8.26	7.46
8	WEST BENGAL	8	1.13	0.81	2	0.22	0.12	26	5.79	4.19	36	7.13	5.11
9	ANDHRA PRADESH	3	0.63	0.63	3	0.61	0.61	25	5.82	5.56	31	7.07	6.81
10	MAHARASHTRA	6	1.74	1.57	1	0.23	0.18	18	3.96	2.96	25	5.93	4.72
11	GUJARAT	3	0.45	0.45	0	0	0	20	4.39	3.28	23	4.84	3.73
12	CHANDIGARH	1	0.15	0.12	0	0	0	18	4.62	2.8	19	4.77	2.93
13	KERALA	1	0.11	0.11	0	0	0	21	3.9	3.52	22	4	3.63
14	TELANGANA	4	2.23	0.93	1	0.35	0.35	6	1.39	0.84	11	3.97	2.12
15	BIHAR	3	0.32	0.22	0	0	0	14	3.34	2.04	17	3.66	2.26
16	RAJASTHAN	1	0.11	0.1	1	0.15	0.15	11	2.88	2.31	13	3.13	2.56
17	JHARKHAND	2	0.28	0.12	0	0	0	14	2.72	1.55	16	3	1.67
18	CHHATTISGARH	1	0.22	0.22	1	0.21	0.08	9	2.45	1.52	11	2.88	1.82
19	MADHYA PRADESH	2	0.34	0.3	2	0.39	0.36	5	1.54	0.89	9	2.27	1.55
20	ASSAM	1	0.15	0.01	2	0.93	0.77	2	0.45	0.35	5	1.52	1.12
21	HIMACHAL PRADESH	1	0.2	0.2	0	0	0	6	0.99	0.78	7	1.19	0.98
22	ODISHA	0	0	0	0	0	0	7	0.91	0.66	7	0.91	0.66
23	MIZORAM	0	0	0	4	0.83	0.83	0	0	0	4	0.83	0.83
24	ANDAMAN AND NICOBAR ISLANDS	0	0	0	0	0	0	1	0.8	0.4	1	0.8	0.4
25	MANIPUR	0	0	0	1	0.2	0.2	1	0.53	0.53	2	0.73	0.73
26	TRIPURA	0	0	0	0	0	0	1	0.51	0.51	1	0.51	0.51
27	NAGALAND	0	0	0	2	0.4	0.4	0	0	0	2	0.4	0.4
28	JAMMU AND KASHMIR	0	0	0	0	0	0	2	0.29	0.28	2	0.29	0.28
29	GOA	0	0	0	0	0	0	2	0.28	0.28	2	0.28	0.28
30	SIKKIM	0	0	0	1	0.1	0.1	1	0.13	0.13	2	0.23	0.23
31	MEGHALAYA	0	0	0	0	0	0	1	0.18	0.18	1	0.18	0.18
	Total	**113**	**23.85**	**18.81**	**31**	**6.07**	**5.4**	**612**	**134.06**	**109.49**	**756**	**163.98**	**133.7**

5685

ANNEXURE – 14

BANKING DATA - CD Ratio

Sl. No.	Name of Bank	BANKING DATA -CD Ratio AS AT MARCH 2020					BANKING DATA - CD Ratio AS AT JUNE 2020					Variation in Total (June 20 over March 20)
		Rur	S.Urb	Urb	M/P.T	Total	Rur	S.Urb	Urb	M/P.T	Total	
(A)	Major Banks											
1	Canara Bank	90	84	53	47	58	95	86	52	50	61	3
2	State Bank of India	63	48	42	77	63	63	47	41	73	61	-2
3	Union Bank Of India	88	90	58	66	68	103	106	83	66	76	8
5	Bank of Baroda	81	81	62	121	97	83	74	63	122	97	-1
	Total (A)	81	68	50	69	65	84	68	52	69	66	1
(B)	Oth.Nationalised Bks											
1	Bank of India	85	196	93	187	158	82	180	100	174	151	-7
2	Bank of Maharastra	83	69	47	306	173	81	69	44	307	171	-3
3	Central Bank of India	102	77	82	93	90	106	75	76	89	86	-4
4	Indian Bank	318	74	47	96	89	261	78	52	102	94	5
5	Indian Overseas Bank	86	97	43	69	67	90	95	42	68	66	-1
6	Punjab National Bank	147	83	66	123	113	160	69	62	145	128	15
7	Punjab and Synd Bank	#DIV/0!	14	149	124	122	76	122	207	309	283	161
8	UCO Bank	80	134	97	90	92	84	130	91	106	104	12
	Total (B)	111	107	64	122	109	108	104	65	129	113	4
(C)	Other Comm.Banks											
1	IDBI Bank	442	163	66	90	92	188	254	64	90	92	0
2	Karnataka Bank Ltd	45	53	44	53	50	46	54	44	54	50	1
3	Kotak Mahendra Bank	141	32	64	77	77	128	32	61	64	65	-12
4	Cathelic Syrian Bank Ltd.	508	#DIV/0!	84	#DIV/0!	97	482	#DIV/0!	79	#DIV/0!	90	-6
5	City Union Bank Ltd	#DIV/0!	230	138	59	71	#DIV/0!	246	141	69	82	11
5	Dhanalaxmi Bank Ltd.	#DIV/0!	107	56	131	120	#DIV/0!	107	56	131	120	0
6	Federal Bank Ltd.	79	124	157	173	155	115	116	122	187	162	6
7	J and K Bank Ltd	#DIV/0!	#DIV/0!	273	541	532	#DIV/0!	#DIV/0!	273	541	532	0
8	Karur Vysya Bank Ltd.	#DIV/0!	63	106	82	79	#DIV/0!	64	110	80	78	-1
9	Lakshmi Vilas Bank Ltd	39	108	84	107	100	34	13	438	14	175	75
10	Ratnakar Bank Ltd	130	65	25	58	52	132	69	23	58	52	0
11	South Indian Bank Ltd	271	83	94	69	74	297	86	97	69	75	1
12	Tamil Nadu Merchantile Bank L	#DIV/0!	237	52	30	49	#DIV/0!	227	51	26	49	0
13	IndusInd Bank	3768	8218	261	178	221	3972	123	134	208	223	2
14	HDFC Bank Ltd	54	178	151	52	60	51	167	138	46	53	-7
15	Axis Bank Ltd	22	73	92	88	87	23	37	89	85	82	-5
16	ICICI Bank Ltd	49	140	82	64	66	50	125	71	53	56	-11
17	YES BANK Ltd.	72	72	197	265	250	66	64	197	269	253	3
18	Bandhan Bank	#DIV/0!	165	311	298	299	#DIV/0!	152	301	233	250	-49
19	DCB Bank Ltd	415	256	110	109	126	493	258	118	113	132	7
20	IDFC Bank	1828	685	221	133	155	1877	703	166	103	121	-34
	Total(C)	89	91	83	75	77	88	86	81	67	71	-7
(D)	R R B 's											
1	Karnataka Grameena Bank	122	65	31	32	77	124	65	30	30	77	0
2	Karnataka Vikas Grameena Ban	107	49	30	#DIV/0!	73	108	49	29	#DIV/0!	72	-1
	Total (D)	116	59	30	32	76	118	59	30	30	75	0
Total (Comm.Banks) A+B+C		83	74	60	75	73	86	73	61	72	71	-2
Total of Comm Banks and RRBs		92	73	58	75	73	94	72	59	72	71	-2
(E)	Co-Op Sector											
1	KSCARD Bk.Ltd	#DIV/0!	#DIV/0!	0	0	534	#DIV/0!	#DIV/0!	0	0	496	-38
2	K.S.Coop Apex Bank ltd	108	93	103	136	111	114	101	98	135	113	2
3	Indl.Co.Op.Bank ltd.	#DIV/0!	20	44	69	53	#DIV/0!	20	44	69	53	0
	Total (E)	129	93	99	134	114	134	101	95	133	116	2
(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	1860	1158	248	159	221	1172	2756	195	149	193	-28
2	Ujjivan Small Finnance	851	454	196	134	205	921	366	174	100	163	-42
3	Suryoday Small Finance Bank	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	22572	10676	219	0	134	#DIV/0!
4	ESAF Small Finance Bank	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	8191	4769	1215	8	194	#DIV/0!
	TOTAL (G)	1205	470	228	143	212	1242	514	198	97	172	-39
(H)	Payments bank											
1	India Post Payments Bank Limit	#DIV/0!	0	0	0	0	#DIV/0!	0	0	0	0	0
2	Airtel Payments Bank	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	0	0	0	0	0	#DIV/0!
	TOTAL (H)	#DIV/0!	0	0	0	0	0	0	0	0	0	0
	Grand Total	95	75	61	76	75	98	75	62	73	73	-2

ANNEXURE – 14A

BANKING DATA - DEPOSITS

(Amount Rs. In Crore):

Sl.	Name of the Bank	BANKING DATA -DEPOSITS AS AT MARCH 2020					BANKING DATA - DEPOSITS AS AT JUNE 2020					Variation (JUNE 2020 over MARCH 2020)
		Rural	S.Urban	Urban	M/PT	Total	Rural	S.Urban	Urban	M/PT	Total	
(A)	**Major Banks**											
1	Canara Bank	20931.57	23137.14	38504.75	100152.98	182726.44	21375.32	23354.16	38839.23	93984.08	177552.80	-5173.64
2	State Bank of India	13871.41	34346.83	49585.69	112722.25	210526.18	14057.42	35226.21	50554.95	115057.36	214895.93	4369.75
3	Union Bank Of India	5073.16	9043.30	17776.24	42099.53	73992.24	4333.37	7121.45	11433.61	41744.39	64632.82	-9359.42
4	Bank of Baroda	7468.37	6820.79	11084.13	26060.62	51433.91	7655.60	7160.31	11100.69	25767.11	51683.71	249.80
	Total (A)	**47344.52**	**73348.06**	**116950.81**	**281035.38**	**518678.77**	**47421.70**	**72862.14**	**111928.48**	**276552.94**	**508765.26**	**-9913.51**
(B)	**Other.Nationalised Banks**											
1	Bank of India	821.66	764.94	2428.39	6496.40	10511.39	833.04	734.11	2473.45	7060.03	11100.63	589.24
2	Bank of Maharastra	224.29	329.39	1075.83	1432.57	3062.08	229.58	329.41	1105.69	1426.82	3091.50	29.42
3	Central Bank of India	167.15	454.20	968.67	3616.64	5206.66	157.42	473.65	960.26	3904.83	5496.15	289.49
4	Indian Bank	242.70	840.64	2661.17	10581.17	14325.67	258.49	616.28	2739.41	10141.55	13755.73	-569.94
5	Indian Overseas Bank	908.25	765.23	2110.56	4588.51	8372.55	923.02	784.41	2108.63	4621.18	8437.24	64.69
6	Punjab National Bank	169.20	325.58	2017.02	10045.96	12557.76	170.79	310.15	2019.13	8325.48	10825.55	-1732.21
7	Punjab and Synd Bank	0.00	34.09	78.31	962.66	1075.06	12.89	4.24	50.49	274.18	341.80	-733.26
8	UCO Bank	122.43	131.34	415.14	1999.45	2668.36	120.28	163.54	401.63	2000.40	2685.86	17.50
	Total (B)	**2655.68**	**3645.41**	**11755.09**	**39723.35**	**57779.53**	**2705.50**	**3415.80**	**11858.69**	**37754.46**	**55734.46**	**-2045.07**
(C)	**Other Comm.Banks**											
1	IDBI Bank	132.76	1013.23	4049.41	6214.76	11410.16	312.56	614.93	4180.68	5968.19	11076.36	-333.80
2	Karnataka Bank Ltd	5143.32	9304.04	14310.75	19136.67	47894.78	5158.65	9299.64	14450.82	19124.27	48033.39	138.61
3	Kotak Mahendra Bank	1138.44	843.63	2350.05	20089.04	24421.16	1221.46	834.65	2430.39	22840.21	27326.70	2905.55
4	Cathelic Syrian Bank Ltd.	18.77	0.00	629.91	0.00	648.68	20.59	0.00	699.85	0.00	720.44	71.75
5	City Union Bank Ltd	0.00	90.31	199.46	2384.99	2674.76	0.00	88.78	194.96	2017.72	2301.46	-373.31
6	Dhanalaxmi Bank Ltd.	0.00	12.74	49.17	302.00	363.91	0.00	12.74	49.17	302.00	363.91	0.00
7	Federal Bank Ltd.	599.12	842.15	976.64	4108.41	6526.32	613.56	838.46	975.79	4201.51	6629.31	103.00
8	J and K Bank Ltd	0.00	0.00	23.68	623.33	647.01	0.00	0.00	23.68	623.33	647.01	0.00
9	Karur Vysya Bank Ltd.	0.00	779.10	148.88	3217.75	4145.73	0.00	792.10	150.35	3216.91	4159.36	13.63
10	Lakshmi Vilas Bank Ltd	27.36	83.02	604.29	1690.03	2404.71	15.56	40.96	476.65	725.80	1258.96	-1145.75
11	Ratnakar Bank Ltd	51.84	614.55	1464.34	4506.89	6637.62	48.38	550.75	1286.80	4240.24	6126.18	-511.44
12	South Indian Bank Ltd	13.73	165.09	898.85	4496.59	5574.26	14.37	166.12	922.55	4506.48	5609.52	35.26
13	Tamil Nadu Merchantile Bank Ltd.	0.00	105.25	221.68	1077.53	1404.46	0.00	134.12	224.32	1050.66	1409.10	4.64
14	IndusInd Bank	58.74	1.95	662.74	5714.11	6437.54	53.64	144.87	1272.28	4810.30	6281.09	-156.45
15	HDFC Bank Ltd	1169.36	2402.13	5252.19	92325.15	101148.83	1232.03	2523.02	5564.83	106437.13	115757.01	14608.18
16	Axis Bank Ltd	389.54	2528.99	6656.56	34484.36	44059.46	386.75	2618.53	6716.46	35618.58	45340.32	1280.86
17	ICICI Bank Ltd	2003.50	1133.55	6408.47	51952.47	61498.00	1902.53	1305.94	7459.88	61829.04	72497.39	10999.39
18	YES BANK Ltd.	272.45	44.58	342.68	5000.95	5660.66	272.45	44.58	342.68	5000.95	5660.66	0.00
19	Bandhan Bank	0.00	9.23	141.70	308.40	459.32	0.00	10.51	149.91	384.64	545.06	85.74
20	DCB Bank Ltd	65.13	19.30	436.19	902.47	1423.09	55.09	19.66	412.43	839.47	1326.66	-96.43
21	IDFC Bank	12.70	130.82	312.53	5121.57	5577.61	12.52	128.89	420.97	6371.87	6934.25	1356.64
	Total(C)	**11096.76**	**20123.67**	**46140.18**	**263657.47**	**341018.07**	**11320.14**	**20169.24**	**48405.46**	**290109.31**	**370004.14**	**28986.07**
(D)	**R R B 's**											
1	Karnataka Grameena Bank	12278.23	5421.98	8905.78	1824.88	28430.87	12151.45	5373.98	8960.28	1944.97	28430.67	-0.20
2	Karnataka Vikas Grameena Bank	7685.10	3410.42	4082.88	0.00	15178.40	7639.23	3428.67	4315.89	0.00	15383.79	205.39
	Total (D)	**19963.33**	**8832.39**	**12988.66**	**1824.88**	**43609.26**	**19790.68**	**8802.65**	**13276.16**	**1944.97**	**43814.46**	**205.19**
	Total (Comm.Banks) A+B+C	**61096.95**	**97117.14**	**174846.08**	**584416.20**	**917476.36**	**61447.34**	**96447.18**	**172192.63**	**604416.71**	**934503.86**	**17027.49**
	Total of Comm Banks and RRBs	**81060.28**	**105949.53**	**187834.74**	**586241.08**	**961085.63**	**81238.02**	**105249.82**	**185468.80**	**606361.68**	**978318.32**	**17232.69**
(E)	**Co-Op Sector**											
1	KSCARD Bk.Ltd	0.00	0.00	273.97	72.66	346.63	0.00	0.00	288.01	80.43	368.44	21.81
2	K.S.Coop Apex Bank ltd	8930.00	8529.75	10633.46	10890.36	38983.57	8982.27	7440.57	10355.09	10952.64	37730.58	-1253.00
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)	**8930.00**	**8549.64**	**11077.90**	**11094.91**	**39652.45**	**8982.27**	**7460.46**	**10813.57**	**11164.96**	**38421.27**	**-1231.19**
(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	7.43	3.68	314.07	383.61	708.79	7.37	3.84	410.45	405.35	827.01	118.22
2	Ujjivan Small Finnance	13.75	165.92	192.71	681.95	1054.33	12.98	204.53	213.91	849.75	1281.16	226.84
3	Suryoday Small Finance Bank	0.00	0.00	0.00	0.00	0.00	0.08	1.09	58.10	136.59	195.87	195.87
4	ESAF Small Finance Bank	0.00	0.00	0.00	0.00	0.00	0.43	2.50	4.67	105.61	113.21	113.21
	TOTAL (G)	**21.18**	**169.60**	**506.78**	**1065.56**	**1763.12**	**20.86**	**211.96**	**687.13**	**1497.30**	**2417.25**	**654.13**
(H)	**Payments bank**											
1	India Post Payments Bank Limited	**0.00**	**47.31**	**16.93**	**9.41**	73.65	**0.00**	**65.40**	**10.78**	**11.99**	88.16	14.51
2	Airtel Payments Bank	**0.00**	**0.00**	**0.00**	**0.00**	0.00	**11.31**	**10.94**	**3.40**	**0.03**	25.68	25.68
	TOTAL (H)	**0.00**	47.31	16.93	9.41	73.65	**11.31**	76.34	**14.18**	**12.02**	113.84	**40.19**
	Grand Total	**90011.46**	**114716.08**	**199436.35**	**598410.95**	**1002574.85**	**90252.45**	**112998.58**	**196983.68**	**619035.96**	**1019270.67**	**16695.83**

ANNEXURE - 14B

BANKING DATA - ADVANCES

Amount Rs. In Crore

Sl		AS AT MARCH 2020					AS AT JUNE 2020					Variation (JUNE 2020 over MARCH 2020)
		Rural	S.Urban	Urban	M/P.T	Total	Rural	S.Urban	Urban	M/P.T	Total	
(A)	**Major Banks**											
1	Canara Bank	18878.00	19543.92	20599.61	46839.42	105860.95	20287.32	20038.60	20275.09	46986.79	107587.81	1726.86
2	State Bank of India	8795.51	16387.74	20921.89	86451.61	132556.75	8829.88	16620.89	20948.58	84416.62	130815.98	-1740.77
3	Union Bank Of India	4469.02	8109.58	10309.18	27705.72	50593.50	4469.02	7541.91	9484.45	27656.26	49151.64	-1441.86
4	Bank of Baroda	6039.78	5502.08	6926.74	31548.10	50016.70	6369.14	5304.87	6995.62	31315.15	49984.78	-31.92
	Total (A)	**38182.31**	**49543.32**	**58757.42**	**192544.85**	**339027.90**	**39955.37**	**49506.27**	**57703.75**	**190374.82**	**337540.21**	**-1487.70**
(B)	**Oth.Nationalised Banks**											
1	Bank of India	698.09	1498.38	2261.74	12159.56	16617.77	681.50	1320.26	2465.95	12275.95	16743.66	125.89
2	Bank of Maharastra	186.27	226.84	507.78	4385.73	5306.61	186.31	227.82	483.32	4381.17	5278.62	-27.99
3	Central Bank of India	170.65	348.91	795.96	3357.57	4673.09	166.63	357.55	732.34	3456.30	4712.82	39.73
4	Indian Bank	772.88	624.84	1245.67	10109.67	12753.05	674.76	481.32	1418.60	10314.30	12888.98	135.93
5	Indian Overseas Bank	784.52	743.71	911.63	3158.08	5597.94	828.78	743.69	879.71	3130.73	5582.92	-15.02
6	Punjab National Bank	248.45	269.07	1323.44	12319.54	14160.50	273.95	213.34	1242.40	12081.43	13811.12	-349.38
7	Punjab and Synd Bank	0.00	4.91	116.48	1193.24	1314.63	9.79	5.19	104.49	848.27	967.74	-346.90
8	UCO Bank	97.67	175.74	400.95	1792.25	2466.60	100.58	212.66	365.84	2117.77	2796.85	330.25
	Total (B)	**2958.53**	**3892.39**	**7563.65**	**48475.63**	**62890.20**	**2922.31**	**3561.84**	**7692.64**	**48605.92**	**62782.70**	**-107.49**
(C)	**Other Comm.Banks**											
1	IDBI Bank	586.34	1650.29	2674.09	5606.50	10517.22	588.02	1563.75	2679.82	5349.68	10181.27	-335.95
2	Karnataka Bank Ltd	2336.58	4928.79	6316.85	10168.99	23751.21	2380.86	4979.89	6401.94	10369.58	24132.27	381.05
3	Kotak Mahendra Bank	1608.63	273.13	1505.29	15422.73	18809.78	1557.52	266.59	1485.46	14530.01	17839.58	-970.20
4	Cathelic Syrian Bank Ltd.	95.43	0.00	531.06	0.00	626.49	99.24	0.00	551.20	0.00	650.44	23.95
5	City Union Bank Ltd	0.00	207.90	274.78	1409.99	1892.67	0.00	218.61	274.21	1393.13	1885.95	-6.72
6	Dhanalaxmi Bank Ltd.	0.00	13.69	27.68	394.37	435.74	0.00	13.69	27.68	394.37	435.74	0.00
7	Federal Bank Ltd.	473.01	1044.98	1531.73	7089.40	10139.13	703.52	968.42	1190.18	7850.41	10712.53	573.40
8	J and K Bank Ltd	0.00	0.00	64.55	3375.28	3439.83	0.00	0.00	64.55	3375.28	3439.83	0.00
9	Karur Vysya Bank Ltd.	0.00	493.62	157.57	2634.16	3285.35	0.00	503.65	165.64	2585.56	3254.85	-30.50
10	Lakshmi Vilas Bank Ltd	10.65	89.53	505.01	1809.46	2414.65	5.31	5.14	2088.50	104.67	2203.63	-211.02
11	Ratnakar Bank Ltd	67.56	399.90	359.42	2602.53	3429.42	63.96	381.78	297.18	2444.38	3187.31	-242.11
12	South Indian Bank Ltd	37.20	136.73	845.27	3108.66	4127.86	42.61	143.36	894.85	3116.78	4197.60	69.74
13	Tamil Nadu Merchantile Ba	0.00	249.32	114.76	321.87	685.94	0.00	304.83	114.46	275.41	694.70	8.76
14	IndusInd Bank	2213.32	160.26	1730.23	10149.64	14253.45	2130.68	177.90	1703.17	10020.68	14032.43	-221.02
15	HDFC Bank Ltd	636.33	4274.59	7929.60	47752.65	60593.17	626.04	4222.71	7701.73	48546.19	61096.67	503.49
16	Axis Bank Ltd	87.33	1850.38	6094.02	30340.45	38372.18	89.25	973.66	5963.39	30277.24	37303.54	-1068.64
17	ICICI Bank Ltd	972.24	1592.04	5234.82	33009.40	40808.51	957.02	1626.46	5277.46	32504.12	40365.06	-443.44
18	YES BANK Ltd.	195.70	32.25	673.86	13267.94	14169.75	180.25	28.33	675.38	13458.07	14342.03	172.28
19	Bandhan Bank	0.00	15.22	440.07	918.79	1374.08	0.00	15.96	451.76	896.26	1363.98	-10.10
20	DCB Bank Ltd	270.26	49.38	480.01	986.34	1785.99	271.52	50.82	486.31	946.56	1755.21	-30.78
21	IDFC Bank	232.08	895.66	690.63	6832.28	8650.65	234.97	906.26	699.50	6544.77	8385.50	-265.15
	Total(C)	**9822.66**	**18357.66**	**38181.32**	**197201.42**	**263563.07**	**9930.79**	**17351.80**	**39194.38**	**194983.15**	**261460.11**	**-2102.96**
(D)	**R R B 's**											
1	Karnataka Grameena Bank	14977.72	3506.76	2737.41	578.13	21800.02	15060.78	3495.05	2731.44	577.83	21865.10	65.08
2	Karnataka Vikas Grameen	8246.92	1672.28	1212.40	0.00	11131.60	8216.57	1679.38	1232.22	0.00	11128.17	-3.43
	Total (D)	23224.64	5179.04	3949.81	578.13	32931.62	23277.35	5174.42	3963.66	577.83	32993.27	61.65
Total (Comm.Banks) A+B+C		**50963.50**	**71793.37**	**104502.39**	**438221.91**	**665481.17**	**52808.46**	**70419.90**	**104590.77**	**433963.89**	**661783.02**	**-3698.15**
Total of Comm Banks and RR		**74188.14**	**76972.40**	**108452.20**	**438800.05**	**698412.79**	**76085.82**	**75594.32**	**108554.43**	**434541.73**	**694776.29**	**-3636.50**
(E)	**Co-Op Sector**											
1	KSCARD Bk.Ltd	1851.26	0.00	0.00	0.00	1851.26	1828.31	0.00	0.00	0.00	1828.31	-22.95
2	K.S.Coop Apex Bank ltd	9660.78	7920.13	10907.54	14804.27	43292.71	10210.68	7547.79	10172.85	14783.87	42715.18	-577.53
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)	**11512.04**	**7924.05**	**10982.76**	**14895.71**	**45314.55**	**12038.99**	**7551.71**	**10248.07**	**14875.31**	**44714.07**	**-600.48**
(F)	KSFC	0.00	0.00	1848.17	342.52	2190.69	0.00	0.00	1764.66	509.54	2274.20	83.51
	TOTAL (F)	**0.00**	**0.00**	**1848.17**	**342.52**	**2190.69**	**0.00**	**0.00**	**1764.66**	**509.54**	**2274.20**	**83.51**
(G)	**Small Finance Bank**											
1	Equitas Small Finance Ban	138.20	42.62	779.29	608.55	1568.66	86.39	105.84	801.92	604.33	1598.48	29.82
2	Ujjivan Small Finnance	117.02	753.80	378.65	915.27	2164.74	119.48	748.02	373.01	845.53	2086.04	-78.70
3	Suryoday Small Finance B	0.00	0.00	0.00	0.00	0.00	17.92	116.85	127.19	0.46	262.43	262.43
4	ESAF Small Finance Bank	0.00	0.00	0.00	0.00	0.00	35.22	119.22	56.74	7.95	219.13	219.13
	TOTAL (G)	**255.22**	**796.42**	**1157.94**	**1523.82**	**3733.40**	**259.01**	**1089.93**	**1358.86**	**1458.27**	**4166.07**	**432.67**
(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**
2	Airtel 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	**85955.40**	**85692.87**	**122441.07**	**455562.09**	**749651.43**	**88383.82**	**84235.96**	**121926.01**	**451384.84**	**745930.63**	**-3720.80**

ANNEXURE – 14C

District Wise C.D. Ratio as on 30.06.2020				
Sl.No.	Name of the District	(Rs. In Crores)		
		Deposits	Advances	CD Ratio
1	Uttara Kannada	16406	6662	40.61
2	Udupi	25540	12675	49.63
3	Dakshina Kannada	50506	28589	56.60
4	Dharwad	26137	15305	58.56
5	Shimoga	16292	10009	61.43
6	Mysore	38850	24038	61.87
7	Gulbarga	12398	8441	68.09
8	Belagavi	32962	23396	70.98
9	Kodagu	6605	4823	73.01
10	Bengaluru [Urban]	626212	466623	74.52
11	Ballari	18465	13762	74.53
12	Bengaluru [Rural]	9358	7100	75.87
13	Gadag	5689	4339	76.27
14	Tumkur	13130	10476	79.79
15	Chickmagalur	9761	8172	83.72
16	Mandya	8229	6895	83.79
17	Vijayapura	12136	10419	85.85
18	Kolar	7323	6339	86.56
19	Hassan	11573	10078	87.08
20	Bidar	7062	6223	88.12
21	Ramanagara	6295	5570	88.48
22	Bagalkot	11612	10417	89.71
23	Koppal	5047	4659	92.31
24	Chamrajanagara	3051	2830	92.76
25	Raichur	8339	7850	94.13
26	Chitradurga	7282	6967	95.67
27	Chickballapura	4607	4488	97.42
28	Haveri	6220	6148	98.84
29	Yadgir	3183	3185	100.07
30	Davanagere	8999	9455	105.06
All Districts-Total		1019271	745931	73

ANNEXURE-- 15

BANK WISE NON-PERFORMING ASSETS - POSITION AS ON JUNE 2020

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	332148	11454.44	198801	5767.20	72638	3017.34	10532	584.19	38127	1613.38	2484044	107587.81
2	State Bank of India	694424	10187.31	329902	3989.78	30840	833.42	310180	4477.26	14360	468.92	1588499	130815.98
3	Union Bank Of India	14737	4232.61	8293	203.17	4966	1185.20	89	0.54	648	2820.90	1637120	49151.64
4	Bank of Baroda	80395	2592.63	47345	753.42	19990	691.63	1840	110.82	7890	825.24	826097	49984.78
	Total (A)	**1121704**	**28466.99**	**584341**	**10713.57**	**128434**	**5727.59**	**322641**	**5172.81**	**61025**	**5728.44**	**6535760**	**337540.21**
(B)	**Nationalised Banks**												
1	Bank of India	11252	969.86	7682	224.45	1565	134.60	1234	561.79	391	10.44	146551	16743.66
2	Bank of Maharastra	6986	334.79	3607	76.41	1619	93.13	1289	73.78	213	60.84	28004	5278.62
3	Central Bank of India	12808	341.65	6164	110.08	3279	84.90	62	1.12	2583	119.26	89096	4712.82
4	Indian Bank	9038	498.80	5392	98.12	1452	69.25	1024	21.43	540	270.27	112631	12888.98
5	Indian Overseas Bank	18694	604.31	8890	145.91	5905	90.81	480	6.64	3020	327.94	287971	5582.92
6	Punjab National Bank	14276	7280.50	7807	181.14	4031	255.10	862	3126.85	885	3686.79	70337	13811.12
7	Punjab and Synd Bank	321	28.73	21	0.13	186	18.30	12	3.18	78	5.47	3199	967.74
8	UCO Bank	6952	499.16	3104	43.91	867	72.91	1522	47.32	1003	237.68	44250	2796.85
	Total (B)	**80327**	**10557.80**	**42667**	**880.15**	**18904**	**819.00**	**6485**	**3842.11**	**8713**	**4718.69**	**782039**	**62782.70**
(C)	**Private Banks**												
1	IDBI Bank	3508	381.52	2397	103.57	724	27.44	18	8.11	222	234.23	168814	10181.27
2	Karnataka Bank Ltd	20523	819.58	11129	228.10	5387	195.87	221	12.89	2985	357.94	325051	24132.27
3	Kotak Mahendra Bank	11018	291.83	2410	20.74	417	71.63	3	0.00	7899	195.49	752931	17839.58
4	Cathelic Syrian Bank Ltd.	12189	166.67	10155	108.58	1936	49.62	0	0.00	0	0.00	37628	650.44
5	City Union Bank Ltd	244	48.10	41	1.72	88	22.63	1	0.00	101	23.08	9702	1885.95
6	Dhanalaxmi Bank Ltd.	199	56.71	0	0.00	11	2.55	40	2.50	137	48.53	4994	435.74
7	Federal Bank Ltd.	2069	116.80	705	36.14	216	20.83	162	8.10	830	43.65	175731	10712.53
8	J and K Bank Ltd	838	19.93	2	0.32	39	3.19	52	6.17	711	7.07	4476	3439.83
9	Karur Vysya Bank Ltd.	817	79.23	395	16.18	243	33.47	2	12.71	128	3.75	34198	3254.85
10	Lakshmi Vilas Bank Ltd	15190	2979.10	36	160.01	27	105.09	14777	2416.84	342	197.31	13487	2203.63
11	Ratnakar Bank Ltd	4112	290.60	2920	24.57	812	5.48	73	0.13	271	260.14	245878	3187.31
12	South Indian Bank Ltd	334	115.33	33	7.49	101	55.51	0	0.00	153	47.65	56699	4197.60
13	Tamil Nadu Merchantile Bank Ltd.	84	8.66	24	0.13	34	7.96	2	0.00	20	0.41	14643	694.70
14	IndusInd Bank	92479	584.99	38675	96.33	48508	82.63	0	0.00	5291	405.17	156395	14032.43
15	HDFC Bank Ltd	50122	667.64	6023	172.28	15368	53.64	7	0.01	28655	440.97	2921619	61096.67
16	Axis Bank Ltd	12758	494.07	2114	87.92	185	75.73	8705	10.37	1628	313.98	401623	37303.54
17	ICICI Bank Ltd	617651	132.56	4496	78.00	734	30.01	652	8.83	611612	8.70	939082	40365.06
18	YES BANK Ltd.	1974	2470.73	688	128.35	39	7.69	5	36.90	1231	2296.53	240632	14342.03
19	Bandhan Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	128776	1363.98
20	DCB Bank Ltd	446	23.75	244	3.10	77	10.55	20	0.00	84	8.18	74914	1755.21
21	IDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	691140	8385.50
	Total (C)	**846555**	**9747.80**	**82487**	**1273.53**	**74946**	**861.52**	**24740**	**2523.56**	**662300**	**4892.76**	**7398413**	**261460.11**
(D)	**R R B 's**												
1	Karnataka Grameena Bank	175040	2148.59	86128	1091.84	44836	389.38	23112	191.99	12021	180.05	1578560	21865.10
2	Karnataka Vikas Grameena Bank	122285	1629.63	67385	1068.96	39261	362.08	8439	64.26	3426	50.77	706368	11128.17
	Total (D)	**297325**	**3778.22**	**153513**	**2160.80**	**84097**	**751.46**	**31551**	**256.24**	**15447**	**230.81**	**2284928**	**32993.27**
	Grand Total(A+B+C+D)	**2345911**	**52550.81**	**863008**	**15028.05**	**306381**	**8159.57**	**385417**	**11794.72**	**747485**	**15570.70**	**17001140**	**694776.29**
(E)	**Co-Operative Sector**												
1	KSCARD Bk.Ltd	261324	1828.31	261324	1828.31	0	0.00	0	0.00	0	0.00	261324	1828.31
2	K.S.Coop Apex Bank ltd	2239	213.73	2239	213.73	0	0.00	0	0.00	0	0.00	3596324	42715.18
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)	**263563**	**2042.04**	**263563**	**2042.04**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**3857649**	**44714.07**
	OTHER BANKS												
(F)	**KSFC**	4366	2612.12	0	0.00	663	438.48	39	50.12	3664	2123.51	3702	2274.20
	Total (F)	**4366**	**2612.12**	**0**	**0.00**	**663**	**438.48**	**39**	**50.12**	**3664**	**2123.51**	**3702**	**2274.20**
(G)	**Small Financial Bank**												
1	Equitas Small Finance Bank	12379	31.00	916	2.37	11270	21.34	0	0.00	187	6.49	161266	1598.48
2	Ujjivan Small Finnance	10705	18.73	3431	6.00	1287	2.55	2260	4.10	1903	2.98	580719	2086.04
3	Suryoday Small Finance Bank	3116	6.21	812	1.33	2280	4.84	0	0.00	24	0.04	131030	262.43
4	ESAF Small Finance Bank	456	0.52	339	0.42	70	0.08	47	0.02	0	0.00	85265	219.13
	Total (G)	**26656**	**56.46**	**5498**	**10.12**	**14907**	**28.81**	**2307**	**4.12**	**2114**	**9.52**	**958280**	**4166.07**
(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
2	Airtel Payments Bank	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	**2640496**	**57261.44**	**1132069**	**17080.21**	**321951**	**8626.86**	**387763**	**11848.96**	**753263**	**17703.73**	**21820771**	**745930.63**

ANNEXURE- 15D

NPAs UNDER HOUSING AND EDUCATION LOANS AS ON 30.6.2020 VIS-À-VIS 31.3.2020

Amount Rs. In Crore:

Sl.	Name of the Bank	As on 30.6.2020				As on 31.3.2020				Variation on (JUNE 2020 over MARCH 2020)			
		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	3951	297.59	8099	174.74	5789	361.18	10009	206.57	-1838	-63.59	-1910	-31.83
2	State Bank of India	5325	339.44	3817	78.49	5281	324.25	4004	81.88	44	15.19	-187	-3.39
3	Union Bank Of India	472	15.95	269	6.85	5521	723.96	2256	70.10	-5049	-708.01	-1987	-63.25
4	Bank of Baroda	1654	171.23	1676	40.29	1512	177.10	1592	41.32	142	-5.87	84	-1.03
	Total (A)	**11402**	**824.21**	**13861**	**300.37**	**18103**	**1586.49**	**17861**	**399.87**	**-6701**	**-762.28**	**-4000**	**-99.50**
(B)	**Nationalised Banks**												
1	Bank of India	169	33.25	211	5.33	386	54.61	467	9.02	-217	-21.36	-256	-3.69
2	Bank of Maharastra	173	29.10	85	1.54	184	29.13	102	1.74	-11	-0.03	-17	-0.21
3	Central Bank of India	245	16.81	475	9.49	342	32.66	500	5.49	-97	-15.85	-25	4.00
4	Indian Bank	396	36.94	234	2.80	379	36.58	227	2.77	17	0.36	7	0.03
5	Indian Overseas Bank	191	28.53	208	4.48	191	28.53	208	4.48	0	0.00	0	0.00
6	Punjab National Bank	233	18.33	458	12.29	597	102.43	513	12.76	-364	-84.10	-55	-0.47
7	Punjab and Synd Bank	15	1.52	9	0.13	41	3.66	11	0.17	-26	-2.14	-2	-0.04
8	UCO Bank	287	93.53	169	3.80	255	90.09	185	4.25	32	3.44	-16	-0.45
	Total (B)	**1709**	**258.01**	**1849**	**39.85**	**2375**	**377.67**	**2213**	**40.68**	**-666**	**-119.67**	**-364**	**-0.83**
(C)	**Private Banks**												
1	IDBI Bank	75	6.53	72	1.65	73	10.68	71	1.97	2	-4.15	1	-0.32
2	Karnataka Bank Ltd	490	22.26	311	2.52	448	21.54	282	2.20	42	0.72	29	0.32
3	Kotak Mahendra Bank	275	3.72	14	0.24	283	6.25	15	1.42	-8	-2.53	-1	-1.18
4	Cathelic Syrian Bank Lt	88	8.12	10	0.36	88	8.20	10	0.36	0	-0.08	0	0.00
5	City Union Bank Ltd	6	0.51	7	0.17	9	0.70	7	0.17	-3	-0.20	0	0.00
6	Dhanalaxmi Bank Ltd.	10	3.10	1	0.03	9	2.60	1	0.03	1	0.50	0	0.00
7	Federal Bank Ltd.	115	7.13	41	0.95	129	8.29	41	0.95	-14	-1.16	0	0.00
8	J and K Bank Ltd	33	3.17	1	0.01	33	3.17	1	0.01	0	0.00	0	0.00
9	Karur Vysya Bank Ltd.	36	12.88	13	0.24	11	1.05	13	0.24	25	11.83	0	0.00
10	Lakshmi Vilas Bank Ltd	7	99.83	1	0.02	7	99.83	1	0.02	0	0.00	0	0.00
11	Ratnakar Bank Ltd	34	0.27	2	0.01	48	0.30	2	0.01	-14	-0.02	0	0.00
12	South Indian Bank Ltd	44	4.63	3	0.05	45	8.69	3	0.05	-1	-4.06	0	0.00
13	Tamil Nadu Merchantile	2	0.14	2	0.02	7	0.60	2	0.02	-5	-0.46	0	0.00
14	IndusInd Bank	5	0.86	0	0.00	0	0.00	0	0.00	5	0.86	0	0.00
15	HDFC Bank Ltd	67	0.73	2	0.02	42	0.57	0	0.00	25	0.17	2	0.02
16	Axis Bank Ltd	48	3.71	78	2.37	64	4.28	99	2.87	-16	-0.57	-21	-0.49
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.	11	1.26	0	0.00	12	1.70	0	0.00	-1	-0.44	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	21	1.91	0	0.00	20	1.53	0	0.00	1	0.38	0	0.00
21	IDFC Bank	0	0.00	0	0.00	**206**	**0.29**	**0**	**0.00**	-206	-0.29	0	0.00
	Total (C)	**1506**	**187.17**	**576**	**9.26**	**1673**	**186.68**	**566**	**10.91**	**-167**	**0.49**	**10**	**-1.65**
(D)	**R R Bs**												
1	Karnataka Grameena B	3563	169.74	5380	125.60	3639	173.85	5367	125.45	-76	-4.11	13	0.15
2	Karnataka Vikas Grame	1847	48.96	1927	34.61	1960	51.88	2063	36.73	-113	-2.92	-136	-2.12
	Total (D)	**5410**	**218.69**	**7307**	**160.21**	**5599**	**225.73**	**7430**	**162.18**	**-189**	**-7.04**	**-123**	**-1.97**
	Grand Total(A+B+C+D)	**20027**	**1488.08**	**23593**	**509.69**	**27750**	**2376.57**	**28070**	**613.64**	**-7723**	**-888.49**	**-4477**	**-103.95**
(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	0	0.00	0	0.00	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)	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**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 B	6	0.80	0	0.00	7	0.94	0	0.00	-1	-0.14	0	0.00
2	Ujjivan Small Finnance	1824	3.10	0	0.00	4543	10.09	0	0.00	-2719	-6.99	0	0.00
3	Suryoday Small Finance	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4	ESAF Small Finance Ba	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Total (G)	**1830**	**3.90**	**0**	**0.00**	**4550**	**11.03**	**0**	**0.00**	**-2720**	**-7.13**	**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
2	Airtel Payments Bank	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	**21857**	**1491.98**	**23593**	**509.69**	**32300**	**2387.60**	**28070**	**613.64**	**-10443**	**-895.63**	**-4477**	**-103.95**

ANNEXURE - 15B

NPA LEVEL OF PMEGP 30.6.2020 (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	441	852	781	4955	189	1671	145	1221	189	17.02	24.64	11.31
2	State Bank of India	148	319	64	214	219	639	110	67	179	34.38	31.37	28.03
3	Union Bank Of India	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
4	Bank of Baroda	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
	Total (A)	**589**	**1171**	**845**	**5169**	**408**	**2310**	**255**	**1288**	**368**	**21.75**	**24.92**	**15.94**
	Oth.Nationalised Bks												
5	Bank of India	271	1387	0	0	0	0	149	0	0	10.74	#DIV/0!	#DIV/0!
6	Bank of Maharastra	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
7	Central Bank of India	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
8	Indian Bank	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
9	Indian Overseas Bank	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
10	Punjab National Bank	156	487	75	279	10	75	91	152	41	18.78	54.48	54.67
11	Punjab and Synd Bank	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
12	UCO Bank	0	0	1011	215	897	113	0	0	0	#DIV/0!	0.00	0.00
	Total (B)	**427**	**1874**	**1086**	**494**	**907**	**188**	**240**	**152**	**41**	**12.83**	**30.77**	**21.81**
C	**Other Comm.Banks**												
13	IDBI Bank	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
14	Karnataka Bank Ltd	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
15	Kotak Mahendra Bank	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
16	Cathelic Syrian Bank Ltd.	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
17	City Union Bank Ltd	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
18	Dhanalaxmi Bank Ltd.	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
19	Federal Bank Ltd.	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
20	J and K Bank Ltd	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
21	Karur Vysya Bank Ltd.	7	238	0	0	0	0	23	0	0	10	#DIV/0!	#DIV/0!
22	Lakshmi Vilas Bank Ltd	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
23	Ratnakar Bank Ltd	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
24	South Indian Bank Ltd	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
25	Tamil Nadu Merchantile Bank Lt	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
26	IndusInd Bank	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
27	HDFC Bank Ltd	0	0	0	0	12	30	0	0	6	#DIV/0!	#DIV/0!	20
28	Axis Bank Ltd	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
29	ICICI Bank Ltd	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
30	YES BANK Ltd.	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
31	Bandhan Bank	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
32	DCB Bank Ltd	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
33	IDFC Bank	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
	Total (C)	**7**	**238**	**0**	**0**	**12**	**30**	**23**	**0**	**6**	**10**	**#DIV/0!**	**20**
D	**R R B 's**												
34	Karnataka Grameena Bank	869	1647	1008	2469	1611	2766	906	1217	1133	55	49	41
35	Karnataka Vikas Grameena Ban	196	1281	430	1797	554	2770	0	0	0	0	0	0
	Total (D)	**1065**	**2928**	**1438**	**4267**	**2165**	**5535**	**906**	**1217**	**1133**	**31**	**29**	**20**
	Grand Total(A+B+C+D)	**2088**	**6212**	**3369**	**9930**	**3492**	**8064**	**1424**	**2657**	**1548**	**23**	**27**	**19**
	Total (Comm.Banks)	**1023**	**3284**	**1931**	**5663**	**1327**	**2528**	**519**	**1440**	**415**	**16**	**25**	**16**
E	**Co-Op Sector**												
35	KSCARD Bk.Ltd	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
37	K.S.Coop Apex Bank ltd	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
38	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!**
39	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**												
40	Equitas Small Finance Bank	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
41	Ujjivan Small Finnance	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
42	Suryoday Small Finance Bank	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
43	ESAF Small Finance Bank	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**												
44	India Post Payments Bank Limite	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
45	Airtel Payments Bank	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	**2088**	**6212**	**3369**	**9930**	**3492**	**8064**	**1424**	**2657**	**1548**	**23**	**27**	**19**

ANNEXURE - 15C

BANKWISE RECOVERY PERFORMANCE undetr KPMR & KACOMP ACT AS AT JUNE 2020
(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	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	1846	311	0	0	0	0	1846	311	1846	0	0	1846
2	State Bank of India	16523	16444	0	0	0	0	16523	16444	0	16523	0	16523
3	Union Bank Of India	1403	2767	0	0	0	0	1403	2767	0	1301	102	1403
4	Bank of Baroda	1292	1472	0	0	0	0	1292	1472	451	391	450	1292
	Total (A)	**21064**	**20994**	**0**	**0**	**0**	**0**	**21064**	**20994**	**2297**	**18215**	**552**	**21064**
(B)	**Nationalised Banks**												
5	Bank of India	0	0	0	0	0	0	0	0	0	0	0	0
6	Bank of Maharastra	0	0	0	0	0	0	0	0	0	0	0	0
7	Central Bank of India	0	0	0	0	0	0	0	0	0	0	0	0
8	Indian Bank	0	0	0	0	0	0	0	0	0	0	0	0
9	Indian Overseas Bank	10	15	0	0	2	2	8	13	4	4	0	8
10	Punjab National Bank	0	0	0	0	0	0	0	0	0	0	0	0
11	Punjab and Synd Bank	0	0	0	0	0	0	0	0	0	0	0	0
12	UCO Bank	0	0	0	0	0	0	0	0	0	0	0	0
	Total (B)	**10**	**15**	**0**	**0**	**2**	**2**	**8**	**13**	**4**	**4**	**0**	**8**
(C)	**Private Banks**												
1	IDBI Bank	0	0	0	0	0	0	0	0	0	0	0	0
2	Karnataka Bank Ltd	365	290	3	5	14	8	354	287	55	106	193	354
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)	**365**	**290**	**3**	**5**	**14**	**8**	**354**	**287**	**55**	**106**	**193**	**354**
(D)	**R R B 's**												
1	Karnataka Grameena Bank	661	533	0	0	177	160	484	373	82	183	219	484
2	Karnataka Vikas Grameena Bank	5724	6706	0	0	0	0	5724	6706	1417	2597	1710	5724
	Total (D)	**6385**	**7239**	**0**	**0**	**177**	**160**	**6208**	**7079**	**1499**	**2780**	**1929**	6208
TOTAL OF ALLBANKS		**27824**	**28539**	**3**	**5**	**193**	**170**	**27634**	**28373**	**3855**	**21105**	**2674**	27634
(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
3	Suryoday Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0
4	ESAF Small Finance Bank	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
2	Airtel Payments Bank	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	**27824**	**28539**	**3**	**5**	**193**	**170.1**	**27634**	**28373**	**3855**	**21105**	**2674**	**27634**

ANNEXURE- 15D

Bank wise recovery under SARFAESI, DRT and Lok Adalats as on 30.6.2020

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	195	1191	29	17	671	24	0	0	0
2	State Bank of India	29	287	81	0	0	0	0	0	0
3	Union Bank Of India	106	16726	2137	5	579	0	1149	1503	43
4	Bank of Baroda	0	0	0	0	0	0	0	0	0
	Total (A)	**330**	**18204.56**	**2246.58**	**22**	**1250.19**	**23.6**	**1149**	**1503.3**	**43.31**
(B)	**Other Nationalised Banks**									
5	Bank of India	156	2568	490	105	1071	123	3238	257	1
6	Bank of Maharastra	0	0	0	0	0	0	0	0	0
7	Central Bank of India	2	15	0	0	0	0	0	0	0
8	Indian Bank	0	0	0	0	0	0	0	0	0
9	Indian Overseas Bank	0	0	0	0	0	0	0	0	0
10	Punjab National Bank	4	50	10	0	0	0	0	0	0
11	Punjab and Synd Bank	0	0	0	0	0	0	0	0	0
12	UCO Bank	23	2320	430	6	600	0	0	0	0
	Total (B)	**185**	**4953**	**930**	**111**	**1671**	**123**	**3238**	**257**	**1**
(C)	Other Comm.Banks									
13	IDBI Bank	6	16	0	0	406	0	0	0	0
14	Karnataka Bank Ltd	65	2569	50	7	1825	0	0	0	0
15	Kotak Mahendra Bank	0	0	0	0	0	0	0	0	0
16	Cathelic Syrian Bank Ltd.	0	0	0	0	0	0	0	0	0
17	City Union Bank Ltd	0	0	0	0	0	0	0	0	0
18	Dhanalaxmi Bank Ltd.	0	0	0	0	0	0	0	0	0
19	Federal Bank Ltd.	0	0	0	0	0	0	0	0	0
20	J and K Bank Ltd	0	0	0	0	0	0	0	0	0
21	Karur Vysya Bank Ltd.	13	1216	0	1	17	16	0	0	0
22	Lakshmi Vilas Bank Ltd	0	47	47	0	0	0	0	0	0
23	Ratnakar Bank Ltd	0	0	0	0	0	0	0	0	0
24	South Indian Bank Ltd	0	66	66	0	23339	5674	0	0	0
25	Tamil Nadu Merchantile Bank Ltd.	0	0	0	0	0	0	0	0	0
26	IndusInd Bank	0	0	0	0	0	0	0	0	0
27	HDFC Bank Ltd	0	0	0	0	0	0	0	0	0
28	Axis Bank Ltd	0	0	0	0	0	0	0	0	0
29	ICICI Bank Ltd	0	0	0	0	0	0	0	0	0
30	YES BANK Ltd.	0	0	0	0	0	0	0	0	0
31	Bandhan Bank	0	0	0	0	0	0	0	0	0
32	DCB Bank Ltd	0	0	0	0	0	0	0	0	0
33	IDFC Bank	0	0	0	0	0	0	0	0	0
	Total(C)	**84**	**3915**	**164**	**8**	**25587**	**5690**	**0**	**0**	**0**
(D)	R R B 's									
34	Karnataka Grameena Bank	2946	27512	1245	1838	23156	2154	318	1478	652
35	Karnataka Vikas Grameena Bank	117	882	780	77	2398	10	31	19	14
	Total (D)	**3063**	**28394**	**2025**	**1915**	**25554**	**2164**	**349**	**1497**	**666**
	Grand Total (A+B+C+D)	**3662**	**55467**	**5365**	**2056**	**54062**	**8000**	**4736**	**3257**	**710**
	Total (Comm.Banks)	**599**	**27073**	**3340**	**141**	**28508**	**5836**	**4387**	**1760**	**44**
(E)	**Co-Op Sector**									
36	KSCARD Bk.Ltd	0	0	0	0	0	0	0	0	0
37	K.S.Coop Apex Bank ltd	11	82185	0	0	0	0	0	0	0
38	Indl.Co.Op.Bank ltd.	0	0	0	0	0	0	0	0	0
	Total (E)	**11**	**82185**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
39	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									
40	Equitas Small Finance Bank	204	1209	80	0	0	0	0	0	0
41	Ujjivan Small Finnance	0	0	0	0	0	0	0	0	0
42	Suryoday Small Finance Bank	0	0	0	0	0	0	0	0	0
43	ESAF Small Finance Bank	0	0	0	0	0	0	0	0	0
	Total (G)	**204**	**1209**	**80**	**0**	**0**	**0**	**0**	**0**	**0**
(H)	**Payments bank**									
44	India Post Payments Bank Limited	0	0	0	0	0	0	0	0	0
45	Airtel Payments Bank	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)		**3877**	**138861**	**5445**	**2056**	**54062**	**8000**	**4736**	**3257**	**710**

बैंक ऑफ़ बड़ौदा
Bank of Baroda

Annexure - 15E

BCC/RECY/112/ 1250

14/08/2020

SLBC

Please ensure to keep as agenda in next SLBC.

Bhanu

The Convener
SLBC Karnataka State
Canara Bank,
Corporate Office, Syndicate Bank,
Gandhi Nagar, Bengaluru,
Karnataka-560009.

Sir / Madam,

Reg : Applications pending for more than 60 days before District Magistrates

Public Sector Banks play a vital role in economic growth and development. PSBs are in the forefront of mobilizing resources and extending banking services across the country catering to all sectors. Banks are also burdened with Non-Performing Assets, recovery of which requires resources and efforts. Recovery through traditional legal mechanisms is generally time consuming.

Recovery through sale of securities under SARFAESI Act without intervention of court is an effective tool for speedy and effective recovery of NPAs. Properties in Bank's physical possession increases chances of success in e-auctions.

Applications filed by Banks before District Magistrate for physical possession of properties should be disposed within 60 days as per SARFAESI Act. However, there are large number of applications pending before DMs beyond 60 days resulting in delay recovery of NPAs.

It is requested to kindly take up this issue as an agenda for discussion in the next SLBC meeting for issuing necessary directions by the State Government to the District Magistrates for expeditious disposal of all pending applications. The district-wise list of pending applications is enclosed.

Thanking you,

Yours faithfully,

Rajneesh Sharma
Chief General Manager (SAMV)

En; As stated

बीओबी, बीसीसी, मुंबई
वसूली खाते
Recovery
BOB, BCC, MUMBAI

Bank of Baroda, Baroda Corporate Centre, C-26, G Block, Bandra Kurla Complex, Bandra (E), Mumbai -400051
Phone-022-66985150/66985738, Email- gm.recovery.bcc@bankofbaroda.com

305 305

DM Application pending more than 60 days as of 31.07.2020

SR.	STATE	NAME OF DISTRICT	ZONE	RO/ZOSARB/CFS/SAM	BRANCH	ACCOUNT NAME	O/S (Cr.)	DATE OF FILING
1	Karnataka	Bagalkot	Mangalore	Gulbarga	Navanagar Bagalkot	Mahibub Huddar	0.15	20-02-20
2	Karnataka	Bagalkot	Mangalore	Gulbarga	Bagalkot	Basappa G Kavalagol	0.03	20-05-19
3	Karnataka	Bagalkot	Mangalore	Hubli	ROSARB	SANGAPPA T KORI	0.09	11-06-19
4	Karnataka	Ballari	Mangalore	Hubli	HOSPET	PAWAN AUTOMOBILES	0.09	04-03-20
5	Karnataka	Ballari	Mangalore	Hubli	HOSPET	PAVAN TRANSPORT	0.07	04-03-20
6	Karnataka	Bangalore Rural	Bangalore	Banglore South	Banashankari(eVB)	Shantha	0.06	03-05-19
7	Karnataka	Bangalore Rural	Bangalore	Banglore South	Bannerghatta(eVB)	Sri Sai Venkateshwara Concrete	0.02	09-07-19
8	Karnataka	Bangalore Rural	Bangalore	Rural	Doddaballapur	S R P Hospital	0.03	20-05-18
9	Karnataka	Bangalore Rural	Bangalore	Rural	Doddaballapur	S R P Hospital	0.06	20-05-18
10	Karnataka	BELGAON	PUNE	Kolhapur	MIRAJ	SHREE SIDDESHWAR PLASTIC AND IR	1.11	26-12-19
11	Karnataka	Belgaum	Mangalore	MANGALORE	FOUNDER'S BR	Mahalasa steel	14.75	05-08-19
12	Karnataka	BELLARY	Mangalore	Hubli	BELLARY	SURESH ELECTRICALS PROP P SURE	0.14	05-02-19
13	Karnataka	BELLARY	Mangalore	Hubli	HOSPET	RAMANJINI S/O MAREPPA	0.04	04-03-20
14	Karnataka	BELLARY	Mangalore	Hubli	TORANAGALLU	VASANTH KUMAR S/O D.YAMUNAPPA	0.11	31-01-18
15	Karnataka	Bengaluru	Bangalore	Bengaluru North	YESHWANTHPUR	ALLAN	0.54	21-01-20
16	Karnataka	Bengaluru	Bangalore	Bengaluru North	SANJAYNAGAR	BHAGYALAKSHMI.N./MANJUNATHA K C	0.22	17-02-20
17	Karnataka	Bengaluru	Bangalore	Bengaluru North	BASAVESHWARNAGA	CAUVERY STEEL TRADERS	1.69	18-12-19
18	Karnataka	Bengaluru	Bangalore	Bengaluru North	TRINITY CIRCLE	DORESWAMY D N	0.19	08-06-19
19	Karnataka	Bengaluru	Bangalore	Bengaluru North	BYATARAYANAPURA	HERAMBA REFRESHMENTS	0.12	04-01-20
20	Karnataka	Bengaluru	Bangalore	Bengaluru North	TRINITY CIRCLE	IMREZ BELLARY MOHAMMED	0.11	11-02-20
21	Karnataka	Bengaluru	Bangalore	Bengaluru North	GANGANAGAR	K NEELAKRISHNAMA RAJU	0.03	18-12-19
22	Karnataka	Bengaluru	Bangalore	Bengaluru North	BRIGADE ROAD	NAGARAJA SINGH	0.04	24-10-19
23	Karnataka	Bengaluru	Bangalore	Bengaluru North	SANJAYNAGAR	SIP & BITE PRO PRASANTH	0.43	14-04-18
24	Karnataka	Bengaluru	Bangalore	Bengaluru North	KAMAKSHIPALAYA	SURYA ENGINEERING WORKS	0.44	11-10-19
25	Karnataka	Bengaluru	Bangalore	Bengaluru North	VIJAYA SAMRUDDHI	UDAY GRANITES	0.62	06-12-19
26	Karnataka	Bidar	Mangalore	Gulbarga	Bidar (BIDA)	M/s All fruits Village Cool Storage	2.25	16-09-19
27	Karnataka	Bidar	Mangalore	Gulbarga	Bidar (BIDA)	Surekha Bai	0.33	16-09-19
28	Karnataka	Bidar	Mangalore	Hubli	ROSARB	KUVARJEET	0.31	03-08-19
29	Karnataka	Bidar	Mangalore	Hubli	ROSARB	LAKSHMI	0.27	03-08-19
30	Karnataka	Bidar	Mangalore	Hubli	ROSARB	SANGAPPA SO ISHWAR HUGAR	0.19	25-04-17
31	Karnataka	Bidar	Mangalore	Hubli	ROSARB	SANGSHETTY PATIL	0.13	03-08-19
32	Karnataka	Bidar	Mangalore	Hubli	ROSARB	SANTOSH REDDY	0.30	03-08-19
33	Karnataka	Bijapur	Mangalore	Gulbarga	Bijapur	Sri Datta Agency	0.03	09-04-19
34	Karnataka	CHICKMAGALUR	Mangalore	Hassan	BIRUR	SHAILA C	0.02	30-08-18
35	Karnataka	CHICKMAGALUR	Mangalore	Hassan	BIRUR	PRASAD S N	0.13	30-03-19
36	Karnataka	CHICKMAGALUR	Mangalore	Hassan	AVATHI	H S. PUTTASWAMY	0.03	23-07-17
37	Karnataka	CHICKMAGALUR	Mangalore	Hassan	MATHIGATTA	KUMAR N	0.04	15-11-18
38	Karnataka	CHICKMAGALUR	Mangalore	Hassan	KOPPA-CHIKMAGALU	PUSHPA K S	0.06	19-08-16
39	Karnataka	Chikkaballapur	Bangalore	Rural	Alipur	Hur Exports	0.20	13-11-19
40	Karnataka	Chikkaballapur	Bangalore	Rural	Alipur	Meer Ather Hussauin	0.08	13-11-19
41	Karnataka	Chikkaballapur	Bangalore	Rural	Muddenahalli	Gowramma	0.08	24-06-20
42	Karnataka	Dakshina Kannada	Mangalore	Hubli	ROSARB	ABDUL HAMEED	0.24	05-07-19
43	Karnataka	Dakshina Kannada	Mangalore	Mangalore	ROSARB Mangalore	Peolpes Trust	7.92	16-03-20
44	Karnataka	Dakshina Kannada	Mangalore	Mangalore	ROSARB Mangalore	Nazeer Ahmed	0.26	20-09-19
45	Karnataka	Dakshina Kannada	Mangalore	Mangalore	ROSARB Mangalore	Abdul Hameed	0.24	04-07-19
46	Karnataka	DAVANGARE	Mangalore	UDUPI	DAVANGERE	SHAKUNTHALA	0.09	14-07-20
47	Karnataka	DAVANGARE	Mangalore	UDUPI	KATHALGERE	1.K.M LOKESH 2.SUDHA	0.03	11-02-20
48	Karnataka	DAVANGARE	Mangalore	UDUPI	KATHALGERE	VEERAMMA	0.03	09-12-19
49	Karnataka	DAVANGARE	Mangalore	UDUPI	KATHALGERE	1.SHIVANNA D 2.D JAGADEESH	0.05	18-05-17
50	Karnataka	DAVANGARE	Mangalore	UDUPI	KATHALGERE	1.SUSHILA BAI 2. RAMLI NAIK	0.11	07-09-17
51	Karnataka	DAVANGARE	Mangalore	UDUPI	KATHALGERE	AJJAIAH & BASAVARAJAIAH	0.07	11-02-20
52	Karnataka	DAVANGARE	Mangalore	UDUPI	KATHALGERE	SUBADRAMMA, W/O SHIVAJI RAO,	0.02	23-11-16
53	Karnataka	DAVANGARE	Mangalore	UDUPI	KATHALGERE	N KARIBASAVARAO S/O NAGARAJ RAO	0.03	19-08-16
54	Karnataka	DAVANGARE	Mangalore	UDUPI	KATHALGERE	THIPPANNA.N (2N T BASAVARAJ	0.05	30-12-16
55	Karnataka	DAVANGARE	Mangalore	UDUPI	KATHALGERE	1)P.HALAPPA 2)MR.UMESHA H	0.09	25-06-19
56	Karnataka	DAVANGARE	Mangalore	UDUPI	KATHALGERE	BASAVANAGOUDA G T	0.09	13-12-19
57	Karnataka	DAVANGARE	Mangalore	UDUPI	KATHALGERE	HANUMANTHAPPA M R	0.04	07-09-17
58	Karnataka	DAVANGARE	Mangalore	UDUPI	KATHALGERE	1 PUJAR RUDRAPPA S/O THIMMAPPA	0.04	13-12-19
59	Karnataka	DAVANGARE	Mangalore	UDUPI	KATHALGERE	S.C.MALLIKARJUNA	0.11	23-01-19
60	Karnataka	DAVANGARE	Mangalore	UDUPI	KATHALGERE	1.T.S.VEERABASAPPA 2 T V SHANTHA	0.20	03-08-19
61	Karnataka	DAVANGARE	Mangalore	UDUPI	KATHALGERE	MURUGESHAPPA S C	0.16	11-02-20
62	Karnataka	DAVANGARE	Mangalore	UDUPI	KATHALGERE	MADHU TV S/O VEERAPPA TK	0.14	11-02-20
63	Karnataka	DAVANGARE	Mangalore	UDUPI	KATHALGERE	PUJARA CHANNABASAPPA S/O THIMM	0.05	18-08-17
64	Karnataka	DAVANGARE	Mangalore	UDUPI	KATHALGERE	EN THIPPANNA	0.02	25-06-19

वसूली खाते
Recovery

65	Karnataka	DAVANGARE	Mangalore	UDUPI	NALLUR	1)M S JAYA RUDRAIAH & 2) LOKESHAI	0.09	14-03-16
66	Karnataka	DAVANGARE	Mangalore	UDUPI	NALLUR	M.G.ESHAWARAPPA	0.04	26-04-19
67	Karnataka	DAVANGARE	Mangalore	UDUPI	NALLUR	G.S. THIMMARAJ	0.07	17-07-20
68	Karnataka	Dharwad	Mangalore	Gulbarga	Navanagar Bagalkot	Kumuda V Desai	0.16	06-01-20
69	Karnataka	DHARWAD	Mangalore	Hubli	ANNIGERI	HANAMANTAPPA RAMAPPA CHALAWA	0.04	12-03-20
70	Karnataka	DHARWAD	Mangalore	Hubli	BROADWAY HUBLI	SHREE JAGADAMBA ENTERPRISES	0.05	02-04-18
71	Karnataka	DHARWAD	Mangalore	Hubli	DHARWAR MAIN	DHANANJAY FANCY CORNER	0.02	27-10-16
72	Karnataka	DHARWAD	Mangalore	Hubli	DHUMWAD	GADIGEPPA SHIVAPPA HADAPAD	0.04	24-02-20
73	Karnataka	DHARWAD	Mangalore	Hubli	HEBSUR	SHABARI CEMENT BLOCKS PRODUCT	0.03	19-01-17
74	Karnataka	DHARWAD	Mangalore	Hubli	HUBLI	Shivalaya INC	0.15	11-06-19
75	Karnataka	DHARWAD	Mangalore	Hubli	KOLIWAD	NAGAPPA LAXMAN KUNDGOL	0.04	05-12-17
76	Karnataka	DHARWAD	Mangalore	Hubli	LAMINGTON ROAD	MUSTAQ D HUKKERI	0.02	20-01-18
77	Karnataka	DHARWAD	Mangalore	Hubli	MANAGUNDI	SIDDARAMAPPA G SALAGAR	0.02	27-10-16
78	Karnataka	DHARWAD	Mangalore	Hubli	NAVANAGAR, HUBLI	GURUNATH B HOSUR	0.02	05-12-16
79	Karnataka	DHARWAD	Mangalore	Hubli	NAVANAGAR, HUBLI	K.NAGARATHNAMMA	0.02	31-01-18
80	Karnataka	GADAG	Mangalore	Hubli	GADAG - BETIGIRI	JAGADEESHSINGH MITHADE	0.08	02-12-19
81	Karnataka	Gadag	Mangalore	Hubli	ROSARB	SHIVALAYA INC	0.15	11-06-19
82	Karnataka	GADAG	Mangalore	Hubli	SHIROL	V.K.PARAGE	0.06	03-10-19
83	Karnataka	GADAG	Mangalore	Hubli	SHIROL	SHIVLILA BASAVARAJ GANAGER	0.05	18-01-18
84	Karnataka	GADAG	Mangalore	Hubli	SHIROL	JAMALSAB RASAULSAB AGASHIMANI	0.07	03-10-19
85	Karnataka	GADAG	Mangalore	Hubli	SHIROL	BASAVVA MRIAPPA GANIGER	0.06	03-10-19
86	Karnataka	Gulbarga	Mangalore	Gulbarga	Jeewargi Colony	Kanaka Earth Movers	0.31	06-09-19
87	Karnataka	Gulbarga	Mangalore	Gulbarga	Jeewargi Colony	Basavaraj Patil	0.34	06-09-19
88	Karnataka	Gulbarga	Mangalore	Gulbarga	Jeewargi Colony	Baburaya	0.26	12-11-19
89	Karnataka	Gulbarga	Mangalore	Gulbarga	Jeewargi Colony	Mallikarjun Sinnurkar	0.29	12-11-19
90	Karnataka	Gulbarga	Mangalore	Gulbarga	Jeewargi Colony	Prabhu Sutar	0.05	22-06-19
91	Karnataka	Gulbarga	Mangalore	Gulbarga	Station Bazar(GULKAR	Jagannath, S/o.Mallikarjun	0.65	24-02-20
92	Karnataka	Gulbarga	Mangalore	Gulbarga	Station Bazar(GULKAR	Mohammed Zuberuddin	0.18	16-08-19
93	Karnataka	Gulbarga	Mangalore	Hubli	REGIONAL SARB, HU	SUNIT FASHIONS	0.51	24-02-20
94	Karnataka	Gulbarga	Mangalore	Hubli	ROSARB	SUNIT FASHIONS	0.02	09-12-19
95	Karnataka	HASAN	Mangalore	Hassan	HASSAN MAIN	KHURSHIDA BEGUM	0.04	09-06-16
96	Karnataka	HASSAN	Mangalore	Hassan	ARSIKERE	D.E.THIMMAPPA	0.17	05-10-19
97	Karnataka	HASSAN	Mangalore	Hassan	BASAVAPATNA	B.V. MAHADEVA	0.08	20-11-18
98	Karnataka	HASSAN	Mangalore	Hassan	CHANGADIHALLI	HOVANNA GOVDA H S	0.06	04-09-18
99	Karnataka	HASSAN	Mangalore	Hassan	JAVAGAL	H S K TRADERS , PROP:SARDAR PASH	0.16	05-10-19
100	Karnataka	HASSAN	Mangalore	Hassan	JAVAGAL	APSAR PASHA H.S. S/O H.E. SARDAR	0.18	20-12-19
101	Karnataka	HASSAN	Mangalore	Hassan	JAVAGAL	1)NANJAMMA 2)JAGADEESHA	0.02	29-07-17
102	Karnataka	HASSAN	Mangalore	Hassan	JAVAGAL	ARSHIYA BANU	0.19	24-12-19
103	Karnataka	HASSAN	Mangalore	Hassan	JAVAGAL	KHURSHIDUNNISA	0.19	24-12-19
104	Karnataka	HASSAN	Mangalore	Hassan	JAVAGAL	SARDAR PASHA H E	0.02	05-10-19
105	Karnataka	HASSAN	Mangalore	Hassan	KANOOR	AJWA ENTERPRISES PROP T P USMA	0.30	09-10-19
106	Karnataka	HASSAN	Mangalore	Hassan	SAKLESHPUR	MOHAMMED RASOOL	0.07	04-07-19
107	Karnataka	HASSAN	Mangalore	Hassan	SAKLESHPUR	SARA TYRES & AUTOMOBILES	0.02	23-12-17
108	Karnataka	HASSAN	Mangalore	Hassan	SAKLESHPUR	MANJUNATH M.B.	0.03	04-07-19
109	Karnataka	HASSAN	Mangalore	Hassan	SRINIVASAPURA	D.KALEGOWDA	0.02	04-07-19
110	Karnataka	HASSAN	Mangalore	Hassan	SRINIVASAPURA	PARAMESH K.M.	0.02	04-07-19
111	Karnataka	HASSAN	Mangalore	Hassan	CHANNARAYAPATNA	KANTAMMA	0.03	13-11-18
112	Karnataka	HASSAN	Mangalore	Hassan	CHANNARAYAPATNA	C.MANJUNATH	0.02	04-07-19
113	Karnataka	HASSAN	Mangalore	Hassan	CHANNARAYAPATNA	1) KANTHAMMA W/O LATE LAKKE GOV	0.06	13-11-18
114	Karnataka	HAVERI	Mangalore	Hubli	HAMSABHAVI	MALTHESHA H ITER	0.04	05-12-19
115	Karnataka	HAVERI	Mangalore	Hubli	HAMSABHAVI	SHREE MARALUSIDDESWARA AGRO S	0.14	09-10-19
116	Karnataka	HAVERI	Mangalore	Hubli	HAMSABHAVI	CHAUDAVVA BATTURI	0.09	05-12-19
117	Karnataka	HAVERI	Mangalore	Hubli	HAVERI	KURVATTEPPA BASAPP SADAR	0.11	19-11-19
118	Karnataka	HAVERI	Mangalore	Hubli	HIREMAGADUR	BABUJAN A KHAJEKHANVAR	0.05	20-03-20
119	Karnataka	HAVERI	Mangalore	Hubli	HIREMAGADUR	JYOTIKIRAN R KULKARNI	0.03	20-03-20
120	Karnataka	HAVERI	Mangalore	Hubli	HIREMAGADUR	GEETA K HALEMANI	0.05	17-01-17
121	Karnataka	HAVERI	Mangalore	Hubli	HULGUR	M/S VEER BHADRESHWAR KIRANI STO	0.02	03-12-15
122	Karnataka	HAVERI	Mangalore	Hubli	HULGUR	VERRABHADRAPPA M BUSA REDDY	0.02	19-11-19
123	Karnataka	HAVERI	Mangalore	Hubli	HULGUR	DARGA AZIZASEREHMAN ABDUL SATT	0.05	09-10-19
124	Karnataka	HAVERI	Mangalore	Hubli	HULGUR	C.L COMMUNICATIONS	0.03	03-12-15
125	Karnataka	HAVERI	Mangalore	Hubli	HULGUR	SUDHA ASHOK KAMMAR	0.02	19-11-19
126	Karnataka	HAVERI	Mangalore	Hubli	HULGUR	LAXMAVVA MALLAPPA CHOTAPPANAV	0.13	05-03-19
127	Karnataka	HAVERI	Mangalore	Hubli	TADAS	SHREE GAJANAN ELECTRICALS	0.02	09-02-20
128	Karnataka	KODAGU	Mangalore	Hassan	SIDDAPUR	HAYAZ .T.A	0.18	20-12-19
129	Karnataka	KODAGU	Mangalore	Hassan	VIRAJPET	SANJANA FURNITURES	0.02	01-02-19
130	Karnataka	Kolar	Bangalore	Rural	Kolar	Jyothi	0.11	13-11-19
131	Karnataka	Kolar	Bangalore	Rural	Narsapur	Krishnappa	0.04	22-05-17

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132	Karnataka	Kolar	Bangalore	Rural	Mulbagal	Fayaz Pasha	0.06	13-11-19
133	Karnataka	Kolar	Bangalore	Rural	Chikkakuntur	Anjaneya Brick	0.11	23-03-20
134	Karnataka	Koppal	Mangalore	Hubli	GANGAVATHI	NUKADEVI G W/O RAMACHANDRA	0.04	07-04-17
135	Karnataka	Koppal	Mangalore	Hubli	GANGAVATHI	BHEERAPPA S/O SANJEEVAPPA	0.06	07-04-17
136	Karnataka	Mandya	Bangalore	Mysuru	BABURAYANKOPPAL	BADARI NARAYANA B S	0.09	16-11-18
137	Karnataka	Mandya	Bangalore	Mysuru	HALEBUDANUR	B.SHICVALINGAIAH	0.02	26-07-18
138	Karnataka	Mandya	Bangalore	Mysuru	HOSAHOLALU	YOGESHA .B	0.05	07-09-18
139	Karnataka	Mandya	Bangalore	Mysuru	KESTHUR	AFROZ KHAN	0.03	18-11-17
140	Karnataka	Mandya	Bangalore	Mysuru	KESTHUR	YOGESH.S	0.12	26-11-17
141	Karnataka	Mandya	Bangalore	Mysuru	KESTHUR	C P ASHOK KUMAR	0.07	18-07-17
142	Karnataka	Mandya	Bangalore	Mysuru	KESTHUR	VENKATESH C	0.08	26-11-17
143	Karnataka	Mandya	Bangalore	Mysuru	KESTHUR	KUMARA	0.06	08-12-17
144	Karnataka	Mandya	Bangalore	Mysuru	KESTHUR	C P ASHOK KUMAR	0.11	29-10-17
145	Karnataka	Mandya	Bangalore	Mysuru	KESTHUR	B.M MADAIAH	0.02	16-10-19
146	Karnataka	Mandya	Bangalore	Mysuru	KOPPA-MANDYA	C. RAMESH	0.03	16-10-19
147	Karnataka	Mandya	Bangalore	Mysuru	KOPPA-MANDYA	PUTTALAKSHMAMMA	0.02	16-10-19
148	Karnataka	Mandya	Bangalore	Mysuru	K R PET	JAYARAMU S/O LATE PUTTE GOWDA	0.10	22-12-17
149	Karnataka	Mandya	Bangalore	Mysuru	K R PET	MADE GOWDA	0.03	02-05-17
150	Karnataka	Mandya	Bangalore	Mysuru	K R PET	MADE GOWDA S/OSANNE GOWDA	0.09	15-09-18
151	Karnataka	Mandya	Bangalore	Mysuru	K R PET	KUMARA D P S/O PAPEGOWDA	0.16	02-09-19
152	Karnataka	Mandya	Bangalore	Mysuru	K R PET	VIJAYA LAKSHMI	0.02	10-09-19
153	Karnataka	Mandya	Bangalore	Mysuru	K R PET	BHARATH BATTERY	0.16	10-09-18
154	Karnataka	Mandya	Bangalore	Mysuru	MADDUR	MAMATHA EXPORTS	0.19	26-11-17
155	Karnataka	Mandya	Bangalore	Mysuru	MALAVALLI	DEVARAJU N S/O LATE NANJUNDAIAH	0.37	24-04-17
156	Karnataka	Mandya	Bangalore	Mysuru	MALAVALLI	LINGAIAH @ MARIAPPA	0.04	28-10-17
157	Karnataka	Mandya	Bangalore	Mysuru	MALAVALLI	SHIVA MADE GOWDA	0.13	28-09-17
158	Karnataka	Mandya	Bangalore	Mysuru	MALAVALLI	MARI GOWDA & UMESH	0.13	18-07-17
159	Karnataka	Mandya	Bangalore	Mysuru	MALAVALLI	NANJUNDAIAH M	0.02	27-02-17
160	Karnataka	Mandya	Bangalore	Mysuru	MALAVALLI	DEVARAJU N & SUJATHA	0.13	24-04-17
161	Karnataka	Mandya	Bangalore	Mysuru	MALAVALLI	DEVARAJU N S/O LATE NANJUNDAIAH	0.08	24-04-17
162	Karnataka	Mandya	Bangalore	Mysuru	MANDYA MAIN	PUTTE GOWDA B H	0.09	16-10-19
163	Karnataka	Mandya	Bangalore	Mysuru	PANDAVAPURA	SHIVASHANKAR.B	0.02	27-02-17
164	Karnataka	Mandya	Bangalore	Mysuru	PANDAVAPURA	VIJAYAKUMAR P K	0.07	17-05-17
165	Karnataka	Mandya	Bangalore	Mysuru	PANDAVAPURA	SHANKARE GOWDA	0.06	27-02-17
166	Karnataka	Mandya	Bangalore	Mysuru	GEJJALAGERE	PRAKASH G S	0.09	09-11-18
167	Karnataka	Mandya	Bangalore	Mysuru	BIDARKOTE	YOGESHA	0.02	05-09-19
168	Karnataka	Mandya	Bangalore	Mysuru	BIDARKOTE	B.C PUSHPA W/O YOGESHA B.T	0.08	30-12-17
169	Karnataka	Mandya	Bangalore	Mysuru	BIDARKOTE	NAGASHREE M.V	0.07	30-12-17
170	Karnataka	Mandya	Bangalore	Mysuru	BIDARKOTE	RAMU	0.02	12-11-18
171	Karnataka	Mandya	Bangalore	Mysuru	BIDARKOTE	B NANDA S/O BOREGOWDA	0.07	01-09-19
172	Karnataka	Mandya	Bangalore	Mysuru	BIDARKOTE	MADHUKAR GOWDA	0.05	02-04-19
173	Karnataka	Mandya	Bangalore	Mysuru	BIDARKOTE	RATHNAMMA	0.04	12-05-17
174	Karnataka	Mandya	Bangalore	Mysuru	MANDAGERE	PUTTAPPA A N	0.02	11-12-17
175	Karnataka	Mandya	Bangalore	Mysuru	BHARATINAGAR	POORNIMMA.K	0.03	22-12-17
176	Karnataka	Mandya	Bangalore	Mysuru	BHARATINAGAR	GARDEN FOOD COURT	0.16	22-12-17
177	Karnataka	Mandya	Bangalore	Mysuru	BHARATINAGAR	BOREGOWDA B	0.07	12-05-17
178	Karnataka	Mandya	Bangalore	Mysuru	BOOTHANAHOSUR	Y.S.ANITHA	0.02	16-10-19
179	Karnataka	Mandya	Bangalore	Mysuru	BOOTHANAHOSUR	SHAKUNTHALA D.S	0.10	09-11-18
180	Karnataka	Mandya	Bangalore	Mysuru	BOOTHANAHOSUR	Y.S.ANITHA	0.10	16-10-19
181	Karnataka	Mandya	Bangalore	Mysuru	DEVALAPURA	LAKSHMANNA D K	0.09	16-10-19
182	Karnataka	Mandya	Bangalore	Mysuru	KOWDLE	CHOWLURE GOWDA	0.05	08-11-17
183	Karnataka	Mandya	Bangalore	Mysuru	KEREGODU	MAHADEVAIAH.G.B	0.06	16-10-19
184	Karnataka	Mandya	Bangalore	Mysuru	KEREGODU	A M S ENTERPRISES	0.16	16-10-19
185	Karnataka	Mandya	Bangalore	Mysuru	BANNANGADI	SHARADAMMA W/O NAGE GOWDA	0.07	17-07-17
186	Karnataka	Mandya	Bangalore	Mysuru	K HONNALAGERE	N C RAMANNA	0.04	26-11-17
187	Karnataka	Mandya	Bangalore	Mysuru	K HONNALAGERE	GOWRAMMA/ GOVINDAIAH	0.03	02-01-17
188	Karnataka	Mandya	Bangalore	Mysuru	K HONNALAGERE	NAGARAJU	0.04	26-11-17
189	Karnataka	Mandya	Bangalore	Mysuru	K HONNALAGERE	MRS NINGAMMA 2 SHIVALINGAIAH	0.09	02-01-17
190	Karnataka	Mandya	Bangalore	Mysuru	K HONNALAGERE	UMESHA	0.02	12-05-17
191	Karnataka	Mandya	Bangalore	Mysuru	K HONNALAGERE	SHIVALINGAIAH	0.04	02-01-17
192	Karnataka	Mandya	Bangalore	Mysuru	K HONNALAGERE	B.MAYANNA S/O CHANNA [A] BEI	0.05	25-07-19
193	Karnataka	Mandya	Bangalore	Mysuru	AKKIHEBBAL	SRI MANJUNATHA TRADERSDEALERS	0.39	15-05-19
194	Karnataka	Mandya	Bangalore	Mysuru	AKKIHEBBAL	SRI LAXMIVENKATESHWARA TREDER	0.06	16-10-19
195	Karnataka	Mandya	Bangalore	Mysuru	AKKIHEBBAL	MALLEGOWDA A P	0.03	15-02-20
196	Karnataka	Mandya	Bangalore	Mysuru	AKKIHEBBAL	NAGINA TAJ W/O SYED NURULLA	0.06	15-02-20
197	Karnataka	Mandya	Bangalore	Mysuru	AKKIHEBBAL	ABDUL KHDDUS	0.04	15-02-20
198	Karnataka	Mandya	Bangalore	Mysuru	KANTHAPURA	JAVED PASHA	0.29	05-01-17

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199	Karnataka	Mandya	Bangalore	Mysuru	KANTHAPURA	VIJAYA LAKSHMI.R	0.02	09-11-18
200	Karnataka	Mandya	Bangalore	Mysuru	VIDYANAGAR,MANDY	ROOPASHREE H K	0.14	25-10-17
201	Karnataka	Mandya	Bangalore	Mysuru	VIDYANAGAR,MANDY	MANJUNATH V	0.03	08-12-17
202	Karnataka	Mandya	Bangalore	Mysuru	MANCHANAYAKANAH	VENKATESH J N	0.05	28-03-17
203	Karnataka	Mandya	Bangalore	Mysuru	B G PURA,KARNATAK	DEVIKA K M	0.02	20-09-19
204	Karnataka	Mandya	Bangalore	Mysuru	B G PURA,KARNATAK	GULNAZ BEGAUM / MOIN	0.13	20-09-19
205	Karnataka	Mandya	Bangalore	Mysuru	THOREKADANAHALLI	SHIVANNA S	0.09	12-02-20
206	Karnataka	Mandya	Bangalore	Mysuru	SARASWATHIPURAM	FLORIN KUMARI	0.05	12-01-17
207	Karnataka	Mangalore	Mangalore	MANGALORE	KALLADKA	BALAKRISHNA SHETTY	0.05	25-05-19
208	Karnataka	Mangalore	Mangalore	MANGALORE	KALLADKA	NARAYAN KOTYAN	0.09	05-02-20
209	Karnataka	Mangalore	Mangalore	MANGALORE	FOUNDER'S BR	AYESHA VENEERS	0.36	12-08-19
210	Karnataka	Mangalore	Mangalore	MANGALORE	SIDDAKATTE	SHARATH RAJ B V	0.22	25-05-19
211	Karnataka	Mangalore	Mangalore	MANGALORE	BETTAMPADY	PUSHPAVATHY D GOWDA 2) MAHESH	0.02	29-05-19
212	Karnataka	Mangalore	Mangalore	MANGALORE	KUMBRA	PRASHANTH RAI M S/O SEETHARAMA	0.16	28-10-19
213	Karnataka	Mangalore	Mangalore	MANGALORE	DODDATHOTA	MAHALINGESHWAR BHAT	0.02	06-03-18
214	Karnataka	Mangalore	Mangalore	MANGALORE	SULLIA	UMMAR. P.K.	0.04	29-05-19
215	Karnataka	Mangalore	Mangalore	MANGALORE	SUBRAMANYA	RADHAKRISHNA BHAT M G	0.10	28-10-19
216	Karnataka	Mangalore	Mangalore	MANGALORE	UPPINANGADY	K S HAMEED	0.22	25-05-19
217	Karnataka	Mangalore	Mangalore	MANGALORE	KINNIGOLI, KARNATA	MOHAMMED RAFIQ	0.47	18-03-20
218	Karnataka	Mangalore	Mangalore	MANGALORE	Ladyhill	MUHAMMAD SUHAIL ABDUL KHADER	0.71	01-04-19
219	Karnataka	Mangalore	Mangalore	MANGALORE	BC ROAD BANTWAL,K	JANARDHANA	0.10	17-07-20
220	Karnataka	Mangalore	Mangalore	MANGALORE	MANGALORE MAIN, K	VIJESH SURESH ALVA	0.05	19-11-19
221	Karnataka	Mangalore	Mangalore	MANGALORE	MANGALORE MAIN, K	NADEEM ENTERPRISES	0.20	19-11-19
222	Karnataka	Mangalore	Mangalore	MANGALORE	MANGALORE MAIN, K	SUNIL KODMAN	0.37	26-12-19
223	Karnataka	Mangalore	Mangalore	MANGALORE	MANGALORE MAIN, K	MOHAMMED NAZEER	0.05	19-11-19
224	Karnataka	Mangalore	Mangalore	MANGALORE	SURATHKAL,MANGAL	SATHISH P ACHARYA	0.09	07-02-20
225	Karnataka	Mangalore	Mangalore	MANGALORE	SURATHKAL,MANGAL	ABDUL JABBAR	0.15	07-02-20
226	Karnataka	Mangalore	Mangalore	MANGALORE	SURATHKAL,MANGAL	A R INFRATECH	0.25	07-02-20
227	Karnataka	Raichur	Mangalore	Hubli	ROSARB	LAXMI INDUSTRIES	0.41	21-05-19
228	Karnataka	Raichur	Mangalore	Hubli	ROSARB	U N RAJESH SO LAKSHMAN	0.11	11-07-19
229	Karnataka	Ramnagaram	Bangalore	Rural	Bidadi	Javere Gowda	0.42	22-01-20
230	Karnataka	Ramnagaram	Bangalore	Rural	Bidadi	Umesha R	0.04	18-02-20
231	Karnataka	Ramnagaram	Bangalore	Rural	Kanakapura	Jayaramu	0.03	27-12-18
232	Karnataka	Ramnagaram	Bangalore	Rural	Ramnagaram	Sun Creation	0.16	15-03-20
233	Karnataka	SHIMOGA	Mangalore	UDUPI	B H ROAD,BHADRAVA	PUTTAPPA K S S/O SIDDAPPA	0.11	04-02-19
234	Karnataka	SHIMOGA	Mangalore	UDUPI	HARNAHALLI	H K MAHESH	0.05	17-01-20
235	Karnataka	SHIMOGA	Mangalore	UDUPI	HARNAHALLI	S.SADASHIVAPPA	0.02	07-07-20
236	Karnataka	SHIMOGA	Mangalore	UDUPI	HARNAHALLI	L NAGESH S/O LAXMAPPA	0.02	16-03-20
237	Karnataka	SHIMOGA	Mangalore	UDUPI	HARIHAR	B H CORPORATION	0.31	20-12-18
238	Karnataka	SHIMOGA	Mangalore	UDUPI	HARIHAR	DEVENDRAPPA H	0.06	15-03-18
239	Karnataka	SHIMOGA	Mangalore	UDUPI	S R RASTE	PREMA .B 2)MANJUNATH	0.02	14-10-19
240	Karnataka	SHIMOGA	Mangalore	UDUPI	OLD TOWN	VENUGOPAL C	0.04	18-03-20
241	Karnataka	SHIMOGA	Mangalore	UDUPI	SAGAR,	AVINASH GOMSA	0.16	06-09-19
242	Karnataka	SHIMOGA	Mangalore	UDUPI	SAGAR,	KOLLA NAIK	0.15	06-09-19
243	Karnataka	SHIMOGA	Mangalore	UDUPI	SHIKARIPURA	MANJPPA NAJAPPA GOWDA AND REK	0.07	09-05-19
244	Karnataka	Tumkur	Bangalore	Rural	Pavagada	Narasamma	0.02	20-02-17
245	Karnataka	Tumkur	Bangalore	Rural	Chikkanayakanahalli	Jayalakshmamma	0.07	02-01-20
246	Karnataka	Tumkur	Bangalore	Rural	Tiptur	S S Auto Links	0.08	05-11-19
247	Karnataka	UDUPI	Mangalore	UDUPI	ATHRADI	ASHA	0.05	20-07-19
248	Karnataka	UDUPI	Mangalore	UDUPI	BRAHMAVAR	SRI DURGA CASHEWS	0.53	17-07-19
249	Karnataka	UDUPI	Mangalore	UDUPI	HEBRI	SHALINI BIO FUELS	0.73	21-09-19
250	Karnataka	UDUPI	Mangalore	UDUPI	KARKALA	MAHAMAYA ARC	0.74	05-08-19
251	Karnataka	UDUPI	Mangalore	UDUPI	THOTTAM	SHRIDHAR	0.06	13-08-19
252	Karnataka	UDUPI	Mangalore	UDUPI	THOTTAM	SUDHAKAR MENDON	0.02	14-05-19
253	Karnataka	UDUPI	Mangalore	UDUPI	KARKALA	VISHWANATH SHETTY	0.07	21-07-20
254	Karnataka	UDUPI	Mangalore	UDUPI	Innanje-BOB	Achutha B acharya	0.02	22-03-18
255	Karnataka	UDUPI	Mangalore	UDUPI	Innanje-BOB	Raghu Shetty	0.02	01-07-19
256	Karnataka	UDUPI	Mangalore	UDUPI	UDUPI BOB	K KARTHIKEYA MADHYASTHA	0.08	07-12-18
257	Karnataka	UDUPI	Mangalore	UDUPI	UDUPI BOB	k Srinivas Jogi	0.03	20-09-18
258	Karnataka	UDUPI	Mangalore	UDUPI	UDUPI BOB	M/S EXTREME FITNESS PROP ILIYAS H	0.02	13-03-20
259	Karnataka	UDUPI	Mangalore	UDUPI	UDUPI E DENA	M/S Bhagyashree Jewellers	0.21	25-11-19
260	Karnataka	Udupi	Mangalore	Mangalore	ROSARB Mangalore	Kukkehalli Rock Products	0.53	17-09-19
261	Karnataka	Udupi	Mangalore	Mangalore	ROSARB Mangalore	Abdul Azeez	0.29	04-07-19
262	Karnataka	Udupi	Mangalore	Mangalore	ROSARB Mangalore	Riyaz Mohammed Hussain	0.22	13-06-19
263	Karnataka	UTTAR KANADA	Mangalore	Hubli	BHATKAL	VEKATRAMAN S. NAIK	0.03	31-03-18
264	Karnataka	UTTAR KANADA	Mangalore	Hubli	BHATKAL	BIKBA ASLAM	0.39	24-02-20
265	Karnataka	UTTAR KANADA	Mangalore	Hubli	SIRSI	SADANANDA GOWDAR	0.34	25-07-19

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- 266	Karnataka	Yadgir	Mangalore	Gulbarga	Yadgir	Rajendra Kanchikoti	0.25	29-01-20

Data on relief measures extended by banks on account of natural calamities as on 30.6.2020 (Amount in lakhs)

SR.NO.	NAME OF THE BANK	Outstanding Priority Sector Advances as on 30.6.2020		Total Outstanding eligible for reschedulement / restructuring		Amount restructured / rescheduled from 01.04.2020 to 30.6.2020		% of achievement of rescheduled / restructured to eligible for rescheduling / restructuring		Fresh finance / relending provided from 01.04.2020 to 30.6.2020		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	2046165	5725696	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
2	State Bank of India	890827	3458299	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
3	Union Bank Of India	1395226	2431144	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
4	Bank of Baroda	707436	1958380	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
5	Bank of India	112625	495455	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
6	Bank of Maharastra	23820	284060	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
7	Central Bank of India	46463	143697	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
8	Indian Bank	66110	333239	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
9	Indian Overseas Bank	180349	418621	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
10	Punjab National Bank	48603	400368	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
11	Punjab and Synd Bank	1833	22825	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
12	UCO Bank	33600	89788	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
13	IDBI Bank	146775	532402	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
14	Karnataka Bank Ltd	236700	1096222	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
15	Kotak Mahendra Bank	674384	653621	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
16	Cathelic Syrian Bank Ltd.	12664	21094	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
17	City Union Bank Ltd	3995	74998	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
18	Dhanalaxmi Bank Ltd.	2322	15436	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
19	Federal Bank Ltd.	75202	213539	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
20	J and K Bank Ltd	1621	36528	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
21	Karur Vysya Bank Ltd.	16150	67797	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
22	Lakshmi Vilas Bank Ltd	10701	68993	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
23	Ratnakar Bank Ltd	240303	130624	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
24	South Indian Bank Ltd	22741	158747	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
25	Tamil Nadu Merchantile Bank Ltd.	10327	34220	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
26	Indusind Bank	50147	234337	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
27	HDFC Bank Ltd	489884	1148495	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
28	Axis Bank Ltd	191548	637331	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
29	ICICI Bank Ltd	155118	983214	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
30	YES BANK Ltd.	101857	305257	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
31	Bandhan Bank	125014	94833	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
32	DCB Bank Ltd	68914	87703	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
33	IDFC Bank	286887	158991	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
34	Karnataka Grameena Bank	1518807	2003428	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
35	Karnataka Vikas Grameena Bank	598195	999567	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
36	KSCARD Bk.Ltd	261324	182831	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
37	K.S.Coop Apex Bank ltd	2450567	1520100	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
38	Indl.Co.Op.Bank ltd.	0	0	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
39	KSFC	3702	227420	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
40	Equitas Small Finance Bank	149836	97493	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
41	Ujjivan Small Finnance	533569	138378	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
42	Suryoday Small Finance Bank	130885	26203	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
43	ESAF Small Finance Bank	85130	21679	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
44	India Post Payments Bank Limited	0	0	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
45	Airtel Payments Bank	0	0	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
	Total	14208326	27733052	0	0	0	0	#DIV/0!	#DIV/0!	0	0			

ANNEXURE - 16

Data on relief measures extended by banks on account of natural calamities as on 30.6.2020 (Amount in lakhs)

Consolidation

Sl.No.	NAME OF THE DISTRICT	Outstanding Priority Sector Advances as on 30.6.2020		Total Outstanding eligible for rescheduleme nt / restructuring		Amount restructured / rescheduled from 01.04.2020 to 30.6.2020		% of achievement of rescheduled / restructured to eligible for rescheduling / restructuring		Fresh finance / relending provided from 01.04.2020 to 30.6.2020		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	BAGALKOTE	566196	853909	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
2	BALLARI	456504	918477	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
3	BELAGAVI	1089178	1649377	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
4	BENGALURU (Rural)	328859	818372	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
5	BENGALURU (Urban + Met	940495	7805240	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
6	BIDAR	378921	520724	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
7	Chamarajnagar	322041	304489	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
8	CHICKBALLAPUR	304109	342122	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
9	CHICKKMAGALURU	293718	596560	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
10	CHITRADURGA	417068	534403	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
11	DAKSHINA KANNADA	443137	1345697	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
12	DAVANAGERE	563460	816790	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
13	DHARWAD	445842	988677	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
14	GADAG	190713	365288	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
15	HASSAN	691220	793226	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
16	HAVERI	358514	510087	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
17	KALBURGI	1251373	688948	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
18	KODAGU	191780	380827	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
19	KOLAR	292592	491308	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
20	KOPPAL	220898	427498	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
21	MANDYA	668744	596535	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
22	MYSURU	896079	1272700	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
23	RAICHUR	363256	699773	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
24	RAMANAGAR	271099	349036	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
25	SHIVAMOGGA	486413	712269	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
26	TUMAKURU	589262	824774	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
27	UDUPI	217585	725427	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
28	Uttarakannada	278874	377079	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
29	VIJAYAPURA	487411	763048	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
30	YADGIR	202985	260391	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
	Total	14208326	27733052	0	0	0	0	#DIV/0!	#DIV/0!	0	0			

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Annexure - 16A

ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ನಡವಳಿಗಳು

ವಿಷಯ: 2020ನೇ ಸಾಲಿನ ಮುಂಗಾರು ಋತುವಿನ ಆಗಸ್ಟ್ ಮಾಹೆಯಲ್ಲಿ ರಾಜ್ಯದ 23 ಜಿಲ್ಲೆಗಳ 130 ತಾಲ್ಲೂಕುಗಳನ್ನು "ಅತಿವೃಷ್ಟಿ/ಪ್ರವಾಹ ಪೀಡಿತ ತಾಲ್ಲೂಕುಗಳು" ಎಂದು ಘೋಷಿಸುವ ಬಗ್ಗೆ.

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ಪ್ರಸ್ತಾವನೆ:

2020ರ ಮುಂಗಾರು ಋತುವಿನ ಆಗಸ್ಟ್ ಮಾಹೆಯಲ್ಲಿ ಕರ್ನಾಟಕ ರಾಜ್ಯದಲ್ಲಿ ಬಿದ್ದಂತಹ ಮಹಾ ಮಳೆಗೆ ಹಾಗೂ ಮಹಾರಾಷ್ಟ್ರ ರಾಜ್ಯದಲ್ಲಿನ ಕೃಷ್ಣ, ಕಣಿವೆ ಜಲಾಶಯಗಳು ತುಂಬಿ ಹರಿದ ನೀರಿನಿಂದ ಉತ್ತರ ಕರ್ನಾಟಕದ ಹಲವು ಭಾಗಗಳಲ್ಲಿ ಪ್ರವಾಹ ಪರಿಸ್ಥಿತಿ ಉಂಟಾಗಿದ್ದು, ಮತ್ತು ಇದೇ ಅವಧಿಯಲ್ಲಿ ರಾಜ್ಯದ ಕರಾವಳಿ ಮತ್ತು ಮಲೆನಾಡಿನ ಜಿಲ್ಲೆಗಳಲ್ಲಿಯೂ ಸಹ ಪ್ರವಾಹ ಪರಿಸ್ಥಿತಿ ಉಂಟಾಗಿರುವುದರಿಂದ ಅಪಾರ ಪ್ರಮಾಣದಲ್ಲಿ ಜೀವಹಾನಿ, ಮನೆ ಹಾನಿ, ಬೆಳೆ ಹಾನಿ ಹಾಗೂ ಸಾರ್ವಜನಿಕ ಮೂಲಭೂತ ಸೌಕರ್ಯಗಳು ಹಾನಿಯಾಗಿರುತ್ತದೆ. ಕರ್ನಾಟಕ ರಾಜ್ಯ ನೈಸರ್ಗಿಕ ವಿಕೋಪ ಉಸ್ತುವಾರಿ ಕೇಂದ್ರವು ಪ್ರಸಕ್ತ ಸಾಲಿನ ಮುಂಗಾರು ಋತುವಿನಲ್ಲಿ ರಾಜ್ಯದ 23 ಜಿಲ್ಲೆಗಳ 130 ತಾಲ್ಲೂಕುಗಳಲ್ಲಿ ಅತಿವೃಷ್ಟಿಯಿಂದ ಪ್ರವಾಹ ಪರಿಸ್ಥಿತಿ ಉಂಟಾಗಿದೆ ಎಂದು ತಿಳಿಸಿದೆ. ರಾಜ್ಯ ಸರ್ಕಾರವು ಕರ್ನಾಟಕ ರಾಜ್ಯ ನೈಸರ್ಗಿಕ ವಿಕೋಪ ಉಸ್ತುವಾರಿ ಕೇಂದ್ರದ ವರದಿಯನ್ನಾಧರಿಸಿ ಆಗಸ್ಟ್ 2020ರ ಮಾಹೆಯಲ್ಲಿ ಅತಿವೃಷ್ಟಿ / ಪ್ರವಾಹ ಎದುರಿಸಿದ 23 ಜಿಲ್ಲೆಗಳ 130 ತಾಲ್ಲೂಕುಗಳನ್ನು "ಅತಿವೃಷ್ಟಿ/ಪ್ರವಾಹ ಪೀಡಿತ ತಾಲ್ಲೂಕುಗಳು" ಎಂದು ಘೋಷಿಸಲು ನಿರ್ಧರಿಸಿ, ಈ ಕೆಳಕಂಡಂತೆ ಆದೇಶಿಸಿದೆ.

ಸರ್ಕಾರದ ಆದೇಶ ಸಂಖ್ಯೆ: ಕಂಇ 391ಟಿಎಸ್ಆರ್ 2020; ಬೆಂಗಳೂರು, ದಿನಾಂಕ:10-09-2020

ಪ್ರಸ್ತಾವನೆಯಲ್ಲಿ ವಿವರಿಸಿರುವ ಅಂಶಗಳ ಹಿನ್ನೆಲೆಯಲ್ಲಿ, 2020ನೇ ಸಾಲಿನ ಮುಂಗಾರು ಋತುವಿನ ಆಗಸ್ಟ್ ಮಾಹೆಯಲ್ಲಿ ಅತಿವೃಷ್ಟಿ/ಪ್ರವಾಹದಿಂದ ಅಪಾರ ಪ್ರಮಾಣದಲ್ಲಿ ಜೀವ ಹಾನಿ, ಮನೆ ಹಾನಿ, ಬೆಳೆಹಾನಿ ಹಾಗೂ ಮೂಲಭೂತ ಸೌಕರ್ಯಗಳು ಹಾನಿಯಾಗಿರುವ ಹಿನ್ನೆಲೆಯಲ್ಲಿ ಅನುಬಂಧದಲ್ಲಿ ನಮೂದಿಸಿರುವ **ರಾಜ್ಯದ 23 ಜಿಲ್ಲೆಗಳ 130 ತಾಲ್ಲೂಕುಗಳನ್ನು** ತಕ್ಷಣದಿಂದ ಜಾರಿಗೆ ಬರುವಂತೆ ಹಾಗೂ ಮುಂದಿನ ಆದೇಶದವರೆಗೆ **"ಅತಿವೃಷ್ಟಿ/ಪ್ರವಾಹ ಪೀಡಿತ ತಾಲ್ಲೂಕುಗಳು"** ಎಂದು ಘೋಷಿಸಲಾಗಿದೆ.

ಅತಿವೃಷ್ಟಿ/ಪ್ರವಾಹ ಪೀಡಿತ ತಾಲ್ಲೂಕುಗಳು ಎಂದು ಘೋಷಿಸಿದ ತಾಲ್ಲೂಕುಗಳಲ್ಲಿ SDRF/NDRF ಮಾರ್ಗಸೂಚಿ ಪ್ರಕಾರ ಹಾಗೂ ಪರಿಹಾರ ಕಾರ್ಯಗಳಿಗೆ ಸರ್ಕಾರದಿಂದ ಕಾಲ ಕಾಲಕ್ಕೆ ಹೊರಡಿಸಲಾದ ಸರ್ಕಾರದ ಆದೇಶ / ಸುತ್ತೋಲೆಗಳಲ್ಲಿನ ನಿರ್ದೇಶನಗಳನ್ನು ಕಟ್ಟುನಿಟ್ಟಾಗಿ ಪಾಲಿಸಿ, ಜಿಲ್ಲಾಡಳಿತವು ಅಗತ್ಯ ಪರಿಹಾರ ಕಾರ್ಯಗಳನ್ನು ಕೈಗೊಳ್ಳಲು ಸರ್ಕಾರವು ಆದೇಶಿಸಿದೆ.

ಕರ್ನಾಟಕ ರಾಜ್ಯಪಾಲರ ಆದೇಶಾನುಸಾರ
ಮತ್ತು ಅವರ ಹೆಸರಿನಲ್ಲಿ,

(ಕೆ. ಉಮಾಪತಿ) 10/9/2020
ಸರ್ಕಾರದ ಜಂಟಿ ಕಾರ್ಯದರ್ಶಿ
ಕಂದಾಯ ಇಲಾಖೆ
(ವಿಪತ್ತು ನಿರ್ವಹಣೆ ಮತ್ತು ಸೋಂ & ಮು.)

10/9/2020

ಇವರಿಗೆ:

ಸಂಕಲನಕಾರರು, ಕರ್ನಾಟಕ ರಾಜ್ಯಪತ್ರ, ವಿಕಾಸಸೌಧ, ಬೆಂಗಳೂರು ರವರು ಆದೇಶವನ್ನು ಕೂಡಲೇ ವಿಶೇಷ ರಾಜ್ಯ ಪತ್ರದಲ್ಲಿ ಪ್ರಕಟಿಸಲು ಕೋರಿದೆ.

ಪ್ರತಿ:

1. ಮಹಾಲೇಖಪಾಲರು, ಕರ್ನಾಟಕ, ಬೆಂಗಳೂರು.
2. ಸರ್ಕಾರದ ಎಲ್ಲಾ ಅಪರ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿ /ಪ್ರಧಾನ ಕಾರ್ಯದರ್ಶಿ/ ಕಾರ್ಯದರ್ಶಿ ಗಳು.

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3. ಪ್ರಾದೇಶಿಕ ಆಯುಕ್ತರು, ಬೆಂಗಳೂರು / ಮೈಸೂರು / ಕಲಬುರಗಿ ಮತ್ತು ಬೆಳಗಾವಿ ವಿಭಾಗ
4. ರಾಜ್ಯದ 23 ಜಿಲ್ಲೆಗಳ ಜಿಲ್ಲಾಧಿಕಾರಿಗಳು.
5. ರಾಜ್ಯದ 23 ಜಿಲ್ಲೆಗಳ ಜಿಲ್ಲಾ ಪಂಚಾಯತ್ ಮುಖ್ಯ ಕಾರ್ಯ ನಿರ್ವಹಣಾಧಿಕಾರಿಗಳು.
6. ರಾಜ್ಯದ 23 ಜಿಲ್ಲೆಗಳ ವಿದ್ಯುತ್ ಸರಬರಾಜು ನಿಗಮ ನಿಯಮಿತದ ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು (ಇಂಧನ ಇಲಾಖೆಯ ಮೂಲಕ).
7. ಆಯುಕ್ತರು, ರಾಜ್ಯ ವಿಪತ್ತು ನಿರ್ವಹಣಾ ಪ್ರಾಧಿಕಾರ, ಕಂದಾಯ ಇಲಾಖೆ, ಬೆಂಗಳೂರು.
8. ಆಯುಕ್ತರು, ಕೃಷಿ ಇಲಾಖೆ, ಶೇವಾದ್ರಿ ರಸ್ತೆ, ಬೆಂಗಳೂರು.
9. ಆಯುಕ್ತರು ಪಶುಸಂಗೋಪನೆ ಮತ್ತು ಪಶು ವೈದ್ಯಕೀಯ ಸೇವೆಗಳ ಇಲಾಖೆ, ಬೆಂಗಳೂರು.
10. ನಿರ್ದೇಶಕರು, ತೋಟಗಾರಿಕೆ ಇಲಾಖೆ, ಲಾಲ್‌ಬಾಗ್, ಬೆಂಗಳೂರು.
11. ನಿರ್ದೇಶಕರು, ಕರ್ನಾಟಕ ರಾಜ್ಯ ನೈಸರ್ಗಿಕ ವಿಕೋಪ ಉಸ್ತುವಾರಿ ಕೇಂದ್ರ, ಅಟ್ಟೂರು ಬಡಾವಣೆ, 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. ರಾಜ್ಯದ 23 ಜಿಲ್ಲೆಗಳ ಜಿಲ್ಲಾ ಖಜಾನಾಧಿಕಾರಿಗಳು.
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 ಕಾರ್ಯದರ್ಶಿ, ವಿಧಾನ ಸೌಧ, ಬೆಂಗಳೂರು.
19. ಸರ್ಕಾರದ ಅಪರ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿ ಮತ್ತು ಅಭಿವೃದ್ಧಿ ಆಯುಕ್ತರವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿ, ವಿಧಾನ ಸೌಧ, ಬೆಂಗಳೂರು.
20. ಸರ್ಕಾರದ ಪ್ರಧಾನ ಕಾರ್ಯದರ್ಶಿ, ಕಂದಾಯ ಇಲಾಖೆ (ವಿಪತ್ತು ನಿರ್ವಹಣೆ) ರವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿ.
21. ಸರ್ಕಾರದ ಜಂಟಿ ಕಾರ್ಯದರ್ಶಿ, ಕಂದಾಯ ಇಲಾಖೆ (ವಿಪತ್ತು ನಿರ್ವಹಣೆ) ರವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿ.
22. Convenor, State Level Bankers Committee (SLBC), ಬೆಂಗಳೂರು.
23. ಕಂದಾಯ ಇಲಾಖೆ (ವಿಪತ್ತು ನಿರ್ವಹಣೆ), ಲಕ್ಷಪತ್ರ ಶಾಖೆ.
24. ಶಾಖಾ ರಕ್ಷಾ ಕಡತ.

ಅನುಬಂಧ

ಸರ್ಕಾರದ ಆದೇಶ ಸಂಖ್ಯೆ: ಕಂಇ 391 ಟಿಎನ್‌ಆರ್ 2020, ದಿನಾಂಕ:10.09.2020ರಲ್ಲಿ ಆಗಸ್ಟ್ 2020ರ ಮಾಹೆಯಲ್ಲಿ ರಾಜ್ಯದಲ್ಲಿನ 23 ಜಿಲ್ಲೆಗಳ 130 ತಾಲ್ಲೂಕುಗಳನ್ನು ಅತಿವೃಷ್ಟಿ/ಪ್ರವಾಹ ಪೀಡಿತ ತಾಲ್ಲೂಕುಗಳೆಂದು ಘೋಷಿಸಿರುವ ಪಟ್ಟಿ.

ಕ್ರ.ಸಂ.	ಜಿಲ್ಲೆ	ಕ್ರ.ಸಂ.	ತಾಲ್ಲೂಕು
1	ದಾವಣಗೆರೆ	1	ಹರಿಹರ
		2	ಹೊನ್ನಾಳಿ
		3	ನ್ಯಾಮತಿ
2	ಚಾಮರಾಜನಗರ	4	ಕೊಳ್ಳೇಗಾಲ
3	ಮಂಡ್ಯ	5	ಕೃಷ್ಣರಾಜಪೇಟೆ
		6	ಮಣಸೂರು
4	ಮೈಸೂರು	7	ಕೆ.ಆರ್. ನಗರ
		8	ಮೈಸೂರು
		9	ಪಿರಿಯಾಪಟ್ಟಣ
5	ಬಳ್ಳಾರಿ	10	ಹಡಗಲಿ
		11	ಹೊಸಪೇಟೆ
		12	ಹಗರಿಬೊಮ್ಮನಹಳ್ಳಿ
		13	ಸಿರಗುಪ್ಪ
		14	ಹರಪನಹಳ್ಳಿ
		15	ಕಂಪ್ಲಿ
6	ಕೊಪ್ಪಳ	16	ಗಂಗಾವತಿ
		17	ಕೊಪ್ಪಳ
		18	ಕಾರಟಗಿ
7	ರಾಯಚೂರು	19	ದೇವದುರ್ಗ
		20	ಲಿಂಗಸುಗೂರು
		21	ಮಾನ್ವಿ
		22	ರಾಯಚೂರು
		23	ಸಿಂಧನೂರು
8	ಕಲಬುರಗಿ	24	ಅಫ್ಜಲ್‌ಪುರ
		25	ಆಳಂದ
		26	ಚಿತ್ತಾಪುರ
		27	ಕಲಬುರ್ಗಿ
		28	ಜೇವರ್ಗಿ
		29	ಸೇಡಂ
		30	ಕಾಳಗಿ
		31	ಕಮಲಾಪುರ
		32	ಶಹಾಬಾದ್
9	ಯಾದಗಿರಿ	33	ಶಹಾಪುರ
		34	ಹುಣಸಗಿ
		35	ಶೋರಾಪುರ
		36	ವಡಗೇರಾ
		37	ಯಾದಗಿರಿ

ಕ್ರ.ಸಂ.	ಜಿಲ್ಲೆ	ಕ್ರ.ಸಂ.	ತಾಲ್ಲೂಕು
10	ಬೀದರ್	38	ಔರಾದ್
		39	ಬೀದರ್
		40	ಬಾಲ್ಕಿ
		41	ಬಸವಕಲ್ಯಾಣ
		42	ಹುಮ್ನಾಬಾದ್
11	ಬೆಳಗಾವಿ	43	ಅಥಣಿ
		44	ಬೈಲಹೊಂಗಲ
		45	ಬೆಳಗಾವಿ
		46	ಚಿಕ್ಕೋಡಿ
		47	ಗೋಕಾಕ್
		48	ಹುಕ್ಕೇರಿ
		49	ಕಾಗವಾಡ
		50	ಖಾನಾಪುರ
		51	ಕಿತ್ತೂರು
		52	ಮೂಡಲಗಿ
		53	ನಿಪ್ಪಾಣಿ
		54	ರಾಯಭಾಗ
		55	ರಾಮದುರ್ಗ
		56	ಸವದತ್ತಿ
12	ಬಾಗಲಕೋಟೆ	57	ಬಾದಾಮಿ
		58	ಬಾಗಲಕೋಟೆ
		59	ಬೀಳಗಿ
		60	ಗುಳೇದಗುಡ್ಡ
		61	ಹುನಗುಂದ
		62	ಇಳಕಲ್
		63	ಜಮಖಂಡಿ
		64	ಮುಧೋಳ
		65	ರಬಕವಿ ಬನಹಟ್ಟಿ
13	ವಿಜಯಪುರ	66	ಬಬಲೇಶ್ವರ
		67	ಕೊಲ್ಹಾರ
		68	ಮುದ್ದೇಬಿಹಾಳ
		69	ನಿಡಗುಂದಿ
14	ಗದಗ	70	ಮುಂಡರಗಿ
		71	ನರಗುಂದ
		72	ರೋಣ
		73	ಶಿರಹಟ್ಟಿ
15	ಹಾವೇರಿ	74	ಹಾನಗಲ್
		75	ಹಾವೇರಿ
		76	ಹಿರೇಕೆರೂರು
		77	ರಾಣೆಬೆನ್ನೂರು
		78	ರಟ್ಟಿಹಳ್ಳಿ
		79	ಶಿಗ್ಗಾಂವ

ಕ್ರ.ಸಂ.	ಜಿಲ್ಲೆ	ಕ್ರ.ಸಂ.	ತಾಲ್ಲೂಕು
16	ಧಾರವಾಡ	80	ಲಿಂಗ್ಸೂಗೂರ
		81	ಧಾರವಾಡ
		82	ಹುಬ್ಬಳ್ಳಿ
		83	ಹುಬ್ಬಳ್ಳಿ ನಗರ
		84	ಕಲಘಟಗಿ
		85	ಕುಂದಗೋಳ
		86	ನವಲಗುಂದ
17	ಶಿವಮೊಗ್ಗ	87	ಭದ್ರಾವತಿ
		88	ಹೊಸನಗರ
		89	ಸಾಗರ
		90	ಶಿಕಾರಿಪುರ
		91	ಶಿವಮೊಗ್ಗ
		92	ಸೊರಬ
		93	ತೀರ್ಥಹಳ್ಳಿ
18	ಹಾಸನ	94	ಅಲೂರು
		95	ಅರಕಲಗೂಡು
		96	ಬೇಲೂರು
		97	ಹಾಸನ
		98	ಸಕಲೇಶಪುರ
19	ಚಿಕ್ಕಮಗಳೂರು	99	ಚಿಕ್ಕಮಗಳೂರು
		100	ಕೊಪ್ಪ
		101	ಮೂಡಿಗೆರೆ
		102	ನರಸಿಂಹರಾಜಪುರ
		103	ಶೃಂಗೇರಿ
		104	ತರೀಕೆರೆ
20	ಕೊಡಗು	105	ಮಡಿಕೇರಿ
		106	ಸೋಮವಾರಪೇಟೆ
		107	ವಿರಾಜಪೇಟೆ
21	ದಕ್ಷಿಣ ಕನ್ನಡ	108	ಬಂಟ್ವಾಳ
		109	ಬೆಳ್ತಂಗಡಿ
		110	ಕಡಬ
		111	ಮಂಗಳೂರು
		112	ಮೂಡಬಿದಿರೆ
		113	ಪುತ್ತೂರು
22	ಉಡುಪಿ	114	ಬೈಂದೂರು
		115	ಬ್ರಹ್ಮಾವರ
		116	ಹೆಬ್ರಿ
		117	ಕಾಪು
		118	ಕಾರ್ಕಳ
		119	ಕುಂದಾಪುರ
		120	ಉಡುಪಿ

ಕ್ರ.ಸಂ.	ಜಿಲ್ಲೆ	ಕ್ರ.ಸಂ.	ತಾಲ್ಲೂಕು
23	ಉತ್ತರ ಕನ್ನಡ	121	ಅಂಕೋಲ
		122	ಭಟ್ಕಳ
		123	ಹೊನ್ನಾವರ
		124	ಕಾರವಾರ
		125	ಕುಮಟಾ
		126	ಮುಂಡಗೋಡು
		127	ಸಿದ್ದಾಪುರ
		128	ಶಿರಸಿ
		129	ಸೂಪ
		130	ಯಲ್ಲಾಪುರ

(ಕೆ. ಉಮಾಪತಿ) 18/9/2020
ಸರ್ಕಾರದ ಜಂಟಿ ಕಾರ್ಯದರ್ಶಿ
ಕಂದಾಯ ಇಲಾಖೆ
(ವಿಪತ್ತು ನಿರ್ವಹಣೆ ಮತ್ತು ನೋಂ & ಮು.)

18/9/2020

Annexure - 17

भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
www.rbi.org.in

FIDD.CO.LBS.No.10/02.01.001/2020-21 July 6, 2020

The Chairmen/ Managing Directors/ Chief Executive Officers
All SLBC/ UTLBC Convenor Banks/ Lead Banks

Madam/ Dear Sir,

A Monograph on the State of Sikkim's Organic Transformation

As we know, Agriculture is a key sector in Indian Economy in view of its contribution to employment and GDP and therefore, the importance of the sector in the country's socioeconomic development cannot be overemphasized. With passage of time, Agriculture sector in India has also undergone transformative changes in terms of methods of farming, increase in efficiency through adoption of new technologies, supply chain management, financing etc. Of late, the term 'Organic Farming' has also assumed greater significance from the perspective of protecting environment as also for the health benefits offered by organic farm produces.

2. In the direction of Organic Farming, the State of Sikkim has made significant progress. It may be worth mentioning that the Hon'ble Prime Minister of India declared the State of Sikkim as the first Organic State of India in January 2016. In this connection, the concerned Regional Office of Reserve Bank of India has documented a Monograph detailing the journey of transformation of the State as an Organic State, in consultation with the Sikkim Organic Mission.

3. The Monograph weaves together all the actions taken by various stakeholders on the Roadmap. The document, besides giving rich information about the adoption of Organic Farming in the State, also provides a valuable Template for other States and UTs to implement Organic Farming. The document may be used as a model framework for similar Organic Missions for other States and UTs. While a synopsis of the Monograph is given at **Annex I**, detailed version of the Monograph is available at **Annex II**.

4. Considering that State/ UT Level Bankers Committees (SLBCs/ UTLBCs) are apex platforms for bankers and other stakeholders at State/ UT level and the fact that credit flow to

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 : 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.

Agriculture sector is one of the important agenda items for discussions in the meetings, SLBCs/ UTLBCs are suggested to deliberate on the Monograph of the State of Sikkim and explore ways to replicate the best practices of the model framework, in order to promote Organic Farming in their respective States/ UTs. Within the extant framework governing the Lead Bank Scheme, SLBCs/ UTLBCs may also consider constituting Sub-Committee(s), as may be required, which can work towards promoting Organic Farming in the States/ UTs and the Monograph may well be used as a guiding document.

Yours faithfully,

(Gautam Prasad Borah)
Chief General Manager-in-Charge

Encl: As above

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SYNOPSIS

OF THE MONOGRAPH ON

SIKKIM'S ORGANIC TRANSFORMATION

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1. Introduction

Sikkim was declared as the first Organic State of India on January 18, 2016. Sikkim, which occupies only 1% of the total geographic area of India, contributes 12% of the certified organic land in the country. The implementation of Organic Model by the Government of Sikkim was a multipronged approach including enabling the farmers with know-how, preparation of suitable farming lands, providing organic inputs and creating the value chain infrastructure for reaching the markets along with obtaining the required national and international certifications. This objective study has led to understanding the outstanding indigenous organic model evolved by Sikkim Organic Mission (SOM). The focus was on changing quality from non-organic to organic standards. Increasing production would be targeted in the next phase through Farmer Producer Cooperatives (FPCs) formed through the SOM. Private entities like Mevedir have taken up marketing with organic standardisation. Temi Tea has achieved success in international marketing for its organic produce.

The motive behind preparing the monograph is to understand the nuances of the transition of the State of Sikkim into the world's first organic state and draw out the possible lessons learnt from it for propagating the Organic Mission amongst other states and union territories of India in an effective manner. This has led to creating a sort of draft template covering all the aspects involved in Organic Mission which may be customized by other States or Union Territories, in-turn for quicker implementation of the 12-year long cycle (2003-2015) followed in Sikkim.

2. Broad Benefits of Organic Foods and Organic Farming

Chemicals such as fungicides, herbicides, insecticides, and chemical fertilizers are widely used in conventional agriculture and residues remain in the food we consume which is detrimental to our health, leading to various diseases and weakening of the defence system of the human body. Organic produce is free from synthetic fertilisers and chemical pesticides. Growth hormones are not used during organic production. Organic Produce contains beneficial nutrients like antioxidants. People with allergies to foods, chemicals, or preservatives often find that consuming organic food is beneficial to their health. Consumption of organic food improves immunity of the human body thus helping it to combat viral diseases like COVID-19.

Organic farming is also better for the environment since it brings down soil erosion and water pollution as chemicals such as synthetic fertilisers and pesticides are not used. Since, organic farming utilizes biological inputs, less energy is consumed for farming thereby reducing pollution and global warming. Organic farming is also beneficial for animals and birds as well as people living in the vicinity of farmland as they are not exposed to the detrimental effects of chemicals. The organic methods of farming are economically prudent for farmers since the inputs are availed at much lesser cost than the industrial method of farming.

3. Growth of India as an Organic Producer

Out of the 28 lakh organic producers in the world in 2018, India had the highest number at 11.49 lakhs. Despite having the highest number of organic producers in the world, India is not among the top countries in the world when it comes to the production of organic foods, since a large portion of the farmers in India have small land-holdings. The area under organic agriculture in India has increased threefold between 2011-12 and 2014-15, growing from approximately 50,000 ha in 2011-12 to 1.18 million ha in 2014-15 and it has further increased

to 1.94 million ha in 2018. India is ranked 9th in terms of the total organic agriculture land as on 2018.

The Ministry of Commerce and Industry launched the National Programme on Organic Production (NPOP) in the year 2000 in India. NPOP is the primary quality assurance mainstay of the Government of India for organic agriculture products in India. It is operated through 28 accredited certification bodies. The NPOP standards are recognized by the European Commission. The international recognition and certification of the NPOP standards enable India to export certified organic produces which are accepted by the importing countries.

The area under organic agriculture in India has increased threefold between 2011-12 and 2014-15, growing from approximately 50,000 hectares in 2011-12 to 1.18 million hectares in 2014-15. India has leveraged third party certification system and promoted the Participatory Guarantee System (PGS), a low-cost alternative certification model, which is a locally focused quality assurance system developed keeping in view small-scale farmers and the local market. As on March 31, 2018, the total area under organic certification process registered under NPOP in India is 3.56 million hectares out of which half is cultivable and the rest is for wild harvest collection.

4. Agricultural Profile of Sikkim and Adoption of Organic Policies

Sikkim is endowed with the production of high value produces like cardamom, ginger, turmeric, Sikkim mandarin, tea, kiwi, passion fruit, many other varieties of vegetables, spices and food grains within an organic ecosystem. Hence, the demand for Sikkim produces stretches beyond the shores of the country garnering an international demand of its produce. The total operational farm land in Sikkim is 74,928 Ha out of which 40,076 Ha is held by marginal farmers each having land holding below 1 Ha. The productivity in most of the industrial crops is lower than the national average. With the agricultural area distributed among a variety of crops, there is less production to cater to market demand. Hence, there is a need of land aggregation in the state so that the marginal and small farmers can get access to the required credit and achieve economies of scale.

Despite the low productivity, Sikkim has achieved the milestone of certifying its total organic land as organic with the help of the pivotal steps taken by the Sikkim Organic Mission and its policies. The State Government has been proactive in realizing the drawbacks of the industrial method of agriculture and gradually shifting the agriculture of the state to organic by implementing its landmark organic farming policies.

It may be mentioned that the traditional agricultural methods of Sikkim have been intrinsically nature centric. However, with the introduction of modern farming systems, an increased thrust was given on the enhancement of productivity, and focus on getting maximum output per capita. But, industrial agriculture increased production with the use of synthetic fertilizers, pesticides, etc. This resulted in widespread land degradation, an increase in greenhouse gas (GHG) emission and crops developing resistance to pesticides and herbicides. Comprehending the detrimental effects of land degradation due to the use of synthetic fertilisers and pesticides and the beneficial effects of age-old cultivation methods without the use of external synthetic products and the ability of organic produce to cater substantially to global food supply drove renewed interest in the inheritance of organic cultivation methods.

5. Journey of Sikkim in Becoming the First Fully Organic State

In the year 2003, the State Government announced its policy initiative to strengthen the age-old organic farming practices of Sikkim and that use of chemical fertilisers would be gradually withdrawn from farming. Keeping in view, the preservation of the sensitive ecology and environment, the State Government announced its initiatives and policy interventions to transform Sikkim into a total organic state. The roadmap for organic farming in the State of Sikkim was highlighted in the action plan "Going for Organic Farming in Sikkim" published in May 2003 with the objective of promoting Sikkim as an "Organic State". A properly defined road map of organic farming in Sikkim to implement programmes of organic farming in a systematic approach was undertaken.

The commitment of the State Government to support organic farming in Sikkim began in 2003 and was consolidated in 2010, with the formation of the Sikkim Organic Mission (SOM). This road map detailed all the measures necessary to achieve the target of becoming a fully organic state by 2015, a goal that was reached in 12 years. The State of Sikkim was declared as the first fully organic State of India on January 18, 2016 by the Government of India. More than 66,000 farming families benefited from the Organic Farming Policies of the State. The chronological journey of Sikkim from the year 2003 to 2016 is shown below.

Year: 2003

Resolution passed in the State Legislative Assembly to transform Sikkim into an Organic Farming State

↓

Year: 2005

Sikkim stopped lifting its chemical fertiliser quota from the Government of India

↓

Year: 2007

Numerous initiatives were taken by the State Government to create infrastructural facilities

↓

Year: 2010

"Sikkim Organic Mission" was launched with the objective of bringing the entire agricultural land of the State under Organic Mission

↓

Year: 2014

The Sikkim Agricultural, Horticultural Inputs and Livestock Feed Regulation Act, 2014 enacted

↓

Year: 2015

The entire agricultural crop production sector was transformed into certified organic. An area of 76,169 hectares of land was converted into organically certified cultivation

↓

Year: 2016

The State of Sikkim was declared as the first fully organic State of India on January 18, 2016 by the Government of India

The journey of Sikkim towards becoming fully organic can be divided into three phases viz. **Phase-I (2003):** Formulation of strategies for organic farming; **Phase-2 (2003-2010):** Implementation of strategies and foundation of Sikkim Organic Mission; **Phase-3 (2010 onwards)**: Full transformation and complete organic certification of farming lands.

6. Phase-1 (2003) : Formulation of Strategies

Resolution was passed in the State Legislative Assembly to transform Sikkim into an Organic State in the year 2003. The Food Security and Agriculture Development (FSAD), and Horticulture and Cash Crops Development (HCCD) departments of the Government of Sikkim, took major steps in the foundation of Organic Farming in Sikkim. The Government reached out to the farmers in their respective territories and convinced them about the benefits of organic farming. A network of field officials ensured the synchronization of orientation programmes for the farmers at the State, District and Subdivision levels.

The State Government reduced the subsidies on artificial and chemical fertilisers and tapered down the ease in acquiring them in a phased manner starting with a 10 percent cut and down to zero and replacing them with organic inputs. A bio-village programme using Effective Micro-organism (EM) technology was implemented in the year 2003 and continued till 2010 by the FSAD department in collaboration with a private firm. About 14,000 farmers and over 14,000 acres of land covering 396 villages across the four districts of Sikkim were brought under the ambit of organic farming.

The Sikkim State Organic Board (SSOB) was constituted in September 2003 with the objective of addressing the requirements of organic crop production, harvesting of organic crops, organic livestock management, processing and handling of organic products. The Board facilitated the development of organic standards by specifying allowed synthetic and prohibited non-synthetic substances. The tasks of setting up of Institutions and accreditation authority for organic farming and foods to administer and register State, National and International accreditation were undertaken by the Board. The Board also focussed on the establishment of organic certification programmes in the State in compliance with the existing standards.

7. Phase-2 (2003-2010): Implementation of Strategies and Sikkim Organic Mission

Production of on-farm organic manure was promoted which would eventually replace plant nutrients. This was done through various technologies for recycling farm wastes such as rural composting, vermicomposting, Effective Micro-Organisms (EM) composting, biodynamics, etc. Capacity-building trainings were conducted to recruit officers and field functionaries for State Departments and farmers within and outside the State. Awareness programmes were conducted throughout the state by reaching out to farmers.

In this phase, the State Government deployed mobile testing vans, established vermiculture hatchery units, ginger processing units and biofertilizer production units. Gangtok based local NGO, Mevedir, took up 1313.103 hectares of farming land for third-party group certification with their own resources in 2006. The Department of Science and Technology, Government of India, took up 2825.144 hectares of farming land for third-party group certification. Krishi Vigyan Kendra (KVK), FS & ADD, Government of Sikkim, took up 259.758 hectares for third-party group certification through service provider Mevedir in 2008. H&CCD Department took up 3758.731 hectares for third-party group certification in two phases through service providers Mevedir and Morarka Foundation in Jaipur. The Government also trained the farmers on soil fertility management by using biofertilisers, biopesticides, and other organic

inputs and provided marketing linkages to farmers and procured their produces through the Sikkim State Cooperative Supply and Marketing Federation Limited (SIMFED).

"Sikkim Organic Mission" was launched in the year 2010 with the objective of implementing the programmes of organic farming of the State in a mission mode under a single window system. The main objective of the Sikkim Organic Mission was to convert the entire agriculture land of Sikkim to fully organic by the year 2015 with little or no external inputs, thus converting Sikkim into a fully Organic State. The Sikkim Organic Mission formulated the policies of organic farming in Sikkim and promoted the organic model of the State by assigning a brand value of 'Sikkim Organic' to the organic produce developed in Sikkim. The use of chemical fertilisers and pesticides were further discouraged and the same was substituted by organic inputs such as organic manure and organic fertilisers. The Organic Mission established infrastructure and statutory requirements in the State which are the pre-requisites of Organic Farming and developed strategies pertaining to markets for organic produces.

Activities of Sikkim Organic Mission

8. Phase-3 (2010 Onwards): Complete Organic Certification

Phase three of the transformation saw the implementation of Organic Farming and conversion of the entire farming land of Sikkim into certified organic. Three livelihood schools were established at Tadong, Bermiok, and Daramdin in August 2010. More than 800 educated unemployed youths were trained in these centres who were subsequently engaged in Internal Control System (ICS) and certification activities. 74,303 hectares of land was set as the target for formal conversion and group certification. 14 service providers and 6 certifying agencies were engaged for ICS management and certification respectively. Automated greenhouses were established at Government farms for the production of disease-free quality planting material in 2010-2011.

In the trade license, "chemical inputs" was substituted by "inputs organic origin", thereby restricting the sale of chemical agriculture inputs by 2012. The five-year perspective plan and roadmap of Sikkim Organic Mission was prepared in the year 2014 and subsequently the State Organic Policy was released in the same year. The Agriculture, Horticulture Inputs and Livestock Feed Regulatory Act was enacted in 2014. Sikkim State Organic Certification Agency (SSOCA) was established in 2015 and accredited by The Agricultural and Processed Food Products Export Development Authority (APEDA) in 2016.

By the end of 2015, the entire agriculture land was brought under organic management with 76,169.60 hectares certified as organic as per National Programme of Organic Production (India-NPOP). During the course of the Sikkim Organic Festival in the Month of January 2016, the state of Sikkim was declared as the first Organic State of India on January 18, 2016, by the Government of India at the hands of the Hon'ble Prime Minister Shri Narendra Modi. From January 18, 2016 onwards, January 18 is celebrated in Sikkim as the "Kisan Diwas" or "Farmers' Day" to commemorate the landmark occasion of Sikkim achieving fully organic status.

The National Organic Farming Research Institute (NOFRI) was established in Gangtok on February 10, 2016 during the 87th Annual General Meeting of the Indian Council of Agricultural Research (ICAR). The institute undertakes research work on economically prudent and environment-friendly organic farming systems to improve productivity and quality of the products by efficient use of resources. The institute also conducts various skill development programmes and training for the stakeholders in organic farming.

The pivotal steps of the State Government along with Sikkim Organic Mission help steer the state into becoming fully organic in a span of 12 years. This led to the organic certification of all the farmland of Sikkim. Important cash crops of Sikkim like oranges, large cardamom, ginger, turmeric, cherry pepper, baby corn, buckwheat, pulses, etc. are produced organically. All these crops cater to a high demand in both domestic and international markets.

Temi tea is an outstanding example of the success of Sikkim's Organic Mission. It is branded internationally as an Organic Tea and is rated highly in auctions. It has evolved as a brand of its own. It was regarded as an orthodox Sikkim tea. The State Government emphasised on bringing back the rich legacy of Temi Tea, its brand value, and creating a strong visual identity. In course of the transformation of Sikkim to a fully Organic State, Temi Tea Estate converted itself to Organic in the year 2005 and was declared fully Organic in the year 2009. Since then, Temi has been producing Organic tea and supplying its product to different parts of the country. Since, 2015 Temi started exporting its product to different parts of the world and in doing so, Temi had to be certified under APEDA. Temi tea garden also has been organically certified under NPOP, NOP (USA Standard), JAS(Japan Standard), EU (European Standard) and Halal (certificate required for exporting to Muslim-majority countries).

9. Collective Farming and Organic Certification

Farmers were mobilised into clusters for developing commodity-specific commercial value food chains under an integrated approach with facilities for production, processing, storage, and marketing. The creation of clusters would leverage creation of the Farmer Producer Organisations (FPOs), capacity building, infrastructure development, training and facilitate certification services. To link the producers with the consumers, a total of 28 Farmer Producer Organisations have been established in Sikkim covering 41 clusters. The Farmer Producer Organizations support the entire process of organic farming from delivering inputs to the producers, collection facilities, and distribution mechanisms. They also support the linkage of products to markets for organic foods, and sustain the market linkage.

The farmers of the state of Sikkim have been grouped into 191 organic producer groups with each group comprising of 300-500 farmers to provide support for ICS management for the purpose of certification. This grouping also helps in production, processing and marketing. The 41 crop-specific organic clusters were formed which are spread across *157** Gram Panchayat Units (GPUs) to facilitate organic farming across the state. Programmes were

**As on June 30, 2020 there are 187 GPUs in the State of Sikkim*

implemented in a phased manner for conversion of the farming system into organic and certification of the same under the National Programme for Organic Production of India (India-NPOP) and the National Organic Programme of the Department of Agriculture, United States of America (USDA-NOP).

As on date, 7 service provider agencies are engaged in ICS management, training, hand-holding and 3 accredited certification agencies are engaged for inspection, auditing and group certification. The farmers practicing organic farming maintain the records of the detailed farming process in the farmer's diary. This diary is audited by the third party certification agencies according to the established standards and the farmers are interviewed for assessment. The information is entered into the TraceNet System by the auditor. TraceNet is an internet based electronic service offered by APEDA to the stakeholders for facilitating process certification of organic products. **As on date a total of 66,227 number of registered farmers with a total agricultural land of 76,169.60 Ha are certified organic.**

10. Identification of Gaps

The Organic Policy of Sikkim and transformation of the State into fully organic has set a benchmark in India. However, there are certain gaps which are required to be identified and assessed to aid the successful implementation of the Organic Model efficiently. Identification and working out solutions around these gaps can be the key objectives of the other states when implementing the Organic Model successfully.

a) Manpower and Terrain Issues: The number of small and marginal farmers forms the majority in the State. Out of 74,928 Ha total land, 40,076 Ha is held by small and marginal farmers with land holding below 1 Ha. Hence, there are few farmers having access to large tract of lands. However, due to lack of contract farming and unavailability of labour, the large lands are yet to be effectively brought under organic farming. Availing contract farming or cooperative way of land aggregation as suggested by RBI's "Internal Working Group on Agriculture Lending" may constitute a workaround to put these large lands to effective use.

b) Pricing Differentiation: The organic products of Sikkim are priced higher than their inorganic counterparts which is not commensurate to the fact that the cost of organic manure and biological inputs are minimal or are available free of cost. Presently, organic commodities are niche commodities. In Sikkim's organic journey, the initial focus was on changing existing quality of produce from non-organic to organic to organic. Thereafter productivity would be targeted. Over a period, cost may come down once the costs of various certifications at each stage are evened out. Entry of private firms into certified storage, transportation, and marketing would help to bring down the cost.

c) Export Oriented Products: The organic products of Sikkim such as Black Cardamom, Temi Tea, etc. now cater to demands from the national as well as the international market. Hence, a separate strategy has to be designed to go in for certified organic production for the export market.

d) Land Aggregation for Commercial Production: The Reserve Bank of India announced the formation of an 'Internal Working Group to Review Agricultural Credit' during its Sixth Bi-Monthly Monetary Policy Committee (MPC) meeting held on February 05-07, 2019 to deliberate on the causes for regional disparity and other agricultural credit related aspects and to suggest workable solutions to counter the difficulties in accessing institutional agricultural credit. The Report has deliberated in-depth regarding land aggregation. The

recommendations of the Reserve Bank of India's "Internal Working Group to Review Agricultural Credit" was put forward to the Government of Sikkim on September 24, 2019.

11. A Template for Other States to Develop the Organic Model

It may be mentioned that the journey of Sikkim into successfully implementing the Organic Model has set a benchmark for the other states. Becoming an Organic State by abandoning the model of industrial farming cannot be implemented in a day. With setting the vision, steps must be taken to enable the gradual but timely shift from the industrial model of farming to the organic model. Hence, the following strategies may be adopted by other states to achieve a gradual but efficient turnaround in implementing the organic farming model throughout the state.

a) Reorienting the Current Policies: To successfully implement the Organic Model of Agriculture and Farming, a gradual shift is required to be undertaken efficiently to reorient the farmers from Industrial Agriculture Method to Organic Model of Agriculture. The Policies of the State Government of Sikkim, the Objectives of the Sikkim Organic Board established in 2003, the key drivers of Sikkim Organic Mission 2010 and the State Organic Policy of Sikkim (2014) serves as the benchmark in India for the Organic Policies. The document on "State Policy on Organic Farming, Government of Sikkim" is available in the undermentioned link for reference.
https://web.archive.org/web/20160327212647/http://www.sikkimorganicmission.gov.in/wp-content/uploads/2015/01/policy.pdf

b) Assessment of Total Land: The total agricultural land is required to be assessed for the implementation of farming models. The farmers may be grouped into clusters for identification of groups and further reorientation may take place once the clusters are formed. The assessment of land development of clusters aids the process of implementation of the organic farming model as can be seen from the strategies implemented by the state of Sikkim. The consolidation of farming and agriculture lands may ease getting the required credit needs and inputs and boost the economy of sale and consequently increase the profitability of the farmers.

c) Organic Farming - Process Certification: The process of organic farming has to be certified according to the existing standards. The state of Sikkim leveraged third party process certification for organic farming. Land aggregation and collective farming may ease the process of organic certification. Focussing on agricultural process certification using farmers' diaries maintained with the help of outsourced agencies and annual organic certification from accredited agencies at group level like Sikkim would be much easier approach. This recurring expenditure could be borne or funded to reduce cost to the farmers. Simultaneously, land testing and preparation by ensuring use of organic manures, pest control and supply of seeds can be pursued by related departments. Certification for organic production, collection, storage, packing and marketing could be left to private entities initially like in Sikkim due to expertise and investment required for obtaining and maintaining organic standardisation. There are multiple and specific certification levels for each country or area. But working at group levels is much better option compared to individual effort from the perspective of cost optimisation and resource sharing.

d) Inputs Supply and Infrastructure: The organic inputs supply has to be consistent and the same has to reach all the clusters of farmers. The chain of inputs supply shifting from chemical inputs to organic inputs is the key to the gradual but efficient shift towards the organic model.

The second phase of the transformation of Sikkim during the period 2003-2010 witnessed the establishment and investment towards infrastructures like training schools, development of vermicompost pits, and investment towards micro-organism technology. The setup of proper infrastructure to support the growth of organic farming and agriculture greatly boosts the process of transformation.

e) Marketing: The major hindrance towards going for the organic model is to orient the market linkage of organic products to the producers. The market for organic produces has to be ascertained by conducting surveys and assessing the demands. The conversion into an organic state has to start with the potential market in mind. The potential markets of the organic produce must be ascertained by assessing the local markets, the national, and the international markets. The start of the organic journey with the potential market in sight can be catalyst to the growth of the organic model.

f) Pricing: The market linkage and pricing of the organic produce are two most sensitive factors affecting the conversion of the agriculture and farming of state into the Organic Model. The lack of demand and poor market linkage affects the cost of organic produces further exacerbating the prices owing to the costly infrastructure and supply cost. Hence, the market-oriented approach is pivotal in developing the organic model. The demand and market assessment and orienting the policies by keeping these two factors at the helm can result in price stability of the products and market the same at a broad level. There should be conscious efforts to equalize the price of organic agriculture produce with others in the market by state funding of various cost escalating certificates. Obtaining various certifications for different geographies by state funding would help export promotion and pricing.

g) Summary of the Strategies for implementation of the Organic Model

In conclusion, the under-mentioned four strategies can be the key drivers in aiding the transformation towards organic model of Agriculture and Farming in a State.

(i) Farmer Level Strategies – Conduct of Awareness Campaigns to train the farmers. Formation of clusters and identification of groups to facilitate the channel of inputs supply, production and linking the products to the markets.

(ii) Policy Level Strategies – Reorient the current Agriculture and Farming policies to facilitate the gradual shift of transformation from Industrial Agriculture to Organic Model within a planned timeframe. Gradual substitution of chemical-based fertilizers and pesticides with organic inputs such as organic manure and biopesticides.

(iii) Input Level Infrastructure – The land consolidation of agriculture and farming lands can boost the implementation of a successful model of organic farming. Training institutes can be established to impart skills and orient farmers towards the organic model. On-farm creation of vermicompost pits, infrastructures to facilitate the production of organic manure and biopesticides can ensure the reach of organic inputs to the farmers.

(iv) Creation and Promotion of marketing structure and marketing policies. The success of the organic model is linked to the development and growth of the potential markets and linking the same with the producers to accelerate the growth of organic products. The markets are required to be ascertained at not only the local level but also at the national and international level to facilitate export-oriented growth of the organic products.

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A MONOGRAPHON

TRANSFORMATION OF SIKKIM
INTO THE FIRST FULLY ORGANIC STATE OF INDIA

WITH

THE TEMPLATE FOR OTHER STATES TO IMPLEMENT ORGANIC FARMING

Financial Inclusion and Development Dept.
Reserve Bank of India
Gangtok

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Date: June 12, 2020

Cover pages: Pictures of agriculture famrlands of sikkim and organic maize cultivation

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A MONOGRAPH ON

TRANSFORMATION OF SIKKIM INTO THE FIRST FULLY ORGANIC STATE OF INDIA

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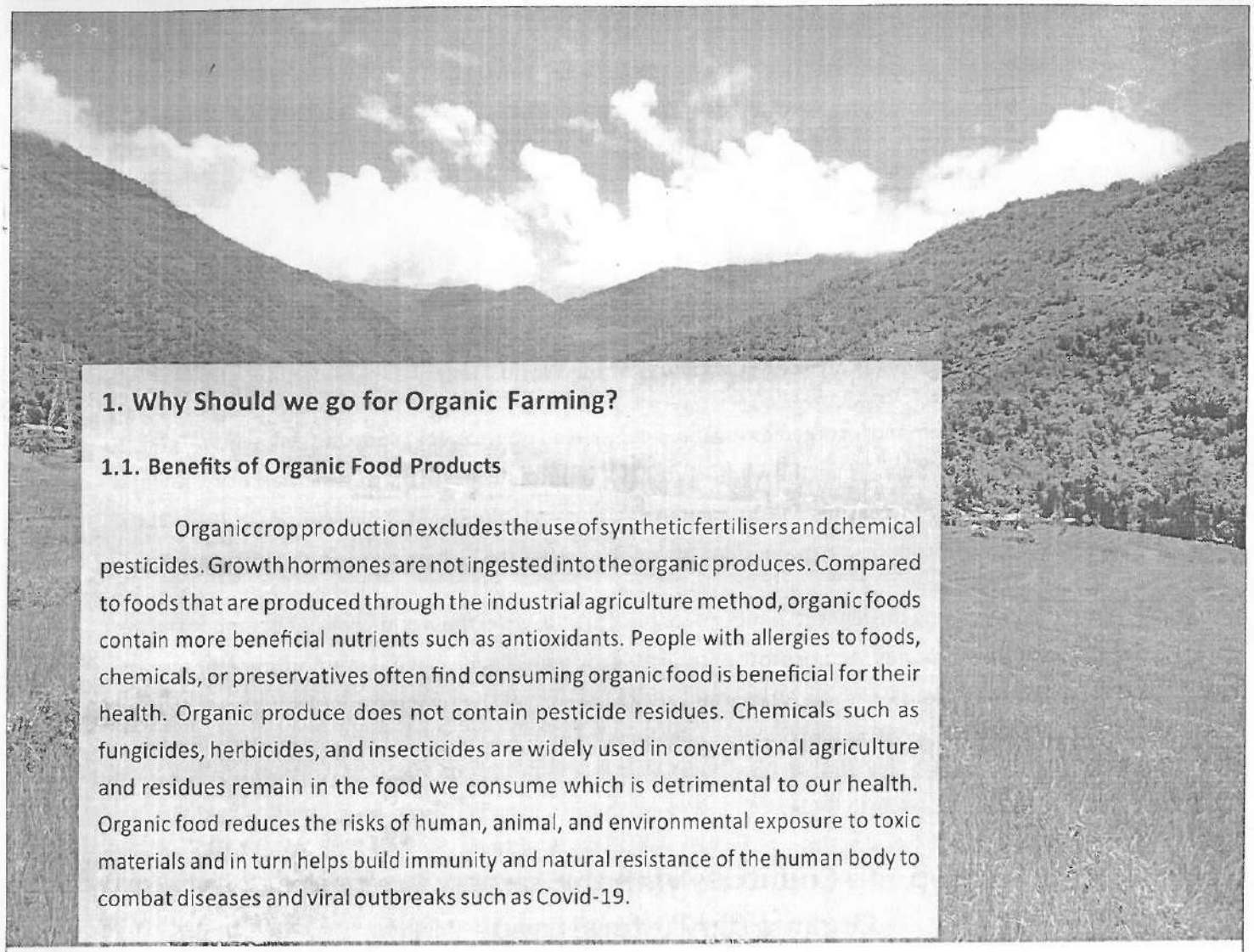

1. Why Should we go for Organic Farming?

1.1. Benefits of Organic Food Products

Organic crop production excludes the use of synthetic fertilisers and chemical pesticides. Growth hormones are not ingested into the organic produces. Compared to foods that are produced through the industrial agriculture method, organic foods contain more beneficial nutrients such as antioxidants. People with allergies to foods, chemicals, or preservatives often find consuming organic food is beneficial for their health. Organic produce does not contain pesticide residues. Chemicals such as fungicides, herbicides, and insecticides are widely used in conventional agriculture and residues remain in the food we consume which is detrimental to our health. Organic food reduces the risks of human, animal, and environmental exposure to toxic materials and in turn helps build immunity and natural resistance of the human body to combat diseases and viral outbreaks such as Covid-19.

1.2. Organic farming is better for the environment.

Organic farming practices are beneficial to the environment, as excluding the use of chemical fertilisers brings down soil erosion and organic inputs such as organic manure and biopesticides increase soil fertility. Since organic farming utilizes bio-inputs, less energy is consumed for farming thereby reducing pollution. Exclusion of chemical pesticides is beneficial for animals and birds as well as people who live in the vicinity of the farming land thus reviving the ecological food chain. The honeybees, which can greatly improve productivity, suffer due to chemical pesticides, since the chemicals are toxic to them. Hence the exclusion of chemical pesticides can be greatly beneficial.

Organic farming maintains and improves fertility, soil structure and biodiversity, and reduce erosion. It is also economically prudent since the input cost is less. The current price disparity between organic products and its counterparts can be brought down if the Organic Practices become the new normal.

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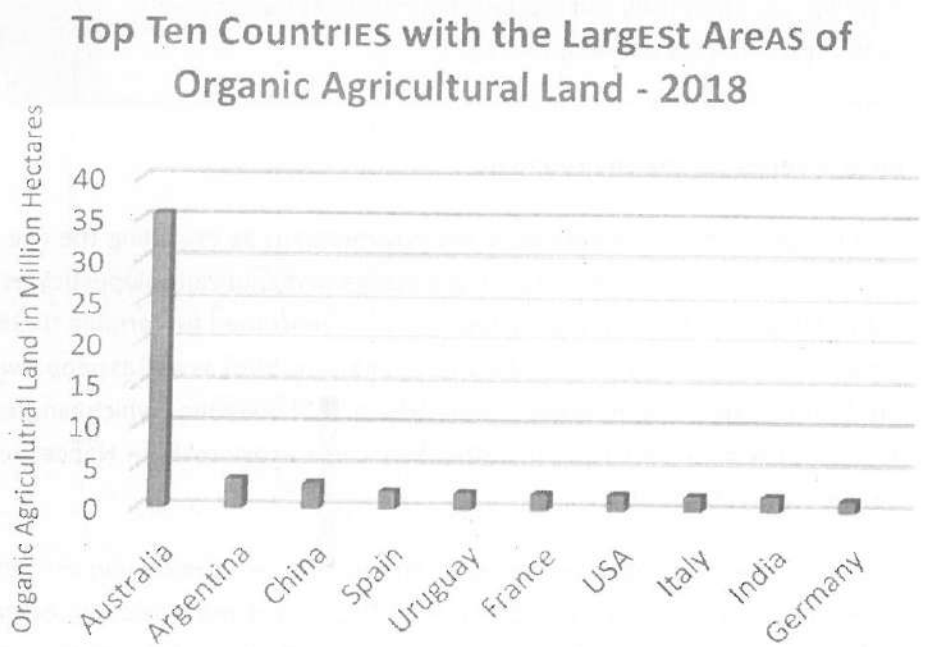
2. India as an Organic Producer

2.1. India's Contribution as an Organic Producer at the World Stage

Consumer demand for organic foods has been increasing. A total of 186 countries have undertaken organic farming activities all over the world as on 2018. The growth rate of the organic market in the world has been significantly increasing. The organic food market was valued at 96.7 billion euros in 2018. Out of the 28 lakh organic producers in the world as on 2018, India had the highest number of 11.49 lakhs.

Despite having the highest number of organic producers in the world, India is not among the top countries in the world when it comes to the production of organic foods, since a large portion of the farmers in India have small land-holdings. India is ranked 9th in terms of the total organic agriculture land as on 2018 with 1.94 million hectares of organic agriculture land.



Agriculture Land under Organic Cultivation in Million Hectares

Source of data: The World of Organic Agriculture Statistics and Emerging Trends 2020, FiBL & IFOAM - Organics International

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2.2. Initiatives by the Government of India to Boost Organic Farming

The Ministry of Commerce and Industry launched the National Programme on Organic Production (NPOP) in the year 2000 and set up the National Steering Committee on NPOP (NSCOP) comprising members from the Ministry of Commerce and Industry, the Ministry of Agriculture, the Agricultural and Processed Food Products Export Development Authority (APEDA), the Coffee, Spices and Tea Boards, and other stakeholders from Government and Private Agencies associated with the organic movement. The NPOP is being managed by APEDA under the Ministry of Commerce and Industry.

NPOP is the primary quality assurance mainstay of the Government of India for organic agriculture products in India. It is operated through 28 accredited certification bodies. The NPOP standards are recognized by the European Commission. The international recognition and certification of the NPOP standards enable India to export certified organic produces which are accepted by the importing countries.

2.3. Growth of Organic Farming in India

The area under organic agriculture has increased threefold between 2011-12 and 2014-15, growing from approximately 50,000 hectares in 2011-12 to 1.18 million hectares in 2014-15. India has leveraged third party certification system and promoted the Participatory Guarantee System (PGS), a low-cost alternative certification model, which is a locally focused quality assurance system developed keeping in view the small-scale farmers and the local market.

*As on March 31, 2018, the total area under organic certification process registered under NPOP in India is 3.56 million hectares out of which half is the cultivable area and the rest is for wild harvest collection.

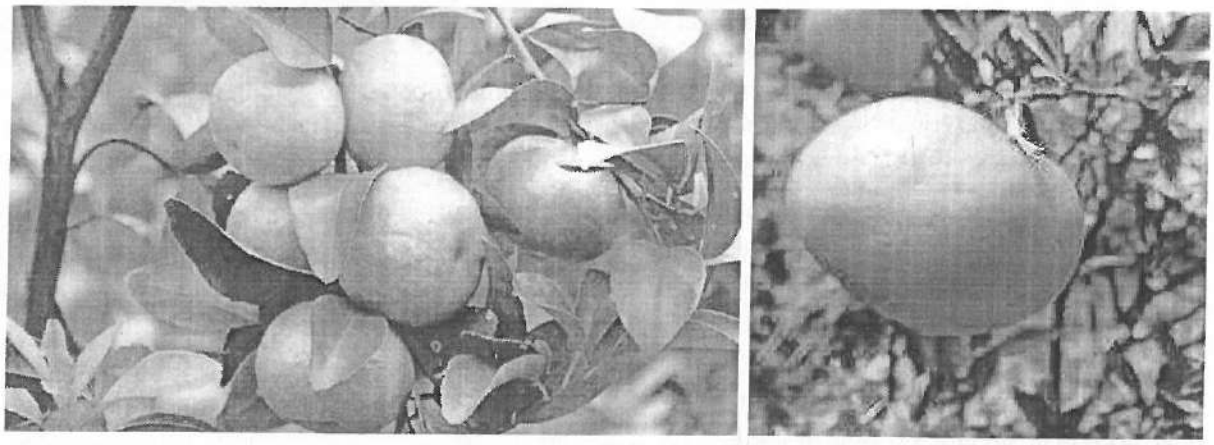
*Source: https://apeda.gov.in/apedawebsite

3. The path towards being an Organic State - Development of Organic Farming in Sikkim

3.1. Agriculture Profile of Sikkim

Organic Vegetables

Sikkim belongs to the Himalayan ecosystem and is among the world's 34 biodiversity hotspots. The hilly native land of Sikkim spreads over 7,096 sq. km along the eastern stretch of the Himalayas. Sikkim stretches only 115 km from north to south and experiences all the five climatic zones from sub-tropical to alpine, making it ideal for the cultivation of a wide range of crops. Hence, production under agriculture, horticulture and floriculture sectors, and utilising its resources of medicinal plants and herbs, besides activities under the animal husbandry sector, have been the key to prosperity. Sikkim is endowed with the production of high value produces like cardamom, ginger, turmeric, Sikkim mandarin, tea, kiwi, passion fruit, many other varieties of vegetables, spices and food grains within an organic ecosystem. Hence, the demand for Sikkim produces stretches beyond the shores of the country garnering an international demand of its produces.



Sikkim Mandarin

Total No. of operational Holdings in the State of Sikkim

Total No. of Operational Holdings		74,928
Marginal Farmers	(Below 1.0 Ha)	40,076
Small Farmers	(1.0-2.0 Ha)	16,941
Medium Farmers	(2.0-10.0 Ha)	16,731
Large Farmers	(10.0 & above)	780

Source: Agriculture Department, Government of Sikkim

It is understood that the Agricultural Department, Government of Sikkim, has been proactive in giving aids/free supply through various schemes as under:

Various Centrally sponsored schemes under Agriculture Department, 2019-20

Sl. No.	Name of the Scheme
I.	National Food Security Mission (NFSM) (90:10)
ii.	National Mission on Agricultural Extension & Technology (NMAET) (90:10)
iii.	Rashtriya Krishi Vikas Yojana (RKVY) (90:10)
iv.	Soil Health Management (90:10)
v.	National Mission on Sustainable Agriculture- Rainfed Area Development (RAD) (90:10)
vi.	Mission Organic Value Chain Development for North East Region (100%)

The productivity in most of the crops is lower than the national average. With the agricultural area distributed among a variety of crops, there is less production to cater to the market demand.

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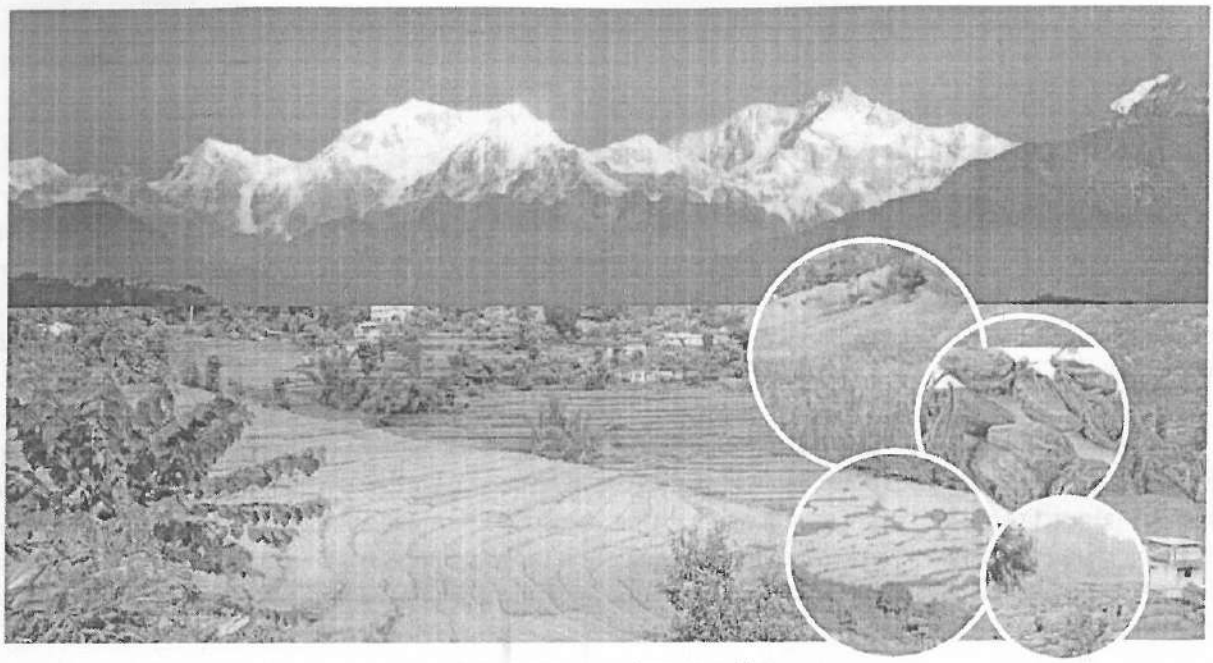

Terrace Farming of Rice in Sikkim

3.2. Drawbacks of Industrial Agriculture Methods

Sikkim has around 66,000 farming families who own an average of 1.0 ha of farmland. The traditional agricultural methods of Sikkim have been intrinsically nature centric. Introduction of modern farming systems increased thrust on the enhancement of productivity, and a gradual shift occurred towards getting maximum output per capita. This form of industrial agriculture increased production with the use of synthetic fertilizers, pesticides, etc. However, this resulted in widespread land degradation, an increase in greenhouse gas (GHG) emission and crops developing resistance to pesticides and herbicides.

The usage of pesticides endangers the food chain. The rodents who devour the birds feeding on the farms perish due to the detrimental effects of the pesticides. The snakes perish, having devoured the rats and in consequence, the food chain perishes. Hence, the usage of pesticides creates widespread havoc in the food chain.

Comprehending the detrimental effects of land degradation due to the use of synthetic fertilisers and pesticides and the beneficial effects of age-old cultivation methods without the use of external synthetic products and the ability of organic produce to cater substantially to global food supply drove the renewed interest in the inheritance of organic cultivation methods.

Hence, organic agriculture in Sikkim aimed to counter the detrimental effects of industrial method of agriculture such as soil erosion, reduced natural resistance of crops to pests, loss of human health and life, contamination of water, and loss of biodiversity.

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3.3. Green Revolution and Green Mission of Sikkim

The year 1995 was declared as the Green Revolution Year in Sikkim and the first decade of the millennium i.e. 2000-2010 was declared as the Green Revolution Decade. The State Government imposed a ban on grazing in reserved forest and plantation areas. The Joint Forest Management Committees (JFMCs) were formed in the year 1995 which would decide the judicious use of forest produce for the general benefit and also oversee forest protection measures.

The State Government conceived the 'State Green Mission' with the aim of converting Sikkim to a model green state emphasizing on environment-friendly sustainable development. The Government urged the farmers to revive the traditional practices of farming to produce enough for themselves. Farmers were trained regularly under capacity-building programmes. The State Government aided the farmers by providing enabling environment, necessary infrastructural, technical and financial support to the farming community for organic farming and also to create market access.

In 2003, Sikkim was the third-lowest fertiliser consumer state in India with the fertilizer consumption rate of 5.8 kg/ hectares. In the same year, the Government announced its policy initiative to strengthen the age-old organic farming practices of Sikkim and that use of chemical fertilisers would be gradually withdrawn from farming. Keeping in view, the preservation of the sensitive ecology and environment, the State Government announced its initiatives and policy interventions to transform Sikkim into a "Total Organic State".

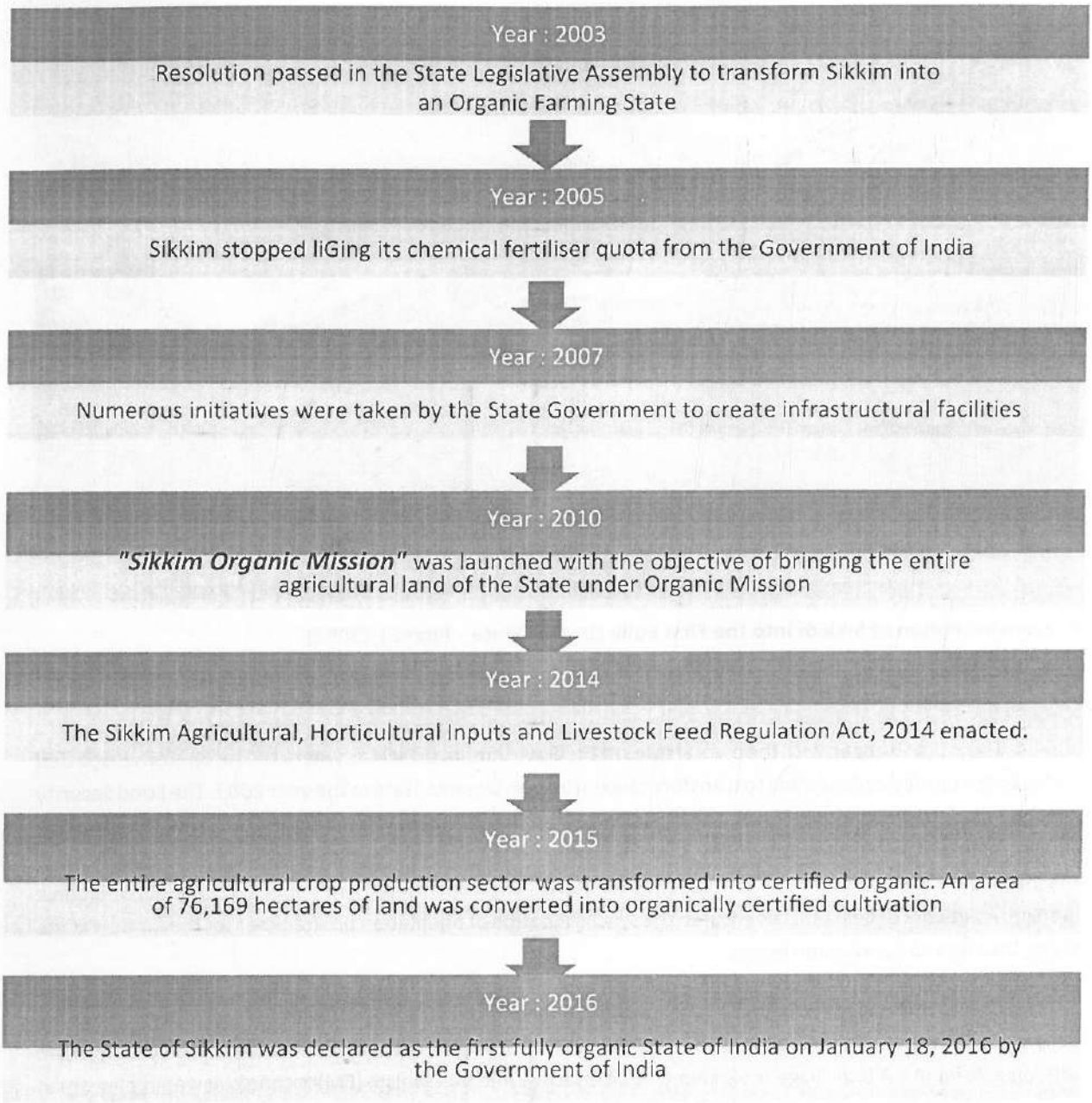
3.4. The Roadmap and Policy to Harness Organic Farming in Sikkim

The roadmap for organic farming in the State of Sikkim was highlighted in the action plan "Going for Organic Farming in Sikkim" published in May 2003 with the objective of promoting Sikkim as an organic State. A properly defined road map of organic farming in Sikkim to implement programmes of organic farming with a systematic approach was undertaken. The need of the hour was to develop and explore markets of organic commodities and make organic farming model profitable, sustainable and environmentally acceptable.

Commitment of the State Government to support organic farming in Sikkim began in 2003 and was consolidated in 2010, with the design of the Sikkim Organic Mission. This road map detailed all the measures necessary to achieve the target of becoming a fully organic state by 2015, a goal that was reached in 12 years.

3.5. The Path Towards Success in Converting the State to Fully Organic

Sikkim has achieved the crowning landmark of becoming the first 100% organic state in the world. The State of Sikkim was declared as the first fully organic State of India on January 18, 2016 by the Government of India. More than 66,000 farming families benefited from the Organic Farming Policies of the State. Sikkim occupies only 1% of the total geographic area of India however it contributes 12% of the certified organic land in the country. By the end of the year 2015, a total of 76,169 hectares cultivated land of Sikkim was converted into certified organic cultivation in compliance with NPOP and NOP standards. The entire farmland of Sikkim is now certified organic.



The Chronological Journey of Sikkim Towards the First Fully Organic State

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Picturesque VALLEY of South Sikkim

4. Transformation of Sikkim into the First Fully Organic State - Phase I (2003)

4.1. Foundation of Organic Farming in Sikkim

The journey began with the pivotal steps of the Government of Sikkim, where the resolution was passed in the State Legislative Assembly to transform Sikkim into an Organic State in the year 2003. The Food Security and Agriculture Development (FSAD), and Horticulture and Cash Crops Development (HCCD) departments of the Government of Sikkim, took major steps in the foundation of Organic Farming in Sikkim. The Government reached out to the farmers in their respective territories and convinced them about the benefits of organic farming. A network of field officials ensured the synchronization of orientation programmes for the farmers at the State, District and Subdivision levels.

The State Government reduced the subsidies on artificial and chemical fertilisers and tapered down the ease in acquiring them in a phased manner starting with a 10 percent cut and down to zero and replacing them with organic inputs. A bio-village programme using effective micro-organism (EM) technology was implemented in the year 2003 and continued till 2010 by the FSAD department in collaboration with a private firm. About 14,000 farmers and over 14,000 acres of land covering 396 villages across the four districts of Sikkim were brought under the ambit of organic farming.

4.2. Establishment of the Sikkim State Organic Board

The Sikkim State Organic Board (SSOB) was constituted in September 2003 with the objective of addressing the requirements of organic crop production, harvesting of organic crops, organic livestock management, processing and handling of organic products. The Board was the advisory to the Government in creating a sustainable and competitive organic food and farming sector through appropriate action plans by identifying ways of achieving sustainable growth in organic farming and processing by increasing market share for organic produce through organic market promotion programmes and by identifying measures required in the distribution, processing, and retailing sectors to promote overall growth in the organic sector.

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Farmlands of Sikkim

Tea Garden of Sikkim

The Board facilitated the development of organic standards by specifying allowed synthetic and prohibited non-synthetic substances. The tasks of setting up of Institutions and accreditation authority for organic farming and foods to administer and register State, National and International accreditation were undertaken by the Board. The Board also focussed on the establishment of organic certification programmes in the State in compliance with the existing standards.

The Board was tasked with assuring the farmers for conversion to organic production with various Government interventions to guarantee them a market for their products as well as to ensure remunerations on farm harvest and retail prices for organic foods.

5. Transformation of Sikkim into the First Fully Organic State – Phase II (2003-2010)

5.1. Preparation of Organic Farming Strategies in Sikkim.

The use of chemical fertilisers was discouraged. The government cut the subsidies provided on the chemical fertilizers initially by 10% and finally brought it down to zero in the year 2007-2008. Production of on-farm organic manure was promoted which would eventually replace plant nutrients. This was done through various technologies like recycling farm wastes like rural composting, vermicomposting, Effective Micro-Organisms (EM) composting, biodynamics, etc. Capacity-building trainings were conducted to recruit officers and field functionaries for State Departments and farmers within and outside the State. Awareness programmes were conducted throughout the state by reaching out to farmers.

Two mobile soil testing vans were deployed in the year 2008. Eight (8) vermiculture hatchery units were established in five (5) Government farms and three (3) Kisan Vigyan Kendras (KVKs) of the state between 2006-2009. A ginger processing unit was established at Birdang Farm, West District of Sikkim in 2008-2009. A Biofertiliser production unit was established in 2009. Gangtok based local NGO, Mevedir, took up 1313.103 hectares of farming land for third-party group certification with their own resources in 2006. The Department of Science and Technology, Government of India, took up 2825.144 hectares of farming land for third-party group certification. Krishi Vigyan Kendra (KVK), FS & ADD, Government of Sikkim, took up 259.758 hectares for third-party group certification through service provider Mevedir in 2008. H&CCD Department took up 3758.731 hectares for third-party group certification in two phases through service providers Mevedir and Moraka Foundation in Jaipur.

5.2. Highlights of the Sikkim Organic Mission - 2010

The major highlight of this phase was the launch of the "Sikkim Organic Mission" in the year 2010 with the objective of implementing the programmes of organic farming of the State in a mission mode under a single window system. The main objective of the Sikkim Organic Mission was to convert the entire agriculture land of Sikkim into fully organic by the year 2015 with little or no external inputs, thus converting Sikkim into a fully Organic State.

The Sikkim Organic Mission formulated the policies of organic farming in Sikkim and promoted the organic model of the State by assigning a brand value of 'Sikkim Organic' to the organic produce developed in Sikkim. The use of chemical fertilisers and pesticides were further discouraged and the same was substituted by organic inputs such as organic manure and organic fertilisers. The Organic Mission established infrastructure and statutory requirements in the State which are the pre-requisites of Organic Farming and developed strategies pertaining to markets for organic produces.

Source: Sikkim on the Organic Trail - First Edition, August 2017

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Sikkim had already withdrawn subsidies on fertilisers. The transport and handling of subsidy and commission to retailers were withdrawn by 2006-2007. To direct resources towards organic farming, a focused approach was adopted with the objective of developing an organic package of practices through research. Integrated nutrient management demonstrations with on-farm and off-farm organic and biological inputs were conducted. Biofertilizer demonstrations, EM-technology demonstrations were undertaken and biofertilizer units were established. Rural compost units and vermicompost units were created and Integrated Pest Management was facilitated. Soil testing laboratories were upgraded to facilitate the amendment of acidic soils.

Two government farms located at Nazitam in East Sikkim and Mellidara in South Sikkim were developed and transformed into Centres of Excellence for Organic Farming. A total of 7,313 farmers with a total landholding of 8,157 hectares registered for the certified organic programme. In order to overcome the various issues such as deteriorated soil productivity, pest and disease problems, and marketing, the State Government conducted extensive awareness campaign to support farmers. The Government also trained the farmers on soil fertility management by using biofertilisers, biopesticides, and other organic inputs and provided marketing linkages to farmers and procured their produces through the Sikkim State Cooperative Supply and Marketing Federation Limited (SIMFED).

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6. Transformation of Sikkim into the First Fully Organic State - Phase III (2010 onwards)

Phase three of the transformation saw the implementation of Organic Farming and conversion of the entire farming land of Sikkim into Organic.

6.1. The Highlights of This Phase are mentioned below

The Institutional Mechanism of the Sikkim Organic Mission was notified after the launch of the Mission in August 2010. Three livelihood schools were established at Tadong, Bermiok, and Daramdin in August 2010. More than 800 educated unemployed youths were trained in these centres who were subsequently engaged in ICS and certification activities. 74,303 hectares of land was set as the target for formal conversion and group certification. 14 service providers and 6 certifying agencies were engaged for ICS management and certification respectively. Automated greenhouses were established at Government farms for the production of disease-free quality planting material in 2010-2011. An organic retail outlet was established at G.K., New Delhi in 2010-2011.

In the trade license, "chemical inputs" was substituted by "inputs organic origin", thereby avoiding the sale of chemical agriculture inputs by 2012. The perspective five-year plan and roadmap of Sikkim Organic Mission was prepared in the year 2014 and subsequently the State Organic Policy was released in the same year. The Agriculture, Horticulture Inputs and Livestock Feed Regulatory Act was enacted in 2014. Sikkim State Organic Certification Agency (SSOCA) was established in 2015 and accredited by APEDA in 2016.

By the end of 2015, the entire agriculture land was brought under organic management with 76,169.60 hectares certified as organic as per National Programme of Organic Production (India-NPOP). The Sikkim Organic Festival was organized in Gangtok on January 18-20, 2016 where a host of programmes like exhibitions, flower shows, and seminars were arranged across various venues. During the course of the festival, Sikkim was declared as the first Organic State of India on January 18, 2016, by the Government of India at the hands of the Hon'ble Prime Minister Shri Narendra Modi.

From January 18, 2016 onwards, the day January 18 in Sikkim is celebrated as the "Kisan Diwas" or "Farmers' Day" every year to celebrate the landmark occasion of Sikkim achieving fully organic status. The commercialisation of Sikkim's organic agriculture was steered from 2016 onwards. An organic value chain through policy interventions and the creation of end-to-end facilities for production processing and marketing was established.

The National Organic Farming Research Institute (NOFRI) was established in Gangtok on February 10, 2016 during the 87th Annual General Meeting of the Indian Council of Agricultural Research (ICAR). The institute undertakes research work on economically prudent and environment-friendly organic farming systems to improve productivity and quality of the products by efficient use of resources. The institute also conducts various skill development programmes and trainings for the stakeholders for organic farming. The institute regularly conducts organic farming training programmes for farmers from both outside and inside the State.

7. Important Cash Crops of Sikkim

Some of the important organically grown cash crops of Sikkim are oranges, large cardamom, ginger, turmeric, cherry pepper, baby corn, buckwheat, pulses, etc. All these crops cater to a high demand in both domestic and international markets. The characteristics, cultivation, and marketing aspects of some of these important organic cash crops of Sikkim are tabulated below.

Cash Crop	Characteristics	Cultivation	Storage and Marketing
Sikkim Mandarin	Colour is orange-yellow to bright orange, smooth surface, glossy and short necked. Fruits are depressed, globose to oblate and each fruit weighing in at 100-225 grams.	Cultivated in an area of about 6300 ha with total annual production of 17,190 tonnes in Sikkim. The river valleys of Teesta and Rangit are important cultivation areas for Sikkim Mandarin.	The produces are sent to marketing centres of Sikkim such as Singtam, Jorethang, Melli, Legship, Rangpo and to Kolkata. The storage quality of this product is significantly better than other counterparts. The fruits can be stored for about a month at ordinary room temperature.
Large Cardamom	It is also known as black cardamom. 4-6 times larger than small cardamom. Popular for its use in spicy and rustic dishes. Also used as an active ingredient in several ayurvedic preparations. Many different species ranging in pod size from 2 cm to more than 5 cm. Important varieties of Large Cardamom are Sawney, Ramsey, Dzongu Golsey, Varlangey, Golsey, Ramla and Seremna.	Cultivation area in Sikkim is about 12500 ha.	Marketed at Amritsar, Delhi, Kanpur, Kolkata and Lucknow.
Ginger	Used both as spice and medicine.	The ginger growing areas of Sikkim are Tharpu, Gyalshing, Chakung in West Sikkim; Sumbuk, Namthang, Namchi, Rateypani in South Sikkim; Rhenock, Rongli, Rangpo in East Sikkim and in small pockets of North Sikkim.	The main marketing centres are Gangtok, Pakyong, Singtam in East Sikkim; Gyalshing, Legship, Nayabazar in West Sikkim, Namchi, Jorethang, Melli in South Sikkim and Mangan and Dikchu in North Sikkim. Delhi market is a major consumer of Sikkim ginger followed by Punjab, Uttar Pradesh, West Bengal and others.
Turmeric	Conventionally used as a natural food colourant (orange-yellow colour). It is valued as an antiseptic for its anti-inflammatory property and also used in beauty treatment and in the cosmetic industry.	Cultivated in unutilized and forest areas of Sikkim especially in niche areas having an altitude of 3000 ft above mean sea level and less.	There is a huge demand for organic turmeric which is at present mostly sold locally inside the State.

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Black Cardamom

Turmeric

Oranges

8. Temi Tea – Development of a Successful Organic Brand

Temi tea is an outstanding example of the success of Sikkim's Organic Mission. It is branded internationally as an Organic Tea and is rated highly in auctions. The story of its organic journey is inspirational. The product has emerged as one of the most successful brands of Sikkim under the dynamic leadership of the Managing Director of Temi, Mrinalini Srivastava, IPS.

Tea Cultivation at Temi

The Temi-tea products can be categorized into "White", "Green" and "Oolong tea". The "White Tea" from Temi is among the most delicate tea varieties around the world. The "Green Tea" from Temi is known for its distinct steam distillation method and can be relished as a strong, mild, or flowery flavoured tea. This semi-fermented range of Temi tea known as the "Oolong Tea" is fruity, fragrant, and earthy.

The journey of this brand dates back to the period 1960-1970 when tea was already a thriving industry in the neighbouring areas of Darjeeling. The loamy soil on the gentle slopes of the hilly terrains of Sikkim were favourable for tea production. The first tea garden of Sikkim came up in Ravangla, South Sikkim in the year 1969, where the saplings were obtained from Darjeeling. However, the garden did not thrive due to the lack of tea cultivation practices in Sikkim.

In this backdrop, the tea garden site was shifted from Ravangla to 177 hectares (440 acres) of land in Temi, South Sikkim in the year 1973 and the work began for tea cultivation. Sikkim was annexed into the Indian Republic in the year 1975 as the 22nd State of India. The Temi tea garden became one of the first organic gardens of the country. Subsequently, the first batch of Temi tea was produced in the year 1977.

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Initially, Temi tea products were packed in yellow boxes and used as gifts. The colour yellow was chosen for the packaging which represented Tibetan Buddhism and humility. Temi tea was initially regarded as the "gift tea" since the mode of distribution was limited to gifts. The product was well regarded for its flavour. However, the issue was limited distribution of the product.

Gradually, Temi tea evolved as a brand of its own and was regarded as an orthodox Sikkim tea. The State Government emphasised on bringing back the rich legacy of Temi Tea, its brand value, and creating a strong visual identity. In course of the transformation of Sikkim to a fully Organic State, Temi Tea Estate converted itself to Organic in the year 2005 and was declared fully Organic in the year 2009. Since then, Temi has been producing Organic tea and supplying its product to different parts of the country. Since, 2015 Temi started exporting its product to different parts of the world and in doing so, Temi had to be certified under APEDA.

Temi tea garden has the following organic certifications under its belt:

(i) National Programme of Organic Production (NPOP): The India Organic certification mark certifies that an organic food product conforms to NPOP standards. The scope of the NPOP is comprehensive. It includes policies for the development and certification of organic products and national standards for those products and processes.

(ii) The National Organic Program (NOP): NOP is the federal regulatory framework in the United States of America governing organic food. It is also the name of the United States Department of Agriculture (USDA) Agricultural Marketing Service (AMS) program responsible for administering and enforcing the regulatory framework.

(iii) Japan Agricultural Standards (JAS): JAS is the compulsory certification for export and marketing of organic products in Japan. It certifies agricultural and zootechnical products, processed products for human and animal consumption.

(iv) European Union (EU): Producers, distributors and marketers of organic products must register with their local control body before they can market their food as organic. After they have been inspected and checked, they will be awarded a certificate to confirm that their products meet organic standards for the European market.

(v) Halal: The Halal certificate is a document that guarantees that products and services aimed at the Muslim population meet the requirements of Islamic law and therefore are suitable for consumption in both Muslim-majority countries and in Western countries where there is a significant population group who practice Islam (France, Germany, United Kingdom, Spain). Halal certification is a process that ensures the features and quality of the products according to the rules established by the Islamic Council that allow the use of the mark Halal. It is mainly applied to meat products and other food products such as milk, canned food, and additives.

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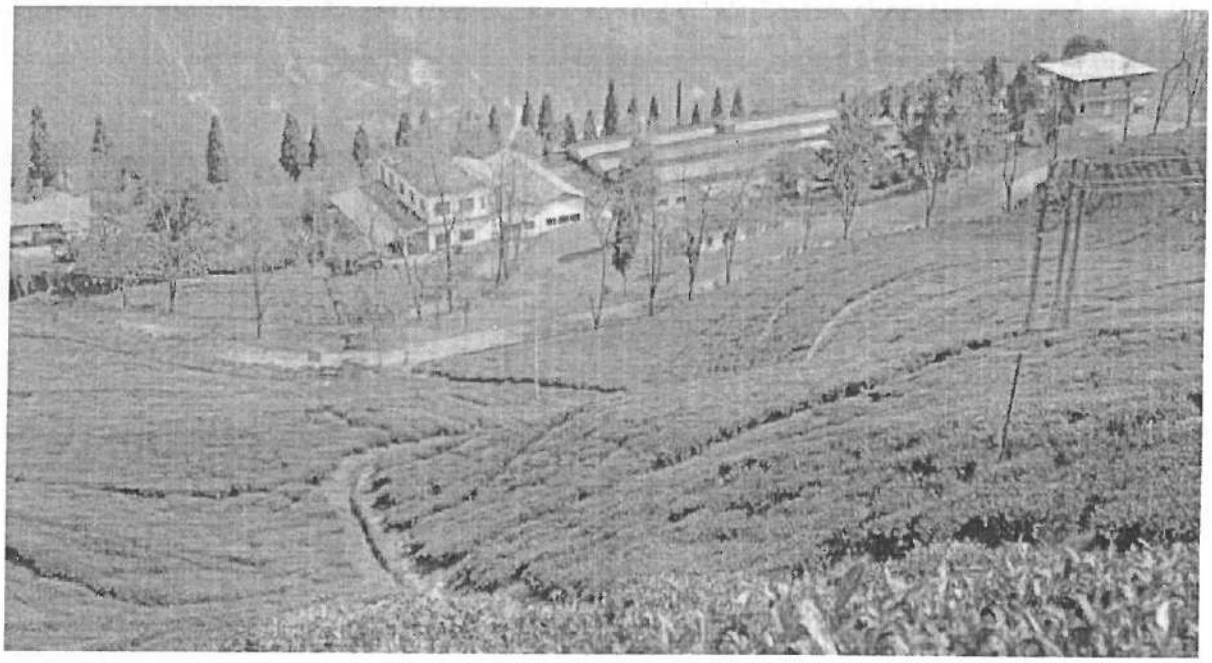
Currently, Temi tea garden produces 1,30,000 boxes per year with approximately 25 metric tonnes in retail sales. Hence, Temi tea no longer remains only as the "gift tea". The Government has been aiming to target the retail market with at least 50% of the production to be directed for retail sales. The focus here is to penetrate the retail market, to establish a brand, to set prices, to experiment, to promote the product, and to earn better margins.

The Annual Autumn Festival of Sikkim with the objective of showcasing the natural beauty of Sikkim, its vibrant culture and promotion of the local business, takes place towards the end of the last tea harvest of each year. Temi tea, like its Darjeeling and Assam counterparts, closes for the winter in the month of November and no plucking takes place until spring. This makes the festival a fantastic marketing opportunity for the promotion of Temi tea, with the contribution of added revenue from tourists.

The evolution of Temi tea as one of the most successful brands of the State of Sikkim proves that creating a brand for the long haul has definite advantages. The creation of a tea garden can cater to an entire community and earn significant revenue. The production houses like tea gardens must explore all options available to generate revenue which can be significant for its export-oriented growth. The consumers are eager to learn about the source of their consumable produce and subsequently value the rich legacy of products like Temi tea which has incorporated its rich legacy as a part of its brand.



Tea Garden of Temi

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8.2. Yacon – Benefits of Organically Grown Produce

Yacon, also known as ground apple, produces crisp, sweet-tasting, tuberous roots. It is now grown organically in Sikkim. Yacon syrup and powder are commonly used as healthy replacements for sugar as sweeteners in various foods. It can easily be grown in home gardens and requires very little expertise or farming experience. However, yacon can be grown only in a region where the temperature remains below 25 degrees Celsius and hence, makes it ideal for cultivation in Sikkim.

Popularly consumed as syrup, yacon is a plant with therapeutic value. It is rich in iron, potassium and antioxidant. Various benefits of Yacon are listed below.

(I) Helps boost the immunity system

(ii) Improves cholesterol metabolism

(iii) It is nicknamed as diet potato as it is an effective weight loss agent

(iv) Helps absorb calcium and magnesium, improves bone density

(v) Regulates blood sugar level

(vi) Reduces triglycerides resulting in reduced risk of heart diseases

(vii) Prevents colitis and yeast infections – improves the digestive system

(viii) Prevents the growth and reproduction of cancer cells

Yacon or Ground Apple

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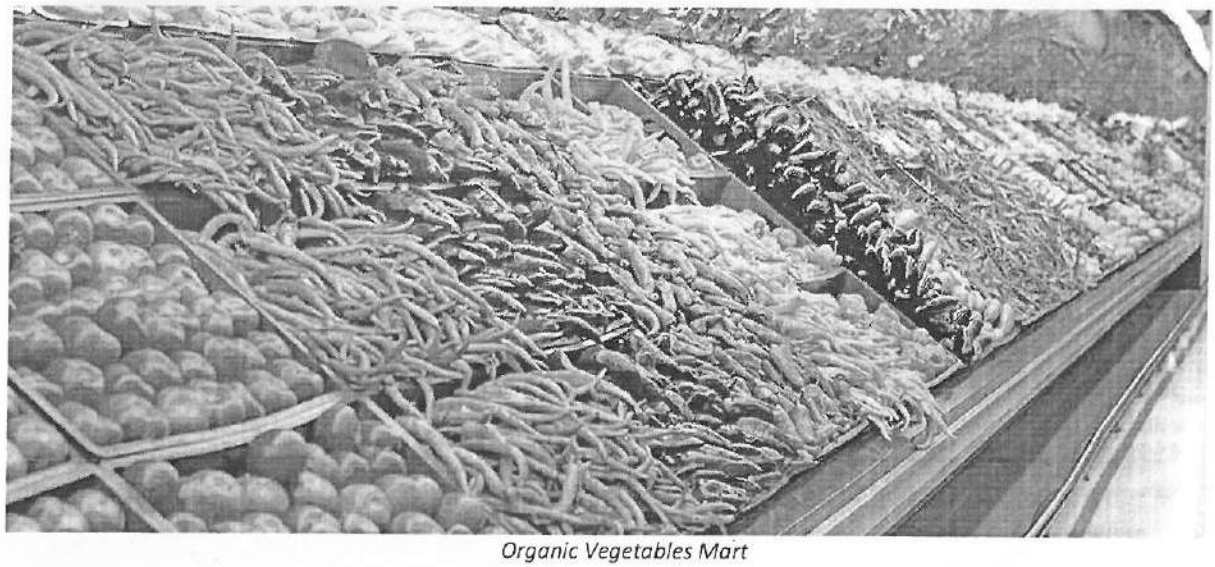
9. Organic Certification and Guarantee

9.1. Evolvement of Farmer Clusters and Formation of Farmer Producers Organisations (FPOs)

The Sikkim State Cooperative Supply and Marketing Federation Ltd (SIMFED) plays a vital role in enabling the objectives of the Sikkim Organic Mission. SIMFED was established in the year 1978 in Sikkim with the objective of wholesale supply of consumer goods to the Multipurpose Cooperative Societies (MPCS) and the Consumer Cooperative Societies to enable the marketing of the agricultural products of Sikkim on a large scale. With the advent of the Organic Model, SIMFED has been actively involved in the supply of organic manures and organic inputs. The Sikkim Organic Mission has linked SIMFED and MPCS of the Cooperation Department of the Government of Sikkim to harness Organic Farming in the State. This enabled the farmers to procure biofertilizers, biopesticides, seed and planting materials from the MPCS outlets in their respective clusters.

Farmers were mobilised into clusters for developing commodity-specific commercial value food chains under an integrated approach with facilities for production, processing, storage, and marketing. The creation of clusters would leverage the creation of Farmer Producers Organisations (FPOs), capacity building, infrastructure development, impart training and facilitate certification services. To link the producers with the consumers, a total of 28 Farmer Producer Organisations have been established in Sikkim covering the above-mentioned 41 clusters. The Farmers Producers Organizations support the entire process of organic farming from delivering inputs to the producers, collection facilities, and distribution mechanisms. They also support the linkage of products to markets for organic foods, and sustain the market linkage.

The entire farmers of the state of Sikkim have been grouped into 191 organic producer groups with each group comprising of 300-500 farmers to provide support for Internal Control System (ICS) management for the purpose of certification. This grouping also helps in production, processing and marketing. The under-mentioned 41 crop-specific organic clusters were formed which are spread across 157 Gram Panchayat Units (GPUs) to facilitate organic farming across the state.



Organic Vegetables Mart

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District	Name of the Crop	GPUs	Clusters	Total GPUs and Clusters across the District	
				GPUs	Clusters
East Sikkim	Large Cardamom	13	3	63	13
	Ginger	20	4		
	Buckwheat	30	6		
West Sikkim	Large Cardamom	11	3	47	11
	Ginger	6	3		
	Buckwheat	27	3		
	Turmeric	3	2		
North Sikkim	Large Cardamom	8	3	10	4
	Ginger	2	1		
South Sikkim	Large Cardamom	4	2	37	13
	Ginger	6	3		
	Buckwheat	20	5		
	Turmeric	7	3		
			TOTAL	157 *	41

*Currently, there are 187 number of GPUs in Sikkim (as on March 31, 2020)

9.2. Certification Agencies and Service Providers

Programmes were implemented in a phased manner for conversion of the farming system into organic and certification of the same under the National Programme for Organic Production of India (India-NPOP) and the Department of Agriculture's National Organic Programme of the United States of America (USDA-NOP). As on date, the under-mentioned 7 service providers agencies are engaged for Internal Control System (ICS) management, training, and hand-holding.

Sl. No.	Name of the Service Provider for ICS Management	Location
1	SIMFED	Gangtok, East Sikkim
2	MEVEDIR	Tadong, Gangtok, East Sikkim
3	Organic Sikkim	Rinchenpong, West Sikkim
4	CONCEDE	Soreng, West Sikkim
5	International Panaacea Ltd.	New Delhi
6	M R Morarka GDC Rural Research Foundation	Jaipur, Rajasthan
7	Sresta Natural Bioproducts Pvt. Ltd.	Hyderabad, Telangana

As on date, the under-mentioned 3 accredited certification agencies are engaged for inspection, auditing and group certification.

Sl. No.	Name of the Agency	Location of the Agency
1	Sikkim State Organic Certification Agency (SSOCA)	Tadong, Gangtok, East Sikkim
2	One Cert Asia Agri Certification Pvt. Ltd.,	Jaipur, Rajasthan
3	LACON Quality Certification Pvt. Ltd.	Thiruvalla, Kerala

The status of the Organic Agriculture Land and Certification Standards of Sikkim are mentioned in the following table.

Sl. No.	Name of the crop	Agriculture Land in Hectares (Ha)	Number of registered farmers	Organic Status
1	Large Cardamom	9,262.56	8,034	Certified Organic (India NPOP and USDA-NPOP standards)
2	Other crops	66,907.05	57,043	Certified Organic (India NPOP standards)
	Total	**76,169.60**	**66,227**	

he farmers practicing organic farming maintain the records of the detailed farming process in the farmer's diary. This diary is audited by the third party certification agencies according to the established standards. The information is entered into the TraceNet System by the auditor. TraceNet is an internet based electronic service offered by APEDA to the stakeholders for facilitating process certification of organic products.

Two Organic Production Certificates issued by SSOCA to Sikkim Organic Grower Group-Chungthang and Sikkim Organic Large Cardamom Grower Group - Tingchim are given on the following pages.

Scope Certificate

Certificate No. ORG/SC/1403/000567

Accreditation No.under NPOP
NPOP/NAB/0031

SIKKIM ORGANIC GROWER GROUP - CHUNGTHANG
Organic Sikkim C/O Pema Choden Lepcha Village- Bop Taluka-Chungthang,., Chungthang, North , Sikkim-737116

This is to certify that the product(s) and area(s) of the mentioned organisation inspected by Sikkim State Organic Certification Agency (SSOCA) are in accordance with requirements of

India's National Programme for Organic Production Standards

(Considered equivalent to Council regulation (EC)No. 834/2007(Category A & F) and Swiss Organic Farming Ordinance for unprocessed plant products originating in India)

For the following process,
Production
this Certificate is issued.

This certificate is valid from 11/05/2020 **until** 23/02/2021

This certificate is valid for those product(s) and area(s) that are specified in the annexe ORG/SC/1403/000567 A.

The validity of this certificate solely depends on the continued compliance with the required standards and is subject to annual surveillance inspections.

Authorised By:
Sudhir Giri
Quality Manager
Issued Date: 11/05/2020

(253) 8509809351013052020001020

Sikkim State Organic Certification Agency (SSOCA),
Ground Floor, Soil Testing Lab Building, ICAR Complex, Tadong, Gangtok, East, Sikkim-737102

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Scope Certificate

Certificate No. ORG/SC/1404/000683

Sikkim Organic Large Cardamom Grower Group- Tingchim Mangshilla Chunthang
SIKKIM ORGANIC MISSION,GOVT. OF SIKKIM, KRISHI BHAWAN, North , Sikkim-737101

Accreditation No.under NPOP
NPOP/NAB/0031

This is to certify that the product(s) and area(s) of the mentioned organisation inspected by Sikkim State Organic Certification Agency (SSOCA) are in accordance with requirements of

India's National Programme for Organic Production Standards

(Considered equivalent to Council regulation (EC)No. 834/2007(Category A & F) and Swiss Organic Farming Ordinance for unprocessed plant products originating in India)

For the following process,
Production
this Certificate is issued.

This certificate is valid from 11/05/2020 until 22/02/2021

This certificate is valid for those product(s) and area(s) that are specified in the annexe ORG/SC/1404/000683 A.

The validity of this certificate solely depends on the continued compliance with the required standards and is subject to annual surveillance inspections.

Authorised By:
Sudhir Giri
Quality Manager
Issued Date: 11/05/2020

(253) 9508083510130520200001020

Sikkim State Organic Certification Agency (SSOCA),
Ground Floor, Soil Testing Lab Building, ICAR Complex, Tadong, Gangtok, East, Sikkim-737102

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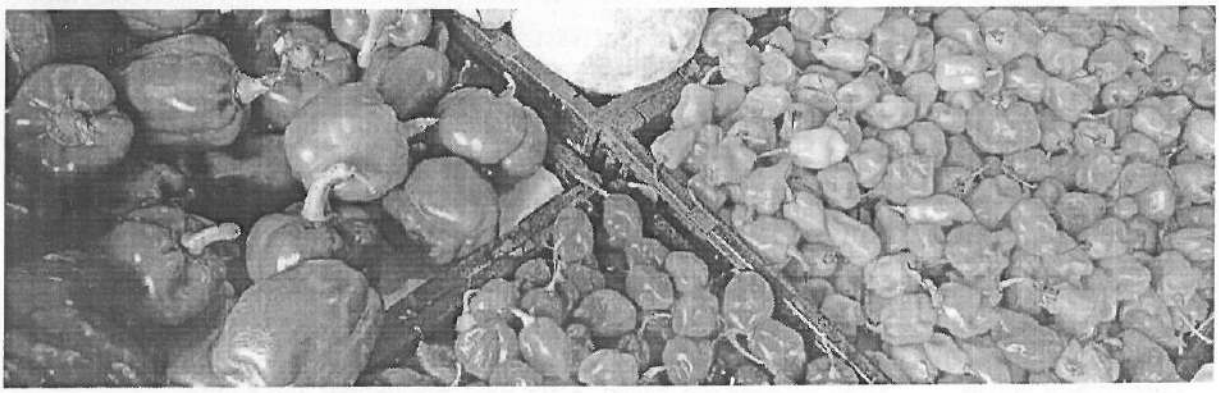
So far, the Organic Mission of Sikkim has obtained certification for production from The Agricultural and Processed Food Products Export Development Authority (APEDA) approved agency. Some of the certified private entities and entrepreneurs who have obtained certifications for marketing organic in addition to production are Mevedir, Parvata Foods, Vivek Cintury, etc. RBI Gangtok had surveyed one such firm i.e. Mevedir. The functioning of the firm and its products are detailed in the following section.

10. Working and Functions of an Organic Produce Service Provider Firm - Mevedir

Mevedir is a proprietorship firm established in 2003 and currently engaged in designing, execution, and monitoring of diverse agriculture-based projects with a focus on Organic Farming practices in Sikkim. It is a registered MSME firm and certified by APEDA. The registered Office of Mevedir is located at 10 National Highway, Dara Gaon, Tadong, East Sikkim.

Mevedir supports the certified farms and helps them to establish sustainable vegetable and fruit supply chain from the farms of Sikkim. Mevedir works with the marginalized farmers in Sikkim and delivers the produces to the market. It has developed a wellness brand titled "Vartoh" (Vartoh in Lepcha language means Environment) to source organic farm produce from certified farms and bring it to the consumer.

Mevedir sources certified organic spices, cereals, vegetables, and other wild harvest produces which are known for their purity and quality from select farms located in Sikkim. Exotic crops like Cherry Tomato, Sweet Basil, Brussels sprouts, Leek, Parsley, Zucchini, Chinese Cabbage, Iceberg and other varieties of lettuces are being introduced by the firm. It provides business to business (B2B) as well as to business to customer (B2C) services and is directly involved with its agriculture stakeholders in production, post-harvest handling, processing, packaging, labelling, and marketing.



Organic Capsicum and Dalle Khursani

Approach and Procedure:

- Local certified farms are contacted
- Quality is assessed and harvesting procedures defined and communicated
- Prices are fixed and procurement is undertaken
- Within 2 hours of harvest, the produce is brought to the pack-house at Melli
- Weighing of the produce and pre-cooling of the material
- Sorting grading cleaning, processing and packaging of the products
- Quality check and labelling
- Weighing, verification, documentation, forwarding and trans-shipment
- Delivery at retail outlets and organic marts
- Marketing – Local markets – Kisan Bazaar, The Sunday Haat (TSH)
- Siliguri, Spencer Mall in Siliguri, Kolkata

All the produces that are cleaned, sorted, graded, and packaged, are sent out to premium markets and placed in premium malls. The remaining grade of vegetables, fruits and spices are prepared for the local market for outlets like the Kisan Bazar, retail outlets in Gangtok city, and attending to some institutional orders. A small portion of the produce is also kept for promotion and used in innovative platforms like seminars, shows, trade fairs, and health talks where the medicinal value of the organic produce is highlighted.

Mevedir has its operational 30 MT capacity cold storage and packing house in Melli, South Sikkim. Three new construction cold chain facilities of Mevedir in Ranipool (East Sikkim), Siliguri (West Bengal) and Kolkata (West Bengal) are being set up. The firm is currently working on an Online App based sales Model for startups in Gangtok and Siliguri. Some of the products listed under the Vartoh Brand of Mevedir are listed below.

Fruits	Sikkim Mandarin, Passion Fruit, Banana, Papaya, Kiwi, Avocado etc.
Vegetables	Cabbage, Butter Beans, Cauliflower, Capsicum, Celery, Turnip etc.
Roots	Sweet potatoes, Chayote (Iskus) roots, Yacon and Tapioca
Cereals and Pulses	Urad – Paheli Dal, Millet, Attey Rice, Buckwheat and Rajma
Spices	Cardamom, Ginger, Garlic, Turmeric, Black Pepper, Bay Leaves etc.
Non-Timber Forest Produces	Fiddle Head Ferns, Nettles, Bamboo Shoots, Crab Apple etc.

Vartoh Organic Produces are certified by the following agencies

(i) IMO Control Private Limited

(ii) SGS Certifications

(iii) Onecert International

(iv) Sikkim State Organic Certification Agency (SSOCA)

Exports and Local Sales

Mevedir undertook the export of ginger and Tarbu (Sea buckthorn Berry Juice) to Germany and France in the year 2008 and 2009. The experience of exports has not been significant for an enterprise operating from a landlocked state. All key exports to Europe for organic produce take place from Mumbai airport while the firm was dispatching their commodities from air freight. Trying to upscale the operations through seaport – logistics was a hurdle and challenging due to which the initiatives were discontinued. The Indian market provided greater opportunities due to lifestyle change and increasing demand for organic produces. The Sikkim Organic brand further boosted the demand for local organic fruits and vegetables.

Organically Grown Flowers for Sale at a Local Store in Gangtok

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11. Implementing the Organic Model - Identification of Gaps

The Organic Policy of Sikkim and transformation of the State into fully organic has set a benchmark in India. However, there are certain gaps which are required to be identified and assessed to aid the successful implementation of the Organic Model efficiently. Identification and working out solutions around these gaps can be the key objectives of the other states when implementing the Organic Model successfully.

11.1. Export Oriented Products

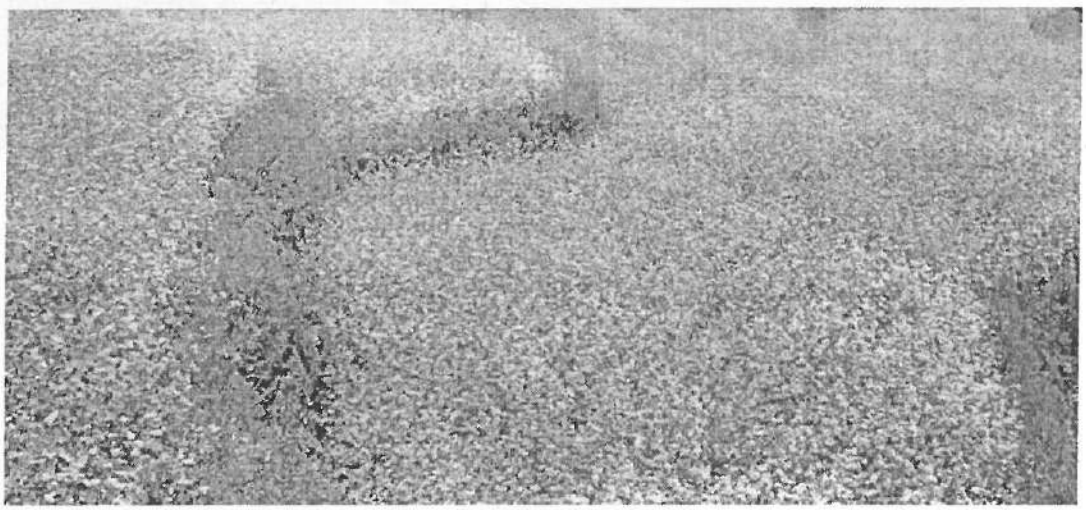
The organic products of Sikkim such as Black Cardamom, Temi Tea, etc. now cater to demands from the national as well as the international market. Hence, a separate strategy has to be designed to go in for certified organic production for the export market.

11.2. Manpower and Terrain Issues

The number of small and marginal farmers forms the majority in the State. Hence, there are few farmers having access to large lands. However, due to lack of contract farming in the states and unavailability of labour, these large lands are yet to be used effectively for organic farming. Availing contract farming may constitute a workaround to put these large lands to effective use.

11.3. Pricing Differentiation

The organic products of Sikkim are priced higher than their inorganic counterparts which is not commensurate to the fact that the cost of organic manure and biological inputs are minimal or are available free of cost. Presently, organic commodities are niche commodities. Over a period, cost may come down. Proper infrastructure and supply chain management will result in bringing down cost of the organic products. Reducing the price demarcation of organic products and the introduction of price stability of the same will help the organic produces cater to the demand from the national and global markets efficiently.



Buckwheat Field

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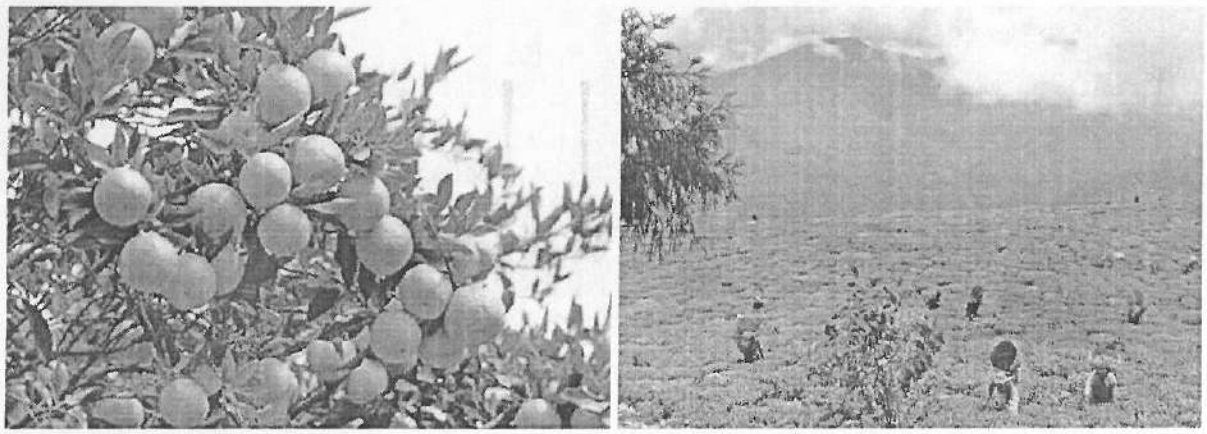
11.4. Land Aggregation for Commercial Production

The Reserve Bank of India announced the formation of an 'Internal Working Group to Review Agricultural Credit' during its Sixth Bi-Monthly Monetary Policy Committee (MPC) meeting held on February 05-07, 2019 to deliberate on the causes for regional disparity and other agricultural credit related aspects and to suggest workable solutions to counter the difficulties in accessing institutional agricultural credit. The Report has deliberated in-depth regarding land aggregation. The recommendations of the Reserve Bank of India's "Internal Working Group to Review Agricultural Credit" was put forward to the Government of Sikkim on September 24, 2019, and the same has been summarised in the ANNEXURE-I appended at the end of this Monograph.

Organic Cultivation at a Greenhouse



Organic Mandarin and Tea Cultivation

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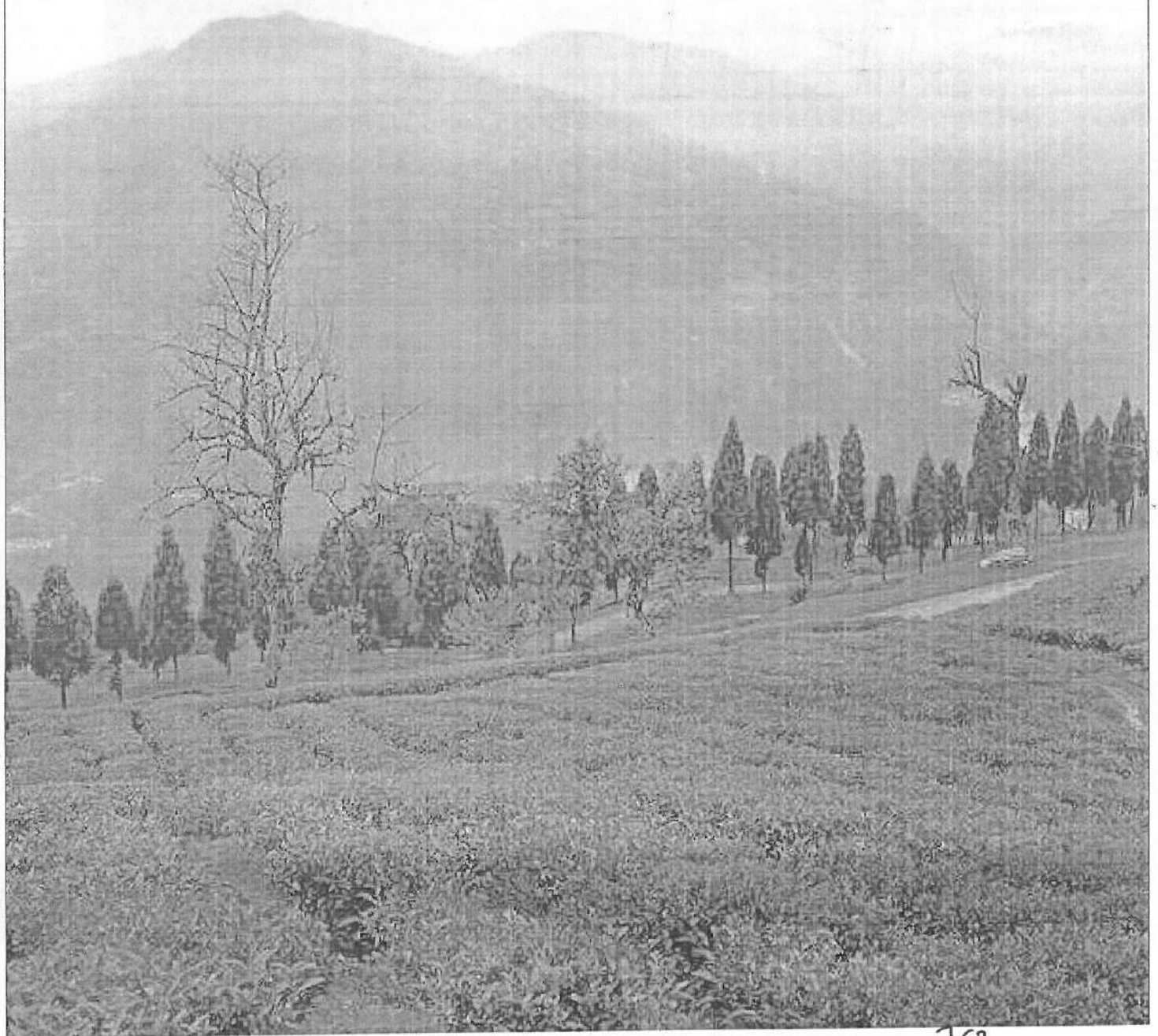
THE TEMPLATE FOR OTHER STATES TO DEVELOP THE ORGANIC MODEL



12. The Template for Other States to Develop the Organic Model

Reflecting on the journey of Sikkim in becoming the first Organic State in India, it can be concluded that with a properly orientated mission model such as the Sikkim Organic Mission, the Organic Model can be implemented successfully elsewhere also. However, it is also pertinent to mention that despite several measures of the State Government, it took almost 12 years for Sikkim to achieve transformation from the year 2003 when the resolution of adopting the Organic Policy was enacted in the State Legislative Assembly to finally achieving the status of an Organic State in the year 2015.

It may be mentioned that the journey of Sikkim into successfully implementing the Organic Model has set a benchmark for the other states. Becoming an Organic State by abandoning the model of industrial farming cannot be implemented in a day. With the vision set, steps must be taken to enable the gradual but timely shift from the industrial model of farming to the organic model. Hence, the following strategies may be adopted by other states to achieve a gradual but efficient turnaround in implementing the organic farming model throughout the state.

12.1. Assessment of Total Land

The total agricultural land is required to be assessed for the implementation of farming models. The farmers may be grouped into clusters for identification of groups and further reorientation may take place once the clusters are formed. The assessment of land development of clusters aids the process of implementation of the organic farming model as can be seen from the strategies implemented by the state of Sikkim. The consolidation of farming and agriculture lands may ease getting the required credit needs and inputs and boost the economy of sale and consequently increase the profitability of the farmers.

12.2. Organic Farming - Process Certification

The process of organic farming has to be certified according to the existing standards. The state of Sikkim leveraged third party process certification for organic farming. Land aggregation and collective farming may ease the process of organic certification.

12.3. Reorienting the Current Policies

To successfully implement the Organic Model of Agriculture and Farming, a gradual shift is required to be undertaken efficiently to reorient the farmers from Industrial Agriculture Method to Organic Model of Agriculture. The Policies of the State Government of Sikkim, the Objectives of the Sikkim Organic Board established in 2003, the key drivers of Sikkim Organic Mission 2010 and the State Organic Policy of Sikkim (2014) serves as the benchmark in India for the Organic Policies.

From the Organic Policies of Sikkim, it can be concluded that the farmers are required to be oriented towards organic farming by conducting awareness campaigns and instil the mindset to adopt organic methods by explaining the benefits of the same to them. The demand and the markets have to be explained to the farmers to motivate them towards adopting the organic model. Hence, awareness campaigns and trainings imparted to the farmers hold the key in motivating the workforce towards the organic model with a ready mindset. Training Centres for farmers and landholders are required to be established and professional trainings are required to be imparted to the farmers.

Dalle Khursani of Sikkim
One of the Hottest Chillies in the World

Looking back at the phase wise-shift of Sikkim from the industrial agriculture and farming method to the organic model brings out the importance of implementation of the strategies in a phase-wise manner. The sudden shift towards the banning of chemical fertilisers and pesticides may be detrimental to the farmers since the whole agriculture is dependent on the industrial model. Hence, gradual shifts are important. The subsidies given on the chemical inputs may be brought down in a phased manner and simultaneously the farmers have to be encouraged to produce and procure organic manures and biopesticides. The gradual shift towards the banning of chemical inputs will enable the farmers to opt for the organic inputs in a phased manner and they can be reoriented towards complete organic inputs by gradually banning the usage and procurement of chemical inputs.

12.4. Inputs Supply and Infrastructure

The organic inputs supply has to be consistent and the same has to reach all the clusters of farmers. The chain of inputs supply shifting from chemical inputs to organic inputs is the key to the gradual but efficient shift towards the organic model. The second phase of the transformation of Sikkim during the period 2003-2010 witnessed the establishment and investment towards infrastructures like training schools, development of vermicompost pits, and investment towards Micro-Organism technology. The setup of proper infrastructure to support the growth of Organic Farming and Agriculture greatly boosts the process of transformation.

12.5. Marketing

The major hindrance towards going for the organic model is to orient the market linkage of organic products to the producers. The market for organic produces has to be ascertained by conducting surveys and assessing the demands. The conversion into an organic state has to start with the potential market in mind. The potential markets of the organic produce must be ascertained by assessing the local markets, the national, and the international markets. The start of the organic journey with the potential market in sight can be a catalyst to the growth of the organic model.

12.6. Pricing

The market linkage and pricing of the organic produce are two most sensitive factors affecting the conversion of the agriculture and farming of state into the Organic Model. The lack of demand and poor market linkage affects the cost of organic produces further exacerbating the prices owing to the costly infrastructure and supply cost. Hence, the market-oriented approach is pivotal in developing the organic model. The demand and market assessment and orienting the policies by keeping these two factors at the helm can result in price stability of the products and market the same at a broad level.

12.7 Summary of the Strategies for implementation of the Organic Model

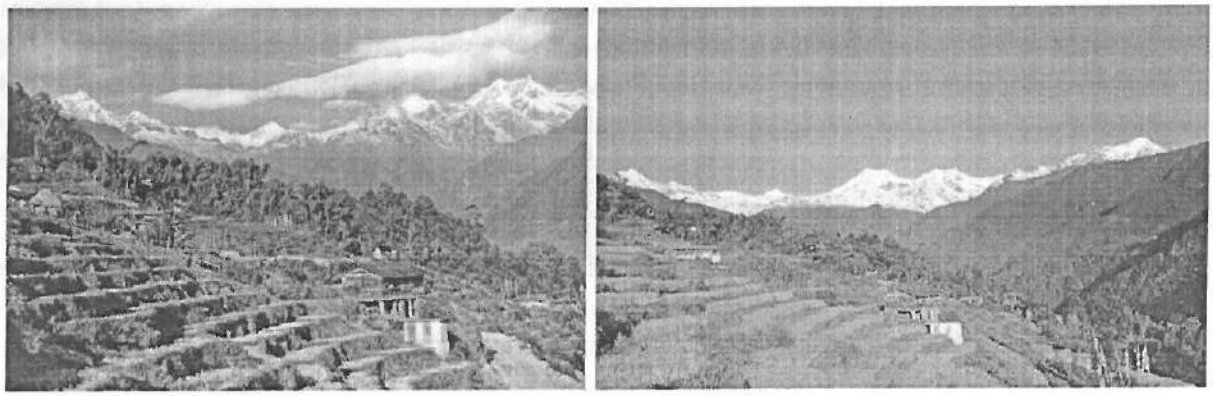
In conclusion, the under-mentioned four strategies can be the key drivers in aiding the transformation towards organic model of Agriculture and Farming in a State

(i) Farmer Level Strategies– Conduct of Awareness Campaigns to train the farmers. Formation of clusters and identification of groups to facilitate the channel of inputs supply, production and linking the products to the markets.

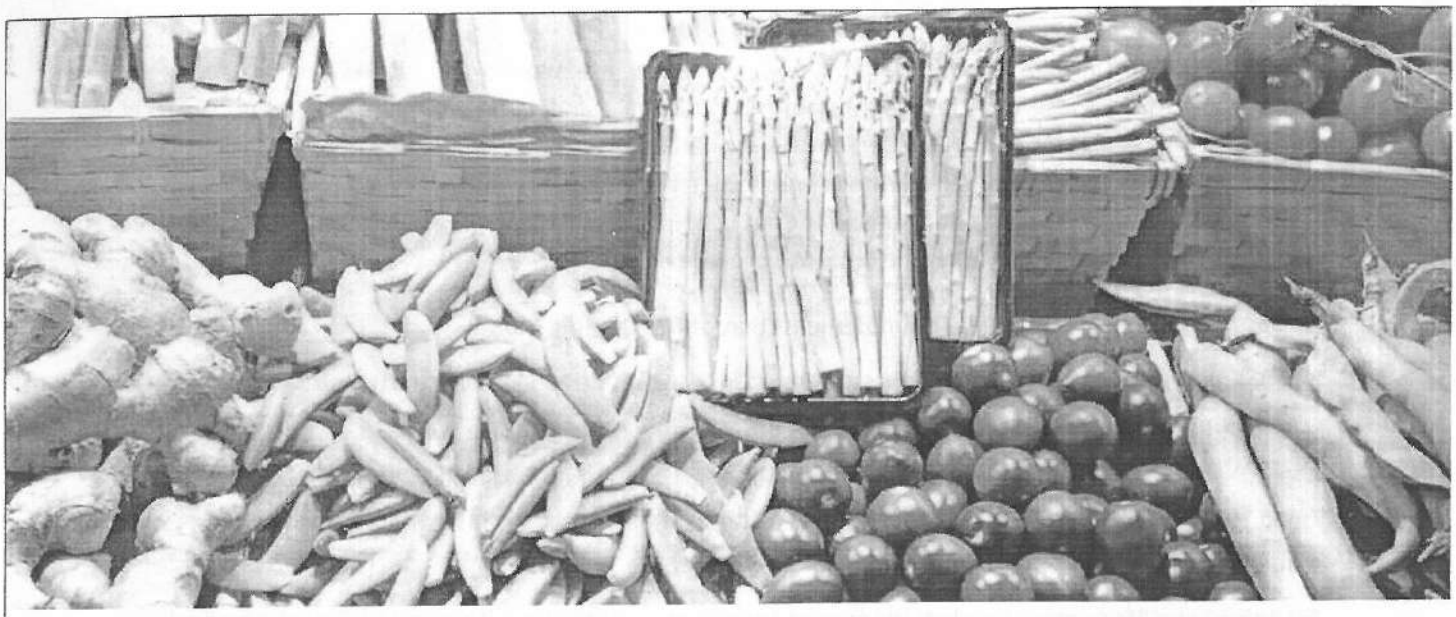
(ii) Policy Level Strategies– Reorient the current Agriculture and Farming policies to facilitate the gradual shift of transformation from Industrial Agriculture to Organic Model within a planned timeframe. Gradual substitution of chemical-based fertilizers and pesticides with organic inputs such as organic manure and biopesticides.

(iii) Input Level Infrastructure – The land consolidation of agriculture and farming lands can boost the implementation of a successful model of organic farming. Training institutes can be established to impart skills and orient farmers towards the organic model. On-farm creation of vermicompost pits, infrastructures to facilitate the production of organic manure and biopesticides can ensure the reach of organic inputs to the farmers.

(iv) Creation and Promotion of marketing structure and marketing policies. The success of the organic model is linked to the development and growth of the potential markets and linking the same with the producers to accelerate the growth of organic products. The markets are required to be ascertained at not only the local level but also at the national and international level to facilitate export-oriented growth of the organic products.



Terrace Cultivation in Sikkim



ANNEXURE-I

Recommendations of the Reserve Bank of India's Internal Working Group to Review Agricultural Credit

Recommendations to be implemented by State and Central Government were conveyed to Government of Sikkim (GoS) on September 24, 2019, by the Reserve Bank of India, Gangtok Office, and one such recommendation has been for Land Consolidation so that farmers can achieve economies of scale and have the incentive to make long term investments. As this recommendation is of particular significance for improving the agricultural performance of Sikkim, it has been elaborated below

The number of Small and Marginal farmers in the State of Sikkim is very prominent. Small landholders often suffer from poor access to quality inputs, institutional credit and other resources like storage, organised markets, modern farming technologies etc. making small holding-based agriculture unviable. There is an inherent weakness in a fragmented landholding model as on one hand, its overheads on inputs and services purchased are very high, while on the other hand, bargaining power in the marketplace for output remains limited by the very low levels of individual marketable surplus. This is resulting in higher production costs and lower price realisation, threatening the sustainability of farming as an economic activity. Fragmented landholding also restricts mechanisation and economies of scale in farm production. But in Sikkim, there is marked improvement in this area. It is understood that the Agricultural Department, GoS has been proactive in giving aids/free supply through various schemes.

Despite such support and organic mission activities, the productivity is not sufficient enough to provide for export to both internal and external demand, especially with the huge tourism inflow. Thus, the land division is acting as the major impediment in the progress of agricultural activity in Sikkim.

Process of Land Integration: To counter the extreme land division resulting in low per farmer acreage, the inputs from IWG can be very useful which are as under:

(i) China experience:

China has brought about the consolidation of small and fragmented farm operations into large-scale units or 'new-style' farms of various types such as large family farms, co-operatives, and farms run by agribusiness companies to bring about economies of scale in farming. This has been enabled by institutional reform in the 1980s to allocate land contract rights to individual family farms. A proper registration system has been set up to activate the transaction of land operational rights and consolidation of farm operations through various formats, viz., individuals, land shareholding cooperatives and farm operations, by professional service providers.

(ii) Farmer Producer Organisations (FPOs):

Collectivising farmers into Producer Organisations (POs) has the potential to overcome the challenges faced by the small and marginal farmers in terms of breaking the farmers' dependency on intermediaries through improved bargaining power. Benefits of Farmers' Collectives include a reduction in the cost of production and marketing cost, access to modern technologies, greater access to storage, efficient management of value chain, easier access to financial resources without collaterals and other support services by service providers while constantly delivering higher price realization for member farmers and turning in higher profits.

(iii) Bihar Successstory:

The approach of collectivising farmers into Producer Groups was first initiated as part of Bihar Rural Livelihood Promotion (BRLP) in 2014. The objective was to develop business-centric institutions that will continue to have organic links with the community institution architecture of SHGs and federations but will focus more on creating value chains for small farmers and producers by enabling direct market linkage.

At the village level, Producer Groups are formed by mobilising 20–100 small farmers depending upon the commodity in focus. Farmer Producer Companies are larger, registered business entities comprising shareholder members ranging from a few hundred to many thousands. These FPCs undertake the responsibility of large-scale aggregation under standard procurement procedures and fair business practices including fair weighing, quality-based pricing, and on-time cashless payments. The intervention indicated that provided the right technical assistance and handholding support, rural communities, especially small farmers' organizations, can emerge as credible market players for specific commodities and value chains.

(iv) Andhra Pradesh Land Leasing Modality:

The tenant farmers lack documentary evidence as well as suffer from fear of eviction, they do not have the incentive to invest in agricultural land, leading to low productivity. Hence, there is a need to reform the land leasing framework by state governments by adopting policies like the Model Land Leasing Act proposed by NITI Aayog and Andhra Pradesh Land Licensed Cultivators Act, 2011.

The unified state of Andhra Pradesh was the pioneer to undertake reforms for tenant farmers in the form of Land Licensed Cultivators' Act, 2011 under which Loan Eligibility Cards (LECs) are being issued to tenant farmers, making it possible for them to approach banks for credit. The Certificates of Cultivations (CoC) are issued under executive direction. In Sikkim, there is no system of entering land leasing agreement with tenants. This is affecting the KCC uptake which is around 11,000. Such tenant agreements will help the process of aggregation schemes.

Therefore, to help the Government of Sikkim's plan of becoming an export-oriented organic market, it would be pertinent to study and customise a solution for land aggregation in Sikkim on the lines suggested above.

Organic Lettuce Cultivation

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6. https://icar.gov.in

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A Selection of Organic Vegetables

List of Abbreviations Used in the Monograph

AGM	*Assistant General Manager*
APEDA	*Agriculture and Processed Food Products Export Development Authority*
B2B	*Business to Business*
B2C	*Business to Customer*
BRLP	*Bihar Rural Livelihood Mission*
CoC	*Certificate of Cultivation*
DG	*Deputy Governor*
DGM	*Deputy General Manager*
EM	*Effective Micro-Organism*
ESG	*Environmental Social and Governance*
EU	*European union*
FPC	*Farmer Producer Company*
FPO	*Farmer Producer Organisation*
FS&ADD	*Food Security and Agriculture Development Department*
FSAD	*Food Security and Agriculture Development*
GHG	*Green House Gas*
GM	*General Manager*
GoS	*Government of Sikkim*
GPU	*Gram Panchayat Unit*
H&CCD	*Horticulture and Cash Crops Development Department*
Ha	*Hectare*
HCCD	*Horticulture and Cash Crops Development*
IBA	*Indian Banks' Association*
ICAR	*Indian Council of Agricultural Research*
ICCOA	*International Competence Centre for Organic Agriculture*
ICS	*Internal Control System*
IWG	*Internal Working Group*
JAS	*Japan Agricultural Standards*
JFMC	*Joint Forest Management CommiMee*
KCC	*Kisan Credit Card*
Kg	*Kilogram*
Km	*Kilometre*
KVK	*Krishi Vigyan Kendra*
LEC	*Loan Eligibility Card*
MPC	*Monetary Policy CommiMee*
MPCS	*Multipurpose Cooperative Societies*
MSME	*Micro Small Medium Enterprise*
NGO	*Non-Government Organisation*
NITI	*National Institution for Transforming India*
NMAET	*National Mission on Agricultural Extension and Technology*
NOFRI	*National Organic Farming Research Institute*
NOP	*National Organic Programme*
NPOP	*National Programme on Organic Production*
NSCOP	*National Steering CommiMee on NPOP*
NSFM	*National Food Security Mission*
PGS	*Participatory Guarantee System*
PO	*Producer Organisation*
RAD	*Rainfed Area Development*
RKVY	*Rastriya Krishi Vikas Yojana*
SIMFED	*Sikkim State Cooperative Supply and Marketing Federation Limited*
Sq. km	*Square Kilometre*
SSOB	*Sikkim State Organic Board*
SSOCA	Sikkim State Organic Certification Agency
USDA	*United States Department of Agriculture*

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Reserve Bank of India

Gangtok

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Annexure-17A

ಕರ್ನಾಟಕ ರಾಜ್ಯ ಮಟ್ಟದ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿ
ಕರ್ನಾಟಕ ರಾಜ್ಯ ಸ್ತರೀಯ ಬೆಂಕರ್ಸ ಸಮಿತಿ
State Level Bankers Committee-Karnataka

ಕನ್ವೀನರ್ ಸಂಯೋಜಕ Convenor
ಕೆನರಾ ಬ್ಯಾಂಕ್ Canara Bank
Syndicate Bank

Head Office Annexe, V Floor, 6th Main, Gandhinagara, Bengaluru - 560009, Phone:080 22343490, 080 22340236
Email: slbcbangalore@gmail.com, slbckarnataka@canarabank.com,website:www.slbckarnataka.in

Ref: 172/2020/SLBC

Date: 09.07.2020

To:
The Principal Secretary,
Department of Agriculture,
GOK, Bengaluru.

Sir,

Sub: A Monograph on the State of Sikkim's Organic Transformation

<<>>

We are in receipt of letter received from Reserve Bank of India with reference No FIDD.CO.LBS.NO.10/02.01.001/2020-21 dated 06.07.2020 along with Annex I and Annex II on the captioned subject is enclosed.

In the letter stated that, the Hon'ble Prime Minister of India declared the State of Sikkim as the first Organic State of India in January 2016. In this connection concerned RO of RBI has documented a Monograph detailing the journey of transformation of the State as an Organic State, in consultation with the Sikkim Organic Mission. A synopsis of the Monograph is given at **Annex I**, detailed version of the Monograph is available at **Annex II.** In order to promote organic Farming in the state of Karnataka the monograph on the State of Sikkim's Organic Transformation is may advised to use as a guiding document and may also advised to constituting Sub-Committee(s), as may be required.

We request you to provide a brief details or initiative taken by Government of Karnataka as detailed in annexure on promotion of **Organic farming in the state of Karnataka** with relevant data.

This is for your kind information and do the needful.

Yours faithfully,

(B Chandrasekhara Rao)
Convenor, SLBC Karnataka &
General Manager, Canara Bank

CC:
The ACS & DC, GoK, Vidhana Soudha, Bengaluru.
The Commissioner, Department of Agriculture, GoK, Bengaluru.
The Chairman and Convenor, SLBC-Sub-Committee on Agriculture & Allied activities, Benagaluru.

ANNEXURE

ORGANIC FARMING IN THE STATE OF KARNATAKA

1) Progress made and present status.
2) Roadmap, if any, for future / further development with action points.
3) Legislative/Policy / Administrative/Regulatory initiatives and interventions already taken up so far and those proposed.
4) Organisations / departments created for / assigned with the task of creating awareness, capacity building, providing all required logistics & linkages including certifications and incentives offered by GoK in this regard.
5) Exploring the possibility of using the " Monograph on State of Sikkim Organic Transformation", designed by RBI:RO, Gangtok, as a guiding document with required customisation to suite the state specific needs & requirements.
6) Matter to be flagged to and discussed in the next meeting of Sub Committee on Agriculture.
7) Henceforth, it shall be a regular agenda item in SLBC meetings.

Government of Karnataka
Department of Agriculture

No: DDA(OFC)/Status of Organic-Karnataka/2020-21 Commissionerate of Agriculture
Sheshadri Road, Bangalore.
Date: 10-07-2020.

To,

Shri B Chandrashekara Rao,
Convenor, SLBC, Karnataka &
General Manager, Canara Bank,
Bangalore.

Sir,

Sub: Initiatives taken by Government of Karnataka in promotion of Organic Farming in Karnataka State-Reg.,
Ref: Your Office letter No: 172/2020/SLBC Dated: 09-07-2020.

*****

With respect to the above mentioned subject and reference letter, the Initiatives taken by Government of Karnataka in promoting Organic Farming in Karnataka State is herewith attached for your kind information and further needful.

Thanking You,

Your's Sincerely,

Commissioner for Agriculture

Copy to Personal Secretary to Additional Chief Secretary, Agriculture Department, M S Building with a request to bring it to the notice of Additional Chief Secretary, Agriculture Department.

Organic Farming Promotional Initiatives of Government of Karnataka

The Government of Karnataka, realising the importance of organic agriculture as early as in 2004 brought out a State Policy on Organic Farming and has implemented several schemes and programmes under the policy to promote organic farming in the State. Several programmes was initiated as organic farming addresses sustainable food production, soil health, nature conservation, rural development and mitigation of drought situation. Organic village programme in Cluster approach was initiated at district level initially which was later extended to taluk and later on to hobli level.

Under Savayava BhagyaYojane which was implemented in 566 hoblis of the state benefitting 53829 farmers and bringing an area of 63677 hectare under organic cultivation. In each project area of 100 ha each assistance was given for the establishment of organic manure production units viz., Vermi-compost, Compost, Bio-digester, Azolla, cattle urine collection pits, cement structures for production of liquid-manures/ panchhagavya/ jeevamruta/ beejamruta. Assistance was given for flooring of cattle sheds for collection of urine & dung. In addition to these, organic manures viz., green manure seeds, concentrated manures, oilcakes, bio- fertilizers were distributed to the farmers at subsidized rates. further, assistance was also provided for cluster level collection, grading, packing, branding and sales of organic produce. The farmers in each cluster were brought together to form organic farmers associations and registered under societys act. The entire area under Savayava BhagyaYojana brought under group certification programme through Karnataka State Organic Certification Agency (KSOCA).

Market Based Specific Crop Organic Cluster Development Programme was implemented from 2017-18 in certified Savayava Bhagya Yojane project areas with a focus on organic market based specific crops or commodity in order to provide bulk & continuous supply to meet the market demand. Further, focused was provided to develop proper linkages between producers and consumers by strengthening the supply chain mechanism on value chain mode by supporting activities related to production, collection, grading, value addition, processing, packing, brand development, whole sale and retail marketing of organic produce.

In accordance with this, the State has witnessed a steady growth with an increase in certified area from a mere 2,500 ha during 2004-05 to 1,41,000 ha as on today. Presently, Karnataka ranks fifth in the country in terms of certified area and third in terms of total certified annual production.

Regional Federation of Organic Farmers' Associations:

Further, to facilitate systematic market of organic produce, Govt. of Karnataka has facilitated setting up of 15 regional federations by federating the organic farmers' associations throughout the state. The village level farmers' associations and clusters were formed into 15 district level regional federations and registered during 2015-16. These federations were supported for taking up Organic market related activities viz., collection, grading, value addition, processing, packing, brand development, marketing of organic produce, consumer awareness programme and other related activities.

Market linkages:

Various programmes were initiated to provide market linkages to the organic produce of the state through these organic federations. The state has brought out a directory having details of all stake holders of organic farming. Separate Package of Practices for organic farming has been brought out for several crops and also model farms have been established by the State Agriculture Universities. Further, to create awareness in organic farming separate organic pavilions are being established in "Krishimelas" of State Agriculture Universities. Apart from participation in various state/national and International Organic Trade Fairs the state also organises "Organic and Millets Melas at district head quarters throughout the state. Organics & millets-2017 National trade fair, Organics& Millets-2018 International trade fair and Organics & Millets-2019 International trade fair were organised subsequently in Bangalore. **www.organics-millets.in** was launched to provide information on all aspects of organics and millets.

Karnataka Organic Farming Policy 2017

Karnataka State policy on organic farming 2017 was released during the National Trade fair in 2017. The policy is a revision of the 2004 version by incorporating new objectives and strategies to create more opportunities for the farmers of the state to meet the growing demand for organic food in the market. The new policy focuses on providing proper linkages between producers and consumers, strengthening the supply chain mechanism and supporting activities related to collection, grading, value addition, processing, packing, brand development, whole sale and retail marketing of organic produce.

Programmes currently Under Implementation :

Organic Farming and Certification Programme.

During 2018-19 budget announcement, a new scheme to promote certified organic agriculture in the State was launched to enhance certified organic area from the present 1.00 lakh hectare to1.50 lakh hectares in the next 3 years. This programme is implemented by inviting proposals from eligible farmer groups/individuals who are willing to register their lands for organic certification are being given financial assistance for components pre-requisite for organic farming viz., vermicompost production unit, construction of biodigester units, cattle flooring at the rate of 75 % subsidy along with certification charges.

At present, certification process is in progress for 279 groups and 397 individual and an additional area of 21,400 hectares is being brought under organic certification and the implementation is in progress.

Zero Budget Natural farming (ZBNF)

During 2018-19 budget announcement, Zero Budget Natural Farming (ZBNF) was proposed for the first time under State Scheme for scientific validation of zero budget natural farming system. This is being implemented as experimental trials through the concerned State Agriculture/ Horticulture in farmer's field and in Research Stations on Operational Research Project (ORP) mode in a Project area of 2000 ha in each of the 10 Agro Climatic Zones of the State with a total of 20,000 hectares throughout the State. Presently ZBNF trials are under progress.

Raithasiri Programme:

During the year 2019-20, a new scheme "Raitha siri" yojanae was announced to encourage cultivation of organically and traditionally grown minor millets viz., foxtail millet, little millet, Indian barnyard millet, kodo millet, brown top millet and proso millet with a targeted area of 50,000 hectares. An assistance of Rs: 10,000/- per hectare was directly transferred to the bank accounts of farmers growing minor millets through DBT. An area of 42,000 hectatres was brought under millets cultivation and implementation of said scheme is continued during present year also.

Paramparagat Krishi Vikas Yojana (PKVY):

Apart from the State programme of Savayava Bhagya Yojana, the State has initiated the implementation of the Centrally Sponsored Scheme "Paramparagata

Krishi Vikasa Yojana" from the year 2015-16 to 2018-19 in Phase I. The programme was being implemented in all the districts & Taluks of Karnataka in project areas of 50 acres (clusters) each. Clusters have been selected in the rainfed areas of districts where traditional agriculture is followed with minimal fertilizer usage as per the guidelines of PKVY.

A total of 545 crop-specific organic clusters @ 3 clusters/taluk was selected throughout the state covering an area of 27250 acres benefiting 25968 farmers in the state. Participatory Guarantee System (PGS) certification was adopted in PKVY implementation area. The activity will be taken up by the 10 Regional Councils empanelled under National Centre of Organic Farming (NCOF), Ghaziabad.

PKVY scheme in Phase–II is being implemented through Horticulture Department and action plan was submitted through Horticulture Department for a period from 2018-19 to 2020-21. The Department of Horticulture is to implement the project in 2019-20, 2020-21 and 2021-22. Therefore, an area of 500 clusters (20 hectares / luster) spread over 10000 hectares is selected to implement the programme by Horticulrure Department.

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Annexure – 17 B

* DRAFT *

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Syndicate

SLBC CELL

AGRICULTURE FINANCE & PRIORITY SECTOR SECTION

CIRCLE OFFICE: BENGALURU

MINUTES OF THE SLBC SUB COMMITTEE MEETING ON AGRICULTURE & ALLIED ACTIVITIES WITH MAIN AGENDA FOR PROMOTING ORGANIC FARMING IN THE STATE OF KARNATAKA

The SLBC Sub-Committee Meeting on Agriculture & Allied Activities with main agenda for promoting Organic Farming in the state of Karnataka was held on 19.08.2020 at 5 PM through Video Conference. Dr. Rajkumar Khatri, Additional Chief Secretary, Agriculture Department, Government of Karnataka chaired the meeting and guided the proceedings.

The list of participants is furnished in the Annexure.

Shri. J A Lewis, Assistant General Manager, Canara Bank, Circle Office, Bengaluru (Convenor) welcomed Dr Rajkumar Khatri, Additional Chief Secretary, Agriculture, Government of Karnataka, Officials from Government Line Departments, Officials from RBI, SLBC Karnataka, NABARD, Organic Cell-GoK and other Members of the Committee to the subject meeting.

With this, the Agenda items were discussed through PPT.

Agenda for Organic Farming.

The Convenor, informed the status of Organic Farming in the state of Karnataka through Power Point Presentation.

The Chairman informed that there is huge scope for increasing Organics and Millets in Karnataka State. He informed that there will be a full day seminar on Agro Start-ups on Friday, 21.08.2020 where Agro start ups from Delhi and Mumbai will be participating and will be helping in formation of Agriculture Policy where organic farming will be one of the major focus and also invited the interested committee members to join the seminar.

Why Organic Farming?

The Chairman summarized agenda points and pointed out the importance of Organic Farming and opened the discussion on the following aspects:

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1. Is there a sufficient demand for organic farming in the state? Why farmers should shift from inorganic farming to organic farming/traditional farming?

2. The need of Certification for Organic Farming,

3. Bank/FIs have to come forward to finance certified Agro start-ups.

3. Can we pick up zones, particularly crop wise/ Geographical area wise where we can strive hard and make it 100% organic Farming?

4. Is there any requirement for policy change?

The Chairman also requested the members to advise on the agenda points,

DDA Organic Cell: Suggested to select districts/ talukas to implement organic farming where implementation is easy and effective.

Cooperation Department, GoK: Suggested for the selection of hoblis to implement organic farming and also to invite progressive organic farmers groups in the Agro start-up Seminar to share their experience on organic farming.

SLBC Karnataka: Suggested for promoting organic farming by providing incentives, interest Subventions, Subsidy to the farmers implementing organic farming, providing best logistics, and Certification for Organic produce and convergence of all GoK and GOI schemes for supporting of organic Farmers.

NABARD: suggested for convergence of all related schemes of GoK and GOI and encouraging of Farmers Producer Organisation (FPOs) to take up organic farming.

RBI: There is a need for land consolidation of agriculture and farming lands which can improve the infrastructure required for organic farming. The interested farmers can receive credit easily if the Bhoomi platform achieves 100% digitization of land records of the state as reviewed by the internal working group of RBI on Agriculture credit. The Government schemes which are already in place may be revisited and assessed for their impact and new schemes, if required may be announced by the Government. The geography of Sikkim cannot be compared with Karnataka. Therefore, we must develop State specific programs and formulate achievable objectives for short periods to attain the larger goal of making 100% organic farming in Karnataka State.

There should be zeal and passion for this work as our future generation is going to be benefitted by a clean environment and healthy toxin free organic food. We must devise new ways and for this, frequent brainstorming sessions are to be conducted apart from the usual meetings involving experts to capture new ideas which can make actual change.

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The Chairman instructed DDA Organic Cell to take up the brain storming sessions to stake holders before 5th of Sept'2020 to create awareness on,

1. Certification
2. Demand Creation
3. Logistic
4. Convergence

(**Action:** Organic Cell)

The Chairman also informed to have a meeting on organic farming in the month of September 2020.

Action Points:

1. A brain storming session on the organic farming by DDA Organic Cell to stakeholders before 5th of Sept 2020 and also Organic cell to identify and suggest the Hoblis/Talukas/Districts for Promoting of Organic Farming.

(**Action:** Organic Cell)

2. SLBC Karnataka and NABARD to give joint suggestion on logistics & Convergence.

(**Action:** SLBC, Karnataka & NABARD, Bengaluru)

3. Agro start-ups and progressive farmers to be involved in organic farming in the seminar scheduled on Friday (21.08.2020) to share information on organic farming.

(**Action:** Organic Cell)

4. Modification of template of Sikkim model if required and also to select talukas and hoblis that can be converted to 100% organic farming in the initial stage.

(**Action:** Organic Cell)

With this, the Meeting ended.

Dr. Rajkumar Khatri, IAS
ACS, Agriculture, GoK
Chairman of Sub Committee
on Agriculture & Allied Activities

LIST OF PARTICIPANTS

01. Dr Rajkumar Khatri, Additional Chief Secretary, Agriculture, GoK.
02. Shri Tushar Girinath Secretary, Cooperation Department, GoK.
03. Shri J A Lewis, Assistant General Manager, Canara Bank, Circle Office, Bengaluru.
04. Smt. Prameela Job, Assistant General Manager, Reserve Bank of India, Bengaluru.
05. Shri. A K Sharma, General Manager, NABARD, Bengaluru.
06. Shri. JVS Prasad, Deputy General Manager, SLBC, Karnataka.
07. Smt. Sujatha G, Assistant General Manager, SLBC, Karnataka.
08. Shri.Sudeendra, Chief Manager, State Bank of India, Bengaluru.
09. Smt B Indumathi, Senior Manager, Bank Of Baroda, Bengaluru.
10. Sri Shripad Hegde, Joint Director, Planning department, Bengaluru.
11. Smt. Anuradha.M.N Deputy Director of Agriculture, Organic Farming, Bengaluru.
12. Sri. Dhananjaya , Senior Manager, Canara Bank, Circle Office, Bengaluru.
13. Sri. Abhishek. R. H, Officer, SLBC Cell, Canara Bank, Circle Office, Bengaluru.

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Annexure – 17C

FI-3/16/2020-AC
Government of India
Ministry of Finance
Department of Financial Service
Jeevan Deep Building, Parliament Street
New Delhi – 110 001
Dated: 24.07.2020

1. CMDs/CEOs/MDs of all Scheduled Commercial Banks
2. Chairman, NABARD, Head Office, Mumbai
3. CGM, Department of Banking Regulation, Reserve Bank of India

Subject: Operationalisation of Central Sector Schemes of financing facility under 'Agriculture Infrastrucutre Fund'-reg.

Sir,

The Prime Minister's Atma Nirbhar Bharat Abhiyan Stimulus package, inter alia, includes setting up of Rs 1 lakh crore agri infrastructure fund to strengthen the farm-gate infrastructure.

2. The guidelines for implementation of the above mentioned schemes have since been issued by D/o Agriculture Cooperation and Farmers Welfare (DAC&FW) to all States/UTs vide DAC&FW letter dated 17th July 2020. A Copy of these guidelines is enclosed for ready reference.

4. All participating Banks/Financial Institutions are advised to remain in all preparedness for providing the requisite finance support to all eligible entities, as and when a proposal is received, as per operational guidelines of the said scheme and their board approved policy and the extant regulatory guidelines.

Yours faithfully,

AK Das
(A.K. Das)
Deputy Secretary to the Government of India
Phone No. 23748736
e-mail : acsec-bkg@nic.in

Encl : As above

Copy to:

Secretary,
Department of Agricultutre, Cooperation & Farmers Welfare
Krishi Bhawan , New Delhi

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No. R-11016/2/2020-I&P
Government of India
Ministry of Agriculture & Farmers Welfare
Department of Agriculture, Cooperation & Farmers Welfare

New Delhi, dated 17th July, 2020;
Krishi Bhawan, New Delhi

To,

Chief Secretaries of all States/UTs

Subject:- Operational Guidelines of Central Sector Scheme of " Financing Facility under Agriculture Infrastructure Fund"

Sir,

I am directed to refer to this Department's letter of even number dated 16.07.2020 on the subject cited above vide which decision of the Government of India to launch the new pan India Central Sector Scheme of " Financing Facility under Agriculture Infrastructure Fund" was communicated and to say that Operational Guidelines of the above mentioned Scheme are enclosed.

2 It is requested that wide publicity to the scheme may kindly be given and successful implementation of the scheme may be ensured. Timely progress of the scheme can be shared with the Department of Agriculture, Cooperation and Farmers Welfare.

Enclosure- As above

Yours faithfully,

(K.R. Meena)
Director (CPC)
Tel.23386224

Distribution :-

1. Secretary, Department of Expenditure, North Block, New Delhi
2. Secretary, Department of Financial Services, Jeevandeep Building, New Delhi.
3. Secretary, Department of Economic Affairs, North Block, New Delhi
4. Secretary, Ministry of Micro, Small and Medium Enterprises, Udyog Bhawan, New Delhi.
5. Secretary, Ministry of Food Processing Industries, Sri Fort Village, Agust Kranti Marg, New Delhi.
6. Secretary, Ministry of Rural Development, Krishi Bhawan, New Delhi
7. PAMD, Niti Aayog, Yojana Bhawan, New Delhi
8. Principal Secretary Agriculture of all States/UTs
9. Principal Secretary Cooperation of all States / UTs

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10. Registrar Cooperative Societies of all States / UTs
11. Reserve Bank of India
12. All Scheduled Commercial Banks
13. All State Cooperatives Banks
14. All District Cooperative Banks
15. All Regional Rural Banks/Small Finance Banks/Non-Banking Financial Companies (NBFCs)
16. MD, National Cooperative Development Corporation (NCDC)
17. NIC, DAC&FW to upload on website of the Department
18. PS to Hon'ble Agriculture Minister
19. PS to Hon'ble MOS, Agriculture & Farmers Welfare
20. PPS to Secretary, DAC&FW
21. PPS to SS&FA, DAC&FW
22. All Divisional Heads of DAC&FW
23. Guard File

Copy also for kind information to:-

1. Cabinet Secretary, Cabinet Secretariat, Rashtrapati Bhawan, New Delhi.
2. Principal Secretary to PM, PMO, South Block, New Delhi.

Scheme Guidelines
for
CENTRAL SECTOR SCHEME
of
Financing facility under 'Agriculture Infrastructure Fund'

Scheme Guidelines

Department of Agriculture, Cooperation & Farmers' Welfare
Ministry of Agriculture & Farmers' Welfare
Government of India

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Scheme Guidelines for CENTRAL SECTOR SCHEME of financing facility under 'Agriculture Infrastructure Fund'

1. Introduction

The role of infrastructure is crucial for agriculture development and for taking the production dynamics to the next level. It is only through the development of infrastructure, especially at the post harvest stage that the produce can be optimally utilized with opportunity for value addition and fair deal for the farmers. Development of such infrastructure shall also address the vagaries of nature, the regional disparities, development of human resource and realization of full potential of our limited land resource.

In view of above, the Hon'ble Finance Minister announced on 15.05.2020 Rs 1 lakh crore Agri Infrastructure Fund for farm-gate infrastructure for farmers. Financing facility of Rs. 1,00,000 crore will be provided for funding Agriculture Infrastructure Projects at farm-gate & aggregation points (Primary Agricultural Cooperative Societies, Farmers Producer Organizations, Agriculture entrepreneurs, Start-ups, etc.). Impetus for development of farm-gate & aggregation point, affordable and financially viable Post Harvest Management infrastructure.

Accordingly, DAC&FW has formulated the Central Sector Scheme to mobilize a medium - long term debt financing facility for investment in viable projects relating to post-harvest management Infrastructure and community farming assets through incentives and financial support.

2 Rationale of theScheme

Agriculture and allied activities are the primary income source for ~58% of total population of India. ~85% of the farmers are Small Holding Farmers (SHFs) with less than 2 hectares of land under cultivation and manage ~45% of agricultural land. Annual income of majority of the farmers is very low. Further, India has limited infrastructure connecting farmers to markets and hence, 15-20% of yield is wasted which is relatively higher vs. other countries where it ranges between 5-15%.Investment in agriculture in India has further been stagnant with less than 2% CAGR over last 5 years. Investment in FY17 was ~ Rs. 2.19 lac crore out of which private sector share was ~83% vs. a higher investment of ~ Rs. 2.50 lac crore in FY14 and a higher share of private sector at ~88%. Also, lack of investor confidence is leading to lower plowback ratio (~14% of Gross Value addition in FY18) vs. other sectors (~33% of Gross

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Value addition in FY18).

3 Objectives ofScheme

Tomobilize a medium - long term debt finances facility for investment in viable projects for post-harvest management Infrastructure and community farming assets through incentives and financial support in order to improve agriculture infrastructure in the country. This financing facility will have numerous objective for all the stakeholders in the agriculture eco-system.

a. Farmers (including FPOs, PACS, Marketing Cooperative Societies, Multipurpose cooperative societies)
   - Improved marketing infrastructure to allow farmers to sell directly to a larger base of consumers and hence, increase value realization for the farmers. This will improve the overall income of farmers.
   - With investments in logistics infrastructure, farmers will be able to sell in the market with reduced post-harvest losses and a smaller number of intermediaries. This further will make farmers independent and improve access to market.
   - With modern packaging and cold storage system access, farmers will be able to further decide when to sell in the market and improve realization.
   - Community farming assets for improved productivity and optimization of inputs will result in substantial savings to farmers.

b. Government
   - Government will be able to direct priority sector lending in the currently unviable projects by supporting through interest subvention, incentive and credit guarantee. This will initiate the cycle of innovation and private sector investment in agriculture.
   - Due to improvements in post-harvest infrastructure, government will further be able to reduce national food wastage percentage thereby enable agriculture sector to become competitive with current global levels.
   - Central/State Government Agencies or local bodies will be able to structure viable PPP projects for attracting investment in agriculture infrastructure.

c. Agri entrepreneurs and startups

- With a dedicated source of funding, entrepreneurs will push for innovation in agriculture sector by leveraging new age technologies including IoT, AI, etc.
- It will also connect the players in ecosystem and hence, improve avenues for collaboration between entrepreneurs and farmers.

d. Banking ecosystem
- With Credit Guarantee, incentive and interest subvention lending institutions will be able to lend with a lower risk. This scheme will help to enlarge their customer base and diversification of portfolio.
- Refinance facility will enable larger role for cooperative banks and RRBs.

e. Consumers
- With reduced inefficiencies in post-harvest ecosystem, key benefit for consumers will be a larger share of produce reaching the market and hence, better quality and prices. Overall, the investment via the financing facility in agriculture infrastructure will benefit all the eco-system players.

4 Implementation Period of Scheme

The Scheme will be operational from 2020-21 to 2029-30. Disbursement in four years starting with sanction of Rs. 10,000 crore in the first year and Rs. 30,000 crore each in next three financial years. Moratorium for repayment under this financing facility may vary subject to minimum of 6 months and maximum of 2 years.

5 Government Budgetary Support

Budgetary support will be provided for interest subvention and credit guarantee fee as also administrative cost of PMU. The details are as below:-

Sl. No.	Name of Component	Norms
1	Interest Subvention Cost	All loans under this financing facility will have interest subvention of 3% per annum up to a limit of Rs. 2 crore. This subvention will be available for a maximum period of 7 years. In case of loans beyond Rs.2 crore, then interest subvention will be limited up to 2 crore. The extent and percentage of funding to private entrepreneurs out of the total financing

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		facility may be fixed by the National Monitoring Committee.
2	Credit Guarantee Cost	Credit guarantee coverage will be available for eligible borrowers from this financing facility under Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) scheme for a loan up to Rs. 2 crore. The fee for this coverage will be paid by the Government. In case of FPOs the credit guarantee may be availed from the facility created under FPO promotion scheme of DACFW.
3	Administration Cost of PMU	Farmers Welfare Programme Implementation Society under DACFW will provide PMU support to the scheme at the central level and state PMUs of PM KISAN at state level. Services of knowledge partners will be engaged to identify clusters including export clusters and gaps in supply chains to target projects and prepare viable project reports to support the beneficiaries.

6 Eligible Projects

The scheme will facilitate setting up and modernization of key elements of the value chain including

(A) Post Harvest Management Projects like:

(i) Supply chain services including e-marketing platforms
(ii) Warehouses
(iii) Silos
(iv) Pack houses
(v) Assaying units
(vi) Sorting &grading units
(vii) Cold chains
(viii) Logistics facilities
(ix) Primary processing centers
(x) Ripening Chambers

(B) Viable projects for building community farming assets including –

(i) Organic inputs production

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(ii) Bio stimulant production units

(iii) Infrastructure for smart and precision agriculture.

(iv) Projects identified for providing supply chain infrastructure for clusters of crops including export clusters.

(v) Projects promoted by Central/State/Local Governments or their agencies under PPP for building community farming assets or post harvest management projects.

7 Size of the financing facility and eligible beneficiaries

Rs. 1 Lakh Crore to be provided by banks and financial institutions as loans to Primary Agricultural Credit Societies (PACS), Marketing Cooperative Societies, Farmer Producers Organizations(FPOs), Self Help Group (SHG), Farmers, Joint Liability Groups (JLG), Multipurpose Cooperative Societies, Agri-entrepreneurs, Startups and Central/State agency or Local Body sponsored Public Private Partnership Projects.

PACS who have adopted digitization for handling its operations will be given preference under this scheme.

8 Participating institutions

All scheduled commercial banks, scheduled cooperative banks, Regional Rural Banks (RRBs), Small Finance Banks, Non-Banking Financial Companies (NBFCs) and National Cooperative Development Corporation (NCDC) may participate to provide this financing facility, after signing of Memorandum of Understanding (MoU) with National Bank for Agriculture & Rural Development (NABARD)/DAC&FW.

9 Refinance

If required, need based refinance support will be made available by NABARD to all eligible lending entities including cooperative banks and RRBs as per its policy.

10 Cap on lending rate

Lending rate of participating lending entities will be decided after due consultation with lending entities and same will be circulated to all stake holders. Lending institutions will sign MOU with DAC&FW/ NABARD for implementation of the Scheme. MOUs to be signed by DAC&FW/NABARD with banks/financial institutions with a view that NABARD will negotiate cap on lending rates in a fair manner.

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11 Project Management and handholding support

An online platform will be made available in collaboration with participating lending institutions to provide information and loan sanctioning facility. Agri Infra fund will be managed and monitored through an online MIS platform. It will enable all the qualified entities to apply for loan under the fund. The system will also provide benefits such as transparency of interest rates offered by multiple banks, scheme details including interest subvention and credit guarantee offered, minimum documentation, faster approval process as also integration with other scheme benefits. At the back end, the platform will also provide multiple views of dashboards across district; state and national level PMUs to monitor the total sanctioned amount and number of borrowers, total interest subvention benefit availed, loan statement summary, demographic and geographic mix of borrowers and type of projects.

Farmers Welfare Programme Implementation Society under DACFW will provide PMU support to the scheme at the central level and state PMUs of PM KISAN at state level. Services of knowledge partners will be engaged to identify clusters including export clusters and gaps in supply chains to target projects and prepare viable project reports to support the beneficiaries.

Project reports with indicative unit costs will be prepared by Central and State PMUs for guidance of beneficiaries and lending entities. Such project reports shall be available on online platform.

12 Convergence – Any grant or subsidy available under any present or future scheme of Central/State government can be availed for projects under this financing facility. In cases of capital subsidy such amount shall be considered as promoter's contribution. However, a minimum of 10% of the project cost shall be mandatory as promoter's contribution.

13 Revisit of the Scheme

The scheme will be re-visited by Department of Expenditure after disbursement of Rs. 20,000 crores is completed, for evaluation and midcourse correction if required.Concurrent/mid-term third party independent evaluation of the scheme in addition to end- line evaluation will be conducted as and when required.

14 Monitoring framework

The National, State and District Level Monitoring Committees to ensure real-time monitoring and effective feed-back about the implementation of the proposed scheme. The Committees will be set up as per **Annexure-A.**

All assets created under this financing facility shall be geo tagged. The District Monitoring Committee and respective lending entity shall ensure that updated information on such geo tagged assets is available on the online portal.

15 OUTPUT AND OUTCOME MONITORING FRAMEWORK (OOMF)

The Output and Outcome Monitoring Framework (OOMF) **(Annexure-B)**will be a part of monitoring system and the measurement of outcome indicators will be monitored periodically by DLMC, SLMC and NLMC.

16 Linkage with PFMS

Interest subvention and credit guarantee support will be released to Banks and lending institutions through PFMS.

Disbursal of funds by lending entities to beneficiaries under this scheme shall be in Aadhaar linked bank account.

17 Criteria for selection of Eligible Borrower

Lending institutions will decide criteria for selection of eligible borrower in consultation with NABARD and monitoring committees, PMUs and keeping in mind the viability of the projects and to avoid NPA.

18 VGF Requirement

In case VGF requirement is projected by central / state / local bodies, norms as prescribed by DEA for PPP projects will be adhered to.

19 Sector specific focus

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

20 State specific focus

Tentative State wise allocation of financing facility has been worked out on the basis of the ratio of total value of output of Agriculture and Allied sectors of States/UTs and placed at **Annexure- C**

Annexure-A

Monitoring framework

(i) National level Monitoring Committee (NLMC)

Composition :-

Following will be the Members and Chairman of the NLMC:-

a. Secretary (DAC&FW) (Chairman)
b. MD SFAC
c. MD,NCDC
d. Special Secretary/Additional Secretary and FA (DAC&FW)
e. Additional Secretary DFS
f. Additional Secretary (DAC&FW,GoI)
g. Chairman, NABARD or his representative
h. Principal Secretary-State Government (s)- Four States by rotation
i. State Nodal Officers of four States (by rotation)
j. Joint Secretary (DAC&FW) and CEO of Farmers Welfare Programme Implementation Society- Member Secretary

Functions:-

1. National level Monitoring Committee (NLMC) will guide and steer the implementation of the project. It will approve the guidelines for implementation of the project.

2. National level Implementation Committee (NLIC) will examine and recommend the guidelines for implementation of the project. It also will ensure and review the implementation of the scheme as per approved guidelines by the National level Monitoring Committee (NLMC)

(ii) State level Monitoring Committee

Composition:-

Following will be Members and Chairman of the SLMC :-

a. Chief Secretary –Chairman
b. Agriculture Production Commissioner/Principal Secretary Agriculture
c. Principal Secretary (Cooperation)
d. Registrar of Cooperative Societies (RCS)

e. Chief General Manager (CGM), NABARD
f. Regional Director, NCDC
g. Officers nominated by State (not more than three).
h. SLBC Convenor.
i. State Nodal Officer- Member Secretary.

Functions:-

1. State level Monitoring Committee (SLMC) will implement the NIMC guidelines at the state level and provide feedback to NIMC.

2. It will also guide and steer the implementation of the scheme in the state.

3. It will also examine and approve the selected list of beneficiaries/ projects for inclusion in the scheme in consultation with DLMC

4. It will set the targets as per OOMF format and review the progress regularly

(iii) **District Level Monitoring Committee**

Composition:-

Following will be Members and Chairman of the DLMC:-

a. District Collector – Chairman
b. Chief Executive Officer of District Panchayat/CDO- Vice Chairman
c. District Officer of Agriculture
d. District Registrar Officers nominated Cooperative Societies
e. Officers nominated by State (not more than three)
f. Lead District Manager of DLBC
g. District Manager NABARD- Member Secretary

Functions:-

1. District level Monitoring Committee (DLMC) The DLMC will be the first line of implementation and monitoring system within the overall framework.
2. It will identify the beneficiaries, to ensure viability of the project and prepare viable project reports to support the beneficiaries in collaboration with PMU.
3. It will also examine the proposal and recommend to SLMC for consideration.
4. DLMC will set targets in consultation with SLMC as per OOMF format and monitor the progress closely with the support of PMU.
5. DLMC will maintain the Dashboard in collaboration with PMU.

6. It will be responsible for the smooth implementation of the scheme and resolve any issues at the district level. In the process of sorting out implementation issues the Committee would be supported by the district administration wherever required.

Annexure-B

OOMF Framework

OUTPUTS:

Output statement	Output Indicators	Target	Achievement
Promoting creation and modernization of agriculture infrastructure	No. of projects submitted by eligible entities		
	Disbursement of funds for eligible projects/investments (Rs. Crores)		
Increase in amount of interest subvention and credit guarantee support provided	Amount outgo on account of interest subvention (Rs. Crore)		
	No. of projects receiving interest subvention		
	Percent projects receiving interest subvention (of the total projects offered loan under the scheme)		
	Amount outgo on credit guarantee coverage (Rs. Crore)		
	Average percent credit guarantee coverage of the total credit extension under the scheme.		

OUTCOMES:

Outcome Statement	Outcome Indicators	Target	Achievement
Improvement in resource provision for agriculture infrastructure	Percentage of fund utilized for completed projects		
	Additional investments leveraged due to agriculture infrastructure fund interventions (Rs. Crore)		
Enhancement in agriculture infrastructure capacity	Total capacity addition in agriculture sector due to infrastructure activities funded (MT)		
	Reduction in post-harvest losses and food wastages (%)		

Annexure-C

Tentative Allocation of Financing Facility among States/UTs

Sl. No.	State	Financing Facility INR Crore
1	Uttar Pradesh	12831
2	Rajasthan	9015
3	Maharashtra	8460
4	Madhya Pradesh	7440
5	Gujarat	7282
6	West Bengal	7260
7	Andhra Pradesh	6540
8	Tamil Nadu	5990
9	Punjab	4713
10	Karnataka	4525
11	Bihar	3980
12	Haryana	3900
13	Telangana	3075
14	Kerala	2520
15	Odisha	2500
16	Assam	2050
17	Chhattisgarh	1990
18	Jharkhand	1445
19	Himachal Pradesh	925
20	Jammu & Kashmir &Ladakh	900
21	Uttarakhand	785
22	Tripura	360
23	Arunachal Pradesh	290
24	Nagaland	230
25	Manipur	200

26	Mizoram	196
27	Meghalaya	190
28	Goa	110
29	Delhi	102
30	Sikkim	56
31	Puducherry	48
32	A & N Islands	40
33	Daman & Diu	22
34	Lakshadweep	11
35	Dadra & Nagar Haveli	10
36	Chandigarh	9
	Total	1,00,000

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Annexure-17D

ಕರ್ನಾಟಕ ಸರ್ಕಾರ ನಡವಳಿಗಳು

ವಿಷಯ: ಕೇಂದ್ರ ವಲಯ– Financing facility under Agriculture Infrastructure Fund– ಯೋಜನೆಯನ್ನು ಅನುಷ್ಠಾನಗೊಳಿಸುವ ಬಗ್ಗೆ.

ಓದಲಾಗಿದೆ: 1) ಸರ್ಕಾರದ ಆದೇಶ ಸಂಖ್ಯೆ:ಕೃಇ 92 ಕೃಉಇ 2018, ದಿ:26.02.2019

2) ಕೇಂದ್ರ ವಲಯ ಯೋಜನೆಯಾದ Financing facility under Agriculture Infrastructure Fund ಅನುಷ್ಠಾನ ಮಾರ್ಗಸೂಚಿಗಳು.

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ಮೇಲೆ ಓದಲಾದ ಕ್ರಮ ಸಂಖ್ಯೆ:1 ರಲ್ಲಿನ ಆದೇಶದಲ್ಲಿ ಕರ್ನಾಟಕ ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳ ನೀತಿ–2018 (Karnataka Farmer Producer Organisations (FPOs) Policy 2018) ಯನ್ನು ಅನುಷ್ಠಾನಗೊಳಿಸಲು ಸರ್ಕಾರದ ಅಪರ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿ ಮತ್ತು ಅಭಿವೃದ್ಧಿ ಆಯುಕ್ತರ ಅಧ್ಯಕ್ಷತೆಯಲ್ಲಿ ರಾಜ್ಯ ಮಟ್ಟದ ಅಧಿಕಾರಯುಕ್ತ ಸಮಿತಿ ಹಾಗೂ ಜಿಲ್ಲಾ ಮಟ್ಟದಲ್ಲಿ ಜಿಲ್ಲಾಧಿಕಾರಿಗಳ ಅಧ್ಯಕ್ಷತೆಯಲ್ಲಿ ರೈತ ಉತ್ಪಾದಕ ಸಂಸ್ಥೆಗಳ ಸಮನ್ವಯ ಮತ್ತು ಮೇಲ್ವಿಚಾರಣೆ ಸಮಿತಿಯನ್ನು ರಚಿಸಲಾಗಿರುತ್ತದೆ.

ಮೇಲೆ ಓದಲಾದ ಕ್ರಮ ಸಂಖ್ಯೆ:2 ರಲ್ಲಿನ ಅನುಷ್ಠಾನ ಮಾರ್ಗಸೂಚಿಯಲ್ಲಿ ಕೇಂದ್ರ ಸರ್ಕಾರದಿಂದ ಆತ್ಮ ನಿರ್ಭರ ಭಾರತ ಅಭಿಯಾನದಡಿ Financing facility under Agriculture Infrastructure Fund ಯೋಜನೆಯ ಅನುಷ್ಠಾನದ ಬಗ್ಗೆ ಸೂಚನೆಗಳನ್ನು ನೀಡಲಾಗಿರುತ್ತದೆ. ಸದರಿ ಯೋಜನೆಯಡಿ ರೈತ ಉತ್ಪಾದಕ ಸಂಸ್ಥೆಗಳು, ಸಹಕಾರ ಸಂಘಗಳು, ಸ್ವಸಹಾಯ ಗುಂಪುಗಳು ಹಾಗೂ ಇನ್ನಿತರೆ ಸಂಘ ಸಂಸ್ಥೆಗಳಿಗೆ ಗ್ರಾಮ ಮಟ್ಟದಲ್ಲಿ ಕೃಷಿಗೆ ಸಂಬಂಧಿಸಿದಂತೆ ಮೂಲಭೂತ ಸೌಲಭ್ಯಗಳನ್ನು, ವಿಶೇಷವಾಗಿ ಬೆಳೆ ಕಟಾವಿನ ನಂತರದ ಸಂಸ್ಕರಣೆಗೆ ಅಗತ್ಯವಿರುವ ಮೂಲ ಸೌಕರ್ಯಗಳಿಗೆ ಸೌಲಭ್ಯಗಳನ್ನು ಒದಗಿಸಲು ಉದ್ದೇಶಿಸಲಾಗಿದೆ. ರಾಜ್ಯದಲ್ಲಿ ಸದರಿ ಯೋಜನೆಯ ಅನುಷ್ಠಾನಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ ರಾಜ್ಯ ಮಟ್ಟದಲ್ಲಿ ಮತ್ತು ಜಿಲ್ಲಾ ಮಟ್ಟದಲ್ಲಿ ಉಸ್ತುವಾರಿ ಸಮಿತಿಗಳನ್ನು ರಚಿಸಬೇಕಾಗಿರುತ್ತದೆ. ಸದರಿ ರಾಜ್ಯಮಟ್ಟದ ಸಮಿತಿಯಲ್ಲಿ ಸಹಕಾರ ಸಂಘಗಳ ನಿಬಂಧಕರು (RCS) ಮತ್ತು ಪ್ರಾದೇಶಿಕ ನಿರ್ದೇಶಕರು, NCDC ರವರು ಸಹ, ಸದಸ್ಯರಾಗಿರುವಂತೆ ಸೂಚಿಸಲಾಗಿರುತ್ತದೆ.

ಸದರಿ ಯೋಜನೆಯನ್ನು ರಾಜ್ಯದಲ್ಲಿ ಅನುಷ್ಠಾನಗೊಳಿಸುವ ಬಗ್ಗೆ ಉಸ್ತುವಾರಿಯನ್ನು ಕೈಗೊಳ್ಳಲು ಅನುವಾಗುವಂತೆ ಕರ್ನಾಟಕ ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳ ನೀತಿ–2018 (Karnataka Farmer Producer Organisations (FPOs) Policy 2018) ಯನ್ನು ಅನುಷ್ಠಾನಗೊಳಿಸುವ ಸಂಬಂಧ

ಈ ಹಿಂದೆ ರಚಿಸಲಾಗಿರುವ ಸರ್ಕಾರದ ಅಪರ. ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿ ಮತ್ತು ಅಭಿವೃದ್ಧಿ ಆಯುಕ್ತರ ಅಧ್ಯಕ್ಷತೆಯಲ್ಲಿನ ರಾಜ್ಯ ಮಟ್ಟದ ಅಧಿಕಾರಯುಕ್ತ ಸಮಿತಿಗೆ ಹೊಸದಾಗಿ ಸಹಕಾರ ಸಂಘಗಳ ನಿಬಂಧಕರು (RCS) ಮತ್ತು ಪ್ರಾದೇಶಿಕ ನಿರ್ದೇಶಕರು, NCDC ರವರನ್ನು ಸದಸ್ಯರನ್ನಾಗಿ ಸೇರ್ಪಡೆ ಮಾಡಿ, ಸದರಿ ರಾಜ್ಯ ಮಟ್ಟದ ಅಧಿಕಾರಯುಕ್ತ ಸಮಿತಿ ಹಾಗು ಜಿಲ್ಲಾ ಮಟ್ಟದ ಸಮಿತಿಗಳಿಗೆ ಹೆಚ್ಚುವರಿ ಜವಾಬ್ದಾರಿಗಳನ್ನು ಸೇರ್ಪಡೆ ಮಾಡುವ ಬಗ್ಗೆ ಪರಿಶೀಲಿಸಿ ಸರ್ಕಾರವು ಈ ಕೆಳಕಂಡಂತೆ ಆದೇಶಿಸಿದೆ.

ಸರ್ಕಾರದ ಆದೇಶ ಸಂಖ್ಯೆ: ಕೃಇ-ಕೃಉಇ/44/2020, ಬೆಂಗಳೂರು, ದಿ:25.08.2020.

ಕೇಂದ್ರ ಸರ್ಕಾರದ ಆತ್ಮ ನಿರ್ಭರ ಭಾರತ ಅಭಿಯಾನದಡಿ Financing facility under Agriculture Infrastructure Fund ಯೋಜನೆಯನ್ನು ರಾಜ್ಯದಲ್ಲಿ ಅನುಷ್ಠಾನಗೊಳಿಸುವ ಬಗ್ಗೆ ಉಸ್ತುವಾರಿಯನ್ನು ನೋಡಿಕೊಳ್ಳುವ ಜವಾಬ್ದಾರಿಯನ್ನು ಸರ್ಕಾರದ ಆದೇಶ ಸಂಖ್ಯೆ:ಕೃಇ 92 ಕೃಉಇ 2018, ದಿ:26.02.2019 ರನ್ವಯ ರಚಿಸಲಾಗಿರುವ ಸರ್ಕಾರದ ಅಪರ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿಯವರ ಅಧ್ಯಕ್ಷತೆಯಲ್ಲಿನ ರಾಜ್ಯ ಮಟ್ಟದ ಅಧಿಕಾರಯುಕ್ತ ಸಮಿತಿ ಹಾಗೂ ಜಿಲ್ಲಾಧಿಕಾರಿಗಳ ಅಧ್ಯಕ್ಷತೆಯಲ್ಲಿನ ಜಿಲ್ಲಾ ಮಟ್ಟದ ರೈತ ಉತ್ಪಾದಕ ಸಂಸ್ಥೆಗಳ ಸಮನ್ವಯ ಮತ್ತು ಮೇಲ್ವಿಚಾರಣೆ ಸಮಿತಿಗೆ ವಹಿಸಿ ಆದೇಶಿಸಿದೆ..

ಮುಂದುವರೆದು, ಈ ಕೆಳಕಂಡ ಅಧಿಕಾರಿಗಳನ್ನು ರಾಜ್ಯ ಮಟ್ಟದ ಅಧಿಕಾರಯುಕ್ತ ಸಮಿತಿಗೆ ಸದಸ್ಯರನ್ನಾಗಿ ಸೇರ್ಪಡೆಗೊಳಿಸಿ ಆದೇಶಿಸಿದೆ.

- ಪ್ರಾದೇಶಿಕ ನಿರ್ದೇಶಕರು, NCDC, ಬೆಂಗಳೂರು
- ಸಹಕಾರ ಸಂಘಗಳ ನಿಬಂಧಕರು (RCS), ಬೆಂಗಳೂರು

ರಾಜ್ಯ ಮಟ್ಟದ ಅಧಿಕಾರಯುಕ್ತ ಸಮಿತಿಯ ಹೆಚ್ಚುವರಿ ಜವಾಬ್ದಾರಿಗಳು:

1. State level Monitoring Committee (SLMC) will implement the NIMC guidelines at the state level and provide feedback to NIMC
2. It will guide and steer the implementation of the scheme in the state.
3. It will also examine and approve the selected list of beneficiaries / projects for inclusion in the scheme in consultation with DLMC
4. It will set the targets as per OOMF format and review the progress regularly

ಜಿಲ್ಲಾ ಮಟ್ಟದ ಉಸ್ತುವಾರಿ ಸಮಿತಿಯ ಹೆಚ್ಚುವರಿ ಜವಾಬ್ದಾರಿಗಳು:

1. District level Monitoring Committee (DLMC) will be the first line of implementation and monitoring system within the overall framework.

2. It will identify the beneficiaries, to ensure viability of the project and prepare viable project reports to support the beneficiaries in collaboration with PMU

3. It will also examine the proposal and recommend to SLMC for consideration

4. DLMC will set targets in conclusion with SLMC as per OOMF format and monitor the progress closely with the support of PMU

5. DLMC will maintain the dashboard in collaboration with PMU

6. It will be responsible for the smooth implementation of the scheme and resolve any issues at the district level. In the process of sorting out implementation issues the Committee would be supported by the district administration wherever required.

ಕರ್ನಾಟಕ ರಾಜ್ಯಪಾಲರ ಆಜ್ಞಾನುಸಾರ

ಮತ್ತು ಅವರ ಹೆಸರಿನಲ್ಲಿ

(ಶಕುಂತಲಾ ಚೌಗಲಾ) 25/02/2020

ಸರ್ಕಾರದ ಉಪ ಕಾರ್ಯದರ್ಶಿ-1,

ಕೃಷಿ ಇಲಾಖೆ

25/2

ಇವರಿಗೆ:-

1. ಪ್ರಧಾನ ಮಹಾಲೇಖಪಾಲರು (ಜಿ & ಎಸ್ ಎಸ್ ಎ) / (ಇ & ಆರ್ ಎಸ್ ಎ), ಕರ್ನಾಟಕ, ಹೊಸ ಕಟ್ಟಡ, ಆಡಿಟ್ ಭವನ, ಬೆಂಗಳೂರು-01.
2. ಪ್ರಧಾನ ಮಹಾಲೇಖಪಾಲರು (A&E), ಕರ್ನಾಟಕ, ಬೆಂಗಳೂರು.

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3. ಸರ್ಕಾರದ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿ, ಕರ್ನಾಟಕ ಸರ್ಕಾರ, ವಿಧಾನಸೌಧ, ಬೆಂಗಳೂರು.

4. ಸರ್ಕಾರದ ಅಪರ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿ ಮತ್ತು ಅಭಿವೃದ್ಧಿ ಆಯುಕ್ತರು, ವಿಧಾನಸೌಧ, ಬೆಂಗಳೂರು.

5. ಸರ್ಕಾರದ ಅಪರ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿ, ಆರ್ಥಿಕ ಇಲಾಖೆ, ವಿಧಾನಸೌಧ, ಬೆಂಗಳೂರು.

6. ಸರ್ಕಾರದ ಅಪರ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿ, ಯೋಜನಾ ಇಲಾಖೆ, ಬಹುಮಹಡಿ ಕಟ್ಟಡ, ಬೆಂಗಳೂರು.

7. ಸರ್ಕಾರದ ಪ್ರಧಾನ ಕಾರ್ಯದರ್ಶಿ, ಪಶುಸಂಗೋಪನೆ ಮತ್ತು ಮೀನುಗಾರಿಕೆ ಇಲಾಖೆ, ವಿಕಾಸ ಸೌಧ, ಬೆಂಗಳೂರು.

8. ಸರ್ಕಾರದ ಪ್ರಧಾನ ಕಾರ್ಯದರ್ಶಿ, ಅರಣ್ಯ, ಪರಿಸರ ಮತ್ತು ಜೀವಿಶಾಸ್ತ್ರ ಇಲಾಖೆ, ಬಹಮಹಡಿ ಕಟ್ಟಡ, ಬೆಂಗಳೂರು.

9. ಸರ್ಕಾರದ ಪ್ರಧಾನ ಕಾರ್ಯದರ್ಶಿ, ಸಹಕಾರ ಇಲಾಖೆ, ಬಹುಮಹಡಿ ಕಟ್ಟಡ, ಬೆಂಗಳೂರು.

10. ಸರ್ಕಾರದ ಕಾರ್ಯದರ್ಶಿ, ತೋಟಗಾರಿಕೆ ಮತ್ತು ರೇಷ್ಮೆ ಇಲಾಖೆ, ಬಹುಮಹಡಿ ಕಟ್ಟಡ ಬೆಂಗಳೂರು.

11. ಸರ್ಕಾರದ ವಿಶೇಷ ಕಾರ್ಯದರ್ಶಿಗಳು, ಆಹಾರ ಸಂಸ್ಕರಣೆ ಮತ್ತು ಕೋಯ್ಲಿನ್ನೋತ್ತರ ತಂತ್ರಜ್ಞಾನ, ಬೆಂಗಳೂರು.

12. ಆಯುಕ್ತರು, ಕೃಷಿ ಇಲಾಖೆ, ಶೇಷಾದ್ರಿ ರೋಡ್, ಬೆಂಗಳೂರು.

13. ಆಯುಕ್ತರು, ರೇಷ್ಮೆ ಇಲಾಖೆ, ಬೆಂಗಳೂರು.

14. ಆಯುಕ್ತರು/ನಿರ್ದೇಶಕರು, ತೋಟಗಾರಿಕೆ ಇಲಾಖೆ, ಬೆಂಗಳೂರು

15. ಆಯುಕ್ತರು, ಜಲಾನಯನ ಅಭಿವೃದ್ಧಿ ಇಲಾಖೆ, ಬೆಂಗಳೂರು.

16. ಎಲ್ಲಾ ಜಿಲ್ಲೆಗಳ ಜಿಲ್ಲಾಧಿಕಾರಿಗಳು.

17. ಅಪರ ಪ್ರಧಾನ ಮುಖ್ಯ ಅರಣ್ಯ ಸಂರಕ್ಷಣಾಧಿಕಾರಿ, (FRM) ಅರಣ್ಯ ಭವನ, ಅರಣ್ಯ ಇಲಾಖೆ, ಬೆಂಗಳೂರು.

18. ನಿರ್ದೇಶಕರು, ಕೃಷಿ ಮಾರುಕಟ್ಟೆ ಇಲಾಖೆ, ಬೆಂಗಳೂರು.

19. ಮುಖ್ಯ ಪ್ರಧಾನ ವ್ಯವಸ್ಥಾಪಕರು, ನಬಾರ್ಡ್, ಬೆಂಗಳೂರು.

20. ರಾಜ್ಯದ ಕೃಷಿ & ತೋಟಗಾರಿಕಾ ವಿಶ್ವವಿದ್ಯಾಲಯಗಳ ಸಂಶೋಧನಾ ನಿರ್ದೇಶಕರು, ಬೆಂಗಳೂರು.

21. ರಾಜ್ಯ ಮಟ್ಟದ ಬ್ಯಾಂಕರ್ಸ್ ಸಮಿತಿಯ ಸಮನ್ವಯಾಧಿಕಾರಿ (ಎಸ್.ಎಲ್.ಬಿ.ಸಿ. ಕನ್ವೀನರ್), ಬೆಂಗಳೂರು.

22. ನಿರ್ದೇಶಕರು, ರೈತ ಉತ್ಪಾದಕ ಸಂಸ್ಥೆಗಳ ಉತ್ಕೃಷ್ಟತಾ ಕೇಂದ್ರ, ಬೆಂಗಳೂರು.

23. ಪ್ರಾದೇಶಿಕ ನಿರ್ದೇಶಕರು, NCDC, ಬೆಂಗಳೂರು

24. ಸಹಕಾರ ಸಂಘಗಳ ನಿಬಂಧಕರು, ಅರಿ ಅಸ್ಕರ್ ರಸ್ತೆ, ಬೆಂಗಳೂರು

25. ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು, ಕೆಪೆಕ್, ಬೆಂಗಳೂರು.

26. ನಿರ್ದೇಶಕರು, TNMC, ಖನಿಜ ಭವನ ಬೆಂಗಳೂರು.

27. ಜಂಟಿ ನಿರ್ದೇಶಕರು, ರಾಜ್ಯ ಹುಜೂರು ಖಜಾನೆ, ಬೆಂಗಳೂರು.

28. ಸರ್ಕಾರದ ಅಧೀನ ಕಾರ್ಯದರ್ಶಿ (ವೆಚ್ಚ- 4&5), ಆರ್ಥಿಕ ಇಲಾಖೆ, ಬೆಂಗಳೂರು

29. ಶಾಖೆಯ ರಕ್ಷಾ ಕಡತ / ಹೆಚ್ಚುವರಿ ಪ್ರತಿಗಳು.

(ಕ್ರಮ ಸಂಖ್ಯೆ:16 ರಿಂದ 24 ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು, ಕೆಪೆಕ್ ಇವರ ಮುಖಾಂತರ)

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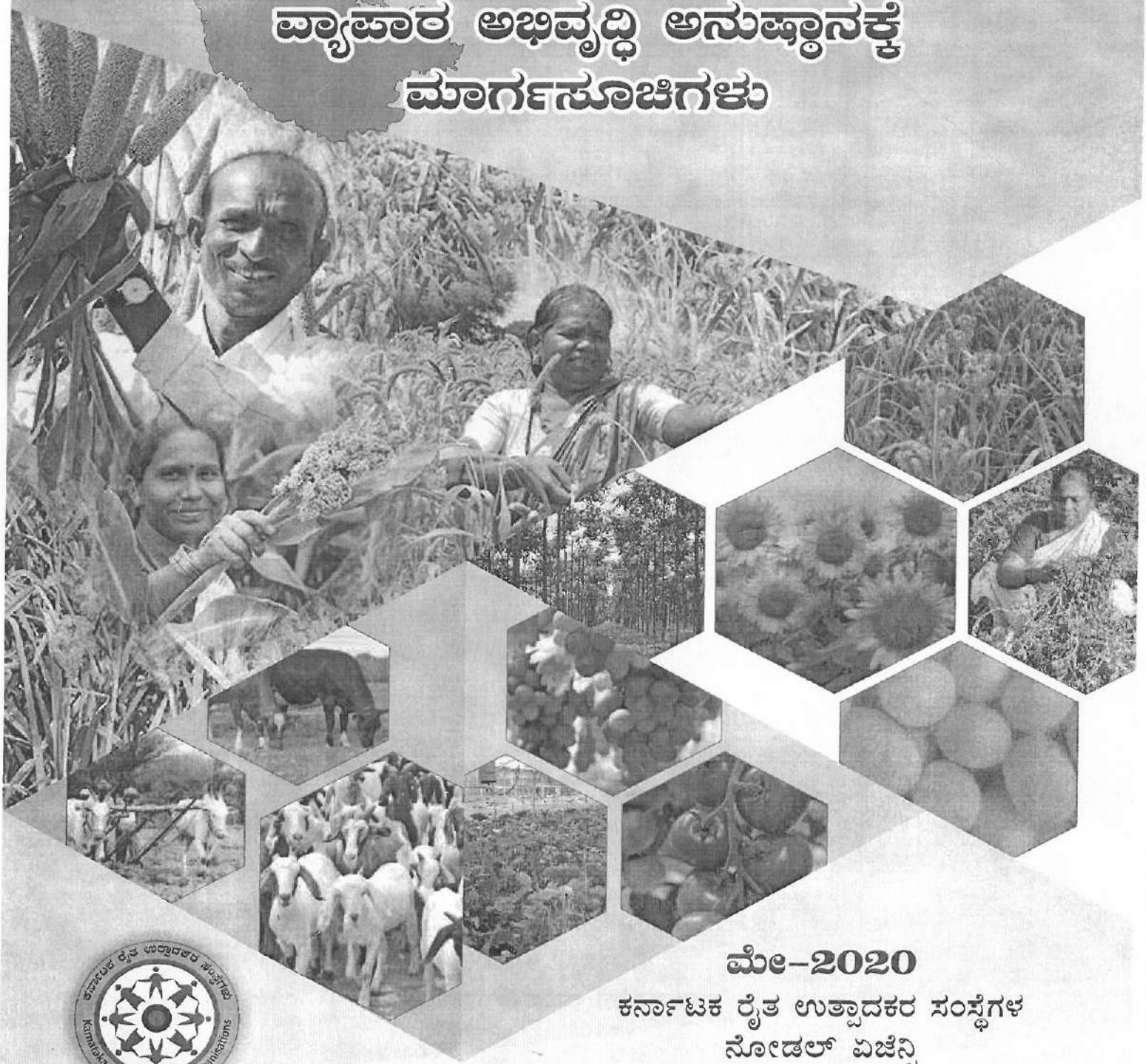
ಕರ್ನಾಟಕ ಸರ್ಕಾರ
ಜಲಾನಯನ ಅಭಿವೃದ್ಧಿ ಇಲಾಖೆ

ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳ ರಚನೆ ಹಾಗೂ ವ್ಯಾಪಾರ ಅಭಿವೃದ್ಧಿ ಅನುಷ್ಠಾನಕ್ಕೆ ಮಾರ್ಗಸೂಚಿಗಳು



ಮೇ–2020

ಕರ್ನಾಟಕ ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳ
ನೋಡಲ್ ಏಜೆನ್ಸಿ
ಜಲಾನಯನ ಅಭಿವೃದ್ಧಿ ಇಲಾಖೆ

ಕರ್ನಾಟಕ ಸರ್ಕಾರ
ಜಲಾನಯನ ಅಭಿವೃದ್ಧಿ ಇಲಾಖೆ

ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳ ರಚನೆ ಹಾಗೂ ವ್ಯಾಪಾರ ಅಭಿವೃದ್ಧಿ ಅನುಷ್ಠಾನಕ್ಕೆ ಮಾರ್ಗಸೂಚಿಗಳು

ಮೇ–2020

ಕರ್ನಾಟಕ ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳ
ನೋಡಲ್ ಏಜೆನ್ಸಿ
ಜಲಾನಯನ ಅಭಿವೃದ್ಧಿ ಇಲಾಖೆ

ಬಿ.ಸಿ.ಪಾಟೀಲ್
ಕೃಷಿ ಸಚಿವರು

ಕೊಠಡಿ ಸಂಖ್ಯೆ: 406, 407
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ಸಂಖ್ಯೆ: ಕೃಸ/ಕ/40/2020/21

18.02.2020

ಸಂದೇಶ

ರಾಜ್ಯದ ರೈತರಲ್ಲಿ ಪ್ರಮುಖವಾಗಿ ಸಣ್ಣ ಮತ್ತು ಅತಿ ಸಣ್ಣ ರೈತರನ್ನು ಸಂಘಟಿಸಿ, ತಂತ್ರಜ್ಞಾನಗಳನ್ನು ಪರಿಣಾಮಕಾರಿಯಾಗಿ ಅಳವಡಿಸುವ ಮೂಲಕ ರೈತರ ಉತ್ಪಾದಕತೆಯನ್ನು ಹಾಗೂ ಆದಾಯವನ್ನು ಹೆಚ್ಚಿಸುವ ಮೂಲಕ ಕೃಷಿ ಆಧಾರಿತ ಸುಸ್ಥಿರ ಜೀವನೋಪಾಯ ಕ್ರಮಗಳನ್ನು ಬಲಪಡಿಸಲು ಹಾಗೂ ಆಯ್ದ ಕೃಷಿ ಬೆಳೆಯಲ್ಲಿ ಸಂಘಟಿತ ಮೌಲ್ಯ ಸರಪಳಿಯನ್ನು ಅಭಿವೃದ್ಧಿಪಡಿಸುವ ಮೂಲಕ ರೈತರಿಗೆ ಸಹಕಾರಿಯಾಗಲು ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳ ರಚನೆಯು ಸರ್ಕಾರದ ನವೀನ ಪ್ರಯತ್ನವಾಗಿದೆ.

ರೈತರ ಆದಾಯವನ್ನು ದ್ವಿಗುಣಗೊಳಿಸಿ ಕೃಷಿ ಕ್ಷೇತ್ರವನ್ನು ಅಭಿವೃದ್ಧಿಪಡಿಸಲು ಈ ಯೋಜನೆಯು ಸರ್ಕಾರದ ಒಂದು ಮಹತ್ವಾಕಾಂಕ್ಷೆಯ ಯೋಜನೆಯಾಗಿರುತ್ತದೆ. ಸರ್ಕಾರವು ಪ್ರತೀ ಹೋಬಳಿ ಮಟ್ಟದಲ್ಲಿ ಕನಿಷ್ಠ ಒಂದು ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಯನ್ನು ಸ್ಥಾಪಿಸುವ ಮೂಲಕ ಸುಮಾರು 5 ಲಕ್ಷ ರೈತರನ್ನು ಸಂಘಟಿಸಲು ತಿರ್ಮಾನಿಸಿದೆ.

ಈ ಕೈಪಿಡಿಯು ರಾಜ್ಯದ ಅಭಿವೃದ್ಧಿ ಇಲಾಖಾ ಅಧಿಕಾರಿಗಳಿಗೆ ಹಾಗೂ ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳನ್ನು ರಚಿಸಲು ಮತ್ತು ಸಾಂಸ್ಥಿಕ ಬೆಂಬಲ ನೀಡಲು ಆಯ್ಕೆಗೊಂಡ ಸಂಪನ್ಮೂಲ ಸಂಸ್ಥೆಗಳಿಗೆ, ಮೌಲ್ಯ ಸರಪಳಿ ಅಭಿವೃದ್ಧಿಪಡಿಸಿ, ವ್ಯವಹಾರ ಯೋಜಿಸಿ ಸಾಮೂಹಿಕವಾಗಿ ರೈತರ ಉತ್ಪನ್ನಗಳಿಗೆ ಮಾರುಕಟ್ಟೆ ಒದಗಿಸಲು ಸಹಕಾರಿಯಾಗುತ್ತದೆಂದು ಆಶಿಸುತ್ತೇನೆ.

(ಬಿ.ಸಿ. ಪಾಟೀಲ್)
ಕೃಷಿ ಸಚಿವರು
ಕರ್ನಾಟಕ ಸರ್ಕಾರ

ವಂದಿತಾ ಶರ್ಮಾ, ಭಾ.ಆ.ಸೇ.,
ಅಪರ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿ ಮತ್ತು
ಅಭಿವೃದ್ಧಿ ಆಯುಕ್ತರು
VANDITA SHARMA, I.A.S.,
Additional Chief Secretary and
Development Commissioner

ಕರ್ನಾಟಕ ಸರ್ಕಾರ ಸಚಿವಾಲಯ
ವಿಧಾನ ಸೌಧ
Karnataka Government Secretariat
Vidhana Soudha

ದಿನಾಂಕ: 20.02.2020

ಸಂದೇಶ

ರೈತರ ಸಶಕ್ತೀಕರಣಕ್ಕೆ (empowerment) ಕರ್ನಾಟಕ ಸರ್ಕಾರವು ಹಲವಾರು ಕಾರ್ಯಕ್ರಮಗಳನ್ನು ಹಾಕಿಕೊಂಡಿದೆ. ಅವುಗಳಲ್ಲಿ ರೈತ ಉತ್ಪಾದನಾ ಸಂಘಗಳ ಸ್ಥಾಪನೆಗೆ ಪ್ರೋತ್ಸಾಹ ನೀಡುತ್ತಿರುವುದು ಪ್ರಮುಖವಾಗಿದೆ. ಸಾಂಸ್ಥಿಕ ರಚನೆಯ ಈ ಸಂಸ್ಥೆಗಳು ರೈತರನ್ನು ಒಗ್ಗೂಡಿಸಿ ಅವರ ವ್ಯಾಪಾರ ಶಕ್ತಿಯನ್ನು (bargaining power) ಹೆಚ್ಚಿಸಲು ಉತ್ತಮ ವೇದಿಕೆಯನ್ನು ಕಲ್ಪಿಸುತ್ತವೆ. ಈ ಸಂಸ್ಥೆಗಳ ಮೂಲಕ ರೈತರ ಉತ್ಪನ್ನಗಳಿಗೆ ಸೂಕ್ತ ಮಾರುಕಟ್ಟೆ ಅವಕಾಶಗಳನ್ನು ಒದಗಿಸಿ ಅವರ ಸಾಮರ್ಥ್ಯವನ್ನು ವೃದ್ಧಿಸಬಹುದಾಗಿದೆ. ಸಣ್ಣ ಹಾಗೂ ಅತಿ ಸಣ್ಣ ರೈತರನ್ನು ರೈತ ಉತ್ಪಾದಕ ಸಂಸ್ಥೆಗಳ ಅಡಿಯಲ್ಲಿ ತರುವ ಪ್ರಯತ್ನವು, ರೈತರೇ ಪರಸ್ಪರ ಅವಲಂಬಿತರಾಗಿ ಅವರ ಉತ್ಪನ್ನಗಳಿಗೆ ಮಾರಾಟ ಸಂಪರ್ಕವನ್ನು ಅವಿಚ್ಛಿನ್ನಗೊಳಿಸಿಕೊಳ್ಳುವ ನೂತನ ಮಾರ್ಗವಾಗಿ ಹೊರಹೊಮ್ಮುತ್ತಿರುವುದು ಉತ್ತಮ ಬೆಳವಣಿಗೆಯಾಗಿದೆ.

ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳನ್ನು ಸ್ಥಾಪಿಸುವ ಮೂಲಕ ಸಣ್ಣ ಹಾಗೂ ಅತಿ ಸಣ್ಣ ರೈತರು ತಮ್ಮ ಉತ್ಪನ್ನಗಳನ್ನು ಮಾರಾಟ ಮಾಡುವಲ್ಲಿ ಎದುರಿಸುವ ಸವಾಲುಗಳನ್ನು ಪರಿಹರಿಸಬಹುದಾಗಿದೆ. ಉತ್ಪಾದಕರ ಬೇಡಿಕೆಗೆ ಅನುಗುಣವಾಗಿ ಹಾಗೂ ಮೌಲ್ಯ ಸರಪಳಿಯ ಪದ್ಧತಿಯನ್ನು ಅಳವಡಿಸಿಕೊಳ್ಳುವ ಮೂಲಕ ರೈತರ ಆರ್ಥಿಕ ಹಾಗೂ ಸಾಮಾಜಿಕ ಲಾಭಗಳನ್ನು ಹೆಚ್ಚಿಸಬಹುದಾಗಿದೆ.

ಕೃಷಿ ಕ್ಷೇತ್ರವು ಎದುರಿಸುತ್ತಿರುವ ಹಲವಾರು ಸವಾಲುಗಳನ್ನು, ಅದರಲ್ಲಿಯೂ ಮುಖ್ಯವಾಗಿ ಬಂಡವಾಳ ಹೂಡಿಕೆಗೆ ಸೂಕ್ತ ಅವಕಾಶಗಳು, ತಂತ್ರಜ್ಞಾನಗಳು, ಗುಣಮಟ್ಟ ಪರಿಕರಗಳ ಲಭ್ಯತೆ ಹಾಗೂ ಮಾರುಕಟ್ಟೆಗೆ ಸಂಬಂಧಿಸಿದ ಸಮಸ್ಯೆಗಳಿಗೆ ರೈತ ಉತ್ಪಾದಕ ಸಂಸ್ಥೆಗಳು ಪರಿಹಾರ ಕಂಡುಕೊಳ್ಳುವಲ್ಲಿ ಸಹಕಾರಿಯಾಗಿದೆ.

ರಾಜ್ಯ ಸರ್ಕಾರವು 2018 ರ ಜುಲೈ ಆಯವ್ಯಯದಲ್ಲಿ ಘೋಷಿಸಿರುವಂತೆ ಕರ್ನಾಟಕ ರೈತ ಉತ್ಪಾದಕ ಸಂಸ್ಥೆಗಳ ನೀತಿ-2018 ನ್ನು ಜಾರಿಗೆ ತರಲಾಗಿರುತ್ತದೆ. ಈ ನೀತಿ ಹಾಗೂ ಮಾರ್ಗಸೂಚಿಗಳು ರೈತ ಉತ್ಪಾದಕ ಸಂಸ್ಥೆಗಳ ರಚನೆಯನ್ನು ತ್ವರಿತಗೊಳಿಸಿ ರಾಜ್ಯದಲ್ಲಿರುವ ರೈತರ ಸರ್ವತೋಮುಖ ಅಭಿವೃದ್ಧಿಗೆ ಸಹಕಾರಿಯಾಗುವುದೆಂದು ಆಶಿಸುತ್ತೇನೆ.

(ವಂದಿತಾ ಶರ್ಮಾ)
ಸರ್ಕಾರದ ಅಪರ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿ ಹಾಗೂ
ಅಭಿವೃದ್ಧಿ ಆಯುಕ್ತರು.

ಕೊಠಡಿ ಸಂ. 306, 3ನೇ ಮಹಡಿ, ವಿಧಾನ ಸೌಧ, ಡಾ: ಬಿ.ಆರ್. ಅಂಬೇಡ್ಕರ್ ವೀಧಿ, ಬೆಂಗಳೂರು - 560 001.
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ರಾಜೇಂದರ್ ಕುಮಾರ್ ಕಟಾರಿಯಾ, ಭಾ.ಆ.ಸೇ.,
ಸರ್ಕಾರದ ಕಾರ್ಯದರ್ಶಿ

ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ಸಚಿವಾಲಯ
ಕೃಷಿ ಇಲಾಖೆ

24.02.2020

ಸಂದೇಶ

ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಯನ್ನು ಸೂಕ್ತ ಸಾಂಸ್ಥಿಕ ರಚನೆಯಾಗಿ ಹಾಗೂ ಕ್ರಮಬದ್ಧವಾಗಿ ಅಳವಡಿಸುವ ಮೂಲಕ ರೈತರನ್ನು ಒಗ್ಗೂಡಿಸಿ ಅವರ ಉತ್ಪಾದನಾ ಹಾಗೂ ಮಾರುಕಟ್ಟೆ ಬಲಗಳನ್ನು ಸಧೃಡಗೊಳಿಸಲು ಹಾಗೂ ಅವರ ಜೀವನ ಮಟ್ಟವನ್ನು ಸುಧಾರಿಸಲು, ರಾಜ್ಯ ಸರ್ಕಾರವು ಕಾರ್ಯನಿರತವಾಗಿದೆ. ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳನ್ನು ಸ್ಥಾಪಿಸುವ ಮೂಲಕ ರೈತರು ಎದುರಿಸುವ ಹಲವಾರು ಸವಾಲುಗಳನ್ನು ಪರಿಣಾಮಕಾರಿಯಾಗಿ ಪರಿಹರಿಸಬಹುದಾಗಿದೆ.

ಕೃಷಿ ಮಾರುಕಟ್ಟೆ ವ್ಯವಸ್ಥೆಯಲ್ಲಿ ಮೂಲ ಸೌಕರ್ಯದ ಕೊರತೆ, ಸಂಪನ್ಮೂಲಗಳ ದುರ್ಬಳಕೆ, ಮೌಲ್ಯವರ್ಧನೆಯ ಬಗ್ಗೆ ಹೆಚ್ಚಿನ ಆದ್ಯತೆ ನೀಡದಿರುವುದು, ಮಧ್ಯವರ್ತಿಗಳ ನಿರಂತರ ಹಸ್ತಕ್ಷೇಪ ಸಂಘಟನಾ ಪ್ರಯತ್ನಗಳ ಕೊರತೆಯಂತಹ ಕಾರಣಗಳಿಂದಾಗಿ ರೈತರು ಮಾರುಕಟ್ಟೆ ಅವಕಾಶಗಳಿಂದ ವಂಚಿತರಾಗಿ ಆದಾಯದಲ್ಲಿ ಇಳಿಕೆ ಕಾಣುವಂತಾಗಿದೆ.

ಈ ನಿಟ್ಟಿನಲ್ಲಿ ರಾಜ್ಯ ಸರ್ಕಾರವು ರೈತರನ್ನು ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳ ಅಡಿಯಲ್ಲಿ ತರುವ ಪ್ರಯತ್ನವು ಒಂದು ಉದಯೋನ್ಮುಖ ಮಾರ್ಗವಾಗಿ ಹೊರ ಹೊಮ್ಮುತ್ತಿದ್ದು, ಕೃಷಿ ಕ್ಷೇತ್ರವು ಎದುರಿಸುತ್ತಿರುವ ಹಲವಾರು ಸವಾಲುಗಳನ್ನು ಅದರಲ್ಲಿ, ಪ್ರಮುಖವಾಗಿ ಬಂಡವಾಳ ಹೂಡಿಕೆಗೆ ಸೂಕ್ತ ಅವಕಾಶಗಳು, ತಂತ್ರಜ್ಞಾನಗಳ ಸಮರ್ಪಕ ಅಳವಡಿಕೆ, ಸಕಾಲದಲ್ಲಿ ಗುಣಮಟ್ಟದ ಪರಿಕರಗಳ ಲಭ್ಯತೆ ಹಾಗೂ ಮಾರುಕಟ್ಟೆಗೆ ಸಂಬಂಧಿಸಿದ ಸಮಸ್ಯೆಗಳಿಗೆ ಸೂಕ್ತವಾದ ಪರಿಹಾರವನ್ನು ಒದಗಿಸಲು ಸಹಕಾರಿಯಾಗಿದೆ.

ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳ ಮಾರಾಟ ಚಟುವಟಿಕೆಗಳಲ್ಲಿ ಒಳಗೊಂಡಿರುವ ಅಪಾಯಗಳನ್ನು ಎದುರಿಸಲು, ಆಪತ್ತು ನಿಧಿಯ (ರಿಸ್ಕ್ ಫಂಡ್) ಸ್ಥಾಪನೆ ಹಾಗೂ ಉತ್ಪನ್ನಗಳನ್ನು ಮಾರುಕಟ್ಟೆಯಲ್ಲಿ ಗುರುತಿಸಲು ಶ್ರೇಣೀಕರಣ, ಲೇಬಲಿಂಗ್ ಮತ್ತು ಪ್ಯಾಕಿಂಗ್ ಚಟುವಟಿಕೆಗಳನ್ನು ಕಾರ್ಯಗತಗೊಳಿಸಬೇಕಾಗಿದೆ.

ಈ ಮಾರ್ಗಸೂಚಿಯು ರಾಜ್ಯದಲ್ಲಿರುವ ರೈತ ಸಮುದಾಯದ ಅಭಿವೃದ್ಧಿಗೆ ಪೂರಕವಾಗುವ ನಿಟ್ಟಿನಲ್ಲಿ ಯೋಜನೆಯು ಪರಿಣಾಮಕಾರಿಯಾಗಿ ಅನುಷ್ಠಾನಗೊಳ್ಳಲು ಮಾರ್ಗದರ್ಶನವಾಗುವುದೆಂದು ಆಶಿಸುತ್ತೇನೆ.

(ರಾಜೇಂದರ್ ಕುಮಾರ್ ಕಟಾರಿಯಾ)
ಸರ್ಕಾರದ ಕಾರ್ಯದರ್ಶಿ,
ಕೃಷಿ ಇಲಾಖೆ

ಬಹುಮಹಡಿಗಳ ಕಟ್ಟಡ, 3ನೇ ಹಂತ, 4ನೇ ಮಹಡಿ, ಬೆಂಗಳೂರು – 560 001
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ಪ್ರಭಾಷ್ ಚಂದ್ರ ರೇ, ಭಾ.ಆ.ಸೇ
ಆಯುಕ್ತರು, ಜಲಾನಯನ ಅಭಿವೃದ್ಧಿ ಇಲಾಖೆ ಹಾಗೂ
ಯೋಜನಾ ನಿರ್ದೇಶಕರು ಕೆಡಬ್ಲ್ಯೂಡಿಪಿ-II (ಸುಜಲ-III)
ಮತ್ತು ಪದನಿಮಿತ್ತ ಸರ್ಕಾರದ ಕಾರ್ಯದರ್ಶಿಗಳು,
ಕೃಷಿ ಮತ್ತು ತೋಟಗಾರಿಕೆ ಇಲಾಖೆ
ಕರ್ನಾಟಕ ಸರ್ಕಾರ

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16.02.2020

ಮುನ್ನುಡಿ

ಭಾರತೀಯ ಕೃಷಿ ಕ್ಷೇತ್ರವು ಕಳೆದ ಕೆಲವು ದಶಕಗಳಲ್ಲಿ ದೇಶದ ಬೆಳೆಯುತ್ತಿರುವ ಜನಸಂಖ್ಯೆಗೆ ಅವಶ್ಯವಿರುವ ಪ್ರಮುಖ ಆಹಾರ ಬೆಳೆಗಳ ಉತ್ಪಾದನೆಯನ್ನು ಮಾಡುವಲ್ಲಿ ಗಮನಾರ್ಹವಾಗಿ ಸಾಧನೆ ಮಾಡಿದೆ. ಆದಾಗ್ಯೂ, ರೈತರು ಅವರ ಕೃಷಿ ಉತ್ಪನ್ನಗಳಿಗೆ ಸೂಕ್ತವಾದ ಬೆಲೆ ಪಡೆಯುವಲ್ಲಿ ಸಫಲರಾಗಿಲ್ಲ ಹಾಗೂ ಬೆಳೆಗಳ ಪೂರ್ಣಪ್ರಮಾಣದ ಸಂಭಾವ್ಯ ಇಳುವರಿಯನ್ನು ಪಡೆಯುವ ಸಾಧನೆಯಾಗಿರುವುದಿಲ್ಲ. ಭೂ ಹಿಡುವಳಿಗಳ ಉಪವಿಭಜನೆ ಹಾಗೂ ವಿಘಟನೆ, ಅರಿವಿನ ಕೊರತೆ, ಹೊಸ ತಂತ್ರಜ್ಞಾನಗಳ ಅಳವಡಿಕೆಯಡೆಗೆ ಇರುವ ಇಚ್ಛಾಶಕ್ತಿಯ ಕೊರತೆ ಇತ್ಯಾದಿಯಿಂದ ಸಂಭಾವ್ಯ ಇಳುವರಿಗೆ ಹೋಲಿಸಿದಾಗ ಅತಿ ಕಡಿಮೆ ಇಳುವರಿಯ ಮಟ್ಟ ಸಾಧಿಸಿರುವುದು ಕಂಡುಬರುತ್ತದೆ.

ರೈತರನ್ನು ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳ ಅಡಿಯಲ್ಲಿ ತರುವ ಪ್ರಯತ್ನವು ಒಂದು ಉದಯೋನ್ಮುಖ ಮಾರ್ಗವಾಗಿ ಹೊರ ಹೊಮ್ಮುತ್ತಿದ್ದು ಇದು ಕೃಷಿ ಕ್ಷೇತ್ರವು ಎದುರಿಸುತ್ತಿರುವ ಹಲವಾರು ಸವಾಲುಗಳನ್ನು ಅದರಲ್ಲಿಯೂ ಮುಖ್ಯವಾಗಿ ಬಂಡವಾಳ ಹೂಡಿಕೆಗೆ ಸೂಕ್ತ ಅವಕಾಶಗಳು, ತಂತ್ರಜ್ಞಾನಗಳು, ಗುಣಮಟ್ಟದ ಪರಿಕರಗಳ ದೊರೆಯುವಿಕೆ ಹಾಗೂ ಮಾರುಕಟ್ಟೆ ಸಂಬಂಧಿಸಿದ ಸಮಸ್ಯೆಗಳಿಗೆ ಪರಿಹಾರ ಕಂಡುಕೊಳ್ಳುವಲ್ಲಿ ಸಹಕಾರಿಯಾಗಲಿದೆ.

ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳನ್ನು ಸ್ಥಾಪಿಸುವ ಮೂಲಕ ಸಣ್ಣ ಹಾಗೂ ಅತಿ ಸಣ್ಣ ರೈತರು ತಮ್ಮ ಉತ್ಪನ್ನಗಳನ್ನು ಮಾರಾಟ ಮಾಡುವಲ್ಲಿ ಒಬ್ಬಂಟಿಯಾಗಿ ಎದುರಿಸುವ ಹಲವಾರು ಸವಾಲುಗಳನ್ನು ಪರಿಹರಿಸಬಹುದು, ರೈತ ಸಮುದಾಯದ ಸಂಧಾನ ಸಾಮರ್ಥ್ಯವನ್ನು ಹಾಗೂ ವ್ಯವಹಾರಿಕ ಪಾಲುದಾರಿಕೆಯನ್ನು ಅಭಿವೃದ್ಧಿಗೊಳಿಸುವ ಮೂಲಕ ರೈತರ ಆರ್ಥಿಕ ಹಾಗೂ ಔದ್ಯಮಿಕ ಸಂಭಾವ್ಯ ಶಕ್ತಿಯನ್ನು ಬಲಪಡಿಸಬಹುದಾಗಿದೆ. ಈ ಸಂಸ್ಥೆಗಳನ್ನು ಬಳಕೆದಾರರ ಬೇಡಿಕೆಗೆ ಅನುಗುಣವಾಗಿ ಹಾಗೂ ಮೌಲ್ಯ ಸರಪಳಿಯ ಪದ್ಧತಿಯನ್ನು ಅಳವಡಿಸುವ ಮೂಲಕ ಉತ್ಪಾದಕರ ಆರ್ಥಿಕ ಹಾಗೂ ಸಾಮಾಜಿಕ ಲಾಭಗಳನ್ನು ಹೆಚ್ಚಿಸಲು ರೂಪಿಸಲಾಗುವುದು.

ಈ ಕೈಪಿಡಿಯನ್ನು ಅಚ್ಚುಕಟ್ಟಾಗಿ ರೂಪಿಸಿರುವ ತೋಟಗಾರಿಕೆ ಹಾಗೂ ಜಲಾನಯನ ಅಭಿವೃದ್ಧಿ ಇಲಾಖೆಯ ಯೋಜನಾ ಉಸ್ತುವಾರಿ ಘಟಕ ಮತ್ತು ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳ ಉತ್ಕೃಷ್ಟತಾ ಕೇಂದ್ರದ ಎಲ್ಲಾ ಅಧಿಕಾರಿಗಳಿಗೆ, ಸಿಬ್ಬಂದಿ ವರ್ಗದವರಿಗೂ ಹಾಗೂ ಸುಂದರವಾಗಿ ಮೂಡಿ ಬರಲು ಕಾರಣರಾಗಿರುವ ಮುದ್ರಣಕಾರರಿಗೂ ಅಭಿನಂದನೆಗಳು.

(ಪ್ರಭಾಷ್ ಚಂದ್ರ ರೇ)
ಆಯುಕ್ತರು
ಜಲಾನಯನ ಅಭಿವೃದ್ಧಿ ಇಲಾಖೆ
ಬೆಂಗಳೂರು

FORMAT FOR NEW SCHEMES

1. Scheme identification

1.1 Title of the scheme:

Supporting Farmer Producer Organisation (FPOs)

1.2Name of the department:

Watershed Development Department /Agriculture Department

1.3Total amount proposed:

Rs.200.00 lakhs

2. Justification for the scheme

2.1The Justification for taking up scheme may be provided.

The Department of Agriculture and Cooperation and Farmers' Welfare (DAC&FW) Ministry of Agriculture. Govt of India is the nodal agency for the development and growth of FPOs. Small farmers Agribusiness Consortium (SFAC) a Society under DAC&FW, has been designated to act as a single-window for technical support, training needs, research and knowledge management and to create linkages to investments, technology and markets and for equity support. SFAC has issued guidelines for formation of FPOs in the country. These guidelines lay more emphasis on the formation of FPOs through the Resource Institutions (RIs). These RIs are empaneled by the SFAC and are not in direct control of the State Government and hence monitoring them was a huge challenge. The cost for formation of one FPO as per SFAC guidelines is Rs 40.76 lakhs, with cost of RIs being routed through SFAC. The guidelines also did not offer any scope for any development post- formation of the FPOs other than sanction of equity grant. In view of the above, Government of Karnataka has brought out a State policy for promotion of FPOs under GO. No. AGD/92/AMS/2018 Bangalore dated: 17.01.2019.

The many challenges faced by farmers, especially small and marginal farmers individually in marketing of the produce are expected to be addressed by the formation of Farmer Producer Organisation (FPO). As a producer company, FPO should be able to unleash the economic and entrepreneurial potential of the local producer community through enhanced negotiation power and business partnerships. The State based on need envisages to form atleast one FPO in every hobli jurisdiction, thereby collectivizing around 5 lakhs farmers over the next five years.

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For formation and strengthening of FPOs and for providing institutional support as per Karnataka Farmer Producer Organisation Policy -2018 an amount of Rs.2.00 crores has been allotted during 2020-21.

2.2 Please state whether the scheme has objectives and coverage which overlap with other scheme, being implemented by the same or another agency in the state Government. in cases of overlap, please explain why the scheme needs to be considered as a separate stand-alone effort.

The schemes objectives and coverage do not overlap with other Schemes, being implemented by the same or another agency in the State Government.

Formation of FPO supported under RKVY as per SFAC guidelines are not included in this scheme.

2.3 If the scheme involves, skill development, Training, please clarify whether such training / skill development can be done through convergence with other departments.

As FPO is a new concept organizing of trainings, workshops, buyer - seller meets, fairs, exposure visit etc. for creating awareness and for capacity building will be required for Officials and farmers.

3. Scheme Objectives

3.1 The Objectives of the scheme may be mentioned. These Objectives should flow from the scheme justification.

- Mobilising farmers into groups of around 20 members at the village level (FIGs) and building up their associations into FPOs, so as to plan and implement product-specific cluster/commercial crop cycles,
- Strengthening farmer capacity through training on Good Agricultural Practices (GAPs) and facilitating access to steady and timely supply of quality inputs and services, including credit and insurance for increasing agricultural productivity and enhancing competitiveness at cluster level.
- Facilitating access to fair and remunerative markets, including linking of FPOs to marketing opportunities.
- Providing institutional support for capacity building and handholding of FPOs.
- Develop common guidelines to bring synergies across various departments and for effective implementation and functioning.

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- Create platform for exchange of information, product and services between FPOs and the other stakeholders in the supply and market chain for business networking.
- Guide in monitoring and evaluation of FPOs.

3.2 The expected completion date of scheme may be stated

2023-2024

3.3 The specific targets of the scheme, proposed to be achieved, may be mentioned. These targets should be necessarily measurable.

Farmer producer organisations (FPO) formed and registered under the Companies Act 2013/ Cooperative Society Act will enable to mobilize farmers and build their capacity to collectively leverage their production and marketing strengths. Vision of the FPO is to build a prosperous and sustainable member-owned producer organization that enable farmers to enhance productivity through efficient, cost-effective and sustainable resource use and realize higher returns for their produce, through collective action. The State based on need envisages to form atleast one FPO in every hobli jurisdiction, thereby collectivizing around 5 lakhs farmers over the next five years. The Watershed Development has promoted formation of 130 FPOs during 2019-20. In the coming years the department will initiate forming of another 170 FPOs.

The financial assistance for formation of FPOs will be accessed from RKVY funds. The financial assistance of Rs. 30.26 lakhs for period of 3 years has been earmarked per FPOs has been approved by SLEC for FPO and government order(ಸರ್ಕಾರದ ಆದೇಶ ಸಂಖ್ಯೆ: ಕೃಇ 04 ಕೃಉಇ 2019, ಬೆಂಗಳೂರು, ದಿನಾಂಕ:15.05.2019, 19.08.2019 & 14.01.2020) regarding this has been issued.

1. **One-time revolving fund /Grant Assistance:** The one-time revolving fund / Grant Assistance of Rs.10 lakhs allocated is not eligible for funding under RKVY hence it is proposed under state budget.

   With a view to enabling the FPOs during their formative stage to initiate input business, access market for their produce and for facilitating primary processing/ value addition/ aggregation to improve marketability of the farm produce, a one-time grant assistance upto Rs.10 lakhs will be made available for FPOs. This assistance will be provided to FPOs who have evolved on their own without any support from the Government and FPOs which are formed with support from NABARD or other agency and have not availed such assistance, for output business marketing.

   The CoE for FPO will grade the FPOs and recommend for funding. To fund 16 FPOs an amount of Rs 160.00 lakh is earmarked.

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2. **Support for nodal agency at Secretariat - Agriculture Department and project monitoring units (PMUs) of respective State level departments.** This includes, consultancy services of the teams, travel and logistics cost expenses, ICT applications and other office expenditure related to FPO formation, Strengthening or its business plan implementation activities.

a) **Nodal Agency:** A nodal agency has to be created as per the Karnataka Farmer Producer Organisation Policy -2018.

The department of Agriculture shall function as the Nodal Department. It shall coordinate with all departments and developmental agencies and assist the Empowered Committee in all matters pertaining to formation of FPOs in the State. A Nodal Agency shall be constituted at Secretariat of Agriculture Department for this purpose. The Nodal agency shall constitute of the following and report to Principal Secretary/ Secretary Agriculture Department.

Sl. No.	Details	Remarks
1	Joint Director of Agriculture/Horticulture (FPO)	Initially on deputation; later creation of new post or through redeployment
2	Deputy/ Assistant Director of Agriculture (FPO)	
3	Agricultural Officers/ Assistant Directors of Horticulture	
4	Experts / Consultants for FPO	Through Outsource
5	Office Assistant, Data entry operators and D group staff	

The role and responsibilities of Nodal Agency shall be:

1. Assist the Empowered Committee in all matters pertaining to formation of FPOs in the State.
2. To develop action plans and targets for promoting FPOs.
3. To liaise with SFAC-GoI for mainstreaming of FPOs in the State
4. To oversee day to day activities of the programme.
5. To plan and dovetail the benefits of all schemes of the Government under all departments to the shareholder members of the FPOs

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6. Establish Krishi Business Kendra (KBK)to provide consistent Market Extension support, to cater to the business needs of entrepreneurs and market led extension activities for FPOs.
7. Organising of workshops, symposiums, fairs etc. for creating awareness.
8. To monitor the progress in implementation of the scheme along with time lines and deliverables.
9. To bring in accountability of the FPOs through localised monitoring committees.
10. To assist the development departments/agencies in all related issues.
11. To arrange to popularise the FPO programme by appropriate publicity and propaganda
12. To take steps to earmark required funds, channelize available funds and converge if necessary, with other department schemes for strengthening/ supporting of FPOs.
13. It shall coordinate with all departments and developmental agencies for FPO promotion
14. To support FPOs to participate in FPO promotion events across the country
15. To organize buyer seller meets at local, regional and State level
16. To arrange for showcasing the produce and products in the national and international level Trade Fairs.
17. To provide export promotion support to FPOs by organizing interface meets with exporters
18. To co-ordinate formation of the State level federation on FPOs and work to strengthen them.
19. To support auditing and ROC compliances of the FPOs.

An amount of Rs1.00 lakh is required for consultant services and salary of Office Assistant, Data entry operators and D group staff and other miscellaneous expenditure.

b) Project Monitoring Unit (PMU) at Watershed Development Department

The Karnataka Farmer Producer Organisation Policy -2018 also provisioned for creation of a Project Monitoring Unit (PMU) by the State development departments and implementing agencies which will promote formation of FPOs to address all issues

concerning to FPOs formation and its functioning. The heads of the concerned department/agency shall head the PMU.

The PMU created under the Watershed Development Department requires two Consultants, DEOs and Office Assistants.

Sl. No.	Details	Remarks
1	Experts / Consultants for FPO 2nos @1.00lakh per month	Through Outsource
2.	Office Assistant and Data entry operators @ Rs 18000 per month and other miscellaneous cost	

The Project Monitoring Unit shall have the following roles and responsibilities:

- To oversee day to day activities of the programme.
- To develop district specific strategies, action plans and targets for promoting FPOs
- To act as a project incubation unit, where in FPOs can be linked to corporates through PPP-IAD
- To mobiles funds under CSR of corporates to strengthen the FPO in the State
- To monitor the progress in implementation of the programme along with time lines and deliverables.
- To assist the districts in all FPO related issues.
- To develop applications required and maintenance of database of FPOs since inception of the scheme.
- To coordinate between the field officials, FPOs and RIs.
- To arrange to popularize the FPO scheme by appropriate publicity and propaganda
- To recommend the business proposals of the FPO for funding by the Government to Empowered Committee.
- To assist the Expert Organization- CoE FPO in empaneling RIs for formation of FPOs.

An amount of Rs 10.00 lakh is required for consultant services and salary of Office Assistant, Data entry operators and D group staff and other miscellaneous expenditure

3. **Karnataka FPO Portal:** The Karnataka Farmer Producer Organisation Policy -2018 also emphasizes on provision of Budget for establishment of **Karnataka FPO Portal.** Virtual platform and

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mobile apps for collectivization and strengthening of marketing support of FPOs along with real time monitoring. The Centre for Smart Governance will be given the mandate of establishing such a portal. An amount of Rs 12.00 lakh is required.

4. **Capacity building on value chain aspects and FPO:**As FPO is a new concept organizing and for implementation of value chain development projects through promotion of FPOs, the capacity of the PMU, PPPIAD cell, district officials and farmers need to be strengthened. Human resource development through trainings, exposure visits etc., need to be taken up. In addition to this, workshop, buyer - seller meets, fairs, etc. for creating awareness and for capacity building will be required for Officials and farmers. An amount of Rs 10.00 lakhs is required for the same.

5. **FPO Business Development Agency (FPO- BDA):** The FPO business development agency under KAPPEC shall be a professional body consisting of agribusiness experts to support the development of business for the FPOs. This shall be established as a body consisting of relevant persons from industries and experts in agribusiness. They will act as an interface between the FPOs and the market and help in facilitating the business by the FPOs in the State, Country as well as for Export. This shall also develop the marketing linkages required for the overall growth and development of the FPOs. They also will aid in getting finance and capital for the FPOs.

FPO Business Development Agency (FPO- BDA) will be headed by the Managing Director of KAPPEC and supported by the technical staff of KAPPEC along with experts in Agribusiness.

The expenses for taking consultants and logistics will be met under this component.

Sl. No.	Details	Remarks
1	Experts / Consultants for FPO @1.00lakh per month	Through Outsource
2	Office Assistant and Data entry operators @ Rs 18000 per month and logistics cost and other expenditure	

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Duties and reponsibilities of FPO-BDA

1. Selection and review of business availability in Agriculture and allied sectors
2. Inforation and liasoning for credit facility
3. Awareness and action on identify and mitigation of risk
4. Capacity building for promotion and adoption of innovative technologies for crop based processing and creation of infrastructure
5. Provide assistance to various research institutions related to agricultural processing for transfer of technology
6. Development of capability to implement GAP, FSSAI and other standards to maintain quality produce.
7. Emphasis on nutrition and income security
8. Implementation for supply chain
9. To help create and environment for public private partnerships development of market strategy for sustainable marketing linkage
10. Development of a separate / exclusive website / app for agribusiness development
11. Business and Industry analysis and export
12. Convergence with Nodal agency, Partner Organizations and FPOs for implementation of business development

During 2020-21 an amount of Rs 7.00 lakhs is earmarked.

4. Scheme design

4.1 Briefly explain the scheme Design. This should include all components of the scheme

A State level Empowered Committee under the chairmanship of Additional Chief Secretary and Development Commissioner with all stakeholders including Finance and Planning Departments has been constituted as per Government Order ಸರ್ಕಾರದ ಆದೇಶ ಸಂಖ್ಯೆ: ಕೃಇ 92 ಕೃಲಾಇ 2018, ಬೆಂಗಳೂರು, ದಿನಾಂಕ:26.02.2019 .

The committee will guide and monitor the promotion of FPOs and also review the guidelines from time to time. The decisions of the committee shall be implemented by all developmental departments and other development agencies which will promote the formation of FPOs in Karnataka. The common guidelines prepared for the State on the basis of the policy shall be approved by the Empowered Committee. The quantum

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of financial support to FPOs at different stages and the scale of finance shall be decided by Empowered Committee, depending upon the need of the sector for which FPOs are promoted.

The funding for FPO formation can be done in three phases and the financial support may be given as per the State Policy and Guidelines.

1. **Formation or initial phase of FPO :** The fund for initial phase for nurturing of FPOs to meet both capacity building and mentoring needs which are grant based and operational expenses as well as mobilisation of farmers, exposure visits and trainings, providing honorarium for facilitators of FPO (local resource person (LRP), Resource Institution cost, Chief Executive Officer (CEO), office assistant/data entry operator (DEO)), registration charges, provision of one-time grant assistance and other management expenses may be met. (ಸರ್ಕಾರದ ಆದೇಶ ಸಂಖ್ಯೆ: ಕೃಇ 04 ಕೃಉಇ 2019, ಬೆಂಗಳೂರು, ದಿನಾಂಕ:15.05.2019, 19.08.2019 & 14.01.2020)
2. **Business incubation or growth phase of FPO:** Post registration support for FPO shall be provided by specialized RIs who shall impart technical and managerial skills to implement the business plan. Based on grading and evaluation regarding development of the business plan, initial activities will be taken up and viability of FPOs funds such as working capital assistance, basic infrastructure assistance shall be decided and provided in this phase.
3. **Maturity or business expansion phase of FPO:** For expansion of business and scaling up of activities taken up by the FPO, guidance shall be provided by FPO-BDA and specialized market oriented RIs. For scaling up the business activities initiated during the growth phase and to implement newer business ideas funding for infrastructure and working capital, gamification assistance etc. may be extended after duly grading the FPOs in this phase.
4. **Assistance provided for Self-Evolved/other Farmer Producer Organizations promoted by other Institutes:** Farmer producer organisations who have evolved on their own without any support from the Government and FPOs which are formed with support from NABARD or other agency and have not received support for output business marketing and value addition infrastructure will be eligible to apply for a one time grant assistance upto Rs 10.00 lakh as per Government Order. (ಸರ್ಕಾರದ ಆದೇಶ ಸಂಖ್ಯೆ: ಕೃಇ 04 ಕೃಉಇ 2019, ಬೆಂಗಳೂರು, ದಿನಾಂಕ:15.05.2019, 19.08.2019 & 14.01.2020). As per FPO policy and guidelines issued thereafter

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Self-Evolved/other Farmer Producer Organizations promoted by other Institutes have to be supported with grants. These FPOs also will be eligible for the Business incubation or growth phase and Maturity or business expansion phase grants as decided by the SLEC

This is to enable the FPOs to access market for their produce and for facilitating primary processing/ value addition/ aggregation to improve marketability of the farm produce. FPOs who are in the output business marketing /value addition will be eligible for this grant under the Business incubation or growth phase of FPO / Maturity or business expansion phase of FPO. These FPOs will be graded before providing assistance. Concerned departments and the CoE for FPO may grade the FPOs and recommend for funding. Inclusion of small and marginal farmers, vulnerable community in the organisation, representation of women in the BoD, the agricultural value chain activities being carried out by the FPO and its bank linkage will be some of the criteria for grading the organisation before providing assistance.

5. **Support for Resource Institutions (RIs):** Assistance is required for providing salary, travel and logistic expenses and other office overheads costs for the Resource Institute entrusted for formation of FPOs as per GO (ಸರ್ಕಾರದ ಆದೇಶ ಸಂಖ್ಯೆ: ಕೃಇ 04 ಕೃಉಇ 2019, ಬೆಂಗಳೂರು, ದಿನಾಂಕ.15.05.2019, 19.08.2019 & 14.01.2020).
6. **Budgetary support is also required for nodal agency:** at Secretariat - Agriculture Department and **project monitoring units (PMUs)** of respective State level departments. This includes, consultancy services of the teams, travel and logistics cost expenses, ICT applications and other office expenditure related to FPO formation.
7. **Capacity building on value chain aspects and FPO** As FPO is a new concept organizing of trainings, workshops, buyer - seller meets, fairs, exposure visit etc. for creating awareness and for capacity building will be required for Officials and farmers.
8. Establishment of **Karnataka FPO Portal.**
9. Setting up of for **FPO-BDA at KAPPEC.**

4.2 In case the scheme is location specific, please state the basis for selection of such location

The Scheme is proposed to be implemented throughout the State based on cluster approach and identification of value chain

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4.3 In case of beneficiary-oriented scheme, the mechanism for identification for beneficiaries may be indicated. Specific mention may be made of provision for women and SC/ST beneficiaries.

Formation of FPO is an area-based approach, utilizing the services of the Resource Intuition (RI). The FPO will select its members. FPO formation will include women and SC/ST farmers.

4.4 Wherever possible, the mode of delivery should involve the Panchayati Raj Institutions and Urban Local Bodies. Where this is intended, the preparedness and the ability of the panchayats for executing the project may be indicated. If exceptions are to be made, the reasons may be explained.

Local Panchayath Raj will be involved in the in this Scheme. The FIGs and FPOs will closely work with Gram Panchayaths and other tiers of PRIs to fully realize the potential of the program.

4.5 In case the scheme involves land acquisition or environmental clearances, the specific requirements in this requirement in this regard may be indicated.

Not applicable

5. Scheme cost

5.1 please provide the cost estimate segregated into non-recurring and recurring expenses.

Rs.200-00 lakhs Recurring expenditure.

5.2 Estimated expenditure on Scheme administration (including expenses towards salary /fees/emoluments of staff/consultants. etc.) may be separately indicated.

Already indicated above

6. Financing

6.1 The source of financing for the scheme may be indicated.

The Scheme has been proposed in the Budget Paragraph 74 as "To organise small and marginal farmers and to augment their capacity for direct marketing of their products, a Farmer Producers Organisation (FPO) Policy has been declared and in the next five years, it is targeted to organise five lakh farmers through 500 FPOs. For the development of the agricultural

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value chain, 100 FPOs are going to be established in the year 2020-21. Rs.8.00 crores will be provided for supporting the development of value chain through the FPOs."

In volume -3 of Budget Estimates under the new H.O.A. 2401-00-195-0-01 Supporting Farmer Producer Organisation (FPOs) Rs. 800-00 lakhs have been earmarked for the implementation of this Scheme, which has been revised to Rs.200.00 lakhs.

6.2 If external sources are intended, the department may indicate whether such funds have been tied up. In case firm commitment is not available, alternate plans for arranging funds may be indicated.

Out of the Rs.30.26 lakhs approved for formation of one FPOs Rs.20.26 lakhs will be accessed through RKVY grants and Rs. 10.00 lakhs earmarked as one time grant assistance per FPO will be accessed through Supporting Farmer Producer Organisation (FPOs) scheme under State budget.

Component wise breakup for the Head of acount 2401-00-195-0-01

(Rs in lakh)

SL. No.	Component	Sub Head	Amount
1	One-time revolving fund /Grant Assistance:	103	160.00
2	Support for nodal agency	051	1.00
3	Project Monitoring Unit (PMU)	051	10.00
4	Capacity building on value chain aspects and FPO	015	10.00
5	Establishment of Karnataka FPO Portal	051	12.00
6	Setting up of for FPO-BDA at KAPPEC.	051	7.00
Total			200.00

Commissioner
Watershed Development Department

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ಹೊಸ ಯೋಜನೆಗೆ ಮಾಹಿತಿ

1.ಯೋಜನೆಯನ್ನು ಗುರುತಿಸುವುದು

1.1 ಯೋಜನೆಯ ಹೆಸರು:

ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳಿಗೆ ಬೆಂಬಲ

1.2 ಇಲಾಖೆ:

ಜಲಾನಯನ ಅಭಿವೃದ್ಧಿ /ಕೃಷಿ ಇಲಾಖೆ

1.3 ಪ್ರಸ್ತಾಪಿಸಿದ ಒಟ್ಟು ಮೊತ್ತ:

ರೂ.200-00 ಲಕ್ಷಗಳು

2. ಯೋಜನೆಯನ್ನು ಕೈಗೊಳ್ಳುವ ಬಗ್ಗೆ ಸ್ಪಷ್ಟೀಕರಣ

2.1 ಯೋಜನೆಯನ್ನು ಕೈಗೊಳ್ಳಲು ಕಾರಣಗಳನ್ನು ಒದಗಿಸುವುದು.

ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳ ಅಭಿವೃದ್ಧಿ ಮತ್ತು ಬೆಳವಣಿಗೆಗೆ ಕೇಂದ್ರ ಸರ್ಕಾರದ ಕೃಷಿ, ಸಹಕಾರ & ರೈತರ ಕಲ್ಯಾಣ ಇಲಾಖೆಯು ನೋಡಲ್ ಇಲಾಖೆಯಾಗಿ ಕಾರ್ಯ ನಿರ್ವಹಿಸುತ್ತದೆ. ತಾಂತ್ರಿಕ ನೆರವು, ತರಬೇತಿ, ಅವಶ್ಯಕ ಸಂಶೋಧನೆ ಮತ್ತು ಜ್ಞಾನ ಬಲವರ್ಧನೆ, ಹೂಡಿಕೆ, ತಾಂತ್ರಿಕತೆ, ಮಾರುಕಟ್ಟೆ ಮತ್ತು ಅನುದಾನ ನೆರವು, ನೀಡುವಲ್ಲಿ ಕೇಂದ್ರ ಸರ್ಕಾರದ ಅಧೀನದಲ್ಲಿ ಕಾರ್ಯನಿರ್ವಹಿಸುತ್ತಿರುವ ಸಣ್ಣ ರೈತರ ಕೃಷಿ ವ್ಯವಹಾರ ಒಕ್ಕೂಟವು (Small farmers Agribusiness Consortium (SFAC)) ಏಕಗವಾಕ್ಷಿ ಸಂಸ್ಥೆಯಾಗಿ ನಿಯೋಜಿಸಿದೆ. ದೇಶದಲ್ಲಿ ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳ ರಚನೆಗೆ SFAC ಸಂಸ್ಥೆಯು ಮಾರ್ಗಸೂಚಿಯನ್ನು ಹೊರತಂದಿರುತ್ತದೆ ಈ ಮಾರ್ಗಸೂಚಿಯು ಸಂಪನ್ಮೂಲ ಸಂಸ್ಥೆಗಳ ಮೂಲಕ ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳ ರಚನೆಗೆ ಹೆಚ್ಚು ಒತ್ತು ನೀಡಿದೆ. ಸಂಪನ್ಮೂಲ ಸಂಸ್ಥೆಗಳು SFAC ಮುಖಾಂತರ ಎಂಪ್ಯಾನಲ್ ಸಂಸ್ಥೆಗಳಾಗಿರುವುದರಿಂದ ರಾಜ್ಯ ಸರ್ಕಾರದ ನೇರ ಅಧೀನದಲ್ಲಿ ಬಾರದ ಕಾರಣ ಇವರ ಉಸ್ತುವಾರಿಯು ದೊಡ್ಡ ಸಮಸ್ಯೆಯಾಗಿರುತ್ತದೆ. SFAC ಮಾರ್ಗಸೂಚಿಯನ್ವಯ ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆ ಸ್ಥಾಪಿಸಲು ನೀಡುವ ಅನುದಾನ ರೂ. 40.76 ಲಕ್ಷಗಳಾಗಿದ್ದು, ಸಂಪನ್ಮೂಲ ಸಂಸ್ಥೆಗಳಿಗೆ SFAC ಮುಖಾಂತರ ಈ ಅನುದಾನವನ್ನು ನೀಡಲಾಗುತ್ತದೆ. ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳ ರಚನೆಯ ನಂತರದ ಇಕ್ವಿಟಿ ಅನುದಾನ ಹೊರತುಪಡಿಸಿ ವ್ಯವಹಾರ ಅಭಿವೃದ್ಧಿ ಕಾರ್ಯಗಳಿಗೆ ಈ ಮಾರ್ಗಸೂಚಿಯಲ್ಲಿ ಯಾವುದೇ ವಿವರ ನೀಡಿರುವುದಿಲ್ಲ ಈ ಹಿನ್ನೆಲೆಯಲ್ಲಿ ರಾಜ್ಯ ಸರ್ಕಾರವು ಕರ್ನಾಟಕ ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳ ನೀತಿಯನ್ನು ಸರ್ಕಾರದ ಆದೇಶ ಸಂ: AGD/92/AMS/2018 ದಿನಾಂಕ:17-01-2019 ರ ಅನ್ವಯ ಜಾರಿಗೆ ತಂದಿರುತ್ತದೆ.

ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳನ್ನು ಸ್ಥಾಪಿಸುವ ಮೂಲಕ ಸಣ್ಣ ಹಾಗೂ ಅತಿ ಸಣ್ಣ ರೈತರು ತಮ್ಮ ಉತ್ಪನ್ನಗಳನ್ನು ಮಾರುಕಟ್ಟೆ ಮಾಡುವಲ್ಲಿ ಒಬ್ಬಂಟಿಯಾಗಿ ಎದುರಿಸುವ ಹಲವಾರು ಸವಾಲುಗಳನ್ನು ಪರಿಹರಿಸಬಹುದಾಗಿದೆ. ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಯಾಗಿ ರೈತ ಉತ್ಪಾದಕರ ಸಂಘವು ಸ್ಥಳೀಯ ರೈತ ಸಮುದಾಯದ ಸಂಧಾನ ಸಾಮರ್ಥ್ಯವನ್ನು ಹಾಗೂ ವ್ಯವಹಾರಿಕ ಪಾಲುದಾರಿಕೆಯನ್ನು ಅಭಿವೃದ್ಧಿಗೊಳಿಸುವ ಮೂಲಕ ರೈತರ ಆರ್ಥಿಕ ಹಾಗೂ ಔದ್ಯಮಿಕ ಸಂಭಾವ್ಯ ಶಕ್ತಿಯನ್ನು ಸಡಿಲಿಸುವಂತೆ ಮಾಡುವುದಾಗಿದೆ. ರಾಜ್ಯ ಸರ್ಕಾರವು ಮುಂದಿನ 5 ವರ್ಷಗಳ ಅವಧಿಯಲ್ಲಿ ಅವಶ್ಯಕತೆಗೆ ಅನುಗುಣವಾಗಿ ಪ್ರತಿ ಹೋಬಳಿ ಮಟ್ಟದಲ್ಲಿ ಕನಿಷ್ಠ ಒಂದು ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಯನ್ನು ಸ್ಥಾಪಿಸುವ ಮೂಲಕ ಸುಮಾರು 5 ಲಕ್ಷ ರೈತರನ್ನು ಸಂಘಟಿಸುವ ಉದ್ದೇಶವನ್ನು ಹೊಂದಿದೆ.

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2020-21 ನೇ ಸಾಲಿನಲ್ಲಿ ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳ ಅಭಿವೃದ್ಧಿ ಮತ್ತು ಬೆಳವಣಿಗೆಗೆ ಹಾಗೂ ಕರ್ನಾಟಕ ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳ ನೀತಿ -2018 ರನ್ವಯ ಇವುಗಳಿಗೆ ಸಾಂಸ್ಥಿಕ ಬೆಂಬಲ ನೀಡಲು ರೂ 2.00 ಕೋಟಿಗಳನ್ನು ಹಂಚಿಕೆ ಮಾಡಲಾಗಿದೆ.

2.2 ಕಾರ್ಯಕ್ರಮದ ಉದ್ದೇಶಗಳು ಹಾಗೂ ವ್ಯಾಪ್ತಿ ಈಗಾಗಲೇ ಚಾಲ್ತಿಯಲ್ಲಿರುವ ಯೋಜನೆ ಅಥವಾ ಬೇರೆ ಇಲಾಖೆಗಳಲ್ಲಿ ಅನುಷ್ಠಾನಗೊಳಿಸಲಾಗುತ್ತಿದೆಯೇ? ರಾಜ್ಯದಲ್ಲಿ ಬೇರೆ ಸಂಸ್ಥೆಯವರು ಈಗಾಗಲೇ ಅನುಷ್ಠಾನಗೊಳಿಸುತ್ತಿರುವ ಯೋಜನೆಗಳ ಪುನರಾವರ್ತನೆಯಾಗುತ್ತಿದೆಯೇ?

ಕಾರ್ಯಕ್ರಮದ ಉದ್ದೇಶಗಳು ಹಾಗೂ ವ್ಯಾಪ್ತಿ ಈಗಾಗಲೇ ಚಾಲ್ತಿಯಲ್ಲಿರುವ ಯೋಜನೆ ಅಥವಾ ರಾಜ್ಯ ಸರ್ಕಾರದ ಬೇರೆ ಇಲಾಖೆಗಳಲ್ಲಿ ಅನುಷ್ಠಾನಗೊಳಿಸಲಾಗುತ್ತಿರುವ ಯೋಜನೆಗಳ ಪುನರಾವರ್ತನೆಯಾಗುತ್ತಿರುವುದಿಲ್ಲ.

SFAC ಮಾರ್ಗಸೂಚಿಯನ್ವಯ ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆ ರಚನೆಗೆ ರಾಷ್ಟ್ರೀಯ ಕೃಷಿ ವಿಕಾಸ ಯೋಜನೆಯಡಿ ನೀಡಲಾಗುವ ಬೆಂಬಲವನ್ನು ಈ ಯೋಜನೆಯಲ್ಲಿ ಒಳಗೊಂಡಿರುವುದಿಲ್ಲ/ಅಳವಡಿಸಿಕೊಂಡಿರುವುದಿಲ್ಲ.

2.3 ಯೋಜನೆಯಡಿಯಲ್ಲಿ ಕೌಶಲ್ಯ ಅಭಿವೃದ್ಧಿಯನ್ನು/ತರಬೇತಿಯನ್ನು ಒಳಗೊಂಡಿದ್ದಲ್ಲಿ (ಅಂತಹ ತರಬೇತಿ/ಕೌಶಲ್ಯ ಅಭಿವೃದ್ಧಿಯನ್ನು) ಬೇರೆ ಇಲಾಖೆಗಳನ್ನು ಒಂದುಗೂಡಿಸಿ ಕೈಗೊಳ್ಳಲು ಸಾಧ್ಯವಿದೆಯೇ ಎಂಬುದರ ಬಗ್ಗೆ ಸ್ಪಷ್ಟನೆ ನೀಡುವುದು.

ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆ ರಚನೆಯು ಹೊಸ ಪರಿಕಲ್ಪನೆಯಾಗಿರುವುದರಿಂದ ಇಲಾಖಾ ಅಧಿಕಾರಿಗಳಿಗೆ ಹಾಗು ರೈತರಿಗೆ ಈ ಕುರಿತು ಅರಿವು ಮೂಡಿಸಲು ಮತ್ತು ಸಾಮರ್ಥ್ಯ ಹೆಚ್ಚಿಸಲು ತರಬೇತಿ, ಕಾರ್ಯಾಗಾರ, ಖರೀದಿದಾರರ -ಮಾರಾಟಗಾರರ ಮೇಳಗಳನ್ನು, ಜಾತ್ರೆ ಅಧ್ಯಯನ ಪ್ರವಾಸಗಳ ಅಗತ್ಯವಿರುತ್ತದೆ.

3. ಯೋಜನೆ ಉದ್ದೇಶಗಳು

3.1 ಯೋಜನೆ ಉದ್ದೇಶಗಳನ್ನು ತಿಳಿಸುವುದು. ಉದ್ದೇಶಗಳು ಯೋಜನೆಗಳನ್ನು ಕೈಗೊಳ್ಳುವ ಬಗ್ಗೆ ಸ್ಪಷ್ಟೀಕರಣದ ಆಧಾರದನ್ವಯ ಇರಬೇಕು.

- ಗ್ರಾಮ ಮಟ್ಟದಲ್ಲಿ ಸುಮಾರು 20 ಸದಸ್ಯರನ್ನೊಳಗೊಂಡ ರೈತ ಆಸಕ್ತ ಗುಂಪುಗಳನ್ನು (FIGs) ರಚಿಸುವುದು. ಈ ರೈತ ಆಸಕ್ತ ಗುಂಪುಗಳನ್ನು ಒಕ್ಕೂಟ ರೂಪದಲ್ಲಿ ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳಾಗಿ ಕಟ್ಟುವ ಮೂಲಕ ಉತ್ಪನ್ನ ಆಧಾರಿತ ಗುಚ್ಛ/ವಾಣಿಜ್ಯ ಬೆಳೆಗಳ ಕಾಲಾವಧಿಯಲ್ಲಿ ಸೂಕ್ತ ಉತ್ಪನ್ನ ಆಧಾರಿತ ಯೋಜನೆಯನ್ನು ರೂಪಿಸಿ ಅನುಷ್ಠಾನಗೊಳಿಸುವುದು.
- ರೈತರ ಸಾಮರ್ಥ್ಯಗಳನ್ನು ಉತ್ತಮ ಬೇಸಾಯ ಪದ್ಧತಿಗಳ ಬಗ್ಗೆ ತರಬೇತಿ ನೀಡುವ ಮೂಲಕ ಬಲಪಡಿಸುವುದು ಮತ್ತು ಸಕಾಲದಲ್ಲಿ ನಿರಂತರವಾಗಿ ಗುಣಮಟ್ಟದ ಪರಿಕರಗಳನ್ನು ಹಾಗೂ ಸೇವೆಗಳನ್ನು ಪಡೆಯಲು ಸಂಪರ್ಕ ಕಲ್ಪಿಸುವುದು. ಅದರೊಂದಿಗೆ ಹಣಕಾಸು ಸಾಲ ಸೌಲಭ್ಯ ಮತ್ತು ಕೃಷಿ ಬೆಳೆ ವಿಮೆ ಸೇವೆಗಳನ್ನು

ಕಲ್ಪಿಸುವ ಮೂಲಕ ಕೃಷಿ ಉತ್ಪಾದಕತೆಯನ್ನು ಹೆಚ್ಚಿಸುವುದು ಹಾಗೂ ಗುಚ್ಛ ಮಟ್ಟದಲ್ಲಿ ಸ್ಪರ್ಧಾತ್ಮಕತೆಯನ್ನು ಹೆಚ್ಚಿಸುವುದಾಗಿದೆ.

- ನ್ಯಾಯೋಜಿತ ಹಾಗೂ ಲಾಭದಾಯಕ ಮಾರುಕಟ್ಟೆಗಳಿಗೆ ಸಂಪರ್ಕ ಕಲ್ಪಿಸುವುದು ಹಾಗೂ ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳನ್ನು ವಿವಿಧ ಮಾರುಕಟ್ಟೆಗಳ ಅವಕಾಶಗಳೊಂದಿಗೆ ಸಂಬಂಧ ಕಲ್ಪಿಸುವುದು.
- ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳಿಗೆ ಸಾಮರ್ಥ್ಯ ವರ್ಧನೆಯಲ್ಲಿ ಸಾಂಸ್ಥಿಕ ಬೆಂಬಲ ನೀಡುವುದು ಹಾಗೂ ಅವುಗಳಿಗೆ ಮುನ್ನಡೆಯಲು ಸಹಾಯ ಕಲ್ಪಿಸುವುದು.
- ರಾಜ್ಯ ಸರ್ಕಾರದ ವಿವಿಧ ಇಲಾಖೆಗಳ ಸಮನ್ವಯ ತರಲು ಸಾಮಾನ್ಯ ಮಾರ್ಗಸೂಚಿಗಳನ್ನು ಅಭಿವೃದ್ಧಿಪಡಿಸುವುದು ಹಾಗೂ ಪರಿಣಾಮಕಾರಿ ಅನುಷ್ಠಾನ ಹಾಗೂ ಕಾರ್ಯ ನಿರ್ವಹಿಸುವಿಕೆಯನ್ನು ಮಾಡುವುದು.
- ಮಾಹಿತಿ, ಉತ್ಪನ್ನಗಳು ಮತ್ತು ಸೇವೆಗಳನ್ನು ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳು ಮತ್ತು ಇತರ ಪಾಲುದಾರರೊಂದಿಗೆÀ ಸರಬರಾಜು ಮತ್ತು ಮಾರುಕಟ್ಟೆ ಸರಪಳಿಯ ಮೂಲಕ ವ್ಯವಹಾರ ಸಂಪರ್ಕ ಕಲ್ಪಿಸುವ ಅಥವಾ ವಿನಿಮಯ ಮಾಡಿಕೊಳ್ಳುವ ವೇದಿಕೆಯನ್ನು ಕಲ್ಪಿಸುವುದು.
- ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳ ಉಸ್ತುವಾರಿ ಹಾಗೂ ಮೌಲ್ಯಮಾಪನಕ್ಕೆ ಮಾರ್ಗದರ್ಶನ ನೀಡುವುದು.

3.2 ಯೋಜನೆ ಮುಕ್ತಾಯವಾಗುವ ವರ್ಷವನ್ನು ತಿಳಿಸುವುದು:

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3.3 ಯೋಜನೆಯು ಸಾಧಿಸಲು ಉದ್ದೇಶಿಸಿದ ಗುರಿಗಳನ್ನು ತಿಳಿಸುವುದು. ಈ ಗುರಿಗಳು ಅಳೆಯಬಹುದಾದಂತಹ ಗುರಿಗಳಾಗಿರಬೇಕು.

ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳನ್ನು ರಚಿಸಿ ಕಂಪನಿ ಕಾಯ್ದೆ 2013/ಕೋ-ಆಪರೇಟಿವ್ ಸೊಸೈಟಿ ಕಾಯ್ದೆ ಅಡಿಯಲ್ಲಿ ನೋಂದಾಯಿಸುವ ಮೂಲಕ ರೈತರನ್ನು ಸಂಘಟಿಸಿ ಅವರ ಸಾಮರ್ಥ್ಯವನ್ನು ಬಲವರ್ಧನೆಗೊಳಿಸುವ ಮೂಲಕ ಸಾಮೂಹಿಕವಾಗಿ ಅವರ ಉತ್ಪಾದನಾ ಮಾರುಕಟ್ಟೆ ಬಲಗಳನ್ನು ಅಭಿವೃದ್ಧಿ ಪಡಿಸುವುದಾಗಿದೆ. ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳ ದೂರದೃಷ್ಟಿಯು ಪ್ರಮುಖವಾಗಿ ಅವುಗಳ ಸದಸ್ಯ ರೈತರ ಮೂಲಕ ಸುಸ್ಥಿರವಾಗಿ ಸಾಮರ್ಥ್ಯ ಅಭಿವೃದ್ಧಿ ಮಾಡುವುದರ ಜೊತೆಗೆ ಉತ್ಪಾದಕತೆಯಲ್ಲಿ ಹೆಚ್ಚಳ, ಕಡಿಮೆ ಖರ್ಚು, ಸುಸ್ಥಿರ ಸಂಪನ್ಮೂಲಗಳ ಬಳಕೆ ಹಾಗೂ ಅವರ ಉತ್ಪನ್ನಗಳಿಗೆ ಹೆಚ್ಚಿನ ಲಾಭ ಪಡೆಯುವುದಾಗಿದೆ. ಇದನ್ನು ಸಾಮೂಹಿಕ ಪ್ರಕ್ರಿಯೆಯ ಮೂಲಕ ಸಾಧಿಸುವ ಗುರಿಯನ್ನು ಹೊಂದಲಾಗಿದೆ. ರಾಜ್ಯ ಸರ್ಕಾರವು ಮುಂದಿನ 5 ವರ್ಷಗಳ ಅವಧಿಯಲ್ಲಿ ಅವಶ್ಯಕತೆಗೆ ಅನುಗುಣವಾಗಿ ಪ್ರತಿ ಹೋಬಳಿ ಮಟ್ಟದಲ್ಲಿ ಕನಿಷ್ಠ ಒಂದು ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಯನ್ನು ಸ್ಥಾಪಿಸುವ ಮೂಲಕ ಸುಮಾರು 5 ಲಕ್ಷ ರೈತರನ್ನು ಸಂಘಟಿಸುವ ಉದ್ದೇಶವನ್ನು ಹೊಂದಿದೆ. ಜಲಾನಯನ ಅಭಿವೃದ್ಧಿ ಇಲಾಖೆಯು 2019-20 ನೇ ಸಾಲಿನಲ್ಲಿ 130 ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳನ್ನು ರಚಿಸುವ ಕಾರ್ಯ ಪ್ರಗತಿಯಲ್ಲಿದ್ದು, ಮುಂದಿನ ಸಾಲುಗಳಲ್ಲಿ 170 ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳನ್ನು ರಚಿಸುವ ಗುರಿಯನ್ನು ಹೊಂದಿದೆ.

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ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳನ್ನು ರಚನೆಗೆ ಆರ್ಥಿಕ ನೆರವನ್ನು ರಾಷ್ಟ್ರೀಯ ಕೃಷಿ ವಿಕಾಸ ಯೋಜನೆಯ ಅನುದಾನದಿಂದ ಭರಿಸಲಾಗುತ್ತದೆ. ಪ್ರತಿ ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳಿಗೆ ಮೂರು ವರ್ಷಗಳಿಗೆ ರೂ 30.26 ಲಕ್ಷಗಳನ್ನು ಮೀಸಲಿಡಲು ರಾಜ್ಯಮಟ್ಟದ ಅಧಿಕಾರಯುಕ್ತ ಸಮಿತಿಯಲ್ಲಿ ಅನುಮೋದನೆಗೊಂಡು ಸರ್ಕಾರದ ಆದೇಶವನ್ನು (ಸರ್ಕಾರದ ಆದೇಶ ಸಂಖ್ಯೆ: ಕೃಇ 04 ಕೃಉಇ 2019, ಬೆಂಗಳೂರು, ದಿನಾಂಕ:15.05.2019, 19.08.2019 & 14.01.2020)ಹೊರಡಿಸಲಾಗಿರುತ್ತದೆ.

1 ಒಂದೇ ಸಲ ನೀಡಬಹುದಾದ ಸುತ್ತು ನಿಧಿ/ಸಹಾಯಧನ ನೆರವು:

ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳ ಬಲವರ್ಧನೆಗಾಗಿ ಪ್ರಾಥಮಿಕ ಹಂತದ ಕಾರ್ಯಚಟುವಟಿಕೆಗಳಿಗಾಗಿ ಮೂಲಭೂತ ಸೌಕರ್ಯಕ್ಕೆ ಹಾಗೂ ವ್ಯವಹಾರ ಯೋಜನೆ ಅನುಷ್ಠಾನಕ್ಕೆ ಒಂದು ಬಾರಿ ಸುತ್ತು ನಿಧಿಯಾಗಿ ಹಂಚಿಕೆ ಮಾಡಿರುವ ರೂ.10.00 ಲಕ್ಷಗಳ ನೆರವನ್ನು ರಾ.ಕೃ.ವಿ.ಯೋಜನೆಯಡಿ ಪಡೆಯಲು ಅನರ್ಹ ಇರುವುದರಿಂದ ರಾಜ್ಯ ಅಯವ್ಯಯದಲ್ಲಿ ಪ್ರಸ್ತಾಪಿವನೆ ಸಲ್ಲಿಸಲಾಗಿರುತ್ತದೆ.

ಸರ್ಕಾರದಿಂದ ನೆರವನ್ನು ಪಡೆಯದೆ ಸ್ವಯಂ ರಚಿತ ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳಿಗೆ ಅಥವಾ ವ್ಯವಹಾರ ಯೋಜನೆ ಅನುಷ್ಠಾನಕ್ಕೆ ನೆರವನ್ನು ಪಡೆಯದ NABARD/ಇತರೆ ಸಂಸ್ಥೆಗಳಿಂದ ರಚಿತ ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳಿಗೆ ಈ ಅನುದಾನವನ್ನು ನೀಡಲಾಗುವುದು. ಇತಂಹ ಸಂಸ್ಥೆಗಳನ್ನು ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳ ರೈತ ಉತ್ಕೃಷತಾ ಕೇಂದ್ರದ ಶ್ರೇಣೀಕರಣದ ಶಿಫಾರಸ್ಸಿನ ಮೇರೆಗೆ ಅನುದಾನ ನೀಡಲಾಗುವುದು. 16 ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳಿಗೆ ರೂ 160.00 ಲಕ್ಷಗಳನ್ನು ಮೀಸಲಿಡಲಾಗಿದೆ.

2 ಸಚಿವಾಲಯದಲ್ಲಿ ನೋಡಲ್ ಏಜೆನ್ಸಿಗೆ ಬೆಂಬಲ:

ಕೃಷಿ ಇಲಾಖೆ ಮತ್ತು ರಾಜ್ಯಮಟ್ಟದ ಅಭಿವೃದ್ಧಿ ಇಲಾಖೆಗಳ ಯೋಜನಾ ಉಸ್ತುವರಿ ಘಟಕಗಳು. ಇದರಲ್ಲಿ ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳ ರಚನೆ, ಬಲವರ್ಧನೆ ಅಥವಾ ಅದರ ವಾಪರ ಯೋಜನೆ ಅನುಷ್ಠಾನ ಚಟುವಟಿಕೆಗಳಿಗೆ ಬೇಕಾದಂತಹ ಸಮಾಲೋಚಕ ಸೇವೆಗಳಿಗೆ, ಪ್ರಯಾಣ ಭತ್ಯ ಹಾಗೂ ಇತರೆ ಕಛೇರಿ ನಿರ್ವಾಹಣೆ ತಗಲುವ ವೆಚ್ಚಗಳನ್ನು ಒಳಗೊಂಡಿರುತ್ತದೆ.

ನೋಡಲ್ ಏಜೆನ್ಸಿ: ಕರ್ನಾಟಕ ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳ ನೀತಿ -2018 ರನ್ವಯ ನೋಡಲ್ ಏಜೆನ್ಸಿಯನ್ನು ರಚಿಸಬೇಕಾಗಿರುತ್ತದೆ. ಕೃಷಿ ಇಲಾಖೆಯು ನೋಡಲ್ ಏಜೆನ್ಸಿಯಾಗಿ ಕಾರ್ಯನಿರ್ವಹಿಸುತ್ತದೆ. ಎಲ್ಲಾ ಪಾಲುದಾರರ ಇಲಾಖೆಗಳೊಂದಿಗೆ ಸಮನ್ವಯ ಸಾಧಿಸುವುದು, ಹಾಗೂ ರಾಜ್ಯಮಟ್ಟದ ಅಧಿಕಾರಯುಕ್ತ ಸಮಿತಿಗೆ ರೈತ ಉತ್ಪಾದಕಥ ಸಂಸ್ಥೆಗಳ ರಚನೆಯ ಬಗ್ಗೆ ಸಹಕಾರ ನೀಡುತ್ತದೆ. ನೋಡಲ್ ಏಜೆನ್ಸಿಯನ್ನು ಕೃಷಿ ಸಚಿವಾಲಯದಲ್ಲಿ ಈ ಕೆಳಕಂಡಂತೆ ರಚಿಸಲಾಗಿರುತ್ತದೆ.

ಕ್ರ.ಸಂ	ವಿವರ	ಷರಾ
1	ಜಂಟಿ ಕೃಷಿ ನಿರ್ದೇಶಕರು, ಕೃಷಿ/ತೋಟಗಾರಿಕೆ (FPO)	ಪ್ರಾರಂಭದಲ್ಲಿ ನಿಯೋಜನೆ ಮೇರೆಗೆ ನಂತರ ಹುದ್ದೆಗಳನ್ನು ಮರು ವಿನ್ಯಾಸದಲ್ಲಿ ಸೃಜಿಸುವುದು.
2	ಉಪ/ಸಹಾಯಕ ಕೃಷಿ ನಿರ್ದೇಶಕರು (FPO)	
3	ಕೃಷಿ ಅಧಿಕಾರಿಗಳು/ಸಹಾಯಕ ತೋಟಗಾರಿಕೆ	

	ನಿರ್ದೇಶಕರು (FPO)	
4	ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳಿಗೆ ತಜ್ಞರು/ಸಮಾಲೋಚಕರು	ಹೊರಗುತ್ತಿಗೆ ಆದಾರದಲ್ಲಿ
5	ಡಾಟಾ ಎಂಟ್ರಿ ಅಪರೇಟರ್ ಮತ್ತು ಕಛೇರಿ ಸಹಾಯಕರುಗಳು ಮತ್ತು ಡಿ ಗ್ರೂಪಿನ ಸಿಬ್ಬಂದಿ	

ನೋಡಲ್ ಏಜೆನ್ಸಿ ಪಾತ್ರ ಮತ್ತು ಜವಾಬ್ದಾರಿಗಳು ಈ ಕೆಳಕಂಡಂತಿದೆ.

1. ರಾಜ್ಯದಲ್ಲಿ ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳ ರಚನೆಗೆ ಸಂಬಂಧಿಸಿದಂತೆ ಎಲ್ಲಾ ವಿಚಾರಗಳಿಗೂ ಅಧಿಕಾರಯುಕ್ತ ಸಮಿತಿಯ ಸಹಾಯ/ಸಲಹೆ ನೀಡುವುದು.
2. ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳ ರಚನೆಗೆ ಇಲಾಖಾವಾರು/ಅನುಷ್ಠಾನ ಸಂಸ್ಥೆವಾರು ಗುರಿ ನಿಗದಿಸಿ ಕ್ರಿಯಾ ಯೋಜನೆ ತಯಾರಿಸುವುದು.
3. ಕೇಂದ್ರ ಸರ್ಕಾರ ಮತ್ತು SFAC ಯೊಂದಿಗೆ ರಾಜ್ಯದ FPO ಗಳನ್ನು ಮುಖ್ಯ ವಾಹಿನಿಗೆ ಸಂಪರ್ಕ ಕಲ್ಪಿಸುವುದು.
4. ಕಾರ್ಯಕ್ರಮದ ದೈನಂದಿನ ಕಾರ್ಯಚಟುವಟಿಕೆಗಳಲ್ಲಿ ಮೇಲುಸ್ತುವಾರಿ ವಹಿಸುವುದು.
5. ಸರ್ಕಾರದ ಅಭಿವೃದ್ಧಿ ಇಲಾಖೆಗಳ ವಿವಿಧ ಯೋಜನೆಗಳಿಂದ ದೊರಕುವ ಸವಲತ್ತುಗಳ ಕುರಿತು ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆ ಸದಸ್ಯರಿಗೆ ಅರಿವು ಮೂಡಿಸುವುದು.
6. ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳಿಗೆ ಮಾರಕಟ್ಟೆ ವಿಸ್ತರಣಾ ಸೇವೆಯನ್ನು ಕಲ್ಪಿಸಲು ಕೃಷಿ ವ್ಯಾಪಾರ ಕೇಂದ್ರ (Krushi Business Kendra) ಗಳನ್ನು ಸ್ಥಾಪಿಸುವುದು.
7. ಅರಿವು ಮೂಡಿಸಲು ಹಾಗೂ ಪ್ರಚಾರಕ್ಕಾಗಿ ಕಾರ್ಯಾಗಾರ/ಕಮ್ಮಟ ಸಿಂಪೋಸಿಯಂ ಇತ್ಯಾದಿ ಕಾರ್ಯಕ್ರಮಗಳನ್ನು ಹಮ್ಮಿಕೊಳ್ಳುವುದು.
8. ಕಾರ್ಯಕ್ರಮದ ಅನುಷ್ಠಾನದ ಕುರಿತು ಪ್ರಗತಿ ಮತ್ತು ಕಾರ್ಯಕ್ರಮದ ಚಟುವಟಿಕೆಗಳನ್ನು ಪರಿಶೀಲಿಸುವುದು.
9. ಸ್ಥಳೀಯವಾಗಿ ಮೌಲ್ಯಮಾಪನ ಸಮಿತಿಗಳನ್ನು ರಚನೆ ಇವುಗಳ ಮುಖಾಂತರ ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳಲ್ಲಿ ಹೊಣೆಗಾರಿಕೆ ತರುವುದು.
10. ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳಿಗೆ ಸಂಬಂಧಿಸಿದಂತೆ ಎಲ್ಲಾ ವಿಷಯಗಳ ಕುರಿತು ಅಭಿವೃದ್ಧಿ ಇಲಾಖೆಗಳಿಗೆ ಸಹಕಾರಿಯಾಗುವುದು.
11. ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳ ರಚನೆ ಕಾರ್ಯಕ್ರಮದ ಕುರಿತು ವ್ಯಾಪಕ ಪ್ರಚಾರ ನೀಡಲು ಕ್ರಮ ಕೈಗೊಳ್ಳುವುದು.
12. ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳ ಬಲವರ್ಧನೆಗೆ ಲಭ್ಯವಿರುವ ಆರ್ಥಿಕ ನೆರವನ್ನು ಉಪಯೋಗಿಸುವುದು ಅವಶ್ಯಕವಿದ್ದಲ್ಲಿ ವಿವಿಧ ಇಲಾಖೆಯ ಯೋಜನೆಗಳಲ್ಲಿ ಲಭ್ಯವಿರುವ ಅನುದಾನವನ್ನು ಒಗ್ಗೂಡಿಸುವುದು.
13. ವಿವಿಧ ಅಭಿವೃದ್ಧಿ ಇಲಾಖೆ/ಸಂಸ್ಥೆಗಳೊಂದಿಗೆ ಸಂಘಟಿಸಿ ರೈತ ಉತ್ಪಾದಕರಡಿ ಸಂಸ್ಥೆಗಳನ್ನು ಪ್ರೋತ್ಸಾಹಿಸುವುದು.
14. ರಾಷ್ಟ್ರೀಯ ಮತ್ತು ಅಂತರಾಷ್ಟ್ರೀಯ ಮಾರಾಟ ಮೇಳಗಳಲ್ಲಿ ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳ ಉತ್ಪನ್ನಗಳ ಭಾಗವಹಿಸಲು ಅವಕಾಶ ಕಲ್ಪಿಸುವುದು.
15. ಸ್ಥಳೀಯ, ವಿಭಾಗಿಯ, ರಾಜ್ಯ ಮಟ್ಟದಲ್ಲಿ ಖರೀದಿದಾರರ ಹಾಗೂ ಮಾರಾಟಗಾರರ ಮೇಳಗಳನ್ನು ಆಯೋಜಿಸುವಲ್ಲಿ ಸಹಕಾರಿಯಾಗುವುದು.

16. ರಾಷ್ಟ್ರೀಯ ಹಾಗೂ ಅಂತರಾಷ್ಟ್ರೀಯ ಮಟ್ಟದಲ್ಲಿ ಮಾರಾಟ ಮೇಳಗಳನ್ನು ಆಯೋಜಿಸಿ ಉತ್ಪನ್ನಗಳ ಪ್ರದರ್ಶನ ಮಾಡುವಲ್ಲಿ ಸಹಕರಿಸುವುದು.
17. ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳ ಉತ್ಪನ್ನಗಳಿಗೆ ರಫ್ತನ್ನು ಪ್ರೋತ್ಸಾಹಿಸಲು ರಫ್ತುದಾರರೊಂದಿಗೆ ಸಭೆಗಳನ್ನು ಏರ್ಪಡಿಸುವುದು.
18. ರಾಜ್ಯ ಮಟ್ಟದ ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆ ಒಕ್ಕೂಟದ ರಚನೆಗೆ ಪ್ರೋತ್ಸಾಹಿಸುವುದು ಹಾಗೂ ಅವುಗಳ ಬಲವರ್ಧನೆಗೆ ನೋಡಲ್ ಏಜೆನ್ಸಿ ರಚನೆಯಾಗುವವರೆಗೆ ಜಲಾನಯನ ಅಭಿವೃದ್ಧಿ ಇಲಾಖೆ ನೋಡಲ್ ಏಜೆನ್ಸಿಯ ಕಾರ್ಯವನ್ನು ನಿರ್ವಹಿಸುತ್ತದೆ.
19. ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳ ಲೆಕ್ಕ ತಪಾಸಣೆ ಮತ್ತು ಖಔಐ ಛಿomರಿiಚಿಟಿಛಿes ಗಳಿಗೆ ಬೆಂಬಲ ನೀಡುವುದು

ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳ ಅನುಷ್ಠಾನ ಚಟುವಟಿಕೆಗಳಿಗೆ ಬೇಕಾದಂತಹ ಸಮಾಲೋಚಕ ಸೇವೆಗಳಿಗೆ ಮತ್ತು ಕಛೇರಿ ಸಹಾಯಕರು, ಡ್ಯಾಟಾ ಎಂಟ್ರಿ ಅಪರೇಟರ್ ಹಾಗೂ ಡಿ ಗುಂಪಿನ ಸಿಬ್ಬಂದಿಗಳ ಸಂಬಳಕ್ಕಾಗಿ ಮತ್ತು ಕಛೇರಿಯ ಇತರೆ ಕಾರ್ಯಕ್ಕೆ ರೂ 1.00 ಲಕ್ಷಗಳ ಅನುದಾನ ಅವಶ್ಯಕತೆ ಇರುತ್ತದೆ.

b) ಇಲಾಖಾ ಮಟ್ಟದಲ್ಲಿ ಯೋಜನಾ ಉಸ್ತುವಾರಿ ಘಟಕ

ಕರ್ನಾಟಕ ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳ ನೀತಿ -2018 ರಲ್ಲಿ ರಾಜ್ಯದ ಅಭಿವೃದ್ಧಿ ಇಲಾಖೆಗಳು ಮತ್ತು ಅನುಷ್ಠಾನ ಸಂಸ್ಥೆಗಳು ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳ ಪ್ರೋತ್ಸಾಹ ಹಾಗೂ ರಚನೆಗೆ ಸಂಬಂಧಿಸಿದಂತೆ ಎಲ್ಲ ವಿಷಯಗಳನ್ನು ಅನುಷ್ಠಾನಗೊಳಿಸಲು ಯೋಜನಾ ಉಸ್ತುವಾರಿ ಘಟಕವನ್ನು ಹೊಂದಿರಲು ಅವಕಾಶ ಕಲ್ಪಿಸಿದೆ. ಆಯಾಯ ಇಲಾಖೆಯ/ಸಂಸ್ಥೆಯ ಮುಖ್ಯಸ್ಥರು ಈ ಯೋಜನಾ ಉಸ್ತುವಾರಿ ಘಟಕದ ಮುಖ್ಯಸ್ಥರಾಗಿರುತ್ತಾರೆ.

ಜಲಾನಯನ ಅಭಿವೃದ್ಧಿ ಇಲಾಖೆಯಲ್ಲಿ ರಚಿಸಲಾದ ಯೋಜನಾ ಉಸ್ತುವಾರಿ ಘಟಕಕ್ಕೆ ಇಬ್ಬರು. ಸಮಾಲೋಚಕರು, ಡ್ಯಾಟಾ ಎಂಟ್ರಿ ಅಪರೆಟರ್ ಮತ್ತು ಕಛೇರಿ ಸಹಾಯಕರುಗಳ ಅವಶ್ಯಕವಿರುತ್ತದೆ.

ಕ್ರ.ಸಂ	ವಿವರ	ಷರಾ
1	ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳಿಗೆ ತಜ್ಞರು/ಸಮಾಲೋಚಕರು ಎರಡು ಸಂಖ್ಯೆ @ ರೂ. 1.00 ಲಕ್ಷ ಪ್ರತಿ ಮಾಹೆ	ಹೊರಗುತ್ತಿಗೆ ಆದಾರದಲ್ಲಿ
2	ಡ್ಯಾಟಾ ಎಂಟ್ರಿ ಅಪರೆಟರ್ ಮತ್ತು ಕಛೇರಿ ಸಹಾಯಕರುಗಳು@ ರೂ. 18000 ಪ್ರತಿ ಮಾಹೆ ಮತ್ತು ಇತರೆ ವೆಚ್ಚಗಳಿಗೆ	

ಯೋಜನಾ ಉಸ್ತುವಾರಿ ಘಟಕದ ಪಾತ್ರ ಹಾಗೂ ಜವಾಬ್ದಾರಿಗಳು

1. ಕಾರ್ಯಕ್ರಮದ ದೈನಂದಿನ ಚಟುವಟಿಕೆಗಳ ಮೇಲ್ವಿಚಾರಣೆ.
2. ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳನ್ನು ಉತ್ತೇಜಿಸುವ ನಿಟ್ಟಿನಲ್ಲಿ ಜಿಲ್ಲಾವಾರು ನಿರ್ದಿಷ್ಟ ಮಾರ್ಗೋಪಾಯಗಳು, ಕ್ರಿಯಾಯೋಜನೆ, ಗುರಿಗಳನ್ನು ನಿಗದಿಪಡಿಸುವುದು.
3. ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳನ್ನು ಪಿಪಿಪಿ-ಐಎಡಿ ಮೂಲಕ ಕಂಪನಿ/ಕಾರ್ಪೊರೆಟ್ಸ್ ಜೊತೆ ಸಂಪರ್ಕ ಸಾಧಿಸುವುದು.

4. ರಾಜ್ಯದಲ್ಲಿ ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳ ಸಾಮರ್ಥ್ಯ ಹೆಚ್ಚಿಸಲು ನಿಗಮಗಳು/ ಕಾರ್ಪೋರೇಟ್ಸ್ ಬಳಿ ಇರುವ ಅನುದಾನವನ್ನು ಸಂಗ್ರಹಿಸುವುದು (CSR Funds)
5. ಕಾರ್ಯಕ್ರಮ ಅನುಷ್ಠಾನದ ಪ್ರಗತಿಯನ್ನು ಉಸ್ತುವಾರಿ ಮಾಡುವುದು.
6. ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳಿಗೆ ಸಂಬಂಧಿಸಿದ ವಿಷಯಗಳಲ್ಲಿ ಜಿಲ್ಲೆಗಳಿಗೆ ನೆರವು ನೀಡುವುದು.
7. ಯೋಜನೆ ಪ್ರಾರಂಭದಿಂದ ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳು ಹಾಗೂ ಕ್ಷೇತ್ರ ಸಿಬ್ಬಂದಿ ನಡುವೆ ಸೌಹಾರ್ದತೆ ಕಲ್ಪಿಸುವುದು.
8. ಸೂಕ್ತ ಪ್ರಚಾರದ ಮೂಲಕ ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆ ಯೋಜನೆಯನ್ನು ಜನಪ್ರಿಯಗೊಳಿಸಲು ಕ್ರಮವಹಿಸುವುದು.
9. ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳ ವ್ಯಾಪಾರ ಪ್ರಸ್ತಾವನೆಗಳನ್ನು ಸರ್ಕಾರದಿಂದ ಅನುದಾನ ಪಡೆಯಲು ಅಧಿಕಾರಯುಕ್ತ ಸಮಿತಿಗೆ ಶಿಫಾರಸ್ಸು ಮಾಡುವುದು.
10. ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳನ್ನು ಉತ್ತೇಜಿಸಲು, ಸಂಪನ್ಮೂಲ ಸಂಸ್ಥೆಗಳನ್ನು ಎಂಪ್ಯಾನಲ್ ಮಾಡಲು ಉತ್ಕೃಷ್ಟ ಸಂಸ್ಥೆ CoE-FPO ಇಂದ ಸಹಾಯ ಪಡೆಯುವುದು.

ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳ ಅನುಷ್ಠಾನ ಚಟುವಟಿಕೆಗಳಿಗೆ ಬೇಕಾದಂತಹ ಸಮಾಲೋಚಕ ಸೇವೆಗಳಿಗೆ ಮತ್ತು ಕಛೇರಿ ಸಹಾಯಕರು, ಡ್ಯಾಟಾ ಎಂಟ್ರಿ ಅಪರೇಟರ್ ಹಾಗೂ ಡಿ ಗುಂಪಿನ ಸಿಬ್ಬಂದಿಗಳ ಸಂಬಳಕ್ಕಾಗಿ ಮತ್ತು ಕಛೇರಿಯ ಇತರೆ ಕಾರ್ಯಕ್ಕೆ ರೂ 10.00 ಲಕ್ಷಗಳ ಅನುದಾನ ಅವಶ್ಯಕತೆ ಇರುತ್ತದೆ.

3. ಕರ್ನಾಟಕ ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳ ಪೋರ್ಟಲ್: ಕರ್ನಾಟಕ ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳ ಪೋರ್ಟಲ್ ಸ್ಥಾಪಿಸಲು ಕರ್ನಾಟಕ ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳ ನೀತಿ-2018 ರಲ್ಲಿ ಆರ್ಥಿಕ ನೆರವಿನ ಅವಕಾಶ ಕಲ್ಪಿಸಲಾಗಿರುತ್ತದೆ. ಮಿತ್ಯ ವೇದಿಕೆ (ವರ್ಚ್ಯುಯಲ್ ಪ್ಲಾಟ್ ಫಾರ್ಮ್) ಮತ್ತು ಮೊಬೈಲ್ ಆಪ್‌ಗಳ ಮೂಲಕ ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳ ಒಗ್ಗೂಡಿಸುವಿಕೆ, ಬಲವರ್ಧನೆ ಮತ್ತು ಮಾರುಕಟ್ಟೆ ಕಲ್ಪಿಸಲು ನೇರವು ನೀಡುವ ಜೊತೆಗೆ ನೈಜ ಸಮಯದ ಉಸ್ತುವಾರಿ ಮಾಡುವುದು. ಕರ್ನಾಟಕ ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳ ಪೋರ್ಟಲ್ ಅಭಿವೃದ್ಧಿ ಪಡಿಸಲು Center for Smart Governance ಸಂಸ್ಥೆಗೆ ಕಾರ್ಯಾದೇಶ ನೀಡಲಾಗಿದ್ದು ರೂ 12.00 ಲಕ್ಷಗಳ ಅನುದಾನವನ್ನು ಕಾಯ್ದಿರಿಸಲಾಗಿದೆ.

4. ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳ ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳ ಮತ್ತು ಮೌಲ್ಯ ಸರಪಳಿ ಅಂಶಗಳ ಸಾಮರ್ಥ್ಯ ಬಲವರ್ಧನೆ:

ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆ ರಚನೆಯು ಹೊಸ ಪರಿಕಲ್ಪನೆಯಾಗಿರುವುದರಿಂದ ಮೌಲ್ಯ ಸರಪಳಿಯನ್ನು ಅನುಷ್ಠಾನಗೊಳಿಸಿ ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆ ರಚನೆಯ ಮೂಲಕ ಯೋಜನೆಯನ್ನು ಅಭಿವೃದ್ಧಿ ಪಡಿಸಲು ಯೋಜನಾ ಉಸ್ತುವರಿ ಘಟಕ, ಪಿಪಿಪಿಐಎಡಿ ಕೋಶ, ಜಿಲ್ಲಾಮಟ್ಟದ ಅಧಿಕಾರಿಗಳು ಹಾಗೂ ರೈತರ ಸಾಮರ್ಥ್ಯವನ್ನು ಬಲವರ್ಧಿಸಬೇಕಾಗಿದೆ. ಇದರ ಜೊತೆಗೆ ಮಾನವ ಸಂಪನ್ಮೂಲ ಅಭಿವೃದ್ಧಿ ಪಡಿಸಲು ಮತ್ತು ಸಾಮರ್ಥ್ಯ ಹೆಚ್ಚಿಸಲು ತರಬೇತಿ, ಕಾರ್ಯಾಗಾರ, ಖರೀದಿದಾರರ - ಮಾರಾಟಗಾರರ ಮೇಳಗಳನ್ನು, ಜಾತ್ರೆ, ಅಧ್ಯಯನ ಪ್ರವಾಸಗಳನ್ನು ಅಧಿಕಾರಿ ಮತ್ತು ರೈತರಿಗೆ ಆಯೋಜಿಸುವ ಅಗತ್ಯವಿರುತ್ತದೆ.ಈ ಕಾರ್ಯಕ್ಕಾಗಿ ರೂ 10.00 ಲಕ್ಷಗಳ ಅವಶ್ಯಕತೆ ಇರುತ್ತದೆ.

5. ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳ ವ್ಯವಹಾರ ಅಭಿವೃದ್ಧಿ ಸಂಸ್ಥೆ

ಕೆಪೆಕ್ ಸಂಸ್ಥೆಯು ಒಂದು ವೃತ್ತಿಪರ ಸಂಘಟನೆಯಾಗಿದ್ದು ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳ ವ್ಯವಹಾರ ಅಭಿವೃದ್ಧಿ ಸಂಸ್ಥೆಯಾಗಿ ಕಾರ್ಯನಿರ್ವಹಿಸಬೇಕಾಗಿರುತ್ತದೆ. ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳ ವ್ಯವಹಾರ ಅಭಿವೃದ್ಧಿ ಸಂಸ್ಥೆಯು, ಮುಖ್ಯವಾಗಿ ಕೈಗಾರಿಕೆ ಮತ್ತು ಕೃಷಿ ವ್ಯವಹಾರ ಸೂಕ್ತ ಅನುಭವ ಹೊಂದಿದ ತಜ್ಞರನ್ನು ಒಳಗೊಂಡಿದ್ದು ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳಿಗೆ ಅವಶ್ಯವಿರುವ ವ್ಯವಹಾರ ಅಭಿವೃದ್ಧಿಯಲ್ಲಿ ಬೆಂಬಲ ನೀಡುವುದಾಗಿರುತ್ತದೆ. ಆ ತಜ್ಞರು ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳ ಹಾಗೂ ಮಾರುಕಟ್ಟೆಗಳ ಮಧ್ಯೆ ಇಂಟರ್‌ಫೇಸ್ ತರಹ ಕಾರ್ಯನಿರ್ವಹಿಸುವ ಮೂಲಕ ರಾಜ್ಯದಲ್ಲಿ, ರಾಷ್ಟ್ರದಲ್ಲಿ ಹಾಗೂ ರಫ್ತು ವ್ಯವಹಾರ ನಿರ್ವಹಿಸುವಲ್ಲಿ ಸಹಕರಿಸಬೇಕಾಗಿದೆ. ಈ ಸಂಸ್ಥೆಯು ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳ ಒಟ್ಟಾರೆ ಬೆಳವಣಿಗೆ ಮತ್ತು ಅಭಿವೃದ್ಧಿಗೆ ಅವಶ್ಯಕವಿರುವ ಮಾರುಕಟ್ಟೆ ಸಂಬಂಧಗಳನ್ನು ಅಭಿವೃದ್ಧಿಪಡಿಸುವ ಜವಾಬ್ದಾರಿ ಹೊಂದಿರುತ್ತದೆ. ಇದಲ್ಲದೆ ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳಿಗೆ ಅವಶ್ಯಕವಿರುವ ಹಣಕಾಸು ಸಹಕಾರ ಮತ್ತು ಬಂಡವಾಳವನ್ನು ಪಡೆಯುವಲ್ಲಿ ಸಹಾಯ ಮಾಡುತ್ತದೆ.

ಕೆಪೆಕ್ ಸಂಸ್ಥೆಯ ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು ಮುಖ್ಯಸ್ಥರಾಗಿ ಹಾಗೂ ಸಂಸ್ಥೆಯ ತಾಂತ್ರಿಕ ಅಧಿಕಾರಿಗಳು ಮತ್ತು ಕೃಷಿ ವ್ಯವಹಾರ ಸೂಕ್ತ ಅನುಭವ ಹೊಂದಿದ ತಜ್ಞರು ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳ ವ್ಯವಹಾರ ಅಭಿವೃದ್ಧಿ ಸಂಸ್ಥೆಯಲ್ಲಿ ಕಾರ್ಯನಿರ್ವಹಿಸುವರು.

ಕ್ರ.ಸಂ	ವಿವರ	ಷರಾ
1	ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳಿಗೆ ತಜ್ಞರು/ಸಮಾಲೋಚಕರು ಎರಡು ಸಂಖ್ಯೆ @ ರೂ.1.00 ಲಕ್ಷ ಪ್ರತಿ ಮಾಹೆ	ಹೊರಗುತ್ತಿಗೆ ಆಧಾರದಲ್ಲಿ
2	ಡ್ಯಾಟಾ ಎಂಟ್ರಿ ಅಪರೇಟರ್ ಮತ್ತು ಕಛೇರಿ ಸಹಾಯಕರುಗಳ @ ರೂ.18000 ಪ್ರತಿ ಮಾಹೆ ಮತ್ತು ಇತರೆ ವೆಚ್ಚಗಳಿಗೆ.	

ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳ ವ್ಯವಹಾರ ಅಭಿವೃದ್ಧಿ ಸಂಸ್ಥೆ: ಪಾತ್ರ ಹಾಗೂ ಜವಾಬ್ದಾರಿಗಳು:

- ✓ ಕೃಷಿ ಹಾಗೂ ಕೃಷಿಯೇತರ ವಲಯಗಳಲ್ಲಿ ವ್ಯವಹಾರ ಅವಕಾಶಗಳ ಅಧ್ಯಯನ / ಪರಿಶೀಲನೆ ಮತ್ತು ಆಯ್ಕೆ
- ✓ ಸಾಲ ಸೌಲಭ್ಯಗಳ ಕುರಿತು ಮಾಹಿತಿ ಮತ್ತು ಸಂಪರ್ಕ ವ್ಯವಸ್ಥೆ
- ✓ ಅಪಾಯಗಳ ಗುರುತಿಸುವಿಕೆ ಮತ್ತು ತಗ್ಗಿಸುವಿಕೆ ಕುರಿತು ಅರಿವು ಮತ್ತು ಅಗತ್ಯ ಕ್ರಮ
- ✓ ಬೆಳೆ ಆಧಾರಿತ ಸಂಸ್ಕರಣೆ ಮತ್ತು ಮೌಲ್ಯವರ್ಧನೆಗೆ ನವೀನ ತಾಂತ್ರಿಕತೆ ಅಳವಡಿಕೆಗೆ ಸಾಮರ್ಥ್ಯ ಅಭಿವೃದ್ಧಿ ಮತ್ತು ಮೂಲ ಸೌಕರ್ಯಗಳ ಸ್ಥಾಪನೆಗೆ ಪ್ರೋತ್ಸಾಹ
- ✓ ಕೃಷಿ ಸಂಸ್ಕರಣೆ ಸಂಬಂಧಿತ ವಿವಿಧ ಸಂಶೋಧನ ಸಂಸ್ಥೆಗಳೊಂದಿಗೆ ಅವಳಿ ವ್ಯವಸ್ಥೆಗೆ ನೆರವು
- ✓ ಗುಣಮಟ್ಟ ಕಾಯ್ದೂಕೊಳ್ಳಲು GAP, FSSAI ಹಾಗೂ ಇತರೆ ಮಾನದಂಡಗಳ ಅಳವಡಿಕೆಗೆ ಸಾಮರ್ಥ್ಯ ಅಭಿವೃದ್ಧಿ

- ✓ ಆಹಾರ, ಪೌಷ್ಟಿಕತೆ ಹಾಗೂ ಆದಾಯ ಸುರಕ್ಷತೆ ಕ್ರಮಗಳ ಕುರಿತು ಅರಿವು ಮತ್ತು ಪಾಲನೆಗೆ ಒತ್ತು
- ✓ ಸರಬರಾಜು ಸರಪಳಿ ಸದೃಢಗೊಳಿಸಲು ಕ್ರಿಯಾ ಯೋಜನೆ ಮತ್ತು ಅನುಷ್ಠಾನ
- ✓ ಸಾರ್ವಜನಿಕ ಖಾಸಗಿ ಪಾಲುದಾರಿಕೆಗೆ ವ್ಯವಸ್ಥೆಗೆ ಪರಿಸರ ಸೃಜಿಸಲು ನೆರವು
- ✓ ಮಾರುಕಟ್ಟೆ ತಂತ್ರ ಮತ್ತು ಸುಸ್ಥಿರ ಮಾರುಕಟ್ಟೆ ಸಂಪರ್ಕ
- ✓ ಕೃಷಿ ವಾಣಿಜ್ಯ ಅಭಿವೃದ್ಧಿಗೆ ಪ್ರತ್ಯೇಕ / ವಿಶೇಷ ಜಾಲ ತಾಣ ಮತ್ತು ಆಪ್ ನ ಅಭಿವೃದ್ಧಿ
- ✓ ವ್ಯವಹಾರ ಮತ್ತು ಕೈಗಾರಿಕೆ ವಿಶ್ಲೇಷಣೆ ಮತ್ತು ರಫ್ತು
- ✓ ನೋಡಲ್ ಸಂಸ್ಥೆ, ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳೊಂದಿಗೆ ಹಾಗೂ ವಿವಿಧ ಪಾಲುದಾರ ಸಂಸ್ಥೆಗಳೊಂದಿಗೆ ಸಮನ್ವಯ ಪರಿಸರ ವ್ಯವಸ್ಥೆ.

ಸಮಾಲೋಚಕ ಸೇವೆ ಮತ್ತು ಲಾಜಿಸ್ಟಿಕ್ಸ್‌ಗಳನ್ನು ಈ ಘಟಕದಡಿ ಭರಿಸಲು ರೂ 7.00 ಲಕ್ಷಗಳನ್ನು 2020-21 ನೇ ಸಾಲಿನಲ್ಲಿ ಕಾಯ್ದಿರಿಸಲಾಗಿದೆ

4. ಯೋಜನೆ ವಿನ್ಯಾಸ.

4.1 ಯೋಜನೆ ವಿನ್ಯಾಸದ ಬಗ್ಗೆ ಸಂಕ್ಷಿಪ್ತವಾಗಿ ತಿಳಿಸಿ ಹಾಗೂ ಯೋಜನೆ ಎಲ್ಲಾ ಘಟಕಗಳನ್ನು ಒಳಗೊಂಡಿರಬೇಕು.

ರಾಜ್ಯದ ಅಪರ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿಗಳು ಹಾಗೂ ಅಭಿವೃದ್ಧಿ ಆಯುಕ್ತರ ಅಧ್ಯಕ್ಷತೆಯಲ್ಲಿ ಎಲ್ಲಾ ಪಾಲುದಾರರನ್ನೊಳಗೊಂಡಂತೆ ಸರ್ಕಾರದ ಆದೇಶ ಸರ್ಕಾರದ ಆದೇಶ ಸಂಖ್ಯೆ: ಕೃಇ 92 ಕೃಉಇ 2018, ಬೆಂಗಳೂರು, ದಿನಾಂಕ:26.02.2019 ರನ್ವಯ ರಾಜ್ಯ ಮಟ್ಟದ ಅಧಿಕಾರಯುಕ್ತ ಸಮಿತಿಯನ್ನು ರಚಿಸಲಾಗಿದೆ. ಈ ಸಮಿತಿಯು ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳ ರಚನೆಗೆ/ ಉನ್ನತೀಕರಣಕ್ಕೆ ಮಾರ್ಗದರ್ಶನ ಮತ್ತು ಮೇಲ್ವಿಚಾರಣೆ ಹಾಗೂ ಮಾರ್ಗಸೂಚಿಯನ್ನು ಆಗಿಂದಾಗ್ಗೆ ಪರಿಶೀಲಿಸುತ್ತದೆ. ಸದರಿ ಸಮಿತಿಯ ನಿರ್ಧಾರಗಳನ್ನು ಕರ್ನಾಟಕದಲ್ಲಿ ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳ ಉತ್ತೇಜನ ಮತ್ತು ರಚನೆಯಲ್ಲಿ ತೊಡಗಿಸಿಕೊಂಡ ರಾಜ್ಯದ ಎಲ್ಲಾ ಅಭಿವೃದ್ಧಿ ಇಲಾಖೆಗಳು ಮತ್ತು ಇತರೆ ಅಭಿವೃದ್ಧಿ ಸಂಸ್ಥೆಗಳು ಅನುಷ್ಠಾನಗೊಳಿಸಬೇಕಿರುತ್ತದೆ. ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆ ನೀತಿ ಅನ್ವಯ ತಯಾರಿಸಲಾಗುವ ಸಾಮಾನ್ಯ ಮಾರ್ಗಸೂಚಿಯನ್ನು ಸಮಿತಿಯು ಅನುಮೋದಿಸುತ್ತದೆ. ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳ ವಿವಿಧ ಹಂತಗಳಲ್ಲಿ ಮತ್ತು ವಿವಿಧ ಕ್ಷೇತ್ರಗಳಲ್ಲಿ ಬೇಡಿಕೆ ಅನ್ವಯ ಆರ್ಥಿಕ ನೆರವನ್ನು ಸದರಿ ಸಮಿತಿಯು ನಿಗದಿಪಡಿಸುವುದು.

ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳಿಗೆ 3 ಹಂತಗಳಲ್ಲಿ ಅಗತ್ಯವಿರುವ ಹಣಕಾಸಿನ ನೆರವನ್ನು ರಾಜ್ಯ ನೀತಿ ಮತ್ತು ಮಾರ್ಗಸೂಚಿ ಅನ್ವಯ ನೀಡಲಾಗುತ್ತದೆ

1. ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳ ರಚನೆ ಅಥವಾ ಆರಂಭಿಕ ಹಂತ: ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳ ಪ್ರಾರಂಭಿಕ ಹಂತದ ಬೆಳವಣಿಗೆಗೆ ಅವಶ್ಯಕವಿರುವ ಹಣಕಾಸನ್ನು ಅದರಲ್ಲಿಯೂ ಮುಖ್ಯವಾಗಿ ಅವುಗಳ ಸಾಮರ್ಥ್ಯವರ್ಧನೆ ಹಾಗೂ ಮಾರ್ಗದರ್ಶನ ಅವಶ್ಯಕತೆಗಳಿಗೆ ಅನುದಾನ ವಿವಿಧ ಕಾರ್ಯಾಚರಣೆ ಸಂಬಂಧಿತ ವೆಚ್ಚಗಳಿಗಾಗಿ, ರೈತರ ಸಜ್ಜುಗೊಳಿಸುವಿಕೆಗಾಗಿ, ಅಧ್ಯಯನ ಪ್ರವಾಸಗಳಿಗಾಗಿ, ತರಬೇತಿಗಳಿಗಾಗಿ ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳ ಫೆಸಿಲಿಟೇಟರ್ (ಸ್ಥಳೀಯ ಸಂಪನ್ಮೂಲ ವ್ಯಕ್ತಿಗಳು), ಮುಖ್ಯ ಕಾರ್ಯನಿರ್ವಾಹಕ ಅಧಿಕಾರಿಗಳು, ಕಛೇರಿ ಸಹಾಯಕರು, ಡಾಟಾ ಎಂಟ್ರಿ ಆಪರೇಟರ್ಸ್‌ಗಳ ಗೌರವಧನ ನೀಡುವುದು,

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ನೋಂದಣಿ ಖರ್ಚು, ಒಂದು ಸಲದ ಅನುದಾನ ಸಹಾಯ, ಇತರ ನಿರ್ವಹಣಾ ವೆಚ್ಚಗಳು ಮೌಲ್ಯ ಸರಪಳಿಯ ಅಭಿವೃದ್ಧಿ ಹಾಗೂ ವ್ಯವಹಾರ ಯೋಜನೆಗಳಂತಹ ವ್ಯವಹಾರಿಕ ಬೇಡಿಕೆಗಳಿಗೆ ಅವಶ್ಯಕವಿರುವ ಹಣಕಾಸನ್ನು ರಾಜ್ಯ ಅಥವಾ ಕೇಂದ್ರ ಸರ್ಕಾರದ ಯೋಜನೆಗಳಡಿ ಭರಿಸುವುದು. (ಸರ್ಕಾರದ ಆದೇಶ ಸಂಖ್ಯೆ: ಕೃಇ 04 ಕೃಉಇ 2019, ಬೆಂಗಳೂರು, ದಿನಾಂಕ:15.05.2019, 19.08.2019 & 14.01.2020)

2. ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳ ವ್ಯಾಪರ ಪ್ರಾರಂಭಿಕ ಅಥವಾ ಬೆಳವಣಿಗೆ ಹಂತ: ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳಿಗೆ ವ್ಯಾಪಾರ ಯೋಜನೆಯನ್ನು ಅನುಷ್ಠಾನಗೊಳಿಸಲು ನೋಂದಣಿ ನಂತರದ ಬೆಂಬಲವನ್ನು ನುರಿತ ಸಂಪನ್ಮೂಲ ಸಂಸ್ಥೆಗಳ ಮೂಲಕ ತಾಂತ್ರಿಕ ಮತ್ತು ವ್ಯವಸ್ಥಾಪಕ ಕೌಶಲ್ಯಗಳನ್ನು ನೀಡಲಾಗುವುದು. ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳ ವ್ಯಾಪಾರ ಯೋಜನೆಯ ಅಭಿವೃದ್ಧಿ ಹಾಗೂ ಚಟುವಟಿಕೆಗಳನ್ನು ಆರಂಭಿಸಿದ ಬಗ್ಗೆ, ಮೌಲ್ಯ ಮಾಪನದ ಆಧಾರದ ಮೇಲೆ ಕಾರ್ಯೋಪಯುಕ್ತ ಬಂಡವಾಳದ ನೇರವು, ಮೂಲಭೂತ ಸೌಕರ್ಯದ ನೇರವು ಅನುದಾನವನ್ನು ನಿರ್ಣಯಿಸಿ ನೀಡುವುದು.

3. ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳ ಪೂರ್ಣತೆ ಅಥವಾ ವ್ಯಾಪಾರ ವಿಸ್ತರಣಾ ಹಂತ: ಬೆಳವಣಿಗೆ ಹಂತದಲ್ಲಿ ಪ್ರಾರಂಭಿಸಿರುವ ವ್ಯಾಪಾರ ಚಟುವಟಿಕೆಗಳನ್ನು ಮುಂದಿವರಿಸಲು ಹಾಗೂ ಹೊಸ ವ್ಯಾಪಾರ ಆಲೋಚನೆಗಳನ್ನು ಅನುಷ್ಠಾನ ಮಾಡಲು ವೆಂಚರ್ ಕ್ಯಾಪಿಟಲ್, ಎಂಜಲ್ ಇನ್‌ವೆಸ್ಟರ್ಸ್, ಲೋಕೋಪಕಾರಿ ಬಂಡವಾಳ, ಇನ್‌ಪ್ಯುಸ್ಟ್ ಸಬ್‌ವೆಷನ್ ನೆರವು, ಮೂಲಭೂತ ಸೌಕರ್ಯ ಸೃಜನ ಮಾಡಲು ಕ್ರೇಡಿಟ್ ಗ್ಯಾರೆಂಟಿ, ಕಾರ್ಯವಹಿ ಬಂಡವಾಳ, ಕಾರ್ಯಸಾಧ್ಯತೆ ಅಂತರ ನೆರವು, ಗ್ಯಾಮಿಫಿಕೇಷನ್ ನೆರವು ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳನ್ನು ಮೌಲ್ಯ ಮಾಪನದ ನಂತರ ವಿತರಿಸುವುದು.

4. ಸ್ವಂತ ಬಲದಿಂದ ರಚಿತ /ಇತರ ಸಂಸ್ಥೆಗಳಿಂದ ಉತ್ತೇಜಿಸಲಾದ ರೈತ ಉತ್ಪಾದಕ ಸಂಸ್ಥೆಗಳಿಗೆ ಸಹಾಯ

5. ಸರ್ಕಾರದ ಸಹಾಯ ಇಲ್ಲದೆ ರೂಪಿತಗೊಂಡ, ಸ್ವಂತ ಬಲದಿಂದ ರಚನೆಯಾದ ರೈತ ಉತ್ಪಾದಕ ಸಂಸ್ಥೆಗಳು ಹಾಗೂ ನರ್ಬಾಡ್ ಸಂಸ್ಥೆ ಅಥವಾ ಇನ್ನಿತರ ಸಂಸ್ಥೆಗಳಿಂದ ರೂಪಿತಗೊಂಡ ವ್ಯಾಪಾರ ವಹಿವಾಟು, ಮೌಲ್ಯವರ್ಧನೆ ಪೂರ್ವರಚನೆಗೆ ಯಾವುದೇ ಹಣಕಾಸಿನ ಸಹಾಯ ಪಡೆಯದೇ ಇರುವ ಸಂಸ್ಥೆಗಳು ಒಂದು ಬಾರಿ ಸುತ್ತು ನಿಧಿ ರೂ 10.00 ಲಕ್ಷಗಳನ್ನು ಪಡೆಯಲು ಅರ್ಹರಿರುತ್ತಾರೆ. ರೈತರ ಉತ್ಪನ್ನಕ್ಕೆ ಮಾರುಕಟ್ಟೆ ಸೌಲಭ್ಯ ಪಡೆಯಲು ಸಂಸ್ಕರಣೆ/ಮೌಲ್ಯವರ್ಧನೆ/ಮಾರುಕಟ್ಟೆಯಲ್ಲಿ ಒಳ್ಳೆ ಬೆಲೆ ಪಡೆಯುವಲ್ಲಿ ರೈತ ಉತ್ಪಾದಕ ಸಂಸ್ಥೆಗಳಿಗೆ ಸಹಕಾರಿಯಾಗಿರುತ್ತದೆ. ಉತ್ಪನ್ನ ವ್ಯವಹಾರದಲ್ಲಿ ತೊಡಗಿರುವ ಸಂಸ್ಥೆಗಳು ಈ ಬಂಡವಾಳ ಪಡೆಯಲು ಅರ್ಹರಿರುತ್ತಾರೆ. ಇಂತಹ ಸಂಸ್ಥೆಗಳಿಗೆ ಸಹಾಯ ಒದಗಿಸುವ ಮುನ್ನ ಗ್ರೇಡಿಂಗ್ ಮಾಡಿ ಅನುದಾನ ಒದಗಿಸಲಾಗುವುದು. ರೈತ ಉತ್ಕೃಷ್ಟತಾ ಕೇಂದ್ರವು ಇಂತಹ ಸಂಸ್ಥೆಗಳನ್ನು ಗ್ರೇಡ್ ಮಾಡಿ ಬ್ಯಾಂಕ್ ಸಂಪರ್ಕ, ದುರ್ಬಲ ವರ್ಗಗಳನ್ನು ಸಂಸ್ಥೆಯಲ್ಲಿ ಒಳಪಡಿಸುವಲ್ಲಿ, ನಿರ್ದೇಶಕ ಮಂಡಳಿಯಲ್ಲಿ ಮಹಿಳೆಯರ ಪ್ರಾತಿನಿಧ್ಯ ಸಣ್ಣ ಹಾಗೂ ಅತೀ ಸಣ್ಣ ರೈತರಿಗೆ ಪ್ರಾತಿನಿಧ್ಯ ಹಾಗೂ ಇನ್ನಿತರ ವಿಷಯಗಳಲ್ಲಿ

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ಸಹಾಯ ಮಾಡುವುದು ಹಾಗೂ ಈ ವಿಷಯಗಳಲ್ಲಿ ಗ್ರೇಡಿಂಗ್ ಮಾಡಿ ಅಧಿಕಾರಯುಕ್ತ ಸಮಿತಿಯ ಶಿಫಾರಸ್ಸಿನ ಮೇರೆಗೆ ಸಹಾಯ ಒದಗಿಸಬಹುದಾಗಿದೆ.

6. ಸಂಪನ್ಮೂಲ ಸಂಸ್ಥೆಗಳಿಗೆ ಬೆಂಬಲ: ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳ ರಚನೆಗಾಗಿ ಆಯ್ಕೆಗೊಂಡ ಸಂಪನ್ಮೂಲ ಸಂಸ್ಥೆಗಳಿಗೆ ಅವಶ್ಯಕವಿರುವ ವೇತನ, ಪ್ರವಾಸ ಭತ್ಯೆ, ವಿವಿಧ ವ್ಯವಸ್ಥಾಪನಾ ವೆಚ್ಚಗಳು ಹಾಗೂ ಇತರೆ ಖರ್ಚುಗಳ ನಿರ್ವಹಣೆಗೆ ಹಣಕಾಸು ಸಹಾಯ ಅವಶ್ಯಕವಾಗಿರುತ್ತದೆ. (ಸರ್ಕಾರದ ಆದೇಶ ಸಂಖ್ಯೆ: ಕೃಇ 04 ಕೃಉಇ 2019, ಬೆಂಗಳೂರು, ದಿನಾಂಕ:15.05.2019, 19.08.2019 & 14.01.2020).

7. ನೋಡಲ್ ಏಜೆನ್ಸಿಗೆ ಆರ್ಥಿಕ ಬೆಂಬಲ: ರಾಜ್ಯ ಮಟ್ಟದ ಇಲಾಖೆಗಳಲ್ಲಿ ಯೋಜನಾ ಉಸ್ತುವಾರಿ ಘಟಕಗಳಿಗೆ ಹಾಗೂ ಕೃಷಿ ಸಚಿವಾಲಯದಲ್ಲಿ ರಚಿಸಲಾಗುವ ನೋಡಲ್ ಸಂಸ್ಥೆಗೆ ಸೂಕ್ತ ಆಯವ್ಯಯ ಬೆಂಬಲ ಅವಶ್ಯವಿರುತ್ತದೆ. ಇದರಲ್ಲಿ ಮುಖ್ಯವಾಗಿ ಸಲಹೆಗಾರರ ಸೇವೆ, ಪ್ರವಾಸ ಹಾಗೂ ವ್ಯವಸ್ಥಾಪನಾ ವೆಚ್ಚಗಳು, ಮಾಹಿತಿ ಸಂವಹನ ತಂತ್ರಜ್ಞಾನಗಳ ಅಳವಡಿಕೆ ಮತ್ತು ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳ ರಚನೆಗೆ ಸಂಬಂಧಿಸಿದ ಇನ್ನಿತರ ವೆಚ್ಚಗಳು ಸೇರಿರುತ್ತವೆ.
8. ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳ ಮತ್ತು ಮೌಲ್ಯ ಸರಪಳಿ ಅಂಶಗಳ ಸಾಮರ್ಥ್ಯ ಬಲವರ್ಧನೆ:
9. ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆ ರಚನೆಯು ಹೊಸ ಪರಿಕಲ್ಪನೆಯಾಗಿರುವುದರಿಂದ ಇಲಾಖಾ ಅಧಿಕಾರಿಗಳಿಗೆ ಹಾಗು ರೈತರಿಗೆ ಈ ಕುರಿತು ಅರಿವು ಮೂಡಿಸಲು ಮತ್ತು ಸಾಮರ್ಥ್ಯ ಹೆಚ್ಚಿಸಲು ತರಬೇತಿ, ಕಾರ್ಯಾಗಾರ, ಖರೀದಿದಾರರ - ಮಾರಾಟಗಾರರ ಮೇಳಗಳನ್ನು, ಜಾತ್ರೆ, ಅಧ್ಯಯನ ಪ್ರವಾಸಗಳ ಅಗತ್ಯವಿರುತ್ತದೆ.
10. ಕರ್ನಾಟಕ ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆ ಪೋರ್ಟಲ್ ಸ್ಥಾಪನೆ.
11. ಕಪೆಕ್ ಅಡಿಯಲ್ಲಿನ ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳ ವ್ಯವಹಾರ ಅಭಿವೃದ್ಧಿ ಸಂಸ್ಥೆ ಸ್ಥಾಪನೆ

4.2 ಯೋಜನೆಯು ಸ್ಥಳೀಯ ಅವಶ್ಯಕತೆಗೆ ಅನುಗುಣವಾಗಿದ್ದಲ್ಲಿ, ಯಾವ ಆಧಾರದ ಮೇಲೆ ಯೋಜನಾ ಪ್ರದೇಶವನ್ನು ಆಯ್ಕೆ ಮಾಡಿಕೊಳ್ಳಲಾಗಿದೆ.

ರಾಜ್ಯದಾದ್ಯಂತ ಗುಚ್ಛವಾರು ಮೌಲ್ಯ ಸರಪಳಿಯನ್ನು ಗುರುತಿಸಿ ಈ ಯೋಜನೆಯನ್ನು ಅನುಷ್ಠಾನ ಮಾಡಲು ಪ್ರಸ್ತಾಪಿಸಲಾಗಿದೆ.

4.3 ಫಲಾನುಭವಿ ಆಧಾರಿತ ಕಾರ್ಯಕ್ರಮವಾದಲ್ಲಿ ಫಲಾನುಭವಿಗಳನ್ನು ಯಾವ ಆಧಾರದ ಮೇಲೆ ಆಯ್ಕೆ ಮಾಡಲಾಗುವುದು ಹಾಗೂ ಪಜಾ/ಪಪಂ/ಮಹಿಳೆ/ ಅಲ್ಪಸಂಖ್ಯಾತರು/ ಹಿಂದುಳಿದ ವರ್ಗ ಫಲಾನುಭವಿಗಳಿಗೆ ಅವಕಾಶವನ್ನು ಕಲ್ಪಿಸಿರುವ ಬಗ್ಗೆ ಸ್ಪಷ್ಟವಾಗಿ ನಮೂದಿಸುವುದು.

ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳನ್ನು ಸಂಪನ್ಮೂಲ ಸಂಸ್ಥೆಗಳ (RI) ಸೇವೆಯನ್ನು ಬಳಸಿ ರಚಿಸಲಾಗುತ್ತದ್ದು ಇವು ಪ್ರದೇಶ ಆಧರಿತವಾಗಿದ್ದು ತಾವೇ ಸದಸ್ಯರನ್ನು ಆಯ್ಕೆ ಮಾಡಬಹುದಾಗಿದೆ ಅಲ್ಲದೆ ಮಹಿಳೆ ಮತ್ತು ಪಜಾ/ಪಪಂ ರೈತರನ್ನು ಒಳಗೊಂಡಿರಬೇಕು.

4.4 ಸಾಧ್ಯವಿದ್ದಲ್ಲಿ, ವಿತರಣಾ ಕಾರ್ಯಕ್ರಮದಲ್ಲಿ, ಪಂಚಾಯತ್ ರಾಜ್ ಹಾಗೂ ನಗರ ಚುನಾಯಿತ ಪ್ರತಿನಿಧಿಗಳನ್ನು ಭಾಗವಹಿಸುವಂತೆ ನೋಡಿಕೊಳ್ಳುವುದು.

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ಯೋಜನೆಯ ಉದ್ದೇಶವಿದ್ದಲ್ಲಿ, ಪಂಚಾಯಿತಿಗಳ ಸಿದ್ಧತೆ ಮತ್ತು ಅನುಷ್ಠಾನಗೊಳಿಸಲು ಪಂಚಾಯಿತಿಯ ಸಾಮರ್ಥ್ಯದ ಬಗ್ಗೆ ನಮೂದಿಸುವುದು.

ಈ ಯೋಜನೆಯಡಿ ಸ್ಥಳೀಯ ಪಂಚಾಯತ್ ರಾಜ್ ಭಾಗವಹಿಸತಕ್ಕದು. FIG ಮತ್ತು FPO ಗಳು ಪಂಚಾಯತ್ ರಾಜ್ ಗ್ರಾಮ ಪಂಚಾಯಿತಿಗಳಲ್ಲಿ ಮತ್ತು ಎಲ್ಲಾ ಹಂತಗಳಲ್ಲಿ ಕಾರ್ಯನಿರ್ವಹಿಸಬೇಕು .

4.5 ಯೋಜನೆ ಅನುಸ್ಥಾನಗೊಳಿಸಲು ಭೂಮಿ ಸ್ವಾದೀನ ಮತ್ತು ಪರಿಸರ ಇಲಾಖೆ ಅನುಮತಿ ಬೇಕಾಗಿದ್ದಲ್ಲಿ ನಿರ್ದಿಷ್ಟವಾದ ಬೇಡಿಕೆಗಳನ್ನು ನಮೂದಿಸುವುದು.
ಅನ್ವಹಿಸುವುದಿಲ್ಲ

5. ಯೋಜನೆಯ ಅನುಷ್ಠಾನಕ್ಕಾಗಿ ಬೇಕಾದ ಒಟ್ಟು ಮೊತ್ತ

5.1 ಒಟ್ಟು ಮೊತ್ತವನ್ನು ರೆಕರಿಂಗ್ ಹಾಗೂ ನಾನ್ ರೆಕರಿಂಗ್ ವೆಚ್ಚವಾಗಿ ವಿಂಗಡಿಸಿ ಅಂದಾಜು ಮೊತ್ತವನ್ನು ನೀಡುವುದು.

ರೂ 200.00 ಲಕ್ಷಗಳನ್ನು ರೆಕರಿಂಗ್ ವೆಚ್ಚಕ್ಕಾಗಿ ಅವಶ್ಯಕವಿರುತ್ತದೆ.

5.2 ಆಡಳಿತಾತ್ಮಕ ವೆಚ್ಚಕ್ಕಾಗಿ ನಿಗದಿಪಡಿಸಿದ-ಅಂದಾಜು ವೆಚ್ಚ: (ವೇತನ/ಶುಲ್ಕ/ಸಿಬ್ಬಂದಿ/ಭತ್ಯಾ (ಎಮೋಲ್ಯುಮೆಂಟ್ಸ್) ಸಲಹೆಗಾರರ ಸೇರಿ) ನಮೂದಿಸಬೇಕು.

ಈ ಬಗ್ಗೆ ವಿವರಣೆಯನ್ನು ಮೇಲೆ ತಿಳಿಸಲಾಗಿದೆ.

6. ಯಾವ ಮೂಲದಿಂದ ಹಣವನ್ನು ಯೋಜಿಸಲಾಗಿದೆ.

6.1 ಯಾವ ಮೂಲದಿಂದ ಹಣವನ್ನು ಯೋಜಿಸಲಾಗಿದೆ? ಈಗಾಗಲೇ ಯೋಜನೆಯು ಆಯವ್ಯಯ ಭಾಷಣದಲ್ಲಿ ಮಂಡಿಸಲಾಗಿದೆಯೇ?

2019-20 ನೇ ಸಾಲಿನ ಆಯವ್ಯಯ ಕಂಡಿಕೆ 74 ರಲ್ಲಿ ಘೋಷಿಸಿರುವಂತೆ "ಸಣ್ಣ ಮತ್ತು ಅತಿ ಸಣ್ಣ ಕೃಷಿಕರನ್ನು ಸಂಘಟಿಸಲು ಮತ್ತು ತಮ್ಮ ಉತ್ಪನ್ನಗಳ ನೇರ ಮಾರುಕಟ್ಟೆಗಾಗಿ ಅವರ ಸಾಮರ್ಥ್ಯವನ್ನು ಹೆಚ್ಚಿಸಲು, ಕೃಷಿ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆ (Farmer Producer Organisation- FPO) ನೀತಿಯನ್ನು ಮತ್ತು ಮುಂದಿನ 5 ವರ್ಷಗಳಲ್ಲಿ 500 FPO ಗಳ ಮೂಲಕ ಐದು ಲಕ್ಷ ಕೃಷಿಕರನ್ನು ಸಂಘಟಿಸುವ ಗುರಿಯನ್ನು ಹೊಂದಿದೆ. 2020-21ನೇ ಸಾಲಿನಲ್ಲಿ ಕೃಷಿ ಮೌಲ್ಯ ಸರಪಳಿಯ ಅಭಿವೃದ್ಧಿಗಾಗಿ ರಾಜ್ಯವು 100 FPO ಗಳನ್ನು ರಚಿಸಲಿದೆ. FPO ಗಳ ಮೂಲಕ ಮೌಲ್ಯ ಸರಪಳಿ ಅಭಿವೃದ್ಧಿಗೆ ಬೆಂಬಲ ನೀಡಲು ರೂ.8.00 ಕೋಟಿ ಒದಗಿಸಲಾಗುವುದು".

ಆಯವ್ಯಯ ಸಂಪುಟ-3 ರಲ್ಲಿ ಹೊಸ ಲೆಕ್ಕ ಶೀರ್ಷಿಕೆ 2401-00-195-0-01 ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳ ಉತ್ತೇಜನಕ್ಕಾಗಿ ಮೀಸಲಿಡಲಾಗಿದ್ದ ರೂ 800.00 ಲಕ್ಷಗಳನ್ನು ರೂ.200.00 ಲಕ್ಷಗಳಿಗೆ ಕಡಿತಗೊಳಿಸಲಾಗಿರುತ್ತದೆ.

6.2 ಬಾಹ್ಯ ಸಂಸ್ಥೆಯನ್ನು ಒಳಗೊಂಡಿದ್ದಲ್ಲಿ, ಇಲಾಖೆಯು ಅನುದಾನವನ್ನು ಹೊಂದಾಣಿಕೆ ಮಾಡಬೇಕಾದಲ್ಲಿ ಇಲಾಖೆಯು ಬೇರೆ ಎನಾದರು ವ್ಯವಸ್ಥೆ ಮಾಡಿಕೊಂಡಿರುವ ಬಗ್ಗೆ ನಮೂದಿಸಬೇಕು. ನಿಖರವಾದ ಬದ್ಧತೆ

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ಲಭ್ಯವಿಲ್ಲದಿದ್ದಲ್ಲಿ, ಅನುದಾನವನ್ನು ಹೊಂದಿಸಲು ಮಾಡಿಕೊಂಡ ಪರ್ಯಾಯ ವ್ಯವಸ್ಥೆಯ ಬಗ್ಗೆ ತಿಳಿಸುವುದು.

ಪ್ರತಿ ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳ ರಚನೆಗೆ ಅನುಮೋದಿತ ರೂ 30.26 ಲಕ್ಷಗಳ ಅನುದಾನದಲ್ಲಿ ರೂ20.26 ಲಕ್ಷಗಳನ್ನು ರಾಷ್ಟ್ರೀಯ ಕೃಷಿ ವಿಕಾಸ ಯೋಜನೆಯಡಿ ಲಭ್ಯವಿದ್ದು, ಪ್ರತಿ ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳಿಗೆ ಮೀಸಲಿಡಲಾಗಿರುವ ಒಂದೇ ಸಲ ನೀಡಬಹುದಾದ ಸುತ್ತು ನಿಧಿ/ಸಹಾಯಧನ ನೆರವು ರೂ 10.00 ಲಕ್ಷಗಳನ್ನು ರಾಜ್ಯವಲಯ ಯೋಜನೆ- ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳಿಗೆ ಬೆಂಬಲದಡಿ ಕಾಯ್ದಿರಿಸಲಾಗಿದೆ.

ಲೆಕ್ಕ ಶಿರ್ಷಿಕೆ 2401-00-195-0-01 ರಡಿ ಉಪ ಲೆಕ್ಕಶೀರ್ಷಿಕೆವಾರು ಈ ಕೆಳಕಂಡಂತೆ ಅನುದಾನವನ್ನು ಹಂಚಿಕೆ ಮಾಡಲಾಗಿದೆ

(ಲಕ್ಷ ರೂಗಳಲ್ಲಿ)

ಕ್ರ. ಸಂ	ಘಟಕ	ಉಪ ಲೆಕ್ಕಶೀರ್ಷಿಕೆ	ಮೊತ್ತ
1	ಒಂದೇ ಸಲ ನೀಡಬಹುದಾದ ಸುತ್ತು ನಿಧಿ/ಸಹಾಯಧನ ನೆರವು	103	160.00
2	ನೋಡಲ್ ಏಜೆನ್ಸಿಗೆ ಬೆಂಬಲ	051	1.00
3	ಯೋಜನಾ ಉಸ್ತುವರಿ ಘಟಕಕ್ಕೆ ಬೆಂಬಲ	051	10.00
4	ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳ ಮತ್ತು ಮೌಲ್ಯ ಸರಪಳಿ ಅಂಶಗಳ ಸಾಮರ್ಥ್ಯ ಬಲವರ್ಧನೆ	015	10.00
5	ಕರ್ನಾಟಕ ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆ ಪೋರ್ಟಲ್ ಸ್ಥಾಪನೆ	051	12.00
6	ಕಪೆಕ್ ಅಡಿಯಲ್ಲಿನ ರೈತ ಉತ್ಪಾದಕರ ಸಂಸ್ಥೆಗಳ ವ್ಯವಹಾರ ಅಭಿವೃದ್ಧಿ ಸಂಸ್ಥೆ ಸ್ಥಾಪನೆ	051	7.00
ಒಟ್ಟು			200.00

ಆಯುಕ್ತರು
ಜಲಾನಯನ ಅಭಿವೃದ್ಧಿ ಇಲಾಖೆ

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ANNEXURE - 12D1

भारतीय रिज़र्व बैंक
----------RESERVE BANK OF INDIA----------
www.rbi.org.in

FIDD.CO.FSD. 79 /05.06.001/2020-21 August 3, 2020

To

The Chairmen / Managing Directors/ Chief Executive Officers

All SLBC/ UTLBC Convenor Banks

Madam/Dear Sir,

Enhancing Credit Delivery to Agriculture Logistics and Supply Chain Ecosystem

As per the third advance estimates of the Ministry of Agriculture & Farmer's Welfare, food grains production estimates in 2019-20 are 3.7 percent higher than the final estimates of the previous year. Rabi procurement is in full flow in respect of oilseeds, pulses and wheat, benefiting from the bumper harvest although some delays are reported owing to transportation and labour issues. Additionally, as per latest information available, kharif season sowing was higher by 44 per cent over last year's acreage. These developments will support farm incomes, improve the terms of trade facing the farm sector and strengthen food security for the country.

2. In this context, there is a need for taking full advantage of the bumper harvest and increase in net sown area in the ongoing crop cycle by enhancing the investment credit provided to agriculture logistics and supply chain sector through enhanced lending against Warehouse Receipts (WRs), including Negotiable Warehouse Receipts (NWRs) and electronic NWRs, and promoting agriculture infrastructure investment as is provided under the PSL guidelines.

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 : cgminctidd@rbi.org.in
हिंदी आसान है,इसका प्रयोग बढ़ाइए।
" चेतावनी : रिज़र्व बैंक आपको 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.

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3. The Prime Minister's Atma Nirbhar Bharat Abhiyan Stimulus Package, *inter alia* includes, setting up of ₹. 1 lakh crore agri infrastructure fund to strengthen the farm gate infrastructure wherein the prime focus is on development of post-harvest infrastructure including development of warehouse, silos, storage and grading units, cold chains, logistic facilities, supply chain services etc. Guidelines on this have been issued by the Govt. of India.

4. Accordingly, lending for augmenting the farm gate and supply chain infrastructure, including against WRs/ NWRs/ e-NWRs may be included as one of the key action points in your current Annual Credit Plan/ District Credit Plan.

Yours faithfully,

(Sonali Sen Gupta)
Chief General Manager

Endt. No. FIDD.CO.FSD. 80 /05.06.001/2020-21 of date

Copy forwarded for information to Regional Directors/ Officers in Charge, Regional Offices.

(Nengneikim Guite)
General Manager

Annexure-1202

भारतीय रिज़र्व बैंक
----------RESERVE BANK OF INDIA----------
www.rbi.org.in

FIDD.CO.FSD. 247/05.10.003/2020-21 September 28, 2020

Chairman
Indian Banks' Association
World Trade Centre Complex
Centre 1, 6th Floor, Cuffe Parade
Mumbai- 400 005

Madam/ Dear Sir,

Guidance Note for financing FPOs by banks

The Internal Working Group on Agricultural Credit in its Report had recommended that NABARD should design a financing model for credit requirements of FPOs across the entire supply and value chain.

2. In this connection, NABARD has designed a guidance note for financing of FPOs by banks based on their experience in financing FPOs through NABKISAN and financing models attempted earlier by NABARD & NABKISAN. The note has significance in the backdrop of the ambitious aim of GoI in the formation of 10,000 new Farmer Producers' Organisations (FPOs) over the next five years, announced in the Union Budget 2019-20.

3. As per the recommendation of the IWG, the Reserve Bank has included loans upto 5 crore per borrowing entity to FPO/FPCs undertaking farming with assured marketing of their produce at a predetermined price under the revised PSL guidelines.

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 : रिजर्व बैंक आपको 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.

4. To facilitate credit flow in this direction, we request you to consider issuing the guidance note for FPO financing to your member banks, who may use it in consonance with their internal lending policies. The sponsor banks of RRBs may also be requested to issue the guidance note to the RRBs, suitably.

5. A line of confirmation of action taken may please be communicated to us for record.

Yours faithfully,

(Nengneikim Guite)
General Manager

Annexure - 17 E

NABARD

NB.KA.CPD/667/Plan-1/2020-21 dated 03 August 2020

The Convenor
SLBC
Canara Bank
Corporate Office
Gandhinagar
Bangalore-560 009

Dear Sir,

Doubling of Farmers Income by 2022 –Developing Benchmarks for monitoring at Different Fora

Please refer to our Head Office letter No. NB.CPD.GCD/1380-1398/GLC/2019-20 dated 31 December 2019 (copy enclosed) on the captioned subject. In this connection we request you to advise all the Lead District Managers in Karnataka to ensure use of the benchmarks provided in the above letter in various fora such as DCC, DLRC and BLBC for the purpose of monitoring and reviewing the progress under "Doubling of Farmers Income by 2022" and discussions on these benchmarks are held in detail. Further, it is suggested that the same may be included along with the agenda on "Doubling of Farmers' Income by 2022" in SLBC meetings in future.

Yours faithfully

R.K. Dudihalli

(R.K.Dudihalli)
Asst. General Manager

Encl: as above

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NABARD

संदर्भ सं. राबैं. सीपीडी. जीसीडी/ 1380-1398 / जीएलसी/ 2019-20 31 दिसम्बर 2019
Ref No. NB.CPD.GCD / 1380-1398 / GLC / 2019-20 31 December 2019

परिपत्र सं 328 / सीपीडी-10 / 2019
Circular No. 328/ CPD-10/ 2019

अध्यक्ष/ प्रबंध निदेशक/ मुख्य कार्यपालक अधिकारी

The Chairman/ Managing Director/ Chief Executive Officer

एसएलबीसी संयोजक बैंक/ अग्रणी बैंक

SLBC Convener Banks/ Lead Banks

महोदय

2022 तक किसानों की आय को दोगुना करना – अनुप्रवर्तन के लिए बेंचमार्क विकसित करना

Doubling of Farmers' Income by 2022 - Developing of Benchmark for Monitoring

1. भारतीय रिज़र्व बैंक ने 29 सितंबर 2016 के अपने पत्र सं. एफ़आईडीडी.सीओ.एलबीएस.बीसी. सं. 16 /02.01.011/2016-17 के माध्यम से एसएलबीसी के सभी संयोजक बैंकों/ अग्रणी बैंकों को सूचित किया था कि वे एसएलबीसी, डीसीसी, डीएलआरसी और बीएलबीसी जैसी विभिन्न समितियों की बैठकों में अग्रणी बैंक योजना के अंतर्गत '2022 तक किसानों की आय को दोगुना करना' विषय को नियमित कार्यसूची में शामिल करें। साथ ही, अग्रणी बैंकों को सूचित किया गया था कि वे प्रगति के अनुप्रवर्तन और समीक्षा के लिए नाबार्ड द्वारा उपलब्ध कराए जाने वाले बेंचमार्कों का उपयोग करें।	1. RBI vide their letter no. FIDD.CO.LBS.BC. No. dated 29 September 2016 had advised all SLBC Convenor Banks/ Lead Banks to include 'Doubling of Farmer's Income by 2022' as a regular agenda under Lead Bank Scheme in various fora such as SLBC, DCC, DLRC and BLBC. Further, Lead Banks were advised to use the benchmarks, to be provided by NABARD for the purpose of monitoring and reviewing the progress.

राष्ट्रीय कृषि और ग्रामीण विकास बैंक
National Bank for Agriculture and Rural Development
कॉर्पोरेट आयोजना विभाग
प्लॉट क्र सी-24, 'जी' ब्लॉक, बांद्रा-कुर्ला कॉम्प्लेक्स, बांद्रा (पूर्व), मुंबई - 400 051. टेली: +91 22 2653 0106 • फ़ैक्स: +91 22 2653 0096 • ई मेल: cpd@nabard.org
Corporate Planning Department
Plot No. C-24, 'G' Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051 • Tel.: +91 22 2653 0106 • Fax: +91 22 2653 0096 • E-mail: cpd@nabard.org

2. नाबार्ड ने '2022 तक किसानों की आय को दोगुना करना' मद के अंतर्गत प्रगति के अनुप्रवर्तन और समीक्षा के लिए भारतीय रिज़र्व बैंक, चुने हुए एसएलबीसी और अन्य हितधारकों के परामर्श से बेंचमार्क/ संकेतक विकसित किए हैं। नीचे दिए गए बेंचमार्क/ संकेतक मुख्यत: **ऋण से संबन्धित हैं क्योंकि एसएलबीसी/ डीएलसीसी/ बीएलबीसी मुख्यत: बैंकरों के मंच हैं।**	**2.** NABARD in consultation with RBI, selected SLBC and other stakeholders have developed the benchmarks/ indicators for monitoring and reviewing the progress under Doubling of Farmers' Income by 2022. The benchmark/ indicators given below are related mainly to **credit aspects considering that SLBCs/ DLCCs/BLBCs are mainly Bankers' Fora.**

Indicators:

क्र.सं./ Sr.No.	संकेतक/ Indicator	विवरण/ Measures
अ/A.	बेंचमार्क संबंधी मानदंड/ BENCHMARK PARAMETERS	
1	किसानों का कवरेज/ Coverage of Farmers	क. राज्य में किसानों की संख्या की तुलना में कृषि ऋण खातों की सं. a. No. of agri loan accounts as compared to number of farmers in the state
		ख. वर्ष के दौरान राज्य/ जिला/ ब्लॉक में एसएफ़/ एमएफ़ की कुल संख्या में हिस्से के रूप में वित्तपोषित (संवितरित) एसएफ़/ एमएफ़ खातों की सं. b. No. of SF/ MF accounts financed (disbursed) during the year as a share of total number of SF/ MF in the State/ District/ Block
2	अल्पावधि ऋण/ Short Term Credit	क. निवल कृष्य भूमि में प्रति हेक्टेयर संवितरित फसल ऋण a. Crop loan disbursed per hectare of net cultivable area
		ख. कुल वित्तपोषित किसानों में एसएफ़/ एमएफ़/ बटाईदार किसानों का हिस्सा (खातों की सं.) b. Share of SF/MF/Tenant farmers in total farmers financed (No. of accounts)
		ग. कुल वित्तपोषित किसानों में एसएफ़/ एमएफ़/ बटाईदार किसानों का हिस्सा (राशि) c. Share of SF/MF/Tenant farmers in total farmers financed (Amount)
		घ. किसानों को कुल ऋण में अनुषंगी गतिविधियों का हिस्सा (खातों की सं.)

		d. Share of allied activities in total loans to farmers (No. of accounts)
		ङ. किसानों को कुल ऋण में अनुषंगी गतिविधियों का हिस्सा (राशि) e. Share of allied activities in total loans to farmers (Amount)
3	सावधि ऋण/ Term Loan	क. कुल वित्तपोषित किसानों में एसएफ़/ एमएफ़/ बटाईदार किसानों का हिस्सा (खातों की सं.) a. Share of SF/MF/Tenant farmers in total farmers financed (No. of accounts)
		ख. कुल वित्तपोषित किसानों में एसएफ़/ एमएफ़/ बटाईदार किसानों का हिस्सा (राशि) b. Share of SF/MF/Tenant farmers in total farmers financed (Amount)
		ग. किसानों को कुल ऋण में अनुषंगी गतिविधियों का हिस्सा (खातों की सं.) c. Share of allied activities in total loans to farmers (No. of accounts)
		घ. किसानों को कुल ऋण में अनुषंगी गतिविधियों का हिस्सा (राशि) d. Share of allied activities in total loans to farmers (Amount)
4	फसल बीमा के अंतर्गत कवरेज का दायरा/ Extent of Coverage under Crop Insurance	कुल वित्तपोषित फसल ऋण खातों बीमाकृत फसल ऋण खातों की सं. No. of Crop Loan accounts covered under insurance to that of total crop loan accounts financed
आ/ B	**वृद्धि के मानदंड (पूर्व अवधि की अपेक्षा)/ GROWTH PARAMETERS (over the previous period)**	
1	अनुषंगी गतिविधियों के लिए अल्पावधि ऋण/ कार्यशील पूँजी/ Short Term Credit/working capital for allied activities	क. किसानों को अनुषंगी गतिविधियों के लिए अल्पावधि ऋण/ कार्यशील पूँजी खातों की संख्या में वृद्धि a. Growth in number of accounts of short term credit/working capital for allied activities to farmers
		ख. किसानों को अनुषंगी गतिविधियों के लिए अल्पावधि ऋण/ कार्यशील पूँजी राशि में वृद्धि b. Growth in amount of short term credit/working capital for allied activities to farmers
2	कृषि में पूँजी निर्माण/ Capital formation in Agriculture	कृषि सावधि ऋण संवितरण में वृद्धि/ Growth in Agriculture Term Loan disbursed : क/a. कृषि और अनुषंगी गतिविधियाँ (कृषि ऋण)/ Agriculture and allied activities (Farm Credit)

		ख/b. कृषि आधारभूत संरचना/ Agriculture Infrastructure ग/c. सहयोगी गतिविधियाँ/ Ancillary activities
3	फसल बीमा/ Crop Insurance	प्राप्त और निपटाए गए दावों की संख्या में वृद्धि/ Growth in number of claims received and settled
4	बाजार विकास/ लिंकेज/ Market Development/Linkage	क. बैंकों द्वारा वित्तपोषित एफ़पीओ की संख्या में वृद्धि a. Growth in Number of FPOs financed by banks
		ख. बैंकों द्वारा वित्तपोषित एसएचजी/ जेएलजी की संख्या में वृद्धि b. Growth in Number of SHGs/JLGs financed by banks
		ग. भंडारागार रसीदों के समक्ष वित्तपोषित खातों की संख्या में वृद्धि c. Growth in Number of accounts financed against warehouse receipts

आपसे अनुरोध है कि योजना के अंतर्गत प्रगति के अनुप्रवर्तन और समीक्षा के लिए उक्त बेंचमार्कों/ संकेतकों को शामिल करने के लिए आवश्यक तंत्र स्थापित करें. समीक्षा अधिमानत: वार्षिक आधार पर की जाए।	You are requested to institute necessary mechanism for incorporating aforesaid benchmarks/ indicators for monitoring and reviewing the progress made under the scheme. The review may preferably be carried out on yearly basis.

भवदीय/ Yours faithfully,

डॉ. ए. के. सूद / Dr. A. K. Sood

(महाप्रबंधक/ General Manager)

ANNEXURE – 12F

NABARD

NB(KA).DOR-LT/634 /SRF-Wadi & Watershed/2019-20 27 July 2020

The Convenor
State Level Bankers Committee
Canara Bank, Head Office Annex,
5th Cross, Gandhi Nagar
Bengaluru - 560 009

केनरा बैंक CANARA BANK
14 AUG 2020
GM's Secretariat
Lead Bank & Regional Rural Bank Wing
H. O. Annexe, Bengaluru 560 009

Dear Sir,

Special Refinance Scheme in NABARD Watershed and Wadi Project Areas

We forward herewith NABARD Circular No. 199/ DoR- 69/2020 dated 20 July 2020 extending **concessional long-term refinance to all eligible banks / FIs @ 3% RoI** to enable them deepen institutional credit to beneficiaries in Watershed and Adivasi development projects of NABARD.

There are 246 Watershed Projects and 30 Tribal Development Projects implemented in Karnataka by NABARD with a potential for substantial credit flow from banks supported by concessional refinance.

Karnataka Regional office shall conduct a familiarisation workshop to explain the salient features of the product, discussion and feedback on the scheme shortly.

In the meanwhile, we request you to communicate the scheme details to the controlling offices of all Commercial Banks & SFBs in Karnataka and advise them to avail the benefit of concessional refinance available under the scheme. Banks may advise their district / circle heads to approach NABARD DDMs in the respective districts for preparing banking plans under the scheme.

We also request you to include the circular as an agenda item for discussion in the ensuing SLBC meetings to monitor the progress under the programme as envisaged in the circular.

(Dr. K U Viswanathan)
General Manager

राष्ट्रीय कृषि और ग्रामीण विकास बैंक
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NABARD

National Bank for Agriculture and Rural Development
Department of Refinance
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सं.सं.राबैं. पुनर्वित्त Ref. No. NB.DoR / 257 / पीपीएस PPS - 9/ 2020-2021

20 जुलाई 2020

परिपत्र सं Cir. No. 199 / पुनर्वित्त DoR – 69 / 2020

मुख्य कार्यपालक अधिकारी The CEO / प्रबंध निदेशक MD/ अध्यक्ष Chairman

अनुसूचित वाणिज्य बैंक Scheduled Commercial Banks, क्षेत्रीय ग्रामीण बैंक Regional Rural Banks, लघु वित्त बैंक Small Finance Banks, राज्य सहकारी बैंक State Cooperative Banks

महोदया/ प्रिय महोदय / Madam/Dear Sir,

नाबार्ड वाटरशेड और वाडी परियोजना क्षेत्रों में विशेष पुनर्वित्त योजना

Special Refinance Scheme in NABARD Watershed and Wadi Project Areas

आप जानते हैं, नाबार्ड देश में दो दशकों से अधिक समय से जनजाति बहुल क्षेत्रों में प्राकृतिक संसाधाओं के संरक्षण हेतु प्रतिभागी दृष्टिकोण के साथ "वाडी" नामक आदिवासी विकास परीयोजनाएं लागू करता रहा है. इन वाटरशेड कार्यक्रमों की विशेषता, परियोजनाओं के आयोजन, कार्यान्वयन, अनुप्रवर्तन और वित्तीय प्रबंधन, समुदाय आधारित संगठनों के माध्यम से जनसमुदाय की भागीदारी रही है. ये सभी परियोजनाएं स्थानीय गैर-सरकारी संगठनों की सहायता से नाबार्ड अनुदान/ अनुदान-सह-ऋण से लागू की जाती हैं. इन विकासात्मक पहलों से प्राकृतिक और मानव संसाधन, उच्च पूंजी और आर्थिक व्यवसायों के अनुकूल क्षेत्रों में परिवर्तित हो गए हैं. वाडी मॉडल की प्रमुख विशेषता संधारणीय कृषि के माध्यम से किसानों की आर्थिक दशा में सुधार करना, सामाजिक सशक्तिकरण, स्वास्थ्य सहित महिलाओं के सशक्तिकरण से जीवन स्तर को बेहतर बनाना है. 2. वाटरशेड विकास कार्यक्रम से कृषि क्षेत्र में (35% तक वृद्धि), विभिन्न फसलों की उत्पादकता में वृद्धि (29-53%),	As you are aware NABARD has been implementing watershed development projects on participatory approach for conserving natural resources and Adivasi Development Projects, popularly known as "wadi" in tribal habitations across the country for more than two decades. The uniqueness of the watershed programmes is the peoples participation in planning and implementation the projects, monitoring as well as the financial management through community based organisations. All these projects are implemented with grant/ grant cum loan assistance by NABARD with the help of local NGOs. These developmental initiatives have transformed the natural and human resource endowments in compact areas and are conducive for absorption of higher capital and economic avocations. The main features of the wadi model are the economic upliftment of the

भूजल रिचार्ज में वृद्धि, निवल बुवाई क्षेत्र और सिंचित क्षेत्र में परिवर्तन, अतिरिक्त रोजगार पैदा करना, रोजगार पैदा होने के कारण पलायन में कमी, फसल सघनता में वृद्धि और मृदा क्षति में कमी आई है. संरक्षित संसाधनों और निर्मित सामाजिक पूंजियों(ग्राम वाटरशेड समितियां, संयुक्त देयता समूहों, स्वयं-सहायता समूहों आदि) के प्रभावी उपयोग हेतु किसानों/जनजाति-वर्ग द्वारा वाटरशेड तथा वाडी परियोजना क्षेत्रों में संधारणीय आजीविका और रोजगार के अवसर पैदा करने के लिए अधिक निवेश करने की आवश्यकता है. कोरोना वाइरस (कोविड-19) महामारी के कारण किए गए लॉकडाउन से रोजगार तथा आजीविका के अवसरों के अभाव से ग्रामीण क्षेत्रों के लाखों परिवार बुरी तरह से प्रभावित हुए हैं. शहरी क्षेत्रों से ग्रामीण क्षेत्रों में श्रमिकों की वापसी से समस्या की गंभीरता और भी बढ़ गई जिससे कृषि में ग्रामीण युवकों के लिए निवेश के अवसरों के निर्माण की आवश्यकता बढ़ गई है. तदनुसार, बैंकों को आर्थिक गतिविधियों के लिए ऋण प्रदान करने और शहरों से ग्रामीण क्षेत्रों में लौटने से उभरी समस्याओं के समाधान हेतु रोजगार के अवसर पैदा करने के लिए रियायती पुनर्वित्त प्रदान करने की योजना तैयार की गई है. 3. उपर्युक्त संदर्भ में वाटरशेड तथा वाडी परियोजना क्षेत्रों में प्राथमिक, द्वितीय और तृतीय क्षेत्रों को शामिल करते हुए अतिरिक्त आर्थिक गतिविधियों के वित्तीय पोषण के लिए **सभी पात्र बैंकों/ वित्तीय संस्थाओं को 3% की दर से दीर्घावधि पुनर्वित्त सहायता** उपलब्ध करवाने का निर्णय किया गया जिससे वे इन परियोजना क्षेत्रों के लाभार्थियों को अधिक संस्थागत ऋण दे सके. इससे बैंकों को कृषि में पूंजी निवेश करने में काफी बल मिलेगा. नाबार्ड से यह पुनर्वित्त पूर्व-स्वीकृति की विस्तृत प्रक्रिया की औपचारिकताओं के बिना, बैंकों को स्वत: पुनर्वित्त सुविधा (एआरएफ़) के अधीन दी जाएगी. साथ ही, बैंकों को बैंकिंग योजना के अनुसार इस प्रकार की गतिविधियों के लिए अलग से जानकारी रखनी होगी. विस्तृत परिचालनात्मक दिशानिर्देश अनुबंध में दिए गए हैं.	farmers, through sustainable agriculture, social empowerment, improvement in quality of life including health and women empowerment. 2. The major outcomes of the watershed development programme include increase in area under cultivation (up to 35%), improvement in productivity of various crops (29–53%), enhancement of groundwater recharge, change in net sown area and irrigated area, generation of additional employment, reduction in migration due to creation of employment, increase in cropping intensity and reduction in soil loss. In order to make efficient use of conserved resources and social capital formed viz. Village Watershed Committees (VWCs), Joint Liability Groups (JLGs), SHGs etc., it is felt that further investments by the farmers/tribals for taking up appropriate economic activities are required in watershed as well as wadi project areas. The spread of the Novel Coronavirus (COVID-19) pandemic has also severely impacted the lives of millions in the rural areas on account of lack of employment and livelihood opportunities due to lockdown. The severity of this problem has further been compounded due to reverse migration of labour force from urban areas to rural areas necessitating the need to create investment opportunities for rural youth in agriculture. Accordingly, a concessional refinance scheme has been conceived not only to encourage banks to lend to economic activities and create sustainable livelihood and employment opportunities in the rural areas but also to address the issues arising out of reverse migration. 3. In the above context, financing economic activities covering primary, secondary and tertiary sectors in watershed development project areas and micro agro

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4. कृपया आप अपने बैंक में इस योजना का व्यापक प्रसार करें और रियायती पुनर्वित्त का लाभ उठाएँ. हमने अपने क्षेत्रीय कार्यालयों को अपने-अपने राज्यों में परियोजना क्षेत्रों, पहचान किए गए क्लस्टरों की जानकारी आपको देने और क्षेत्र विकास योजनाएँ/ बैंकिंग योजनाएँ तैयार करने में आपका मार्गदर्शन करने की सलाह दी है.	processing activities for tribal farmers in wadi project areas supported by NABARD, it has been decided to extend **concessional long term refinance support to all eligible banks/FIs at 3%** to enable banks to deepen investmen credit to beneficiaries in these project areas. This will be a great enabler to banks in accelerating capital formation in agriculture. The refinance will be sanctioned under Automatic Refinance Facility (ARF) which shall enable banks to obtain financial accommodation from NABARD, without going through the detailed pre-sanction procedure formalities. However, Banks are expected to claim refinance to the extent of support provided to beneficiaries in identified watershed areas and beneficiaries of wadi projects supported by NABARD. Further, the banks have to maintain separate database for lending against such activities as per the banking plan. The detailed operational guidelines are furnished in the Annexure.
5. इस विषय में आप आगे मार्गदर्शन और सूचना के लिए हमारे क्षेत्रीय कार्यालयों से संपर्क करें.	4. We request you to widely canvass the scheme in your bank and take advantage of concessional refinance. We have advised our Regional Offices to share the details of our project areas in respective States and guide in preparation of Area development Plans / Banking Plans in identified clusters. 5. We advise you to be in touch with our Regional offices for further guidance and information on the subject.

भवदीय

एल आर रामचंद्रन

(एल आर रामचंद्रन)
मुख्य महाप्रबंधक

अनुलग्नक Encls : 4 पृष्ठ pages

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अनुबंध
ANNEXURE

नाबार्ड वाटरशेड और वाडी परियोजना क्षेत्रों में विशेष पुनर्वित्त योजना
Special Refinance Scheme in NABARD Watershed and Wadi Project Areas

परिचालनात्मक
Operational Guidelines

1. उद्देश्य Objective

प्रस्तावित विशेष योजना के मुख्य उद्देश्य नाबार्ड समर्थित वाटरशेड और वाडी परियोजना क्षेत्रों में संधारणीय आर्थिक गतिविधियों, आजीविकाओं और रोजगार के अवसरों का प्रसार, बैंकों को वाटरशेड/वाडी क्षेत्रों में रियायती ब्याज दर पर ऋण प्रदान करने के लिए प्रोत्साहन देना, कोविड महामारी के कारण शहरों से ग्रामीण क्षेत्रों में लौटने संबंधी समस्याओं से निपटना, कोविड उपरांत कृषि और ग्रामीण क्षेत्रों को बढ़ावा देना, प्राथमिक क्षेत्र में आधार स्तर पर ऋण सघनता बढ़ाना और वाटरशेड तथा वाडी परियोजना क्षेत्रों को सुदृढ़ और संधारणीय बनाना है.

The main objectives of the proposed special scheme is to promote sustainable economic activities, livelihoods and employment opportunities in NABARD supported watershed and wadi project areas, encourage banks to lend at concessional rate in watershed/wadi areas, address the issues related to reverse migration on account of the covid pandemic, give a boost to the agriculture and rural sector in post-COVID era, credit intensification and enhancing GLC flow in priority sector and make watershed and wadi project areas more robust and sustainable.

2. पुनर्वित्त की स्वीकृति Sanction of Refinance

वर्तमान में देश के विभिन्न राज्यों में लगभग 1000 चालू और पूर्ण हुई वाटरशेड और 791 जनजाति परियोजनाएं हैं. तथपि, परियोजना क्षेत्रों में जहां ग्राम वाटरशेड समितियां और गैर सरकारी संगठन कार्यरत और सक्रिय हैं, उन्हें इसमें शामिल करने का प्रस्ताव है ताकि ग्राम वाटरशेड समितियां/गैर-सरकारी संगठनों के सदस्य ऋण आवेदनों तैयार कर सके या बैंकों के बीसी के रूप में बैंकों के मानदंडों का अनुपालन करने में सहायता दे सके.

There are around 1000 ongoing and recently completed watershed projects and 791 TDF projects in different states of the country. However, the project areas where Village Watershed Committees(VWC) are functional and NGOs are active are proposed to be covered so that the members of VWC/NGOs may facilitate origination of loan applications or can act as BCs to banks.

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वाटरशेड और वाडी परियोजना क्षेत्रों में रियायती दीर्घावधि पुनर्वित्त सहायता आसानी से अपनाए जाने के लिए बैंकों के सहयोग से बैंकिंग योजनाएँ ज़िला विकास प्रबन्धक/क्षेत्रीय कार्यालय तैयार करेंगे. क्षेत्रीय कार्यालय हमारी परियोजना क्षेत्रों की जानकारी बैंकों को देंगे और बैंकों द्वारा सक्रियता से पहचान किए गए क्लस्टरों में ऋण प्रदान करने के लिए बैंकिंग योजनाएँ तैयार करने में मार्गदर्शन करेंगे. बैंकों को नाबार्ड से विस्तृत औपचारिक पूर्व-स्वीकृति की प्रक्रिया के बिना स्वत: पुनर्वित्त सुविधा(एआरएफ़) के अधीन पुनर्वित्त की स्वीकृति दी जाएगी. तदनुसार, क्षेत्रीय कार्यालय बैंकों को इस प्रकार की गतिविधियों के लिए दिए गए ऋण के संबंध में पुनर्वित्त के दावे के लिए अलग से आंकड़े रखने की सलाह दें. क्षेत्रीय कार्यालय अपने कार्य क्षेत्र में कार्यरत सभी बैंकों के साथ बातचीत करें और इस योजना का व्यापक प्रसार करें.

The concessional LT refinance support in watershed and wadi project areas be implemented through preparation of Banking Plans by DDMs/ROs of NABARD in association with banks for easy adoption. Regional Offices of NABARD will share the details of our project areas to banks and guide them in preparation of Banking Plans in identified clusters for extending loans proactively by banks. The refinance will be sanctioned under Automatic Refinance Facility (ARF) which enables banks to obtain financial accommodation from NABARD, without going through the detailed procedure of pre- sanction formalities. Accordingly, banks have to maintain separate database for claiming refinance against lending for such activities. ROs will interact with all the banks in their area of jurisdiction and sensitise on scheme guidelines.

3. पात्र गतिविधियां Eligible activities

वाटरशेड विकास परियोजना क्षेत्र में बैंकों द्वारा दिए गए सभी प्राथमिक क्षेत्र ऋण और वाडी परियोजना क्षेत्र में जनजातीय किसानों को कृषि-प्रसंस्करण गतिविधियों के लिए दिए गए ऋण पुनर्वित्त के लिए पात्र होंगे. एक निदर्शी सूची निम्नानुसार है:

All priority sector loans extended by banks in watershed development project areas and agro-processing activities for tribal farmers in wadi project areas will be eligible for refinance. An indicative list is given below:

कृषि क्षेत्र के अंतर्गत लघु सिंचाई, कृषि यांत्रिकीकरण, भूमि विकास, मृदा संरक्षण, डेयरी, बकरी/भेड़ पालन, मुर्गी पालन, सूअर पालन, बागान/बागवानी, वानिकी, मत्स्य पालन, गोदाम और मार्केट यार्ड्स, बायो-गैस और अन्य ऊर्जा के वैकल्पिक स्रोत, रेशम पालन, मधु मक्खीपालन, पशुपालन और पशु चालित गड़िया (बैलगाड़ी आदि), कृषि-प्रसंस्करण, कृषि-सेवा केन्द्र आदि; कृषीतर क्षेत्र (एमएसएमई) के अधीन शिल्पकार, हस्ताशिल्प, हथकरघा, कृषि और खाद्य प्रसंस्करण आदि, सूक्ष्म वित्त, ग्रामीण आवास आदि पात्र हैं. वाटरशेड और वाडी विकास परियोजना क्षेत्र में बैंकों द्वारा प्राथमिक क्षेत्र दिशानिर्देशों का पालन करते हुए अन्य कोई गतिविधि भी पात्र होंगे.

Minor irrigation, Farm mechanisation, Land development, Soil Conservation, Dairy, sheep/goat rearing, poultry, piggery, Plantation/horticulture, forestry, Fishery, Storage

and market yards, Bio-gas and other alternate sources of energy, Sericulture, Apiculture, Animals and animal driven carts, Agro-processing, Agro-service centres, etc. under farm sector; Artisans, Handicrafts, Handlooms, Agro and Food Processing etc. under off-farm Sector (MSME); Micro-Finance, Rural Housing etc. are eligible. Any other activity complying with priority sector guidelines financed by banks in the watershed and wadi development project area are also eligible.

4. पात्र लाभार्थी Eligible Beneficiaries

इस योजना में, वाटरशेड परियोजना क्षेत्र में सभी पात्र लाभार्थी शामिल होंगे. समान्यतया एक वाटरशेड क्षेत्र लगभग 1000 हेक्टेयर का होता है जिसमें खेती करने वाले लगभग 400 कृषि परिवारों की ज़मीन हो सकती है. इसी तरह नाबार्ड समर्थित जनजाति विकास निधि-परियोजनाओं के सभी लाभार्थी पात्र हैं बैंक उन्हें प्रस्तावित योजना के अधीन ऋण प्रदान कर सकते हैं. छोटे और सीमांत किसानों, जनजातीय किसानों, अन्य किसानों, कृषक उत्पादक संगठनों, स्वयं-सहायता समूहों, संयुक्त देयता समूहों, कृषक सामुदायिक संस्थाओं आदि को बैंक ऋण प्रदान करने पर विचार कर सकते हैं.

The scheme will cover all the eligible beneficiaries in watershed project areas. Generally, in a watershed project of approx. 1000 ha area, about 400 farm households will be owning and cultivating the lands. Similarly all the beneficiaries of TDF projects supported by NABARD in Wadi area are eligible and banks may consider extending loans under the proposed scheme. Loans may be given to Small & Marginal farmers, tribal farmers, other farmers, FPOs, SHGs, JLGs, farmers' collectives etc.

5. पात्र वित्तीय संस्थान Eligible financial institutions

वर्तमान पुनर्वित्त नीति के अनुसार, वाणिज्य बैंक, लघु वित्त बैंक, क्षेत्रीय ग्रामीण बैंक, सहकारी बैंक और नाबार्ड की सहायक कंपनियाँ योजना के अधीन रियायती पुनर्वित्त के लिए पात्र हैं.

As per the extant refinance policy, Commercial Banks, SFBs, RRBs, Cooperative Banks and subsidiaries of NABARD are eligible for concessional refinance under the scheme.

6. मार्जिन Margin

प्रत्येक बैंक के ऋण अंडराइटिंग मानक और इस संबंध में भारतीय रिज़र्व बैंक के दिशानिर्देशों के अनुसार मार्जिन होगी.

As per credit underwriting standards of individual banks and in accordance with RBI guidelines in this regard.

7. ब्याज दर Interest rate

इस विशेष पुनर्वित्त योजना पर ब्याज की दर 3% प्रति वर्ष होगी और बैंक/वित्तीय संस्थान, नाबार्ड की ब्याज दर से 2.5% से अधिक अंतिम ऋण दर नहीं लगाएंगे. नाबार्ड को समय-समय पर ब्याज की दर में परिवर्तन करने का अधिकार होगा.

The interest rate on this Special Refinance Scheme will be at @3% per annum and the ultimate lending rate to be charged by banks/FIs should not be more than 2.5% over & above the interest rate charged by NABARD. NABARD reserves the right to change the interest rate from time to time.

8. चुकौती Repayment

इस पुनर्वित्त की चुकौती अवधि अधिकतम 5 वर्ष की होगी.

The refinance shall be repaid within a maximum period of 5 years.

9. अनुप्रवर्तन और समीक्षा Monitoring and Review

योजना के प्रभावी कार्यान्वयन के लिए ग्राम वाटरशेड समिति बैठकों/ जनजाति विकास निधि परियोजना अनुप्रवर्तन समिति-पीएमसी बैठकों/ राज्य स्तरीय बैंकर समिति- एसएलबीसी/ खंड स्तरीय बैंकर समिति – बीएलबीसी/ ज़िला समन्वय समिति जैसे मंचों पर योजना का अनुप्रवर्तन किया जाए. नैब परीक्षण मोबाइल ऐप के माध्यम से बैंकों द्वारा दीर्घावधि आर्थिक गतिविधियों की जियो-टैगिंग और जियो-फेंसिंग गहन अनुप्रवर्तन किया जाएगा. बैंकों द्वारा ऋण प्रदान करने और पुनर्वित्त संवितरण के लिए बैंक न्यूट्रल प्लैटफॉर्म पर डिजिटल ऋण आवेदन किया जा सकता है जिस पर वाटरशेड और वाडी क्षेत्र का डिजिटल नक्शा होना चाहिए.

For effective implementation of the scheme, monitoring may be done in the fora like Village Watershed Committee Meetings/ TDF PMC meetings/ SLBC/ BLBC/ DCC. Close monitoring shall be done by geo-tagging and geo-fencing of long term economic activities financed by banks through NAB Parikshan Mobile App of NABARD. Generation of digital loan application on bank neutral platform with clear digital map demarcation of watershed and wadi areas will also be attempted for delivery of loan by banks and refinance disbursement.

10. योजनाबद्ध पुनर्वित्त पर लागू अन्य नियम व शर्तें यथावत होंगी. All other terms and conditions as applicable to schematic refinance shall remain unchanged.

ANNEXURE – IFI

नाबार्ड

सं.सं.राबैं. पुनर्वित्त Ref. No. NB.DoR / 411 / पीपीएस PPS - 9/ 2020-2021 15 September 2020

परिपत्र सं Cir. No. 244 / पुनर्वित्त DoR – 76 / 2020

मुख्य कार्यपालक अधिकारी The CEO / प्रबंध निदेशक MD/ अध्यक्ष Chairman

अनुसूचित वाणिज्य बैंक Scheduled Commercial Banks, क्षेत्रीय ग्रामीण बैंक Regional Rural Banks, लघु वित्त बैंक Small Finance Banks, राज्य सहकारी बैंक State Cooperative Banks

महोदया/ प्रिय महोदय / Madam/Dear Sir,

नाबार्ड वाटरशेड और वाडी परियोजना क्षेत्रों में विशेष पुनर्वित्त योजना

Special Refinance Scheme in NABARD Watershed and Wadi Project Areas – Ultimate Lending Rate

उपर्युक्त विषय पर 20 July 2020 का कृपया हमारा परिपत्र संख्या 199/ DoR-69 देखें। बैंकों से प्राप्त अनुरोध के अनुसार परिपत्र के अनुबंध में पैरा 7 में आंशिक संशोधन इस प्रकार से किया गया है " **इस विशेष पुनर्वित्त योजना पर ब्याज़ की दर 3% प्रति वर्ष होगी और अंतिम लाभार्थी को बैंक/ वित्तीय संस्थान, नाबार्ड की ब्याज़ दर से 06 मास MCLR+1% या EBLR+2.5% से अधिक दर नहीं लगाएंगे।**	Please refer to our Circular 199/ DoR-69 dated 20 July 2020 on the captioned subject. On the basis of requests received from various banks, Para 7 of the Annexure to the Circular is partially modified to read as **"the interest rate on this Special Refinance Scheme will be at 3% per annum and the ultimate lending rate to be charged by banks/FIs should not be more than 06 months MCLR+1% or EBLR+2.5% whichever is lower".**
चूंकि नाबार्ड 3% प्रति वर्ष की ब्याज़ दर से पुनर्वित्त सहायता प्रदान कर रहा है हम आपसे पुनः अनुरोध करते है कि इस रियायति पुनर्वित्त सहायता का लाभ उठाएँ और नाबार्ड द्वारा विकसित वाटरशेड और वाडी परियोजना क्षेत्रों में अधिक से अधिक निवेश ऋण प्रदान करें ।	Since NABARD is extending refinance at an interest rate of @3% per annum, we once again request you to take advantage of concessional refinance and deepen investment credit in watershed and wadi project areas developed by NABARD.

भवदीय

एल. आर. रामचंद्रन

(एल आर रामचंद्रन)
मुख्य महाप्रबंधक

ANNEXURE – 12 G

GOVERNMENT OF KARNATAKA

No. FD 30 CAM 2020

Karnataka Government Secretariat,
M.S. Building,
Bengaluru, Date: 05.08.2020.

From,

Additional Chief Secretary to Government,
Finance Department,
Vidhana Soudha,
Bengaluru.

केनरा बैंक CANARA BANK
महा प्रबंधक का सचिवालय, आरबी बैंक व क्षेत्रीय ग्रामीण बैंक विभाग
प्र. का. अनेक्स, बेंगलूरु - 560 009
17 AUG 2020
GM's Secretariat
Lead Bank & Regional Rural Bank Wing
H. O. Annexe, Bangaluru - 560 009

To,

The Convenor
State Level Bankers' Committee &
General Manager,
Canara Bank,
HO Annexe, Gandhinagar, Bangalore.

Sir,

Sub: State Level Implementation Committee for Targeted Financial Inclusion Intervention Programme (TFIIP).

****

Government of India, Ministry of Finance, Department of Financial Services have vide their letter no. 6/5/2018-FI(Vol II) (C-300382286) dated 13.07.2020 (copy enclosed) addressed to the Chief Secretary to Government have directed the formation of State Level Implementation Committee for Targeted Financial Inclusion Intervention Programme (TFIIP) in the state and the General Manager, State Level Bankers Committee is the Member Secretary for the Committee.

Secretary to Government (Budget & Resources), Finance Department, is nominated as the Co-chair of State Level Implementation Committee for Targeted Financial Inclusion Intervention Programme (TFIIP) in the state.

The details of the composition of the committee and periodicity (Fortnightly) are contained in the letter. Kindly take suitable steps for conduct of the regular meeting as per terms of reference & guidelines in the matter.

Yours faithfully,

Manju Prasannan Pillai 5/8/2020

(Manju Prasannan Pillai)
Secretary to Government
(Fiscal Reforms)
Finance Department.

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ANNEXURE - IPG

No. 6/5/2018-FI (Vol II) (C-300382286)

Government of India
Ministry of Finance
Department of Financial Services

3rd floor, Jeevan Deep Building
Sansad Marg, New Delhi- 110 001
Dated 13.7.2020

To

Addresses at 'A'(next page)

Subject: State Level Implementation Committee for the Targeted Financial Inclusion Intervention Programme (TFIIP) within the overall Aspirational Districts Programme (ADP) of NITI Aayog

With a view to enhance the penetration of financial inclusion in the Aspirational Districts, Department of Financial Services (DFS) is launching a Targeted Financial Inclusion Intervention Programme (TFIIP) initially in 40 selected Aspirational Distrcits within the overall Aspirational Districts Programme (ADP) of NITI Aayog.

2. The National Level Steering Committee (NLSC) for this programme has already been constituted in 13.5.2020. NLSC in its first meeting on 9.7.2020 has decided that the State and District Level Implementation Committees under this programme should be constituted by DFS.

3. In view of the above the State Level Implementation Committees for the TFIIP for the 15 States (list enclosed), in which the 40 selected Aspirational Districts are located, are hereby constituted with the following composition:

Sl. No.	Official	Designation in the team
1	Joint Secretary in charge of Financial Inclusion (FI) in DFS	Co Chair
2	Principal Secretary Finance of the concerned State Governments	Co Chair
3	State Nodal Officer as nominated by NITI Aayog	Member
4	General Manager, State Level Bankers Committee of the concerned States	Member Secretary
5	Zonal/Regional Head of State Bank of India in the State as nominated by the bank	Member
6	Zonal/Regional Head of Punjab National Bank in the State as nominated by the bank	Member
7	Zonal/Regional Head of Union Bank of India in the State as nominated by the bank	Member
8	Zonal/Regional Head of Bank of Baroda in the State as nominated by the bank	Member
9	Representative of CEO NPCI to the State	Member
10	Director, MicroSave (institution engaged by NITI Aayog for consultancy services in ADP) or his/her representative	Member

4. The Terms of References (ToR) of the State Level Implementation Committees will be as follows:

i. Strategic guidance on implementation plan of TFIIP in the State under the overall guidance of NLSC.

ii. Resolution of various issues raised by the District Level Implementation Committees or other stakeholders

iii. Monitoring progress and deliberation and advising the District Level Teams.

5. It is requested to nominate the official for being member of the SLIC as per para 3 and inform the name, designation, email id and mobile number of the nominated official to this Department at fi-dfs@nic.in with copy to usfi-dfs@nic.in. The first meeting of this Committee may be convened at the earliest, at any date before 20.7.2020 and detailed implementation plans may be approved then. Thereafter fortnightly review meetings may be conducted. Wide State /District level publicity may be given to the drive.

(Anindita Sinharay)
Director

A

1. CEO, NITI Aayog
2. Chief Secretaries of the 15 States
3. Chairman, State Bank of India
4. MD & CEOs of Punjab National Bank, Union Bank of India, Bank of Baroda
5. CEO, NPCI
6. Director Micro Save

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Gmail slbcbangalore bangalore <slbcbangalore@gmail.com>

State Level Implementation Committee for Targeted Financial Inclusion Intervention Programme (TFIIP)

1 message

slbcbangalore bangalore <slbcbangalore@gmail.com> 12 September 2020 at 19:02
To: Principal Secretary Finance Department <prs-fd@karnataka.gov.in>, "ADDL.SEC.FISCAL.REFORMS.FD.GOK" <camfd@kar.nic.in>, "ADDL.SEC.FISCAL.REFORMS.FD.GOK" <asfr-fd@karnataka.gov.in>, "ADDL.SEC.FISCAL.REFORMS.FD.GOK" <asfd-fr@karnataka.gov.in>, Accounts Management <fdfram17@gmail.com>, Manju Pillai Secretary FR <manjup_pillai@yahoo.com>, ADVISOR FI GOK <sunilkurtkoti@yahoo.com>
Cc: "Secretary Finance Department (Budget)" <secybud-fd@karnataka.gov.in>, bcsrao@canarabank.com, Prasad Jvs <jvsnprasad@gmail.com>, SLBC KARNATAKA <slbckarnataka@canarabank.com>, SLBC KARNATAKA <karnatakaslbc@gmail.com>, "HO:LB & RRB WING" <holbrrb@canarabank.com>

Dear Sir,

We have for reference your office letter no.FD 30 CAM 2020 dated 05.08.2020 (received on 17.08.2020) on subject matter and submitting here below the nominations received from major banks along with SLBC Karnataka for constituting a State Level Implementation Committee for the Targeted Financial Inclusion Intervention Programme(TFIIP) for the Karnataka State in terms of DFS letter no.6/5/2018-FI (Vol II) (C-300382286) dated 13.07.2020.

Bank Name	Nominee Name	Designation	Email Id	Mobile No.
SLBC Karnataka, Canara Bank	Shri.B.Chandra Sekhara Rao	Convenor, SLBC & General Manager	slbcbangalore@gmail.com slbckarnataka@canarabank.com	6366921379
State Bank of India	Shri. Joby Jose	Dy. General Manager, AO3, Kalburgi	dgm.nw1ao3ban @sbi.co.in	9447302403
Bank of Baroda	Shri. A. Sudarsan S	General Manager	zm.karap@bankofbaroda.com	9480426631
Union Bank of India	Shri. P. Seetharamaiah	Dy. General Manager	pseetharamaiah@ unionbankofindia.com	9880322111
Punjab National Bank	Shri. Vijay Kumar	Dy. General Manager / Circle Head	vijaykr@pnb.co.in	8295909885

We request you to do the needful and communicate constitution of the committee to enable us to share with respective Banks.

With Regards,
J V S PRASAD
DY. GENERAL MANAGER
SLBC KARNATAKA & CANARA BANK,
HEAD OFFICE ANNEXE,
GANDHI NAGAR, BANGALORE-09 Karnataka
PH : 080-22343490 Fax : +91 – 080 – 22343489
e-mail: slbckarnataka@canarabank.com,
slbcbangalore@gmail.com, karnatakaslbc@gmail.com

P कृपया वृक्ष बचाए, जब तक अति आवश्यक न हो इस ई-मेल का *प्रिंट ना ले*/Save trees, *Don't print*this e-mail unless it's really necessary

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ANNEXURE-17H

SLBC

केनरा बैंक CANARA BANK
मुख्य प्रबंधक का सचिवालय, अग्रणी बैंक व क्षेत्रीय ग्रामीण बैंक विभाग
म. का. अनेक्स, बंगलूरु - 560 009
09 JUL 2020
GM's Secretariat
Lead Bank & Regional Rural Bank Wing
H. O. Annexe, Bengaluru - 560 009

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GOVERNMENT OF KARNATAKA

No.SWD 172 SLP 2019

Karnataka Government Secretariat,
Vikasa Soudha,
Bangalore, dated: 09-06-2020

CORRIGENDUM

Government Order No. SWD 158 SLP 2016, Dated: 12-07-2016 Terms and Condition of the Scheme at Sl. No. 1(c) i.e **"The Entrepreneurs are eligible to avail the benefit only once" This Condition is deleted.**

By order in the name of the
Governor of Karnataka

(K.C KUMAR)
Under Secretary to Government-1
Social Welfare Department.

To:

1) Accountant General (A & E, Audit-1, Audit-2), Karnataka, Bangalore
2) The Additional Chief Secretary to Government, Finance Department, Vidana Soudha, Banglore
3) Commissioner, Social Welfare Department, Bangalore.
4) Director, Tribal Welfare Department, Bangalore.
5) Managing Director, Karnataka State Finance Corporation Limited, Banglore
6) Managing Director, Dr. B.R. Ambedkar Development Corporation Limited, Bangalore
7) Managing Director, Karnataka Maharshi Valmiki Scheduled Tribes Development Corporation Limited, Bangalore
8) Managing Director / Zonal Manager / Regional Manager of Nationized Banks of located in Bengaluru, Karnataka.
9) Manager Director, The Karnataka State Cooperative Apex Bank Limited, Bengalore
10) Manager Director, District Co-Operative Central Banks of all Districts
11) Conviner, Syndicate Bank, Bengaluru
12) Under Secretary to Government (Exp. 3&9), Finance Department, Vidhana Soudha, Bangalore
13) Spare Copies.

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Copy to:-

1. The Prinicipal Secretary, Social welfare Department, Vikasa Soudha, Banglore
2. The Deputy Secretary-1 and 2, Social welfare Department, Vikasa Soudha, Banglore

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PROCEEDINGS OF THE GOVERNMENT OF KARNATAKA

Sub: The Extension of Interest subsidy loan scheme at 4% to SC/ST entrepreneurs from Nationalised Banks/The Karnataka State Cooperative Apex Bank Limited (Apex Bank) and District Cooperative Central Banks (DCC Banks) with regard to the loans sanctioned by the Banks.

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Preamble:

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

> "4 % interest subsidy scheme currently being implemented by KSFC to SC/ST entreprenueurs will be extended to the nationalized banks/apex bank/Dcc Banks. The present loan limit of Rs.5.00 crores will be enhanced to Rs.10.00 crores for which a grant of Rs.40.00 crores will be provided. The scheme will reach all parts of the state and more number of SC/ST people will be benefitted".

To implement the above said budget announcement a proposal was submitted to Finance Dept and obtained necessary concarance and also discussed with the banks. Therefore, it is decided to issue the following Government Order.

GOVERNMENT ORDER NO. SWD 158 SLP 2016, BANGALORE, DATED: 12-07-2016

In order to encourage Scheduled Caste / Scheduled Tribe entrepreneurs to establish micro, small and medium scale industrial / service units, it is hereby ordered to extend the interest subsidy scheme on term/working capital loans to Scheduled Caste / Scheduled Tribe entrepreneurs by the Nationalised Banks/The Karnataka State Cooperative Apex Bank Limited (Apex Bank) and District Cooperative Central Banks (DCC Banks) subject to the following terms and conditions.

Terms and Conditions of the Scheme:

1. The units of manufacturing /Industry/service activities as per the norms of the banks are eligible to claim interest subsidy under the scheme by SC/ST entrepreneurs.

(a) who takes up the fresh units – first time enterprenuers.

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(b) who takes up expansion, moderniation and diversification of existing units but not availed the interest subsidy earlier from KSFC.

(c) the entrepreneurs are eligible to avail the benefit only once.

2. The unit shall be fully owned i.e., 100% by Scheduled Caste / Scheduled Tribe entrepreneurs respectively. The Ownership / share holding of units even in part by other than Scheduled Caste /Scheduled Tribe are not eligible for interest subsidy. All the applicants must belong, to SC/ST and produce the SC/ST caste certificates issued by the competent authority in Karnataka. The personal verification of original caste certificate is required to be done. The affidavit may be obtained from the applicants to the effect that they belong to SC/ST. In case of doubt, before releasing of loan the genuineness of caste certificate may be verified with the competent authority. In case of any complaint regarding caste certificate against loanees, the same may be referred to Social Welfare Department for further action (These are necessary to avoid false caste certificate cases). The applicants are also liable for prosecution as well as to pay back the entire interest subsidy availed, in case the caste certificate found to be false.
3. The interest subsidy loan amount - maximum loan limit is upto Rs.10.00 crores only.
4. The maximum loan limit of Rs. 10.00 crores includes term loan and one time working capital based on the project proposal but working capital is restricted to maximum of Rs.50.00 lakhs. Repetition of working capital sanction is not allowed.
5. The proposal should be for minimum loan amount is Rs. 20.00 lakhs under this scheme. (This is prescribed because there are other scheme were subsidy is given on the unit cost and also from the point of easy monitoring).
6. The beneficiary/applicant has to pay only 4% interest on the loan amount and the remaining interest out of the total chargeble interest will be reimbursed to the banks by the Government.
7. The repayment period is 8 years including moritorium in case of loan upto Rs. 5.00 crores and upto 10 years in case of loan above Rs.5.00 crores but below Rs.10.00 crores.
8. The banks are at liberty to consider any amount of project cost/loan. However, the interest subsidy is restricted up to Rs. 10.00 crores only. If the loan amount is more than Rs. 10.00 crores, then the full interest amount on the balance loan over and above Rs. 10.00 crores is required to be borne by the entrepreneurs.
9. The units will be eligible for interest subsidy from the date of first disbursement of the loan amount and on the quantum of disbursement.
10. Banks may sanction loans with normal applicable rate of interest. The effective interest rate to be paid by the barrower is 4% only. The difference

between the normal lending rate of banks and effective interest rate of 4% will be reimbursed by the Government of Karnataka.

11. Banks will be fully responsible for recovery of the principle and interest @ 4% from the barrower. Government shall release these subsidy over and above 4% interest only after paying the principle installments due along with interest by the borrower. Further, in case of defalts in payment of instalment and interest the Government will not extend interest subsidy for that period. But once the instalments are regularized but again the interest subsidy is eligible.

12. The units which availed the interest subsidy under any other scheme of Government of Karnataka / Government of India are not eligible for interest subsidy under this scheme.

13. The smooth functioning of the scheme the exsisting committee as per SLBC decision for monitoring weaker section loans under the chairmanship of Principal Secretary/Secretary, Social Welfare in which the bankers are members will monitor this scheme also.

14. The banks should also prescribe a condition that the unit availing the interest subsidy scheme should provide employment to SC / ST persons to the extend of 50% of the employees to be employed. This may be verified by the Commissioner/Director while releasing the interest subsidy.

15. The interest subsidy amount shall be reimbursed to the banks by the Commissioner for Social Welfare for Scheduled Caste applicants and Director for Scheduled Tribes for Scheduled Tribe applicants on receiving the claims from the banks through their Nodal officer. The banks are requested to send the name and address (Bengaluru) of Nodal officer to the Principal Secretary/Secretary of Social Welfare Department, Room No.232, 2nd Floor, Vikasa Soudha, Bengaluru-560 001.

16. The Nationalized Banks/Apex Bank/Dcc Banks shall appoint the nodal officer for the purpose of collecting the details and submitting the interest subsidy claims to the Commissioner / Director Tribal Welfare for reimbursement of interest subsidy amount.

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This issues with the concurrence of Finance Department vide No. FD 408 Exp.3/16, dated: 28.05.2016.

By order and in the name of
Governor of Karnataka

(SHAMBHULINGAIAH)
Deputy Secretary to Government-1,
Social Welfare Department.

To:

1) Accountant General (A & E, Audit-1, Audit-2), Karnataka, Bangalore
2) Commissioner for Social Welfare, Bangalore
3) Director for Tribal Welfare, Bangalore
4) Managing Director, Dr. B.r. Ambedkar Development Corporation Limited Bangalore.
5) Managing Director, Karnataka Maharshi Valmiki Scheduled Tribes Development Corporation Limited, Bangalore.
6) Managing Director/Zonal Manager/Regional Manager of Nationized Banks of located in Bengaluru, Karnataka.
7) Manager Director, The Karnataka State Cooperative Apex Bank Limited, Bengaluru
8) Manager Director, District Co-operative Central Banks of all Districts
9) Conviner, Syndicate Bank, Bengaluru
10) Under Secretary to Government (Exp. 3,9), Finance Department, Vidhana Soudha, Bangalore.
11) Spare Copies Department.

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Annexure- 17 I

M-01027/1/2018-CDD
Government of India
Ministry of Fisheries, Animal Husbandry and Dairying
(Department of Animal Husbandry and Dairying)
****

Krishi Bhawan, New Delhi
Dated: - 27- 08-2020

To

Chief General Manager,
Department of Refinance,
National Bank for Agriculture & Rural Development (NABARD),
C-24, G Block, Bandra –Kurla Complex,
Bandra (East), Mumbai-400051

Subject: Discontinuation of Dairy Entrepreneurship Development Scheme (DEDS) for the financial year 2020-21-.reg

Sir,

I am directed to refer NABARD's letter no. NB. DoR. DEDS/362/DEDS-1/2020-21 dated 25.08.2020 on the above mentioned subject and to state that there is no budgetary allocation in the Department under DEDS during 2020-21. Therefore, DEDS may be considered as discontinued for the financial year 2020-21.

This is issued with approval of competent authority.

Yours Sincerely,

27/8/20

(C.Sen)
Deputy Commissioner (DD)

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ANNEXURE – 17

रजिस्ट्री सं. डी.एल.- 33004/99

REGD. NO. D. L.-33004/99

भारत का राजपत्र
The Gazette of India

सी.जी.-डी.एल.-अ.-01062020-219680
CG-DL-E-01062020-219680

असाधारण
EXTRAORDINARY
भाग II—खण्ड 3—उप-खण्ड (ii)
PART II—Section 3—Sub-section (ii)

प्राधिकार से प्रकाशित
PUBLISHED BY AUTHORITY

सं. 1532] नई दिल्ली, सोमवार, जून 1, 2020/ज्येष्ठ 11, 1942
No. 1532] NEW DELHI, MONDAY, JUNE 1, 2020/JYAISTHA 11, 1942

सूक्ष्म, लघु और मध्यम उद्यम मंत्रालय

अधिसूचना

नई दिल्ली, 1 जून, 2020

का.आ. 1702(अ).—'सूक्ष्म, लघु और मध्यम उद्यम विकास अधिनियम, 2006 (2006 का 27) की धारा 7 की उप-धारा (9) के साथ पठित उप-धारा (1) द्वारा प्रदत्त शक्तियों का प्रयोग करते हुए तथा भारत के राजपत्र, असाधारण, भाग-II, खंड 3, उप-खंड (ii) में दिनांक 30 सितंबर, 2006 के सां. आ. 1642 (ई) के तहत प्रकाशित भारत सरकार, लघु उद्योग मंत्रालय की दिनांक 29 सितंबर, 2006 की अधिसूचना के अधिक्रमण में तथा ऐसे अधिक्रमण से पूर्व किए गए कार्य अथवा विलोपित किए जाने वाले कार्यों को छोड़कर, केंद्र सरकार एतदद्वारा सूक्ष्म, लघु और मध्यम उद्यमों के लिए निम्नलिखित मानदंडों को अधिसूचित करती है, नामत:—

i. सूक्ष्म उद्यम वह है जिसमें संयंत्र और मशीनरी अथवा उपस्कर में एक करोड़ रुपए से अधिक का निवेश नहीं होता है तथा उसका कारोबार पांच करोड़ रुपए से अधिक नहीं होता है;

ii. लघु उद्यम वह है जिसमें संयंत्र और मशीनरी अथवा उपस्कर में दस करोड़ रुपए से अधिक का निवेश नहीं होता है तथा उसका कारोबार पचास करोड़ रुपए से अधिक नहीं होता है;

iii. मध्यम उद्यम वह है जिसमें संयंत्र और मशीनरी अथवा उपस्कर में पचास करोड़ रुपए से अधिक का निवेश नहीं होता है तथा उसका कारोबार दो सौ पचास करोड़ रुपए से अधिक नहीं होता है।

यह अधिसूचना 01.07.2020 से लागू होगी।

[फा.सं. 2/1(5)/2019-पीएंडजी/नीति (खंड-IV)]

ए. के. शर्मा, सचिव

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MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES

NOTIFICATION

New Delhi, the 1st June, 2020

S.O. 1702(E).—In exercise of the powers conferred by sub-section (1) read with sub-section (9) of section 7 of the 'Micro, Small and Medium Enterprises Development Act, 2006 (27 of 2006) and in supersession of the notification of the Government of India, Ministry of Small Scale Industries, dated the 29th September, 2006, published in the Gazette of India, Extraordinary, Part II, Section3, Sub-section(ii), vide S.O. 1642(E), dated the 30th September 2006 except as respects things done or omitted to be done before such supersession, the Central Government, hereby notifies the following criteria for classification of micro, small and medium enterprises, namely:—

(i) a micro enterprise, where the investment in Plant and Machinery or Equipment does not exceed one crore rupees and turnover does not exceed five crore rupees;

(ii) a small enterprise, where the investment in Plant and Machinery or Equipment does not exceed ten crore rupees and turnover does not exceed fifty crore rupees;

(iii) a medium enterprise, where the investment in Plant and Machinery or Equipment does not exceed fifty crore rupees and turnover does not exceed two hundred and fifty crore rupees.

This notification shall come into effect from 01.07.2020.

[F. No. 2/1(5)/2019-P&G/Policy (Pt.-IV)]

A. K. SHARMA, Secy.

Uploaded by Dte. of Printing at Government of India Press, Ring Road, Mayapuri, New Delhi-110064
and Published by the Controller of Publications, Delhi-110054.

ALOK KUMAR Digitally signed by ALOK KUMAR Date: 2020.06.01 22:12:29 +05'30'

Existing and Revised Definition of MSMEs

Existing MSME Classification			
Criteria : Investment in Plant & Machinery or Equipment			
Classification	Micro	Small	Medium
Mfg. Enterprises	Investment<Rs. 25 lac	Investment<Rs. 5 cr.	Investment <Rs. 10 cr.
Services Enterprise	Investment<Rs. 10 lac	Investment< Rs. 2 cr.	Investment<Rs. 5 cr.

Revised MSME Classification			
Composite Criteria : Investment And Annual Turnover			
Classification	Micro	Small	Medium
Manufacturing & Services	Investment< Rs. 1 cr. and Turnover < Rs.5 cr.	Investment< Rs. 10 cr. and Turnover < Rs.50 cr.	Investment< Rs. 20 cr. and Turnover < Rs.100 cr.

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Annexure - 171K

PREVENTION OF CYBER CRIMES AND FINANCIAL FRAUDS

MEETING WITH SENIOR

OFFICIALS OF RBI, BANKS AND POLICE DEPARTMENT

ON 10.09.2020

CHAIRED BY

SHRI BASAVARAJ BOMMAI

HON'BLE HOME MINISTER,

GOVERNMENT OF KARNATAKA

MEETING PROCEEDINGS

The meeting was chaired by Hon'ble Home Minister Government of Karnataka Shri. Basavaraj Bommai, Shri. Prabhuling K Navadgi, Advocate General,Dr.Rajneesh Goel, IAS ACS Home department, Shri. Praveen Sood, IPS DG & IGP GoK, Shri. Kamalpanth IPS Commissioner of Police, Bangalore City, Shri. Jose J Kattoor Regional Director, Reserve Bank of India, Senior Police officers of State Government, Senior officials of banks, officials from TRAI , DOT etc. were present. The list of officers who have attended the meeting is placed at annexure I & II.

1. **The Honorable Home Minister, Government of Karnataka**, in his keynote address highlighted the following vital points:

- Banking culture and the habit of banking existed in India much earlier compared to other geographies. Contribution of Karnataka State in particular to the banking sector of the country is significant and impactful.
- Government of Karnataka has taken number of initiatives to prevent occurrence of economic offences and is committed to minimize the incidence of financial frauds in the State in order to protect the interest of both the customers and the banks.
- He further observed that there is a visible increase in number of frauds related to deposits, loans, and also nonconventional frauds in recent years. With increased use of digital banking and E Wallets there is an increase in cybercrimes and this poses challenges to all the stake holders in preventing such frauds.
- He observed that there is an urgent need to build trust in banking system by public at large which can be done by transparency and sound banking practices.
- The Honorable minister also stressed the importance of role of banks especially in this difficult times of pandemic and urged the participants to face the challenges unitedly.

- He further emphasized that this meeting is being held in order to understand the issues at large and to know the efforts done by different stakeholders in mitigating the cybercrimes and called for collective efforts by banks, Government and law enforcing agencies in prevention of such crimes.

2. **Shri. Praveen Sood, IPS, DGP & IGP, Karnataka** in his introductory remarks noted the purpose and agenda of the meeting and brought out some important issues connected with banks, law enforcing agencies and Government in dealing with cyber crimes and financial frauds. Further he made specific remarks referring to online financial frauds especially during the COVID-19 Pandemic which has brought hardship and misery to common people.

The DG & IGP laid emphasis on **'Golden Hour'** and noted that the stopping of fund flow immediately once the online fraud is reported to the bank/ law enforcing agency is of paramount importance to prevent further loss to the customer. He also highlighted the importance of increased cooperation between banks and law enforcing agencies in sharing the information etc.

In addition to the existing proactive measures taken by RBI and banks he insisted on having a mechanism wherein quick action is initiated by banks and law enforcing agencies when an incident is reported by the victim.

He stated that banks do not respond to customer complaints without an FIR which eventually delays the resolution process. To this he informed the forum that Karnataka Police is formulating a process in which upon reporting an incident either through phone call, or SMS or Email a unique number is generated which would be considered equal to FIR number. He suggested that banks should henceforth consider this unique number and temporarily freeze the account in question and prevent further damage.

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3. **Shri. Kamal Pant IPS, Commissioner of Police, Bengaluru** urged the banks to set up on priority a 24/7 Cybercrime desk to receive complaints round the clock. Further, he urged banks not to insist on registration of formal FIR for taking preventive action for blocking of funds. He also informed that a new system is being put in place to introduce the concept of CIR (Cybercrime Incidence Report) which should be sufficient to initiate the preventive action.

4. **Shri. M.D. Sharath SP, CID** gave a detailed presentation about cybercrimes and financial frauds and the challenges encountered by the law enforcing agencies.

5. Shri. Jose J Kattoor Regional Director RBI, Bangalore informed the participants about the efforts done by Reserve Bank of India in preventing the banking frauds including insiders. He also mentioned various initiatives taken by RBI on an ongoing basis to protect the interest of the customers by organizing public awareness programs.

He emphasized the existing measures taken by RBI and significance of KYC details to maintain healthy and secure banking system.

6. **Shri. Abhijit Mazumder CGM, SBI** informed that their bank is always at the forefront of adopting new methods in banking and to provide better customer experience. He also mentioned that there is steep rise in incidents of cloning debit cards /credit cards leading to fraudulent interstate cash withdrawals.

7. **Shri. Prabhuling K. Navadgi Advocate. Karnataka** General opined that upon framing a formal Government document, banks will be empowered to take necessary action including freezing of accounts.

Actionable points that have emerged during the meeting are as following:

1. Violation of Know Your Customer (KYC) norms and usage of forged documents to fulfill KYC.

• Few banks allow online account opening facility. The moratorium period of one month is given for the Know Your Customer (KYC) data to be verified. The fraudsters misuse the said facility to transfer funds and escape before the KYC data is verified. Online verification video call verification is not effective unless photographs in the KYC document is matched in real time

Recommendation:

Rs. 10,000/- limit to be fixed till KYC verification completion. Physical verification of user premises should be made mandatory. Adopt adequate & foolproof methods for video KYC verification against the photograph of the customer.

Banks should exercise strict enforcement of the KYC norms specified by the RBI. Technology tools & solutions should be adopted to detect fabricated documents. KYC should be verified periodically, the credentials used to open banks accounts, which are frozen by LEA, needs a thorough verification at the backend of the bank, if it is again submitted to open an account elsewhere.

Action to be taken by: Banks

2. Few recent large-scale fraud cases investigated by the police indicate the role of insiders in banks who bypass the process to facilitate crime.

Recommendation: *RBI should take action to ensure that banks take action to follow strict authorization process and the whistle blower policy should be revised to provide more privacy and security. Capturing of*

multiple logging systems for insider access should be made mandatory with real-time alarm system.

Action to be taken by: Banks

3. The statement of account of suspects provided by the banks in police investigation doesn't include clear narratives/description of the transactions. This will have serious implication on understanding the funds flow of the fraudster's accounts.

Recommendation: *RBI should provide the template/format to the banks for providing the statement of accounts of suspect persons/accounts. There should be uniformity in narratives/descriptions provided by all banks. In cases of Point of Sale (PoS) transactions, complete details of merchants should be mentioned in the SMS as well as bank's statement.*

Action to be taken by: RBI and banks.

4. Old ATM machines with magnetic strip readers are still used by the banks even though the latest EVM chip-based machines are mandatorily needed to be installed by the banks.

Recommendation: *RBI should ensure that all the **ATM machines and EDC machines** in the bank's network and its vendors should be upgraded to CHIP based machines. This will prevent the usage of old techniques to clone the cards by the fraudsters.*

Action to be taken by : Reserve Bank of India

5. In India, a few cases have been reported related to compromise of the ATM machine by infecting it with a malicious software to give out cash thereby emptying the machine.

Recommendation: *RBI should perform regular audit for bank's compliance to industry standards related to ATM security (for eg. PCI/DSS). It is recommended that Banks should ensure the following to improve the ATM security:*

a. *ATM premises should follow highest standard of physical security.*
b. *The ATM systems should be hardened with latest updates.*
c. *Access control to be enforced.*
d. *Privacy screen on all ATM machines to be installed.*
e. *CCTV installation and functioning shouldn't be seen as a compliance issue. The resolution of the camera and Backup storage and timelines rules play critical in investigation. Installing Artificial intelligence (AI) based photo recognition tool may be made mandatory at the backend.*
f. *The foreign objects in the card bezel of the ATM machine can prevented by using the sensors.*

Action to be taken by: Reserve Bank of India and Banks

6. The V-CIP (Video based Customer Identification Process) sounds very easy and convenient method for banks and other regulated entities for on boarding new customers, the possibility of misuse/abuse of the facility is on the higher side as it is very difficult for the bank official to compare the photograph of the customer in Aadhaar or Pan with the V-CIP video.

a. *The banks should incorporate the Artificial Intelligence (AI) and face matching technologies to ensure the integrity of the customer identification.*
b. *Cap of INR 10,000 may be fixed till complete KYC is done*
c. *Also, this facility may be extended to only those situations where the customer cannot visit the branch or the bank's*

representative is unable to do a visit to customer process. This process should be used in exceptionable cases only. Reasons for the same may be recorded for future references.

Action to be taken by: Reserve Bank of India and Banks

7. **Customers who wish to look for the bank's customer care numbers on internet search engines (e.g., Google, Bing etc.) are misdirected to some numbers operated by fraudsters. These numbers are posted by the fraudsters on internet.**

Recommendation: *Banks should engage a team to proactively look for any fake contact numbers and email ids posted on the internet and work with the service providers/police to remove those posts. They should also periodically advise their customers not to fall prey for such frauds. The banks should own up this business from Google and periodically check for any wrong information posted there in.*

Action to be taken by: Banks

8. **Criminals can create fake malicious Quick Response (QR) codes and affix them over legitimate codes which may result in victims inadvertently making payments to a criminal rather a legitimate service provider.**

Recommendation: *The payment providers should put efforts in educating the users about the possible misuse of QR technology and also incorporate technology to determine whether a QR code was generated by them or some other player. Proper up gradation of technology and adding an additional layer of security for QR code based transaction to be made mandatory and display if it is for debit/credit of money.*

Action to be taken by: Reserve Bank of India and Banks

9. NFC communication protocol (contactless communication used by smartphone and PoS) used by service providers may be vulnerable to interception, eavesdropping and manipulation.

Recommendation: *Banks and payment providers should take steps to educate their consumers about the apps that they are installing on their devices. Steps should be taken to ensure that NFC should not be always ON and app must ask the user to activate NFC only while making the payment.*

Action to be taken by: Reserve Bank of India and Banks

10. The UPI application can be developed with customization by a bank. There are risks involved around the third-party vendors who are involved in the application and development. If proper secure development practices are not followed, chances of exploitation of vulnerabilities are very high.

Recommendation: *RBI should ensure stringent enforcement of proper regulations for ensuring proper testing and certification of apps. NPCI should be providing quarterly reports about the misuse of technology based crimes, reported to them by law enforcement agencies and to RBI for formulation of policies on regular intervals.*

Action to be taken by: Reserve Bank of India, NPCI and Banks

11. Account takeover of e-wallets is happening through sharing of OTP or remote takeover of mobile phone by installing some remote screen sharing applications like Team Viewer, Any Desk etc.

Recommendation: *The e-wallet service providers must be instructed to have the facility in place to identify unusual financial transactions to prevent persistent attacks. Moreover, the secure coding of the applications should be strictly enforced. RBI may introduce additional*

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authentication mechanism since the OTP is being grossly abused by the criminals.

Action to be taken by: Reserve Bank of India

12. In majority cases investigated by the police, there are violations related to KYC norms by the banking institutions. KYC norms violation in opening of current accounts is alarming in financial frauds investigations.

Recommendation: *In addition to strict enforcement of KYC norms, a dedicated channel must be created for the Law enforcement agencies to report non-compliance of KYC by banks. RBI may suitably instruct the banks in this regard.*

Action to be taken by: RBI and Banks

13. Fraudsters are successful in changing the primary contact information of the customers (registered mobile numbers, email etc.). Criminals are exploiting the weaknesses in the banking system for change of customer information.

Recommendation: *Steps should be taken to ensure due diligence is followed by the banks in verifying the authenticity of the request. Attempt should be made to connect with the customer to check if the request was really made in addition to an additional layer of verification process.*

Action to be taken by: Banks

14. Since majority of evidence found in banking frauds are in digital form, Law enforcement investigations suffer due to lack of availability of evidence like ATM footages, transaction details and especially the IP address logs.

Recommendation: *RBI should take the lead in developing a framework for identification, acquisition and preservation of digital evidence by the banking sector. This would help in streamlining the process across the banks and also be helpful in police investigation. The steps and procedures followed in dealing with digital evidence should be well documented and must follow BEST practices. A single point of contact to be established to provide all the requisite data based on police request and within a given frame of time.*

Action to be taken by: RBI

15. Law Enforcement Agencies are finding it very difficult in getting the details of the nodal officer to be approached for seeking information/documents during investigation.

Recommendation: *One Nodal officer for each Bank for the whole State of Karnataka should be nominated to liaise with Law Enforcement Agencies. Permanent Mobile number to be allocated based on Designation and assist 24x7. Bank management should consider the negligence of Nodal Officers seriously and issue proper instructions to the Nodal Officers, wherever appointed in assisting the LEAs, in providing the details in real time and prevent further loss to both the bank and the victim. Since the fraudsters withdraw/transfer the money immediately, the rule of golden hour in such activity needs to be followed in preventing the loss to the victim. Reserve Bank of India should monitor for compliance and efficiency in this regard.*

Action to be taken by: RBI and Banks

16. Since the latest internet connections have an inherent drawback of allotting one IP address to multiple mobile numbers, the chances of tracing the hacker is very remote.

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Recommendation: *When the IP address of the internet banking customer is captured along with date and time, Port number of the system should also be captured. The practice of port capturing by the mobile service providers may be replicated by banking sector also.*

Action to be taken by : DoT, TRAI and RBI

17. The RBI's Cyber Security Framework is not implemented to the full extent by the banks. During the course of investigation, the police have seen cases where Administrator user account passwords were very primitive and were also shared with many stake holders. The firewall licenses had long expired and vulnerabilities in the core banking software were exploited by criminals.

Recommendation: *RBI should ensure that the Banks adopt and implement the Cyber Security framework in Banks issued by RBI vide ref RBI/2015-16/418 DBS. CO/CSITE/BC.11/33.01.001/2015-16. Special focus should be given to upgrade the contemporary operating systems regularly.*

Action to be taken by: RBI

18. In the event of any breach, the customers who have lost money through various means, always find it difficult to reach out to the Bank's customer care to block cards, take immediate action or ask queries.

Recommendation: *Proper streamlining of the customer care department is needed to resolve the problems of the customers quickly and efficiently. Few suggestions are*

a. *Real time response of the customer care to the complaints of the victims within the golden hour strictly followed.*
b. *Tracing the money flow with other banks.*

c. *Blocking bank account wherever possible and necessary (even with other banks).*

d. *Advising the customer to approach Law Enforcement Agency (LEA).*

e. *This may help the customer and the bank to recover the lost money.*

Action to be taken by: Banks and RBI

19. Few cities in India are very active in engaging in fraudulent activities. The investigating agencies across the country are finding it difficult to trace the location and origin of such culprits.

Recommendation: *Special attention needs to be given by the Central Bank on all those hot zone places flagged by the police in many cases. Additional technologies for user authentication should be adopted. The vigilance department should be empowered with necessary skill sets and IT infrastructure to deal with the fraudsters. RBI should make the banks operating in those hot zone places to setup dedicated call centre (24x7) to assist the police officers across the country.*

Action to be taken: RBI, DoT, TRAI and State police (respective places)

20. In majority cases, the investigating officers have noticed the flow of money outside India and the existing procedure to seek information is through MLAT and LR process. These processes are cumbersome and time consuming.

Recommendation: *RBI may coordinate with the Central Bank of the respective country to help the customer in saving his hard earned money, much before the legal process can be initiated to recover the withheld*

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amount. RBI may write to the concerned banks to at least withhold the transaction.

Action to be taken by : RBI

Recommendation: Absence of a dedicated 24/7 cyber crime call center to handle OTP & fraudulent transfer of funds cases, a dedicated cybercrime call centre that operates 24/7 should be setup to receive the complaints by email, call or WhatsApp. Banks have a very significant role to play in stopping the funds flow in cases where the victim account is compromised. Banks should be encouraged to provide information based on the request received from the verified coordinates of police

Action to be taken by: Karnataka Police, Criminal Investigation Department (CID) Karnataka state, Dept. of Public Prosecution, Reserve Bank of India, Banks.

21. FEW OTHER SUGGESTIONS:

a. RBI and TRAI coordination to reduce financial frauds

i. TRAI to further strengthen the KYC mechanism as the mobile number is also linked to the bank account.

ii. Description in MNRL number list provided by TRAI with respect to whether revoked/churned/active etc., should be further improved to include all information.

iii. TRAI may work towards providing datasets to RBI and other banks to utilize the available information of the customers.

iv. TRAI should streamline the process of issuing bulk messaging licenses with proper identification and authentication of the provider.

v. TRAI should ***make it mandatory to verify the photographs*** *in cases of SIM swap.*

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vi. TRAI should direct all the MSPs to install face recognition software;

vii. TRAI should ensure that the guidelines to MSPs for issuing duplicate SIM/e-SIM facility is strictly enforced.

viii. In case of e-SIM issuing process, abuse of scanning QR code should be prevented. Strict guidelines for issuing intangible SIM cards should be provided.

Action to be taken by : Telecom Regulatory Authority of India (TRAI), RBI

b. Awareness programs to be initiated by Banks:

i. The management of all the banks should direct every branch manager to hold cyber security awareness programs for their customers.

ii. Protect the interest of the customers by creating awareness among them about OTP frauds and sharing of personal information to unauthorized/unknown persons.

iii. The management should ensure that this activity is a regular feature in all the banks.

iv. Create visual content on awareness to be telecasted in television and social media very frequently

v. RBI should also think of including other layer of security other than just the OTP.

<u>If the banking application is installed by the customer on his cellphone, the following details should be captured</u>

vi. IMEI number

vii. Change in IMEI number if any

viii. Operating system and its version

ix. IP address

x. Port numbers

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xi. *Mobile numbers.*

xii. *Latitude and longitude in case of change of customer data and transactions, uploading photographs (in online accounts)*

xiii. *The mobile application should provide easy way of limiting the daily transaction (amount) both for debit & credit cards.*

Action to be taken by: Reserve Bank of India, Banks, IBA.

c. **Setting up customer help line:** *User friendly Customer help line & web portal may be setup by RBI to address the grievances of customer on following issues:*

i. *Refund claims*

ii. *Non- Cooperation of banks related issues*

iii. *Money Deposit issues related to various frauds.*

iv. *To be operational 24*7*

Action to be taken by: RBI and Banks.

CONCLUSION:

1. The Honorable Home Minister, GoK in his closing remarks, after interaction with bankers and police officials highlighted that the main objective of the meeting is to understand, interact and initiate appropriate actions to prevent cybererimes and bank frauds after due consultations with concerned stakeholders.

2. He also narrated few instances of unconventional and unique ways adopted by fraudsters to deceive the gullible public at large and called upon the bankers and law enforcing agencies to fight the menace by initiating suitable actions.

3. Honorable Minister also stressed the significant role played by banks, especially during these times of Covid-19 pandemic and increased usage of digital transactions by people at large.

4. In furtherance of the outcome of these deliberations, Honorable Minister proposed to form a high level committee, consisting of the representatives from banks, police, RBI and Law Department to look into the following:

- Deliberate upon all types of specific cases of cyber crime and bank frauds in the recent past, use micro analysis of the collected big data for all cyber crimes and suggest amendments in legislative frame work.
- Specific requirements of law enforcing agencies, banks and other stakeholders and suggest actionable recommendations to take preventive measures in cybercrimes and bank frauds.
- The committee will consist of the following members:

Sl. No.		
1.	Director General and Inspector General of Police	Chairman
2.	Director General of Police, CID	Member
3.	General Manager, Reserve Bank of India, Fraud Monitoring Department	Member
4.	Chief General Manager, State Bank of India	Member
5.	General Manager, SLBC	Member
6.	Vice President, Circle Nodal Officer, Axis Bank Ltd	Member
7.	Additional Advocate General, Karnataka	Member
8.	Director of Prosecutions and Government Litigation	Member
9.	Joint Secretary, Law and Order, Home Department, GoK	Member

The Committee will submit its report to the Honorable Minister within a period of three months.

The meeting ended with vote of thanks to the chair and all participants.

(Dr. Rajneesh Goel)
Additional Chief Secretary,
Home Department.

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Annexure-I

1. Sri P.S.Sandhu IPS, DGP, CID
2. Dr. S.Parashivamurthy IPS, ADGP Crime & Technical Services
3. Smt Manju P. Pillai, Secretary, Fiscal Reforms, Finance Department.
4. Sri Sunil Kurtkoti, Advisor, Fiscal Reforms
5. Sri Chandrashekar Rao, GM-Canara Bank & Convenor-SLBC.
6. Sri. Srinivas S Galagali, ITS, Advisor, TRAI, RO, Bengaluru
7. Sri Gopalan S, Director-Security, DoT, Karnataka LSA
8. Sri G Brahmaiah, Service Compliance, DoT, Karnataka LSA
9. Dr. K C Yathish Kumar, Addl. RCS & OOD, MD – KSCARDB Ltd.,
10. Smt. Rohini Katoch Sepat, IPS , DIGP (Incharge), CID
11. Sri Ramesh Banoth, IPS , SP(Admin), CID
12. Sri Raghavendra K. Hegde, SP, Financial Intelligence Unit, CID
13. Sri M D Sharath, SP, Cybercrimes Division, CID

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ANNEXURE-II

LIST OF PARTICIPANTS - CYBER CRIME MEETING 10-9-2020

S.No	Name of the Institution	Name of the participants	Designation	Contact number	Email ID
01	Reserve Bank of India	Jose JKattoor	Regional Director RBI, Bangalore	9930472005	rdbengaluru@rbi.org.in
02	Reserve Bank of India	K.S.Jyotsna	General Manager	8395077778	ksjyotsna@rbi.org.in
03	Reserve Bank of India	Divyaman Srivastava	Deputy General Manager	9769201948	divyamansrivastava@rbi.org.in
			Major Banks		
1	State Bank of India	Abhijit Majumder	Chief General Manager	9001022223	cgm.ihoban@sbi.co.in
2	State Bank of India	Sanil B	Dy. G M & CFO	9448993005	cfo.ihoban@sbi.co.in
3	Canara Bank	V M Giridhar,	Chief GM & Circle Head	9449862244	vmgiridhar@canarabank.com
4	Canara Bank - SLBC	B Chandra shekara Rao	GM &Convenor - SLBC - Karnataka	6366921379	bcsrao@canarabank.com
5	Canara Bank - SLBC	Rajesha H P	SLBC-Karnataka	9972931423	
6	Canara Bank	Niraj Babu	Divisional Manager	6364905150	nirajbabu@canarabank.com
			Other Nationalised Banks		
7	Bank of India	B.Kumar	Zonal Manager	98867 87915	
8	Bank of India	Chidambar Malekar	Zonal Officer	9886787915	malekarcr@gmail.com
9	Bank of Baroda	Mrs. MINI T M,	Zonal Manager	9535099666	mini.m@bankofbaroda.com, zm.karap@bankofbaroda.com
10	Bank of Baroda	Prasanna RamR	AGM, Zonal Office	8884902527	prasanna.r@bankofbaroda.com
11	Bank of Maharastra	Ravi Pralhad Bagade	AGM & DGM, Dy Zonal Manager	9890353300	dgmbengaluru@mahabank.co.in
12	Union Bank of India	B. Sreenivasa Rao,	General Manager	8291860735	fgm.bengaluru@unionbankofindia.com
13	Union Bank of India	P Seetha ramaiah	Dy General manager	9880322111	srampathapalli@gmail.com
14	Indian Overseas Bank	Prasanna Kumar Behera,	Chief Regional Manager	7506728997	bangalorerm@iobnet.co.in
15	Indian Overseas Bank	N.Sriram,	Chief Manager	9444914398	sriramn@iobnet.co.in
16	Indian Overseas	Prasanna	Dy. General Manager	7506728997	bangalorerm@iobnet.co.in

ANNEXURE-II

	Bank	Kumar Behera			
17	Central Bank of India	Pravin Kini	Regional Head	9869434063	rmbangro@centralbank.co.in
18	Indian Bank	T Rudrappa	Chief manager	9449864136	zobangalore@indianbank.co.in
19	Punjab National Bank	Vijay Kumar,	Dy. General Manager & Circle Head	8295909885	vijaykr@pnb.co.in
20	Punjab & Sind Bank	N.Binu Jones,	Asst. General Manager	8448056895	bo348@psb.co.in
21	Punjab & Sind Bank	Shivanna S	Chief Manager	9731044694	bo348@psb.co.in
			Other Comm.Banks		
22	IDBI Bank Limited	S. Shanmuga sundaram,	Chief General Manager	9920931467	s.shanmugasundaram@idbi.co.in
23	IDBI Bank Limited	V. Vasudevan,	General Manager	9029089060	v_vasudevan@idbi.co.in
24	ICICI Bank	Manku Bhattarji	Zonal Service Manager	9686956893	
25	Axis Bank	G B Nithyanand	CRDM	9945694157	g.nithyanand@axisbank.com
26	Axis Bank	Praveen Kumar G M	Senior Manager - FCU	9916928999	
27	Axis Bank	Shabeer Allabhaksh Gulbarga	Senior manager - RL&P-FCU	9886709050	shabeer.gulbarga@axisbank.com
28	Axis Bank	TVR Prasad		7799108555	tvprasad@axisbank.com
29	Bandhan Bank	Sridhara Purna chandar,	Cluster Head, Bangalore	7595049265	ch.bangalore@bandhanbank.com
30	Bandhan Bank	PrasunLaha,	Br. Head, Bannerghatta Main Road	9513616141	bh.bannerghatta@bandhanbank.com
31	Karnataka Bank	Raja B S,	Dy. General Manager	9481974233	rajabs@ktkbank.com
32	Kotak Mahindra Bank	Rathnavel Subramaniam	Sr. VP-Zonal Risk Manager	9886362044	rathnavel.subramanian@kotak.com
33	Kotak Mahindra Bank	Sampath K R	AVP	9538103103	sampath.kr@dotak.com
34	Catholic Syrian Bank	Mr. Seby Paul,	Senior Manager	8748024845, 9895877235	bangalorecity@csb.co.in , sebypaul@csb.co.in
35	City Union Bank	T S Ravi Shankar,	Senior Branch Manager, Sultanpet	9845450657, 9341003165	cub054@cityunionbank.in
36	Dhanalaxmi Bank Ltd.				

ANNEXURE-II

			Co-Op Sector		
58	Kar. State Co-op Agr. &Rur. Devl. Bank Ltd.,	Dr. K C Yathish Kumar	Addl. RCS & OOD, MD (GOK)	9880208494	kyatish784@gmail.com
59	K.S.Coop. Apex Bk.	Krishna Murthy N S,	General Manager (P&D)	9741228017, 9108051639	B23Skrishnamurthyns@karnatakaape
60	K.S.Coop. Apex Bk.	B S Sajjan,	Manager & I T Head of Bank	9108051723	managerit@karnatakaapex.co bssajjan@karnatakaapex.com
			Small Finance Bank		
61	Equitas Bank	Mayank Sharma,	Senior VP & Zonal Head	98739 70070	mayanks@equitasbank.c
62	Equitas Bank	Abhilash Chandren,	Cluster Head, Jayanagar	63640 04556	abhilashchandren@equitasbank.c
63	Ujjivan Bank	Anthony Vinod B		9901452308	anthony.vinod@ujjivan.c
64	ESAF Small Finance Bank	Syam Krishnan K V		8884425857	koramangala@esafbank.i
			Payments bank		
65	India Post Payments Bank Limited	Abhisar Sharma	AGM & Circle Head	8879772886	abhisar.s@ippbonline.in
66	India Postal Pmt. Bank	C N Rajesh,	Chief Manager Circle Operations	8875088889	cn.rajesh@ippbonline.in
67	Airtel Payments Bank	Sumanth Tholiti	Head-Promoter Program	9740233110	sumanth.tholeti@airtelbank.c
68	Paytm Bank	Prashant Kage	Associate Vice President	9886053530	prashant.kage@paytmbank.co
69	Paytm Bank	Dhananja ySistle	Head-Corporate Sales	7299964560	dhananjay1.sistle@paytmbank

Annexure – 19

RSETI Data for 151st SLBC Meeting

Progress of RSETIs in Karnataka (Trainings, Settlements & credit linkage) -2020-21

Due to lockdown ordered by the Government, the RSETIs in Karnataka did not conduct any training programmes up to 15-07-2020. **Hence the progress for the quarter ending June 2020 is NIL.**

Due to spread of pandemic Corona virus Covid-19, many RSETIs were not permitted to commence training programmes during the months of July and August 2020. However, some of the banks advised RSETIs to complete the training programmes which were discontinued during March 2020. Again, **the restrictions on RSETIs for trainings imposed till 21-09-2020.**

The progress achieved by some of the RSETIs during the period from 15-07-2020 till 15-09-2020 is furnished here below.

RSETIs in Karnataka - Training Details (01 Apr 2020 To 30 Sep 2020)

SN	RSETI Name	Targets-20-21		Achieved		% Ach	Total settled	Self Employed		Wage Employed
		Prog	Candidate	Prog	Candidate			Bank linked	Own funds	
1	CANB Chikkaballapur	26	750	0	0	0	0	0	0	0
2	CANB Davanagere	30	750	1	18	2	0	0	0	0
3	CANB Haliyal	35	875	3	63	7	0	0	0	0
4	CANB Harohalli	30	750	3	56	7	0	0	0	0
5	CANB Hassan	29	750	1	17	2	0	0	0	0
6	CANB Kolar	27	750	5	169	23	1	1	0	0
7	CANB Ramanagara	26	750	1	24	3	0	0	0	0
8	CANB Shimoga	30	750	2	57	8	0	0	0	0
9	CANB Sonnahallipur	24	680	3	88	13	0	0	0	0
10	CORPB Chikmagalur	28	750	3	67	9	0	0	0	0
11	CORPB Kodagu	27	753	2	44	6	0	0	0	0
12	KMB Bagalkot	28	850	2	41	5	0	0	0	0
13	RUDSETI Bengaluru	27	750	2	34	5	0	0	0	0
14	RUDSETI Brahmavar	28	750	0	0	0	0	0	0	0
15	RUDSETI Chitradurga	28	825	2	44	5	0	0	0	0
16	RUDSETI Dharwad	30	825	1	20	2	0	0	0	0
17	RUDSETI Mysore	29	775	2	40	5	0	0	0	0
18	RUDSETI Ujre	27	750	1	22	3	0	0	0	0
19	RUDSETI Vijayapur	28	750	3	54	7	0	0	0	0
20	SBI Chamarajanagar	28	750	0	0	0	0	0	0	0
21	SBI Gadag	28	850	1	18	2	3	0	3	0
22	SBI Gulbarga	30	750	0	0	0	0	0	0	0
23	SBI Koppal	28	850	4	84	10	0	0	0	0
24	SBI Raichur	30	850	1	23	3	0	0	0	0
25	SBI Tumkur	30	800	1	20	3	0	0	0	0
26	SBI Yadgir	24	600	1	15	3	0	0	0	0
27	DCC Bank Bidar	29	870	5	133	15	0	0	0	0
28	SYNDB Belgaum	30	800	0	0	0	0	0	0	0
29	SYNDB Bellary	30	800	1	28	4	0	0	0	0
30	SYNDB Manipal	25	750	2	32	4	0	0	0	0
31	SYNDB Kumta	28	750	0	0	0	0	0	0	0
32	VB Haveri	25	700	3	58	8	0	0	0	0
33	VB Mandya	25	750	5	168	22	0	0	0	0
	Z Total	927	25453	61	1437	6	4	1	3	0

Reimbursement of cost of Training expenditures – Position as on 31-03-2020

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Annexure-19A

National Centre for Excellence of RSETIs (NACER)
(Under the aegis of MoRD, Govt. of India)
'Renukaleela', No.1210, 1st Floor,
80 Feet Road, Chandra Layout
BENGALURU – 560 040

Ref. No: 131 /NACER/2020-21/F-1000/HLG

Date: 10.09.2020

National Centre for Excellence of RSETIs Bengaluru 560 040 NACER

The Directors of all RSETIs

Dear Sir,

Sub: Advisory for reopening of Skill or Entrepreneurship Training Institutes w.e.f. 21.09.2020 issued by Ministry of Home Affairs New Delhi

Ref No: Ministry of Home Affairs- Circular Letter No: 40-3/2020 DM (A) dated 29.08.2020

We refer to the above advisory issued by Ministry of Home Affairs (M H A) regarding reopening of Skill or Entrepreneurship Training Institutes, we wish to inform as follows;

- The Ministry of Home Affairs New Delhi has permitted Skill or Entrepreneurship Training Institutes to start functioning from 21.09.2020, in a phased manner under Unlock-4. We have attached herewith above referred advisory issued by MHA New Delhi in this regard for your ready reference.
- We request you to conduct a staff meeting and thoroughly discuss with the staff members on the modalities for implementation of above guidelines issued by MHA. Further, we request you to make all necessary arrangements for normal functioning of Training Institutes from 21.09.2020 onwards.
- We have attached herewith Standard Operating Procedures (SOP) for opening of Training Institutes on preventive measures to contain spread of COVID 19 issued by Ministry of Health and Family Welfare (MoHFW, New Delhi).We request you to follow these guidelines strictly.
- Please make special drive for deep cleaning and sanitization of RSETI premises specially Class Rooms, Dormitory Facilities, Kitchen, Dining Hall, Library Room, Administrative Block, Training Aids ,Training Equipment, Common Bathrooms and Toilet facilities etc. The necessary equipment required for sanitization, face masks, disinfectants, sanitizers etc., may be procured by taking approval from your controlling office.
- We request you to give Top Priority for completing the training programmes that were discontinued in the middle of March 2020 due to Lock-down imposed by the concerned State Govt. / Union Territory Authorities on account of spread of COVID -19 Pandemic.
- The guidelines on precautionary measures to contain COVID-19 pandemic spread, issued by concerned State Govt. and Union Territory Authorities also need to be followed by all RSETIs without fail.

Yours faithfully,

Bipul Chanrda Saha
National Director for RSETIs

Encl:
1. Advisory for opening of Skill or Entrepreneurship Training Institutes w.e.f. 21.09.2020, in a phased reopening under Unlock 4 norms issued by MHA (Ref No:40.3/2020/DM(A) dated 29.08.2020.

National Centre for Excellence of RSETIs (NACER)
(Under the aegis of MoRD, Govt. of India)
'Renukaleela', No.1210, 1st Floor,
80 Feet Road, Chandra Layout
BENGALURU – 560 040

2. Standard operating procedure issued by Ministry of Health & Family Planning ,New Delhi dated 08.09.2020

CC to:

1. **All SDRs:** We request you to go through the advisory thoroughly and guide the RSETIs in the smooth conduct of training, taking utmost care to see that no scope is given for spread of COVID-19 pandemic among trainees, RSETI staff, faculty members and other workers in the RSETIs / visitors. Please liaise with Nodal Officers of the concerned sponsor banks, SRLM officials and other concerned government officials to facilitate the RSETIs in the smooth conduct of Training, without giving scope for any problems.

2. **All Nodal Officers of RSETI sponsor Banks**: We request you to guide the RSETIs and extend them necessary support / approval to procure the required personal protective equipment / consumables required for containment of COVID-19 so that the RSETIs can follow the government guidelines and function smoothly.

3. Director General NAR Bengaluru-for kind information

4.Central Secretariat RUDSETI Ujire D K District-for kind information

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No. 40-3/2020-DM-I(A)
Government of India
Ministry of Home Affairs

North Block, New Delhi-110001

Dated 29th August, 2020

ORDER

Whereas, an Order of even number dated 29.07.2020 was issued for containment of COVID-19 in the country, for a period upto 31.08.2020;

Whereas, in exercise of the powers under section 6(2)(i) of the Disaster Management Act, 2005, National Disaster Management Authority (NDMA) has directed the undersigned to issue an order to re-open more activities in areas outside the Containment Zones and to extend the lockdown in Containment Zones upto 30.09.2020;

Now therefore, in exercise of the powers, conferred under Section 10(2)(l) of the Disaster Management Act 2005, the undersigned hereby directs that guidelines on **Unlock 4,** as **annexed**, will be in force upto 30.09.2020.

29/08/2020

Union Home Secretary

and, Chairman, National Executive Committee (NEC)

To:

1. The Secretaries of Ministries/ Departments of Government of India
2. The Chief Secretaries/Administrators of States/Union Territories

(As per list attached)

Copy to:

i. All Members of the National Executive Committee

ii. Member Secretary, National Disaster Management Authority

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Guidelines for Phased Re-opening (Unlock 4)

[As per Ministry of Home Affairs (MHA) Order No. 40-3/2020-DM-I (A) dated 29th August, 2020]

1. **Activities permitted during Unlock 4 period outside the Containment Zones**

In areas outside the Containment Zones, all activities will be permitted, except the following:

(i) Schools, colleges, educational and coaching institutions will continue to remain closed for students and regular class activity up to 30th September 2020. However, following will be permitted:

a. Online/ distance learning shall continue to be permitted and shall be encouraged.

b. States/ UTs may permit upto 50% of teaching and non-teaching staff to be called to the schools at a time for online teaching/ tele-counselling and related work, in areas outside the Containment Zones only, with effect from 21st September 2020 for which, Standard Operating Procedure (SOP) will be issued by the Ministry of Health & Family Welfare (MoHFW).

c. Students of classes 9 to 12 may be permitted to visit their schools, in areas outside the Containment Zones only, on voluntary basis, for taking guidance from their teachers. This will be subject to written consent of their parents/ guardians and will be permitted with effect from 21st September 2020 for which, SOP will be issued by MoHFW.

d. Skill or Entrepreneurship training will be permitted in National Skill Training Institutes, Industrial Training Institutes (ITIs), Short term training centres registered with National Skill Development Corporation or State Skill Development Missions or other Ministries of Government of India or State Governments.

National Institute for Entrepreneurship and Small Business Development (NIESBUD), Indian Institute of Entrepreneurship (IIE) and their training providers will also be permitted.

These will be permitted with effect from 21st September 2020 for which, SOP will be issued by MoHFW.

e. Higher Education Institutions only for research scholars (Ph.D.) and post-graduate students of technical and professional programmes requiring laboratory/ experimental works. These will be permitted by the Department of Higher Education (DHE) in consultation with MHA, based on the assessment of the situation, and keeping in view incidence of COVID-19 in the States/ UTs.

29/08/2020

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(ii) Metro rail will be allowed to operate with effect from 7th September 2020 in a graded manner, by the Ministry of Housing and Urban Affairs (MOHUA)/ Ministry of Railways (MOR), in consultation with MHA. In this regard, SOP will be issued by MOHUA.

(iii) Social/ academic/ sports/ entertainment/ cultural/ religious/ political functions and other congregations with a ceiling of 100 persons, will be permitted with effect from 21st September 2020, with mandatory wearing of face masks, social distancing, provision for thermal scanning and hand wash or sanitizer.

However, marriage related gatherings with number of guests not exceeding 50 and funeral/ last rites related gatherings with number of persons not exceeding 20 will continue to be allowed upto 20th September 2020, after which the ceiling of 100 persons will apply.

(iv) Cinema halls, swimming pools, entertainment parks, theatres and similar places will remain closed. However, open air theatres will be permitted to open with effect from 21st September 2020.

(v) International air travel of passengers, except as permitted by MHA.

2. **National Directives for COVID-19 Management**

National Directives for COVID-19 Management, as specified in **Annexure I**, shall continue to be followed throughout the country.

3. **Lockdown limited to Containment Zones**

(i) Lockdown shall remain in force in the Containment Zones till 30th September, 2020.

(ii) Containment Zones shall be demarcated by the District authorities at micro level after taking into consideration the guidelines of MoHFW with the objective of effectively breaking the chain of transmission. Strict containment measures will be enforced in these containment zones and only essential activities will be allowed. There shall be strict perimeter control to ensure that there is no movement of people in or out of these zones, except for medical emergencies and for maintaining supply of essential goods and services. In the Containment Zones, there shall be intensive contact tracing, house-to-house surveillance, and other clinical interventions, as required. Guidelines of MoHFW shall be effectively implemented for the above purpose.

(iii) These Containment Zones will be notified on the websites by the respective District Collectors and by the States/ UTs and information will be shared with MOHFW.

4. **State/ UT Governments shall not impose any local lockdown (State/ District/ sub-division/City level), outside the containment zones, without prior consultation with the Central Government.**

29/08/2020

5. **No restriction on Inter-State and intra-State movement**

There shall be no restriction on inter-State and intra-State movement of persons and goods including those for cross land-border trade under Treaties with neighbouring countries. No separate permission/ approval/ e-permit will be required for such movements.

6. **Movement of persons with SOPs**

Movement by passenger trains; domestic passenger air travel; movement of persons on Vande Bharat and Air Transport Bubble flights; and sign-on and sign-off of Indian seafarers will continue to be regulated as per SOPs issued.

7. **Protection of vulnerable persons**

Persons above 65 years of age, persons with co-morbidities, pregnant women, and children below the age of 10 years are advised to stay at home, except for essential and health purposes.

8. **Use of *Aarogya Setu***

(i) *Aarogya Setu* enables early identification of potential risk of infection, and thus acts as a shield for individuals and the community.

(ii) With a view to ensuring safety in offices and work places, employers on best effort basis should ensure that *Aarogya Setu* is installed by all employees having compatible mobile phones.

(iii) District authorities may advise individuals to install the *Aarogya Setu application* on compatible mobile phones and regularly update their health status on the app. This will facilitate timely provision of medical attention to those individuals who are at risk.

9. **Strict enforcement of the guidelines**

(i) State/ UT Governments shall not dilute these guidelines issued under the Disaster Management Act, 2005, in any manner.

(ii) For the enforcement of social distancing, State/ UT Governments may, as far as possible, use the provisions of Section 144 of the Criminal Procedure Code (CrPC) of 1973.

(iii) All the District Magistrates shall strictly enforce the above measures.

10. **Penal provisions**

Any person violating these measures will be liable to be proceeded against as per the provisions of Section 51 to 60 of the Disaster Management Act, 2005, besides legal action under Section188 of the IPC, and other legal provisions as applicable. Extracts of these penal provisions are at **Annexure II.**

29/08/2020

Union Home Secretary
and, Chairman, National Executive Committee

Annexure I

National Directives for COVID-19 Management

1. **Face coverings:** Wearing of face cover is compulsory in public places; in workplaces; and during transport.

2. **Social distancing:** Individuals must maintain a minimum distance of 6 feet (*2 gaz ki doori*) in public places.

   Shops will ensure physical distancing among customers.

3. **Spitting in public places** will be punishable with fine, as may be prescribed by the State/ UT local authority in accordance with its laws, rules or regulations.

   Additional directives for Work Places

4. **Work from home (WfH):** As far as possible the practice of WfH should be followed.

5. **Staggering of work/ business hours** will be followed in offices, work places, shops, markets and industrial & commercial establishments.

6. **Screening & hygiene:** Provision for thermal scanning, hand wash or sanitizer will be made at all entry points and of hand wash or sanitizer at exit points and common areas.

7. **Frequent sanitization** of entire workplace, common facilities and all points which come into human contact e.g. door handles etc., will be ensured, including between shifts.

8. **Social distancing:** All persons in charge of work places will ensure adequate distance between workers, adequate gaps between shifts, staggering the lunch breaks of staff, etc.

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29/08/2020

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Annexure II

Offences and Penalties for Violation of Lockdown Measures

A. Section 51 to 60 of the Disaster Management Act, 2005

51. Punishment for obstruction, etc.—Whoever, without reasonable cause —

(a) obstructs any officer or employee of the Central Government or the State Government, or a person authorised by the National Authority or State Authority or District Authority in the discharge of his functions under this Act; or

(b) refuses to comply with any direction given by or on behalf of the Central Government or the State Government or the National Executive Committee or the State Executive Committee or the District Authority under this Act,

shall on conviction be punishable with imprisonment for a term which may extend to one year or with fine, or with both, and if such obstruction or refusal to comply with directions results in loss of lives or imminent danger thereof, shall on conviction be punishable with imprisonment for a term which may extend to two years.

52. Punishment for false claim.—Whoever knowingly makes a claim which he knows or has reason to believe to be false for obtaining any relief, assistance, repair, reconstruction or other benefits consequent to disaster from any officer of the Central Government, the State Government, the National Authority, the State Authority or the District Authority, shall, on conviction be punishable with imprisonment for a term which may extend to two years, and also with fine.

53. Punishment for misappropriation of money or materials, etc.—Whoever, being entrusted with any money or materials, or otherwise being, in custody of, or dominion over, any money or goods, meant for providing relief in any threatening disaster situation or disaster, misappropriates or appropriates for his own use or disposes of such money or materials or any part thereof or wilfully compels any other person so to do, shall on conviction be punishable with imprisonment for a term which may extend to two years, and also with fine.

54. Punishment for false warning.—Whoever makes or circulates a false alarm or warning as to disaster or its severity or magnitude, leading to panic, shall on conviction, be punishable with imprisonment which may extend to one year or with fine.

55. Offences by Departments of the Government.—(1) Where an offence under this Act has been committed by any Department of the Government, the head of the Department shall be deemed to be guilty of the offence and shall be liable to be proceeded against and punished accordingly

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unless he proves that the offence was committed without his knowledge or that he exercised all due diligence to prevent the commission of such offence.

(2) Notwithstanding anything contained in sub-section (1), where an offence under this Act has been committed by a Department of the Government and it is proved that the offence has been committed with the consent or connivance of, or is attributable to any neglect on the part of, any officer, other than the head of the Department, such officer shall be deemed to be guilty of that offence and shall be liable to be proceeded against and punished accordingly.

56. Failure of officer in duty or his connivance at the contravention of the provisions of this Act.—Any officer, on whom any duty has been imposed by or under this Act and who ceases or refuses to perform or withdraws himself from the duties of his office shall, unless he has obtained the express written permission of his official superior or has other lawful excuse for so doing, be punishable with imprisonment for a term which may extend to one year or with fine.

57. Penalty for contravention of any order regarding requisitioning.—If any person contravenes any order made under section 65, he shall be punishable with imprisonment for a term which may extend to one year or with fine or with both.

58. Offence by companies.—(1) Where an offence under this Act has been committed by a company or body corporate, every person who at the time the offence was committed, was in charge of, and was responsible to, the company, for the conduct of the business of the company, as well as the company, shall be deemed to be guilty of the contravention and shall be liable to be proceeded against and punished accordingly:

Provided that nothing in this sub-section shall render any such person liable to any punishment provided in this Act, if he proves that the offence was committed without his knowledge or that he exercised due diligence to prevent the commission of such offence.

(2) Notwithstanding anything contained in sub-section (1), where an offence under this Act has been committed by a company, and it is proved that the offence was committed with the consent or connivance of or is attributable to any neglect on the part of any director, manager, secretary or other officer of the company, such director, manager, secretary or other officer shall also, be deemed to be guilty of that offence and shall be liable to be proceeded against and punished accordingly.

Explanation.—For the purpose of this section—

(a) "company" means anybody corporate and includes a firm or other association of individuals; and

(b) "director", in relation to a firm, means a partner in the firm.

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59. Previous sanction for prosecution.—No prosecution for offences punishable under sections 55 and 56 shall be instituted except with the previous sanction of the Central Government or the State Government, as the case may be, or of any officer authorised in this behalf, by general or special order, by such Government.

60. Cognizance of offences.—No court shall take cognizance of an offence under this Act except on a complaint made by—

(a) the National Authority, the State Authority, the Central Government, the State Government, the District Authority or any other authority or officer authorised in this behalf by that Authority or Government, as the case may be; or

(b) any person who has given notice of not less than thirty days in the manner prescribed, of the alleged offence and his intention to make a complaint to the National Authority, the State Authority, the Central Government, the State Government, the District Authority or any other authority or officer authorised as aforesaid.

B. Section 188 in the Indian Penal Code, 1860

188. Disobedience to order duly promulgated by public servant.—Whoever, knowing that, by an order promulgated by a public servant lawfully empowered to promulgate such order, he is directed to abstain from a certain act, or to take certain order with certain property in his possession or under his management, disobeys such direction, shall, if such disobedience causes or tends to cause obstruction, annoyance or injury, or risk of obstruction, annoyance or injury, to any person lawfully employed, be punished with simple imprisonment for a term which may extend to one month or with fine which may extend to two hundred rupees, or with both; and if such disobedience causes or trends to cause danger to human life, health or safety, or causes or tends to cause a riot or affray, shall be punished with imprisonment of either description for a term which may extend to six months, or with fine which may extend to one thousand rupees, or with both.

Explanation.—It is not necessary that the offender should intend to produce harm, or contemplate his disobedience as likely to produce harm. It is sufficient that he knows of the order which he disobeys, and that his disobedience produces, or is likely to produce, harm.

Illustration

An order is promulgated by a public servant lawfully empowered to promulgate such order, directing that a religious procession shall not pass down a certain street. A knowingly disobeys the order, and thereby causes danger of riot. A has committed the offence defined in this section.

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8th September, 2020

Government of India
Ministry of Health & Family Welfare
Directorate General of Health Services
(EMR Division)

SOP on preventive measures to contain spread of COVID-19 in skill or entrepreneurship training institutions, higher educational institutions conducting doctoral courses and post graduate studies in technical & professional programs requiring laboratory /experimental work.

1. Background

Government of India is following a phase-wise unlocking of activities. In days to come, this would also involve resumption of activities in skill or entrepreneurship training institutions, higher educational institutions conducting doctoral courses and post graduate studies in technical & professional programs requiring laboratory /experimental work.

2. Scope

This SOP aims to enable safe resumption of teaching/ training activities in skill or entrepreneurship training institutions, higher educational institutions conducting doctoral courses and post graduate studies in technical & professional programs requiring laboratory /experimental work.

As far as **skill or entrepreneurship training** is concerned the same shall be permitted in national skill training institutes, industrial training institutes, short term training centres registered with National Skill Development Corporation or State Skill Development Missions or other Ministries of Government of India or State government, National Institute for Entrepreneurship and Small Business Development (NIESBUD), Indian Institute of Entrepreneurship (IIE), and their training providers.

Similarly, for Higher Educational Institutions conducting PhD or technical and professional programs requiring laboratory / experimental works will be permitted by Department of Higher Education in consultation with Ministry of Home Affairs (MHA).

This SOP outlines various generic precautionary measures to be adopted in addition to specific measures to be taken at these institutes to prevent spread of COVID-19.

3. Generic Preventive Measures

The generic preventive measures include simple public health measures that are to be followed to reduce the risk of COVID-19. These measures need to be observed by all (faculty, employees, students and visitors) in these places at all times.

These include:

i. Physical distancing of at least 6 feet to be followed as far as feasible.
ii. Use of face covers/masks to be made mandatory.
iii. Frequent hand washing with soap (for at least 40-60 seconds) even when hands are not visibly dirty. Use of alcohol-based hand sanitizers (for at least 20 seconds) can be done wherever feasible.

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iv. Respiratory etiquettes to be strictly followed. This involves strict practice of covering one's mouth and nose while coughing/sneezing with a tissue/handkerchief/flexed elbow and disposing off used tissues properly.
v. Self-monitoring of health by all and reporting any illness at the earliest.
vi. Spitting shall be strictly prohibited.
vii. Installation & use of Aarogya Setu App shall be advised wherever feasible.

4. All Institutions conducting skill or entrepreneurship training institutions, higher educational institutions conducting doctoral courses and post graduate studies shall specifically ensure the following arrangements

i. Online/distance learning shall continue to be permitted and shall be encouraged.
ii. Skill or entrepreneurship training will be permitted with effect from 21st September 2020
iii. Higher educational institutions conducting PhD or technical and professional programs requiring laboratory / experimental works will be permitted by Department of Higher Education in consultation with MHA strictly following guidelines as indicated in the SOP.

4.1 Before opening up of the institution

a) Planning of reopening of institutions

i. The institutions conducting skill or entrepreneurship training institutions, higher educational institutions conducting doctoral courses and post graduate studies shall only be allowed to open if they are outside the containment zones. Further, students and staff living in containment zones will not be allowed to attend the Institution. Students and staff shall also be advised not to visit areas falling within containment zones.
ii. Prior to resumption of activities, all work areas intended for conduct of skill or entrepreneurship training, doctoral courses and post graduate studies including hostels, laboratories, other common utility areas shall be sanitized with 1% sodium hypochlorite solution, with particular attention to frequently touched surfaces.
iii. Wherever skill based training on equipments are envisaged to be utilized, place the equipment 6 feet apart, wherever feasible, to facilitate physical distancing. Similarly, utilize any outdoor space by relocating equipment outside like in verandah, courtyard, shed, etc.
iv. Instead of biometric attendance alternate arrangements for contactless attendance may be made.
v. For ensuring queue management, inside and outside the premises, specific markings on the floor with a gap of 6 feet may be made and be adhered to.
vi. The institute should display State helpline numbers and also numbers of local health authorities etc. to faculty /trainees / staff to contact in case of any emergency.
vii. For air-conditioning/ventilation, the guidelines of CPWD shall be followed which emphasizes that the temperature setting of all air conditioning devices should be in the range of 24-30° C, relative humidity should be in the range of 40-70%, intake of fresh air should be as much as possible and cross ventilation should be there.
viii. Lockers of students will remain in use, as long as physical distancing and regular disinfection is maintained.
ix. Gymnasiums shall follow MoHFW guidelines (available at: (https://www.mohfw.gov.in/pdf/Guidelinesonyogainstitutesandgymnasiums03082020.pdf).
x. Swimming Pool (wherever applicable) shall remain closed.
xi. Prominently display signages, posters and standees must indicate the dos and don'ts for the staff and students.

b) Planning and scheduling of activities

i. The academic calendar shall be planned with a view to avoid overcrowding, congregation etc. As far as possible, the academic calendar should promote a mix of regular classes and online teaching/ training, assessments

ii. The day-wise, time-wise scheduling of teaching/training activities may be done in a staggered manner so as to avoid overcrowding at any one location on any day.

iii. For practical activities in laboratories maximum capacity per session based on redesigned spaces, may be planned and scheduled accordingly.

iv. All employees who are at higher risk i.e. older employees, pregnant employees and employees who have underlying medical conditions to take extra precautions. They should preferably not be exposed to any front-line work requiring direct contact with the students.

c) Availability and management of supplies

i. Appropriate back-up stock of personal protection items like face covers/masks, visors, hand sanitizers etc. shall be made available by management to the teachers and staff.

ii. Provide an adequate supply of thermal guns, alcohol wipes or 1% sodium hypochlorite solutions and disposable paper towels, soap, IEC materials on COVID.

iii. Pulse oximeter to check oxygen saturation levels of any symptomatic person must be arranged.

iv. Ensure availability of sufficient covered dustbins and trash cans

v. Provision for proper disposal of used personal protection items and general waste in accordance with CPCB guidelines (available at: https://cpcb.nic.in/uploads/Projects/Bio-Medical-Waste/BMW-GUIDELINES-COVID_1.pdf)

vi. Housekeeping staff to be informed & trained about norms for waste management & disposal

4.2 After opening of the teaching/training institutions

a) At the entry point

i. Entrance to have mandatory hand hygiene (sanitizer dispenser) and thermal screening provisions. Multiple gates/separate gates, if feasible, should be used for entry and exit while maintaining physical distancing norms.

ii. Only asymptomatic persons (faculty, employees, students and visitors) to be allowed in the premises. If a faculty/employee/student/visitor is found to be symptomatic, he/she should be referred to nearest health center.

iii. Posters/standees on preventive measures about COVID-19 to be displayed prominently.

iv. Proper crowd management in the parking lots, in corridors and in elevators – duly following physical distancing norms shall be organized.

v. Entry of visitors should be strictly regulated/restricted.

b) Conduct of teaching activities in the classrooms

i. Seating arrangement to ensure a distance of 6 feet between chairs, desks etc.

ii. Staggering of classroom activities to be done, with separate timing slots, to allow for adequate physical distancing and disinfection of classroom premises

iii. Academic scheduling should have intermix of regular classroom teaching and online teaching/ assessments

iv. The teaching faculty will ensure that they themselves as well as the students wear masks throughout the conduct of the teaching activities

v. Sharing of items like laptops, notebook, stationary etc. amongst students should not be allowed.

c) Conduct of skill based training in workshops/laboratories

i. Ensure that the equipment has been disinfected, particularly the frequently touched surfaces before each use

ii. Ensure a floor area of $4m^2$ per person is available for working on equipment/work station

iii. Ensure that members sanitize their hands before and after using training equipment. For such purpose hand sanitizer should be provided at workstations/simulation labs etc.

d) Activities in common area – library, canteen, common rooms, gymnasium, etc.

i. Physical distancing of 6 feet needs to be maintained

ii. Person using the common areas need to use mask/face cover all the time

iii. Canteens may remain closed as far as possible.

iv. Wherever applicable, avoid cash transactions and e-wallets etc may be promoted.

e) Transportation to and from the institution

If transportation facility is being managed by the institution, proper physical distancing, sanitization of buses/ other transport vehicles (with 1% sodium hypochlorite) shall be ensured.

5. Hygiene and Sanitation

i. Daily cleaning of the floors shall be taken up.

ii. Provision of soap in toilets and hand sanitizers in other common areas in sufficient quantity must be ensured.

iii. Cleaning and regular disinfection (using 1% sodium hypochlorite) of frequently touched surfaces (door knobs, elevator buttons, hand rails, chairs, benches, washroom fixtures, etc.) to be made mandatory in all class rooms, laboratories, lockers, parking areas, other common areas etc. before beginning of classes and at the end of the day.

iv. Teaching materials, computers, laptops, printers, shall be regularly disinfected with 70% alcohol swipe.

v. Deep cleaning of all drinking and hand washing stations, washrooms and lavatories shall be ensured.

vi. Students and staff should be advised to dispose of used face covers / masks in separate covered bins placed in class rooms, work stations and other common areas. The same may remain stored in the bins for 3 days and disposed of as dry general solid waste after cutting/shredding.

vii. Residential buildings, if any, also needs to be sanitized regularly.

6. Risk Communication

i. Create awareness to ensure the students do not gather when leaving the institute and in their free time

ii. Create awareness among the students to follow simple preventive health measures like hand hygiene, respiratory hygiene, physical distancing and wearing of masks.

iii. Ensure regular counselling is done for students reporting mental health issues such as anxiety and depression

iv. If a student, faculty or staff is sick, she/he should not come to institute and follow necessary protocols in this regard

7. **Additional considerations for medical post-graduate students needs to be ensured.**

Post-graduate medical students involved in COVID patient care and in essential non-COVID work shall familiarize themselves with the Infection Prevention and Control protocol guidelines available at: (https://www.mohfw.gov.in/pdf//National%20Guidelines%20for%20IPC%20in%20HCF%20-%20final%281%29.pdf) besides guidelines on rational use of Personal Protective Equipment available at :
(https://www.mohfw.gov.in/pdf/GuidelinesonrationaluseofPersonalProtectiveEquipment.pdf and https://www.mohfw.gov.in/pdf/UpdatedAdditionalguidelinesonrationaluseofPersonalProtectiveEquipmentsettingapproachforHealthfunctionariesworkinginnonCOVID19areas.pdf)

8. **Ensure Safe Stay at Hostels, guest houses and other residential complexes**

The measures as proposed above related to use of mask/face cover, hand hygiene, respiratory hygiene, physical distancing norms and environmental sanitation will apply to hostels and other residential buildings.
Further, the following specific points for Hostels/guest houses/other residential complexes shall also be followed:

i. Students who are not local residents of the city/town, or do not have any support at home, or do not have facility for on-line education may be prioritized for allotment of hostel rooms.

ii. Since students may be coming from different locations, they shall remain in quarantine and self-monitor their health for a period of 14 days before being allowed to attend classes or as per the policy opted by the State Government for quarantine.

iii. Screening of every boarder needs to be done before they start staying at the hostel. Only asymptomatic boarders should be allowed to join. Symptomatic boarders shall be isolated in the designated isolation facility at the institute, till such time, they are seen by a doctor.

iv. Proper crowd management in the hostel as well as in outside premises like parking lots – duly following physical distancing norms shall be ensured. Gatherings/congregations shall continue to remain prohibited.

v. In shared rooms/dormitories, the beds should be placed at a distance of 6 feet from each other. Temporary partitions may be considered, if feasible. Any symptomatic student should be immediately given a single room and then provided requisite medical care.

vi. Mess facility, if any within the premises, shall follow physical distancing norms at all times. Staggering of meal timings may be done to prevent overcrowding.

vii. Hostel should be out of bound for all persons except essential staff with known health status.

9. SOP to be followed in case a student/faculty/staff develops symptoms (fever, cough, difficulty in breathing)

i. Place the ill person in a room or area where they are isolated from others.
ii. Inform parents/guardians as the case may be
iii. Patient will remain isolated while wearing a mask/face cover till such time they are examined by a doctor.
iv. Immediately inform the nearest medical facility (hospital/clinic) or call the state or district helpline.
v. A risk assessment shall be undertaken by the designated public health authority (district RRT/treating physician) and accordingly further action be initiated regarding management of case, their contacts and need for disinfection.
vi. Disinfection of the premises to be taken up if the person is found positive.
vii. If there is clustering of cases in hostel/residential building, inform local health authorities immediately.

Annexure -19 B

Reimbursement of Cost of Training Expenditures - position as on 31.03.2020

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About Rs.28.87 crore is pending to be released by SRLM to various RSETIs in Karnataka. Since many years the pendency is continuing. The details are given below.

SRLM Office has released an amount of Rs.2.54 crore to ZPs for credit of RSETI accounts. SRLM may furnish the details of actual amount released to RSETIs.

NRLM BPL Claims of RSETIs in Karnataka upto 31-03-2020					
SN	Name of the RSETI	No. of BPL candidates	Claimed	Received	Pending
1	CANB Chikkaballapur	3902	15733518	11866761	3866757
2	CANB Davanagere	1229	8984250	3759476	5224774
3	CANB Haliyal	4453	26878353	12012781	14865572
4	CANB Harohalli	4778	19026841	7873000	11153841
5	CANB Hassan	2621	12484823	3977200	8507623
6	CANB Kolar	2285	12276670	3939800	8336870
7	CANB Ramanagara	2630	7796908	4405200	3391708
8	CANB Shimoga	2339	12572674	3586700	8985974
9	CANB Sonnahallipur	2279	10725799	820200	9905599
10	CORPB Chikmagalur	1096	9072526	1070400	8002126
11	CORPB Kodagu	2026	11640625	448000	11192625
12	KMB Bagalkot	1208	7419236	3354688	4064548
13	RUDSETI Bengaluru	1415	10979436	3089189	7890247
14	RUDSETI Brahmavar	2657	19499262	4418200	15081062
15	RUDSETI Chitradurga	2380	22977534	10695000	12282534
16	RUDSETI Dharwad	1866	16637645	7559022	9078623
17	RUDSETI Mysore	1913	22011691	9838518	12173173
18	RUDSETI Ujre	1803	17798458	2660600	15137858
19	RUDSETI Vijayapura	2839	15465232	5511000	9954232
20	SBI Chamarajanagar	141	450000	450000	0
21	SBI Gadag	1464	8493901	3429145	5064756
22	SBI Gulbarga	1363	6606961	1251000	5355961
23	SBI Koppal	1817	14515407	6591416	7923991
24	SBI Raichur	2220	12604844	5780200	6824644
25	SBI Tumkur	1509	11921374	1702000	10219374
26	SBI Yadgir	643	3931677	90000	3841677
27	DCCB RSETI Bidar	1018	8709992	1929200	6780792
28	SYNDB Belgaum	4223	19752526	7312000	12440526
29	SYNDB Bellary	1801	12722739	1818600	10904139
30	SYNDB Manipal	1977	14962359	1964200	12998159
31	SYNDB Kumta	2180	18180516	8690505	9490011
32	VB Haveri	2481	14688074	3398000	11290074
33	VB Mandya	2782	10822908	4315400	6507508
	TOTAL	71338	438344759	149607401	288737358

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BANK WISE NRLM BPL CLAIMS - Karnataka - 31-03-2020					
1	Canara Bank Total	26516	126479836	52241118	74238718
2	Corp. Bank Total	3122	20713151	1518400	19194751
3	Kotak M Bank Total	1208	7419236	3354688	4064548
4	RUDSETI Total	14873	125369258	43771529	81597729
5	SBI Total	9157	58524164	19293761	39230403
6	DCC Bank Bidar Total	1018	8709992	1929200	6780792
7	Synd Bank Total	10181	65618140	19785305	45832835
8	BOB (VB) Total	5263	25510982	7713400	17797582
	All Banks Total	71338	438344759	149607401	288737358
NRLM-BPL Claims (Year wise) - Position as on 31-03-2020					
1	2011-12	868	3884030	3479230	404800
2	2012-13	3170	12776578	11130378	1646200
3	2013-14	8441	26035710	25122710	913000
4	2014-15	8809	28686950	26901950	1785000
5	2015-16	7921	26419700	23485600	2934100
6	2016-17	8199	30773045	20399845	10373200
7	2017-18	8846	56168812	21322177	34846635
8	2018-19	12243	120948124	16688311	104259813
9	2019-20	12841	132651810	1077200	131574610
	Total	71338	438344759	149607401	288737358

ANNEXURE -20

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ಕರ್ನಾಟಕ ರಾಜ್ಯ ಮಟ್ಟದ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿ
ಕರ್ನಾಟಕ ರಾಜ್ಯ ಸ್ತರೀಯ ಬೆಂಕರ್ಸ ಸಮಿತಿ
State Level Bankers Committee-Karnataka

ಕನ್ವೀನರ್ ಸಂಯೋಜಕ Convenor
ಕೆನರಾ ಬ್ಯಾಂಕ್ Canara Bank

Head Office Annexe, V Floor, 5th Main, Gandhinagar, Bengaluru – 560009
Phone 080 2234 3490 Fax 080 2234 3489 Email slbcbangalore@gmail.com website : www.slbckarnataka.in

Ref: 186/2020/2944/SLBC/275 Date: 24.07.2020

To:
The Controlling Head/Coordinators of 22 Banks
(As per BMC letter dt 12.06.2020), Karnataka State

Sir,

Subject: Remitting of Mutation Charges under Bhoomi Bank integration to the Secretary to Government, Bhoomi and UPOR PD account.

Ref: 1.SLBC letter ref: 224/2019/2944/SLBC/YAV/F-485 dated 09.04.2019
2.SLBC E-mail dated 21.12.2019.
3.SLBC letter ref: 13/2020/2944/SLBC/F-275 dated 14.01.2020 mailed dt 14.01.2020 and 23.01.2020.
4.SLBC letter ref: 35/2020/2944/SLBC/F-275 dated 13.02.2020 mailed dt 14.02.2020 and 18.02.2020,24.02.2020,28.02.200.
5.SLBC forwarded Case wise details through e-mail dated 09.3.2020 received from BMC, Bengaluru.

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With reference to the above, we are forwarding herewith the trailing mail dated 29.06.2020 with enclosed reference letter no. RD 100 MRR 2011 dated 12.06.2020 received from the, Bhoomi Monitoring Cell, Revenue Department, Government of Karnataka, Bengaluru.

Keeping this in view, As per the 148th SLBC meeting held on 20.03.2020 with our vide letter no 168/2020/2944/SLBC/275 dated 02.07.2020 we addressed letter to Finance department-GoK regarding waiving of Mutation Charges under Bhoomi Bank integration by enclosing BMC letter dated 12.06.2020 and we have received letter from Finance department, GoK with their vide letter no FD 04 CAM 2020 dated 23.07.2020 stated that it is not reasonable and has not been agreed to, by GoK regarding waiving of mutation charges and advised to inform concern banks to pay the dues.

SLBC requests listed banks present in BMC letter dated 12.06.2020 to make **immediate arrangements to remit the amount to Government of Karnataka.**

We request Controlling Head/Coordinators of Banks to be guided by the above BMC letters and act accordingly and inform compliance to us.

Yours faithfully,

Bchao

(B Chandrasekhara Rao)
Convenor, SLBC Karnataka &
General Manager, Canara Bank.

CC to: The Director, Bhoomi & UPOR, Revenue Department, GoK, Bengaluru.

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GOVERNMENT OF KARNATAKA

BHOOMI MONITORING CELL, SSLR BUILDING, K.R.CIRCLE, BENGALURU-560001

No:RD 100 MRR 2011 Date: 12.06.2020

To, **(Reminder 2) very urgent**

The Convenor,
State Level Bank Committee & General Manager,
Syndicate Bank,
Gandhinagar, Banglore-560009.

Sir,

Sub : Remitting of Mutation Charges under Bhoomi Bank integration to the Secretary to Government, Bhoomi and UPOR PD account.

Ref : 1) This office letter Dated : 26.11.2015 & 22.03.2019 & 04.01.2020
2) Your E-mail Dated : 21-12-2019 & 23-01-2020.

******

Further to our letter no. RD 100 MRR 2011 dated 07.02.2020 it is observed that, few banks have remitted the amount pertaining to pledge & release of mutation in full and one bank in part.

It is very much disheartening to note that, in spite of our repeated request for payment of pending amount to all bankers through your office went unheeded.

We once again request you to bestow your personal interest and advice the remaining banks to remit the balance amount immediately without inviting further reminders.

Following are the details of Amount due from different Banks:

Commercial Banks				
Sl.no	**Banks**	**Sum of no of transactions**	**Per transactions**	**Amount**
01	Allahabad Bank	2	35	70
02	Bank of Baroda	1	35	35
03	Canara bank	68543	35	2399005
04	Corporation Bank	2007	35	70245
05	IDBI Bank	46	35	1610
06	Pragathi Krishna Grameena Bank	104712	35	3664920
07	State Bank of Hyderabad	591	35	20685
08	State Bank of India	127385	35	4458475
09	State Bank of Mysore	65865	35	2305275
10	Syndicate Bank	7761	35	271635
11	Vijaya Bank	7179	35	251265
12	Vishveshvaraya Grameena Bank	12	35	420
	Total	**384104**	**420**	**13443640**

Your's Faithfully,

Director 29/6/20

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commercial Banks Pending Payment (As on 24-12-2019)

Sl.no	Banks	sum of no of transactions	Total Amount	Balance Amount
1	Allahabad Bank	2	70	70
2	Andhra Bank	574	20090	0
3	Bank of Baroda	1	35	35
4	Bank of maharashtra	1	35	0
5	canara Bank	68543	2399005	2399005
6	corporation bank	2007	70245	70245
7	HDFC bank	256	8960	0
8	ICICI bank	118	4130	0
9	IDBI bank	246	8610	1610
10	Indian Bank	26	910	0
11	Indian overseas Bank	20	700	0
12	Karnataka Bank ltd.	2169	75915	0
13	Karnataka vikasa grameena Bank	9922	347270	0
14	pragathi krishna Gramin Bank	104712	3664920	3664920
15	Punjab National Bank	80	2800	0
16	State Bank of Hyderabad	591	20685	20685
17	State Bank of INDIA	127385	4458475	4458475
18	State Bank of Mysore	65865	2305275	2305275
19	Syndicate Bank	7179	271635	271635
20	Union bank of India	2	70	0
21	Vijaya Bank	7179	251265	251265
22	Vishveshvaraya Grameena bank	12	420	420
	Total	**397472**	**13911520**	**13443640**

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ANNEXURE – 20A

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ಮಾನ್ಯ ವಿಶೇಷ ಜಿಲ್ಲಾಧಿಕಾರಿಗಳು ಭೂಮಿ ಉಸ್ತುವಾರಿ ಕೋಶ ರವರ ಅಧ್ಯಕ್ಷತೆಯಲ್ಲಿ ದಿನಾಂಕ:03-08-2020 ರಂದು ಭೂಮಿ-ಬ್ಯಾಂಕ್ ಸಂಯೋಜನೆ ಸಂಬಂಧ ಬಾಕಿ ಮೊತ್ತವನ್ನು ಪಾವತಿಸುವ ಕುರಿತು ನಡೆದ ಸಭೆಯ ನಡಾವಳಿಗಳು:

ಹಾಜರಿದ್ದವರು:

1. ಮಾನ್ಯ ವಿಶೇಷ ಜಿಲ್ಲಾಧಿಕಾರಿಗಳು, ಭೂಮಿ ಉಸ್ತುವಾರಿ ಕೋಶ ಬೆಂಗಳೂರು.
2. ಮಾನ್ಯ ಸಹಾಯಕ ಆಯುಕ್ತರು, ಭೂಮಿ ಉಸ್ತುವಾರಿ ಕೋಶ ಬೆಂಗಳೂರು.
3. ಮಾನ್ಯ ತಹಶೀಲ್ದಾರ್ (ಆಡಳಿತ), ಭೂಮಿ ಉಸ್ತುವಾರಿ ಕೋಶ ಬೆಂಗಳೂರು.
4. ಸಿಎಲ್ ಡಬ್ಲ್ಯೂ ಎಸ್ ಸಮಾಲೋಚಕರು, ಭೂಮಿ ಉಸ್ತುವಾರಿ ಕೋಶ ಬೆಂಗಳೂರು
5. ಶ್ರೀಧರ ಸತ್ಯ ಮೂರ್ತಿ (Assistant General Manager ,canara Bank ,Bengaluru)
6. ತುಳಸಿರಾಮ್ ಎನ್.ಎಚ್ (Deputy Manager ,Canara Bank ,Bengaluru)
7. ಸುಮ ಪವಿತ್ರ (Chief Manager ,Union Bank of India/corporation Bank)
8. ಬಿ. ಜಯಪ್ರಕಾಶ (Chief Manager, Bank of Baroda)
9. ಎಂ. ಆರ್.ಮಂಜುನಾಥ್ (Regional manager, Pragathi Krishna Grameena Bank)
10. ಸುಜಾತಾ.ಜಿ (Assistant General manager ,SLBC)
11. ನಾಗರಾಜು.ಬಿ (SLBC)
12. ಕೆ.ಎಲ್. ನಾಯ್ಕ್ (Assistant General Manager, SBI)
13. ಎಚ್. ಎನ್. ಸುದೀಂದ್ರ (Chief Manager , SBI)

ಮಾನ್ಯ ವಿಶೇಷ ಜಿಲ್ಲಾಧಿಕಾರಿಗಳು ಸಭೆಯಲ್ಲಿ ಹಾಜರಿದ್ದ ಎಲ್ಲಾ ಅಧಿಕಾರಿಗಳನ್ನು ಸ್ವಾಗತಿಸಿದರು.

- ಸರ್ಕಾರದ ಆದೇಶದ ಸಂಖ್ಯೆ: ಆರ್.ಡಿ 100 ಎಂಆರ್ಆರ್ 2011 ದಿನಾಂಕ:11-08-2011ರಂತೆ ರಾಜ್ಯಾದ್ಯಂತ 2011-12 ನೇ ಸಾಲಿನಿಂದ ಭೂಮಿ-ಬ್ಯಾಂಕ್ ಸಂಯೋಜನೆ ಮಾಡಲಾಗಿದ್ದು, ಸದರಿ ತಂತ್ರಾಂಶದ ಮೂಲಕ ದಾಖಲಿಸುವ ಪ್ರತಿ ವಹಿವಾಟಿಗೆ ರೂ.35/-ರಂತೆ ಮ್ಯುಟೇಶನ್ ಶುಲ್ಕವನ್ನು ನಿಗಧಿಪಡಿಸಲಾಗಿರುತ್ತದೆ.
- ವಾಣಿಜ್ಯ ಬ್ಯಾಂಕ್ ಗಳಿಗೆ ಸಂಬಂಧಿಸಿದಂತೆ ಭೂಮಿ-ಬ್ಯಾಂಕ್ ಸಂಯೋಜನೆಯ ಪ್ರಾರಂಭದಿಂದ ಡಿಸೆಂಬರ್ 2019 ರವರೆಗಿನ ವಹಿವಾಟಿನ ವಿವರ ಈ ಕೆಳಕಂಡಂತಿದೆ.

ಒಟ್ಟು ವಹಿವಾಟಿನ ಸಂಖ್ಯೆ	ಒಟ್ಟು ಮೊತ್ತ	ಜಮೆಯಾಗಿರುವ ಮೊತ್ತ	ಬಾಕಿ ಇರುವ ಮೊತ್ತ
3,97,472	ರೂ. 1,39,11,520	ರೂ.4,67,880	ರೂ. 1,34,43,640

- ಭೂಮಿ-ಬ್ಯಾಂಕ್ ಸಂಯೋಜನೆಯಡಿ ಜಮೆಯಾಗಲು ಬಾಕಿ ಇರುವ ಮೊತ್ತವನ್ನು ವಾಣಿಜ್ಯ ಬ್ಯಾಂಕುಗಳಿಂದ ಪಾವತಿಸಲು ಇರುವ ಅಡೆ-ತಡೆಗಳು ಹಾಗೂ ಅವುಗಳನ್ನು ಪರಿಹರಿಸಲು ಇರುವ ಕ್ರಮಗಳ ಬಗ್ಗೆ ಚರ್ಚಿಸಲಾಯಿತು.
- ಇದುವರೆಗೆ ಬಾಕಿಯಿರುವ ಮೊತ್ತವನ್ನು 07 ಆಗಸ್ಟ್ 2020 ರೊಳಗೆ ಕಡ್ಡಾಯವಾಗಿ ಪಾವತಿಸುವಂತೆ ಎಲ್ಲಾ ವಾಣಿಜ್ಯ ಬ್ಯಾಂಕುಗಳ ಅಧಿಕಾರಿಗಳಿಗೆ ಸೂಚಿಸಲಾಯಿತು.
- ಇನ್ನು ಮುಂದೆ ಭೂಮಿ-ಬ್ಯಾಂಕ್ ಸಂಯೋಜನೆಗೆ ಸಂಬಂದಿಸಿದಂತೆ PAYMENT GATEWAY ಮಾಡುವವರೆಗೂ ಮ್ಯುಟೇಶನ್ ಶುಲ್ಕವನ್ನು ಪ್ರತಿ ತಿಂಗಳ 10 ನೇ ತಾರೀಖಿನ ಒಳಗೆ SECRETARY TO GOVERNMENT, BHOOMI & UPOR A/C-37305665989 ಗೆ ತಪ್ಪದೇ ಪಾವತಿಸುವಂತೆ ಸಭೆಯಲ್ಲಿ ನಿರ್ಧರಿಸಲಾಯಿತು.

ಧನ್ಯವಾದಗಳೊಂದಿಗೆ ಸಭೆಯನ್ನು ಮುಕ್ತಾಯಗೊಳಿಸಲಾಯಿತು.

ವಿಶೇಷ ಜಿಲ್ಲಾಧಿಕಾರಿಗಳು,
ಭೂಮಿ ಉಸ್ತುವಾರಿ ಕೋಶ,
ಬೆಂಗಳೂರು.

ANNEXURE – 20B

STATE LEVEL BANKERS' COMMITTEE – KARNATAKA
CONVENOR
ಕೆನರಾ ಬ್ಯಾಂಕ್ केनरा बैंक Canara Bank
सिंडिकेट Syndicate
Head OfficeAnnexe: 2nd Cross, Gandhinagar, Bengaluru : 560009
Ph: 22343490; 22340236 Email: slbcbangalore@gmail.com. FAX: 22343489; 22340292

Ref: 0116/2020/2944/SLBC/F-275 **Date: 28.04.2020**

The Director,
Bhoomi Monitoring Cell.
Bhoomi and UPOR,
Revenue Departmetn,
GoK, KR Circle, Bengaluru.

Sir,

Sub: Bhoomi-Bank Integration Systems -Issues

<<>>

With reference to the above subject, in the SLBC steering committee meeting held on 13.03.2020, few banks have informed that they are facing issues while creating Charge in Bhoomi-Bank integration System. In meeting it was discussed to collect the issues from member banks and forward to Bhoomi Monitoring cell for guidance and assistance to banks for resolving the issues.

We have collected the issues from 5 banks and details are enclosed herewith.

The Banks are 1.KVGB, 2.Bank of Baroda, 3. Union Bank of India (e-Corporation Bank), 4.HDFC Bank and 5. Central Bank of India.

Please acknowledge receipt.

Yours faithfully,

(Shaik Nazeer Ahmed)
Dy.General Manager,
SLBC-Karnataka & CanaraBank

Copy to:
The Secretary to GoK (Fiscal Reform), Finance Department, GoK, MS Building, Bengaluru, for information.

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ANNEXURE

A). Karnataka Vikasa GrameenaBank:

Quote:

Sub: Technical Problems faced in Bhoomi Bank Integration(BBI) by our Bank

With reference to your email, we have obtained the details of problems faced byBranches/Offices of our Bank. Some of the technical problems & issues faced by the Branch/offices while creation of Bank charge under Bhoomi Bank Integration(BBI) is as follows:

Login Error:

While login into BBI ID of following branches of our bank are getting error on thepage

User ID Branch

kvgb9201Allanki, kvgb9454 Lambapur
kvgb9208Kadle, kvgb9456 Heur
kvgb9251Gund, kvgb9501 Korlakatta
kvgb9303Mudigere, kvgb9503 Vanalli
kvgb9354Santeguli, kvgb9504 Bairumbe
kvgb9404Bedasgaon, kvgb9552 Vajralli
kvgb9453Vandane

Certificate not found: While assigning DSC, branches are getting error"Certificate not found".

XML not created:At the time of creation and deletion of charge, some time branches are gettingerror such as "XML not created"

Application No. for chargedeletion is not appearing inMain Server of Bhoomi : Charge deletion application is entered in Bhoomi Bank Integration but it is not shown in main server of the Bhoomi(especially in Honnavar Block).

Other Issues like:

1. URL site is not accessible
2. Completed transaction/confirmation of submission of the charge creations is not displayed.
3. Server shows busy during 10.00 AM to 5PM. The traffic needs to be monitored on entre day for uploading the charges.
4. The server of the call centre is very poor. Phone calls are almost unanswered.
5. Resetting of the passwords are not smooth.
6. Manual/fixed flow chart for creation/addition/deletion/rectification of charges is not present in the website.

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B). Bank of Baroda:

Quote:

We are facing following issues regarding Bhoomi Bank Integration:

- We obtained the acknowledgement but charge is still not reflecting in concerned RTC even after passage of 4-5 months from the date of charge creation, because of which we are getting inspection comments regarding creation of charge in the concerned RTC.
- Now, our link for using Bhoomi Bank Integration has been disabled and we are not able to use the portal or link for past one month. We are in need of the recent and fully functional link for the Bhoomi Bank Integration.

C). Union Bank of India (e-Corporation Bank) :

Quote:

Corporation Bank Antaragange is not having any user ID and password. We have enquired with Bhumi help desk. There are about 10 mobile numbers which has been provided in the Bhumi home page. But no one is answering the call. Fortunately one number answered my call. He told me that Bhumi office will give every zonal office one master Id and using this master Id, zonal office will create separate branch Ids and password. But the fact is our zonal office is not having any password. They have not created any branch Ids. We are now sending all the farmers to sub registrar office irrespective of the loan amount. April onwards our bank is amalgamate with Union Bank. Please provide any master Ids to our zonal office. Our zonal office email Id is cb8806afs@corpbank.co.in. Then we can utilize the service. Please do the needful.

D). HDFC Bank:

Quote 1:

Greetings from HDFC Bank !!!
This is with regard to the technical issues we are facing in Bhoomi Bank Integration application at our branches. We have been following up with the BhoomiMonitoring Cell (BMC) since few months and have also personally approached them recently to have the issues addressed. However, the issues stillpersists and we are unable initiate charge creation on the agri lands.

Though the BMC officials verbally confirm that the application is working fine, we have encountered with the below issues and request your help to take upthe matter with BMC and to have solution for this

- We have tried logging into the application from different locations having higher band width connectivity, however, the issues persists in all thelocations.
- Charge is not appearing in the land records (RTC) in the cases for which we had initiated charge creation through Bhoomi Bank Integration application(sample cases given below).

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Need an urgent intervention to have one time solution for the same. Further, please also provide clarity on the below points as well

- Which is the preferred browser to be used
- What is the minimum bandwidth requirement to operate Bhoomi Bank Integration application
- Further, below issues with regard to the User ID creation also persists

1) Employee code only Number will be accept in the system. However, Bank has Alphanumeric Emp code system (eg P1608)
2) Not able to provide full email id .
3) District and Taulk in Regional Language. ID creation process is handed at our Central office and this is creating issues every time when we create a
new ID
4) There is no Option available for User ID Modify / Unlock and Deletion option

Charge not appearing for the below sample cases

BNK001005	Completd	Bijapur	BABALESHVARA	MAMADAPURA	BELLUBBI	NINGAPPA RUDAGI	V4366
BNK001010	Partially Filled					A PRAKASHA	V4366
BNK001052	Completd	Belgaum	Athani	TELASANGA	TELASANGA	RODAGI GURUPAD	V4366
BNK001054	Completd	Tumkur	Gubbi	HAGALAVADI	BENNEHALLI	B J MOHANKUMAR	V4366
BNK001059	Completd	Bidar	Bhalki	SAYAGANVA	ALAVAYI	DATTA BABURAO	V4366
BNK001553	Completd	Bidar	Bhalki	SAYAGANVA	ALAVAYI	DATTA BABURAO	V4366

Quote2 :

Please find the below Issues and do the needful...

1)Employee code only Number will be accept in the system.
2)Not able to provide full email id .
3)District and Taulk in Regional Language
4)There is no Modify option
5)There is no Unlock option
6) There is no Delete option

E).Central Bank of India

Quote:

Please send us the guidelines if any to create charge online as our Rajaghatta branch requires the user id password and the procedure to create charge.

Unquote:

SLBC forwarding issues to Bhoomi Monitoring Cell for guidance and assistance to banksfor resolving the issues as discussed in the SLBC steering committee meeting held on 13.03.2020.

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ANNEXURE -22

Proceedings of the 29th Meeting of SLBC Sub-Committee on MSME held on 22.06.2020 at 3.00pm held under the Chairmanship of Principal Secretary to Government, (MSME & Mines), Commerce & Industries Department, Bangalore.

The 29th meeting of the SLBC Sub-Committee on MSME was held on 22.06.2020 at 3.00 pm under the Chairmanship of Shri M Maheshwar Rao, IAS, Principal Secretary to Government, (MSME & Mines), Commerce & Industries Department at the Room No. 224, 2nd floor, Vikasa Soudha, Bangalore.

From Union Bank Shri. P. Seetharamaiah, Deputy General Manager, Shri Jyothi Krishnan, Asst General Manager, and Shri. Shreedhara Babu D C, Chief Manager, FGM Office Bangalore were also present in the meeting.

1. On behalf of the Convener bank of the SLBC Sub-Committee on MSME, Shri Seetharamaiah welcomed the Chairman of the Committee, Shri M Maheshwar Rao and other members present in the meeting. Later Shri. Jyothi Krishnan briefed about the previous proceedings of the meeting.

2. The proceedings of the previous SLBC Sub-Committee meeting held on 10.02.2020 were read and confirmed by the Committee.

3. **ENTREPRENEURSHIP DEVELOPMENT IN KARNATAKA:-**

Due to Corona impact and lockdown there is no major development in the field of Entrepreneurship development.

4. **BILL DISCOUNTING:-**

Committee members have informed that so far only around 100 companies have become members.

Chairman directed all the banks to insist all the companies to become members for the scheme.

5. **PRIME MINISTER MUDRA YOJANA:-**

Chairman has informed that most of the banks have achieved the targets in Mudra Yojana and other banks which have not achieved the targets to achieve the same.

No new targets have been provided for the Mudra yojana.

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6. **CMEGP and PMEGP:-**

Chairman has informed that no targets have been provided for PMEGP scheme. Hence committee suggested removing the same from the agenda.

7. **CGTMSE:-**

The Committee suggested that collateral security for the loans pertaining to the Government schemes is not required. But some banks are insisting the collateral security hence suggested informing the same to all banks.

Other matters discussed and information sought:-

1. KASSIA has requested the banks for the special regulatory package for the SMA 2 loan borrowers. Banks to take up the same with RBI. Stressed MSME loans to be given relief by banks.
2. Committee has requested for waiver of Stamp duty and exemption or registration charges for all COVID-19 borrowers. Same needs to be taken up with the SLBC/Government. To invite IG of registration and Commissioner of stamps for the next meeting.
3. Mortgage loans are considered as low priority, same needs to be taken care by banks. Banks to examine extension of mortgage waiver.
4. Many of the Khadi Institutions require working capital from Banks hence KVIC has suggested banks to incorporate their pattern of loan sanction mechanism for convenient disbursement of loans.
5. Women entrepreneurs (AWAKE) to be nominated for the SLBC subcommittee. Meeting invitation has already been given to AWAKE but none of their members have attended current meeting.
6. Regarding 20% MSME loans sanctioned and disbursed under ECLGS scheme (COVID 19) dated 13.06.2020 by SBI there is huge gap between eligible accounts and sanctioned accounts.
7. Similarly in Union bank sanctioned loans are less under ECLGS scheme as compared to the eligible loans. This is because of the corona impact as customers are not approaching the banks.
8. Instructions from Banks to be circulated widely.

The meeting concluded with a vote of thanks to the Chair.

(M. Maheshwar Rao),
Principal Secretary to Government,
(MSME & Mines),
Commerce & Industries Department.

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Annexure -22

Proceedings of the Meeting of SLBC Sub Committee on MSME held On 18.09.2020 at 12.00PM under the Chairmanship of Sri. G. Kumar Naik, IAS, Principal Secretary to Government (MSME & Mines), Commerce & Industries Department, Bengaluru.

The meeting of the SLBC subcommittee on MSMEs for the State of Karnataka was held on 18.09.2020, 12.00 PM at the Room No. 123, 1st Floor, Vikasa Soudha, Bangalore. The meeting was presided over by Shri. G. Kumar Naik, IAS, Principal Secretary to Government, Commerce & Industries Department (MSME & Mines).

At the outset, Shri. Gurusubramanian, DGM, Union Bank of India welcomed all the participants to the meeting and briefed them about the agenda of the meeting. Shri. B. Sreenivasa Rao, Field General Manager, Union Bank of India initiated the discussion by highlighting the importance of MSME sector. He stressed that, MSME being the important segment in social development besides contributing significantly towards the economic development of the nation, the same needs to be implemented effectively by the Banks, other Departments and the Govt. Shri. P. Seetharamaiah, Dy. Zonal Head, Union Bank of India presented the previous meeting proceedings held on 22.06.2020 and the same was confirmed by the committee.

Some important discussions held in the meeting are;

1. The representative of AWAKE informed that, Banks are reluctant to sanction loans under MUDRA scheme and are insisting for Audited Balance Sheet and Profit / Loss account statement for these small MUDRA loans.

   Action: The Principal Secretary instructed all the member Banks to advise the branches for sanctioning of all MUDRA loan applications. He further, informed to relax the guidelines of obtaining Balance Sheet and Profit / Loss account statement in the Mudra cases.

2. The Govt. representative requested for development of specific App for MSME loans monitoring as the pendency position is not available.
   Action: The General Manager, UBI informed that PSB59MINUTES portal is already made available and requested to make effective use of the same.

3. The industry representatives urged to exempt GST registration to MSME borrowers up to Rs. 40 lakhs.
   Action: It was informed to submit a proposal to the Government.

4. Review of the District wise progress under Mudra scheme was sought by the Principal Secretary.
   Action: District wise data on Mudra loans is herewith annexed.

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5. The committee appreciated the role of Banks in implementing ECGLS scheme.

6. The industry representative requested for exemption of additional mortgage for ECGLS scheme.
   Action: The Principal Secretary assured to take up the matter with the Finance Department.

7. The industry representatives requested to reduce the sales Turnover under Bill Discounting scheme from the existing Rs. 500 crores to Rs. 100 crores.
   Action: The General Manager, UBI informed that the Bill discounting facility is being monitored by RBI who has to revise the guidelines. The General Manager, UBI to put up a draft letter in this regard.

8. The Principal Secretary advised to review the progress of implementation of the PMEGP scheme.
   Action: The review of the PMEGP scheme shall be taken up from next meeting onwards.

Besides, the following decisions were made after detailed deliberations:

1. Fixing the targets under MUDRA scheme by Government/ SLBC.
2. The Chair opined that the industry representatives shall identify the various concerns faced by Mudra applicants and appealed the Bankers and Govt. Agencies to find solutions the difficulties.
3. The Bankers were urged to give enough publicity about the various MSME schemes.
4. The Committee advised the industry representatives to conduct EDP programmes with the co ordination of Banks and Govt. Departments.
5. Awake to do Kannada version of MSME scheme with the help of Banks for publicity.
6. Devise a format for effective monitoring of MSME schemes and to review the progress of the scheme periodically.

The meeting concluded with a vote of thanks to the Chair.

(G. Kumar Naik)
Principal Secretary to Government
Commerce & Industries Department
(MSME & Mines)

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केनरा बैंक Canara Bank

सिंडिकेट Syndicate

* DRAFT *

SLBC CELL
AGRICULTURE FINANCE & PRIORITY SECTOR SECTION
CIRCLE OFFICE: BENGALURU

* DRAFT *

MINUTES OF THE SLBC SUB COMMITTEE MEETING ON SHG BANK LINKAGE FOR JUNE'2020 HELD ON 16TH SEPTEMBER 2020 AT ROOM No.252, 2nd FLOOR, M.S.BUILDING,BANGALORE.

The SLBC Sub Committee Meeting On SHG Bank Linkage For JUNE '2020 Held On 16th SEPTEMBER 2020 At Room No.252, 2ND Floor, M.S.Building, Bangalore.

Dr. S.Selva Kumar, IAS Chairman of the sub committee & Secretary, Skill Development, Entrepreneurship & Livelihood Department, Govt of Karnataka Chaired the meeting and guided the proceedings.

The list of participants is furnished in the Annexure.

Sri. J A Lewis, Assistant General Manager, Canara Bank, Circle Office, Bengaluru (Convenor) welcomed Dr. S.Selva Kumar, IAS, Chairman of the sub committee & Secretary, Skill Development, Entrepreneurship & Livelihood Department, Govt of Karnataka, Dr. M.T. Reju Mission Director, KSRLM, SANJEEVNI, Government of Karnataka, representatives from various banks, Govt. Departments and other Members of the Committee to the subject meeting.

With this, the Agenda items were taken up for discussion.

1. Confirmation of proceedings of previous meeting.

The proceedings of the meeting held on 17.06.2020 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 17.06.2020.

The convener informed the house about the action taken report with regard to the decision taken in the meeting held on 17.06.2020 is that,

- Banks are yet to confirm implementation of "Bank Bandhu" (Bank Sakhi) Scheme having introduced in their rural branches.
- Chairman Sir informed the house that banks to confirm the dates for conducting one day work shop on Bank Sakhi.

(Action: KSRLPS/Banks)

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Agenda 3. Review of Performance of State under SHG Bank Linkage vis-à-vis Target during 2020-21 as at 30.06.2020.

The Convener informed the house that state has achieved 30.42% under Disbursements and 95.01% under Outstanding as on 30.06.2020 against the target fixed for the FY 2020-21.

The Chairman expressed that the targets under Outstanding can be achieved by creating awareness among the SHG's for utilizing the undrawn portion for income generating activity. This can be done by taking the help of Bank Sakhi, giving proper training to them and also banks can utilize them as Business Correspondents.

(Action: KSRLPS/Banks/Lead Banks)

Agenda 4.Bank wise Performance during 2020-21 vis-à-vis Target as on 30.06.2020 under Disbursements.

The Convener informed the house about the Bank–wise performance under disbursements as on 30.06.2020 for FY 2020-21 and further informed that overall target for PSBs have sanctioned 29.44%, Overall target for RRBs sanctioned loans to an extent of 43.55%, Overall target for Private Sector Banks sanctioned 11.24% and APEX banks also achieved 30.42% under loan sanction.

The Chairman expressed that the performance of the Banks under Disbursements needs improvement and also informed the convener to write a letter to the lead banks for improving the performance under Disbursement.

(Action: KSRLPS/Banks/Lead Banks)

Agenda 5. Bank wise Performance during 2020-21 vis-à-vis Target as on 30.06.2020 under Outstanding.

The Convener informed the house about the Bank–wise performance under Outstanding Balance target achievement as on 30.06.2020 and informed that overall PSBs have achieved 93.56%, Overall RRBs have achieved 82.43%, overall Private Sector Banks achieved 100% and APEX bank achieved 100% under Outstanding.

The convener informed the house that the target under Outstanding could not be achieved due to the lot of un utilized 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 principal along with interest and not interested to withdrawn the undrawn portion.

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The Chairman advised the member banks for creating awareness among SHGs to utilize the unavailed CC limits.

(Action: KSRLPS/Banks/Lead Banks)

Agenda 6. District wise Performance during 2020-21 vis-à-vis Target as on 30.06.2020 under Disbursements.

The Convener informed the house about the District–wise performance under disbursements as on 30.06.2020 under FY 2020-21.

The Chairman expressed that the performance of the following districts is not upto the mark and advised the convenor to instruct the concerned lead banks to improve the performance. The districts are Bengaluru Rural, Mandya, Kalaburagi, Dharwad, Hassan, Raichur, Mysuru, Bellary.

(Action: concerned Lead Banks &KSRLPS)

Agenda 7. District wise Performance during 2020-21 vis-à-vis Target as on 30.06.2020 under Outstanding.

The Convener informed the house about the District–wise performance under Outstanding as on 30.06.2020 under FY 2020-21..

The Chairman advised the convenor to instruct the following Lead banks to improve their performance before next quarter. The districts are Udupi, Kodagu, Chikkamagalur, Raichur, Bengaluru Rural, Dharwad, Kolar, Haveri.

(Action: Concerned Lead Banks &KSRLPS)

Agenda 8. NPA Status under SHG Loans as on 30.06.2020.

The convener informed the house about the NPA level under SHG Loan portfolio Bank wise and District wise. The Chairman reviewed the relatively high NPA Banks i.e. Punjab National Bank, Bank of Maharashtra, Indian Bank, State Bank of India, KVGB and ICICI Bank. The Chairman appreciated the IDBI , Union Bank of India, , Karnataka Bank for their low NPA under SHG. The state wise consolidated NPA status under SHGs is 2.47%.

The Chairman reviewed the relatively high NPA districts like Bengaluru Urban, Haveri, Tumkur and Mysuru and sought the views of the house about the strategies to be followed for regularizing these NPA accounts.

(Action: KSRLPS & Banks)

Agenda 9. Bank wise Undrawn Portion under CC limits of SHGs as on 30.06.2020.

The Convener informed the house about 60.09% of total outstanding amount is in undrawn portion available under CC accounts of SHGs. The Chairman advised all Banks to create awareness among the SHGs to utilize the unavailed limits outstanding under SHGs CC limits..

The convener requested all the member banks to conduct more and more credit and awareness camps to increase lending and utilize undrawn portion of CC limits.

(Action: Banks/ KSRLPS)

Agenda 10. District wise Undrawn Portion under CC limits of SHGs as on 30.06.2020.

The Convener informed the house about undrawn portion available under CC limits of SHGs District wise and requested all Lead Banks to utilize this readily available undrawn CC limits to increase the Credit Linkage.

The Chairman reviewed the District wise undrawn portion data and advised the convenor to instruct the lead banks to play active role for disbursing loans to SHGs. The district with maximum percentage of undrawn portion is Udupi, Koppal, Uttar Kannada, Bagalkote and Davangere. The Chairman advised the convener to write letter to these LDDMs to create awareness among the SHGs for utilizing the undrawn portion of CC limits.

(Action: All lead Banks)

(Action: Banks, All lead Banks,KSRLPS)

Agenda 11: Average Loan size per SHG Bank wise & District wise

The Convener informed the house about the Average Loan size per SHG is Rs 0.90 lakh.

The Chairman reviewed the bank wise and district wise data under average loan size per SHG and advised to increase in average loan sanction amount per SHG and advised the banks to perform to keep up best performance.

(Action: Banks,All lead Banks,KSRLPS)

Agenda 12: NULM-Target v/s Achievement as on 30.06.2020 for 2020-21.

The State Mission Manager, Skill and Livelihood, DAY-NULM informed the house about the performance of the DAY-NULM scheme upto 31.03.2020 against the targets allotted for the FY 2019-20 and also informed the house that large number of applications is pending at branches and requested all the member bank to achieve the NULM target for the FY 2019 and 2020.

The Mission Director informed the house to clear the pending applications at the branches at the earliest and achieve the Financial target under DAY-NULM.

Agenda 13: Any other matter with the permission of the chair

1. Lead Bank Managers needs to monitor the achievement under disbursement and outstanding and ensure the improvement in the performance.

   (Action: Banks/Lead banks)

2. Member banks need to clear the pending applications and achieve physical and financial target under NULM for the FY 2020-21.

   (Action: Banks/Lead banks)

With this, the Meeting ended with a vote of thanks

(Sri. J A Lewis)

Assistant General Manager
Canara Bank
Circle office, Bengaluru
Convener of the SLBC Sub Committee

(Sri. Selva Kumar, IAS)

Secretary, Government of Karnataka
Skill Development, Entrepreneurship &
Livelihood Department, GoK &
Chairman of SLBC Sub committee

LIST OF PARTICIPANTS

Sl. No.	Department / Bank Name	Name	Designation
1	Skill Development, Entrepreneurship & Livelihood Department,GoK	Dr. Selva Kumar, IAS	Secretary and Chairman of Sub Committee
2	KSRLPS, Sanjeevini	Dr.M T Reju, IAS	Mission Director
3	KSRLPS, Sanjeevini	Dr.T G Hanumanthegowda	SPM (Finance)
4	Canara Bank	Sri. J A Lewis	Asst. General Manager
5	Canara Bank	Sri. Anand C	Senior Manager
6	State Bank of India	Sri. B. L. Sreenivas	Chief Manager
7	State Bank of India	Smt Shobha K P	Manager
8	Union Bank of India	Smt. Suma P	Chief Manager
9	APEX Bank	Smt. J M Sahana	General Manager
10	Central Bank of India	Ms.V S Geetha	Asst. Manager
11	Bank of Baroda	Ms. B Indumathi	Sr. Manager
12	ICICI Bank	Sri. K Venkata Anil	Asst. General Manager
13	Indian Bank	Smt. Padmavathy Srikanth	Asst. General Manager
14	Karnataka Grameen Bank	Sri. Vasudev	Manager
15	Indian Overseas Bank	Ms. C.Divya	Manager
16	Indian Overseas Bank	Ms. Neha Saini	Asst.Manager
17	DWCD	Sri.Karakurappa	APO
18	KSRLPS, Sanjeevini	Sri. ShyamSundar	PE-FI
19	DAY-NULM	Sri. Basappa C Kareedi	SMM-S&L
20	Canara Bank	Shri Abhishek R H	Officer

Annexure-IAB

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सिंडिकेट Syndicate

SLBC CELL
AGRICULTURE FINANCE & PRIORITY SECTOR SECTION
CIRCLE OFFICE: BENGALURU

MINUTES OF THE SLBC SUB COMMITTEE MEETING ON AGRICULTURE & ALLIED ACTIVITIES WITH MAIN AGENDA FOR PROMOTING ORGANIC FARMING IN THE STATE OF KARNATAKA

The SLBC Sub-Committee Meeting on Agriculture & Allied Activities with main agenda for promoting Organic Farming in the state of Karnataka was held on 19.08.2020 at 5 PM through Video Conference. Dr. Rajkumar Khatri, Additional Chief Secretary, Agriculture Department, Government of Karnataka chaired the meeting and guided the proceedings.

The list of participants is furnished in the Annexure.

Shri. J A Lewis, Assistant General Manager, Canara Bank, Circle Office, Bengaluru (Convenor) welcomed Dr Rajkumar Khatri, Additional Chief Secretary, Agriculture, Government of Karnataka, Officials from Government Line Departments, Officials from RBI, SLBC Karnataka, NABARD, Organic Cell-GoK and other Members of the Committee to the subject meeting.

With this, the Agenda items were discussed through PPT.

Agenda for Organic Farming.

The Convenor, informed the status of Organic Farming in the state of Karnataka through Power Point Presentation.

The Chairman informed that there is huge scope for increasing Organics and Millets in Karnataka State. He informed that there will be a full day seminar on Agro Start-ups on Friday, 21.08.2020 where Agro start ups from Delhi and Mumbai will be participating and will be helping in formation of Agriculture Policy where organic farming will be one of the major focus and also invited the interested committee members to join the seminar.

Why Organic Farming?

The Chairman summarized agenda points and pointed out the importance of Organic Farming and opened the discussion on the following aspects:

1. Is there a sufficient demand for organic farming in the state? Why farmers should shift from inorganic farming to organic farming/traditional farming?

2. The need of Certification for Organic Farming,

3. Bank/FIs have to come forward to finance certified Agro start-ups.

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3. Can we pick up zones, particularly crop wise/ Geographical area wise where we can strive hard and make it 100% organic Farming?

4. Is there any requirement for policy change?

The Chairman also requested the members to advise on the agenda points,

DDA Organic Cell: Suggested to select districts/ talukas to implement organic farming where implementation is easy and effective.

Cooperation Department, GoK: Suggested for the selection of hoblis to implement organic farming and also to invite progressive organic farmers groups in the Agro start-up Seminar to share their experience on organic farming.

SLBC Karnataka: Suggested for promoting organic farming by providing incentives, interest Subventions, Subsidy to the farmers implementing organic farming, providing best logistics, and Certification for Organic produce and convergence of all GoK and GOI schemes for supporting of organic Farmers.

NABARD: suggested for convergence of all related schemes of GoK and GOI and encouraging of Farmers Producer Organisation (FPOs) to take up organic farming.

RBI: There is a need for land consolidation of agriculture and farming lands which can improve the infrastructure required for organic farming. The interested farmers can receive credit easily if the Bhoomi platform achieves 100% digitization of land records of the state as reviewed by the internal working group of RBI on Agriculture credit. The Government schemes which are already in place may be revisited and assessed for their impact and new schemes, if required may be announced by the Government. The geography of Sikkim cannot be compared with Karnataka. Therefore, we must develop State specific programs and formulate achievable objectives for short periods to attain the larger goal of making 100% organic farming in Karnataka State.

There should be zeal and passion for this work as our future generation is going to be benefitted by a clean environment and healthy toxin free organic food. We must devise new ways and for this, frequent brainstorming sessions are to be conducted apart from the usual meetings involving experts to capture new ideas which can make actual change.

The Chairman instructed DDA Organic Cell to take up the brain storming sessions to stake holders before 5th of Sept'2020 to create awareness on,

1. Certification
2. Demand Creation
3. Logistic
4. Convergence

(**Action:** Organic Cell)

The Chairman also informed to have a meeting on organic farming in the month of September 2020.

Action Points:

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1. A brain storming session on the organic farming by DDA Organic Cell to stakeholders before 5th of Sept 2020 and also Organic cell to identify and suggest the Hoblis/Talukas/Districts for Promoting of Organic Farming.

(**Action:** Organic Cell)

2. SLBC Karnataka and NABARD to give joint suggestion on logistics & Convergence.

(**Action:** SLBC, Karnataka & NABARD, Bengaluru)

3. Agro start-ups and progressive farmers to be involved in organic farming in the seminar scheduled on Friday (21.08.2020) to share information on organic farming.

(**Action:** Organic Cell)

4. Modification of template of Sikkim model if required and also to select talukas and hoblis that can be converted to 100% organic farming in the initial stage.

(**Action:** Organic Cell)

With this, the Meeting ended.

Dr. Rajkumar Khatri, IAS
ACS, Agriculture, GoK
Chairman of Sub Committee
on Agriculture & Allied Activities

LIST OF PARTICIPANTS

1. Dr Rajkumar Khatri, Additional Chief Secretary, Agriculture, GoK.
2. Shri Tushar Girinath Secretary, Cooperation Department, GoK.
3. Shri J A Lewis, Assistant General Manager, Canara Bank, Circle Office, Bengaluru.
4. Smt. Prameela Job, Assistant General Manager, Reserve Bank of India, Bengaluru.
5. Shri. A K Sharma, General Manager, NABARD, Bengaluru.
6. Shri. JVS Prasad, Deputy General Manager, SLBC, Karnataka.
7. Smt. Sujatha G, Assistant General Manager, SLBC, Karnataka.
8. Shri.Sudeendra, Chief Manager, State Bank of India, Bengaluru.
9. Smt B Indumathi, Senior Manager, Bank Of Baroda, Bengaluru.
10. Sri Shripad Hegde, Joint Director, Planning department, Bengaluru.
11. Smt. Anuradha.M.N Deputy Director of Agriculture, Organic Farming, Bengaluru.
12. Sri. Dhananjaya , Senior Manager, Canara Bank, Circle Office, Bengaluru.
13. Sri. Abhishek. R. H, Officer, SLBC Cell, Canara Bank, Circle Office, Bengaluru.

Annexure 22 A

RAMAKRISHNA B MANE State Director for RSETIs	National Centre for Excellence of RSETIs (NACER) (Under the aegis of MoRD, Govt. of India) 'Renukaleela', No.1210, 1st Floor, 80 Feet Road, Chandra Layout **BENGALURU – 560 040** Email: mcspcrbmane@gmail.com; Contact No. 9448161221 (M)

Ref. No.02/2020-21/SDR/NACER/SLBC/SLSCR Date: 21-09-2020 DRAFT

To,

All the members of State Level Steering Committee on RSETIs (SLSCR) & Directors of all RSETIs and all ZPs in Karnataka

Dear Sir,

Sub: Minutes of meeting of State Level Steering Committee on RSETIs (SLSCR) held on 16.09.2020

The meeting of State Level Steering Committee on RSETIs (SLSCR) was held on **16.09.2020 at 3.00 pm, in room no.252 of MS Building Bangalore.**

Dr. S. 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. Reju MT, IAS**, **Mission Director**, KSRLPS, **Mr. Bipul Chandra Saha,** National Director, National Centre for Excellence of RSTIs (NACER), **Mr. Rakesh Kashyap, General Manager**, Canara Bank, HO Bangalore, **Mr. D Rajesh, AGM**, SBI, LHO, Bangalore and **Mr. Basavaraju C, Divisional Manager, SLBC** Bangalore

We are appending here with the Minutes of the meeting of State Level Steering Committee on RSETIs (SLSCR) held on 16.09.2020 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

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Ref. No.02/2020-21/SDR/NACER/SLBC/SLSCR Date: 21-09-2020

Draft Minutes of meeting of State Level Steering Committee on RSETIs held on 16.09.2020

Dr. S. 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. Reju MT, IAS**, **Mission Director**, KSRLPS, **Mr. Bipul Chandra Saha,** National Director, National Centre for Excellence of RSTIs (NACER), **Mr. Rakesh Kashyap, General Manager**, Canara Bank, HO Bangalore, **Mr. D Rajesh, AGM**, SBI, LHO, Bangalore and **Mr. Basavaraju C, Divisional Manager, SLBC** Bangalore.

With permission of the chair, Mr. Ramakrishna Mane, State Director for RSETIs, presented the power point presentation on the Agenda wise details of the RSETIs, their functioning and the progress for the year 2020-21.

1. Approval of minutes of previous meeting held on 17-06-2020

The house approved the minutes of previous meeting held on 17-06-2020 as there were no suggestions for the amendments of the minutes.

2. Processing of all pending claims by Zilla Panchayats jointly with RSETIs in RSETI premises & to inform SRLM for reimbursement

Mr. Rakesh Kashyap, General Manager, Canara Bank and Mr. Bipul Chandra Saha, National Director, NACER observed that quarterly meetings on RSETI are conducted and issues are discussed at following levels.

i. **District level: District Level RSETI Advisory Committee - DLRAC** convened by the Director of RSETI under the chairmanship of CEO of concerned ZP and attended by PD DRDA, Regional Managers of Banks, LDMs, DDM of NABARD, JD DIC)
ii. **State Level: State Level Steering Committee on RSETIs -SLSCR** convened by the State Director for RSETIs under the Chairmanship of the Secretary, Skill Development, Entrepreneurship & Livelihood and attended by Mission Director KSRLPS, National Director for RSETIs, National Centre for Excellence of RSETIs Bangalore, Top executives and Nodal Officers of Major banks.
iii. **State Level: State Level Bankers Committee-SLBC** convened by the General Manager SLBC Canara Bank under the chairmanship of Chief Secretary and attended by Top executives of all Banks, LDMs, CGM NABARD and State level official of various Govt. Depts)

They also noted that as per RSETI Manual / guidelines of MORD, cost of training expenditures is funded by MORD in advance at 30% of Annual Action Plan, 50% on completion of trainings and 20% on achieving settlement.

However, the claims of RSETIs remain pending for payment for more than 5 to 6 years. Claims for the years of 2012-13, 2013-14, 2014-15 and so on continue to remain pending at SRLM. Further, the claims papers are lying in ZPs unattended and Zilla Panchayats have not even processed the claims for these years. As such, neither RSETIs nor SDR / NACER nor SRLM is able know the actual amount eligible to be paid to RSETIs and not able to reconcile the data for taking up the

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matter with concerned authorities. Without knowing the actual amount payable to RSETIs, SRLM cannot submit demand to MORD the correct requirement of funds for reimbursement to RSETIs. On enquiry by RSETIs, ZPs inform them that they have not received directions from SRLM for scrutiny/processing of claims. Hence it was felt necessary that the Zilla Panchayat Officials process all pending claims immediately.

Mr. Mane, SDR apprised the house that it is experienced by many RSETIs that despite having submitted thousands of photocopies of documents like BPL etc., ZP officials keep on advising to produce another set of copies of such documents. This keeps on repeating many times and RSETIs must simply oblige ZPs and keep on submitting copies of documents many times. Hence it is necessary to take up processing of claims at RSETI premises only so that required documents can be verified on the spot and RSETI can also give clarifications required if any during processing. Rejections of claims for specific reasons if any for a particular candidate can be explained to RSETI Director so that the challenging of rejection do not arise. To ensure processing of claims having been done satisfactorily and accepted by the Director, the consolidated sheet of processing shall be signed by both, the Director of RSETI and the Processing Official of ZP.

Mr. Mane, SDR referring to the MORD letter dt.30.04.2020 further apprised the house on the guidelines of MORD/SOP. It is clearly stated **in page no.59 of SOP-III** that **"While processing the claim, the SRLMs have to take into consideration the following factors.**

a. RSETIs are sponsored and managed by the Banks. The claims are confirmed by the Director, a responsible Bank Official and are scrutinised and certified by the higher officials at controlling officials (Bank's Trusts).

b. Appropriate governance practices as advised by the MORD GOI are put in place in the RSETIs and are subjected to continuous monitoring by sponsor Banks as well as the Ministry.

c. The details regarding eligible training programmes and eligible candidates are uploaded in the common MIS by the RSETIs, which is accessible to the SRLM.

d. SRLMs are conducting annual and monthly inspections and sample checks of RSETI functioning.

Hence the bankers appealed that ZPs /SRLMs shall not call for any physical documents for scrutiny of claims, take up scrutiny claims in RSETI premises and submit the consolidated sheet of processing duly signed by both, the Director of RSETI and the Processing Official of ZP.

Dr. S. Selvakumar, IAS, Secretary, SDEL and Dr. Reju MT, IAS, Mission Director, KSRLPS have agreed for advising all ZPs to take up processing of all pending claims of all RSETIs in Karnataka in RSETI premises itself immediately and without calling for any physical documents as per MORD guidelines and submit the consolidated position duly signed by the Director of RSETI and processing officer to Mission Director Sanjeevini KSRLPS and to the concerned Director of RSETI. The RSETI Director shall submit the signed and scanned soft copy to the nodal office of the Bank, SDR and NACER.

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3. Circulation by SRLM to Zilla Panchayats, the Guidelines of MORD / NAR / State Govt on RSETI matters under copy to NACER, SDR and sponsor Banks.

Mr. Ramakrishna Mane, SDR apprised the house the need for circulation of circulars/ guidelines of MORD/NAR/NACER on RSETI Matters to the concerned officers of Zilla Panchayats. Many RSETIs have reported verities of queries raised by ZPs while release of funds to RSETIs. Some of the issues raised by ZPs are as follows

1. RSETIs have claimed more than Rs5000/- per candidate
2. RSETIs have not produced the candidate wise vouchers for expenditures.
3. RSETIs have not taken approval from ZP for commencement of training

The varieties of queries raised by ZPs indicates the need for understanding the RSETI concept and functioning of RSETIs and the necessity of circulation of circulars/ guidelines of MORD/NAR/NACER on RSETI Matters to the concerned officers of Zilla Panchayats.
MORD vide their Office Memorandum no. I-12011/07/2015-NRLM (RSETI) [CN:345412] dated 16th February 2016 communicated removal of ceiling on the reimbursement of Training Expenses to RSETIs. However, RSETI Raichur informed that ZP Raichur has restricted the claims to Rs.5000/- per candidate thus passing lesser claim amount than the eligible amount to RSETI. Despite having provided a copy of MORD guidelines, ZP Raichur vide their email dt.25.08.2020 addressed to MD SRLM under copy all RSETIs and all ZP in Karnataka informed that they would follow the guidelines received from Mission Director, KSRLPS only. This matter was brought to the notice of MD SRLM vide email dt.30.08.2020.

RSETI Dharwad informed that ZP is advising RSETI to produce the candidate wise vouchers for expenditures incurred. RSETIs cannot maintain candidate wise vouchers for the expenses and nowhere it is specified in the guidelines.

RSETI Chikkkamagaluru informed that ZP has not been releasing the funds stating that trainings are conducted without their consent / knowledge. Annual Action Plans (with month wise programmes to be conducted) are prepared by RSETIs and the same is approved in DLRAC chaired by the CEO. The AAPs of RSETIs are examined by the Trusts of sponsor banks and the SDR. MORD also approves the consolidated AAP of RSETIs of each State on the recommendation of MD SRLM. Further, RSETI Director has to make changes in the commencement of a particular batch of training depending on the turnout of number of candidates for each batch. As such communication of date of commencement of training and taking approval of ZP is not possible and not specified in the guidelines.

SDR apprised the house on the need for circulation of guidelines/circulars of MORD/State Govt/NAR/NACER through email to all ZPs under copy to Sponsor Banks/NAR/NACER/SDR/RSETIs. SDR also informed the house that the **Standard Operating Procedures (SOP) - Manual of RSETIs (Part-I, II & III)** published by MORD can be downloaded from **http://rudsetacademy.org/publications.html** website of National Academy of RUDSETI.

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Dr. S. Selvakumar, IAS, Secretary, SDEL and Dr. Reju MT, IAS, Mission Director, KSRLPS have agreed for circulating all the guidelines/circulars of MORD/State Govt./NAR/NACER by email to all ZPs for necessary action under copy to NAR/NACER/SDR/Sponsor Banks.

4. **Status of Reimbursement of training cost to RSETIs:** The SDR furnished RSETI wise details of pending claims as at 16-09-2020 as follows.

SN	Name of the RSETI	No. of BPL candidates	Claimed	Received	Pending
1	CANB Chikkaballapur	3902	15733518	11866761	**3866757**
2	CANB Davanagere	1229	8984250	3759476	**5224774**
3	CANB Haliyal	4453	26878353	12954243	**13924110**
4	CANB Harohalli	4778	19026841	7873000	**11153841**
5	CANB Hassan	2621	12484823	3977200	**8507623**
6	CANB Kolar	2285	12276670	3939800	**8336870**
7	CANB Ramanagar	2630	7796908	4405200	**3391708**
8	CANB Shimoga	2339	12572674	5788126	**6784548**
9	CANB Sonnahallipur	2279	10725799	820200	**9905599**
10	CANB Belgaum	4223	19752526	7312000	**12440526**
11	CANB Bellary	1801	12722739	1818600	**10904139**
12	CANB Manipal	1977	14962359	1964200	**12998159**
13	CANB Kumta	2180	18180516	8690505	**9490011**
14	RUDSETI Bengaluru	1415	10979436	3089189	**7890247**
15	RUDSETI Brahmavar	2657	19499262	4418200	**15081062**
16	RUDSETI Chitradurga	2380	22977534	10695000	**12282534**
17	RUDSETI Dharwad	1866	16637645	7559022	**9078623**
18	RUDSETI Mysore	1913	22011691	9838518	**12173173**
19	RUDSETI Ujire	1803	17798458	2660600	**15137858**
20	RUDSETI Vijayapura	2839	15465232	7004168	**8461064**
21	SBI Chamarajanagar	141	450000	450000	**0**
22	SBI Gadag	1464	8493901	3429145	**5064756**
23	SBI Gulbarga	1363	6606961	1251000	**5355961**
24	SBI Koppal	1817	14515407	6591416	**7923991**
25	SBI Raichur	2220	12604844	5780200	**6824644**
26	SBI Tumkur	1509	11921374	1702000	**10219374**
27	SBI Yadgir	643	3931677	90000	**3841677**
28	CORPB Chikkamagaluru	1096	9072526	1070400	**8002126**
29	CORPB Kodagu	2026	11640625	448000	**11192625**
30	BOB Haveri	2481	14688074	3398000	**11290074**
31	BOB Mandya	2782	10822908	4315400	**6507508**
32	KMB Bagalkot	1208	7419236	3354688	**4064548**
33	DCCB RSETI Bidar	1018	8709992	1929200	**6780792**
	TOTAL	**71338**	**438344759**	**154243457**	**284101302**

The above data is as per claims submitted by the RSETIs as per the revised base cost w.e.f.13-11-2017. Since many of the RSETIs were in the process of compliance of CNN norms during 2017-18 and 2018-19 the actual eligible claims may come down while processing claims (as per eligibility of claims at Rs.200/- per day per candidate without maximum ceiling till the date of CNN compliance).

Mr. Bipul Chandra Saha, National Director for RSETIs observed that as per MORD guidelines the claim amount shall be released to the sponsor Banks for appropriation to concerned RSETI account. MORD vide their letter no.J-18046/07/2018 RSETI dated 30th April 2020 has reiterated the detailed guidelines on reimbursement of claims of RSETIs besides reproducing the relevant pages (Page no.58, 59 & 60) of RSETI SOP-III. As the processing of claims is done by ZPs and the eligible claim payable to RSETIs is already given by the ZPs, the

claim amount can be directly released to sponsor Banks for appropriating to concerned RSETI accounts. Routing the funds through ZPs is leading to inordinate delay and is also not as per MORD guidelines.

Dr. Reju MT, IAS, Mission Director, KSRLPS informed the house that **MORD** is likely to release **Rs.12 crore** within next two or three weeks and he assured to ensure that the amount released by SRLM will be credited to respective RSETI account within two weeks.

5. Progress of RSETIs under AAP- 2020-21

Mr. Ramakrishna Mane, SDR Karnataka informed the house that due to lockdown ordered by the Government, the RSETIs in Karnataka did not conduct any training programmes up to 15-07-2020. **Hence the progress for the quarter ending June 2020 is NIL.** Due to spread of pandemic Corona virus Covid-19, many RSETIs were not permitted to commence training programmes during the months of July and August 2020. However, some of the RSETIs were able to complete the training programmes which were discontinued during March 2020. **Again, the restrictions on RSETIs for trainings are imposed till 21-09-2020.**

However, all the RSETIs in Karnataka under AAP-2020-21 have conducted 65 programmes and totally trained 1514 candidates till 16-09-2020.

6. Settlement and credit linkage of RSETI trained candidates

Due to lockdown announced by the Government, the movement of Staff of RSETIs was restricted to RSETI and work from home, the particulars / proof of settlements and credit linkage of the trained candidates could not be collected through follow up.

7. Compliance of Common Norms (CNN):

Mr. Ramakrishna Mane, SDR Karnataka apprised the house about the compliance of common norms. The Ministry of Rural Development (Rural skill Division) Govt. of India issued notification vide No.05/2017 dated 8th November 2017 directed for compliance of RSETIs with 13 Common Norms which include the following.

1. **Duration of Training courses** - specified number of hours
2. **Skill Development courses** - NSQF
3. **Soft Skills** - including inter-personal skills, IT lab, Basic English
4. **Training equipment & aids** - display the list of equipment's
5. **Certified Trainers** –undergone Trainers Training Programme (TTP) at NAR
6. **Aadhar Enabled Biometric attendance System**-AEBAS
7. **Settlement of trained candidates** -70% settlement
8. **Capital expenditure for infrastructure**-Onetime grant in Aid for building.
9. **Government funding of training** -Reimbursement of training cost by MORD
10. **Refundable Security Deposit**-may be obtained from trainees (Rs.250/-)
11. **Certification & Assessment** – taken up by Asst. Controller based at NAR
12. **Funds Flow Mechanism**-30% Advance followed by 50% & on settlement 20%
13. **Advocacy and Brand Building**-Uniforms for candidates, branding etc.

He also apprised the house that in Karnataka all RSETIs have complied CNN Norms except the following.

1. **Canara Bank RSETIs - Kolar, Sonnahallipura & Vajarahalli**

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2. **SBI RSETIs – Chamarajanagar, Gulbarga & Raichur.**

The sponsor Banks of these RSETIs assured to take necessary steps for early compliance of CNN.

8. Issues relating to allotment of land and construction of RSETI Building

The house observed that there was no progress in 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 about 4 Km away from the existing RSETI premises is allotted by DC to CEO ZP for further allotment to RSETI Ballari. CEO ZP is waiting for clearance of General body of ZP for further transfer of land in the name of RSETI Ballari.

ii. **RSETI Building Belagavi:** The RSETI building construction is completed and the RSETI has shifted to new premises on 01-03-2020 and commenced functioning.

iii. **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. A proposal to merge Vajarahalli RSETI with Harohalli was mooted in previous meeting. MORD has called for certain details for diverting to RSETI Harohalli the funds released to Vajarahalli and remaining unutilized. Canara Bank was suggested to take necessary steps in this regard.

iv. **RSETI Building Chamarajanagar:** Mr. D Rajesh, DGM, SBI informed the house that since signing of MOU between co-sponsors was not materialized. Hence SBI decided for SBI RSETI Chamarajanagar to function independently in a separate building. The District authorities have provided a rent-free premise in DC Office Building to commence trainings. They are also agreeing to provide 30 guntas of land. SBI is in the process of registering SBI RSETI Chamarajanagar in ARCS and also engaging the required staff and providing the necessary infrastructure.

v. **RSETI Building Koppal:** As per directions of Deputy Commissioner Koppal CMC has consented for cleaning while commencing the construction stating that once it is cleaned there is possibility of further encroachment if there is delay in construction work by SBI. Hence SBI was suggested to immediately commence dumping of construction material and commence the work of boundary.

vi. **RSETI Building Yadgir**: Civil structure of RSETI building is ready. SBI has to arrange for furniture, fixture, tables, chairs, desks, dining tables, kitchen wares, bunker cots beds etc for commencing the training at new building besides completion of fixing doors, wiring & electric fittings, plumbing and final finishing.

9. Providing Support Staff to RSETIs:

Mr. Ramakrishna Mane SDR informed the house that many RSETIs do not have the required number staff (one Director, two Faculties, two Office Assistants, one Attender and one watchman cum gardener). The chairman of the committee advised sponsor Banks to arrange for providing required number of staffs in all RSETIs.

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10. Any other issues with permission of the chair:

1. **Revision in AAP targets of RSETIs for 2020-21:**

   As the first half year of 2020-21 is coming to end, many RSETIs are requesting to revise the AAP targets of RSETIs for 2020-21. Normally each RSETI with two classrooms is required to train a minimum of 750 candidates in a year. SDR suggested for reducing the targets to a minimum of training 375 candidates during the remaining half year of 2020-21. **Dr. S. Selvakumar, IAS, Secretary, SDEL and Dr. Reju MT, IAS, Mission Director, KSRLPS** though consented for reduction of targets suggested for deciding on the same after the opinion of all the stake holders particularly MORD.

2. **Training of identified candidates under project UNNATI of MGNREGA:**

   SRLM informed that the list candidates identified for training under project UNNATI of MGNREGA workers will be provided to RSETIs. The RSETIs can conduct demand-based trainings to the identified candidates and claim the expenditures from MORD as per prevailing procedure.

3. **Conducting sensitisation programme for ZP Officials:**

   Mr. Ramakrishna B Mane reiterated the need for a sensitisation programme for CEOs, PD DRDA / DPMs of ZPs on various guidelines of MoRD, GoI, about functioning of RSETIs/ reimbursement of claims etc. The Chairman of the SLSCR and MD SRLM suggested to conducting virtual programme through Video Conference by NAR.

4. **Nodal Officer in charge of RSETIs in KSRLPS:**

   The Bankers expressed difficulty in contacting and disturbing the Mission Director for small matters related to RSETIs. They requested for nominating a Nodal Officer in KSRLPS for RSETI matters. The Mission Director informed the house that Mr. Shamsunder is the Nodal Officer in charge of RSETI matters and is available on mobile number 9901234556 and email ID nrlmkarnataka@gmail.com.

The meeting concluded with vote of thanks. The list of participants is enclosed.

(Sri Ramakrishna B Mane)
State Director for RSETIs-Karnataka
& Convener, SLSCR

(Dr. S. Selvakumar, IAS)
Chairman of SLSCR &
Secretary, Skill Development, Entrepreneurship
Livelihood Department, Govt. of Karnataka

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Ref. No.02/2020-21/SDR/NACER/SLBC/SLSCR Date: 21-09-2020

State Level Steering Committee on RSETIs (SLSCR) held on 16.09.2020 at 3 pm in room no.252 of MS Building - List of participants

SN	Dept	Designation	Name of participant	Mobile No.	Present
1	Skill Dev Dept	Principal Secretary	Dr. Selvakumar IAS	8826726886	Present
2	KSRLPS	Mission Director	Dr. Reju MT, IAS	9496558637	Present
3	KSRLPS	FI-PE	Mr. Shyam Sundar	9901234556	Present
4	SLBC	Divisional Manager	Mr. Basavaraju C	9741499700	Present
5	SLBC	Manager	Mr. Nagalingamurthy MR	7829056707	Present
6	Canara Bank	General Manager	Mr. Rakesh Kashyap		Present
7	State Bank of India	DGM	Mr. D Rajesh	9686652626	Present
8	NACER	NDR	Mr. Bipul Chandra Saha	9945846059	Present
9	NACER-SDR	SDR	Mr. Ramakrishna B Mane	9448161221	Present
10	RUDSETI	Executive Director	Mr. Janardhan M	9480081097	-
11	State Bank of India	Nodal Officer	Mr. Srinivas	8277261491	-
12	Canara Bank	Nodal Officer	Mr. Balasubramanian	9449631418	-
13	Union Bank of India	Nodal Officer			-
14	Bank of Baroda	Nodal Officer			-
15	Kotak M. Bank	Nodal Officer			-
16	DCCB Bidar	Nodal Officer			-
17	RUDSETI Arshinkunte	Director	Mr. Veerendra Kumar	9930164750	Present
18					
19					
20					
21					
22					
23					
24					
25					

ANNEXURE -22 A 1

PROCEEDINGS OF THE 2ND SLBC SUB-COMMITTEE MEETING ON EXPANDING AND DEEPENING OF DIGITAL PAYMENTS ECOSYSTEM-RAICHUR DISTRICT FOR THE QUARTER ENDED MARCH-2020 AND JUNE-2020 HELD ON 05.08.2020 AT 16.00 HRS THROUGH MS TEAMS UNDER THE CHAIRMANSHIP OF GENERAL MANAGER, STATE BANK OF INDIA, BENGALURU

Chairman: Sri. Shantanu Pendsey, General Manager, FIMM, State Bank of India, Local Head Office, Bengaluru.

Convenor: Sri Shankar Rao P, Deputy General Manager (FI & MM), State Bank of India, Local Head Office, Bengaluru.

Members Present: Separate sheet is attached.

2nd SLBC Sub-Committee Meeting on Expanding and Deepening of Digital Payments Ecosystem-Raichur District for the quarter ended March-2020 & June-2020 was held on 05.08.2020 at 16.00 hrs through MS Teams under the Chairmanship of Sri. Shantanu Pendsey, General Manager (FIMM), FIMM Network, State Bank of India, LHO, Bengaluru.

2. The Deputy General Manager (FI), from State Bank of India, Local Head Office, Bengaluru (The Convener Bank) welcomed the General Manager Sri. Sanjeev Singha, FIDD, Reserve Bank of India, Bengaluru, Sri. Thakur Naik representing SLBC, Canara Bank and the officials from RBI, NABARD. He also welcomed the representatives from Karnataka Grameen Bank, ICICI as special invitees and officials of member Banks.

3. While taking up the ATR on the action points of the meeting dated 29.01.2020, RBI authority referred para 2 of their letter No. FIDD. CO. LBS. No. 1551/ 02.01.001/2019-20 dated 23.01.2020 quoting among other things that "SLBC/UTLBCs shall first conduct a field level assessment/survey of merchants/traders/business/utility service providers located in identified districts....to start with. The RBI authority wanted to know from SLBC convenor about the progress made in this regard. The official from SLBC replied that she has reported recently to this department. The noncompliance of RBI instructions was viewed with disfavour. The RBI authority advised the SLBC to ensure completion of the job and submit the survey report before 15.08.2020.

(Action: SLBC)

Action Taken Report on action points were taken up by DGM (FI), SBI on behalf of Chairman of the Subcommittee, General Manager, FIMM Network, LHO, Bengaluru.

ATR No. 1: Identification of shadow areas in the district requiring improvement in data connectivity:

It was brought to the notice of house that the Junior Telecom Officer, BSNL, Raichur has confirmed that all the villages in the district provided with at least one network connection.

ATR No. 2: Mapping of financial institutions and streamlining of Bank accounts for facilitating Direct Benefit Transfer:

The representative from HDFC Bank expressed that there are no issues in making account DBT enabled. The member banks also informed that the seeding of Aadhar number and making the account DBT enabled is being attended. The Convenor of the subcommittee expressed the importance of Direct Benefit Transfer in digitalization initiative and requested the member banks to seed all eligible accounts with Aadhaar numbers by 31.08.2020 so that DBT initiative becomes full success.

(Action: All Banks in the District, LDMs)

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ATR No. 3: All the villages in the district with population more than 2000 are provided with Banking Outlet:

The official from LDM office, Raichur informed the house that there are 186 villages having more than 2000 population. Out of 28 Banks functioning in the district, only 3 banks have submitted the data of coverage of village with Banking outlet. The matter was also discussed in the DCC meeting held on 02.07.2020. The RBI authority advised SLBC and LDM Raichur to submit the list of unbanked villages data by 20.08.2020.

(Action: SLBC, All Banks, LDM Raichur)

ATR No. 4: Villages in the district have at least one Bank branch or Banking outlet with in five kilometres:

The RBI authority invited recall of member banks that, the task of identification of the villages in the district which are having no branch or Banking outlet with in five kilometres was allocated to LDM Raichur. But no report has been submitted by the LDM Raichur. The LDM Raichur was advised to submit the list of villages in the district having bank branch or Banking outlet within five kilometres, by 20.08.2020.

(Action: All Banks, LDM Raichur)

Agenda No. 1: Confirmation of proceedings of the 1st Sub-Committee Meeting held on 29.01.2020:

The ATR on action points emerged out of the meeting held on 29.01.2020 were taken as confirmed subject to completion of the pending items within the deadline as fixed by RBI authorities.

Agenda No. 2: Dedicated financial literacy initiatives to promote digital payments:

RBI appreciated that the SBI has conducted 135 Financial Literacy Camps during the period from 01.01.2020 to 30.06.2020 out of which 22 Financial Literacy Camps were dedicated exclusively on various digital initiatives taken by SBI towards increasing the use of its digital products.

The AGM, Reserve Bank of India advised that other banks having Financial Literacy Counsellors should take a cue out of this and conduct such camps through their Financial Literacy Counsellors. The activities of Financial Literacy Counsellors functioning in the district are to be closely monitored.

RBI authority advised the LDM Raichur to suitably guide the Financial Literacy Counsellors to conduct camps through VC and invite DDM of NABARD, LDO of RBI to such virtual meetings for creating seriousness about promoting the digital products by various Banks.

(Action: All Banks, LDM Raichur)

Agenda No.3: Leveraging of reach and technical expertise of Payments Banks to cover the gap of provision of basic banking facilities.

The convenor informed the house that one payment banks India Post Payment Bank is functioning in Raichur District.

SMS

Agenda No.4: **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) transitions and assess level of digitization and find solutions to increase the same.**

The performance of the Banks in the district is not up to the desired level. The AGM, RBI advised the SLBC, LDM Raichur and member banks to adhere the timelines as shown below to improve the position before 20th September 2020.

S no	Task	To be completed by	Timeline (on or before)
1	Field Level Survey report	SLBC Karnataka	15.08.2020
2	List of Unbanked villages having more than 2000 population.	LDM, Member Banks	20.08.2020
3	List of Villages not covered by BC point/Branch within 5 KM radius	LDM, Member Banks	20.08.2020
4	100% Rupay card activation	The banks having less than 5 branches in Raichur District	31.08.2020
5	100% Rupay card activation	The banks having less than 10 branches in Raichur District	15.09.2020
6	100% Rupay card activation	The banks having more than 10 branches in Raichur District	15.10.2020

(Action: SLBC, All Banks, LDM Raichur)

Agenda No.7: **Any other issue with the permission of the Chair:**

1. The SLBC Sub-Committee has fixed a target of 25% incremental achievement / progress in the coverage of internet banking, providing of POS to current account holders by the next meeting which is to be held before the SLBC meeting during September 2020. The progress on achievement of target would be placed before the SLBC meeting and Banks falling short of the target will have to explain reasons, therefor.

(All Banks, LDM Raichur)

2. Nodal officers of banks operating in Raichur districts are advised to ensure purity of data prior to submission to the Office of the LDM, Raichur.

(All Banks in Raichur District)

The Meeting concluded with vote of thanks.

(Sri Shantanu Pendsey)
Chairman
SLBC Sub-Committee on ,
Expanding and Deepening of Digital Payments Ecosystem-Raichur District &
General Manager (FIMM)
State Bank of India
LHO, Bengaluru

(Shri Shankar Rao P)
Convener
SLBC Sub-Committee on
Expanding and Deepening of Digital Payments Ecosystem-Raichur District &
Dy. General Manager (FI)
State Bank of India,
LHO, Bengaluru

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THE 2ND SLBC SUB-COMMITTEE MEETING ON EXPANDING AND DEEPENING OF DIGITAL PAYMENTS ECOSYSTEM-RAICHUR DISTRICT FOR THE QUARTER ENDED MARCH-2020 AND JUNE-2020 HELD ON 05.08.2020 AT 16.00 HRS THROUGH MS TEAMS

List of participants

Sl No	Name (Shri/Smt)	Designation	Bank/ Govt. Department	Contact No.	Official e-mail ID
1	Shantanu Pendsey	Chairman & General Manager (FIMM)	State Bank of India		gmfimm.lhoban@sbi.co.in
2	Sanjeev Singha	General Manager, (FIDD)	Reserve Bank of India		fiddbengaluru@rbi.org.in
3	Shankar Rao P	Convener & Deputy General Manager (FI)	State Bank of India		dgmfimm.lhoban@sbi.co.in
4	N Nagraj	AGM	Reserve bank of India		fiddbengaluru@rbi.org.in
5	Kalavathi N	DDO	NABARD	8547702195	raichur@nabard.org
6	Thakur Naik	DGM	Canara Bank		slbckarnataka@canarabank.com
7	Sujatha	AGM	Canara Bank	8277229611	slbckarnataka@canarabank.com
8	Bakul Jaganath Ghate	Officer, IT Department	Bank of Baroda	9011510139	ps.karnataka@bankofbaroda.com
9	Shivalingappa	CM	Union Bank of India	9448437320	rh.bengaluru@unionbankofindia.com
10	Guru Raj	CM	Karnataka Grameen Bank	9449650071	rorcr@kgbk.in
11	Ghanshyam Mundada	Regional Head	ICICI	8296967208	Ghanshyam.mundada@icicibank.com
12	Jagdish		HDFC		bohdfcblr@hdfcbank.com
13	Venkatesh	Dy Manager	LDM Office, Raichur	9642727354	lborcr@gmail.com
13	S v Srinivas	CM	State Bank of India	8277261491	cmleadbank1@sbi.co.in

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ANNEXURE -22B

22B

नाबार्ड

संदर्भ सं.राबै.प्रका.डीएफआईबीटी/ 1849-2292 / डीएफआईबीटी-23/2020-21 04 अगस्त 2020

परिपत्र संख्या. 211/ डीएफआईबीटी- 05/2020

अध्यक्ष / प्रबंध निदेशक
अनुसूचित वाणिज्यिक बैंक (लघु वित्त बैंक और पेमेंट बैंक सहित)
क्षेत्रीय ग्रामीण बैंक
राज्य सहकारी बैंक
जिला मध्यवर्ती सहकारी बैंक

महोदया / महोदय,

कनेक्टिविटी और पावर इन्फ्रास्ट्रक्चर योजनाओं का विस्तार-वित्तीय समावेशन निधि

कृपया वित्तीय समावेशन निधि (एफ़आईएफ़) के लिए विभेदित रणनीति के तहत कनेक्टिविटी और पावर इन्फ्रास्ट्रक्चर के लिए सहायता प्रदान किए जाने के बारे में दिनांक 23 अप्रैल 2019 का हमारा परिपत्र संख्या 105/ DFIBT-04/2019 देखें. हम आपको सूचित करना चाहते है कि एफआईएफ के सलाहकार बोर्ड की हाल ही में आयोजित बैठक में अन्य जिलों और मौजूदा बैंक शाखाओं में इस योजना के तहत लाभ का विस्तार करने के प्रावधान की समीक्षा की गई.

2. कुछ दूर दराज के क्षेत्रों और दूरस्थ बैंक शाखाओं में कनेक्टिविटी और बिजली आपूर्ति की समस्या अभी भी बनी हुई है. संबंधित एसएलबीसी के माध्यम से प्राप्त बैंकों के फीडबैक पर विचार करने के बाद, उपर्युक्त योजना के देशनिर्देशों को निम्नलिखित जानकारी के अनुसार आंशिक रूप से संशोधित करने का निर्णय लिया गया है:

Financial Inclusion Fund- Extension of Connectivity and Power Infrastructure Schemes

Please refer to our Circular No. 105/DFIBT-04/2019 dated 23 April 2019 regarding support provided for Connectivity and Power Infrastructure under differentiated strategy for Financial Inclusion Fund (FIF). We would like to inform you that the provision of extending the benefits under the scheme to Other Districts and existing bank branches was reviewed in the recently held meeting of Advisory Board of FIF.

2. The problem of connectivity and power supply is still persistent in a few far flung areas and remotely located bank branches. After taking into consideration the feedback received from Banks, through respective SLBCs, it has been decided to partially modify the captioned scheme guidelines as indicated below:

नाबार्ड

i. कनेक्टिविटी और पावर इन्फ्रास्ट्रक्चर योजना के तहत विभिन्न कॉम्पोनेंट - जैसे वीसैट तैनाती, मोबाइल सिग्नल बूस्टर तैनाती और सौर ऊर्जा इकाई / यूपीएस तैनाती – हेतु सहायता सभी जिलों के लिए दी जाएगी.

i. The support for components under Connectivity and Power Infrastructure scheme viz. VSAT Deployment, Mobile Signal Booster Deployment and Solar Power Unit/UPS deployment has been extended to all districts.

ii. उन मौजूदा बैंक शाखाओं को भी सहायता दी जाएगी जो बिजली की आपूर्ति और कनेक्टिविटी समस्या का सामना कर रही हैं. हालांकि, प्रस्ताव प्रस्तुत करते समय बैंकरहित क्षेत्रों में खोली जा रही नई शाखाओं को प्राथमिकता दी जा सकती है.

ii. The support may also be given to existing bank branches which are facing power supply and connectivity issue, however, priority may be given to new branches being opened in unbanked areas while submitting proposals.

iii. एसएलबीसी और एलडीएम की एफआई सब कमेटी उन क्षेत्रों को प्रमाणित करेगी जहां कोई कनेक्टिविटी नहीं है या रुक-रुक कर कनेक्टिविटी है।

iii. The FI Sub Committee of SLBC and LDM would be required to certify the areas having no or intermittent connectivity.

3. परिपत्र के अन्य सभी नियम और शर्तें यथावत रहेंगी.

3. All other terms and conditions prescribed in the circular ibid remains the same.

4. एसएलबीसी से प्राप्त राज्यवार अनुरोध की जानकारी अनुबंध में जोड़ा गया है.

4. The State wise request received from SLBCs is appended in the Annexure for information.

(सुनील कुमार)
मुख्य महाप्रबंधक
संलग्न : यथोक्त

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Annexure

State wise Requirements submitted by SLBCs

S.No	State	No. of branches / Fixed CSPs requiring support in SFD			No. of branches / Fixed CSPs requiring support in Other Districts		
		VSAT	Mobile Signal Booster	Solar Power Unit/ UPS	VSAT	Mobile Signal Booster	Solar Power Unit/ UPS
1	Arunachal Pradesh	249	104	125	0	0	0
2	Assam	249	104	125	0	0	0
3	Bihar	1	1	0	10	4	0
4	Chhattisgarh	6	144	72	209	190	445
5	Goa	0	0	0	0	0	0
6	Jharkhand	71	35	97	0	0	0
7	Karnataka	46	20	0	70	10	0
8	Meghalaya	50	20	25	0	0	0
9	Maharashtra	2	4	0	31	11	0
10	Manipur	50	20	25	0	0	0
11	Mizoram	50	20	25	0	0	0
12	Nagaland	50	20	25	0	0	0
13	New Delhi	0	0	0	0	0	0
14	Tamil Nadu	46	20	0	70	10	0
15	Tripura	25	11	12	0	0	0
16	Andaman and Nicobar Islands	42	13	0	0	0	0
17	Andhra Pradesh	46	20	0	70	10	0
18	Gujarat	0	2	0	0	136	259
19	Himachal Pradesh	0	0	0	0	0	0
20	Haryana	0	25	25	28	484	411
21	Jammu and Kashmir	249	104	125	0	0	0
22	Kerala	55	32	21	60	0	0
23	Madhya Pradesh	2	4	0	31	11	0
24	Odisha	142	70	193	209	190	445
25	Punjab	0	0	0	0	0	0
26	Rajasthan	32	0	0	374	0	0
27	Sikkim	24	19	12	0	0	0
28	Telangana	134	61	290	171	323	597
29	Uttarakhand	47	148	63	0	0	0
30	Uttar Pradesh	20	0	0	92	0	0
31	West Bengal	45	38	35	293	16	266
	Total	**1733**	**1059**	**1295**	**1718**	**1395**	**2423**

ರಾಜ್ಯಮಟ್ಟದ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿ, ಕರ್ನಾಟಕ
(ಆರ್.ಬಿ.ಐ ಅಗ್ರಣೀಯ ಬ್ಯಾಂಕ್ ಯೋಜನೆಯಡಿ)
राज्य स्तरीय बैंकों की समिति, कर्नाटक
(भा.रि.बैं. के अग्रणी बैंक योजना के तहत)
State Level Bankers' Committee, Karnataka
(Under Lead Bank Scheme of RBI)

ಸಂಯೋಜಕರು संयोजक Convenor
ಕೆನರಾ ಬ್ಯಾಂಕ್ केनरा बैंक Canara Bank
Canara Syndicate

Ref:209/SLBC/2020-21/FI

Annexure - 22B1

Date: 02.09.2020

Shri. B. Sreenivasa Rao
General Manager & the Controlling Head,
Union Bank of India,
Karnataka State.

Dear Sir,

Sub: Constitution of SLBC Sub-Committee on Financial Inclusion

SLBC proposes to constitute a Sub-committee on Financial Inclusion under the Chairmanship of General Manager, SLBC and Co-Chairmanship of NABARD with the following major PSBs, Grameena Bank, Private banks and State Co-op Bank, who have good exposure in the State along with Secretary-RDPR, GoK as a special invitee.

The Sub-Committee constituted will be under the Convenorship of General Manager, Union Bank of India as the Bank is the 3rd largest among Public Sector Banks in Karnataka and has only one convenorship.

1	**General Manager & Convenor-SLBC**	**Chairman**
2	**General Manager, NABARD**	**Co-chairman**
3	General Manager, Reserve Bank of India	Member
4	General Manager, Canara Bank, CO, Bengaluru	Member
5	General Manager, State Bank of India	Member
6	General Manager, Bank of Baroda	Member
7	General Manager, Karnataka Grameena Bank	Member
8	General Manager, Karnataka Bank	Member
9	State Head, ICICI Bank	Member
10	General Manager,Karnataka State Co Op. Apex Bank	Member
11	Secretary, RDPR, GOK	Special Invitee
12	**General Manager, Union Bank of India**	**Convenor**

The Sub-Committee has to focus on agenda items such as Financial Inclusion, PMJDY, Micro Credit (OD to PMJDY accounts), Micro Insurance (PMJJBY, PMSBY & APY), FIF, Banking outlet and BC issues including connectivity, Aadhaar related issues including AECs issues and FLCs, Etc.

Convenor has to conduct SLBC sub-committee meeting on FI at quarterly intervals and place major observations, if any, before main SLBC meeting for deliberations.

Yours faithfully,

(B Chandrasekhara Rao)
Convenor, SLBC Karnataka
& General Manager, Canara Bank

ಎಲ್ಲಾ ಪತ್ರ ವ್ಯವಹಾರಗಳಿಗಾಗಿ ಸಂಪರ್ಕಿಸಬೇಕಾದ ವಿಳಾಸ:
ಸಂಯೋಜಕರು
ಎಸ್.ಎಲ್.ಬಿ.ಸಿ ಕರ್ನಾಟಕ ಮತ್ತು ಮಹಾ ಪ್ರಬಂಧಕರು,
ಕೆನರಾ ಬ್ಯಾಂಕ್, ಪ್ರಧಾನ ಕಛೇರಿ, ಅನೆಕ್ಸ್, 5ನೇ ಮಹಡಿ,
ಗಾಂಧಿನಗರ, ಬೆಂಗಳೂರು-560009.
ಕರ್ನಾಟಕ.
ದೂರವಾಣಿ ಸಂಖ್ಯೆ: 080-22343490, 22340236

सभी पत्राचार इसी पते पर भेजें :
संयोजक
एस एल बी सी कर्नाटक एवं महा प्रबंधक,
केनरा बैंक, प्रधान कार्यालय, अनेक्स,
5 वी मंजिल, गांधीनगर, बेंगलूरु - 560 009,
कर्नाटक
दूरभाष सं: 080-22343490, 22340236

All Communications to be addressed to:
Convenor
SLBC Karnataka & General Manager,
Canara Bank, Head Office, Annexe,
5th Floor, Gandhinagar, Bengaluru-560009,
Karnataka.
Phone No.: 080-22343490, 22340236

Email: slbckarnataka@canarabank.com, slbcbangalore@gmail.com, Website: www.slbckarnataka.in

ರಾಜ್ಯಮಟ್ಟದ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿ, ಕರ್ನಾಟಕ
(ಆರ್.ಬಿ.ಐ ಅಗ್ರಣೀಯ ಬ್ಯಾಂಕ್ ಯೋಜನೆಯಡಿ)
राज्य स्तरीय बैंकों की समिति, कर्नाटक
(भा.रि.बै. के अग्रणी बैंक योजना के तहत)
State Level Bankers' Committee, Karnataka
(Under Lead Bank Scheme of RBI)

ಸಂಯೋಜಕರು संयोजक Convenor
ಕೆನರಾ ಬ್ಯಾಂಕ್ केनरा बैंक Canara Bank
ಸಿಂಡಿಕೇಟ್ सिंडिकेट Syndicate

Ref: 212/SLBC/2020/F-300 ANNEXURE 22 B2 Date: 15.09.2020

1. **All the Controlling Heads of Scheduled Commercial Banks including Scheduled Small Finance Banks & Payment Banks,**
2. **The Chairman of RRBs and**
3. **The CEO of State Co-operative Apex Bank**

Dear Sir,

Sub: Financial Inclusion Fund – Extension of Connectivity and Power Infrastructure Schemes

Ref: NABARD Circular No.211/DFIBT-05/2020 dated 04.08.2020 addressed to Bank Chiefs.

With reference to the above, please find enclosed NABARD circular addressed to Chairman & MD's of all Scheduled Commercial Banks including scheduled Small Finance Banks & Payment Banks, RRBs, State Co-op Banks and District Central Co-op Banks wherein NABARD has communicated the partially modified scheme guidelines with respect to **"Connectivity and Power Infrastructure Schemes"** under differentiated strategy for Financial Inclusion Fund. The contents of their Circular is as under,

- The support for components under "Connectivity and Power Infrastructure scheme" viz VSAT Deployment and Solar Power Unit / UPS deployment has been extended to all districts.
- The support may also be given to existing bank branches which are facing power supply and connectivity issue. However, priority to be given to new branches being opened in unbanked areas while submitting proposals.
- The FI Sub Committee of SLBC and LDM would be required to certify the areas having no or intermittent connectivity.
- **All other terms and conditions prescribed in the circular no.105/DFIBT-04/2019 dated 23.04.2019 remains the same.**

We, therefore, request you to advise your Regional Offices to obtain the certification from respective LDMs and submit the claims to ***the Convenor, Sub Committee of SLBC on Financial Inclusion, Union Bank of India, #10-A, "Chandrakiran", Kasturba Road, Bangalore- 560001 under information to SLBC Karnataka*** for certification at FI Sub Committee of SLBC and for forwarding to NABARD RO for reimbursement to Banks.

Yours faithfully,

(J V S PRASAD)
Dy General Manager
SLBC Karnataka

ಎಲ್ಲಾ ಪತ್ರ ವ್ಯವಹಾರಗಳಿಗಾಗಿ ಸಂಪರ್ಕಿಸಬೇಕಾದ ವಿಳಾಸ:
ಸಂಯೋಜಕರು
ಎಸ್.ಎಲ್.ಬಿ.ಸಿ ಕರ್ನಾಟಕ ಮತ್ತು ಮಹಾ ಪ್ರಬಂಧಕರು,
ಕೆನರಾ ಬ್ಯಾಂಕ್, ಪ್ರಧಾನ ಕಛೇರಿ, ಅನೆಕ್ಸ್, ೫ನೇ ಮಹಡಿ,
ಗಾಂಧಿನಗರ, ಬೆಂಗಳೂರು-೫೬೦೦೦೯.
ಕರ್ನಾಟಕ.
ದೂರವಾಣಿ ಸಂಖ್ಯೆ: ೦೮೦-೨೨೩೪೩೪೯೦, ೨೨೩೪೦೨೩೬

सभी पत्राचार इसी पते पर भेजें :
संयोजक
एस एल बी सी कर्नाटक एवं महा प्रबंधक,
कैनरा बैंक, प्रधान कार्यालय, अनेक्स,
५ वीं मंजिल, गांधीनगर, बेंगलूरु - ५६० ००९,
कर्नाटक.
दूरभाष सं: ०८०-२२३४३४९०, २२३४०२३६

All Communications to be addressed to:
Convenor
SLBC Karnataka & General Manager,
Canara Bank, Head Office, Annexe,
5th Floor, Gandhinagar, Bengaluru-560009.
Karnataka.
Phone No.: 080-22343490, 22340236

Email: slbckarnataka@canarabank.com, slbcbangalore@gmail.com, Website: www.slbckarnataka.in

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Annexure - 23

Updated Information on additional 20% MSME loans sanctioned and disbursed under ECLGS Scheme by member banks in Karnataka State as on 28.09.2020

Name of the State Karnataka

Amount in Lakhs

SL No.	Name of The Bank	Eligible under ECLGS scheme		Presanctioned Loans under ECLGS		Cumulative Sanctioned Loans under ECLGS		% Sanctioned Amount over total eligible amount	Cumulative Disbursed loans under ECLGS		% Disbursed Amount over total eligible amount
		No.of A/cs	Amount	No.of A/cs	Amount	No.of Acs	Amount		No.of Acs	Amount	
1	SBI	38551	168700	38551	168700	17310	130475	77.34	13010	115761	68.62
2	Canara Bank	116205	205339.87	116205	205339.87	76172	161174.08	78.49	69115	153649.22	74.83
3	Bank of Baroda	16738	41069	18664	40423	18664	40423	98.43	10097	30425	74.08
4	Central Bank of India	3498	6798	2661	5354	2661	5354	78.76	2661	5354	78.76
5	Union Bank of India	18912	52517	18586	51996	18586	51996.00	99.01	11563	43428.00	82.69
6	Indian Overseas Bank	5951	15242.14	5951	15242.14	1021	4363.84	28.63	1021	3373.58	22.13
7	Bank of India	10130	22275	10130	22275	10130	22275	100.00	5440	17684	79.39
8	PNB	5406	14194	5406	14194	5392	9907	69.79	1264	4991	35.16
9	Bank of Maharastra	2880	9170.71	2880	9170.71	2045	7837.3	85.46	1216	6790.12	74.04
10	Indian Bank	6929	21926	3231	13600	6064	19295	88.00	2633	14239	64.94
A	**Total (PSBs)**	**225200**	**557232.17**	**222265**	**546294.72**	**158045**	**453100.02**	**81.31**	**118020**	**395694.61**	**71.01**
1	Karnataka Bank Ltd	20655	86032.84	20655	86032.84	4813	54372.48	63.20	4275	47530.31	55.25
2	ICICI BANK	7065	80084.00	0	0.00	6143	64413	80.43	1848	42028	52.48
3	Axis Bank	5468	75386	0	0.00	968	34015	45.12	1848	45061	59.77
4	IDFC BANK Ltd	2207	82438	0	0	901	9563	11.60	850	8776	10.65
5	HDFC Bank	5516	52899.00	5516	52899.00	5516	52899.00	100.00	2009	33906.16	64.10
6	IDBI Bank	2350	7113.5	2350	7113.5	1689	6592.25	92.67	1495	5827.73	81.92
7	Punjab & Sindh Bank	336	56.63	335	56.63	81	48.56	85.75	81	48.56	85.75
8	Federal Bank	894	8206	894	8206	474	5520	67.27	474	5520	67.27
9	Tamilnad Mercantile Bank Ltd	401	2327.91	0	0	242	2206.00	94.76	242	2206.00	94.76
10	RBL Bank Ltd	1226	5141	0	0	342	2025	39.39	326	1915	37.26
11	Yes Bank Ltd	8421	33030.34	0	0	8421	33030.34	100.00	1964	6890.37	20.86
12	IndusInd Bank	77	15665.49	0	0	77	3133.1	20.00	57	2550	16.28
13	City Union Bank	847	13455	652	11577	652	11577	86.04	602	10488	77.95
14	South Indian Bank Ltd	987	22957	0	0	520	15839	68.99	464	13973	60.87
15	Laxmi vilas Bank	236	6718	101	1681	99	1614	24.03	84	1383	20.59
16	DCB BANK Ltd	191	1815.92	191	1815.92	191	1815.92	100.00	61	786.1	43.29
B	**Total (Private Banks)**	**56877**	**493326.50**	**30694**	**169381.89**	**31129**	**298663.71**	**60.54**	**16680**	**228889.58**	**46.40**
A+B	**Total of Both PSBs & Private Banks**	**282077**	**1050559**	**252959**	**715677**	**189174**	**751764**	**72**	**134700**	**624584**	**59**

Annexure - 23

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Annexure - 23A

ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ನಡವಳಿಗಳು

ವಿಷಯಃ ಕೇಂದ್ರ ಸರ್ಕಾರದ 'ಪ್ರಧಾನಮಂತ್ರಿ ಬೀದಿ ವ್ಯಾಪಾರಿಗಳ ಆತ್ಮ ನಿರ್ಭರ್ ನಿಧಿ'ಯ (PM SVANidhi) ಯೋಜನೆಯನ್ನು ಅನುಷ್ಠಾನಗೊಳಿಸಲು ಅನುಮತಿ ನೀಡುವ ಬಗ್ಗೆ.

ಉಲ್ಲೇಖಃ ಕಾರ್ಯದರ್ಶಿಗಳು, ಕೇಂದ್ರ ವಸತಿ ಮತ್ತು ನಗರ ವ್ಯವಹಾರಗಳ ಮಂತ್ರಾಲಯ, ಭಾರತ ಸರ್ಕಾರ, ನವದೆಹಲಿ ರವರ ಅರೆ ಸರ್ಕಾರಿ ಪತ್ರ ಸಂಖ್ಯೆಃ D.O No. K-12017(30)/2020-UPA-II Date:02.06.2020.

* * * *

ಪ್ರಸ್ತಾವನೆಃ-

ಕೋವಿಡ್-19 ಅವಧಿಯಲ್ಲಿ ತೊಂದರೆಗೊಳಗಾದ ಬೀದಿ ಬದಿ ವ್ಯಾಪಾರಿಗಳ ಆರ್ಥಿಕ ಸಬಲೀಕರಣಕ್ಕಾಗಿ ಕೇಂದ್ರ ವಸತಿ ಮತ್ತು ನಗರ ವ್ಯವಹಾರಗಳ ಮಂತ್ರಾಲಯ, ಭಾರತ ಸರ್ಕಾರ ನವದೆಹಲಿ ರವರು ಬೀದಿ ವ್ಯಾಪಾರಿಗಳ ಅಭಿವೃದ್ಧಿಗಾಗಿ 'ವಿಶೇಷ ಕಿರು ಸಾಲ ಸೌಲಭ್ಯ ಯೋಜನೆ' (Special Micro Credit facility Scheme) ಯನ್ನು 'ಪ್ರಧಾನಮಂತ್ರಿ ಬೀದಿ ವ್ಯಾಪಾರಿಗಳ ಆತ್ಮ ನಿರ್ಭರ್ ನಿಧಿ'ಯ (PM SVANidhi) ಯೋಜನೆಯನ್ನು ಉಲ್ಲೇಖಿತ ಕೇಂದ್ರ ಸರ್ಕಾರದ ಆದೇಶದಲ್ಲಿ ಘೋಷಿಸಲಾಗಿರುತ್ತದೆ.

ಸದರಿ ಯೋಜನೆಯ ಮುಖ್ಯ ಉದ್ದೇಶವು ಬೀದಿ ವ್ಯಾಪಾರಸ್ಥರಿಗೆ ಕೈಗೆಟಕುವ ದರದಲ್ಲಿ ಕಿರು ಸಾಲ ಸೌಲಭ್ಯವನ್ನು ರೂ.10,000/- ದವರೆಗೆ ನೀಡುವುದರ ಜೊತೆಗೆ ನಿಯಮಿತ ಸಾಲ ಮರುಪಾವತಿಗೆ ಉತ್ತೇಜಿಸುವುದು ಹಾಗೂ ಡಿಜಿಟಲ್ ವಹಿವಾಟಿಗೆ ಉತ್ತೇಜಿಸಿ ಮತ್ತು ಬಹುಮಾನವನ್ನು ಸಹ ನೀಡುವುದಾಗಿರುತ್ತದೆ. ಈ ಯೋಜನೆಯನ್ನು ಕೇಂದ್ರ ಸರ್ಕಾರವು ದಿನಾಂಕ: ಜುಲೈ 01, 2020 ರಿಂದ ಮಾರ್ಚ್ 31, 2022ರವರೆಗೆ ಅಭಿಯಾನದ ಮಾದರಿಯಲ್ಲಿ ಅನುಷ್ಠಾನಗೊಳಿಸಲಾಗುತ್ತದೆ.

ಆದ್ದರಿಂದ, ರಾಜ್ಯದ 277 ನಗರ ಸ್ಥಳೀಯ ಸಂಸ್ಥೆಗಳಲ್ಲಿ 'ಪ್ರಧಾನಮಂತ್ರಿ ಬೀದಿ ವ್ಯಾಪಾರಿಗಳ ಆತ್ಮ ನಿರ್ಭರ್ ನಿಧಿ'ಯ (PM SVANidhi) ಯೋಜನೆಯನ್ನು ಅನುಷ್ಠಾನಗೊಳಿಸಲು ಉದ್ದೇಶಿಸಿ ಈ ಕೆಳಕಂಡಂತೆ ಆದೇಶಿಸಲಾಗಿದೆ.

ಸರ್ಕಾರದ ಆದೇಶ ಸಂಖ್ಯೆಃ ಕೌಉಜೀಇ 144 ಉಜೀಇ 2020, ದಿನಾಂಕಃ 15.06.2020

ಮೇಲೆ ಪ್ರಸ್ತಾವನೆಯಲ್ಲಿ ವಿವರಿಸಿರುವ ಹಿನ್ನಲೆಯಲ್ಲಿ, ಕೇಂದ್ರ ಸರ್ಕಾರದವರು ಬೀದಿ ವ್ಯಾಪಾರಿಗಳ ಆರ್ಥಿಕ ಸಬಲೀಕರಣಕ್ಕಾಗಿ 'ಪ್ರಧಾನಮಂತ್ರಿ ಬೀದಿ ವ್ಯಾಪಾರಿಗಳ ಆತ್ಮ ನಿರ್ಭರ್ ನಿಧಿ'ಯ (PM SVANidhi) ಯೋಜನೆಯನ್ನು ಅಭಿಯಾನದ ರೂಪದಲ್ಲಿ ಅನುಷ್ಠಾನಗೊಳಿಸಲು ಈ ಕೆಳಕಂಡ ಷರತ್ತಿಗೊಳಪಟ್ಟು ಆದೇಶಿಸಿದೆ.

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ಯೋಜನೆಯ ಉದ್ದೇಶ ಈ ಕೆಳಕಂಡಂತಿರುತ್ತದೆ.

1. ಬೀದಿ ವ್ಯಾಪಾರಸ್ಥರಿಗೆ ಕೈಗೆಟಕುವ ದರದಲ್ಲಿ ಕಿರು ಸಾಲ ಸೌಲಭ್ಯವನ್ನು ರೂ.10,000/- ರವರೆಗೆ ನೀಡುವುದು.
2. ನಿಯಮಿತ ಸಾಲ ಮರುಪಾವತಿಗೆ ಉತ್ತೇಜಿಸುವುದು.
3. ಡಿಜಿಟಲ್ ವಹಿವಾಟಿಗೆ ಉತ್ತೇಜನ ಮತ್ತು ಬಹುಮಾನ.

ಯೋಜನೆಯ ಅವಧಿ ಮತ್ತು ಗುರಿ:-

1. ಈ ಯೋಜನೆಯನ್ನು ಜುಲೈ 01, 2020 ರಿಂದ ಮಾರ್ಚ್.31.2022ರ ವರೆಗೆ ಅನುಷ್ಠಾನಗೊಳಿಸಲಾಗುವುದು.
2. ರಾಷ್ಟ್ರ ಮಟ್ಟದಲ್ಲಿ 50 (ಐವತ್ತು) ಲಕ್ಷ ಫಲಾನುಭವಿಗಳಿಗೆ ಈ ಯೋಜನೆಯನ್ನು ತಲುಪಲು ಗುರಿಯನ್ನು ಹೊಂದಿದೆ.

ಅರ್ಹತೆ:-

ಈ ಯೋಜನೆಯನ್ನು ಕರ್ನಾಟಕ ರಾಜ್ಯವು ಬೀದಿ ಬದಿ ವ್ಯಾಪಾರಿಗಳ (ಬೀದಿ ವ್ಯಾಪಾರಿಗಳ ನಿಯಂತ್ರಣ ಮತ್ತು ಜೀವನೋಪಾಯ) ಅಧಿನಿಯಮ-2014ರಂತೆ ಬೀದಿ ಬದಿ ವ್ಯಾಪಾರಿಗಳ (ಬೀದಿ ವ್ಯಾಪಾರಿಗಳ ನಿಯಂತ್ರಣ ಮತ್ತು ಜೀವನೋಪಾಯ) ನಿಯಮ-2019(Rules) ಮತ್ತು ಬೀದಿ ಬದಿ ವ್ಯಾಪಾರಿಗಳ (ಬೀದಿ ವ್ಯಾಪಾರಿಗಳ ನಿಯಂತ್ರಣ ಮತ್ತು ಜೀವನೋಪಾಯ) ಯೋಜನೆ-2020 (Scheme)ಯ ಅಧಿಸೂಚನೆಯನ್ನು ಹೊರಡಿಸಲಾಗಿದೆ.

ಯೋಜನೆಯ ಫಲಾನುಭವಿಗಳು:-

ಈ ಕೆಳಗಿನ 4 ಪ್ರಕಾರದ ಬೀದಿ ಬದಿ ವ್ಯಾಪಾರಿಗಳು ಅರ್ಹತೆ ಹೊಂದಿರಬೇಕು.

1. ಮಾರ್ಚ್ 24, 2020ರ ಒಳಗಾಗಿ ನಗರ ಪ್ರದೇಶದಲ್ಲಿ ಬೀದಿ ವ್ಯಾಪಾರಿಗಳಾಗಿ ತೊಡಗಿಸಿಕೊಂಡು ಗುರುತಿಸಲ್ಪಟ್ಟ ಎಲ್ಲಾ ಅರ್ಹ ಫಲಾನುಭವಿಗಳು ಅರ್ಹರಾಗಿರುತ್ತಾರೆ.
2. ಸಂಬಂಧಪಟ್ಟ ಬೀದಿ ವ್ಯಾಪಾರಸ್ಥರು ತಮ್ಮ ನಗರ ಸ್ಥಳೀಯ ಸಂಸ್ಥೆಯ ವ್ಯಾಪ್ತಿಯಲ್ಲಿ ಮಾರಾಟ ಪ್ರಮಾಣಪತ್ರ ಮತ್ತು ಗುರುತಿನ ಚೀಟಿಯನ್ನು ಹೊಂದಿರಬೇಕು.
3. ಬೀದಿ ವ್ಯಾಪಾರಸ್ಥರೆಂದು ಸಮೀಕ್ಷೆಯಲ್ಲಿ ಗುರುತಿಸಲ್ಪಟ್ಟು, ಆದರೆ ಮಾರಾಟ ಪ್ರಮಾಣ ಪತ್ರ ಮತ್ತು ಗುರುತಿನ ಚೀಟಿಯನ್ನು ಹೊಂದಿಲ್ಲದಿದ್ದರೆ ಸದರಿಯವರು ಸಹ ಅರ್ಹತೆ ಹೊಂದಿರುತ್ತಾರೆ.
4. ನಿಗದಿತ ನಗರ ಸ್ಥಳೀಯ ಸಂಸ್ಥೆಯ ವ್ಯಾಪ್ತಿಯಲ್ಲಿ ಅರೆ ನಗರ / ಗ್ರಾಮೀಣ ಪ್ರದೇಶದಿಂದ ಬಂದು ಬೀದಿ ವ್ಯಾಪಾರವನ್ನು ಮಾಡುತ್ತಿದ್ದರೆ, ನಗರ ಸ್ಥಳೀಯ ಸಂಸ್ಥೆಗಳು ಬೀದಿ ವ್ಯಾಪಾರಸ್ಥರೆಂದು ಗುರುತಿಸಿ ಪತ್ರವನ್ನು ವಿತರಿಸಿದ್ದರೆ ಅಂತಹವರೂ ಸಹ ಈ ಯೋಜನೆಯ ಅರ್ಹತೆ ಹೊಂದಿರುತ್ತಾರೆ.

ಯೋಜನೆಯ ಹಣಕಾಸು ಹಂಚಿಕೆ:-

ಈ ಯೋಜನೆಯು ಶೇ.100 ರಷ್ಟು ಕೇಂದ್ರ ಪುರಸ್ಕೃತ ಪ್ರಾಯೋಜಿತ ಯೋಜನೆಯಾಗಿರುತ್ತದೆ.

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ಯೋಜನೆಯ ಲಕ್ಷಣಗಳು:-

1. ಪ್ರತಿ ಬೀದಿ ವ್ಯಾಪಾರಿಯು ರೂ.10,000/- ವರೆಗಿನ ಮೇಲಾಧಾರ ಮುಕ್ತ ಬಂಡವಾಳ ಸಾಲವನ್ನು ಪಡೆಯಲು ಅರ್ಹರಾಗಿರುತ್ತಾರೆ. ಒಂದು ವರ್ಷದ ಅವಧಿಯವರೆಗೆ ಪ್ರತಿ ಕಂತನ್ನು ಪ್ರತಿ ಮಾಹೆಯಾನ ಮರುಪಾವತಿಸಲು ಅವಕಾಶ ಕಲ್ಪಿಸಲಾಗಿದೆ.
2. ಸಾಲದ ಮೊತ್ತವನ್ನು ನಿಗದಿತ ಅವಧಿಯಲ್ಲಿ ಮರುಪಾವತಿಸುವ ಫಲಾನುಭವಿಗಳ ಬ್ಯಾಂಕ್ ಖಾತೆಗೆ ವಾರ್ಷಿಕ ಶೇ.7ರಷ್ಟು ಬಡ್ಡಿ ಸಹಾಯಧನವನ್ನು ಫಲಾನುಭವಿಗಳ ಬ್ಯಾಂಕ್ ಖಾತೆಗೆ ನೇರ ನಗದು ವರ್ಗಾವಣೆ ಮೂಲಕ ಪ್ರತೀ ತ್ರೈಮಾಸಿಕವಾಗಿ (Quarterly) ಜಮೆ ಮಾಡಲಾಗುವುದು. ಹಾಗೂ ನಿಗದಿತ ಅವಧಿಗೆ ಮುಂಚಿನ ಮರುಪಾವತಿಗೆ ಯಾವುದೇ ದಂಡವಿರುವುದಿಲ್ಲ.
3. ಸ್ವಾಯತ್ತ ವಾಣಿಜ್ಯ ಬ್ಯಾಂಕುಗಳು, ಆರ್‌ಆರ್‌ಬಿಗಳು, ಎಸ್‌ಎಫ್‌ಬಿಗಳು, ಸಹಕಾರಿ ಬ್ಯಾಂಕುಗಳು, ಎನ್‌ಬಿಎಫ್ಸಿಗಳು, ಎಂಎಫ್‌ಐಗಳು ಮತ್ತು ಎಸ್‌ಎಚ್‌ಜಿ ಬ್ಯಾಂಕುಗಳು ಈ ಯೋಜನೆಯಡಿ ಸಾಲ ನೀಡುವ ಸಂಸ್ಥೆಗಳಾಗಿವೆ.
4. ಬೀದಿ ವ್ಯಾಪಾರಿಗಳಿಗೆ ಡಿಜಿಟಲ್ ವಹಿವಾಟುಗಳನ್ನು ಕೈಗೊಳ್ಳಲು ಮಾಸಿಕ ಕ್ಯಾಶ್‌ಬ್ಯಾಕ್ ಪಡೆಯಲು ಈ ಯೋಜನೆ ಉತ್ತೇಜಿಸುತ್ತದೆ. (ರೂ.50.00 ರಿಂದ ರೂ.100.00 ರವರೆಗೆ)
5. ಈ ಯೋಜನೆಯ ತ್ವರಿತ ಅನುಷ್ಠಾನಕ್ಕಾಗಿ ನಿಖರ ಮತ್ತು ಸ್ಥಿರ ವ್ಯವಸ್ಥೆಯನ್ನು ಅಳವಡಿಸಿಕೊಳ್ಳುವ ಮೂಲಕ ಹಾಗೂ ಮೊಬೈಲ್ ಅಪ್ಲಿಕೇಷನ್ / ವೆಬ್ ಪೋರ್ಟಲ್‌ಗಳನ್ನು ಉಪಯೋಗಿಸುವುದರಿಂದ ಅಂತಿಮ ಹಂತದವರೆಗೂ ಪರಿಹಾರವನ್ನು ಕಂಡುಕೊಳ್ಳಬಹುದಾಗಿದೆ.
6. ಸಣ್ಣ ಕೈಗಾರಿಕೆಗಳ ಅಭಿವೃದ್ಧಿ ಬ್ಯಾಂಕ್ (Small Industries Development Bank of India – SIDBI) ಈ ಯೋಜನೆಯ ಪಾಲುದಾರ ಬ್ಯಾಂಕ್ ಆಗಿ ಅನುಷ್ಠಾನಗೊಳಿಸಲಾಗುತ್ತದೆ. ಅಲ್ಲದೇ, ಕೇಂದ್ರ ವಸತಿ ಮತ್ತು ನಗರ ವ್ಯವಹಾರಗಳ ಮಂತ್ರಾಲಯವು ರಾಜ್ಯ ಸರ್ಕಾರ, ರಾಜ್ಯ ಅಭಿಯಾನ ನಿರ್ವಹಣಾ ಘಟಕ (ಡೇ-ನಲ್ಮ್), ನಗರ ಸ್ಥಳೀಯ ಸಂಸ್ಥೆಗಳು, SIDBI, Credit Guarantee Funds Trust for Micro and small Enterprises, National Payments Corporation of India (NPCI), ಡಿಜಿಟಲ್ ಪಾವತಿ ಅಪ್ಲಿಕೇಷನ್‌ಗಳಾದ BHIM, Paytm, PhonePe, Amazonpe ಇತ್ಯಾದಿ.,.
7. ಈ ಯೋಜನೆಯ ಎಲ್ಲಾ ಭಾಗೀದಾರರಿಗೆ ಯೋಜನೆಯ ಕುರಿತು ಸಾಮರ್ಥ್ಯ ಅಭಿವೃದ್ಧಿ ತರಬೇತಿ ಮತ್ತು ಹಣಕಾಸು ಸಾಕ್ಷರತೆ ಕಾರ್ಯಕ್ರಮಗಳನ್ನು ಆಯೋಜಿಸುವುದು.
8. ನಗರ ಸ್ಥಳೀಯ ಸಂಸ್ಥೆಗಳು ಈ ಯೋಜನೆಯನ್ನು ಅನುಷ್ಠಾನಗೊಳಿಸುವಲ್ಲಿ ಬೀದಿ ವ್ಯಾಪಾರಿ ಸಂಘಟನೆಗಳು, ವ್ಯವಹಾರ ವರದಿಗಾರರು (BCs), ಸ್ವ-ಸಹಾಯ ಗುಂಪುಗಳು ಮತ್ತು ಒಕ್ಕೂಟಗಳು ಸೇರಿ ಇತರೆ ಪಾಲುದಾರರೊಂದಿಗೆ ಸಂಪರ್ಕ ಸಾಧಿಸಲು ಪ್ರಮುಖ ಪಾತ್ರ ವಹಿಸಬೇಕಾಗುತ್ತದೆ.

9. ಈ ಯೋಜನೆಯನ್ನು ಪರಿಣಾಮಕಾರಿಯಾಗಿ ಅನುಷ್ಠಾನಗೊಳಿಸಲು ಮತ್ತು ಮೇಲ್ವಿಚಾರಣೆಗಾಗಿ ರಾಜ್ಯ ಮಟ್ಟದಲ್ಲಿ ಪ್ರಧಾನ ಕಾರ್ಯದರ್ಶಿಗಳು/ಕಾರ್ಯದರ್ಶಿಗಳು, ಕೌಶಲ್ಯಾಭಿವೃದ್ಧಿ, ಉದ್ಯಮಶೀಲತೆ ಮತ್ತು ಜೀವನೋಪಾಯ ಇಲಾಖೆ ರವರ ಅಧ್ಯಕ್ಷತೆಯಲ್ಲಿ ಹಾಗೂ ನಗರ ಸ್ಥಳೀಯ ಸಂಸ್ಥೆಯ ಮಟ್ಟದಲ್ಲಿ ಅದೇ ರೀತಿಯ ಸಮಿತಿಯನ್ನು ಆಯುಕ್ತರು/ಪೌರಾಯುಕ್ತರು ಮತ್ತು ಮುಖ್ಯಾಧಿಕಾರಿಗಳ ಅಧ್ಯಕ್ಷತೆಯಲ್ಲಿ ಸಮಿತಿಯನ್ನು ರಚಿಸಲು ಕ್ರಮವಹಿಸುವುದು.
10. ಬೀದಿ ವ್ಯಾಪಾರಿಗಳಲ್ಲಿ ಸಮಾನ ಮನಸ್ಕರ ಗುಂಪನ್ನು (CIG) ರಚಿಸಿ ಈ ಯೋಜನೆಯನ್ನು ಅನುಷ್ಠಾನಗೊಳಿಸಲು ಕ್ರಮವಹಿಸುವುದು.
11. ನಗರ ಸ್ಥಳೀಯ ಸಂಸ್ಥೆಗಳು ಪಟ್ಟಣ ಮಾರಾಟ ಸಮಿತಿ, ವ್ಯವಹಾರ ವರದಿಗಾರರು (BCs), ಸಂವಿಧಾನ ಬದ್ಧವಾಗಿ ರಚಿಸಲ್ಪಟ್ಟ ಸಾಲ ಸೌಲಭ್ಯ ನೀಡುವ ಸಂಸ್ಥೆಗಳು / ಏಜೆನ್ಸಿಗಳು, ಬೀದಿ ವ್ಯಾಪಾರಿಗಳ ಒಕ್ಕೂಟಗಳು, ಸ್ವ-ಸಹಾಯ ಸಂಘದ ಒಕ್ಕೂಟಗಳು ಇತ್ಯಾದಿ ರವರನ್ನು ತೊಡಗಿಸಿಕೊಂಡು ಈ ಯೋಜನೆಯ ಉದ್ದೇಶಗಳನ್ನು ಯಶಸ್ವಿಯಾಗಿ ಅನುಷ್ಠಾನಗೊಳಿಸಲು ಕ್ರಮವಹಿಸುವುದು.
12. ಸಮೀಕ್ಷೆಯಲ್ಲಿ ಬಿಟ್ಟು ಹೋದ ಬೀದಿ ವ್ಯಾಪಾರಸ್ಥರನ್ನು ಪುನರ್ ಸಮೀಕ್ಷೆಯನ್ನು ನಗರ ಸ್ಥಳೀಯ ಸಂಸ್ಥೆ / ಸ್ವ-ಸಹಾಯ ಸಂಘ / ಒಕ್ಕೂಟಗಳಿಂದ ಕೈಗೊಳ್ಳುವುದು ಅಥವಾ ನಗರ ಸ್ಥಳೀಯ ಸಂಸ್ಥೆಯಿಂದ ಅರ್ಜಿಯನ್ನು ಕರೆಯುವ ಮೂಲಕ ಸಮೀಕ್ಷೆಯನ್ನು ಕೈಗೊಳ್ಳಬಹುದು.

ಈ ಯೋಜನೆಯನ್ನು ಅನುಷ್ಠಾನಗೊಳಿಸಲು ಈ ಕೆಳಕಂಡಂತೆ ರಾಜ್ಯ ಮತ್ತು ನಗರ ಸ್ಥಳೀಯ ಸಂಸ್ಥೆಯ ಮಟ್ಟದಲ್ಲಿ ಮೇಲ್ವಿಚಾರಣಾ ಸಮಿತಿಯನ್ನು ರಚಿಸಲಾಗಿರುತ್ತದೆ.

ರಾಜ್ಯ ಮಟ್ಟದಲ್ಲಿ ಮೇಲ್ವಿಚಾರಣೆಯನ್ನು ಮಾಡಲು ಸಮಿತಿಯ ಸಂರಚನೆ:-

ಕ್ರ. ಸಂ	ಹುದ್ದೆ	ಪಾತ್ರ
1	ಪ್ರಧಾನ ಕಾರ್ಯದರ್ಶಿ / ಕಾರ್ಯದರ್ಶಿ , ಕೌಶಲ್ಯಾಭಿವೃದ್ಧಿ, ಉದ್ಯಮಶೀಲತೆ ಮತ್ತು ಜೀವನೋಪಾಯ ಇಲಾಖೆ.	ಅಧ್ಯಕ್ಷರು
2	ಪ್ರಧಾನ ಕಾರ್ಯದರ್ಶಿ / ಕಾರ್ಯದರ್ಶಿ, ಆರ್ಥಿಕ ಇಲಾಖೆ.	ಸದಸ್ಯರು
3	ಆರ್.ಬಿ.ಐ ನ ರಾಜ್ಯ ಪ್ರತಿನಿಧಿ	ಸದಸ್ಯರು
4	ಸಿಡ್‌ಬಿ ಯ ರಾಜ್ಯ ಪ್ರತಿನಿಧಿ	ಸದಸ್ಯರು
5	ರಾಜ್ಯ ಮಟ್ಟದ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿಯ ಸಂಚಾಲಕರು	ಸದಸ್ಯರು
6	5 ಸದಸ್ಯರವರೆಗೆ ಪೌರಾಯುಕ್ತರು / ಇ.ಒ ರವರನ್ನು ರೊಟೇಶನ್ ಆಧಾರದ ಮೇಲೆ ಆಹ್ವಾನಿಸುವುದು.	ಸದಸ್ಯರು
7	ಎನ್.ಬಿ.ಎಫ್.ಸಿ / ಎಂ.ಎಫ್.ಐ ದಿಂದ 2 ವಿಶೇಷ ಆಹ್ವಾನಿತರು (ಅಧ್ಯಕ್ಷರಿಂದ ನಾಮ ನಿರ್ದೇಶಿತ)	ಸದಸ್ಯರು
8	ಅಬಿಯಾನ ನಿರ್ದೇಶಕರು (ಡೇ-ನಲ್ಮ್), ರಾಷ್ಟ್ರೀಯ ಜೀವನೋಪಾಯ ಮಿಷನ್	ಸದಸ್ಯ ಕಾರ್ಯದರ್ಶಿ

ಮೇಲ್ಕಂಡ ಸಮಿತಿಯು 3 ತಿಂಗಳಿಗೊಮ್ಮೆ ಸಭೆಯನ್ನು ಸೇರಿ ಯೋಜನೆಯ ಅನುಷ್ಠಾನ ಮತ್ತು ಪ್ರಗತಿಯ ಕುರಿತು ಮೇಲ್ವಿಚಾರಣೆಯನ್ನು ಮಾಡುವುದು.

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ನಗರ ಸ್ಥಳೀಯ ಸಂಸ್ಥೆಯ ಮಟ್ಟದಲ್ಲಿ ಮೇಲ್ವಿಚಾರಣೆಯನ್ನು ಮಾಡಲು ಸಮಿತಿಯ ಸಂರಚನೆ:-

ಕ್ರ ಸಂ	ಹುದ್ದೆ	ಪಾತ್ರ
1	ಆಯುಕ್ತರು/ಪೌರಾಯುಕ್ತರು/ಮುಖ್ಯಾಧಿಕಾರಿಗಳು	ಅಧ್ಯಕ್ಷರು
2	ಜಿಲ್ಲಾ ಲೀಡ್ ಬ್ಯಾಂಕ್, ವ್ಯವಸ್ಥಾಪಕರು	ಸದಸ್ಯರು
3	ಪಟ್ಟಣ ಮಾರಾಟ ಸಮಿತಿಯಿಂದ 3 ಜನರ ವರೆಗೆ ನಾನ್ ಅಫಿಷಿಯಲ್ಸ್ ಪ್ರತಿನಿಧಿಗಳು / ತಾತ್ಕಾಲಿಕ ಪಟ್ಟಣ ಮಾರಾಟ ಸಮಿತಿ ಇದ್ದರೆ ಸದಸ್ಯರನ್ನು ಸಂಬಂದಪಟ್ಟ ನಗರ ಸ್ಥಳೀಯ ಸಂಸ್ಥೆಯ ಆಯುಕ್ತರು/ಪೌರಾಯುಕ್ತರು/ಮುಖ್ಯಾಧಿಕಾರಿಗಳು ನಾಮ ನಿರ್ದೇಶನ ಮಾಡುವುದು. ಒಂದು ವೇಳೆ ಎಲ್ಲಿ ಪಟ್ಟಣ ಮಾರಾಟ ಸಮಿತಿ ಲಭ್ಯವಿರುವುದಿಲ್ಲವೋ ಅಂತಹ ಸಂದರ್ಭದಲ್ಲಿ 3 ಸದಸ್ಯರವರೆಗೆ ಬೀದಿ ವ್ಯಾಪಾರಸ್ಥರ ಒಕ್ಕೂಟದಿಂದ ಈ ಪೈಕಿ 2 ಸದಸ್ಯರು ಆಯುಕ್ತರು/ಪೌರಾಯುಕ್ತರು/ಮುಖ್ಯಾಧಿಕಾರಿಗಳಿಂದ ನಾಮ ನಿರ್ದೇಶಿತವಾಗುವುದು.	ಸದಸ್ಯರು
4	ಎನ್.ಬಿ.ಎಫ್.ಸಿ / ಎಂ.ಎಫ್.ಐ ನ ಪ್ರತಿನಿಧಿಗಳು ಪ್ರತಿಯೊಂದರಿಂದ ಒಬ್ಬರು ಸದಸ್ಯರು ಆಯುಕ್ತರು/ಪೌರಾಯುಕ್ತರು/ಮುಖ್ಯಾಧಿಕಾರಿಗಳಿಂದ ನಾಮ ನಿರ್ದೇಶಿತವಾಗುವುದು.	ಸದಸ್ಯರು
5	ಪ್ರದೇಶ ಮತ್ತು ನಗರ ಮಟ್ಟದ ಒಕ್ಕೂಟದ ಪ್ರತಿನಿಧಿಗಳು	ಸದಸ್ಯರು
6	ಸಮುದಾಯ ಸಂಘಟನಾಧಿಕಾರಿ / ಸಮುದಾಯ ಸಂಘಟಕರು	ಸದಸ್ಯ ಕಾರ್ಯದರ್ಶಿ

ಈ ಮೇಲಿನ ಸಮಿತಿಯು ಪ್ರತಿ ತಿಂಗಳಿಗೊಮ್ಮೆ ಸಭೆಯನ್ನು ಸೇರಿ ಯೋಜನೆಯ ಅನುಷ್ಠಾನ ಮತ್ತು ಪ್ರಗತಿಯ ಕುರಿತು ಮೇಲ್ವಿಚಾರಣೆಯನ್ನು ಮಾಡುವುದು. ಉಳಿದಂತೆ ಕೇಂದ್ರ ಸರ್ಕಾರವು ಕಾಲಕಾಲಕ್ಕೆ ಹೊರಡಿಸುವ ಎಲ್ಲಾ ಸೂಚನೆ ಮತ್ತು ನಿಯಮಗಳನ್ನು ಕಟ್ಟುನಿಟ್ಟಾಗಿ ಪಾಲಿಸತಕ್ಕದ್ದು.

ಕರ್ನಾಟಕ ರಾಜ್ಯಪಾಲರ ಆಜ್ಞಾನುಸಾರ
ಮತ್ತು ಅವರ ಹೆಸರಿನಲ್ಲಿ

(ಸಿದ್ದಿಕ್ ಪಾಷ) 15/6/2017

ಸರ್ಕಾರದ ಉಪ ಕಾರ್ಯದರ್ಶಿ
ಕೌಶಲ್ಯಾಭಿವೃದ್ಧಿ, ಉದ್ಯಮಶೀಲತೆ ಮತ್ತು
ಜೀವನೋಪಾಯ ಇಲಾಖೆ

ಪ್ರತಿಯನ್ನು:

1) ಮಹಾಲೇಖಪಾಲರು, ಕರ್ನಾಟಕ, ಬೆಂಗಳೂರು.
2) ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿಗಳು, ವಿಧಾನಸೌದ, ಬೆಂಗಳೂರು
3) ಅಪರ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿಗಳು ಮತ್ತು ಅಭಿವೃದ್ಧಿ ಆಯುಕ್ತರು, ವಿಧಾನಸೌದ.
4) ಪ್ರಧಾನ ಕಾರ್ಯದರ್ಶಿ / ಕಾರ್ಯದರ್ಶಿ, ಆರ್ಥಿಕ ಇಲಾಖೆ, ವಿಧಾನಸೌದ.
5) ಎಲ್ಲಾ ಕಾರ್ಯದರ್ಶಿಗಳು / ಪ್ರಧಾನ ಕಾರ್ಯದರ್ಶಿಗಳು / ಅಪರ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿಗಳು/ ಕಾರ್ಯದರ್ಶಿಗಳು

6) ಆಯುಕ್ತರು, ಬಿ.ಬಿ.ಎಂ.ಪಿ, ಬೆಂಗಳೂರು.
7) ಜಂಟಿ ಕಾರ್ಯದರ್ಶಿಗಳು, ಕೇಂದ್ರ ವಸತಿ ಮತ್ತು ನಗರ ವ್ಯವಹಾರಗಳ ಮಂತ್ರಾಲಯ, ಭಾರತ ಸರ್ಕಾರ, ನವದೆಹಲಿ.
8) ಆಯುಕ್ತರು, ಕೈಗಾರಿಕಾ ತರಬೇತಿ ಮತ್ತು ಉದ್ಯೋಗ ಇಲಾಖೆ, ಬೆಂಗಳೂರು.
9) ನಿರ್ದೇಶಕರು, ಕೈಗಾರಿಕಾ ತರಬೇತಿ ಮತ್ತು ಉದ್ಯೋಗ ಇಲಾಖೆ, ಬೆಂಗಳೂರು.
10) ಅಭಿಯಾನ ನಿರ್ದೇಶಕರು, ಡೇ-ನಲ್ಮ್, ರಾಷ್ಟ್ರೀಯ ಜೀವನೋಪಾಯ ಮಿಷನ್, ಬೆಂಗಳೂರು.
11) ನಿರ್ದೇಶಕರು, ಪೌರಾಡಳಿತ ನಿರ್ದೇಶನಾಲಯ, ವಿ.ವಿ.ಟವರ್, ಬೆಂಗಳೂರು.
12) ಖಜಾನಾಧಿಕಾರಿಗಳು, ರಾಜ್ಯ ಹೂಜೂರ್ ಖಜಾನೆ, ಬೆಂಗಳೂರು.
13) ಎಲ್ಲಾ ಜಿಲ್ಲಾಧಿಕಾರಿಗಳು.
14) ಎಲ್ಲಾ ಜಿಲ್ಲಾ ಮುಖ್ಯ ಕಾರ್ಯನಿರ್ವಹಣಾಧಿಕಾರಿಗಳು.
15) ಆಯುಕ್ತರು / ಪೌರಾಯುಕ್ತರು / ಮುಖ್ಯಾಧಿಕಾರಿಗಳು
16) ಆರ್.ಬಿ.ಐ. ನ ರಾಜ್ಯ ಪ್ರತಿನಿಧಿ.
17) ರಾಜ್ಯ ಸಂಚಾಲಕರು, ಎಸ್.ಎಲ್.ಬಿ.ಸಿ.
18) ಜಿಲ್ಲಾ ಲೀಡ್ ಬ್ಯಾಂಕ್ ಮುಖ್ಯಸ್ಥರು
19) ಸಿಡ್‌ಬಿ ಯ ರಾಜ್ಯ ಪ್ರತಿನಿಧಿ
20) ರಾಜ್ಯ ಮಟ್ಟದ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿಯ ಸಂಚಾಲಕರು.
21) ಪೌರಾಯುಕ್ತರು(ಇ.ಓ).
22) ಎನ್.ಬಿ.ಎಫ್.ಸಿ / ಎಂ.ಎಫ್.ಐ
23) ಪ್ರದೇಶ ಮತ್ತು ನಗರ ಮಟ್ಟದ ಒಕ್ಕೂಟದ ಪ್ರತಿನಿಧಿಗಳು
24) ಸಮುದಾಯ ಸಂಘಟನಾಧಿಕಾರಿ / ಸಮುದಾಯ ಸಂಘಟಕರು
25) ಮಾನ್ಯ ಮುಖ್ಯಮಂತ್ರಿಯವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿ, ವಿಧಾನಸೌದ, ಬೆಂಗಳೂರು
26) ಮಾನ್ಯ ಉಪ ಮುಖ್ಯಮಂತ್ರಿಯವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿ, ವಿಧಾನಸೌದ, ಬೆಂಗಳೂರು
27) ಸರ್ಕಾರದ ಕಾರ್ಯದರ್ಶಿಯವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿ, ಕೌಶಲ್ಯಾಭಿವೃದ್ಧಿ, ಉದ್ಯಮಶೀಲತೆ ಮತ್ತು ಜೀವನೋಪಾಯ ಇಲಾಖೆ.
28) ಸರ್ಕಾರದ ಉಪ ಕಾರ್ಯದರ್ಶಿಯವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿ, ಕೌಶಲ್ಯಾಭಿವೃದ್ಧಿ, ಉದ್ಯಮಶೀಲತೆ ಮತ್ತು ಜೀವನೋಪಾಯ ಇಲಾಖೆ.
29) ಸರ್ಕಾರದ ಅಧೀನ ಕಾರ್ಯದರ್ಶಿಯವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿ, ಕೌಶಲ್ಯಾಭಿವೃದ್ಧಿ, ಉದ್ಯಮಶೀಲತೆ ಮತ್ತು ಜೀವನೋಪಾಯ ಇಲಾಖೆ.
30) ಶಾಖಾ ರಕ್ಷಾ ಕಡತ / ಹೆಚ್ಚುವರಿ ಪ್ರತಿ.

Annexure - 23B

No.K-12017(33)/2/2020-UPA-I
Government of India
Ministry of Housing & Urban Affairs
NULM Division

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Nirman Bhavan, New Delhi-110 011
Dated the 16th July, 2020

To

The Principal Secretaries/Secretaries
Of Urban Development/Local Self Government/Municipal Corporations
Of All States/UTs

Subject: PM-SVANidhi - Revising the rate of Stamp Duty from Loan applicants – Regarding

Sir,

I am directed to say that the PM-SVANidhi, facilitates a working capital loan up to Rs.10,000/- to the eligible Street Vendors to restart their businesses affected due to lockdowns. It has come to the notice of this Ministry that in some of the States/UTs the stamp duty, being charged from vendors, for processing the loan applications is exorbitantly high and not commensurate with the loan amount. As per the information available with this Ministry, the Stamp Duty being charged in some of the States, for executing Loan Agreement, Hypothecation Agreement and/or DP Note are as under:

Madhya Pradesh	-	Rs.500/- to Rs.1,000/-
Kerala	-	Rs.200/-
Uttar Pradesh	-	Rs.100/- to Rs.300/-
Rajasthan	-	Rs.1,000/-

2. It may be noted that PM-SVANidhi caters to street vendors who belong to vulnerable segment of the society. At times it may not be possible for them to afford high stamp duty. Any stamp duty beyond the limit of Rs.50/- does not seem to be justified.

3. I am, therefore, directed to request you to kindly review the existing rate of Stamp Duty for loans under PM-SVANidhi and either waive it completely or restrict it to an amount not exceeding an aggregate value of Rs.50/- nboth for Loan Agreement and Hypothecation Agreement executed either separately or combined. Further, it is requested that DP Noe, if undertaken, be stamped with Re.1/- revenue stamp. The action taken on this may kindly be intimated to this Ministry to enable us to inform all stakeholders.

Yours faithfully,

(Yogendra Singh Awana)
Deputy Secretary to the Government of India

Copy to: All Mission Directors of DAY-NULM.

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Annexure 23 B(1)

Suggestion by SLBC for Improvement in PM SVANidhi Scheme.

1. UPI id should not be mandatory for loan disbursement
2. Active participation By RRBs, Karnataka bank, Union bank of India and other private banks under PM SVANidhi scheme.
3. Review of stamp duty by GoK (either waiver of stamp duty or else fixing of nominal amount).
4. Segregation of blank bank applications by LDMS with branch heads and ULBs, re-distribution of blank bank application to preferred banks prefer by beneficiaries.
5. Digital LoR instead of manual LoR by ULBs
6. Fixing of time line to ULBs for physical applications uploading in to the portal.
7. Fixing of time line to bank branches to picking of market place applications.
8. Proper follow-up by LMDs and ULBs.
9. Early resolving of Portal issues raised by any bank branches/Administrative offices.

PMSVANIDHI APPLICATION STATUS REPORT BANKWISE AS ON 28-09-20

Sl No	Name of the Bank	Market Place							Picked By Bank							Sanctioned							Disbursment						
		A	B	C1	C2	D1	D2	Total	A	B	C1	C2	D1	D2	Total	A	B	C1	C2	D1	D2	Total	A	B	C1	C2	D1	D2	Total
1	Allahabad Bank							0							0							0							0
2	Andhra Bank							0							0							0							0
3	Annapurna Finance Pvt. Ltd.								1	1	3	1			6							0							0
4	Axis Bank	4		1	11	1	4	21	24	2	47		11		84							0							0
5	Bank of Baroda	5	1	1			2	9	1122	44	833	55	252	21	2327	176	9	103	11	48	5	352	3		1	6		3	13
6	Bank of India	1			5		1	7	114	4	259		37		414	280	3	192	31	83	10	599	130	1	53	9	43	6	242
7	Bank of Maharashtra	1			2			3	104	1	120	1	49		275	46		14	4	4		68	22		13	2	2		39
8	Canara Bank	32	8	50	66	23	18	197	2583	159	2967	27	831	16	6583	1883	140	1055	166	475	79	3798	590	41	438	37	143	21	1270
9	Central Bank of India	2		1	5			8	88	1	133		47	1	270	142	3	120	13	33	3	314	24		8	2		1	35
10	Corporation Bank							0							0							0							0
11	Credit Access Grameen Limited								1						1							0							0
12	DCB Bank							0					1		1							0							0
13	ESAF Small Finance Bank							0	7		2				9	3						3	3						3
14	Federal Bank	2			12		1	15	48	4	30		8		90	3		1				4	1						1
15	Fincare Small Finance Bank				1			1	1	1	1				3					1		1					1		1
16	HDFC Bank	30		30	6	4	5	75	116	1	30		7		154	1						1							0
17	ICICI Bank			1	6		3	10	6		16		4		26							0							0
18	IDBI Bank	3		7	10		1	21	213	15	126	3	70	4	431	22		16	8	7	2	55	6		5	3	4		18
19	IDFC FIRST Bank Ltd.										1				1							0							0
20	Indian Bank	3			3			6	185	2	298	11	41	1	538	192	2	85	21	111	3	414	17		14	9	6	2	48
21	Indian Overseas Bank	11	1	11	29	1	3	56	225	11	313	8	90	1	648	25		13		9	2	49	9		3		2		14
22	IndusInd Bank				1			1	7	5	6				18							0							0
	Jammu & Kashmir Bank Ltd										3																		
23	Jana Small Finance Bank							0			2				2							0							0
24	Karnataka Bank Ltd	30		23	55	9	28	145	1308	75	1306	27	351	5	3072	53	4	31	10	6	1	105	9		2	3	1		15
25	Karur Vysya Bank Ltd	2		1	2			5	44	6	24		4		78							0							0
26	Kotak Mahindra Bank Limited	13		3	11	4	1	32	20		39		14		73							0							0
27	Lakshmi Vilas Bank	2		1			1	4	16		5		3		24							0							0
28	Muthoot Microfin Ltd							0				1		1	2							0							0
29	Oriental Bank of Commerce							0							0							0							0
30	Punjab and Sind Bank							0	3		34	6	4		47	1		57	44	7	2	111	1		28	2	2		33
31	Punjab National Bank	3		7	6	2	4	22	116	3	255	3	70	4	451	5		12	1	2		20	1		2		1		4
32	RBL Bank Limited	1			1			2	6		2				8							0							0
33	RRB Karnataka GB	25		17	13	4	1	60	722	17	379	1	217		1336	32		6		5		43							0
34	RRB Karnataka Vikas GB	7	1	8	3	6	4	29	1223	130	1421	24	490	20	3308	255	18	144	31	37	22	507	76	9	39	8	6	3	141
35	SHARE Microfin Limited	1						1	1						1							0							0
36	SOUTH INDIAN BANK	2		1	2			5	21		19	1	9		50							0							0
37	State Bank of India	147	10	159	108	47	22	493	2163	124	3238	24	1061	8	6618	1796	132	2134	338	522	58	4980	244	5	106	35	55	9	454
38	Stree Nidhi Credit Cooperative Federation Ltd							0							0							0							0
39	Svamaan Financial Services Private Limited							0			1	1		1	3							0							0
40	Syndicate Bank							0							0							0							0
41	Tamilnad Mercantile Bank Ltd	2			1			3	68	1	9				78							0							0
42	The Karur Vysya Bank Ltd							0							0							0							0
43	THE SARASWAT CO-OPERATIVE BANK LTD							0	1						1							0							0
44	UCO Bank	2		2	15		1	20	69	2	65	2	15	1	154	49		4	2	15	2	72	15		2	1	6	2	26
45	Ujjivan Small Finance Bank	5		1	2	5		13	8		4	1			13					1		1							0
46	Union Bank of India	28		12	22	2	11	75	1091	94	1138	24	386	7	2740	519	35	221	54	54	5	888	167	4	70	40	20	4	305
47	United Bank of India							0							0							0							0

Annexure - 23 C

48	Yes Bank Ltd.			1				1	6		2				8								0														
49	(blank)	1177	106	1688	678	364	200	4213							0								0														
	Grand Total	**1541**	**127**	**2026**	**1076**	**472**	**311**	**5553**	**11731**	**703**	**13131**	**221**	**4072**	**91**	**29946**	**5483**	**346**	**4208**	**734**	**1420**	**194**	**12385**	**1318**	**60**	**784**	**157**	**292**	**51**	**266**								

Bank wise and Districtwise number of loans sanctioned by member banks under PMSVANidhi Scheme as on 28.09.2020

SL No.	Name of the Bank	Name of the District																																		
		BAGALKOTE	BALLARI	BELAGAVI	BENGALURU RURAL	BENGALURU URBAN	BIDAR	CHAMARAJANAGARA	CHIKKABALLAPURA	CHIKKAMAGALURU	CHITRADURGA	DAKSHINA KANNADA	DAVANGERE	DHARWAD	GADAG	HASSAN	HAVERI	KALABURAGI	KODAGU	KOLAR	KOPPAL	MANDYA	MYSURU	RAICHUR	RAMANAGARA	SHIVAMOGGA	TUMAKURU	UDUPI	UTTARA KANNADA	VIJAYAPURA	YADGIR	(blank)	Grand Total
1	State Bank of India	263	227	320	49	33	1677		44	12	16	25	219	285	348	22	122	182		57	145	69	184	161	2	18	407	7	27	41	18		4980
2	Canara Bank	179	294	401	70	110	168		53	27	26	10	317	662	177	23	172	107	4	106	85	34	165	52		97	178	36	103	111	31		3798
3	Union Bank of India	10	64	201	10	71	1		38	2		26	18	127	10	3	26			16	46	7	86	1	17	5	94	6	1		2		888
4	Bank of India	11	51	172	3	10	110		6	1	1		54	27	35		40	3			20		16	1			19		8	11			599
5	RRB Karnataka Vikas GB	44		163										152	78		52																599
6	Indian Bank	5	58	17		4	35		4	2	11		42	42	82	2	19	4			3		15	1		9	37	2	3	6	11		414
7	Bank of Baroda	16	7	9	12	7	35		3	4		4	30	40	11	1	32	2		4	34	60	19	1		3	13	1	1	2	1		352
8	Central Bank of India	17	21	49	18	18	31		2				22	22	17		24	17			1	2	5				7				41		314
9	Punjab and Sind Bank					61	3					4		12						7			2								22	111
10	Karnataka Bank Ltd	4	6	1	3	3	1			1		2	1	7	5	1	4			7			3				52	1		3			105
11	UCO Bank		3		6	2							39	5									2	15									72
12	Bank of Maharashtra	6	8	41										2	7						2						2						68
13	IDBI Bank		4			1	7						8	17		3					2		2				10	1					55
14	Indian Overseas Bank				3						2	2	7	1			9			1			8	1			8	6	1				49
15	RRB Karnataka GB												11								24			6			1				1		43
16	Punjab National Bank					1	5							4							1	1	4		1		3						20
17	Federal Bank				1					1																	2						4
18	ESAF Small Finance Bank																						3										3
19	Fincare Small Finance Bank					1																											1
20	HDFC Bank							1																									1
21	Ujjivan Small Finance Bank					1																											1
22	(blank)																																
	Grand Total	555	743	1374	175	323	2073	1	150	50	56	73	768	1405	770	55	500	315	4	198	363	173	514	239	20	132	833	60	157	179	105	22	12385

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Bankwise and Disrict wise number of Loans Disbursed by member banks under PMSVANidhi Scheme as on 28.09.2020

SL No.	Name of the Bank	Name of the District																														
		BAGALKOTE	BALLARI	BELAGAVI	BENGALURU RURAL	BENGALURU URBAN	BIDAR	CHIKKABALLAPURA	CHIKKAMAGALURU	CHITRADURGA	DAKSHINA KANNAD	DAVANGERE	DHARWAD	GADAG	HASSAN	HAVERI	KALABURAGI	KODAGU	KOLAR	KOPPAL	MANDYA	MYSURU	RAICHUR	SHIVAMOGGA	TUMAKURU	UDUPI	UTTARA KANNADA	VIJAYAPURA	YADGIR	(blank)	Grand Total
1	Canara Bank	142	183	86	17	19	163		3	10	1	19	47	155	11	159	51	4	4	31	4	44	11	11	36	9	4	30	16		1270
2	State Bank of India	4	16	23	17	27	7	9	6	2	4		68	3	11	26	15		13	1	3	54	1	8	133	2		1			454
3	Union Bank of India	1	12	13	6	56		7	2		13	4	89	3		10			1	23		24		3	34	4					305
4	Bank of India	4	13	82		7	11	5	1			44	12	19		13	2			10		7			9		2	1			242
5	RRB Karnataka Vikas GB			85									26	19		11															141
6	Indian Bank	1	1			2						1	20	2	2					1		3		1	13				1		48
7	Bank of Maharashtra	6	5	24										4																	39
8	Central Bank of India		14	1		4	3						3			7					1										35
9	Punjab and Sind Bank					18	3						12																2		33
10	UCO Bank		3									12	5																		26
11	IDBI Bank		1				3					4			2							2	4								18
12	Karnataka Bank Ltd								1			1								2					5	1					15
13	Indian Overseas Bank				3																				12	1					14
14	Bank of Baroda								2				9			1				1		2			3	6					13
15	Punjab National Bank						1						2																		4
16	ESAF Small Finance Bank																								1						3
17	Federal Bank								1													3									1
18	Fincare Small Finance Bank					1																									1
19	(blank)																														
	Grand Total	158	248	314	43	134	191	21	16	12	18	85	293	205	26	227	68	4	18	69	8	139	16	23	246	23	6	32	19		2662

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Bank wise and district wise number of applications picked by member banks from market place Under PMSVANIdhi scheme as on 28.09.2020

Sl No.	Name of the Bank	Name of the District																																
		BAGALKOTE	BALLARI	BELAGAVI	BENGALURU RURAL	BENGALURU URBAN	BIDAR	CHAMARAJANAGARA	CHIKKABALLAPURA	CHIKKAMAGALURU	CHITRADURGA	DAKSHINA KANNADA	DAVANGERE	DHARWAD	GADAG	HASSAN	HAVERI	KALABURAGI	KODAGU	KOLAR	KOPPAL	MANDYA	MYSURU	RAICHUR	RAMANAGARA	SHIVAMOGGA	TUMAKURU	UDUPI	UTTARA KANNADA	VIJAYAPURA	YADGIR	(blank)	Grand Total
1	State Bank of India	178	469	268	66	501	1797	40	116	18	51	37	310	389	344	105	149	341	7	63	88	43	425	110	2	54	265	1	52	170	159		6618
2	Canara Bank	280	254	552	137	610	495	39	140	82	123	110	282	219	798	179	137	151	12	82	88	57	592	131	30	96	423	9	121	231	123		6583
3	RRB Karnataka Vikas GB	381		837								6		824	738		298											1	28	195			3308
4	Karnataka Bank Ltd	157	222	103	50	263	239	12	59	58	74	26	185	207	157	117	67	26	3	15	26	32	241	30	69	34	291	7	29	115	158		3072
5	Union Bank of India	267	157	414	19	312	152	21	51	13	42	37	119	211	184	23	110	37	10	13	17	11	101	23	46	13	112	15	67	119	24		2740
6	Bank of Baroda	43	107	74	53	222	120	8	63	21	29	48	259	375	74	27	80	3	16	17	30	112	186	49	33	27	147	10	5	31	58		2327
7	RRB Karnataka GB		157		5	11	289	2	74	2	39		89			7		104		58	132	1	91	113		5	63				94		1336
8	Indian Overseas Bank	9	1	19	12	57	81	14	32	3	6	7	30	46	121	2	14	1	1	12	3	5	89	18	10	7	37		4	7			648
9	Indian Bank	15	48	16	21	111	34	4			2		19	51	14	10	1	6	2	13	4	2	107	3		2	33	1	3	6	10		538
10	Punjab National Bank	1	15	18		33	177	3		2	5	1	91	28	16	11	8	1		4	2	5	12	1	1		12		1		3		451
11	IDBI Bank	38	157	39	12	14	4	1		2	3	4	14	41	15	4	12	2			4	2	3	21	5	1	27	2	2		2		431
12	Bank of India	49	5	9	1	77	53	5	22	3		3	17	14	12	5	2	2			4	4	97	1	18		8				3		414
13	Bank of Maharashtra	53	31	47		4	26						48	37	12				1		1		3	2			2		2	2	4		275
14	Central Bank of India	23	1	18	1	8	83	1	3		2	2	13	35	23	3	8	4		1	5	2	7	5			3		2	2	15		270
15	HDFC Bank	2	21		2	13	7	55	2	1	4		15	4	4	1	1	1		2	3		11	2	1		1	1					154
16	UCO Bank		9	9	8	36							21	12		9							8	19		1	17			5			154
17	Federal Bank		3	9	2	15			4	4	7	3		5		2	5				6	1	8		5		8		3				90
18	Axis Bank	11	2	4	1	6	17			1	6		8	2	6	11	1						1				7						84
19	Karur Vysya Bank Ltd		6	3	9	16					8		14			1		2		15			2				2						78
20	Tamilnad Mercantile Bank Ltd	1			1	2		66									1	3					1		2						1		78
21	Kotak Mahindra Bank Limited					20	29		4		1		2	3	6					2			2		1		2			1			73
22	SOUTH INDIAN BANK			2		7							24									2	12			3							50
23	Punjab and Sind Bank					9	24							8									4									2	47
24	ICICI Bank	6	2	3			6						1		3	1	2			1			1										26
25	Lakshmi Vilas Bank		3			3					3	1	2	1	4	1	4							1							1		24
26	IndusInd Bank					17								1																			18
27	Ujjivan Small Finance Bank					3							10																				13
28	ESAF Small Finance Bank					1																	8										9
29	RBL Bank Limited			3	1								4																				8
30	Yes Bank Ltd.	2						3																							3		8
31	Annapurna Finance Pvt. Ltd.																	6															6
32	Fincare Small Finance Bank					3																											3
33	Jammu & Kashmir Bank Ltd																						3										3
34	Svamaan Financial Services Private Limited																				1											2	3
35	Jana Small Finance Bank							2																									2
36	Muthoot Microfin Ltd					2																											2
37	Credit Access Grameen Limited																															1	1
38	DCB Bank					1																											1
39	IDFC FIRST Bank Ltd.					1																											1

40	SHARE Microfin Limited		1																														1
41	THE SARASWAT CO-OPERATIVE BANK LTD			1																													1
42	(blank)																																
	Grand Total	1516	1671	2448	401	2378	3633	276	570	210	405	285	1577	2513	2531	519	900	690	52	298	414	279	2015	529	223	243	1460	47	319	884	658	5	29949

Bank wise and District wise number of Pending applications (Market place) under PMSVANidhi Scheme as on 28.09.2020

SL No.	Name of the Bank	Name of the District																																
		BAGALKOTE	BALLARI	BELAGAVI	BENGALURU RURAL	BENGALURU URBAN	BIDAR	CHAMARAJANAGARA	CHIKKABALLAPURA	CHIKKAMAGALURU	CHITRADURGA	DAKSHINA KANNADA	DAVANGERE	DHARWAD	GADAG	HASSAN	HAVERI	KALABURAGI	KODAGU	KOLAR	KOPPAL	MANDYA	MYSURU	RAICHUR	RAMANAGARA	SHIVAMOGGA	TUMAKURU	UDUPI	UTTARA KANNADA	VIJAYAPURA	YADGIR	(blank)	Grand Total
1	Blank Bank	109	157	142	94	914	576	2	70	12	45	15	82	520	97	78	33	115	22	40	50	81	344	64	37	55	94	3	61	54	247		4213
2	State Bank of India	9	28	16	24	44	74		23	15	5	2	21	14	7	16	31	20		13	6	3	24	11	1	2	49		2	1	32		493
3	Canara Bank	1	2	24	9	20	39		6		2		7	1	9	2	1	5		3	1	4	7		4	10	25	2	2	8	3		197
4	Karnataka Bank Ltd	2	8	2	2	19		27		1	3		5	29	2	2	2	2			5	1	9		1		17			4	2		145
5	HDFC Bank		1	1	3	1	24	30							2	1	3	3		1	1		2				2						75
6	Union Bank of India	3	7	4	3	13	2		1			1	1	19	4		3	2		1	2	1	1		2	2	1		2				75
7	RRB Karnataka GB	-	2				1				11		3							1	1		2				32						60
8	Indian Overseas Bank		1	1		4	22	1	1			1		6	1		1			8	1		2				3		1				56
9	Kotak Mahindra Bank Limited					6	7						16									2	3	8			2						32
10	RRB Karnataka Vikas GB	1		11										2	9		3						1										29
11	Punjab National Bank			1	1	1	11			1	1		3	1			1										1		1	2			22
12	Axis Bank		1	3		2	7								1							3	1				3						21
13	IDBI Bank	1		1			15										2													1	1		21
14	UCO Bank			1	2	9								1													7						20
15	Federal Bank			1		10								1									2						1				15
16	Ujjivan Small Finance Bank					4							9							1													13
17	ICICI Bank	2		1	1	1	3				1																						10
18	Bank of Baroda												2	2			1			2		1			1								9
19	Central Bank of India			3	1	3																		1									8
20	Bank of India					3																	3				1						7
21	Indian Bank	1	1										1	2																			6
22	Karur Vysya Bank Ltd				1	1			1					1						2													5
23	SOUTH INDIAN BANK					2							1									1	1										5
24	Lakshmi Vilas Bank												2	2																			4
25	Bank of Maharashtra			1																							1						3
26	Tamilnad Mercantile Bank Ltd					1		1																					1				3
27	RBL Bank Limited				1								1																	1			3
28	Fincare Small Finance Bank					1																											2
29	IndusInd Bank					1																											1
30	SHARE Microfin Limited												1																				1
31	Yes Bank Ltd.				1																												1
32	(blank)																																1
	Grand Total	129	208	213	143	1060	781	61	102	29	68	19	155	601	132	99	81	147	22	71	66	97	400	84	46	69	238	5	70	71	286		5553

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Annexure-23C1

State wise number of Loan sanctioned under PM SVANidhi scheme as on 23.09.2020

Amount in Rupees

S.No	State	Total application	Total sanctioned	Total Disbursed	Sanctioned Amount	Disb Amount
1	MADHYA PRADESH	288619	166192	100167	1655597791	983669766
2	UTTAR PRADESH	329468	108841	6061	1083998691	56122189
3	TELANGANA	252695	99008	17926	987609600	169768401
4	GUJARAT	133780	52703	3949	524920364	37826472
5	ANDHRA PRADESH	116144	27873	6563	277941009	61317615
6	MAHARASHTRA	120442	19895	3680	198472988	35813907.7
7	TAMIL NADU	44550	15476	3898	153766600	36480557
8	KARNATAKA	44811	11864	1984	118113799	16470788
9	RAJASTHAN	34965	9011	962	89756601	9270912
10	ODISHA	24351	8716	1244	86929000	10946985
11	JHARKHAND	16759	8310	1963	82344999	19369035
12	BIHAR	34176	6982	534	65352807	5270100
13	HARYANA	19577	6511	1105	64688500	10568251
14	KERALA	8284	4330	1794	43196000	17684323
15	CHHATTISGARH	14170	3687	1219	36681500	12000311
16	PUNJAB	6927	1765	166	16201500	1582005
17	DELHI	8109	1073	195	10643500	1385367
18	UTTARAKHAND	3299	1002	236	9969500	2194274
19	MANIPUR	3154	713	198	7112000	1931004
20	HIMACHAL PRADESH	1113	629	215	6281000	2147000
21	ARUNACHAL PRADESH	860	368	208	3673000	2053200
22	TRIPURA	1893	320	80	3200000	800000
23	CHANDIGARH	687	297	151	2970000	1508000
24	ASSAM	3359	232	18	2318999	160101
25	MIZORAM	415	199	31	1990000	310000
26	WEST BENGAL	1414	193	7	1919000	70000
27	GOA	366	183	22	1830000	180004
28	DADRA AND NAGAR HAVELI	638	159	63	1576000	630000
29	DAMAN AND DIU	261	144	30	1431000	290001
30	JAMMU AND KASHMIR	809	139	33	1385000	328000
31	ANDAMAN AND NICOBAR ISLANDS	130	98	33	980000	330000
32	PUDUCHERRY	1145	91	50	902000	490001
33	NAGALAND	39	4	0	40000	0
34	MEGHALAYA	25	1	0	10000	0
35	LADAKH	8	0	0	0	0
36	SIKKIM	4	0	0	0	0
	Grand Total	**1517446**	**557009**	**154785**	**5543802748**	**1498968570**

Annexure - 23 D

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PROCEEDINGS OF THE GOVERNMENT OF KARNATAKA

Subject: Appointment of State Nodal Department, State Nodal Officer and State Nodal Agency and constitution of State Level Approval Committee and District level Committee to implement PM Formalization of Micro Food Processing Enterprises Scheme (PM FME Scheme) under Aatma Nirbhar Bharat Abhiyan in the State.

Read: Guidelines for implementation of PM- FME Scheme.

*****

PREAMBLE:-

The Government of India under Aatma Nirbhar Bharat Abhiyan has launched a new Centrally Sponsored Scheme PM-Formalization of Micro Food Processing Enterprises Scheme (PM-FME Scheme). The Scheme aims to 1) Enhance the competitiveness of existing individual micro-enterprises in the unorganized segment of food processing industry and promote formalization of the sector; and 2) Support Farmers Producer Organizations (FPOs), Self Help Groups (SHGs) and Producers Cooperatives along their entire value chain.

The main objectives of the scheme are to build capability of microenterprises to enable:

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

In the paragraph 9.3 of the implementation Guidelines read at (1) above, it has been specified that, at the State level, a State Level Approval Committee would be constituted to oversee implementation of the scheme. The scheme would be operated by nominated State Nodal Agency, supported by a State PMU and it is also stated that State Level approval Committee chaired by Chief Secretary and a District Level Committee chaired by District Commissioner should be constituted.

The State Government has decided to implement PM-FME Scheme in the state. To implement and monitor the Scheme, the government has decided to nominate a State Nodal department, State Nodal Officer, State Nodal Agency and also to constitute State Level Approval Committee and a District Level Committee and hence this order.

Government Order No.Agri-AFT/49/2020, Bengaluru, Dated:07.08.2020

Keeping in view of the preamble, Government is pleased to nominate State Nodal Department, State Nodal Officer, State Nodal Agency and constitute State Level Approval Committee and the District Level Committee to implement PM-Formalization of Micro Food Processing Enterprises Scheme (PM- FME Scheme) under AatmaNirbhar Bharat Abhiyan in the State as detailed below:-

I.	State Nodal Department	:	Agriculture Department, Government of Karnataka
II.	State Nodal Officer	:	Additional Chief Secretary to Government/ Principal Secretary to Government/ Secretary to Government.(Agriculture)
III.	State Nodal Agency	:	Karnataka State Agricultural Produce Processing & Export Corporation Limited (KAPPEC). Bengaluru, Karnataka.

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IV. State Level Approval Committee:

1	Additional Chief Secretary & Development Commissioner, Government Of Karnataka	Chairman
2	Additional Chief Secretary/ Principal Secretary / Secretary to Government, Agriculture and State Nodal Officer	Member Secretary
3	Additional Chief Secretary /Principal Secretary/ Secretary to the Government Finance Department.	Member
4	Additional Chief Secretary/ Principal Secretary / Secretary to Government, Commerce and Industries Department	Member
5	Additional Chief Secretary/ Principal Secretary / Secretary to Government, Commerce and Industries Department (MSME)	Member
6	Additional Chief Secretary/ Principal Secretary / Secretary to Government, Animal Husbandry and Fisheries department.	Member
7	Additional Chief Secretary/ Principal Secretary / Secretary to Government, Skill Development Department	Member
8	Additional Chief Secretary/ Principal Secretary / Secretary to Government, Co-operation Department	Member
9	Additional Chief Secretary/ Principal Secretary / Secretary to Government, Horticulture & Sericulture Department	Member
10	Secretary/ Special Secretary to Government, Food Processing and Harvesting technology.	Member
11	Mission director, SRLM, Bengaluru	Member
12	Director, CFTRI, Mysuru	Member
13	Director, IIHR, Hesaraghatta, Bengaluru	Member
14	Managing Director, KAPPEC, Bengaluru	Member
15	Chief general Manger, NABARD, Bengaluru	Member
16	Convener, SLBC, Canara Bank, Gandhinagar, Bengaluru	Member
17	Regional Director, NCDC, Bengaluru	Member
18	Representatives of NSDC	Member
19	Executive Director-1, KSFC, Bengaluru	Member
20	Assistant Agricultural Marketing Officer, Directorate of Marketing & Inspection, Bengalruru	Member
21	Managing Director, KOF, Bengaluru	Member
22	Managing Director, SAFAL, Bengaluru	Member
23	Representatives of Food Processing Industries Association, Bengaluru.	Member
24	President, Karntaka Small Scale Industries Association, Bengaluru.	Member
25	Vice President, India Food Park, Tumkuru	Member

Bagalu

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Universities of Agriculture Science, Bengaluru and Dharwad will also join as the Knowledge partners with the Technical institutions.

District Level Committee:

(i)	Deputy Commissioner	Chairperson
(ii)	Chief Executive Officer, ZP	Member
(iii)	Joint Director of Agriculture	Member Secretary
(iv)	District level Officer, Horticulture Department.	Member
(v)	District level Officer, Animal Husbandry & Veterinary Services Department.	Member
(vi)	District level Officer, Fisheries Department.	Member
(vii)	Joint Director, DIC.	Member
(viii)	President of one GP	Member
(ix)	One Executive Officer, Taluk Panchayat	Member
(x)	District Lead Bank Manager	Member
(xi)	SHG/FPO representatives	Members
(xii)	District Development Manager, NABARD	Member
(xiii)	Any other persons nominated by DC	Member
(xiv)	Representatives of Food Park	Member

Roles and Responsibilities of State Nodal Department, State Nodal Agency, State Level Approval Committee and District Level Committee are annexed.

By order and in the name of the Governor of Karnataka,

Sd/- 07/08/2020

(Shakuntala Chougala)
Deputy Secretary to Government-1,
Agriculture Department.

To,

1. Principal Accountant General (General & Social Sector audit and Economic & Revenue Sector Audit), Principal Accountant General (Accounts & Entitlement), Karnataka New Building, Audit Bhavan, P.O. Box No: 5398, Bengaluru.
2. Accountant General (WF & RA), Revenue Audit wing, Principal Accountant General Building, Bengaluru -01.
3. The Chief Secretary to Government, Vidhanasoudha, Bengaluru.

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4. The ACS & Development Commissioner, Vidhanasoudha, Bengaluru
5. The Additional Chief Secretary/ Principal Secretary/ Secretary to the Government Finance Department, Bengaluru.
6. The Additional Chief Secretary/ Principal Secretary / Secretary to Government, Commerce and Industries Department, Bengaluru.
7. The Additional Chief Secretary/ Principal Secretary / Secretary to Government, Commerce and Industries Department (MSME), Bengaluru.
8. The Additional Chief Secretary/ Principal Secretary / Secretary to Government, Animal Husbandry and Fisheries department, Bengaluru
9. The Additional Chief Secretary/ Principal Secretary / Secretary to Government, Horticulture & Sericulture department, Bengaluru
10. The Additional Chief Secretary/ Principal Secretary / Secretary to Government, Co-operation Department, Bengaluru.
11. The Additional Chief Secretary/ Principal Secretary / Secretary to Government, Skill Development Department, Bengaluru
12. Secretary/Special Secretary to Government, Food Processing and Harvesting Technology, Bengaluru.
13. All Deputy Commissioners.
14. Commissioner, Agriculture Department, Bengaluru.
15. Mission Director, SRLM, 4th Floor, Slum Clearnce Board, Bengaluru
16. Director, CFTRI, Mysuru
17. Director, IIHR, Hesaraghatta, Bengaluru
18. Executive Director-1, KSFC, Bengaluru
19. Managing Director, KAPPEC, Bengaluru
20. Managing Director, KOF, Bengaluru
21. Managing Director, SAFAL, Bengaluru
22. All District Joint Directors of Agriculture.
23. All District level Officeres, Horticulture / Animal Husbandry & Veterinary Services/ Fisheries Department.
24. Chief General Manager, NABARD, Bengaluru.
25. Regional Director, NCDC, Viveknagar, Bengaluru.
26. Convener, SLBC, Canara Bank, Gandhi nagar, Bengaluru.
27. Assistant Agricultural Marketing Officer, Directorate of Marketing & Inspection, Bengalruru.
28. General Manager, NSDC
29. Executive Officer, All Taluk Panchayats.
30. President, Karntaka Small Scale Industries Association, Bengaluru.
31. Vice President, India Food Park, Tumkuru
32. Representatives of Food Parks, Kolar/Tumkuru/Mandya/Bagalakote/ Kalburagi.

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33. Spare Copies / SGF, Bangalore.

Copy for information:

1. P.S. to the Additional Chief Secretary to Government, Agriculture Department, M.S. building, Bengaluru.
2. P.A to the Deputy Secretary to Government, Agriculture Department, M.S. building, Bengaluru.

(For Sl.No. 13 to 33 through Managing Director, KAPPEC)

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Annexure to

Government Order No.Agri-AFT/49/2020, Bengaluru, Dated:07.08.2020

State Nodal Department, State Nodal Agency, State Level Approval Committee and District Level Committee

1. State Nodal Department:

State Nodal Department should decide on the flow & approval process of applications and support under the Scheme. They should decide the respective roles of DLC, SNA & State Level Technical Institutions for the following:-

i. Approval level for short listing of individual application;
ii. Flow of application of groups & common infrastructure within the state level;
iii. Training & capacity building activities and decision making between DLC, SNA & State Level Technical Institutions;
iv. This decision on the flow of applications & process for support within the state would apply irrespective of the roles of the agencies specified in the Guidelines.

2. State Nodal Agency:

The SNA would be the operational agency at the State level for implementing the Scheme.

Role and Responsibilities of the SNA shall include;

i) Conducting various studies;
ii) Getting Project Implementation Plan (PIP) prepared;
iii) Monitoring the training and capacity building activities undertaken by State Level Technical Institute and District Resource Persons;
iv) Carrying out strengthening of State Level Technical Institution;
v) Ensuring timely submission of Subsidy proposals by District Committees;
vi) Ensuring timely submission of plans for provision of Common Facilities;
vii) Ensuring timely submission of Seed Capital proposals of groups;
viii) Developing Branding and Marketing proposals;
ix) Monitoring the handholding support being given by District Resource Persons to enterprises for DPRs; taking bank loan, support for obtaining necessary registration and licences including food

Gopala

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standards of FSSAI, Udyog Aadhar, GST etc.

x) Setting up of **State Project Management Unit** (SPMU):
xi) Monitoring and approvals for hiring of District Resource Persons;
xii) Furnishing Utilization Certificates (UCs) and regular Progress Reports to MoFPI in the prescribed formats;
xiii) IEC;
xiv) Sharing of best practices.

3. State Level Approval Committee:

The State Level Approval Committee would be responsible for approval of the Following:

i. Surveys/Studies;
ii. PIP submitted by SNA;
iii. Capacity building activities of State and District officials;
iv. Training and skill development calendars for State Level agencies, enterprises;
v. Strengthening of State institutions;
vi. Subsidy proposals for groups for recommending to MOFPI;
vii. Proposals for provision of Common Facilities, groups and marketing & branding;
viii. Seed Capital groups;
ix. The SLAC have power to sanction project expenditure up to Rs.10 lakhs on various activities included in the PIP;

Apart from the above approvals, the SLAC would also undertake the following activities:

i. Set monthly targets for the scheme in line with the overall scheme targets;
ii. Monitor the progress of the scheme through the portal;
iii. Ensure synergy with other relevant organizations;
iv. Ensure inspection of Units. CFC funded under the scheme;

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4. District Level Committee:

The DLC would be responsible for the following:

i. Approvals of applications for loan and subsidy to individual micro enterprises;

ii. Recommend applications for common infrastructures & groups to SNA;

iii. Monitor handholding support being rendered to micro enterprises by District Resource Persons;

iv. Monitor the progress of the Scheme through the portal and through effective dashboard monitoring;

v. Ensure synergy with all relevant Institutions.

Gopala 07/08/2020

(Shakuntala Chougala)
Deputy Secretary to Government-1,
Agriculture Department.

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Brief Note on

Prime Minister Formalization of Micro Food Processing Enterprises Scheme (PMFME)

Background

The unorganized food processing sector in the country comprises nearly 25 lakh food processing enterprises which are unregistered and informal. With only 7% of investment in plant machinery and 3% of outstanding credit, the unorganized enterprises contribute to 74% of employment (a third of which are women), 12% of output and 27% of the value addition in the food processing sector. Nearly 66% of these units are located in rural areas and about 80% of them are family-based enterprises1. Most of these units falls under category of micro manufacturing units in terms of their investment in plant & machinery and turnover.

Realizing the significance of un organized micro food processing sectors in the country, Ministry of Food Processing Industries, GOI has launched the new scheme PMFME, to address the challenges faced by the micro enterprises and to tap the potential of groups and cooperatives in supporting the upgradation and formalization of these enterprises.

Objectives of the Scheme:

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

Outlay

The scheme envisages an outlay of Rs. 10,000 crore over a period of five years from 2020-21 to 2024-25. The expenditure under the scheme would to be shared in 60:40 ratio between Central and State Governments.

Coverage

Under the scheme, 2,00,000 micro food processing units will be directly assisted with credit linked subsidy in the country of which 10,778 units allotted to Karnataka State.

One District One Product

The Scheme adopts One District One Product (ODOP) approach to reap the benefit of scale in terms of procurement of inputs, availing common services and marketing of products. ODOP for the scheme will provide the framework for value chain development and alignment of support infrastructure.

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Programme Component

i) Support to Individual Micro Enterprises - Credit linked Capital subsidy @ 35% of the eligible project cost with a maximum ceiling of Rs.10.00 lakhs/ unit. Beneficiary contribution should be minimum of 10% of the project cost with balance being loan from Bank
ii) Support to Groups such as FPOs/SHGs/producer cooperatives along their entire value chain- Credit linked Capital subsidy @ 35% of the eligible project cost with a maximum ceiling of Rs.10.00 lakhs/ unit. Beneficiary contribution should be minimum of 10% of the project cost with balance being loan from Bank
iii) Support to Individual SHG member – Seed Capital @ Rs.40,000/ member of SHG for working capital and purchase of small tools
iv) Branding and Marketing support – 50% of total expenditure limited to maximum of Rs.10.00 lalkhs at State Level
v) Support for strengthening of institutions;

Committees

- Inter Ministerial Empowered Committee under the chairmanship of Hon'ble Minister of Food Processing Industries, GOI (IMEC)
- Project Executive Committee under the Chairmanship of Additional Secretary, MOFPI (PEC)
- State Level Approval Committee under the Chairmanship of Additional Chief Secretary & Development Commissioner, GOK (SLAC)
- District Level Committee under the Chairmanship of Deputy Commissioner of the District(DLC)

State Nodal Agency:

Karnataka State Agricultural Produce Processing & Export Corporation Limited (KAPPEC), (A Government of Karnataka Enterprise) No.17, General K.S. Thimayya Road (Richmond Road), Bangalore-560025

State Nodal Officer:

Additional Chief Secretary, Agriculture Department

State Level Technical Institutions:

CFTRI, Mysore has been identified as State Technical Institution.

Final list of One District One Product of Karnataka under PMFME Scheme

No.	District	Crop Selected
1	Bagalkote	Onion
2	Bengaluru Rural	Poultry Products
3	Bengaluru Urban	Bakery Products
4	Bellary	Fig
5	Belagavi	Jaggery
6	Bidar	Ginger
7	Chamarajanagar	Turmeric
8	Chikkamagalur	Spices
9	Chikkaballapura	Tomato
10	Chitradurga	Groundnut
11	Dakshina Kannada	Marine Products
12	Davanagere	Millets
13	Dharwad	Red Chillies
14	Gadag	Byadagi Chillies
15	Hassan	Coconut
16	Haveri	Mango
17	Kodagu	Coffee
18	Kolar	Tomato
19	Kalaburgi	Red Gram
20	Koppal	Guava
21	Mandya	Jaggery
22	Mysore	Banana
23	Ramanagara	Coconut
24	Raichur	Chillies
25	Shivamogga	Pineapple
26	Tumkuru	Coconut
27	Udupi	Marine Products
28	Uttara Kannada	Spices
29	Vijayapura	Lime/Lemon
30	Yadagiri	Groundnut

Note: The ODOP list has been approved by the SLAC committee in its meeting held on 4-9-2020, under the Chairmanship of Addl. Chief Secretary & Dev. Comr. The proceeding has been drawn in Kannada language.

MANAGING DIRECTOR
KAPPEC, BENGALURU

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MOFPI

स्वच्छ भारत

AATMANIRBHAR BHARAT

GUIDELINES FOR IMPLEMENTATION OF

"PM Formalisation of Micro Food Processing Enterprises Scheme (PM FME Scheme)"

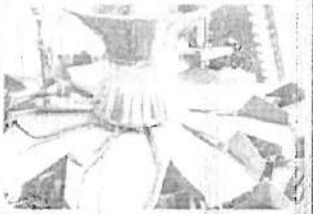
Registration

Handholding Support

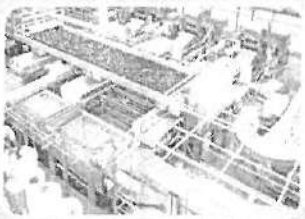
DPR and FUPs

Application for the Subsidy

Banking Linkages


Technological Upgradation

Support to FPOs/ SHGs/ Cooperatives


Common Facilities

Branding & Marketing

VOCAL FOR LOCAL

MINISTRY OF FOOD PROCESSING INDUSTRIES
GOVERNMENT OF INDIA

Panchsheel Bhawan, August Kranti Marg, New Delhi- 110049
WEBSITE: www.mofpi.nic.in

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Abbreviations and Acronyms

DPR	Detailed Project Report
DLC	District Level Committee
FPI	Food Processing Industry
FPO	Farmer Producer Organisation
FUP	Firm level Upgradation Plan
GOI	Government of India
FME	Formalization of Micro Enterprises
IA	Implementing Agency
IMEC	Inter Ministerial Empowered Committee
IIFPT	Indian Institute of Food Processing Technology
MIS	Management Information System
MOFPI	Ministry of Food Processing Industries
MoU	Memorandum of Understanding
MSDE	Ministry of Skill Development and Entrepreneurship
MSME	Micro, Small and Medium Enterprise
NABARD	National Bank for Agriculture and Rural Development
NCDC	National Co-operative Development Corporation
NIFTEM	National Institute for Food Technology Entrepreneurship and Management
NGO	Non-governmental Organizations
NRLM	National Rural Livelihood Mission
ODOP	One District One Product
PEC	Project Executive Committee
PIP	Project Implementation Plan
PMU	Project Management Unit
PMKSY	Pradhan Mantri Kishan Sampada Yojana
PMU	Project Management Unit
R&D	Research and Development
RP	Resource Person
SC	Schedule Caste
ST	Schedule Tribe
SHG	Self Help Group
SIDBI	Small Industries Development Bank of India
SLAC	State Level Approval Committee
SNA	State Nodal Agency
SRLM	State Rural Livelihood Mission
TOR	Terms of Reference
UT	Union Territory

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1.0 Background

1.1 Overview

1.1.1 The unorganized food processing sector in the country comprises nearly 25 lakh food processing enterprises which are unregistered and informal. With only 7% of investment in plant & machinery and 3% of outstanding credit, the unorganized enterprises contribute to 74% of employment (a third of which are women), 12% of output and 27% of the value addition in the food processing sector. Nearly 66% of these units are located in rural areas and about 80% of them are family-based enterprises[1]. Most of these units falls under category of micro manufacturing units in terms of their investment in plant & machinery and turnover.

1.1.2 The unorganized food processing industry in India faces challenges that limit its development and weakens performance. These challenges include: (a) lack of productivity and innovation due to limited skills and access to modern technology and machinery for production and packaging; (b) deficient quality and food safety control systems, including lack of basic awareness on good hygienic and manufacturing practices;(c) lack of branding & marketing skills and inability to integrate with the supply chains; etc.;(d) capital deficiency and low bank credit.

1.1.3 Unorganized micro food processing units, need intensive hand holding support for skill training, entrepreneurship, technology, credit and marketing, across the value chain, necessitating active participation of the state government for better outreach. In the last decade, Central and State Governments have made intensive efforts to organize farmers in Food Processing Organisations (FPOs) and women's Self Help Groups (SHGs). SHGs have achieved considerable progress in thrift and their repayment record with 97% NPA level is among the best. Governments have made efforts to enable SHGs to undertake various manufacturing and service sector activities including food processing. However, there are few Government schemes to support FPOs and SHGs to make investment and upscale their operations.

1.1.4 This scheme is a centrally sponsored scheme that is designed to address the challenges faced by the micro enterprises and to tap the potential of groups and cooperatives in supporting the upgradation and formalization of these enterprises.

1.2 Aims

1.2.1 The scheme aims to:

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

[1] NSSO, 2015

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

1.3 Objectives

1.3.1 The objectives of scheme are to build capability of microenterprises to enable:

i) Increased access to credit by existing micro food processing entrepreneurs, FPOs, Self Help Groups and Co-operatives;

ii) Integration with organized supply chain by strengthening branding & marketing;

iii) Support for transition of existing 2,00,000 enterprises into formal framework;

iv) Increased access to common services like common processing facility, laboratories, storage, packaging, marketing and incubation services;

v) Strengthening of institutions, research and training in the food processing sector; and

vi) Increased access for the enterprises, to professional and technical support.

1.4 Outlay

1.4.1 The scheme envisages an outlay of Rs. 10,000 crore over a period of five years from 2020-21 to 2024-25. The expenditure under the scheme would to be shared in 60:40 ratio between Central and State Governments, in 90:10 ratio with North Eastern and Himalayan States, 60:40 ratio with UTs with legislature and 100% by the Center for other UTs.

1.5 Coverage

1.5.1 Under the scheme, 2,00,000 micro food processing units will be directly assisted with credit linked subsidy. Adequate supportive common infrastructure and institutional architecture will be supported to accelerate growth of the sector.

2.0 One District One Product

2.1 The Scheme adopts One District One Product (ODOP) approach to reap the benefit of scale in terms of procurement of inputs, availing common services and marketing of products. ODOP for the scheme will provide the framework for value chain development and alignment of support infrastructure. There may be more than one cluster of ODOP product in one district. There may be cluster of ODOP product consisting of more than one adjacent district in a State.

2.2 The States would identify the food product for a district, keeping in perspective the focus of the scheme on perishables. A baseline study would be carried out by the State Government. The ODOP product could be a perishable produce based product or cereal based product or a food product widely produced in a district and their allied sectors. Illustrative list of such products includes mango, potato, litchi,

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tomato, tapioca, kinnu, bhujia, petha, papad, pickle, millet based products, fisheries, poultry, meat as well as animal feed among others. In addition, certain other traditional and innovative products could be supported under the Scheme. For example, honey, minor forest products in tribal areas, traditional Indian herbal edible items like turmeric, amla, haldi, etc. Support for agricultural produce would be for their processing along with efforts to reduce wastage, proper assaying and storage and marketing. Support for innovative products including for waste to wealth would also be provided in the Scheme.

2.3 With respect to support to existing individual micro units for capital investment, preference would be given to those producing ODOP products. However, existing units producing other products would also be supported. In case of capital investment by groups, predominately those involved in ODOP products would be supported.

2.4 Support to groups processing other products in such districts would only be for those already processing those products and with adequate technical, financial and entrepreneurial strength.

2.5 New units, whether for individuals or groups would only be supported for ODOP products.

2.6 Support for common infrastructure and marketing & branding would only be for ODOP products. In case of support for marketing & branding at State or regional level, same products of districts not having that product as ODOP could also be included.

2.7 Department of Commerce is focusing on agriculture crops on a cluster approach for support for exports under the Agriculture Export Policy and Ministry of Agriculture is also focusing on cluster approach for development of specific agri-produce in districts having comparative advantage. A number of states have adopted similar cluster based development. The ODOP approach of the Scheme would lead to ease in providing common facilities and other support services.

3.0 Programme Components

3.1 The programme has four broad components addressing the needs of the sector:

i) Support to individual and groups of micro enterprises;

ii) Branding and Marketing support;

iii) Support for strengthening of institutions;

iv) Setting up robust project management framework.

3.2 Details of each of these components are described below.

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4.0 Support to Individual Micro Enterprises

4.1 Individual micro food processing units would be provided credit-linked capital subsidy @35% of the eligible project cost with a maximum ceiling of Rs.10.0 lakh per unit. Beneficiary contribution should be minimum of 10% of the project cost with balance being loan from Bank.

4.2 Eligibility criteria for individual micro enterprises under the scheme:

i) Existing micro food processing units in operations;

i) Existing units should be those identified in the SLUP for ODOP products or by the Resource Person on physical verification. In case of units using electrical power, electricity bill would support it being in operations. For others units, existing operations, inventory, machines and sales would form the basis;

ii) The enterprise should be unincorporated and should employ less than 10 workers;

iv) The enterprise should preferably be involved in the product identified in the ODOP of the district. Other micro enterprises could also be considered;

v) The applicant should have ownership right of the enterprise;

vi) Ownership status of enterprise could be proprietary / partnership firm;

vi) The applicant should be above 18 years of age and should possess at least VIII standard pass educational qualification;

vi) Only one person from one family would be eligible for obtaining financial assistance. The "family" for this purpose would include self, spouse and children;

ix) Willingness to formalize and contribute10% of project cost and obtain Bank loan;

x) Cost of the land should not be included in the Project cost. Cost of the ready built as well as long lease or rental workshed could be included in the project cost. Lease rental of workshed to be included in the project cost should be for a maximum period of 3 years only.

4.3 Selection Process for Individual Micro Units

4.3.1 Identification of existing Units to be supported would be by a two-pronged process. Based on One District One Product approach, support would preferably be provided to the Units engaged in that product in the district. Other units, who have potential, would also be supported.

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4.3.2 Applications would be invited at the district level on an ongoing basis for Units, from those interested in availing the benefits under the Scheme. Resource Persons (RPs) would undertake survey of various clusters and identify units that show potential for availing benefits under the Scheme. For applications received directly, RPs would undertake field verification and due diligence to assess their potential.

4.3.3 All the potential cases based on identification of Units directly by RPs and application received would be submitted before the District Level Committee. District Level Committee should study the report submitted by RP for each Unit and interview the interested persons.

4.3.4 Due diligence to be carried out by the RP for each Unit should have the following details:

i) Annual Turnover of the enterprise;

ii) Track Record of payments by the enterprise;

iii) Existing infrastructure;

iv) Backward and Forward Linkages;

v) Proximity to clusters;

vi) Marketing linkages of the enterprise.

4.3.5 For the cases recommended by the District Level Committee/SNA, RPs should help them in preparation of DPR for availing bank loan for upgradation of the Unit. The DPR along with necessary documents should be submitted to the Banks for sanction of loan.

4.4 The procedure delineated above would apply for selection of new units also, provided the ODOP baseline study throws up a need / potential for such new investments.

4.5 State Governments should decide at what level they would want to finalize individual micro units list to be supported, by DLC or at SNA level. Similarly, for applications for capital investment by groups, common infrastructure & marketing & branding, the states should decide the role of DLC/SNA in routing of applications.

5.0 Group Category

5.1 The Scheme would support clusters and groups such as FPOs/SHGs/ producer cooperatives along their entire value chain for sorting, grading, assaying, storage, common processing, packaging, marketing, processing of agri-produce, and testing laboratories.

5.2 Farmer Producer Organizations (FPOs)/Producer Cooperatives

5.2.1 FPOs and Producer Cooperatives would be provided the following support:

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i) Grant @35% with credit linkage;

ii) Training support;

iii) Maximum limit of grant in such cases would be as prescribed.

5.2.2 Eligibility Criteria for Co-operatives/FPOs:

i) It should preferably be engaged in processing of ODOP produce;

ii) It should have minimum turnover of Rs.1 crore;

iii) The cost of the project proposed should not be larger than the present turnover;

iv) The members should have sufficient knowledge and experience in dealing with the product for a minimum period of 3 years.

v) The cooperative/FPO should have sufficient internal resources or sanction from the State Government to meet 10% of the project cost and margin money for working capital;

5.3 Self Help Groups (SHGs)

5.3.1 A number of SHGs are undertaking food processing activities. The Scheme proposes to provide following support to SHGs:-

5.3.2 **Seed capital**:

i) Seed capital @ Rs40,000/- per member of SHG for working capital and purchase of small tools would be provided under the scheme;

ii) Priority would be given for SHGs involved in ODOP produce in giving seed capital;

iii) All the members of an SHG may not be involved in the food processing. Therefore, seed capital would be provided at the federation level of SHGs;

iv) This would be given as grant to the SHG federation by SNA/ SRLM. SHG federation would provide this amount as a loan to the members of SHGs to be repaid to the SHG.

5.3.3 **Support to individual SHG member** as a single unit of food processing industry with credit linked grant @35% with maximum amount being Rs 10 lakh.

5.3.4 **Support for capital investment** at federation of SHG level, with credit linked grant @35%. Maximum limit of grant in such cases would be as prescribed.

5.3.5 **Training & Handholding Support to SHGs:** For support to SHGs, a large number of trained resource persons are available with State Rural Livelihood Missions (SRLMs). These local resource persons of SRLM having expertise in agro-produce would be utilized for training, upgradation of units, DPR preparation, handholding support, etc.

5.3.6 **Eligibility Criteria for Seed Capital for SHGs**:

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i) Only SHG members that are presently engaged in food processing would be eligible;

ii) The SHG member has to commit to utilize this amount for working capital and purchase of small tools and give a commitment in this regard to the SHG and SHG federation;

iii) Before providing the seed capital, SHG Federation should collect the following basic details for each of the members:

a) Details of the product being processed;

b) Other activities undertaken;

c) Annual turnover;

d) Source of raw materials and marketing of produce.

5.3.7 **Eligibility Criteria for Credit Linked Grant for Capital Investment for SHGs:**

i) The SHGs should have sufficient own funds for meeting 10% of the project cost and 20% margin money for working capital or sanction of the same as grant from the State Government;

ii) The SHG members should have for a minimum period of 3 years' experience in processing of the ODOP product.

6.0 Support for Common Infrastructure

6.1 Support for common infrastructure would be provided to FPOs, SHGs, cooperatives, any Government agency or private enterprises. Common infrastructure created under the scheme should also be available for other units and public to utilize on hiring basis for substantial part of the capacity. Eligibility of a project under this category would be decided based on benefit to farmers and industry at large, viability gap, absence of private investment, criticality to value chain, etc. Credit linked grant would be available @ 35%. Maximum limit of grant in such cases would be as prescribed.

6.2 **Types of Common infrastructure to be funded under the scheme:** The following common infrastructure would be funded under the Scheme:

i) Premises for assaying of agriculture produce, sorting, grading, warehouse and cold storage at the farm-gate;

ii) Common processing facility for processing of ODOP produce;

iii) **Incubation Centre** should involve one or more product lines, which could be utilized by smaller units on a hire basis for processing of their produce. The Incubation Centre may partly be used for training purpose. It should be run on commercial basis.

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6.3 Procedure for groups to send proposals for Common Infrastructure and capital investment by FPOs/SHGs/Cooperatives:

6.3.1 The following procedure should be followed for seeking funding for common infrastructure and capital investment by FPOs/SHGs/Cooperatives under the Scheme:

i) A DPR for seeking assistance under the Scheme for capital investment and common infrastructure should be prepared, based on the format as prescribed;

ii) The DPR should have necessary details of the proposal, detailed project cost, proposed manpower, turnover, marketing channel, sources of raw material, estimated profit & loss account, cash flow statement, etc.;

iii) The DPR should be sent to State Nodal Agency (SNA). After approval of the proposal by SLAC, SNA should recommend the proposal to MoFPI. Any proposal for assistance to a group for grant above Rs.10 lakh should be sent to MOFPI for approval.

iv) After approval of the proposal by MoFPI, the proposal should be forwarded to the financial institution for sanction of loan;

v) The DPR may also contain proposal for training support to the group members based on the training hours & modules, as prescribed and the cost norms of Ministry of Skill Development and Entrepreneurship. Component of training and capacity building would be fully funded under the Scheme;

vi) Assistance of Rs. 50,000/- per case would be provided to FPOs/SHGs/ Cooperatives for preparation of DPR;

vii) Disbursement of grant should take place to the bank account of the applicant organization after sanction of loan by the bank.

7.0 Branding and Marketing Support

7.1 Marketing and branding support would be provided to groups of FPOs/SHGs/ Cooperatives or an SPV of micro food processing enterprises under the Scheme. Following the ODOP approach, marketing & branding support would only be provided for such product at the State or regional level.

7.2 Eligible items for support

i) Training relating to marketing to be fully funded under the scheme;

ii) Developing a common brand and packaging including standardization to participate in common packaging;

iii) Marketing tie up with national and regional retail chains and state level institutions;

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iv) Quality control to ensure product quality meets required standards.

7.3 Support for marketing and branding requires developing a common brand, common packaging and product standardization. The appropriate level for common branding and packaging would differ from place to place, case to case and product to product. Whether it should be district, regional or state level would be decided by the concerned SNA in each case. Therefore, the proposal for support to marketing and branding should be prepared by the SNA. Support for branding and marketing would be limited to 50% of the total expenditure. Maximum limit of grant in such cases would be as prescribed. No support would be provided for opening retail outlets under the scheme.

7.4 Vertical products at the national level could also be provided support for branding & marketing on the same lines as described above for ODOP focus. Such support for common branding/packaging and marketing would be provided at the national level. Proposal for that support should be sent to MoFPI by the states or national level institutions or organizations or partner institutions.

7.5 **Eligibility criteria**:

7.5.1 The proposals should fulfill the following conditions:-

i) The proposal should relate to ODOP;

ii) Minimum turnover of product to be eligible for assistance should be Rs 5 crore;

iii) The final product should be the one to be sold to the consumer in retail pack;

iv) Applicant should be an FPO/SHG/cooperative/ regional - State levels SPV to bring large number of producers together;

v) Product and producers should be scalable to larger levels;

vi) Management and entrepreneurship capability of promoting entity should be established in the proposal.

7.6 **Procedure for applying for assistance under Branding & Marketing**

7.6.1 **Detailed Project Report preparation**:

i) A DPR should be prepared for the proposal, comprising essential details of the project, product, strategy, quality control, aggregation of produce, common packaging and branding, pricing strategy, promotional details, warehousing and storage, marketing channel, plans for increase in sales etc.;

ii) Support up to Rs.5 lakh would be available from SNA for preparing DPR for proposals for marketing & branding;

iii) The proposal should also contain flow chart of activities from the procurement of raw material to marketing, critical control points, ensuring quality control,

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plans for five years in terms of promotional activities, increasing the number of participating producers and turnover;

7.6.2 There should be an agreement with a business plan, executed between the cooperatives/SHG/FPO/SPV, the lead buyer(s), if any, and the SNA, which would describe the capital and services needs of the producers and proposed improvements that would allow them to upgrade their production capacities and skills to strengthen their linkage with the market, i.e. the lead buyer(s).

8.0 Capacity Building & Research

8.1 Support to National Institutions:

8.1.1 Capacity building and training is a critical component in technical upgradation and formalization of micro food processing enterprises. At the National level, National Institute for Food Technology Entrepreneurship and Management (NIFTEM) and Indian Institute of Food Processing Technology (IIFPT) would play pivotal role in capacity building & research. They would be eligible for financial assistance towards research and capacity building. NIFTEM and IIFPT in partnership with State Level Technical Institutions would provide training and research support to the selected enterprises/groups/clusters. National level product specific institutions under ICAR, CSIR or premier institutes like DFRL and CFTRI will be partner institutions for providing support at the vertical level across the country for training and research.

8.1.2 NIFTEM and IIFPT would carry out the following activities:

i) Capacity building and training for MoFPI, State and District officials;

ii) Developing curricula and training modules and partner with State Level Technical Institutes for further trainings to micro enterprises and groups;

iii) Training of trainers;

iv) Development of online modules for training;

v) Preparation of standard Detailed Project Reports (DPRs) for typical products for micro units;

vi) Development of shelf of technology/ machines for up-gradation of typical micro units;

vii) Partnership with other research and training institutions for the above activities;

viii) Strengthening State Level Technical Institutions for delivery of the Scheme requirements.

8.1.3 NIFTEM and IIFPT would establish a PMU in their organization for the Scheme with composition as prescribed. For these PMUs, they would engage personnel on

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contract basis. Grant under the Scheme would be provided to NIFTEM and IIFPT to meet full cost of these PMUs.

8.1.4 NIFTEM and IIFPT should prepare Project Implementation Plan (PIP)for the activities they propose to undertake along budget and submit to MoFPI. Committee for Capacity Building & Research at MoFPI would examine the PIPs and seek approval of IMEC for them. MoFPI would provide funding support under the Scheme to NIFTEM and IIFPT for the activities approved in the PIPs.

8.2 Support to State Level technical Institutions

8.2.1 State Government should nominate a State Level Technical Institution for the Scheme. Their activities would include:

i) Prepare PIP for the State Level Technical Institution;

ii) Providing inputs to PIP being prepared by the SNA relating to capacity building and research;

iii) Conducting capacity building and training for State and District officials;

iv) Conducting training for District Resource Persons;

v) Provide inputs for Branding and Marketing plans being prepared by SNAs;

vi) Provide mentoring support to District Resource Persons for handholding micro enterprises, preparations of DPRs, etc.

8.2.2 The nominated State Level Technical Institution should prepare PIP including annual training calendar for the proposed activities and send that to MoFPI after approval from the State Level Approval Committee in consultation with the NIFTEM and IIFPT.

8.2.3 **Criteria for selection of State Level Technical Institution:** The State Level Technical Institution should be an existing institution involved in food processing technology. This Institute could be:

i) A college/institute under State Agriculture University or any other University;

ii) A State-owned food processing technology research Institute;

iii) An institute under CSIR or any Government of India institute focusing on food processing;

iv) If it is a college, it should have undergraduate/post graduate courses in food processing technology and necessary faculty;

v) The Institute should have a full-fledged laboratory with necessary testing and processing equipment;

vi) The Institute should have faculty undertaking research work and product development and machinery for food processing, especially for MSMEs;

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vii) The proposal should be recommended by the State Government;

viii) The Institute should be willing to appoint a Nodal Officer and a dedicated team consisting of at least two faculty members focusing exclusively on the Scheme;

ix) The Institute should have sufficient built-up space to undertake training for beneficiaries under the Scheme;

x) The institute preferably should have pilot plants for processing few products under ODOP for the State.

8.3 Training support to individuals/groups

8.3.1 Training support would be provided to individual units and groups that are being provided support for capital investment. In addition, training support would also be provided to other existing units and groups in the districts that are processing ODOP products. Groups that are being provided support for marketing & branding under the Scheme would also be provided training support.

8.3.2 Ministry of Skill Development & Entrepreneurship (MSDE)have fixed per hourrate to be spent on trainings. The same benchmark rate would be utilized for the Scheme. Type of training and number of hours of training should follow the prescribed norms.

8.3.3 The following are the focus areas for capacity building under the Scheme:

i) Entrepreneurship development, essential functions of enterprise operations, marketing, book keeping, registration, FSSAI standards, Udyog Aadhar, GST Registration, general hygiene, etc.;

ii) Specific training designed for ODOP product or the product produced by the unit including operations of necessary machines, hygiene issues, packaging, storage, procurement, new products development etc.;

8.3.4 Mode of Training

i) Online modules would be used for the general training applicable to all Units;

ii) Product specific training would be provided for the districts for ODOP using RSETI physical infrastructure to the extent possible;

iii) Training should be organized in short modules on a weekly basis using audio-visual support within the district so that the disturbance to the existing business operations is least;

iv) An important component of the training would be work on the machines that Units are going to purchase and training on hygiene and packaging. Therefore, a specific component for training is being introduced for such beneficiaries in the existing units using those machines within the district or outside for a short duration.

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8.3.5 **Handholding Support:** The Scheme envisages engaging Resources Persons (RPs) at the district/ regional level for providing hand-holding support to the micro food processing enterprises. These RPs would carry out the following functions:

i) Handholding micro enterprises in preparation of DPRs, getting bank loan, training, upgradation of the unit, getting necessary regulatory approvals, hygiene, etc.;

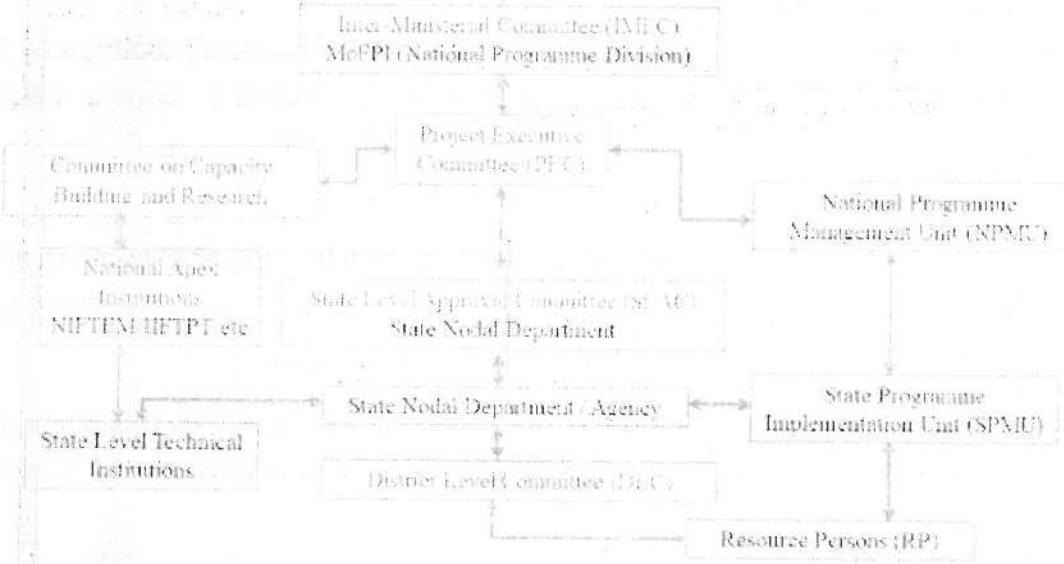
ii) Provide inputs for PIPs and ODOP and Cluster studies and study of groups;

iii) Identification and facilitation of applications for subsidies and seed capital to individual micro enterprises and groups and common facilities;

9.0 Institutional Architecture

9.1 Robust institutional architecture at all administrative levels would be set up for the scheme. There would be committees at the National, State and District levels (for policy guidance) for implementation and to monitor the progress of the Scheme. These committees would oversee the performance of the National Programme Division at MoFPI and the State Nodal Agencies. In addition to these, there would be PMUs set up comprising consultants and experts engaged on full time basis to support the National Programme Division at MoFPI and the State Nodal Agencies. Institutional structure is illustrated in the chart below and described in the section below:

Figure 1: Institutional Architecture



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9.2 National Level Structures

9.2.1 Inter-Ministerial Empowered Committee:

9.2.1.1 At the national level, there would an Inter-Ministerial Empowered Committee (IMEC) chaired by Minister for Food Processing Industries with the following composition.

Table 1: Composition of IMEC

	Composition	Designation
1.	Hon'ble Minister of Food Processing Industries	Chairman
2.	Hon'ble Minister of State of Food Processing Industries	Vice Chairman
3.	Secretary, Ministry of Food Processing Industries, Government of India (GoI)	Member
4.	Secretary, Department of Agriculture, Co-operation, & Farmers' Welfare, GoI	Member
5.	Secretary, Department of Animal Husbandry and Dairying, GoI	Member
6.	Secretary, Department of Agriculture Research and Education, GoI	Member
7.	Secretary, Department of Fisheries, GoI	Member
8.	Secretary, Department of Urban Development & Housing, GOI	Member
9.	Secretary, Ministry of Rural Development, GoI	Member
10.	Secretary, Ministry of Skill Development & Entrepreneurship	Member
11.	Secretary, Ministry of MSME, GoI	Member
12.	Chairman, FSSAI	Member
13.	Chairman, NSDC	Member
14.	Representative of NABARD	Member
15.	AS&FA, Ministry of Food Processing Industries	Member
16.	Representative of NITI Aayog	Member
17.	Mission Director, (Officer of the rank of Additional/ Joint Secretary and above), Ministry of Food Processing Industries.	Member Secretary

9.2.1.2 MoFPI may nominate any other member to IMEC, PEC and Committee on Capacity Building & Research. The IMEC would meet at least once in a quarter and would be the policy making body giving overall direction and guidance for implementation of the scheme and would monitor and review its progress and performance.

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9.2.1.3 Functions of IMEC would be:

i) Approval of the following:

a) Scheme Guidelines;

b) PIPs being submitted by States after due approvals from SLAC;

c) Empanelment of Expert Institutions;

d) Approval of all proposals with project size above Rs.10 lakh;

e) PIP for capacity building and research;

ii) Review of the following:

a) PIP implementation;

b) Various studies;

c) Capacity Building activities of MoFPI and State agencies;

d) Trainings on skills and EDP imparted to enterprises and groups- broad review of timely trainings as per Training committee feedback;

e) Activities being undertaken for strengthening of State institutions;

f) Timely subsidy disbursal for micro enterprises and groups with Nodal Banks.

iii) Apart from the above approval and review activities, the IMEC would also undertake the following activities

a) Review and set quarterly targets;

b) Monitor inter-ministerial co-operation and convergence;

c) Oversee the overall scheme progress;

d) Oversee performance of States;

e) Any other matter relating to implementation of the Scheme.

9.2.2 Project Executive Committee:

9.2.2.1 A Project Executive Committee would be constituted at the operational level in the Ministry of Food Processing Industries for regular monitoring and implementation of the scheme with the following composition:

Table 2: Composition of PEC

(i)	Additional Secretary, MOFPI	Chairperson
(ii)	Additional/Joint Secretaries - Ministry/Department of Commerce, Agriculture, Rural Development, Animal Husbandry & Dairying, Fisheries, MSME, MSDE, Urban Development & Housing and NITI Aayog	Members

(iii)	AS&FA, Ministry of Food Processing Industries	Member
(iv)	Representatives of APEDA, MPEDA, NIFTEM, IIFPT, CFTRI, National Horticulture Board (NHB), FSSAI, NABARD	Members
(v)	Experts in Food Processing, Banking/Finance and Marketing	Members
(vi)	Nominees of the Partner Institutions TRIFED, NCDC, NSCFDC and SFAC	Members

9.2.2.2 The Executive Committee would meet once every month and will have the following functions:

i) Approval of the following:

a) Examination of all the proposals submitted to IMEC for approval including PIPs of States, National institutions, State Level Technical Institutions and projects for approval above Rs 10 lakh proposed by the States;

b) Setting up of NPMU.

c) Approve projects under the scheme for items to be spent by Government of India and those with 100% central share up to a limit of Rs 10 lakh;

d) Release of 60% of the matching grant as GOI share to the individual beneficiaries;

e) IEC proposals

f) MIS related decisions;

ii) Review of the following:

a) Timely subsidy disbursal for micro enterprises and groups with Nodal Banks and escalation to IMEC in case of need;

iii) Apart from the above approval and review activities, the PEC would also undertake the following activities:.

a) Set monthly targets for the scheme in line with the annual targets being set by the IMEC;

b) Monitor the progress of the scheme through the portal and through effective dashboard monitoring;

c) Inter Ministries cooperation.

9.2.3 Committee on Capacity Building & Research:

9.2.3.1 There would be a Committee for Capacity Building and Research at the national level to oversee the training and research aspects. This Committee would be chaired by a prominent industry expert. The Committee would have following the members:-

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Table 3-Composition of Training Committee at MoFPI

(i)	Industry Expert	Chairperson
(ii)	Vice Chancellor, NIFTEM / Director, IIFPT	Member
(iii)	JS, MOFPI dealing with skill training	Member
(iv)	JS, MSDE	Member
(v)	Representative of Food Sector Skill Council	Member
(vi)	Representatives of CFTRI/DFRL/relevant ICAR institutes.	Member
(vii)	Representative of M/o Rural Development	Member
(viii)	Experts in Banking/Finance and Marketing/Branding as nominated by Programme Director, MoFPI.	Members

9.2.3.2 The Committee on Capacity Building & Research would have the following functions:

1. Approval of the following:

i) Guidance for the carrying out capacity building & research activities under the Scheme.

ii) Proposals of Capacity Building activities of MoFPI, State and District agencies for further financial approvals from PEC/IMEC

iii) Calendars and syllabus for training being given by National and State Agencies for enterprises and groups

iv) Curriculum for handholding support modules for FUPs and DPRs for the enterprises.

2. Review of the following:

i) Trainings being provided as per approved training calendars by National, State agencies and District Resource persons.

9.2.4 **National Programme Management Unit (NPMU)**: There would be a PMU housed at the National level comprising professionals engaged on contract basis. The PMU would provide all support to the Programme Division of MoFPI for carrying all the functions listed above. The specific functions of the NPMU will include the following:

i) Prepare necessary templates, closely coordinate with, mentor and monitor State PMUs and SNAs, for timely completion of studies and PIPs;

ii) Capacity building activities of MoFPI, State and District Agencies and placing the proposals for due approvals of the training committee and PEC;

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iii) Development of the National Portal and MIS and ensuring timely flow of information in the Portal;

iv) Trainings being provided as per approved training calendars by National, State agencies and District Resource persons for further review by Training Committee;

v) Strengthening of National and State Level Technical Institutions;

vi) Timely disbursal of subsidies to enterprises through the National Portal;

vii) Appraisal of DPRs submitted by the States and other agencies to MOFPI for approval;

viii) Timely provision of seed capital support to groups;

ix) Timely submissions of Branding and Marketing plans from SNA;

x) Timely setting up of the SPMUs and District Resource Persons.

9.2.5 **Nodal Bank**: MoFPI would select a Nodal Bank for facilitation and ensuring smooth flow of subsidies from the Banks to the micro enterprises. The functions of the Nodal bank would include the following:

i) Monitoring and Liaising with Banks for target driven approvals of applications and timely disbursal of subsidies to individual micro enterprises and groups;

ii) Transfer of subsidy from the central and state governments to the bank accounts of beneficiary in the lending bank branch.

9.3 State Level Structures

9.3.1 At the State level, a State Level Approval Committee would oversee the implementation of the scheme and the scheme would be operated by a nominated State Nodal Agency, supported by a State PMU. The details are given below.

9.3.2 State level Approval Committee:

9.3.2.1 The State Level Approval Committee would be chaired by the Chief Secretary or his nominee and would have the following composition:

Table 4: SLAC Composition

(i)	Chief Secretary	Chairperson
(ii)	Finance Secretary	Member
(ii)	ACS/Pr Secretary/Secretaries of Food Processing, Agriculture, Industries, MSME, Fisheries, Animal Husbandry, Skill Development	Members
(iii)	Mission Director, SRLM	Member
(ii)	Representative of State Level Technical Institution	Member

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(iv)	Institutions – Representatives from key State Technical Institutions.	Members
(v)	Representatives of NABARD, NSDC, SLBC, NCDC	Member
(vi)	Experts in Banking/Finance and Marketing/Branding as nominated by the State Government	Member
(vii)	State Nodal Officer	Member Secretary

9.3.2.2 The State Government may nominate any other member to SLAC or DLC.

9.3.2.3 The State Level Approval Committee would be responsible for approval of the following:

i) Surveys/Studies;

ii) PIP submitted by SNA;

iii) Capacity building activities of State and District officials;

iv) Training and skill development calendars for State level agencies, enterprises;

v) Strengthening of State institutions;

vi) Subsidy proposals for groups for recommending to MOFPI;

vii) Proposals for provision of Common Facilities, groups and marketing & branding;

viii) Seed Capital to groups;

ix) The SLAC will have power to sanction project expenditure up to Rs. 10 lakh on various activities included in the PIP;

9.3.2.3 Apart from the above approvals, the SLAC would also undertake the following activities

i) Set monthly targets for the scheme in line with the overall scheme targets.

ii) Monitor the progress of the scheme through the portal.

iii) Ensure synergy with other relevant organizations.

iv) Ensure inspection of Units/ CFC funded under the scheme.

9.3.3 **State Nodal Department:** Each State Government should appoint a Nodal Department at the Governmental level and a State Nodal Officer to oversee the implementation of the Scheme. The selection of the Nodal Department should be undertaken keeping in view the relative strength and experience of various departments in the State involved in the food processing sector at micro & cluster levels. The State Nodal Officer should be of the rank Secretary or Director/HOD. The potential nodal departments could be Agriculture or Horticulture Department,

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Food Processing Department, Industries Department, MSME Department or Rural Development Department.

9.3.4 **State Nodal Agency:** Each State should appoint a State Nodal Agency. The State Nodal Agency (SNA) could be a Directorate or a Mission or an entity of the State Government. The SNA would be the operational agency at the State level for implementing the Scheme. Role and Responsibilities of the SNA shall include:

i) Conducting various studies;

ii) Getting PIP prepared;

iii) Monitoring the training and capacity building activities undertaken by State Level Technical Institute and District Resource Persons;

iv) Carrying out strengthening of State Level Technical Institution;

v) Ensuring timely submission of Subsidy proposals by District Committees;

vi) Ensuring timely submission of plans for provision of Common Facilities;

vii) Ensuring timely submission of Seed Capital proposals of groups;

viii) Developing Branding and Marketing proposals;

ix) Monitoring the handholding support being given by District Resource Persons to enterprises for DPRs;

x) Setting up of SPMU;

xi) Monitoring and approvals for hiring of District Resource Persons;

xii) Furnishing Utilization Certificates (UCs) and regular Progress Reports to MoFPI in the prescribed formats;

xiii) IEC;

xiv) Sharing of best practices.

9.3.5 **State Project Management Unit (SPMU):** The State Nodal Agency (SNA) should appoint a State Project Management Unit (SPMU). The SPMU could be appointed by recruiting the staff on contract basis or on deputation or own staff of SNA. The SPMU staff should be engaged on full-time basis for the work of the Scheme. SNA may decide to appoint a private agency also as a SPMU through competitive bidding process.

9.3.6 SNA would be provided 2% of the Scheme expenses as administrative expenses. The expenses of the SPMU would be borne by the SNA from 2% for administrative cost allowed under the Scheme. Details of staff of SPMU along with qualification would be as prescribed.

9.3.6.1 SPMU would have the key responsibility of supporting the SNA in all the functions as indicated in para 3.3.6.

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9.3.7 District Level Structures

9.3.7.1 **District Level Committee:** At the district level, a District Level Committee (DLC) would be constituted under the Chairmanship of District Collector. The Committee would have representation from panchayats, banks, subject experts, academia, community institutions, FPOs/SHGs, etc. The District Collector may co-opt any other person as a member of DLC. The composition of the District Level Committee would be :

Table 5: Composition of DLC

(i)	District Collector	Chairperson
(ii)	GM, DIC, District Agriculture Officer, District Horticulture Officer	Member
(iii)	Sarpanch of one GP	Member
(iv)	One Block Development Officer	Member
(v)	District Lead Bank Manager	Member
(vi)	SHG/FPO representatives	Members
(vii)	Representative of NABARD	Member
(viii)	District representative of SRLM	Member
(viii)	Any other persons nominated by Collector	Member

9.3.7.2 The DLC would be responsible for the following:

i) Approvals of applications for loan and subsidy to individual micro enterprises;

ii) Recommend applications for common infrastructures & groups to SNA;

iii) Monitor handholding support being rendered to micro enterprises by District Resource Persons;

iv) Monitor the progress of the Scheme through the portal and through effective dashboard monitoring;

v) Ensure synergy with all relevant Institutions.

9.3.8 District Resources Persons

9.3.8.1 At the district/regional level, Resources Persons should be appointed by SNA for providing handholding support to the beneficiaries.

9.3.8.2 RPs should have the following qualifications:

i) Diploma/degree in Food Technology/ Food Engineering from reputed National/ International University/Institute

ii) 3-5 years' experience in providing consultancy services to food processing industries for technology upgradation, new product development, quality assurance, food safety management;

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iii) If persons qualified in food technology are not available, persons with experience in food processing industry, banking, DPR preparation and training may be engaged.

9.3.8.3 Handholding support should be provided by the Resource Persons to individual units and groups for preparation of DPR, taking bank loan, support for obtaining necessary registration and licences including food standards of FSSAI, Udyog Aadhar, GST etc.

9.3.8.4 Payment to the Resource Persons would be made on the basis of each beneficiary supported by them after sanction of loan to them by the bank. Payment to each Resources Person would be @ Rs.20,000/- per bank loan sanctioned. 50% of the payment would be made after sanction of bank loan and remaining 50% after the Units takes GST &Udyog Aadhar registration, takes standard compliance of FSSAI. Implement the project and is given training.

9.3.9 State Nodal Department should decide on the flow& approval process of applications and support under the Scheme. They should decide the respective roles of DLC, SNA & State Level Technical Institutions for the following:-

(i) Approval level for shortlisting of individual application;

(ii) Flow of application of groups & common infrastructure within the state level;

(iii) Training & capacity building activities and decision making between DLC, SNA & State Level Technical Institutions;

(iv) This decision on the flow of applications & process for support within the state would apply irrespective of the roles of the agencies specified in the Guidelines.

9.3.10 Partner Institutions for Convergence

9.3.10.1 The scheme lays special focus on SC/ST, women and aspirational districts and FPOs, SHGs and producer cooperatives. The following organisations have been working in these areas:

a) TRIFED;

b) National SC Development Finance Corporation;

c) National Cooperative Development Cooperation;

d) Small Farmer Agri-Business Consortium;

e) National Rural Livelihood Mission under M/o Rural Development.

9.3.10.2 The above institutions may converge their activities by facilitating identification of units / clusters of STs, SCs, cooperatives, FPOs and SHGs respectively. They should support preparation of DPRs and proposals for funding and development of such institutions under the Scheme and feed such proposals to the State PIPs. They should also provide handholding support to such supported units and work

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with the States in this endeavor. Each of the Partner Institutions would be member of the PEC.

10.0 Studies & Reports

10.1 State Level Upgradation Plan (SLUP): The SNA should conduct a State Level Upgradation Plan (SLUP) which will have the following two components:

10.1.1 **Base-Line Assessments**: The baseline study should focus on identifying ODOP. This study should get concluded by 31 July, 2020 in each State. For this study, Rs.2.5 – 10.0 lakh would be provided to the States.

10.1.2 **State Level Upgradation Plan:** Once decision is taken on the ODOP, detailed study should be carried out in the States detailing the number of units undertaking processing of that product in the district, farm level of operations, total volume and value of produce, technology, farm gate level processing, storage, warehousing, number of processing units, their details, etc. This study should be conducted by 31 December, 2020. The amount provided for the above study would be Rs.10.0 – 75.0 lakh to the States. The Terms of Reference (TOR) of the above studies would be as prescribed.

10.2 Study of FPOs/Producer Cooperatives/ SHGs: In parallel to the above study, SNAs in coordination with NCDC, SFAC, TRIFED, NSCFDC and SRLMs should collect data on the level of operation of SHGs, producer cooperatives, FPOs in the states.

10.3 Once the infrastructure and other facilities as envisaged in the State Level Upgradation Plan have been carried out, another study should be carried out for further course of action for ODOP in such districts. For any other studies to be conducted by the SNA, they should include the proposal for the study in Project Implementation Plan and send it for approval to MoFPI along with cost estimates.

11.0 Project Implementation Plan (PIP)

11.1 Each State should prepare a PIP for the year in the month of January of the previous year and send it to MoFPI for approval by 31st January of that year. The PIP should be placed before the inter Ministerial Empowered Committee for approval. The State Level Approval Committee should recommend the PIP to MoFPI. MoFPI should approve the PIP by 31st March of the previous Financial year. In the year 2020-21, PIPs should be sent by the States to MoFPI for approval by 30th September 2020.

11.2 The PIP should contain the following details:-

i) Implementation arrangements for programme in the State including the agencies assigned, institutions selected etc;

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ii) State Nodal Agency details along with officers assigned;

iii) Composition of SLAC/DLC;

iv) Details and plans for setting up of SPMU and manpower;

v) Details and plans for hiring of District Resource Persons;

vi) Details of State Level Technical Institution;

vii) Activities planned for the year as aligned with the scheme guidelines;

a) Details of studies planned and timelines for completion;

b) Details of trainings planned for the year with clear role matrix for the different institutions;

c) Broad targets for subsidy disbursement and number of enterprises booth groups and individuals;

d) Broad list of clusters district wise;

e) Listing of SHGs/FPOs/Cooperatives in the State, identified as potential stakeholders in the programme;

f) Abstract of Branding and Marketing plans for the products.

viii) Detailed cost estimates and budgets for all the activities for the year;

ix) Detailed flow chart of implementing the activities planned;

x) Stakeholder matrix with clear roles and responsibilities earmarked for each person.

11.3 PIP is a planning & budgeting exercise. After the approval of PIP, States should go ahead for incurring expenditure for the items subject to the delegation of powers given to the States.

11.4 State Level Approval Committee is empowered to sanction expenditure for individual items up to Rs.10 lakh and any proposal for expenditure above Rs.10 lakh should be sent to MoFPI for approval. That would include DPRs for projects with grant above Rs 10 lakh, expenditure on State Level Technical Institution that exceeds Rs 10 lakh, etc.

11.5 In case of NIFTEM and IIFPT, after approval of their PIP, the existing delegation of powers within the organization should be used for incurring expenditure up to Rs.10 lakh. Any proposal for incurring any expenditure above Rs.10 lakh should be sent to MoFPI for approval, as a specific proposal.

12.0 Disbursement of Funds

12.1 The scheme is a centrally sponsored scheme with the following sharing of resources between the Centre and the States:

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i) Centre-State share at 60:40;

ii) 90:10 sharing between center and Himalayan and North Eastern States;

iii) UTs with legislature sharing would be 60:40 between the Centre and the States;

iv) UTs without legislature 100% funds would be provided by the Central Government.

12.2 The following components would be met 100% by the Central Government:

i) Capacity buildings & training;

ii) Administrative cost of national PMU for MoFPI;

iii) Training support in terms of audio-visual, development of print material, development of modules etc. at the national level;

iv) MIS;

v) Development of technologies, products, etc;

vi) Support to national level partner institutions;

vii) Promotional activities at the national level;

viii) Any other expenditure made directly by Govt. of India would be borne 100% by MOFPI.

12.3 Expenditure in the first year, whether incurred by the Centre or the States would be borne 100% by the Govt. of India. This is being done because the Scheme is launched after the State budgets have been approved. Therefore, the States may be able to provide funding only after Supplementary Budgets are approved. The expenditure made in the first year would be adjusted in 60:40 ratio in the funds being transferred to the States equally in the next four years.

12.4 The funds would be provided to the States based on the approved PIP in two installments in a year after Utilization Certificate (UC) for the installments other than the immediate previous release, have been given. There would be no such requirement of UC for the funds transferred in the year 2020-21.

12.5 To meet administrative expenditure for PMUs, studies & training, grant of would be provided to the States in the second/third quarter of 2020-21. Subsequently, after the approval of PIP, funds would be provided for the full year 2020-21 to the States in a single installment.

12.7 Allocation for Scheduled Caste (SC)/ Scheduled Tribe (ST)/ North Eastern Region (NER)

12.7.1 Specific allocations for SC/ST and NER would be made in the budget allocations under the Scheme. These funds would be allocated to the States based on population of SC/ST in the States. Such SC/ST allocations could only be utilized

for giving benefits under the Scheme to the units owned by SC/ST persons respectively. In case of Groups, such funds could be utilized only if more than 50% of the members of such groups belong to SC/ST community. In case of North Eastern States, allocations would be made under the Scheme to comply with the norms of using such funds in such States.

13.0 Credit Linkage

13.1 The main expenditure under the Scheme is credit linked grant @35% for the for micro food processing enterprises subject to a maximum of Rs.10 lakh. Additionally, credit linked grant is being provided to groups @35% for capital investment, credit linked grant for common infrastructure @ 35%. These grants would be transferred to the lending bank after sanction of the loan by the bank.

13.2 At the national level, a Nodal bank would be appointed for disbursement of subsidy to the banks and liaison with the banks.

13.3 The bank sanctioning the loan would open a mirror account in the name of the beneficiary. The lending bank would report the fact of sanction of loan to the Nodal Bank at the national level. After receipt of this information, State and Central Government should respectively transfer 40% and 60% of its share of grant to the Nodal Bank. The Nodal Bank would transfer 60% of the Central share of the grant and 40% of the State share of the grant together to the concerned lending Bank branch. That Bank branch should place this amount in the mirror-bank account of the beneficiary. The lending bank should disburse sanctioned loan amount and grant amount together as loan in accordance with normal banking practice to the beneficiary/supplier.

13.4 If after a period of three years from the disbursement of last tranche of the loan, the beneficiary account is still standard, and the unit is operational, this grant amount would be adjusted in the bank account of the beneficiary. If the account becomes NPA prior to three years from the date of disbursement of the loan, the grant amount would be adjusted by the Bank towards repayment by the beneficiary. If the grant amount is adjusted after three years against the loan amount in case of standard account, no interest would be payable by the borrower on the portion of the loan disbursed by the Bank equal to the grant amount from the date of receipt of the grant amount by the lending bank.

13.5 Benefit of credit guarantee coverage for loans offered under this Scheme should be provided to the borrower under the Credit Guarantee Trust for Micro & Small Enterprises through the National Credit Guarantee Trustee Company under their usual terms & conditions. Interest subvention of 2% under the Interest Subvention Scheme for incremental credit to MSMEs 2018 would also be available to the borrowers on the outstanding balance.

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13.6 It should be ensured by the SNA that the applications are forwarded to the banks on a regular basis rather than forwarding a bunch of them together on a monthly or quarterly basis.

13.7 The proposals should be forwarded to the bank branches along with basic KYC of the applicant. To minimize the processing time, applications should be forwarded to the banks along with all the requisite documents required for loan applications such as lease/ownership documents of land for setting up the unit/machinery, registration and necessary Government clearances, etc. Applications should carry complete project details and the DPR should be commensurate with the economic viability of the locality. Project cost should be a realistic figure based on a reasonable assessment of the economic viability of the project.

14.0 MIS

14.1 The Scheme would to be monitored and the entire flow of data and approval of proposals, etc. would take place on an online system. An MIS would be developed by MoFPI for this purpose. The following information flow/approvals would take place on MIS:

i) Proposals for PIP sent by the States and their approval including any changes by MoFPI;

ii) Proposal of PIP by national level training institutions of their approval including any changes;

iii) Application for loans submitted by individual micro food processing enterprises;

iv) Uploading of DPRs and details of handholding support provided,

v) Details of training support provided to individual Units;

vi) Forwarding of loan proposals to the banks;

vii) Uploading of details of sanction of loan by the banks;

viii) Any payment made to any person or agency including groups and maintenance of accounts;

ix) Any support provided in terms of training, hand holding to groups and individuals;

x) A ledger should be there for each individual and group selected under the Scheme. This ledger should provide details of all the support to the individual and group, details their economic activities, disbursement of loans etc;

xi) All payments made by SNA/ MoFPI under the Scheme to any entity should be entered into MIS. All activities undertaken under the Scheme should be entered into the MIS;

xii) MIS would be developed by MoFPI. All expenditure for development, maintenance and monitoring would be met by MoFPI under the Scheme.

15.0 Empanelment of Expert Institutions

15.1 A large number of institutions, both in Government and private exist with expertise in marketing, research, product development, packaging, branding, training, handholding support, etc. For each of these activities, MoFPI would empanel institutions at the National level, whose services could be utilized by the States. The empanelment would be carried out by a transparent process for evaluation of expertise in the field. Award of work to these empaneled institutions by the States should be done after inviting financial proposals for the task involved by them.

16.0 Convergence Framework

16.1 Food Processing Enterprises being supported under the Scheme would be eligible for benefits under the following Government Schemes:

i) National Rural Livelihood Mission – providing seed capital, training, handholding support and interest subvention to SHGs;

ii) Start-up Village Entrepreneurship Programme (SVEP) –It is a Centrally Sponsored Scheme, a part of NRLM, provides capital and technical support to rural start-ups through training, handholding and support through Community Enterprises Fund (CEF) as a loan up to Rs.1 lakh for individual entrepreneur and Rs.5 lakh for group entrepreneurs at 12% interest;

iii) Interest Subvention Scheme for incremental credit to MSMEs 2018 – 2% interest subvention on outstanding balance;

iv) Credit Guarantee Trust Fund for Micro & Small Enterprises (CGTMSE) for collateral free loan up to Rs 2 crore;

v) PM MUDRA Yojana for loan up to Rs.10 lakh;

vi) A Scheme for Promotion of Innovation, Rural Industry and Entrepreneurship (ASPIRE);

vii) Scheme for Fund for Regeneration of Rural Industry (SFURTI);

viii) Public Procurement Policy for MSEs;

ix) Benefits available under various other Schemes of MoFPI such as Backward & Forward Linkages, Agricultural Production Cluster, Cold Chain etc. would be used to provide support to clusters/groups.

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x) Support from PMKVY and NRLM for skill training for SHGs, if falling within the guidelines would be taken. For shorter duration on site trainings, support would be provided from NRLM and the PM FME scheme, tailor-made for such purposes.

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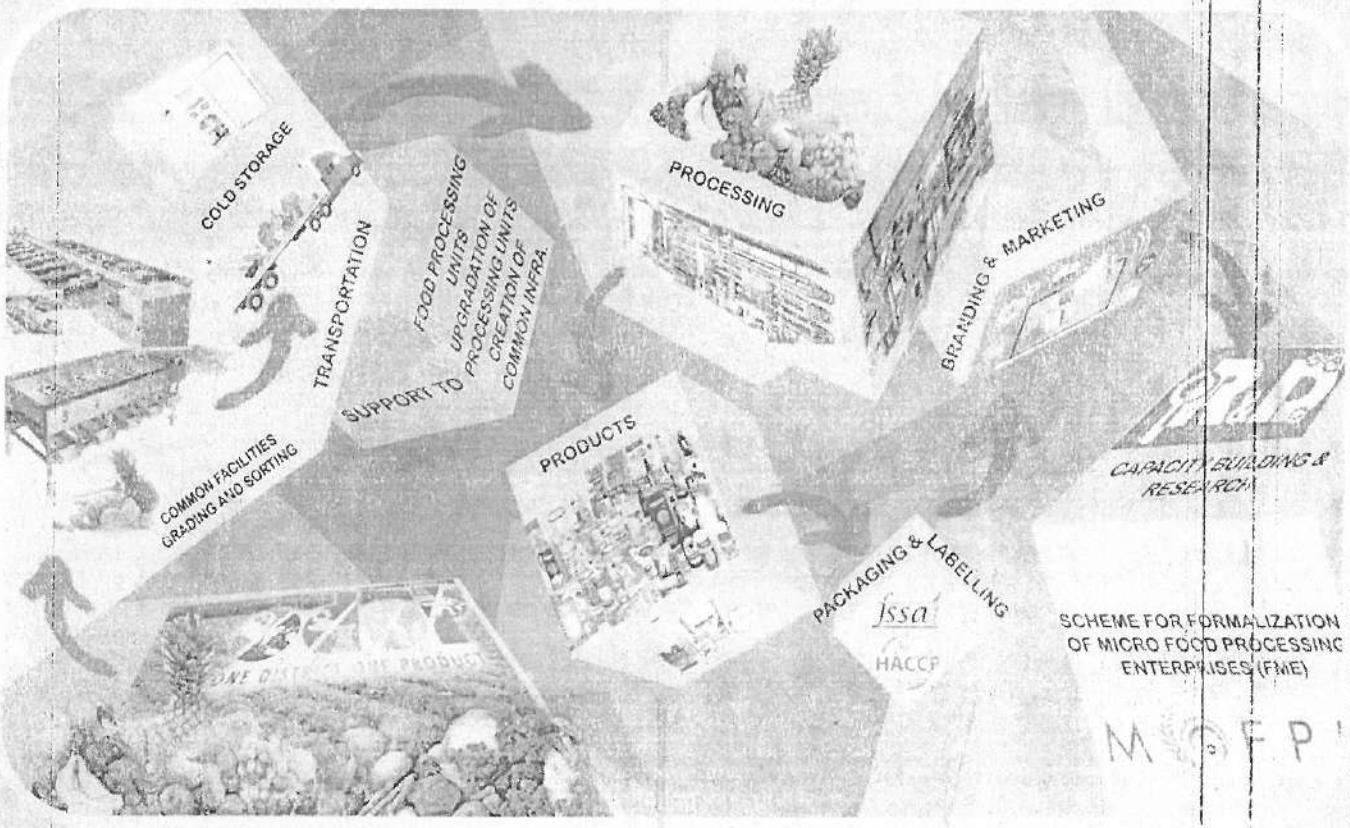

MINISTRY OF FOOD PROCESSING INDUSTRIES
GOVERNMENT OF INDIA

Follow us on : MOFPIIndia MOFPI_GOI

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Annexure - 23 E

ಕರ್ನಾಟಕ ಸರ್ಕಾರ
ಕಾಲೇಜು ಶಿಕ್ಷಣ ಇಲಾಖೆ

ಸಂಖ್ಯೆ:ಕಾಶಿಇ/18/ರಾಗಾಸಾ/2020-21/ವಿವೇ

ಕಾಲೇಜು ಶಿಕ್ಷಣ ಆಯುಕ್ತರ ಕಛೇರಿ,
ಬೆಂಗಳೂರು, ದಿನಾಂಕ:28.07.2020.

ಇವರಿಗೆ:

ಸಂಚಾಲಕರು,
ಎಸ್.ಎಲ್.ಬಿ.ಸಿ ಮತ್ತು ಜನರಲ್ ಮ್ಯಾನೇಜರ್,
ಕೆನರಾ ಬ್ಯಾಂಕ್, ಕಾರ್ಪೋರೇಟ್ ಕಛೇರಿ,
ಗಾಂಧಿನಗರ,
ಬೆಂಗಳೂರು-560 009.

ಮಾನ್ಯರೆ,

ವಿಷಯ: ರಾಜೀವ್ ಗಾಂಧಿ ಸಾಲರೂಪದ ವಿದ್ಯಾರ್ಥಿ ವೇತನ ಯೋಜನೆಯ ಒಡಂಬಡಿಕೆಯ ನವೀಕರಣಕ್ಕೆ ಸಂಬಂದಿಸಿದಂತೆ.
ಉಲ್ಲೇಖ: ದಿನಾಂಕ:27-07-2020 ರ ತಮ್ಮ ಇ-ಮೇಲ್ ಪತ್ರ.

* * * *

ಮೇಲ್ಕಂಡ ವಿಷಯ ಮತ್ತು ಉಲ್ಲೇಖಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ, ರಾಜೀವ್ ಗಾಂಧಿ ಸಾಲರೂಪದ ವಿದ್ಯಾರ್ಥಿ ವೇತನ ಯೋಜನೆಯ ಅನುಷ್ಟಾನಕ್ಕಾಗಿ ನೋಡಲ್ ಬ್ಯಾಂಕ್‌ನೊಂದಿಗಿನ ಒಡಂಬಡಿಕೆ ನವೀಕರಣಕ್ಕಾಗಿ ಷರತ್ತುಗಳನ್ನೊಳಗೊಂಡ ಕರಡು ಪ್ರತಿಯನ್ನು ನೋಡಲ್ ಬ್ಯಾಂಕ್‌ಗೆ ಕಳುಹಿಸಲಾಗಿತ್ತು. ಅದರಂತೆ ನೋಡಲ್ ಬ್ಯಾಂಕ್ ರವರು ನವೀಕರಣ ಒಡಂಬಡಿಕೆಯ ಕರಡು ಪ್ರತಿಯ ಷರತ್ತುಗಳಲ್ಲಿ ಎರಡು ಷರತ್ತುಗಳನ್ನು ತಿದ್ದುಪಡಿಮಾಡಲು ಸೂಚಿಸಿದ್ದರು. ಅದರನ್ವಯ ಷರತ್ತುಗಳನ್ನು ತಿದ್ದುಪಡಿ ಮಾಡಿದ ಒಡಂಬಡಿಕೆ ನವೀಕರಣದ ಶುದ್ಧ ಪ್ರತಿಯನ್ನು ಸಿದ್ಧಪಡಿಸಿ, ಅನುಮೋದಿಸಲು ಸಭೆಯ ದಿನಾಂಕವನ್ನು ನಿಗಧಿಪಡಿಸುವ ಸಲುವಾಗಿ ಕಡತವನ್ನು ಮಾನ್ಯ ಆಯುಕ್ತರಿಗೆ ಮಂಡಿಸಲಾಗಿರುತ್ತದೆ ಎಂಬ ಮಾಹಿತಿಯನ್ನು ಈ ಮೂಲಕ ತಮ್ಮ ಗಮನಕ್ಕೆ ತರಲಾಗುತ್ತಿದೆ.

ತಮ್ಮ ವಿಶ್ವಾಸಿ,

ಕಾಲೇಜು ಶಿಕ್ಷಣ ನಿರ್ದೇಶಕರು

ಪ್ರತಿ: ಮುಖ್ಯ ವ್ಯವಸ್ಥಾಪಕರು, ಬ್ಯಾಂಕ್ ಆಫ್ ಬರೋಡ
ಕ್ರೆಡಿಟ್ ವಿಭಾಗ, ವಿಭಾಗೀಯ ಕಛೇರಿ,41/2, ಎಂ.ಜಿ.ರಸ್ತೆ, ಬೆಂಗಳೂರು-01.

बैंक ऑफ़ बड़ौदा **Bank of Baroda**

ZO:BLR:ADV: 08/108 **DT: 27.02.2020**

To
The Principal Secretary
Higher Education Department
6th Floor, MS Building, Bangalore – 1.

Subject: Draft of memorandum of Understanding with Department of Collegiate Education and BOB.

We refer to your mail dated 19.02.2020 with regard to MOU draft copy to be entered between DCE and BOB.

We have gone through the draft copy and our Zonal Legal Department has suggested some of the corrections to be made in the MOU.

Clauses in MOU	Observations
Clause 16: In case of any disputes between DCE and BoB, the BOB shall be liable solely and the scheduled banks shall not be liable in any way to such dispute.	**To be modified as :** " In case of any disputes between DCE and Schedule banks, BOB shall not be liable in any way but reference to the non compliance of such terms and conditions be intimated to appropriate authorities for non –performance of agreed duty by BoB".
Clause 17: Any disputes arising between DCE and BoB shall be resolved amicably by the parties. Any disputes which has not been resolved by amicable settlement with in the timeline provided in clause 9(1) above shall be settled by arbitration conducted by an arbitral tribunal which shall consist of 3 (three) arbitrators, with both parties appointing one arbitrator and the 2 (two) arbitrators appointing the presiding arbitrator in accordance with the Indian Arbitration and Conciliation Act 1996 including any amendment and modifications thereto and the rules framed there under.	**To be modified as :** " Any dispute arising between DCE and BoB shall be resolved amicably by the parties. Any dispute which has not been resolved by amicable settlement then either party may refer the dispute to arbitration as per Arbitration and Conciliation Act, 1996".

Zonal Office (Bengaluru), 2nd Floor, Vijaya Building, Bengaluru, India. Tel 080-25584066,
E-mail:zm.karap@bankofbaroda.com, Website: www.bankofbaroda.com

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बैंक ऑफ़ बड़ौदा **Bank of Baroda**

As per Draft copy, it is mentioned as the Head office of our Bank is situated in Bangalore, whereas our Head Office is in Baroda and the decision for entering the MOU to be taken place in Corporate Office, Mumbai. So the Draft is already sent to Corporate Office for consideration and the final decision will be based on the decision taken by our Corporate Office along with any modifications in the MOU.

With regards,

(Sudarsan S A)
General Manager
Zonal Office
Bangalore

Zonal Office (Bengaluru), 2nd Floor, Vijaya Building, Bengaluru, India. Tel 080-25584066,
E-mail:zm.karap@bankofbaroda.com, Website: www.bankofbaroda.com

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ANNEXURE – 23F

Expanding and Deepening of Digital Payments Ecosystem - Review Format			
District: RAICHUR			
Month : AUGUST-2020			
			Total
No. of Bank Branches in the district			251
For Bank Customers	1. Digital coverage for individuals (Savings Accounts)	Total No. of Operative SB Accs.	1789070
		No. of Debit cards/ RuPay cards issued to Operative SB Accs.	1047589
		% Debit/ RuPay cards coverage	58.55
		No. of net banking issued	264653
		% Net banking coverage	14.79
		No.of Mobilie Banking + UPI + USSD ^	712377
		% of MB/ UPI/ USSD coverage	39.82
		Total No. of Operative SB Accoutns covered with at lease one of the facilities - Debit/ RuPay cards, net banking, mobile banking, UPI, USSD	1377136
		% of such Accounts Out of total Operative Savings Accounts	76.97
	2. Digital coverage for business (Current Accounts)	Total No. of Operative Current Accounts	28620
		No. of net banking to CAs	11008
		% Net banking coverage	38.46
		No. of POS/ QR availed by CA accounts*	2825
		% of POS/ QR coverage	9.87
		Total No. of Operative Current Accounts covered with at least one of digital modes of payments - Net Banking, POS, QR etc.	13414
		% of such Accounts Out of total Operative Current Accounts	46.87
For non-customers	3. Provision of Digital infrastructure	A. POS/ QR issued to shopkeepers (other than CA holders)**	2060
		B. POS/ QR issued to Govt./ Public Service providers	50
		C. POS/ QR issued to others***	191
		Total POS/ QR (A+B+C) other than CA holders	2301
4. Digital Financial Literacy		No. of FLC camps on Digital FL	532
		No. of people participated	17283