ಕರ್ನಾಟಕ ರಾಜ್ಯ ಮಟ್ಟದ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿ

कर्नाटक राज्य स्तरीय बैंकर्स समिति

STATE LEVEL BANKERS' COMMITTEE, KARNATAKA

೧೫೨ನೇ ಎಸ್.ಎಲ್.ಬಿ.ಸಿ. ಸಭೆಯ ಕಾರ್ಯ ಸೂಚಿ ಟಿಪ್ಪಣಿ

AGENDA NOTES OF 152nd SLBC MEETING



ದಿನಾಂಕ : ಸೋಮವಾರ, ೨೮ನೇ ಡಿಸೆಂಬರ್, ೨೦೨೦

Date : Monday, 28th December, 2020

ಸ್ಥಳ : ಸಭಾಂಗಣ, ಕೊಠಡಿ ಸಂಖ್ಯೆ:೩೩೪, ೩ನೇ ಮಹಡಿ, ವಿಧಾನ ಸೌಧ, ಬೆಂಗಳೂರು-೫೬೦ ೦೦೧

VENUE: CONFERENCE HALL, NO.334, 3rd FLOOR, VIDHANA SOUDHA, BENGALURU - 560 001.

ಸಂಯೋಜಕರು संयोजक **CONVENOR**

ಕೆನರಾ ಬ್ಯಾಂಕ್ ಕೇನರा बैंक Canara Bank

ಭಾರತ ಸರ್ಕಾರದ ಒಂದು ಉದ್ಯಮ | भारत सरकार का उपक्रम | A Government of India Undertaking

ಸಿಂಡಿಕೇಟ್ सिंडिकेट Syndicate

ಕರ್ನಾಟಕ ರಾಜ್ಯಮಟ್ಟದ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿ

कर्नाटक राज्य स्तरीय बैंकर्स समिति

STATE LEVEL BANKERS' COMMITTEE, KARNATAKA

೧೫೨ನೇ ಎಸ್.ಎಲ್.ಬಿ.ಸಿ ಸಭೆಯ ಕಾರ್ಯ ಸೂಚಿ ಟಿಪ್ಪಣಿ

AGENDA NOTES OF 152nd SLBC MEETING

ದಿನಾಂಕ: ಸೋಮವಾರ, ೨೮ನೇ ಡಿಸೆಂಬರ್,೨೦೨೦

ಸಮಯ: ಮಧ್ಯಾಹ್ನ ೩.00 ಘಂಟೆಗೆ

DATE: Monday, 28th December 2020
TIME: 3.00 PM

ಸ್ಥಳ: ಸಭಾಂಗಣ, ಕೊಠಡಿ ಸಂಖ್ಯೆ:೩೩೪

೩ನೇ ಮಹಡಿ, ವಿಧಾನ ಸೌಧ,ಬೆಂಗಳೂರು-೫೬೦೦೦೧

VENUE : CONFERENCE HALL, NO.334
3rd FLOOR, VIDHANA SOUDHA
BENGALURU-560 001.

ಸಂಯೋಜಕರು संयोजक Convenor



Together We Can

STATE LEVEL BANKERS' COMMITTEE – KARNATAKA
CONVENOR – CANARA BANK

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STATE LEVEL BANKERS' COMMITTEE – KARNATAKA
CONVENOR – CANARA BANK

AGENDA OF 152nd SLBC meeting – 28.12.2020

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STATE LEVEL BANKERS' COMMITTEE: KARNATAKA
CONVENOR: CANARA BANK

AGENDA NOTES FOR 152nd SLBC MEETING & BANKING STATISTICS AS ON 30th SEPTEMBER 2020

As per the revised RBI guidelines on Lead Bank Scheme, the SLBC is convened the Steering Committee Meeting on 18.12.2020 at Board Room, 3rd Floor, Canara Bank, HO Annexe, Gandhi Nagar, Bengaluru under the Chairmanship of Sri B Chandrasekhara Rao, SLBC Convener & General Manager, Canara Bank. The list of participants is provided in Annexure-1 (Page No 53)

The suggestions of the members were incorporated in the final Agenda for the 152nd SLBC meeting.

AGENDA 1: Confirmation of the minutes of 151st SLBC meeting held 07.10.2020.

The minutes of 151st SLBC meeting held on 07.10.2020 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 54-101).

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 151st SLBC, GM-SLBC informed the House that the Revamped Portal was opened in the month of July 2020 on PARALLEL RUN with the existing Portal. SLBC had requested all the Banks to update the data in both the Portals ensuring data consistency.	All standard data templates and block codes have been provided to the member Banks and LDCMs. The revamped Portal was opened in PARALLEL RUN with the existing Portal for feeding data for September quarter 2020. The same was informed to all the Banks & LDCMs. We find that still feeding by many major banks are pending in the Revamped Portal. All member Banks are once again requested to update the data in Revamped Portal after due comparison with the existing portal data to enable us to take forward with the Revamped Portal so that the existing Portal can be dispensed with from next quarter.
2	**Operationalization of Central Sector Schemes of financing facility under Agriculture**	SLBC allocated the Rs 450 crores target for all member banks in consultation with NABARD for the FY 2020-21.

	Infrastructure Fund: CGM NABARD requested the SLBC to allocated the target for banks for FY 2020-21 from the tentative allocated funds of Rs.4525 Crore for four years	
03.	**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** 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.	**SLBC has followed up with concerned Banks and concerned banks have confirmed settlement of the claims in full.**
04	**Cybercrime Coordination & Response.** RBI, advised SLBC to submit generic email ids and **Name of nodal officer** from all member banks for handling cyber fraud related issues by Banks in coordination with police authorities. **ii. Preparation of proposed SOP jointly by SLBC and Karnataka Bank.**	SLBC has submitted the details to RBI. Submitted provisional SOP jointly by SLBC and Karnataka Bank.

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	House of 151st SLBC advised Kotak Mahindra Bank to open Banking Outlet at reallocated unbanked village Managalli on or before 31.12.2020
2	All other Banks	605	605	0	
	Total	**609**	**608**	**1**	

SLBC is following up with Kotak Mahindra Bank and requests to expedite for opening of Banking Outlet at reallocated village Managalli within timelines.

Confirmation regarding opening of branch is awaited from Kotak Mahindra Bank.

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

As per Jan Dhan Darshak app and FI Plan portal there is no unbanked villages within a radius of 5 KMs from any village in Karnataka.

Happy to inform that SLBC with the cooperation member banks that all villages identified by DFS are covered with a banking outlet within a radius of 5 km as per DFS:NIC report as on 30.11.20

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

Out of 210 villages initially identified, the concerned banks have opened banking outlets in all allotted villages as per RBI Banking outlet definition contained in RBI Circular. No. BAPD.BC.69/ 22.01.001/2016-17 dated 18th may 2017.

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

As per the request of . Shivkumar Udasi, Hon'ble Member of Parliament, Lok Sabha, and as allotted by LDCM:Gadag, KVGB has obtained permission from their Board for opening of Bank branch at Peta-Alur village and reported that Bank has fixed the premises at Peta-Alur village and owner of the building has requested 10 more days time for completion of alteration of work. Bank has reported that once lease deed is executed & alteration is done by owner, Bank will immediately start furniture, electrification, CBS related works.

KVGB is requested to expedite the process and start functioning of branch at Peta-Alur village by 31.12.2020.

AGENDA 4: Financial inclusion Initiatives

4.1: Functioning of Business Correspondents:

As on Sep 2020	Total No. of BC locations	No. of active BCs available	No. of inactive BC locations
152nd SLBC	8806	8637	*169

***As on 30.11.2020, the no. of inactive BCs have been reduced from 169 to 129.**

Bank wise details of BCs as on 30.09.2020 are as under:

Sl.	NAME OF THE BANK	Bank Mitrs (BCs)		
		Total BCs (A)	Out of (A) Active BCs	Out of (A) Inactive BCs
1	State Bank of India	2827	2822	5
2	Canara Bank	1670	1583	87
3	Karnataka Grameena Bank	1300	1254	46
4	Karnataka Vikas Grameena Bank	700	695	5
5	Bank of Baroda	709	693	16
6	IDFC Bank	563	563	0
7	HDFC Bank Ltd	258	258	0
8	Union Bank Of India	374	374	0
9	Karnataka Bank Ltd	84	84	0
10	Indian Overseas Bank	80	78	2
11	Kotak Mahendra Bank	68	68	0
12	Bank of India	34	34	0
13	Central Bank of India	31	31	0
14	UCO Bank	35	29	6
15	Indian Bank	28	26	2
16	Karur Vysya Bank Ltd.	14	14	0
17	ICICI Bank Ltd	9	9	0
18	Punjab National Bank	8	8	0
19	Axis Bank Ltd	8	8	0
20	Bank of Maharastra	5	5	0
21	Federal Bank Ltd.	1	1	0
	Total	8806	8637	169*

From the above table, it may be noted that;

- Out of 8806 BCs, 8637 BCs are active and doing the transactions through Micro ATMs.
- There are 169* inactive BCs due to resignation and other reasons which got reduced to 129.

SLBC requests respective Banks to activate all inactive BCs and appoint new BCs where BCs have resigned and initiate measures for making these centers functional.

4.2: Financial literacy initiatives by banks.

The status of FLCs as on 30.09.2020 as reported by sponsor Banks is as under:

Sl.	Sponsor Bank Name	Financial Literacy Centres (FLCs)				
		As on 30.09.2020		As on 30.11.2020		Total FLCs
		Functional	Non Functional	Functional	Non Functional	
1	Canara Bank	50	0	50	0	50
2	SBI	25	25	25	25	50
3	UBI	9	15	9	15	24
4	BOB	15	0	15	0	15
5	Karnataka Bank	5	0	5	0	5
6	KGB	22	0	22	0	22
7	KVGB	10	0	10	0	10
	Total	**136**	**40**	**136**	**40**	**176**

As per information from SBI they are in the process of appointing FLCs. SBI and UBI are requested to expedite early appointment of FL Counsellors and make these FLCs functional.

Data on literacy camps conducted by FLCs for the quarter ended Sep'20 is furnished as under:

Type of Camps conducted	During the quarter ended Sep 2020	
	No. of programs conducted	No. of people benefitted
Special Camps	725	38266
Target specific camps (Farmers, SHG members, School children, Sr. citizen, labourers oriented programmes)	2658	94702
Out of target specific camps, camps conducted for school children.	86	5062
Total No of Camps (Special camps and Target specific camps)	**3383**	**132968**

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 for prompt and accurate reporting.

Further, SLBC requests sponsor Banks & all member banks to focus on conducting more financial literacy camps through FLCs & rural branches in the aspirational districts such as Raichur & Yadgir.

SLBC requests RBI to examine the possibility of relaxing the prior banking experience criteria for appointing the FLC counsellors.

4.2.1: Advertisement of Ponzi schemes/Cyber frauds/PMJDY frauds in KSRTC Buses

As per the decision taken in SLCC meeting chaired by the Chief Secretary, GoK and convened by RBI on 01.08.2016, SLBC has carried out the publicity campaign in 4 districts viz. Bangalore City, Mysore, Belagavi and Kalburgi out of subscriptions totaling to Rs.69.50 lakhs on issues of unauthorized collection of funds by fraudulent entities & to educate the investors cautioning them of illicit schemes through advertisements in the vernacular language on KSRTC / BMTC buses & in bus shelters by utilizing the funds received from member Banks. SLBC has incurred an amount of Rs.33.16 lakhs.

Now SLBC has initiated another exercise to give wide publicity in the 6 districts viz. Raichur, Yadgir, Mangalore, Shimoga, Haveri and Vijayapura by utilizing the remaining funds of Rs.32.40 lakhs and issued work order to Sole Advertising Agency of KSRTC, NEKRTC & NWKRTC of Karnataka for carrying advertisement on 150 buses for a period of 3 months from 01.01.2021 to 31.03.2021. SLBC propose to launch the advertisement on 01.01.2021.

Copy of the poster to carryout advertisements on KSRTC buses is provided in annexure-4A (page no. 102-105).

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

UIDAI, Bangalore has informed that as on 30.09.2020, 811 kits are active for the last 30 days with 286225 enrolments/updates in the last 30 days.

As informed by UIDAI, the Aadhaar enrolment centres of following Banks are performing less than minimum 8 transactions (enrolments/updates) per day per centre against the revised target communicated by UIDAI w.e.f. 01.10.2020.

Name of the Bank/s	Average enrolments per day during last 30 days as on 18.11.2020
Bandhan, IOB & Punjab & Sind Bank	Nil
CBI, DCB & RBL	One
Axis, Fincare & TMB	Two
Indusind & PNB	Three
Ujjivan SFB	Four
LVB	Five
HDFC, UBI & Karur Vysya	Six
Yes Bank	Seven

SLBC requests above Banks to improve the enrolments and carryout minimum enrolments/updates to avoid penalty being levied by UIDAI.

Bank wise status of readiness of enrolment centers as per UIDAI in Karnataka is provided in Annexure 4B (page no. 106)

Further, SLBC requests all Member Banks to give more focus for enrolments/updates in Raichur & Yadgir districts.

Bank wise status of AECs is provided as annexure 4C (Page no. 107).

SLBC requests all Banks having enrolment centres in the state of Karnataka to display the Aadhaar Enrolment Centre board outside the premises for the convenience of public.

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

SLBC has convened the 1st SLIC meeting for the TFIIP within Aspirational District Programme (ADP) on 21.10.2020 through Microsoft Teams VC for the aspirational districts Raichur & Yadgir under the co chairmanship of Sri. Suchindra Misra, IAS, Joint Secretary: DFS and Dr. Ekroop Caur, Secretary to Government, Finance Department (Budget & Resources), GOK and all other designated executives of the Committee & representatives of Finance Dept. of GoK in terms of 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.

SLBC has communicated the proceedings of the 1st SLIC meeting for TFIIP to all of its members, Controlling Heads of all Banks vide letter no 265/SLBC/2020/F-TFIIP dt 28.10.2020 (Provided in Annexure 4D page no 108-114)for effective implementation of action points and achieving the 100% coverage under Key Performance Indicators allotted under Aspirational District Programme.

Further, SLBC advised LDMs to place the Minutes of SLIC in the next DLIC meeting of two districts and report confirmation.

The latest progress of KPIs by Banks at aspirational districts as on 31.10.2020 as reported by respective LDMs are as under;

(A) Raichur district:

Particulars	Key Performance Indicators (KPIs) as on 31.10.2020			
	Bank Accounts (CASA) per lakh population	PMJJBY enrollments per lakh population	PMSBY enrollments per lakh population	APY enrollments per lakh population
Target set by DFS	97316	7329	22727	2164
Achievement till October	121910	5568	12018	2225
% Achievement	125.27%	75.97%	52.88%	102.83%
Gap to target (per lakh population)	Achieved	1761	10709	Achieved

(B) Yadgir district:

Particulars	Key Performance Indicators (KPIs) as on 31.10.2020			
	Bank Accounts (CASA) per lakh population	PMJJBY enrollments per lakh population	PMSBY enrollments per lakh population	APY enrollments per lakh population
Target set by DFS	97316	7329	22727	2164
Achievement till October	104552	3450	7532	1437
% Achievement	107.44%	47.08%	33.14%	66.42%
Gap to target (per lakh population)	Achieved	3879	15195	727

All member banks are requested to arrange for review of branch wise performance and further improve the progress to achieve the target.

As advised by GoK: FD, the Deputy Commissioners of two aspirational districts are requested to organize camps and facilitate progress under PMJJBY & PMSBY.

Copy of the letter no FD 30 CAM 2020 dated 27.11.2020 furnished in annexure no 4E (page no 115-118).

AGENDA 5: KCC

5.1 KCC Loans – Disbursements & Outstanding:

Cumulative disbursement of KCC up to Sep'20		KCC O/s as on 30.09.2020	
No. of Cards (in lakhs)	Amount (in crores)	No. of Cards (in lakhs)	Amount (in crores)
18.82	18759.76	44.94	51414.04

Bank wise data on KCC loan as on Sep 20 is provided in the Annexure 5A (Page no. 119).

District wise data on KCC loan as on Sep 2020 is provided in the Annexure 5B (Page no 120).

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

5.2. Saturation of PM Kisan beneficiaries with KCC:

GOI has launched a special drive starting from 08.02.2020 for covering all PM Kisan beneficiaries under KCC scheme 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 2020 for KCC saturation of all PM Kisan beneficiaries, which subsequently stands extended upto 31st Dec 2020.

In the second phase of KCC saturation drive that is from 1st June 2020 in Karnataka state, banks have sanctioned 6.78 lakh KCC loans amounting to Rs 9266.17 crore for the PM

Kisan beneficiaries as on 04.12.2020 and it is given in the Annexure 5C and page no 121-122.

Progress as per FI plan portal during the second phase of KCC saturation is given as here below.

(No. in lakhs, sanction limit in crores)

As on date	Cumulative KCC application received	Cumulative no. of KCC sanctioned	Cumulative sanction limit
30.09.2020	5.48	5.27	7020.28
04.12.2020	6.93	6.78	9266.17

Though there is progress in KCC saturation, banks are requested to further improve the performance.

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 a 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 processing companies with Kisan Credit Card (KCC) and same has been extended from 1st Aug to 30th Sep 2020. The special drive on saturation of KCC –Dairy is further 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 has conducted several coordination meetings with all stake holders like state controlling heads of all banks, LDMs, NABARD DDMs, KMF, Milk Union MDs, DCCBs and Apex Bank on 20.10.2020, 20.11.2020 and 03.12.2020 to sort out the issues to facilitate expeditious sanctions.

KCC-Dairy progress as per PM plan portal and PMFBY portal during the second phase of KCC saturation is given as here below.

(no. in lakhs, sanction limit in crores)

As on date	Cumulative no of KCC-AH applications submitted as per KMF	Cumulative no. of KCC-AH loans sanctioned
30.09.2020	3.48	0.61
04.12.2020	3.94	1.39

Bank wise KCC-AH details are given in the annexure 5D page no. 123.

We are happy to inform that our state has secured **1st** position in the country with respect to KCC –Dairy sanctions by the collective efforts of all banks, LDMs and same is given in the Annexure 5E page no 124.

SLBC requests all the State Controlling Heads of banks to advise their branches for expeditious sanctions of KCC-AH loans.

5.4. Issuance of KCC-Fisheries.

SLBC has already shared the district wise details of pending KCC-Fisheries applications (8809 applications) on 27.11.2020 which was received from DFS on 26.11.2020 to the controlling offices of banks and LDMs requesting for expeditious sanctions.
The details of the KCC-Fisheries applications furnished here below.

Total Application Submitted	Total Sanctions (No.)	Amount Sanctioned (In Lakh)	Total Rejected (No.)	Pending for Sanction (No.)
11094	1889	926.71	396	8809

Bank wise status of sanction and pending KCC –Fisheries applications are provided in the Annexure 5F (page no. 125-126).
As of now there is no portal for reporting KCC Fisheries as in case of KCC-Dairy. DFS had advised SLBCs to submit the bank wise pendency as per the format provided by DFS. SLBC had already forwarded the format to state coordinators of all the banks and LDMs to submit the information to enable us to submit the consolidated data to DFS.

5.5. 'PRADHAN MANTRI MATSYA SAMPADA YOJANA (PMMSY):

Prime Minister Narendra Modi digitally launched the Pradhan Mantri Matsya Sampada Yojana (PMMSY) on 10.09.2020 in Bihar. Foreseeing an enormous potential in fishery sector, the Government of India has launched a mega scheme 'PRADHAN MANTRI MATSYA SAMPADA YOJANA (PMMSY)' for the holistic growth of fisheries and aquaculture sector covering inland, brackish water and marine sub-sectors to ensure food and nutritional security coupled with economic prosperity of fishers, fish farmers and fishery entrepreneurs. The scheme, with wide ranging socio-economic concerns and ramifications, is being promoted with involvement of several agencies and the scope has been broadened with the inclusion of Self-Help Groups, Registered Companies of Private Entrepreneurs and private sector, other Expert Agencies recognized in the field. Details of the scheme enclosed as an Annexure 5G (page 127-128).
SLBC requests all bankers to participate actively in the scheme by financing all eligible cases which falls under the priority sector credit.

5.6. PMFBY AND RWBCIS:

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

a) **Season wise claim settlement status under PMFBY as on 30.10.2020 is given in the Annexure 5H (page no.129).**

Pending claims (Rs 96.92 lakh) from Kharif 2016 to rabi and summer 2018 are mainly due to paddy rice issue, NEFT rejections cases, synthetic yield, Insurance company objections, higher to higher yield.

b) **Season wise claim settlement status under RWBCIS as on 30.10.2020 is given in the Annexure 5 I (page no. 130)**

Pending claims (Rs 51.69 lakh) from Kharif 2016 to Rabi and summer 2018 are mainly due to NEFT rejections.

SLBC requests

- all banks to get all PMFBY beneficiary account Aadhaar seeded to minimize rejections.
- Agriculture Department, GoK to coordinate and expedite settlement of insurance claims by insurance companies to the farmers.

5.6.2. 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).

In the 151st SLBC meeting held on 07.10.2020 ACS & DC advised Agriculture Department, GoK to form a state level committee 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 State level committee and convene the meeting as decided in 151st SLBC at the earliest as requests from member banks are pending before the ACS Agriculture.

5.7: Sharing of KCC details along with last four digits of Aadhaar 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 and Apex has submitted KCC details of cooperative banks along with last four digits of Aadhaar to Agriculture Commissioner, GoK for de-duplication of PM Kisan beneficiaries and to find out the left out beneficiaries for PM Kisan with KCC.

Subsequently Department of agriculture has provided the list of accounts submitted with insufficient information, which is to be re submitted to the department after rectification. SLBC has already requested concerned banks to submit the required information immediately in the prescribed format to enable the Agriculture department to come out with left out PM Kisan beneficiaries for KCC saturation.

All concerned banks are requested to provide the complete information of the KCC account holder in the prescribed format immediately to take up the Agriculture department, GoK for de- duplication.

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

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.,

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.

Further to meeting held on 08.09.2020 under the chairmanship of CGM NABARD the office of ACS e-Governance has provided SOP for integration of bank branches with Fruits portal for successful implementation which was already been forwarded to all banks with a request to obtain necessary clearance from competent authority and to provide their comments or suggestions.

In the meeting dated 24.11.2020 called by ACS e-Governance, GoK with Canara Bank representatives, it was informed by ACS e-Governance that the connectivity and interface between Stamps and Registration department, Bhoomi and FRUITS is under implementation and they would be able to arrange demo by the end of Dec 2020 to take up the pilot in two branches selected by Canara Bank (Nelamangala and Tavarekere for piloting).

AGENDA 6. Crop Loan Waiver Scheme -2018

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

GoK, under CLWS-2018, has released Rs. 7556.86 crores towards crop loan accounts of 10,00,767 farmers of commercial banks and RRBs till 16.12.2020.

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 16.12.2020

Amount in crores

S N	Name of the Bank	Total amount since inception	
		No of A/cs	Amount
1	KGB (e-Pragathi Krishna Gramin Bank)	282006	1797.35
2	Karnataka VikasGrameena Bank	138306	956.32
3	Canarabank	105871	945.37
4	State Bank of India	166139	1303.61
5	KGB (e-KaveriGrameena Bank)	78854	668.15
6	Canarabank e-Syndicate Bank	64425	512.95
7	BoB (e-Vijaya Bank)	45986	400.33
8	UBI (e-Corporation Bank)	39121	420.15
9	Union Bank of India	11420	87.66

10	Karnataka Bank ltd	9334	63.35
11	ICICI bank ltd.	8897	41.05
12	Bank of India	6294	52.31
13	Indian Overseas Bank	7688	46.54
14	CBI	5175	40.72
15	Punjab National Bank	4739	34.16
16	HDFC Bank	5061	33.67
17	Axis Bank Ltd	4365	21.21
18	Indian Bank	3115	26.67
19	Bank of Maharashtra	3068	27.02
20	IDBI Bank	2318	19.97
21	UBI (e-Andhra Bank)	2019	11.94
22	PNB (e-Oriental Bank of Commerce)	840	8.49
23	RBL Bank	680	3.40
24	DCB Bank ltd.	219	0.81
25	KBS Bank	312	1.23
26	Indian Bank (e-Allahabad bank)	64	0.53
27	Kotak Mahindra bank	579	2.94
28	UCO bank	1484	14.01
29	BoB (e-Dena bank)	740	6.23
30	Tamilnad Mercantile Bank	11	0.04
31	PNB (e-United Bank of India)	3	0.03
32	Bank of Baroda	1278	5.79
33	Federal Bank	301	2.10
34	KarurVysya Bank	41	0.71
35	South Indian Bank	14	0.04
	Total	1000767	7556.86

The phase-wise and bank-wise details of the CLWS amounts released to commercial banks and RRBs are furnished in the Annexure 6A (Page 131-133)

6.2: Actions to be taken by Banks on priority for CLWS -2018.

- Pendency in feeding of alternate account (Pendency at Manager level and Pendency at DGM level) in case of closed accounts after 31.12.2017,
- Green list approval pendency (Provided in Annexure 6B page 134).
- FSD Pendency.

Banks to refer letter dated 17.10.2020 received from Secretary Administrative Reforms-DPAR/ Head of CLWS Special – GoK which was already forwarded to banks details are provided in Annexure 6C page No.135-139)

As per the mail received from CLWS Special Cell, banks are requested to inform your Bank branches/Managers/DGMs/ administration offices to complete the CLWS work in all respect on or before 30.11.2020.

It is informed by head of CLWS special cell during VC that, future cases with respect to CLWS if any shall be taken up with Finance department , Fiscal Reform GoK.

6.3 Other Issues pertaining to CLWS-2018

Draft Internal Audit booklet along with Annexures/tables/Certificates were submitted along with feedback from banks (Booklet was already placed in 150th SLBC Agenda) to Finance Department, GoK for perusal and final approval to enable banks to start the process of carrying out internal audit.

AGENDA 7: Fisheries Loan Waiver Scheme:

Fisheries loan waiver scheme: Green List Finalisation

As per the Guidelines issued by the Department of Fisheries, after closure of data entry on 15.09.2020 Provisional Green list of eligible beneficiaries has been prepared by Bhoomi Monitoring Cell (BMC) and the same has been pushed to Branch Mangers login and Branch managers are approving the same.

Department is finalising the Green list and started releasing waiver amount to eligible accounts.

Details of claim submitted by banks and claim settled by department are provided in Annexure No 7 (page no. 140).

Gist of the payment details:

- The Green list of 15099 has been prepared against total claims form 22949 fishermen.
- Total entries in list – 15099.
- Out of the above , entries having Nil amount to be paid (Column S) - 16
- Entries in Final list processed by Bank - 15083
- Total Amount Processed by Bank - Rs 38,49,09,748/-
- Total returned entries out of above - 4050.
- Total Amount Returned to Account - Rs 7,75,76,589/-
- Fisheries department is processing the remaining claims.

Fisheries dept. is requested to expedite the process of releasing the waiver amount.

AGENDA 8: RBI agenda

8.0: Discussions on Market Intelligence Issues

A. Popular Finance

Ten complaints have been received on Sachet portal against Popular Finance which were forwarded to AIGP Crime, Principal Secretary, Revenue department, RoC and RCS. Based on the complaints received over Sachet portal, it is gathered that Popular Group entities, viz., Popular Finance (also known as Popular Traders) and MyPopular Marine Products LLP have been operating in the jurisdiction of Bengaluru and undertaking gold loan business/ collecting deposits/ investments. RoC was requested to confirm the operations of these entities in the State of Karnataka and details of any license, if issued, to them.

It is noted that the Kerala State has already appointed a Competent Authority (CA) for pursuing the complaints against the Popular Group entities under the provisions of The Kerala Protection of Interests of Depositors in Financial Establishments Act, 2013 (Act of 2015). Further, it is informed that the Hon'ble High Court of Kerala, vide interim order dated September 16, 2020 in thirteen Writ Petitions and Criminal Miscellaneous (Crl.MC 4025 of 2020), had issued the following directions:

(a) The Central Government shall take a decision on the request of the State Government for CBI inquiry in the matter.

(b) The State Government to issue an ad-interim order for attachment of properties as per Section 3(b) of Kerala Protection of Interest of Depositors Act, 2013 of the Popular Group and its Promoters/Directors. Further, pending such order, the District Collectors, appointed as Competent Authority under Section 4 of the said Act shall issue orders directing closure of branches of Popular Finance Limited and its allied institutions within the respective revenue districts forthwith and effect attachment of movable and immovable properties.

B. S.V.S. Finance Limited, Nanjangud - Sharing of information

We have received a market intelligence input on the captioned entity from the Association of Karnataka Microfinance Institutions (AKMI) vide their email dated October 14, 2020. The above entity, understood to be located at the address #12th cross, near M.G.S. Road, opposite to Vidhya clinic, Nanjangud- 571301, has reportedly cheated around 1200 depositors by collecting monies in the range between ₹2300/- and ₹10,000/- charged as processing fees on the pretext of providing personal loans of up to ₹1,00,000/-. The entity has reportedly failed to disburse the promised loan amounts to its customers as also defaulted on refunding the amounts collected from the public as processing fees. In support of the case, the informant has shared a copy of undated Kannada newspaper report extract in the matter and also the copies of "passbook" of S.V.S. Finance Ltd. understood to have been issued to its customers which *prima facie* indicates unauthorised collection of deposits of sum ₹2350/- from the depositor/s by the entity. Further, it appears that the entity has since closed its business and its members of staff are absconding. A money lender is suspected to have been involved in the matter and that the local police of Gundlupet police station has arrested one person in the matter. In this connection, it is observed from the MCA website that the subject entity is not a registered company. Also, the entity is not registered as Non-Banking Financial Companies (NBFC) with the Reserve Bank of India. The matter has been referred to AIGP Crime and endorsed to Principal Secretary, Revenue Department for information and necessary action as deemed fit.

C. Extrasum – Bengaluru

Six fresh complaints have been received against the entity Extrasum which is involved in unauthorised collection of deposits. FIR has been registered by one of the investors in Mico Layout Police station against the accused. The earlier complaint against Extrasum has been discussed in the 50th SLCC meeting held on October 07,2020.

D. Emex Fundamental Tradez Marketing International Pvt Ltd – Bengaluru

Information was received under 'Help Your Regulator', Sachet portal on the captioned subject alleging that the company is involved in money circulation and Ponzi schemes. It

is gathered from company master database of MCA, that the entity is registered with RoC, Mumbai and having address as office No. 305, Spaces 912 Commercial Complex Soc Mirabhayandar Road, Mira Road East Mira Road Thane MH401107. It is also informed that investors have to invest Rs 5000 in one payment and company promises to pay Rs 350/- every Monday, excluding TDS deducted, for 40 weeks. The following plans have been operated by the entity. The address of the entity as mentioned on the website http://emexftm.com/index.html is Flat No 002, Harsh Vihar Bldg NO 19, Sector-01, Shantinagar, Miraroad East, Mumbai- 401107. It is informed that the company has its operations in Karnataka and registered with RoC- Mumbai. The address of the entity as observed from the facebook page is No 63-66, 8th Main Road, Koramangala 3rd Block, Bengaluru- 560034. The following bank details are provided on the website.

S.No	Investment Amount in Rupees	Weekly Returns Amount in Rupees	Validity – weeks	Total Returns Amount in Rupees
01	5000	375	40	15000
02	10000	750	40	30000
03	25000	1875	40	75000
04	50000	3750	40	

During the MI visit conducted by RBI, it was found that the company has been operating since one month at Bengaluru address mentioned above. The matter is being forwarded to RoC, Mumbai.

E. Complaint against Mudra personal loan

It is alleged in the complaint that the complainant has been duped for an amount of Rs. 21,800/- as fictitious offer under the guise of MUDRA loan by the entity viz. Mudra finance. The fraudsters have provided fake email address mudrafinancegovt.org@gmail.com and furnished forged documents bearing the logo of Reserve Bank of India and cheated the complainant by providing the website address www.mudra.org.in. As various institutions appear to have been forged and misrepresented, the matter has been forwarded to AIGP Crime for necessary action as deemed fit.

F. Shri Vishwaguru Multi-Purpose Cooperative Society Limited – Belagavi

The society which is registered with RCS, Government of Karnataka is involved in non-repayment of deposits to the investors.

G. Indian Cooperative Credit Society Limited, Bengaluru

A fresh complaint has been received against the society for non-repayment of deposits from the investors. Based on previous SACHET complaint, the matter was referred to RCS, GoK, who has informed that the subject society is registered under Multi-State Cooperative Societies Act, 2002, and has opened 33 branches in the State of Karnataka without obtaining valid license from competent authority. The inspection report of the captioned society for the year 2017-18 had highlighted in illegal money transaction of ₹22.75 crores, a letter dated 30.10.2019 was written to Central RCS, GoK by RCS, GoK for taking necessary action in the matter. The subject society was discussed in the 106th

REIC meeting and 49th SLCC meeting held on July 30, 2020 and June 26, 2020 respectively.

H. Zoomcar India Pvt Ltd – Bengaluru

It is alleged that there are thousands of customers whose payments have been held with company and their money is not being returned. The money is held for more than 6 Months while the due date is less than a month. The company is not transparent on the repayment and there is no official communication from the company for the reason of delay. There is an estimated more than Rs. 1 crore that the company has to refund to customers. The company is registered with RoC – Bangalore.

MI inputs related to Online frauds

8.0.1. www.tips4market.com, Bengaluru

It is alleged by the complainant that the captioned entity is involved in fraudulent operations by calling members of general public to avail the services offered by them. It is mentioned that the entity www.tips4market.com has been involved in illegal business and collection of deposits. The matter has been referred to SEBI Since the website offers services in Stock Cash/ Future, Nifty/Bank Nifty Futures, Options, HNI Services, Bullion, Energy, etc. Input to SSM, ICICI

8.0.2. Take Profits, Mumbai

It is alleged by the complainant Shri. Shinu Abraham that Takeprofits, a trading firm in Mumbai, has been cheating clients by collecting investments for higher returns and good profits to the customers. The Sachet complaint was referred to SEBI. Complainant was advised to lodge complaint in jurisdictional police station. The matter was referred to DOS, MRO.

8.0.3. Justmoney.in, Bengaluru

It is alleged by the complainant Shri. Sumith kumar that he had invested Rs.1,00,000 /- in the captioned fraud entity which promised to deliver higher returns and has defaulted. Presently, the website is shut down which was developed by Harmony Infotech, AP. The complainant has been advised to lodge complaint in Cyber crime police station and to furnish complete details of the documents regarding investments.

8.0.4. Sublime Financial Advisory, Bengaluru

It is alleged that Sublime Financial Advisory (http://www.sublimeadvisory.com/) claims to be a leading advisory company providing reliable& most accurate advise in Indian stock market for both trading and investment without SEBI registration number. Website of the entity (http://www.sublimeadvisory.com/). The matter has been referred to SEBI for information and necessary action as deemed fit. Input referred to SSM, ICICI and Axis Bank. It was reported in Sachet portal that Sublime Financial Advisory is a leading advisory company providing reliable and most accurate advice in Indian Stock Market but not registered with SEBI. The Office of SSM, Axis Bank reported that the account of the entity migrated to High Risk category on August 08, 2020 as the transactions were found to be inconsistent with the stated profile of the entity. The case was forwarded to SEBI, on

October 01, 2020 and copy endorsed to AIGP Crime for information and necessary action as deemed fit.

8.0.5. Complaint against Equity Mania Financial Advisory, Bengaluru

It is alleged that Equity Mania Financial Advisory is involved in providing investment advice without registration from SEBI. The matter has been referred to SEBI for information and necessary action as deemed fit.

8.0.6. Small trade, Bengaluru

We have received MI input on Sachet portal that www.smalltrade.in or http://smalltrade.in is a website which has been running Ponzi scheme. Scheme is operated by recruiting more people and offering 60% sponsor commissions income. Joining package amounts are 500, 1000,2500,5000,10000 & 25000 in Rupees, and the management promises to give 2% of capital invested by customers as daily ROI for 100 days. After 1 month when many people started to join and total accumulated amount turned out to be more than Rs 2 crore from complainant's state Manipur only, excluding other States, website became unresponsive and returns were not given as daily ROI since one month. The complainant has been advised to lodge complaint in cybercrime police station.

8.0.7. Complaint against Panchawati Multi-State Co-operative Credit Society Ltd.

The complaint received on Sachet portal against the Panhawati Multi State Co-operative Credit society. It was alleged in the said complaint that Panchawati Multi-State Co-operative Society Ltd. has failed to refund the deposits of the investors and the branch offices of the said society have not been operating in the Tumkur district of Karnataka since last six months. The matter was referred to CRCS is requested to take suitable action in the matter of non-refund or return of fixed deposit to the complaints.

8.0.8. Complaint against Dhan Laxmi Finance – Reg

We have received a complaint no. KAR20090538 dated September 19, 2020 against the company **"Dhan Laxmi Finance"** through SACHET portal. Upon receipt of the subject complaint, we conducted a Market Intelligence (MI) visit to the postal address no. **A-206, Bannerghatta Road, Arcade 45, Bangalore, Karnataka** as mentioned in the complaint to ascertain the existence of the company at the given address and gather information about its operation, if existing.

It is informed that the company could not be traced at the given address and the same appears to be a fake as no such address / building as mentioned in the subject complaint appears to be present in the Bannerghatta Road, Bengaluru, Karnataka.

The above company is registered with the RoC-Chattisgarh bearing CIN no. U6591OCT1970PTC001077, the matter was referred to Raipur Regional Office.

8.0.9. Complaints against Digital India CSP and Bank Mitra CSP BC Private Limited

The fraudsters have cheated the complainants under the guise of providing customer services by operating the Website http://digitalindiacsp.in. The address given on the Website are fake as confirmed from our Market Intelligence visit. (No-1137, R G Towers, above arrow showroom, Bengaluru).

Agenda 8.1 : RBI other Agenda

8.1.1: 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.

iv) Implementation of IWG was an action point for Bhoomi Monitoring Cell, Kaveri Online Services- Department of Stamps and Registration and the concerned Government Department. GoK was requested in the previous SLBC to pursue the progress of allocation from their borrowing from RIDF for purpose of absorbing funds for Rural Infrastructure development in the State. The progress in the matter is awaited.

8.1.2: Deepening and Expansion of Digital Payment Systems

The Sub-Committee meeting on Expanding and Deepening of Digital Payment Ecosystem was held on November 06, 2020 with all the stakeholders. The banks functioning in Raichur were urged to ensure timely submission of periodical statements, on mapping of financial institutions, streamlining of Bank accounts for facilitating DBT, review on progress reports (Annexure II) and performance of banks, implementation of dedicated financial literacy initiatives to promote digital payments and, ensuring 100% digitization of the district by March 2021.

8.1.3: High level committee meeting on quantum of relief in case of severe natural calamities.

A High-level committee meeting to decide on quantum of relief in case of severe natural calamities was held on the recommendation of inter-ministerial central team and subcommittee of national executive committee. The office memorandum dated October 20, 2020 has been issued by Ministry of Agriculture & Farmers' Welfare, GOI, advising State Governments/UTs to share a copy with their respective SLBCs and concerned district authorities.

Accordingly, SLBC may extend the benefit of Interest Subvention Scheme and Prompt Repayment Incentive under severe natural calamity as per the decision of HLC.

8.1.4: Promotion of Organic Farming

In the 151st SLBC meeting, Agriculture Department was requested to select a district for implementation of organic farming on pilot basis and approach DC office. The developments in the matter is awaited.

8.1.5: Conduct of DCC/DLRC meeting for the June and September Quarter
In terms of para 2.2.6 of MC on Lead Bank Scheme, DCC/DLRC meetings must be convened once in a quarter to review the implementation of various schemes under the Lead Bank Scheme, among others. DCC/DLRC meetings also provide feedback to the SLBC on various issues that need to be discussed on a wider platform, so that these receive adequate attention at the State Level. Non-conduct of the meetings defeats the very purpose of its constitution and the Lead Bank Scheme.

It is observed that DCC/DLRC meetings for the QE June has not been conducted in 8 districts (Bidar, Vijayapura, Chikmagaluru, Kalburgi,Koppal, Ramanagara, Uttara Kannada and Yadgir) and DCC in 1 of the districts (Chikballapur).

DCC/DLRC meetings for the QE Sept 2020 have been conducted only in 2 districts and DLRC meeting in only one district. Controlling offices of Lead Banks are advised to ensure that the meetings are conducted regularly for each quarter.

8.1.6: Universal Access to Financial Services – All the villages as identified by DFS under "banking access to every village within a 5 km radius / hamlet of 500 households in hilly areas" have been completed as on date by the banks.
SLBC may forward us a confirmation to enable us to communicate to our Central Office.

8.1.7: Access to Livelihood and Skill Development – Under NSFI 2019-2024 document, one of the milestone to be attained is to gather details of the account holder including unemployed youth, and women who are willing to undergo skill development and be a part of the livelihood programme, and further be shared to the concerned skill development centers / livelihood mission and vice versa.
A template has been shared with SLBC calling for information and to review the progress at half yearly intervals.
SLBC is requested for early submission of the report for assessment on the progress made.

8.1.8: PRAGATI Meeting: Review of Social Security Schemes – PMJJBY and PMSBY – A half yearly statement to review the progress in enrolment of beneficiaries under Social Security Schemes for the period September 2020 has been prepared and forwarded by SLBC. From the statement, we observe that out of 18013837 PMJDY accountholders, only 8% have been enrolled under the Pension Scheme, and 22.43% and 53.31 under PMJJBY and PMSBY Insurance scheme respectively.

All the banks to ensure complete coverage within the stipulated timeframe as per the NSFI document.

AGENDA 9: NABARD AGENDA

9.1: Support to Government of Karnataka under RIDF

NABARD has been supporting GoK for creating rural infrastructure covering Agri and allied sector, rural connectivity and improving standards of social sector which has multiple effect on economic development. The sector wise details of support extended so far are given below:

Sector Wise RIDF details (Tranche I-XXVI) as on 08.12.2020

(₹. Crore)

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	1097.55
2	Social sector projects	21035	4350.93	3703.42	2289.63
3	Irrigation projects	5124	3942.90	3303.14	2495.69
4	Rural roads and bridges	12593	7909.39	6449.35	5862.47
	Total	**43643**	**17807.09**	**14928.72**	**11745.32**

9.2: Agriculture Infrastructure Fund

Agriculture 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. Tentative allocation of Karnataka State under the Fund is Rs.4525 Crore. It is suggested that SLBC may allocate Bank-wise targets so that effective review of the scheme may be done.

9.3: Joint Liability Group

NABARD extends financial support for awareness creation and capacity building of all stakeholders of this programme. To enhance the credit flow to targeted population through JLG mode, NABARD extends grant assistance per JLG to banks for formation, nurturing and financing of JLGs.

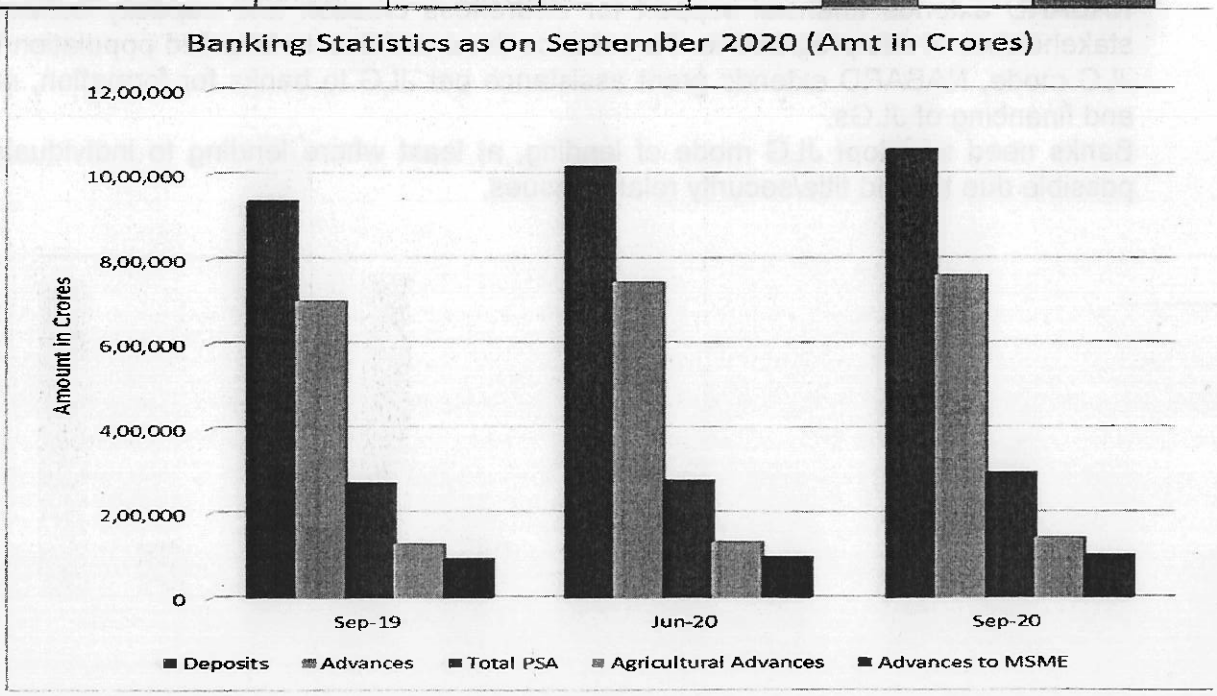
Banks need to adopt JLG mode of lending, at least where lending to individuals is not possible due to land title/security related issues.

AGENDA 10. Banking statistics as on 30th September 2020:

10.1: Business figures under various parameters:

Amount in Crore

Particulars	Sep 2019	June 2020	Sep 2020	Y-o-Y variation Sep 2020 over Sep 2019		Variation Sep 2020 over June 2020	
				Absolute	In %	Absolute	In %
Deposits	9,38,152	10,19,271	10,59,217	1,21,065	12.90	39,946	3.92
Advances	7,00,504	7,45,931	7,61,743	61,239	8.74	15,812	2.12
Credit-Deposit Ratio	74.67	73.18	71.92	-2.75		-1.26	
Total PSA	2,70,788	2,77,331	2,95,609	24,821	9.16	18,278	6.59
% of PSA to Total Advances	38.66	37.18	38.81	0.15		1.63	
Agricultural Advances	1,27,572	1,32,355	1,42,278	14,706	11.53	9,923	7.50
% of Agri. Advances to Total Adv.	18.21	17.74	18.68	0.47		0.94	
Advances to MSME	92,075	96,236	1,00,522	8,447	9.17	4,286	4.45
% of MSME to Total Advances	13.14	12.90	13.20	0.06		0.30	



Sector	Particulars
Deposits, Advances	There is a Y-o-Y growth of 12.90% in deposits and 8.74% in advances as on Sep 2020 over Sep 2019. The CD ratio of the state

& CD Ratio	is 71.92% as on Sep 2020.
Total PSA	The level of PSA in the State has increased from Rs. 2,70,788 crores as on Sep 2019 to Rs. 2,95,609 crores as on Sep 2020 showing an absolute growth of Rs.24,821 crores and percentage growth of 9.17% on Y-O-Y basis.
Agricultural advances	Agricultural advances have increased from Rs. 1,27,572 crores as on Sep 2019 to Rs. 1,42,278 Crores as on Sep 2020, showing an increase of Rs.14,706 crores on Y-O-Y basis.
MSME sector	The outstanding level under MSME have increased by Rs.8,447 Crores from Rs.92,075 Crores as on Sep 2019 to Rs.1,00,522 Crores as on Sep 2020 i.e. growth of 9.17 % on YoY basis.

All banks are requested to

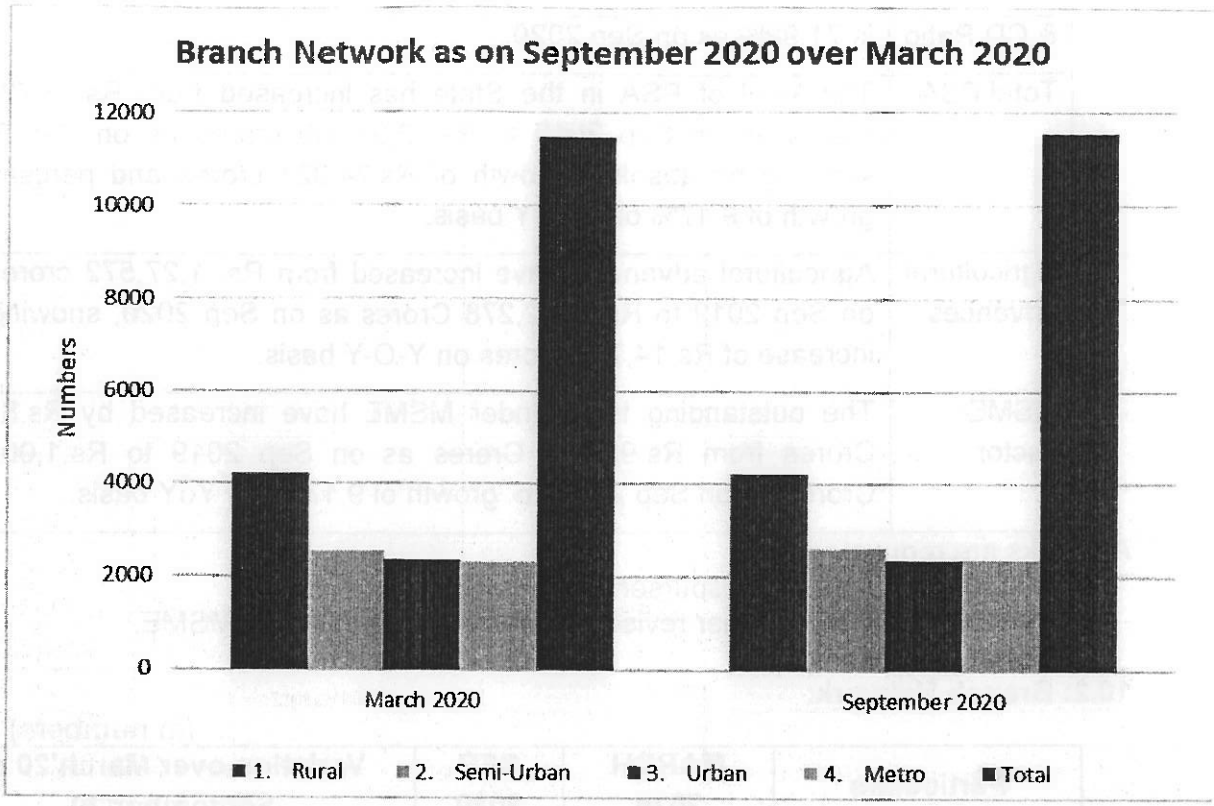
- further improve the disbursements under PSA
- ensure reporting as per revised classification of PSL and MSME.

10.2: Branch Network:

(in numbers)

Particulars	MARCH 2020	SEP 2020	Variation over March'20 to September'20
1. Rural	4214	4209	-5
2. Semi-Urban	2560	2605	45
3. Urban	2364	2356	-8
4. Metro	2331	2376	45
Total	**11469**	**11546**	**77**

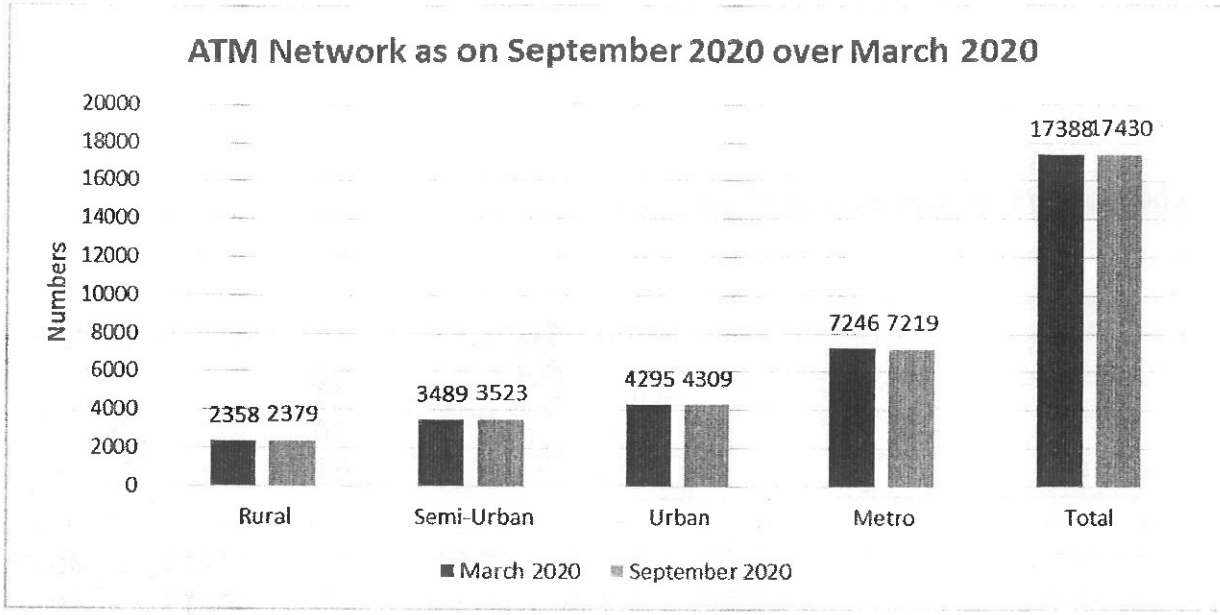
The reduction in rural branches is not due to closure of branches but due to inadvertant inclusion of RBOs under branches during previous reporting, which is now rectified by SBI.



- The number of bank branches has increased from 11469 as on 31.03.2020 to 11546 as on 30.09.2020, thus showing an increase of 77 branches.
- Bank wise No. of bank branches in the state is provided in Annexure 10A (Page no. 141).

10.3: ATM Network: **(in numbers)**

Particulars	MARCH 2020	SEP 2020	Variation over March'20 to Sep'20
1. Rural	2358	2379	21
2. Semi-Urban	3489	3523	34
3. Urban	4295	4309	14
4. Metro	7246	7219	-27
Total	**17388**	**17430**	**42**



- The total number of ATMs has increased from 17388 as on 31.03.2020 to 17430 as on 30.09.2020, thus showing an increase of 42 ATMs during the period.
- Bank wise No. of ATMs in the state is provided in Annexure 10B (Page no.142)
- Major reduction in number of ATMS are in case of HDFC Bank, Axis Bank and Dhanlaxmi Bank.

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 SEPTEMBER 2020 of FY 2020-21 vis-à-vis disbursements up to the quarter ending SEPTEMBER 2019 of FY 2019-20:

(Amount in Cr)

Sector	Annual Target 2019-20	September 2019		Annual Target 2020-21	September 2020	
		Achievement	% Ach.		Achieve-ment	% Ach.
Short Term Loan	72816	25919	34.60	66018	37694	57.10
Agri Term Loan	42122	14201	33.71	46181	18052	39.09
Total Agri Loans	114938	40120	34.91	112199	55746	49.68
MSE/MSME	54074	42898	79.33	93089	46543	50.00
Export Credit	2611	3405	130.38	3019	1911	63.32
Education	4971	713	14.34	5805	494	8.52
Housing	25577	2390	9.35	27055	1787	6.60
Social Infrastructure	1490	37	2.48	2318	181	7.81
Renewable Energy	1274	2	0.15	1703	5	0.29
Other PSA	7582	900	11.87	10754	6046	56.22
Total PSA	**212517**	**90465**	**42.57**	**255940**	**112714**	**44.04**
Agriculture (NP)	1537	775	50.39	1820	714	39.24
Education (NP)	1587	334	21.03	1920	156	8.11
Housing (NP)	12137	15278	125.87	12897	13185	102.23
Personal Loans	64909	9675	14.91	17943	12144	67.69
Others	22811	96047	421.06	75036	75603	100.75
Total Non-Priority	**102981**	**122108**	**118.57**	**109616**	**101802**	**92.87**
Total Credit	**315498**	**212573**	**67.38**	**365556**	**214515**	**58.68**

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 and
- ensure accurate reporting as per revised classification of PSL and MSME.

- ACP achievement vis-à- target during FY 2020-21 and balance outstanding as on September 2020 is provided in Annexure 11A (Page no. 143)
- Bank wise & sector wise level of achievement in PSA under Annual Action Plan during FY 2020-21 is provided in Annexure 11B (Page no.144-145).
- Bank wise & purpose wise level of achievement in Non-Priority Sector Advances under Annual Action Plan during FY 2020-21 is provided in Annexure 11C (Page no.146-147).
- Bank wise level of Priority sector advance as on 30.09.2020 Annexure 11D (Page no. 148 to 149).
- Bank wise level of Non-Priority sector advance as on 30.09.2020 Annexure 11E (Page no.150 to 151).

11.2: Progress in Sanctions under MUDRA scheme:

Amount in Crore

Scheme	June 20		Sep 20		Nov 20	
	No. of a/cs	Amount sanctioned	No. of a/cs	Amount sanctioned	No. of a/cs	Amount sanctioned
Shishu	32574	97.74	803384	1976.83	1667717	4672.02
Kishore	29470	529.16	285919	3821.95	508212	6221.13
Tarun	6914	531.13	26162	1954.1	34421	2603.73
Total	68958	1158.03	1115465	7752.89	2210350	13496.89

Member banks have sanctioned 2210350 MUDRA loans amounting to Rs.13496.89 cr upto Nov 2020. Bank-wise, district-wise and state-wise sanctions and disbursements under MUDRA is given in annexure 11 F (page no. 152-155).

We are happy to inform that Karnataka state has secured number **one position** with respect to MUDRA loan sanctions and disbursements in the country.

SLBC requests all the Banks to implement the scheme in a big way in remaining part of the year also.

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

12.1: Progress under Aadhaar/Mobile seeding of operative CASA a/cs:

(Figures in Lakh)

As on	No. of operative CASA A/cs	No. of CASA A/cs seeded with Aadhaar	% of Aadhaar seeding	No. of CASA A/cs Aadhaar authenticated	% CASA A/cs Aadhaar authenticated	No. of operative SB A/cs seeded with mobile No.	% of seeding
30.10.2020	829.37	726.25	87.57	405.45	48.89	703.5	85.06

All member banks are requested to sensitize the branches and arrange for further improving in Aadhaar and mobile seeding to facilitate more and more Aadhaar based online DBT credits and popularize digital banking particularly in two aspirational districts of Raichur and Yadgir.

The Bank-wise Progress under Aadhaar seeding of CASA accounts and Mobile seeding of SB a/cs in Karnataka state as on 30.10.2020 is furnished in the annexure 12A (page no. 156) and annexure 12B (page no. 157), respectively.

12.2: Progress under Aadhaar and Mobile seeding in PMJDY a/cs:

(Outstanding No. of Accounts in lakh):

Particulars	30.09.2019	30.09.2020	Variation
Total No. of A/cs opened	156.71	180.14	23.43
Total Aadhaar Seeded A/cs	119.83	145.38	25.55
% Aadhaar Seeding	76.47	80.70	4.23
Total accounts having Mobile Number	99.40	134.72	35.32
% Mobile Seeding	63.43	74.79	11.36

All member banks are requested to encourage customers of new PMJDY and existing PMJDY accounts for Aadhaar and mobile seeding.

Member banks are requested to pay special attention to two aspirational districts – Raichur & Yadgir.

Bank wise details on the above parameters are provided in Annexure 12 C (page no. 158).

12.3: Progress under Online DBT Credits through AEPS in different schemes:

12.3.1: MGNREGA:

As per the information provided by the Dept.:

- There are 76,41,115 **MGNREGA** workers' accounts in the state as on 18.11.2020.
- Of this, 42,19,871 accounts have been converted into Aadhaar Based Payment which works out to 55.23% as on 18.11.2020

Particulars	As on 09.09.2020	As on 18.11.2020
Total MGNREGA accounts	73,61,958	76,41,115
Accounts converted into Aadhaar Based Payment	41,59,909	42,19,871
Achievement in %	56.51 %	55.23 %

GoK is requested to extend necessary support in organising camps in the districts where achievement is less than 50% under Aadhaar based payment to MGNREGA workers' viz. Kolar, Bagalkote, Bangalore Urban, Vijayapura, Bidar, Kalburgi & Yadgir. SLBC requests Member Banks to improve Aadhaar seeding and mapping with special emphasis on Yadgir and Raichur districts.

District wise details are furnished in Annexure 12D (page no.159) .

SLBC requests the Dept. to share the Bank-wise list of pending beneficiary details for taking up with the respective Banks.

12.3.2: Social Security Pensions:

- In the light of account based DBT, the Directorate of Social Security and Pensions, Revenue department, GoK has informed that they are not able to make

payment to customers of 289 bank branches due to non-mapping of branches in RBI master file.

No. of Banks	No. of Branches
17	289

- Bank wise pendency of branches is enclosed as Annexure 12E (page no. 160).

SLBC has forwarded the list of such branches to the concerned Banks for correction of the IFS Code in the RBI Master file where direct credit of Social Security Pension to the concerned beneficiaries are to be credited.

SLBC requests controlling offices of all the member banks in the state to update the correct IFSC code in RBI Master file at the earliest to enable Dept. to effect successful payment of SSS.

Further, 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 Aadhaar & mobile numbers to enable them to receive all entitled benefits thro' DBT with special focus on Yadgir & Raichur districts.

12.4: Progress under Social Security Schemes:

(No. of enrolments in lakh)

Scheme	O/s As on June 2020			O/s As on Sep 2020			Growth	
	Rural	Urban	Total	Rural	Urban	Total	No.	%age
PMSBY	49.58	43.74	93.32	53.35	42.69	96.04	2.72	2.91
PMJJBY	21.10	18.29	39.39	22.31	18.09	40.40	1.01	2.56
APY	7.49	6.39	13.88	8.25	6.59	14.84	0.96	6.92
Total	**78.17**	**68.42**	**146.59**	**83.91**	**67.37**	**151.28**	**4.69**	**3.20**

- Bank wise and district wise progress under all the above social security schemes as on Sep 2020 is provided in Annexure 12F (page no 161-162) and Annexure 12G (page no.163), respectively.

- The performance of banks in all the three Social Security Schemes during the Sep quarter 2020 has been satisfactory.
- SLBC requests all the banks to give focused attention to extend the benefit of all these social security schemes to all eligible customers in their area of operation on a campaign mode.

- All member banks are requested to create awareness through FLCs and facilitate achievement of INSURED and PENSIONED INDIA goal.

12.5: PRAGATI – Review of Social Security Schemes – PMJJBY & PMSBY

As per 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), SLBC advised banks to pay attention to issues like conducting periodic publicity campaigns and take the action to increase the coverage and spread awareness among targeted beneficiaries under PMJJBY and PMSBY.

In continuation to the above, RBI vide letter no.FIDD.CO.LBS.No.486/02.01.012/2020-21 dated 13.11.2020 further advised that the progress of pension schemes viz.NPS, APY should also be reviewed and monitored in the SLBC/UTLBC meetings. Copy of the RBI circular is enclosed as annexure 12H (page no. 164-166).

Further, as per the directions of RBI, SLBC has advised the Convenor, Sub-Committee of SLBC on Financial Inclusion to deliberate upon the issues/concerns associated with the enrolment of PMJDY customers in the insurance schemes of PMJJBY, PMSBY, NPS and APY in their ensuing meetings and suggest measures to SLBC.

Parameters	As on 31.03.2020		As on 30.09.2020	
No. of PMJDY accounts	16085464	Ach %	18013837	Ach %
Enrolments under PMJJBY	3421267	21.26 %	4039937	22.42 %
Enrolments under PMSBY	7806911	48.53 %	9604243	53.31 %
Enrolments under APY	1328416	8.25 %	1483508	8.23 %

Bank wise performance under above parameters as on 30.09.2020 is enclosed as annexure 12 I (page no 167-168).

SLBC requests line departments of GoK, such as Labour & Construction Workers Board, Health & Family Welfare Board, Women & Child Development Board, Rural Development & Panchayath Raj Department, etc to extend necessary cooperation for organizing camps to cover eligible persons at Bank branches.
SLBC also 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.

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

Toll Free number 1800 4259 7777 continues to be functional through vendor M/s Conneqt Business Solutions Ltd., Hyderabad.

The total no. of calls received at the Helpdesk from July 2019 to November 2020 is 11727.

All member Banks are requested to popularize this Toll Free Number among their customers.

12.7: 1% interest subvention to crop loan with sanction limit upto 1 lakh by Government of Karnataka.

Director of Agriculture, GoK has issued circular vide No.DDA(C1)/CLIS/5/2020-21 dated 01.07.2020, informing that 1 % interest subvention scheme for crop loan sanctioned up to 1 lakh for promptly paid farmers is continued during current year 2020-21 (Provided in Annexure 12J (page no. 169 to 179).

AGENDA13: 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, Adi Jambava, Udyogini (KSWDC), Dr. Babu Jagajeevan Ram Leather Industries Development Corporation Ltd, Sheep& Goat Corporation and Karnataka Thaanda Development Corporation are communicated to member banks.

Latest position as on 30.09.20 egarding allotment of targets for and achievements of various Govt. sponsored schemes for the financial year 2020-21is furnished here below.

A. Government sponsored Scheme.

Number is actual, Amount in Lakhs.

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	475980	1039147	475027	566015	99.80	54.47
2	NULM							
	Self-Employment							
	a) SEP-Individual		3000	6000	464	570.98	15.47	9.52
	b) SEP-Groups		300	1500	31	115.40	10.33	7.69
	SHG-Bank-Credit-Linkage		1500	1500	254	402.44	16.93	26.83
		Total	**4800**	**9000**	**749**	**1088.82**	**42.73**	**44.04**
3	Dr.BR Ambedkar Develop. Corporation Ltd. Scheme							
	i.SEP (2020-21 Target)		3234	3234.00	505	1339.42	6.10	10.28
	ii.SEP back log for 2019-20		584	2390.50				
	iii.Special Package		4461	7395.50				
	Total		**8279**	**13020.00**				

* Progress as on 30.11.2020

B.

	Name of the Govt Department/Scheme		Target		Achievement	
1	**Animal Husbandry &Vet services**	**CAT**	**Phy**	**Fin**		
	i. Special Unit scheme	Sheep	191	NA	0	0
		Goat	92	NA	0	0
	ii.Girijana	sheep	71	NA	0	0
		Goat	45	NA	0	0
2	**Karnataka AdijambavaDev.Corpn**					
	i.SEP - ISB	-	2500	2500		
3	**Karnataka State Women Devp. Corp.**					
	Udyogini		1813	2000	0	0
4	**Dr. BabuJagjivanram Leather Industries Dev. Corporation Ltd**					
	i.Working Capital for Self-Employment Scheme	(Subsidy – Max. Rs. 50,000)	50	NA	0	0
	ii.Establishment of Direct Sale Shop	(Subsidy – Max Rs. 4.00 lakh)	100	NA	0	0
	iii.Mobile sales shops		90	NA	0	0
5	**Nijasharana Ambigara Choudaiah Development Corporation**		625	125	0	0
6	**Dr. Babu Jagjivanram Leather Industries Dev. Corp Ltd**					
	i. Cobbler		50	0	0	0
	ii.Establishment of Direct Sale Shop		90	0	0	0
	iii. Working Capital for Self-Employment Scheme		100	0	0	0
7	***Karnataka Thaanda Development Corporation Ltd.**					
	i. Entrepreneurship		**368**	**0**	**0**	**0**
	ii.Micro Credit scheme		**200**	**0**	**0**	**0**

***Target for** Financial Year 2020-21 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 Bhovi Dev.Corp., PashuBhagya from Veterinary Dept. and National Horticulture Board.

SLBC requests the line department to intimate the targets with respect to above mentioned schemes to enable banks to consider proposals.

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

Progress under National Rural Livelihood Mission (NRLM) progress as on 30.10.2020 is provided in Annexure 13A (page no 180-181).
Progress under DAY-NULM as on 30.10.2020 is provided in Annexure 13B page no .182-185.
Progress under Dr. B R Ambedkar Develop. Corporation Ltd. Scheme as on 30.09.2020 is provided in Annexure 13C (page no.186-187).

Target for the FY 2020-21 received from Karnataka Taanda Development Corporation Ltd and same is communicated to all LDMs (a copy enclosed in Annexure 13 D (Page No.188-189)

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.

As on 30.09.2020, only **51593** applicants have availed loan under PMAY (U)_CLSS. Bank wise and District wise progress reports received from RGRHCL is provided as an Annexure 13E (page no.190 to 192).
SLBC requests the member banks to

- consider maximum possible number of loans under the scheme and also
- arrange to check each housing loan proposal for its eligibility under PMAY scheme.

13.3: CREDIT FLOW TO MINORITY COMMUNITIES

13.3.1: Progress under finance to Minority Communities in the state

Amounts Rs. In Crore

O/s as at 31.03.2020			O/s as at 30.09.2020		
No. of A/cs	Amount	% to total PSA	No. of A/cs	Amount	% to total PSA
24,76,511	57727	20.19	29,90,070	59038	19.97

- There is a growth of Rs.1312 Crores in advances to minority communities as at Sep 2020 over March 2020.
- All the Banks are requested to give more emphasis tom the Minority lending.

Bank wise and religion wise advances to Minority Communities as on Sep 2020 is provided in Annexure 13 F (page no. 193) .

Bank wise disbursement and balance outstanding to Minority Communities as on Sep 2020 provided in Annexure 13H (page no 194 to 1997).

13.3.2: Progress under finance to Minority Communities in the identified districts of state

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

Amount in Lakhs

Name of the District	Bidar	Kalburgi	Dakshina Kannada
	Sep 2020	Sep 2020	Sep 2020
O/s advances under Priority Sector Credit	446536	994200	1709404
Lending to Minority Community	102415	262300	502371
% of Minority Community Lending to PSA	22.93%	26.38%	29.38%
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.
- SBI is the Lead Bank in Bidar and Kalburgi districts, and Canara Bank is the Lead Bank in Dakshina Kannada District.

13.4: Grant of Education Loans:

During the sanctioning review period of the Sep quarter 2020 of the FY 2020-21, various banks in the state of Karnataka have disbursed Education loans to the tune of Rs.650 Crores covering 30,102 students as against the annual financial target of Rs.7,725 Crores 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 8.41%.

SLBC requests the member banks to sanction more number of education loans to all eligible and deserving students and reach targets.

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

13.5.1: SELFHELP GROUPS:

Agency	As at September 2020					
	Credit Linkage during Sep 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 Sep quarter of the FY	Since inception

					2020-21	
Commercial Banks	77537	1062.76	2017260	26076.14	1.37	1.29
RRBs	26206	654.23	622746	8737.21	2.50	1.40
Cooperatives& Other Banks	5633	207.65	798521	7469.64	3.69	0.94
Total	109376	1924.64	3438527	42282.98	1.76	1.23

Commercial banks are requested to analyse the reason for low average per group finance and initiate measures to improve the same.
Bank wise progress under SHGs is provided in Annexure 13 H (page no.198).
Cumulative progress in SHG linkage during the quarter ending September 2020 is provided in Annexure 13I (page no. 199).

Proposed new approach/model for strengthening of SHGs in Karnataka, based on learnings from SERP-AP, KUDUMBASHREE-Kerala and JEEViKA-Bihar models is given as annexure 13J (page 200 -229).

13.5.2: JOINT LIABILITY GROUPS:

Agency	As at Sep 2020					
	Disbursement during Sep quarter FY 2020-21		Balance O/s as on Sep 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	As on date
Commercial Banks	59822	376.69	555011	2558.70	0.63	0.46
RRBs	8355	100.48	34443	379.98	1.20	1.10
Cooperatives and Small Finance Banks	39944	254.86	279188	1672.43	0.64	0.60
Total	**108121**	**732.03**	**868642**	**4611.11**	0.68	0.53

Bank wise progress under JLG-Bank linkage program as at Sep 2020 is given in Annexure 13 K (page no. 230).

All member Banks are requested to give more emphasis to JLG lending.

13.6: Progress in Stand Up India scheme as on 30.09.2020

(Nos. in actuals and Amount in crores)

Scheme	Sanctioned as on June 2020		Sanctioned as on Sep 2020		Sanctioned as on Nov 2020	
	No. of A/Cs	Sanction Amt.	No. of A/Cs	Sanction Amt.	No. of A/Cs	Sanction Amt.
SC	2	0.61	2	0.45	3	0.57
ST	0	0	00	00	0	0
Women	20	4.92	36	8.64	37	8.79
Total	22	5.53	38	9.09	40	9.36

- As on 30.11.2020 banks have sanctioned an amount of Rs. 9.36 Crores to 40 beneficiaries and Karnataka state has secured 11th Place in the country.
- District-wise, Bank-wise details of sanctions and disbursements under SUI as on Sep 20 and Nov 2020 is provided in the annexure 13 L (Page no. 231 to 235)

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 30.09.2020 is 71.92%.

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

Sl	Name of the district	As on Sep 2019			As on Sep 2020		
		Deposits (in crores)	Advances (in crores)	CD Ratio %	Deposits (in crores)	Advances (in crores)	CD Ratio %
01	Uttara Kannada	15052	5888	**39.12**	16574	6637	**40.05**
02	Udupi	24513	11792	**48.11**	24620	12209	**49.59**
03	Dakshina Kannada	46766	26915	**57.55**	51012	29781	**58.38**

All the 3 districts Uttara Kannada, Udupi and Dakshina Kannada districts have shown improvement CD Ratio. DCs and LDCMs are requested to continue necessary measures in this regard and continuously monitor the same in their special subcommittee and DCC meetings. It is informed by the LDMs of these districts that, District level Sub-committee is formed to review Bank wise CD ratio. Subcommittee meetings held in Udupi on 04.06.2020, Dakshina Kannada on 28.09.2020 and Uttara Kannada on 16.12.2020 to review the status.

All member Banks in the district were advised to reach the CD Ratio target of 60% by March 2021 by the respective DCs.

Bank wise CD Ratio, Deposits and Advances as on Sep 2020 is provided in Annexure 14A (Page no. 236), Annexure 14B (Page no. 237), Annexure 14C (Page no. 238) respectively.

District wise CD ratio as on Sep 2020 is provided in Annexure 14D (Page no.239).

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

15.1: Non-Performing assets position as on 30.09.2020:

Amount in Crore

Sl.	Sector	No.	Amt
01	AGRICULTURE	1220681	17772.87
02	MSME	335406	8887.42
03	HOUSING	25042	1332.88
04	EDUCATION	24892	510.51
05	OTHER PRIORITY SECTOR ADV	420675	11470.07
06	NON PRIORITY SECTOR ADV	773851	17096.27
07	TOTAL NPAS	**2800547**	**57070.02**

Bank wise and segment wise NPA position is provided in Annexure 15A (Page no.240)

Bank wise data on NPAs in Housing and Education loans provided in Annexure 15B (Page no...241).

SLBC requests GOK to provide their guidance and assistance in recovery of the bad loans.

15.2: Recovery of bank dues under PMEGP:

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

(Amount in Crore)

Agency	Balance O/S	NPA Level	% of NPA
KVIC	113.60	17.99	15.84
KVIB	85.85	19.34	22.53
DIC	128.42	19.55	15.23
Total	327.87	56.88	17.35

Bank-wise NPA level under the above schemes is furnished in Annexure 15C (Page no...242)

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

(Amount in lakh)

FY 2020-21 (for the quarter ending Sep 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
Sep 2020	12643	17592	738	2282	368	454	13013	19420	8702

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

The bank wise data on this Agenda is provided in Annexure 15D (Page no.243).

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

(Amount in Lakh)

Particulars	Cumulative from 01.04.2020 to 30.09.2020		
	No. of Notices sent	Amount involved	Amount Recovered
SARFAESI	6267	217477	11425
DRT	4017	147552	33519
LOK Adalat	6339	4365	1143
Total	16623	369394	46087

The Bank wise data on this Agenda is provided in Annexure15E (Page no. 244).

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

Government of Karnataka has issued following notifications regarding declaration of flood affected areas in Karnataka and same has been circulated to all member banks,

Detail Notifications are as follows;

1. 391 TNR/2020 dated 10.09.2020 regarding declaration of flood affected 23 district and 130 taluks in Karnataka state during August 2020.
2. 391 TNR/2020 dated 06.10.2020 regarding declaration of flood affected 16 district and 43 taluks in Karnataka state during September 2020.
3. 391 TNR/2020 dated 03.11.2020 regarding declaration of flood affected 5 district and 7 taluks in Karnataka state during October 2020.

Revenue Department (Disaster Management), GoK has communicated crop wise loss for first two notifications (Provided in Annexure 16 Page No 245-251) **but crop loss for November 2020 notifications is still awaited.**

Banks have restructured 230 accounts amounting to Rs. 515 lakhs during Sep quarter. Bank-wise restructure information as on Sep 20 is provided as an Annexure 16A (Page no. 252)

a) Non sharing of slab wise crop loss in accordance with RBI master circular on extension of relief measures in the affected area.

As per RBI master circular FIDD.CO.FSD.BC No .9/05.10.001/2018-19 dated 17.10.2018 crop loss is mandatory for fixing repayment period. If crop loss is in between 33% and 50%, banks can restructure the crop loan amount to two years including 1 year repayment holiday and if it is above 50%, crop loans can be restructured for 5 years including 1 year of repayment holiday.

As per the RBI master directions banks are required extend the relief measures within 3 months from Govt. natural calamity notification but Disaster Management, GoK is not sharing crop loss for agricultural and horticultural crops along with the natural calamity declaration notification.

We, therefore, request GoK to instruct concerned Department/s to provide crop loss along with natural calamity notification to extend the relief measures to all the eligible farmers.

AGENDA17: DISCUSSION ON POLICY INITIATIVES OF GOI, GoK, RBI AND NABARD:

17.1: Fraudulent activities in the name of PMJDY

DFS vide letter no.F.No.21(6)2014-FI (Mission Office) dated 24.12.2019 informed that a complaint has been received by DFS regarding fraud committed by some entities using the picture of the Hon'ble Prime Minister name and logo of the PMJDY and office address of the department. The copy of the letter is enclosed.

SLBC requests all Banks to mitigate the fraudulent activities in the name of PMJDY by sensitizing the Bank branches & BCs by creating widespread publicity in this regard including displaying related disclaimer on their official websites in vernacular language and confirm to SLBC.

17.2: Cybercrime reporting and response:

During the deliberations at 151st SLBC, Regional Director, RBI has advised as follows:

In order to curb the delay in freezing of bank accounts i.e. TAT between receipt of freezing order and actual freezing of account, the following urgent actions were suggested for banks.

1. Nodal officer name to be furnished to SLBC by Oct 15th of 2020 to have single point of contact.
2. Common generic email id to be furnished to SLBC by Oct 15th of 2020.
3. Request from police for freezing accounts based on cyber information report (CIR) to which proceeds have been transferred to be acted upon within 2 hours and within next 48 hours, Police authorities shall provide further documents.
4. Canara Bank and Karnataka bank to draft SOP for the benefit of other banks by Oct 30th of 2020.

- SLBC has collected the names of Nodal Officer and generic email ids from banks and same is submitted to RBI.

- Provisional SOP drafted by SLBC and Karnataka Bank shared with RBI is furnished as an annexure 17A (page no. 253 to 256)

- As per the SOP a dedicated cyber cell details provided by police authorities have been shared to all Banks.

1)Mail ID : ccps_cir@ksp.gov.in
2)Nodal Officer Phone number : 9480801411
3)Land line: 080-22943771

- Further, SLBC has requested all Banks to

1. Place the matter before Competent Authority for necessary sanction and approval for the system.
2. Furnish the opinion/suggestion on SOP shared by SLBC and also for the inputs/queries received from the Commissioner of Police, Bengaluru City through RBI on 27.11.2020, latest by **04.12.2020.**
3. Furnish the time line for arranging IT logistics and call centre with access to & authority for debit transaction of account and enable us to intimate the same to RBI.
4. Record the generic mail id of Police Department as mentioned above and furnish confirmation regarding taking note of the same.

All banks are once again requested to complete the arrangements and indicate readiness to implement the system with suggestions to SOP and confirm the same as directed by RBI.
SLBC requests the House to fix the timelines for adoption of SOP by Banks.

17.2.1: Constitution of High Level Committee to monitor prevention of Cyber Crime and Financial Frauds:
Deputy Secretary to Government (Crimes, Prisons & Cinema) Home Department, GOK has communicated the Government Order No.HD 86 COD 2020, Bangalore dated 21.10.2020 that Government is pleased to constitute a High Level Committee consisting of their representatives of Law enforcement agencies, RBI, Banks and Home and Law departments to look into the following;

- Deliberate upon all types of specific cases of cyber crime and financial frauds in recent past, use micro analysis of the collected big data for various cyber crimes and suggest amendments in Legislative frame work.
- Analyze specific requirements of Law Enforcing Agencies, Banks and other Stakeholders and suggest actionable recommendations to take preventive measures in cyber crimes and financial frauds.

The details of constitution of committee issued by GOK is enclosed as Annexure 17A (page no. 257 to 260).

17.3: National Strategy for Financial Inclusion (NSFI) 2019-2024 – Implementation of Milestones

The National Strategy for Financial Inclusion sets forth the vision and key objectives of the Financial Inclusion policies in India to help expand and sustain the financial inclusion process. The strategy aims to provide access to formal financial services in an affordable manner, broadening and deepening financial inclusion and promoting financial literacy and consumer protection.

RBI vide letter no.FIDD.CO.LBS.No.487/02.01.012/2020-21 dated 13.11.2020 has advised that Sub-Committee of SLBC/UTLBC on Financial Inclusion to periodically review the issues affecting the progress of the initiatives taken under NSFI 2019-24 in their

respective State/Union Territory. Copy of the RBI letter dated 13.11.2020 is enclosed as Annexure 17B (page no 261-262).

SLBC has advised the Convenor, Sub-Committee of SLBC vide letter 285 dated 21.11.2020 on Financial Inclusion to periodically review the issues affecting the progress of the initiatives taken under NSFI 2019-24 in ensuing meetings.

17.4: National Strategy for Financial Inclusion (NSFI):2019-24 - Access to Livelihood and Skill Development

RBI vide their letter no.FIDD.CO.LBS.No.485/02.01.012/2020-21 dated 13.11.2020 (Provided in Annexure 17C page no.263-265) has suggested the following action plan and milestones to achieve the objective as under:

a) All the relevant details pertaining to the ongoing skill development and livelihood generation programmes through RSETIs, NRLM, NULM, PMKVY shall be made available to the new entrants at the time of account opening. The details of the account holders including unemployed youth and women who are willing to undergo skill development and be a part of the livelihood programme may be shared to the concerned skill development centres / livelihood mission and vice versa.

b) Keeping in view the importance of handholding for the newly financially included SHGs/Micro entrepreneurs, a framework for a focused approach ensuring conveyance of efforts from civil society / banks / NGOs to increase their awareness on financial literacy, managerial skills, credit and market linkages needs to be developed by National Skill Development Mission.

c) Further, in view of diverse skill development and livelihood generation programmes in different regions, skill development centres / livelihood mission preferably to have a regional mechanism by which relevant information pertaining to these programmes in the state is made readily available to the public.

SLBC advised all member banks (Vide letter ref no 286/SLBC/2020/F-300 dt 23.11.2020 addressed to Banks is provided in Annexure 17D page no.266 to 267) having Skill Development Centres to create a suitable mechanism for attainment of the above mentioned milestones under the NSFI : 2019-24 and submit the **Half yearly Progress report to SLBC (within 20 days from HY end).**

SLBC requests all member banks having Skill Development Centers to timely submit the Half yearly Progress report to SLBC within timelines (within 20 days from HY end)

17.5: Pradhan Mantri Adarsh Gram Yojana (PMAGY)

DFS vide their letter no.F.No.6/02/2020-FI (C-300448002) dated 26.11.2020 requested SLBCs/UTLBCs to coordinate with State Government to ensure implementation of Pradhan Mantri Adarsh Gram Yojana (PMAGY) scheme in 1315 number of villages in 28 districts in Karnataka for comprehensive development through convergence with the other

schemes of the Centre and States to achieve saturation in the villages identified by the D/o Social Justice & Empowerment (DoSJ&E).

Following are the three schemes of DFS identified by the D/o Social Justice & Empowerment (DoSJ&E) for implementation in convergence of Pradhan Mantri Adarsh Gram Yojana (PMAGY);

- Pradhan Mantri Jan Dhan Yojana (PMJDY)
- Pradhan Mantri Suraksha Bima Yojana (PMSBY)
- Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)

SLBC vide letter no.293/SLBC/2020/F-668 dt.30.11.2020 had requested (Provided in Annexure 17E page no.268 to 271) GoK to advise the respective District Administration / District Commissioners & line departments to organize camps to cover eligible persons at Bank branches under above 3 schemes of DFS.

Further, SLBC vide letter no.292/SLBC/2020/F-668 had requested the Convenor - Sub Committee of SLBC on Financial Inclusion for deliberations in the regular Sub Committee meetings, all Member Banks and LDMs for implementation of above 3 schemes of DFS in convergence of PMAGY in identified districts covering **1315** number of villages in Karnataka state excluding Dakshina Kannada & Udupi districts.

SLBC requests respective line departments, all member Banks and LDMs to ensure implementation of these schemes in convergence with PMAGY in the 1315 number of villages thereby ensuing fulfillment of the deliverables under Pradhan Mantri Adarsh Gram Yojana (PMAGY)

17.6: Door Step Banking Services (DSB) & Universal Touch Points - Over view of PSB Alliance

1. RBI, vide its circular dated 9th November 2017; advised all Banks to provide set of Banking Services to all strata of customers through its employee or Agents.

2. Door Step Banking is a service envisaged as part of EASE of Banking reforms, through which customers' can avail major Banking transaction services at their Door Step.

3. The facility has been country wide launched by Hon'ble Finance Minister on 09.09.2020.

4. M/s Atyati Technologies Pvt. Ltd. and M/s Integra Microsystem Pvt Ltd. are the Service Providers to provide "Door Step Banking through Universal Touch Points" facility to customer(s) of Member Banks in 60 & 40 Specified Centres respectively.

5. At present Door Step banking implementation is supported by Door Step Banking (DSB) agents in 100 major Centres across the Country and 5 centres in Karnataka for offering different financial as well as non-financial services of 12 Public Sector Banks' under single umbrella – PSB Alliance.

6. Unique Selling Point - Simple, Secure and hassle-free Doorstep Banking Service at nominal charges. Dual benefit to improve customer convenience and reduce dependence on Branch Banking.

17.6.1: Services rendered by DSB Agents in Karnataka state as per IBA records:

A. Non-Financial Services:

Sl No.	List of services rendering by DSB agents	Enabled by Service Provider – Yes / No
1	Pick up of negotiable instruments (cheque/draft/pay order etc.)	Yes
2	Pick up new cheque book requisition slip	Yes
3	Pick up of 15g/15h forms	Yes
4	Pick up of IT / GST challan.	Yes
5	Pick up of standing instructions request.	Yes
6	Delivery of account statement.	Yes
7	Delivery of non-personalised cheque book draft, pay order,	Yes
8	Delivery of term deposit receipt, acknowledgement etc	Yes
9	Delivery of TDS/form 16 certificate issuance	Yes
10	Delivery of pre-paid instrument/gift card.	Yes
11	Submission of Digital Life Certificate	Yes

B. Financial Services:

Sl No	List of services rendering by DSB agents	Enabled by Service Provider – Yes / No
1	Cash Deposit	Yes
2	Cash Withdrawal (envisaged)	No

The DSB data for Karnataka state is enclosed as Annexure 17F (page no. 272).

17.7: 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" use as guiding document for transformation of Organic farming the state of Karnataka.

The matter was flagged to the SLBC Sub-Committee on Agriculture & allied activities as a regular agenda in Sub-Committee meeting dt 19.08.20 (Convenor is Canara Bank Circle office, Bengaluru) wherein SLBC and NABARD have been advised to give suggestions on logistics & convergence.

Accordingly SLBC vide letter no 241/SLBC/2020/OF/F-531 dated 16.10.2020 with a subject Suggestion for Organic farming in the State of Karnataka forwarded to Additional Chief Secretary, Agriculture Department, GoK, under a copy to sub-committee members, RBI & NABARD.

In Sub-Committee meeting on Agriculture and allied activities held on 16.12.2020 the Organic farming issues was also discussed.

Dept. of Agriculture is requested to take it forward by identifying districts/talukas/villages for popularizing organic farming by providing required logistics & technical support to farmers and appraise the house regarding progress and development.

17.8: Launch of VISVAS Yojana by NSFDC: An interest subvention scheme for SC and OBC individual and SHGs.

In order to support the marginalized SC/OBC households to come out of poverty, the Minister of Social Justice and Empowerment has launched an interest Subvention Scheme named "VanchitIkaiSamoohaur Vargon Ki AarthikSahayta" **(VISVAS)** Yojana. The scheme will be implemented by National Scheduled castes Finance & Development Corporation for SC and OBC target groups, respectively. Detailed scheme guideline furnished in annexure 17G (Page No. 273-274).

Further details of the scheme can be viewed on the website of Corporations -- **www.nsfdc.nic.in & www.nbcfdc.gov.in.**

SLBC requests all member banks and LDMs to take steps to popularize the VISVAS scheme.

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

As per RBI directives Doubling of farmer's income by 2022 is to be reviewed in BLBC, DCC/DLRC and SLBC meetings as a regular agenda item.
LDMs have been advised to discuss it as a regular agenda in all the fora with Benchmark parameters and Growth parameters of NABARD.
Banks are implementing schemes such as KCC-Dairy saturation and KCC saturation for PM Kisan beneficiaries besides PMFBY and providing financial assistance under Agriculture infrastructure fund in right spirit towards achieving the goal of Doubling of farmer's income by 2022.

AGENDA19: RUDSETI / RSETIs

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

19.1: Status of RSETIs / RUDSETIs as on 30.09.2020 reported by sponsor Banks is as under:

Name of the Sponsoring Institution	No. of RSETIs	Target for 2020-21		Achievements (after 21.09.2020)	
		Programmes	Trained	Programmes	Trained
RUDSETI	7	197	5425	31	692
Canara Bank	13	370	9905	64	1734
State Bank of India	7	198	5450	24	483
Union Bank of India	2	55	1503	6	140
Bank of Baroda	2	50	1450	13	366
Kotak Mahindra Bank	1	28	850	5	124
District Central Cooperative Bank	1	29	870	10	277
Total	33	927	25453	153	3816

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

Sl No.	Particulars	As on 30.11.2020 (Cumulative since inception)	During FY 2020-21
1	No. of training programmes conducted	10528	153
2	No. of persons trained	302957	3816
3	No. of persons secured employment / self-employment	214667	155
4	No. of trained persons credit linked	133539	27

Restrictions on RSETIs for trainings were imposed till 21-09-2020.
The progress achieved by RSETIs during the quarter is provided in Annexure 19A (page no. 275 to 276).

19.3: Issues - Reimbursement of pending BPL claims of training expenditures
As on 30.11.2020, about Rs.19.90 crore is pending to be released by SRLM to various RSETIs in Karnataka and the pendency is continuing for many years.

RSETI wise details are provided in Annexure 19B (page no. 277 to 278).

AGENDA 20: Digitalization of Land records

Bhoomi Bank Integration System:

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

SLBC vide their reference no.186/2020/2944/SLBC/275 dated 24.07.20 requested the concern banks to remit mutation charges to GoK.
Union Bank of India (e-Corporation Bank) is yet to complete the payment are advised to go through the proceedings dt 03.08.2020 and arrange to remit the amount to GoK immediately.
Pending details is furnished below.

S N	Name of the Bank	Amount pending for payment
1	Union Bank of India (e-Corporation Bank)	Rs.70245

20.2: Automation of remittance of Mutation Charges by banks to GoK:
The Bhoomi monitoring cell is providing one new option thro' online payment gateway application for remittance of mutation charges.

URL: https://sbiepay.sbi/ shall be made available for all participating banks for making payment of mutation charges of Rs.35/- per transaction. SLBC has sought SOP in this regard from Bhoomi Monitoring Cell.

20.3: Bhoomi- Bank Integration System – Issues:

The Karnataka Vikas Grameena Bank with their vide letter no 270/KVGB/HO/ADV/BBI/GCC/2020-21 DT 01.12.2020 (Provided in Annexure 20 page no. 279) "regarding difficulty faced by their Adahalli branch of Chikkodi region in creation of charge over the property in Bhoomi Bank Integration" and SLBC forwarded same to Bhoomi Monitoring cell for necessary action.
KVGB states that even after following all the procedures for creation of charge over property, the charge is not reflecting in record of rights (RoR), RTC.

SLBC vide letter no 0116/2020/2944/SLBC/F-275 dated 28.04.2020 also 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 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 information was received 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	Chairman	Convenor Bank	Date of meeting	Minutes (Annexure No.)
1	MSME	Principal Secretary – Industries and Commerce	Union Bank of India	18.12.2020	Yet to receive
2	SHG-Linkage	Addl. Chief Secretary, Skill Development, Entrepreneurship & Livelihood Dept. GoK	Canara Bank	01.12.2020	Annexure 22A (page no. 280-285) (Draft)
3	Recovery & Rehabilitation and Govt. Sponsored Schemes	ACS & DC	State Bank of India	24.12.2020 (proposed)	-
4	Agri & Allied activities	ACS-Agriculture Dept., GOK	Canara Bank	16.12.2020	Yet to receive
5	Retail Loans	Principal Secretary, Housing Dept., GoK	Bank of Baroda	05.12.2020	Yet to receive

6	Review of functioning of RSETI & RUDSETI	Addl. Chief Secretary, Skill Development, Entrepreneurship & Livelihood Dept, GoK	State Director for RESETIs, Karnataka	19.11.2020	Annexure 22B (Page no.286-292)
7	Deepening of Digital payments	State Bank of India	State Bank of India	06.11.2020	Annexure 22C (page no. 293-295)
8	Financial Inclusion	Convenor, SLBC Karnataka	Union Bank of India	10.12.2020	Yet to receive

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

AGENDA 23: Disposal of Cases filed by financial institution under SARFAESI Act - 2002 before District Magistrate.

SLBC is in receipt of letter from Additional Secretary, DFS, GOI addressed to Chief Secretary, GoK regarding delay in disposal of cases filed by financial institution before District Magistrate u/s 14 of the SARFAESI Act-2002 and same is enclosed in Annexure 23A (page No.296-297).

SLBC has requested Chief Secretary to issue suitable instructions to District Magistrate in this regard for expeditious disposal of the applications as per extant guidelines (request is enclosed in Annexure 23B (Page No.298).

SLBC requests all member banks to submit the SARFAESI cases pending at District magistrate level for submission of the data to GoK for early disposal of the cases. All banks are requested to continue to submit the pendency list on quarterly basis to SLBC.

Information on cases filed under SARFAESI Act 2002 and Pending at DM level.	
Cases pending at District Magistrate Level	
No. of A/cs	**Amount in lakhs**
2567	**117394.25**

2567 cases of amount Rs.1173.94 crore pending at District Magistrate level, therefore SLBC request to Government of Karnataka to instruct DMs to disposal off pending cases.

Bank wise SARFAESI cases pending at District Magistrate level is enclosed in Annexure 23C (Page No...299).

AGENDA 24: OTHER ISSUES:

24.1: 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. Government of India again

extend the scheme up to **31.03.2021**, vide letter No.3116/NCGTC/ECLGS dated: 26.11.2020 and same has been communicated to member banks and LDMs.

Summary on ECLGS Progress in Karnataka State as on 30.10.2020.

Amt in Lakhs

SL No.	Bank Type	Eligible under ECLGS scheme		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.ofAcs	Amount		No. of Acs	Amount	
1	Public Sector Banks	232415	570018.2	160609	484253.2	84.95	126428	434903.8	76.3
2	Total (Private Banks)	68044	499508.4	42405	318700.3	63.8	19981	231212.2	46.29
1+2	Total of Both PSBs & Private Banks	300459	1069527	203014	802953	75	146409	666116	62

In our state, member Banks have sanctioned around 203014 accounts with amount of 8029.53 crores under ECLGS scheme against total eligible amount of 10695.27 Crores as on 30.10.2020 detail bank-wise information furnished in Annexure 24A (page no. 300)

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

24.2: AatmaNirbhar Bharat Abhiyan: PMSVANdhi scheme:

PMSVANidhi Scheme which was 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.

Further Government of Karnataka issued government order vide no.144/2020 dated 15.06.2020 for implementation of PM SVANidhi scheme in Karnataka state which has been circulated by SLBC to all member banks and lead district Managers.

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

PM SVANidhi Progress in Karnataka						
30.09.2020		21.12.2020				
No. of A/c Sanctioned	No. of A/c Disbursed	Total Applications applied by street vendors	No. of A/c Sanctioned	% of Sanctions over Total Applications	No. of A/c Disbursheed	% of Disbursment over Total Sanctions
12079	2176	202322	76783	38	40952	53.33

As on 16.12.2020 member banks have sanctioned 73336 accounts against total applications (199627) applied by street vendors under PM SVANidhi scheme and Karnataka secured 7th place in PAN India.

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

Bank wise & district wise sanction/disbursements/pendency of applications under the scheme is furnished in Annexure 24 B (page no.301 to 303).

24.3: 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'.

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.

Scheme, meant for the unorganized sector and 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.

Final list of ODOP of Karnataka under PM-FME scheme has approved by Ministry of Food Processing Industries, GOI is enclosed in Annexure 24C (Page No.304-305)

24.4: Disposal of Educational loans under RGLS:

Department of Collegiate Education, Bengaluru and Bank of Baroda (e-Vijaya Bank) are have to finalize MOU so that 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.

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

24.5: Representation from farmers not to insist on CIBIL score while lending to farmers.

Finance department (FR) vide their vide letter no FD 04 CAM 2020 dt 15.10.2020 (Provided in Annexure 24D page no.306 to 309) addressed to SLBC forwarded a representation from farmers of Marikatte village, Bailhongal Taluk, Belagavi District dt 07.09.2020 requesting not to insist on CIBIL score while lending to farmers and requested banks to adopt a common farmer friendly and fair approach in the matter to extend succor to the farming community besides placing it as an agenda for discussion and suitable deliberations by house in this matter.

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

Expanding and Deepening of Digital Payments Ecosystem -Progress Report as on 30.11.2020								
District: RAICHUR, KARNATAKA								
	Digital coverage for individuals (Savings Accounts)			Digital coverage for business (Current Accounts)			Digital Financial Literacy	
No. of Branches in Raichur district	Total No. of Operative SB Accs. (A)	Out of (A), no.of Operative SB Accoutns covered with at least one of the facilities	% of such Accounts Out of total Operative Savings Accounts	Total No. of Operative Current Accounts (B)	Out of (B), no.of Operative Current Accounts covered with at least one of digital modes of payments	% of such Accounts Out of total Operative Current Accounts	No. of FLC camps on Digital FL	No. of people participated
249	1818448	1460410	80.31	29710	17885	60.20	723	24342

Progress made by banks in the digital district of Raichur as on 30.11.20 is as follows.

a) out of the the total number of operative Savings bank accounts of 1818448, accounts covered with at least one of the facilities namely Debit/Rupay cards, net banking, mobile banking, UPI, USSD were 1460410 and percentage of such accounts to total operative accounts was 80.31%.
b) out of the total number of operative Current Accounts of 29710, number of accounts covered with at least one of digital modes of payments i.e. Net Banking, POS and QR code are 17885 i.e. 60.20%.
c) 723 Financial Literacy, camps on Digital Financial Literacy were conducted and participants were about 24342.
d) Review of digital data in Raichur district as on 30.11.2020 is provided in Annexure 24E, page no.310.

SLBC requests all member Banks in the Raichur district to give more emphasis to digitization so that we can achieve 100% digitization of Raichur district by March 2021.

24.7 Registration under TReDs.

60th Empowered Committee meeting on MSMEs held on 21.10.2020 under the chairmanship of Regional Director, RBI wherein RD, RBI has advised SLBC to take up with state government line departments for compulsory registering under TReDS platform.

SLBC requests GoK to issue necessary directions to all concerned department to get registered under TReDS platform.

24.8. Implementation of Kannada language by Banks.

Sri. T. S. Nagabharana, Chairman of Kannada Abhivruddi Pradhikara,GoK had conducted a VC with SLBC on 11.11.2020 to review the status of implementation of Kannada in Banks where he urged SLBC to advise all the banks to strictly implement the Kannada language in all bank branches operating in Karnataka state. The minutes of VC is provided as an annexure 24F (page no. 311-319).

Letters received from Kannada Abhivruddi Pradhikara vide no.493/2020 dated: 11.12.2020 and Chief Secretary Office, GoK dated 18.11.2020 for effective implementation of Kannada in banks is provided as annexure 24G (page no. 320 to 323)

All member banks are requested to
-submit the duly filled-in questionnaire regarding implementation of Kannada in banks in the prescribed format and same is been communicated (vide our letter 283, furnished as annexure 24H, page no. 324) to all the member banks on 20.11.2020.
-ensure availability of account opening forms, loan applications, challans etc., in Kannada language in the branches.
-use Kannada language in bank sign boards, letter heads and bank/branch seal.

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

The functioning of KFRC being reviewed quarterly in Board of Trustees meeting. KFRC, Bagalakote has conducted 21 webinar based training programmes for 433 candidates and 6 physical training programmes for 162 candidates (furnished in annexure 24 I (Page No.325).

24.10: PMEGP Scheme.

During the Video Conference held on 18.12.2020, chaired by Joint Chief Executive Officer and South Zone In charge and Dy. CEO (PMEGP) K V I C., Mumbai, the following action points were suggested.

1. To clear the pending applications forwarded to the banks. (Since from 2016-17 to 2019-20)
2. For the loans sanctioned projects, bankers to claim the Margin Money through portal by completing the norms. The bank wise data for 1080 involving Margin Money of Rs: 38.14 crores has already been made available to the bankers. (Since from 2016-17 to 2019-20)

3. Loans sanctioned but disbursement is yet to be made for 972 projects (Since from 2016-17 to 2019-20) - bank wise data has already been made available to the bankers.
4. 3558 number of beneficiaries are yet to undergo for EDP Training in Karnataka State. Bankers may advise the beneficiaries to complete the EDP and EDP Certificate may be uploaded in the portal.

District wise and Bank wise Progress under the scheme and Bank wise details of loan released but margin money un-claimed under the scheme furnished in annexure 24J (page No. 326-332)

Agencies- wise Summary on Progress under PMEGP scheme as on 17.12.2020.

(Projects and Employment in Nos. & M M Rs.In Lakhs.)												
Particulars	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	2662.6	7104	1772	5316.95	14176	3526	10576.5	28208
ACHIVEMENT	328	1475.42	2624	477	1266.2	3816	1046	2595.04	8368	1851	5336.63	14808

NOTE: The Percentages of Margin Money Utilization - 50 %
The Percentage of Physical Achievement - 52%
The Percentage of Employment Genarated - 52 %

As on 17.12.2020 member banks have sanctioned 1851 number of projects against total physical target 3526 (52%) and Rs.5336.63 lakhs margin money utilized against margin money target of Rs.10576.52 lakhs (50%).

All member banks are requested to sanction pending PMEGP applications and also claim the margin money of loans which were already sanctioned and disbursed.

*****

Annexure -1

SLBC – KARNATAKA
LIST OF PARTICIPANTS
152nd SLBC Steering Committee Meeting held on 18.12.2020

Sl. No.	Name Shriyuths -	Designation	Organization
1	B Chandrasekhara Rao	Convenor-SLBC & GM	Canara Bank
2	J. V.S. Prasad	SLBC - Dy. General Manager	SLBC Canara Bank
2	Manju Prasannan Pillai	Secretary Finance Department	Govt. of Karnataka
3	Sunil Kurtkoti	Advisor Finance Department	Govt. of Karnataka
4	Prameela Job	Asst. General Manager	RBI
5	G Venkatesh	Asst. General Manager	RBI
6	Dr. K.U. Vishwantahan	General Manager	NABARD
7	Mohan Prasad	Asst. General Manager	NABARD
8	Rajesh	Asst. General Manager	State Bank of India
9	S V Srinivas	Chief Manager	State Bank of India
10	J A Lewis	Asst. General Manager	Canara Bank – Circle Office, Bengaluru
11	Anand C	Senior Manager	Canara Bank – Circle Office, Bengaluru
12	B Indumathi	Senior Manager	Bank of Baroda
13	Suma Pavithran	Chief Manager	Union Bank of India
14	N S Krishna Murthy	Chief General Manager	Apex Bank
15	C Putta Swamy	Manager	Apex Bank
17	Basavaraj C	Chief Manager	Canara Bank - SLBC
18	Ravikumara	Senior Manager	Canara Bank - SLBC
19	Nagaraju	Senior Manager	Canara Bank - SLBC
20	Rajesha H P	Senior Manager	Canara Bank - SLBC
21	Nagalinga Murthy M R	Manager	Canara Bank - SLBC
22	Ankur	Officer	Canara Bank - SLBC

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Ref: 249/2020/SLBC/101-151

Date: 23.10.2020

Controlling Offices of All Commercial Banks, RRBs,
Cooperative Banks, Lead District Managers, Line Departments,
LIC of India, General Insurance Companies & other Invitees

Dear Sir / Madam,

Sub: Proceedings of 151st SLBC Meeting held on 07th October 2020.

<<>>

We are herewith forwarding the proceedings of 151st SLBC Meeting held on **07th October 2020** at 03.00 PM in the Conference Hall, Room No.334, III Floor, Vidhana Soudha, Bengaluru.

In this regard, SLBC requests all the stakeholders as under:

- To peruse the proceedings and take immediate action on the Action Points as indicated in the proceedings.
- The Action Taken Report on the Action points relevant to each of the stakeholder shall be submitted to SLBC so as to bring it to the notice of the House in the ensuing SLBC Meeting.
- For certain Action Points, timeframe is indicated in the proceedings. In such cases, the concerned stakeholders shall take immediate action to comply with the same within the time limit mentioned therein.
- All stakeholders will agree that timely compliance of the decisions taken in the SLBC meetings will enable SLBC to place the Action Taken Report in the next SLBC meeting without carrying forward the same issues as pending items to the subsequent SLBC meetings once again.

We, therefore, request your personal intervention in submitting the Action Taken Report to SLBC on top priority.

Agenda wise suggested action points enclosed herewith.

Yours faithfully,

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

Encl: a.a.

State Level Bankers' Committee, Karnataka
Convenor, Canara Bank

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ಇದಕ್ಕೆ ಪತ್ರವ್ಯವಹಾರಗಳಾಗಿ ಸಂಪರ್ಕಿಸಬೇಕಾದ ವಿಳಾಸ:
ಸಂಚಾಲಕರು
ಎಸ್.ಎಲ್.ಬಿ.ಸಿ ಕರ್ನಾಟಕ ಮತ್ತು ಮಹಾ ಪ್ರಬಂಧಕರು,
ಕೆನರಾ ಬ್ಯಾಂಕ್, ಪ್ರಧಾನ ಕಛೇರಿ, ಅನೆಕ್ಸ್, ೫ನೇ ಮಹಡಿ,
ಗಾಂಧಿನಗರ, ಬೆಂಗಳೂರು-೫೬೦೦೦೯.
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, बेंगलूरु - ५६० ००९,
कर्नाटक
दूरभाष सं: ०८०-२२३४३४९०, २२३४०२३६

All Communications to be addressed t
Convenor
SLBC Karnataka & General Manager,
Canara Bank, Head Office, Annexe,
5th Floor, Gandhinagar, Bengaluru-56000
Karnataka.
Phone No.: 080-22343490, 22340236

Email: slbckarnataka@canarabank.com, slbcbangalore@gmail.com, Website: www.slbckarnataka.in

STATE LEVEL BANKERS' COMMITTEE KARNATAKA

PROCEEDINGS OF THE 151stSLBC MEETING HELD ON 07.10.2020

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

CONVENOR



HEAD OFFICE:ANNEXE, BENGALURU

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STATE LEVEL BANKERS' COMMITTEE KARNATAKA

PROCEEDINGS OF THE 151st SLBC MEETING HELD ON 07.10.2020

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

CONVENOR

ಕೆನರಾ ಬ್ಯಾಂಕ್ केनरा बैंक Canara Bank

ಸಿಂಡಿಕೇಟ್ सिंडिकेट Syndicate

HEAD OFFICE:ANNEXE, BENGALURU

State Level Bankers' Committee, Karnataka
H.O Annexe, Gandhinagar
Bengaluru-09
Convenor, Canara Bank

STATE LEVEL BANKERS' COMMITTEE: KARNATAKA
CONVENOR: CANARA BANK
MINUTES OF THE 151st MEETING OF SLBC HELD ON 07.10.2020

The 151st SLBC meeting of the state of Kanataka was held on 07.10.2020 at 3.00 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 Niraj Kumar Verma, CGM:NABARAD, Sri B Chandrasekhara Rao, Convenor-SLBC Karnataka besides Principal Secretaries, Secretaries, Commissioners & Directors from Govt. departments / corporations and senior executives from RBI, NABARD and different banks.

Sri B Chandrasekhara Rao, Convenor in his opening remarks has welcomed all the members & invitees and mentioned about the importance of the meeting and congratulated the bankers for their sincere efforts for providing the banking services and implementing COVID relief measures.

Ms. A Manimekhalai, Executive Director, Canara Bank, while delivering her presidential address, welcomed Shri Vijay Bhaskar, Honourable Chief Secretary, GoK and Smt. Vandita Sharma, ACS&DC, Shri Jose J Kattoor, RD,RBI , Shri Niraj Kumar Verma, CGM, NABARD and other dignitaries from various banks and other department.

ED expressed gratitude to the agriculture sector in general and the farming community in particular who ensured essential Food ,vegetable and milk to us during the lockdowns.

She informed the house that GOI, RBI & NABARD have launched relief and revival schemes like KCC saturation, PMSvanidhi for Street Vendors, Agriculture Infrastructure fund scheme for FPOs in next 5 years, Formalization of Micro Food Processing Enterprises (FME) with ODOP- One District One Product scheme etc and called upon the bankers to implement all schemes in true spirit.

Expressed satisfaction regarding performance of state under important schemes - 1st position in KCC-Dairy & Mudra sanctions and 5th position in under PMSvanidhi scheme.

Line departments and bankers were requested to adopt RBI monograph of Sikkim as a model document and to popularize organic farming in the state.

Initiative by GoK regarding Cyber Crimes & Financial Frauds was welcomed by her and requested to take it forward to protect the interests of public.

She informed that the state as a whole has achieved 22.26% of ACP for the June quarter of 2020 and the CD ratio at 73.18 % as on 30.06.2020.

She added that there is a Y-o-Y growth of 12.28% in deposits and 6.61% in advances as on June 2020 over June 2019.

Sri .T.M VijayaBhaskar, Chief Secretary, GoK in his address

1) Mentioned that percentage of growth of deposits and advances in state was more than that of national average.
2) Decline in achievement in ACP target was noticed during Q1 of 20-21 compared to first quarter of 19-20.
3) Advised to reverse the trend of reduction in percentage of growth of PSA and PHA
4) Observed that performance in MSME and Non Priority housing was better.
5) Requested for more support for PMAY scheme in view of tripartite agreement and also provision for mortgaging undivided share of land by beneficiaries.
6) Informed that CLWS-18 has been successful in terms of coverage and would be closed by 20.10.20.
7) Stressed the need to further improve the performance under KCC saturation, as only 47 lakh out of 64 lalkh farmers are covered under the scheme. More by improvement required in districts like Bellary, Koppal, Chikballapur where coverage is < 50%.
8) Appreciated bankers & KMF for placing the state in no 1 position in KCC-AH sanctions.
9) Advised to achieve 100% aadhaarseeding in all eligible PMJDY accounts by 31.12.20 .
10) e-governance to identify talukas with less coverage and suggested for strengthening AECs.
11) Appealed to SBI and UBI to settle the pending crop insurance claims of farmers expeditiously without any further delay as the matter is long pending.
12) Appreciated the efforts of bankers and industries dept efforts under EGCLS scheme where state stood in 5th position and requested to cover all left out eligible beneficiaries.
13) Advised all state Govt. Depts. to support MSMEs thro' TREDs.
14) Congratulated all stake holders for positioning state in no 1 place under MUDRA sanctions though sanctions and disbursements declined due to covid.- 19.
15) Informed that all most all sectors have now been reopened and activity is stepping up which will kick start the economy.
16) Appealed to further improve the performance under PMSvanidhi as the targeted beneficiaries are the most affected due to lockdowns.
17) Noted that the decline in CD ratio during the quarter was steep compared to other states and advised to reverse the same.
18) Requested to study the cases of 3 districts with low CD ratio, particularly about the performance under PSH and MSME.
19) Instructed to ensure that henceforth closure of rural branches shall be with the approval of SLBC only.
20) Regarding GSS:20-21, concerned line depts. were advised to expedite and complete the process of sponsoring applications to branches by 31.10.20.
21) Appealed to all banks to take up the issue of implementation of Kannada language in banks sincerely.

(Text of the speech is enclosed)

Smt. Vandita Sharma, ACS & DC, GoK, in her address

1) Congratulated bankers for their performance under relief measures, which are all credit based, during lockdowns and requested to continue the good work.
2) Requested to be sensitive and selective during recovery process in the backdrop of covid pandemic.
3) Appealed to bankers and line departments to extend all support to farming community to realise full advantage of expected bumper harvest by avoiding distress sales.
4) Directed Agril. Dept, GoK(having received loan account details with last four digits of aadhaar), to expedite the process of identifying uncovered farmers thro' de-duplication and forward to concerned bank branches for sanction of KCC.
5) Requested to take forward the process of integration of FRUITS with banks.
6) Suggested banks to claim subsidy promptly for all eligible accounts under PMEGP from KVIB and KVIC.
7) Advised banks to share NPA details with respective line departments for recovery.
8) Appealed to banks to bear in mind the fact that poorest of the poor are the beneficiaries of PMSvanidhi and hence sanctions / rejections as per extant guidelines to be done in a time bound manner.
9) Line departments to coordinate with each other and source more applications under recent relief schemes like KCC, MSME and PMSvanidhi.

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

1) Congratulated GOK for the support extended and bankers for their exemplary services to the common man during covid pandemic.
2) Informed the house about the RBI regulatory frame work for covid relief.
3) Appraised the house about recent modifications in PSL and MSME guidelines – classification and reporting.
4) Advised bankers to arrange for 100% credit linkage to RUDSETI/RSETI trained candidates.
5) Expressed concern about the increase in no of cyber crimes involving banks in state which is a comparatively better digitally literate state.
6) Suggested to organise an institutional frame work including nodal officer from each bank with contact details and SOP to be followed including initiating debit freeze based on CIR without waiting for FIR from police.

(Text of the speech enclosed)

Sri Niraj Kumar Verma, Chief General Manager NABARD while addressing the house highlighted the following:

- NABARD's initiative in convergence of PACS as MSC scheme with AIF. Around 1000 PACS will be covered and geotagged by way of grant support from NABARD.
- NABARD's Special Refinance Scheme for micro food processing. He suggested that SHGs can be targeted under the scheme.
- Special Refinance Scheme on WDF/TDF, lead taken by both the RRBs and discussions and possible MoU with SBI on this.
- GoK requested to provide matching grant support for computerisation of PACS.
- On boarding of 1.80 lakh SHGs on EShakti portal. The portal can be used by stakeholders for identification of good-working SHGs and convergence of PMFME scheme and NABARD's special refinance scheme on micro-food processing can be done.
- Lack of availability of disaggregated sub-sector wise data on Agriculture term lending and requested SLBC to explore mechanism for making available such data so that effective monitoring of GLC flow in Agriculture sectors can be done.
- Need to allocate bankwise targets under AIF and PMFME schemes.
- Overlapping of allocation of areas to IAs for FPOs has been observed due to multi-agency approach. He suggested that allocation should be done at State level to avoid overlapping and effective utilisation of resources.
  Appraised the house about the project of e-governanace for integration of FRUITS (with a data base of about 65 lakh farmers like land details, crop details and some personal / social details) with Banks to make the loan details available online for verification and its benefits to all stake holders in terms of coverage of all farmers with KCC, deduplication to prevent multiple claims by single beneficiary and seamless creation of charge on land etc.

Subsequently **Sri B Chandrasekhara Rao, Convenor-SLBC Karnataka has initiated and moderated agenda wise discussion** by hearing the issues & suggestions from departments & bankers and directions from the Chair.
NB- Details of NABARD CGM's speech attached separately

AGENDA 1.0: CONFIRMATION OF THE MINUTES OF150th SLBC MEETING HELD 19.06.2020.

The Minutes of 150th SLBC meeting held on 19.06.2020 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 150th were taken note of by the House, the details of which are as furnished below.

Standardized system for direct flow of data from CBS of the member banks.
Convenor has informed that, all standard data templates and block codes have been provided to the member Banks & LDCMs and informed to map block codes and districtcode as per LG directory. SLBC requested all the Banks to update the Revamped Portal accurately to enable to migrate to new one and extract datafor September quarter.

(Action: ALL Banks)

Flow of Credit to CLSS Pradhan MantriAwasYojana-Urban (PMAY-Housing for All 2022).

Convenor informed the house that the flow of credit to CLSS has been satisfactory. Department informed that that most of the banks are not using CLSS PMAY facility fully when compared to other States keeping in view the scope available for banks and requested banks to check each and every housing loan application for its eligibility under this scheme.

(Action: ALL Banks)

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

Convenor informed the house that, Out of 214 villages list received from DFS, 212 centres have been covered by banking outlets and status has been updated in the Jan DhanDarshak 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.Viranjol village (Population – 156) is located at a distance of 6 KM from Akheti which is having BO of India Post. GM SLBC requested the house to treat both villages as covered. The House has accepted the same. He also informed that decision of SLBC in allocation/reallocation is final as informed by DFS.

Implementation of Kannada by banks

Convenor informed the house that, SLBC requested controlling Heads of all member banks in Karnataka state for implementation of Kannada language. Convenor once again requested the banks that all forms, applications, pass books and all other applications to be trilingual.

(Action: All Banks)

AGENDA-3: Banking Outlets:

Kotak Mahindra Bank had 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.

Kotak Mahindra bank informed that they got approval from DFS on 12th September regarding accepting of SLBC decision and requested for time upto 31.03.2021 for

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opening of branches. But house strictly informed to open Branch on or before 31.12.2020 and not later than that. ACS & DC informed the representative of Kotak Mahindra bank to seek help from State government, if required in this regard.

(Action: Kotak Mahindra bank)

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

Convenor informed the house that, out of 210 villages initially identified, the remaining 2 villages Yerandi and Amachawadi have been covered with Banking Outlets with BC fixed points.

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

Convenor informed that, out of 8061 BC locations, in 7545 locations the BCs are active and doing transactions through Micro ATMs as on 30.06.2020.. There are 516 BC locations where the BCs are inactive which includes 187 BC locations wherein BCs have resigned. He also informed the house that number of inactive BCs is reduced from 516 to 465 as on 22.09.2020.

ACS & DC requested KGB and IDFC banks to activate all inactive BCs.

Convenor requested all member banks to arrange for early appointments in case of vacant centres. SBI representatives informed that they are in the process of increasing BCs from 2221 to 2760.

(Action: All Banks)

AGENDA 4: Financial inclusion Initiatives

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

Convenor informed that, due to COVID-19 pandemic & nationwide lockdown, the FL Camps conducted by FLCs during the 1st quarter of FY 2020-21 are less and now they have started programmesand requested all sponsor banks to oversee the functioning of FLCs besides expediting appointment of FLC counsellors wherever it's pending due to resignation of existing counsellors.

Convenor informed that as the suggestion has came in steering committee meeting for appointing of younger people as the retired persons are reluctant to do work in pandemic COVID 19 situation. House requested RBI to provide revised guidelines for appointing and training younger people for the post of Financial Literacy Counsellors to FLCs.

(Action: All Banks)

5.1 KCC Loans – Disbursements & Outstanding:

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

Convenor requested state controllers to advise their bank branches to ensure issue of KCC to all eligible Agriculturist, Animal husbandry including Fishery farmers in the state.

ACS & DC has requested bankers to give due importance to fisheries sector also.

(Action: All Banks)

5.2. Saturation of PM Kisan beneficiaries with KCC:

Convenor- SLBC informed the house that, in Karnataka state, out of 6.87 lakh applications received, 5.32 lakh were sanctioned with KCC with total limit of Rs 5043.48crores since inception of campaign i.e., 08.02.2020 to 16.09.2020.

Bankers were requested by Convenor to cover all the PM Kisan beneficiaries with KCC facility.

(Action: All Banks)

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

Convenor informed that, 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. House was informed that the special drive on saturation of KCC –Dairy is extended by three months from 1st October 2020 to 31st December 2020 and requested State Controlling Heads ofall banks for expeditious sanctions of KCC-AH loans as still huge number of active milk pourers are to be covered under KCC facility.
ACS & DC advised to give due importance to development of fisheries sector also.
House was informed that Karnataka is the front runner with respect to sanctions of KCC-Dairy with number one position in the country.

(Action: All Banks)

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

Convenor informed the house that all banks except SBI and UBI have settled the insurance claims to the farmer's accounts.

Controlling heads of SBI and UBI were requested to complete the claim settlement at the earliest.

(Action: SBI & UBI)

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

Convenor appraised the house about the status of insurance claim settlement position as reported by insurance companies under PMFBY and RWBICS as on 31.08.20.

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

Agriculture Commissioner explained about the very purpose of formation of committee at the central Govt. level 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. Agriculture department shall compile grievances received from financial institutions and present before that committee wherein the aggrieved Financial ilstitute General Manager will be the special invitee for the committee.

ACS & DC directed Agriculture department to form a committee at state level to address the grievances of FIs and Agriculture Commissioner has assured to arrange for formation of committee by involving Horticulture Department shortly.

(Action: Agriculture department, Horticulture Department, Gok)

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

Convenor informed that SLBC has already submitted bank-wise Kisan Credit Card account details along with last four digits Aadhaar for 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.

Agriculture Commissioner acknowledged the receipt of KCC details along with last four digits of Aadhaar from both SLBC and Apex bank (KCC details of Cooperative banks) and reported that the same is submitted to NIC to find out with uncovered PM Kisan beneficiaries for KCC saturation.

(Action: Agriculture department, GoK)

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

Convenor, said that, 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. NABARD in coordination with e-Governance, GoK, come up with FRUITS platform for moving in this direction wherein land and crop details as well as loan details will be captured to benefit all the stake holders.

Convener also said that 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 also came out with 3 approaches namely API, SFTP and Separate portal for integration FRUITS portal of GoK with banks.

SLBC convener requested e-Governance, GoK to provide complete document of "FRUITS" project, inclusive of 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 project details before the competent authority to get required sanctions to get into piloting of the project.

(Action:e-Governance-GoK&All 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. 7241.94Crore to crop loan accounts of 9,62,260 farmers of commercial Banks including RRBs till 19.09.2020.

6.2: Important actions to be taken by Banks on Priority for CLWS -2018.
Convenor requested all the member banks/LDMs 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 is required by CLWS Special cell to process the data for release of eligible amounts.
- To upload left over eligible accounts through XSD file provided by CLWS Special cell.
- To enter alternate account in case of closed accounts after 31.12.2017 .
- To complete (1) pending for approval of Green listed accounts (2) pending for filing of FSDs and (3) pending for uploading of FSDs.
- LDMs 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.
- To ensure settlement of eligible CLWS NPA accounts under CLWS OTS schemes..

(Action: ALL Banks& LDMs)

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

Convenor informed that only four out of nineteen issues were addressed by the department and still fifteen issues are yet to be resolved besides some technical & TLC issues and requested CLWS Spl Cell to expedite the same.

(Action: Finance Department and CLWS Spl. Cell/BMC)

6.4 Other Issues pertaining to CLWS-2018

Convenor informed that, Draft Internal Audit booklet was submitted (Booklet was already placed in 150th SLBC Agenda) to Finance Department and final approval is awaited.After approval by GoK, the participating banks shall start the process of carrying out internal audit.

(Action: Finance Department &All Banks)

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

Convernor, informed the house that, SLBC had addressed letters (SLBC Ref letter no 213/SLBC/2944/CLWS/2020-21/F-653dt 05.09.2020) 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 banks to arrange for completion of all pending functions and reporting, by branches and controlling office, pertaining to CLWS immediately.

(Action: ALL Banks)

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

Convenor informed the house that as per the communication (Letter no BMC 30 CLWS 2019-20 dated 24.09.2020) from theSecretary to GoK, DPAR (A& R) & Chairman of CLWS 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 will only be responsible for the claims which may arise in due course from eligible borrowers and same is already communicated to all member banks and LDMs through letter reference no 224/SLBC/CLWS-2018/2020-21/F-653 dated 24.09.2020.

In the letter department states that, 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 which are to be processed immediately.

Convenor, once again requested 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.

ACS & DC, informed the house that CLWS scheme is going end by 20.10.2020 and advised Fiscal Reforms Department to take the lead and organize meeting on 09.10.2020 for resolving all pending issues including unreported cases and technical problems, if any.

(Action: ALL Banks & LDMs)

AGENDA 7:Fisheries Loan Waiver Scheme:

Convenor informed the house that, timeline for completion of data entry and uploading FSD from respective bank branches- portalis closed and letter of Director of Fisheries dated 15.09.2020 in this regard was also circulated to three costal district LDMs and banks state controlling offices.
Convenorrequested Fisheries Dept. to expedite the release of waiver amount of all eligible claims.

(Action: Fisheries Department)

AGENDA 8.0: DISCUSSION ON MARKET INTELLIGENCE ISSUES - RBI.

House was appraised about the fraudulent activities of ten entities viz The John Cooperative Society Bank(P) Ltd., Sahara Credit Cooperative Society Limited, Spice India Group, Jansewa Society, LR Trading – Long Rich Technologies, M/s MagsEvershine Marketing Pvt Ltd., Gravit Innovative Promoters Limited(Bike bot), Adarsh Credit Cooperative Society Limited(ACCSL), Popular Finance & Utsav Fintech Private Limited – Utsav Bank

Members were informed that around 120 cases are live regarding deposit collection in Ponzi schemes and it is in various stages of investigations and were advised intimate RBI and also to State level co-ordination committee., if any unauthorized deposit collection activities by / in the name of limited liability partner, multi-level marketing, by entering in sachet portal (https://sachet.rbi.org.in/) are noticed.

Members were requested to create awareness among the public to avoid possible frauds and financial loss and report the suspicious activities in Sachet portal.

8.1: RBI other agenda for 151ST SLBC meeting:

A. Internal Working Group to review Agriculture Credit.

House was appraised about the recommendations of The Internal Working Group on Agricultural Credit had made certain recommendations which are at various stages of implementation by GOI and GoK like 100% digitization of land records to enable banks and financial institutes to view records, registers charges, etc, with ease., 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 and 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.

GoK was requested to pursue the progress.

(Action: Bhoomi Monitoring Cell, Kaveri Online Services-Department of Stamps and Registration, E-Governance Department, Agriculture department and Concern Government Department).

B. Review of priority sector lending guidelines
House was appraised of the latest guidelines / modicfications to PSL and MSME.

Convenor requested the members to take note of the same and ensure correct classification and accurate reporting.

(Action:All banks & LDMs)

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 .

Commissioner of Agril., informed the house that, range of ± 15 % from the absolute value fixed by the SLTC dated 30.06.2020 was finalized and proceedings on SOF as a range shall be communicated shortly.

(Action: Agriculture Department-GoK& Apex Bank)

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.

Convenor requested the house to treat that both villages are covered andalso informed that decision taking by SLBC in allocation/reallocation is final and the same agreed by DFS. Details discussed in agenda no 2.

E. Deepening and Expansion of Digital Payment Systems

Details of sub committee meeting and progress under the scheme were explained to the house and also about the extension of time upto 31.03.21.

Banks were directed to be accurate in reporting and also ensure early completion of the target to make Raichur 100% digitally enabled district.

Also, SBI was advised to continue engaging FLCs RSETI, Raichur, and BCs to create awareness on digitization.

(Action:Convenor-Sub-committee on digital payments, All Banks, LDM Raichurand SBI-Karnataka State Controlling office)

F. Promotion of Organic Farming

House was appraised of the Sikkim model of Organic Farming with Monograph provided by RBI and also that the matter was discussed in SLBC subcommittee on Agril. on

Agril. dept. was advised to take forward with suggestions and support from SLBC and NABARD.

(Action: Agriculture Department-GoK, Convenor-Sub-committee on Agri/Allied activates and SLBC)

G. PRAGATI Pro-Active Governance and Timely Implementation - **meeting**

House was informed that PRAGATHI meeting was 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 advised banks to take necessary measures like conducting periodic publicity campaigns, streamlining of procedures, leveraging of technology, coverage of all PMJDY account holders with PMJJBY, PMSBY and APY, enrollment of beneficiaries under other schemes like OM Ujjwala, PM Kisan, MGNREGA, leveraging banking channels and fixation of targets for PMJJBY & PMSBY for 20-21.

Status report pertaining to quarter ended June 2020 was received wherein the targets are fixed for the banks. SLBC was advised to forward the bank-wise progress so as to enable us to monitor the quarter on quarter growth.

(Action: All member Banks & SLBC)

H. Emergency Credit Line Guarantee Scheme (ECLGS):

Regarding observation about common checklist with list of documents for sanctioning ECGLS loans, Convenor informed that reply was submitted to RBI.

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

Members were informed about NSFE document for the period 2020-2025 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 which 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.

All stake holders were requested to extend necessary assistance and support to move towards the vision of a financially aware and empowered India.

(Action: All member Banks)

J. Cybercrime coordination and response:

House was appraised of various issues related to cyber crimes and response from banks.

Banks were advised to develop a robust mechanism of coordination with the Police authorities for receiving the order of freezing bank account and putting in place an

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efficient response system within the banks to be able to respond to the bank account freezing orders immediately in a secured manner

Member banks were also directed 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

Specific actions suggested to banks would be

1) To identify the account where the funds have been received by the fraudsters and
2) Streamline the process of effecting a debit freeze on the conduit accounts.
3) Appoint of nodal executives and officers and sharing their contact details along with a generic mail id to police dept.
4) Examine the possibility of accepting CIR instead of FIR to freeze the accounts.

SLBC was advised examine the matter holistically.

(Action: All member Banks & SLBC)

AGENDA 9: NABARD's AGENDA FOR 151st SLBC MEETING

1. Support to Government of Karnataka under RIDF

House was appraised by CGM, about sanctions and disbursements to GoK under RIDF amounting to Rs 14,586.41 and Rs 11,490.42 crores respectively.

2. Agriculture Infrastructure Fund

CGM has enumerated the details and benefits of Agri Infrastructure Fund.

House was informed that state was given an allocation of 1800 crores and requested to allocate it among member banks.

Convenor informed the house that SLBC will discuss issue with NABARD.

(Action SLBC & NABARD)

3. Sanitation Literacy Campaign

House was provided with the details of Sanitation Literacy Campaign" during 02 Oct 2020 – 26 Jan 2021 in line with GoI's "Swatch Bharat" mission NABARD is conducting "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.

(Action: All member Banks)

4. KCC saturation campaign- Phase II

CGM has informed the house about phase ii of KCC saturation particularly about KCC-AH.

Banks were advised to ensure correct reporting in ENSURE Portal and reconcile the position of applications received by their bank with that as available on the PMFBY portal.

(Action: All member Banks)

5. Farmers Producers Organizations (FPOs)

CGM has requested

- RBI to 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 to 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 to 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.

Requested the house to consider allocation of areas at State level as the District level allocation under watershed development is overlapping and send required communication to District collector.

(Action: Water Shed Department-GoK)

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

House was informed about no budgetary allocation in the Department under DEDS during 2020-21 and to consider it as discontinued for the financial year 2020-21.

7. Micro Food Processing Enterprises (MPFE)

Details of the scheme were explained to house wherein it was mentioned that SHGs are also eligible this year for grants and credit flow under the scheme and requested house to allocate targets.

ACS & DC directed Industries Dept. to identify and train suitable SHGs for financing under the scheme.

Convenor informed the house that SLBC and NABARD together will allocate target.

(Action: NABARD & SLBC)



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- The banks have disbursed Rs.18921Crore under MSE/MSME registering 20.33% achievement to the Annual target.

Convenor requested member banks to improve lending under priority sector credit with focus on MSME, housing and other priority sector during FY 2020-21.

(Action: All Banks)

11.2: Progress in Sanctions under MUDRA scheme:

Convenor informed the house that, Karnataka secured 1st Place in Mudra loan sanctions and requested the banks give focus on Mudra scheme, so that 1st place is maintained.

(Action: All Banks)

AGENDA 12: 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 department there are 73,61,958 **MGNREGA** workers' accounts in the state of which, 41,59,909 accounts have been enabled into Aadhaar Based Payment which works out to 56.51% of the transactions as on 09.09.2020.

Convenor requested banks and the concerned govt. officials to convert remaining accounts 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, as per the information from the concerned department , there are 65.20 lakh Social Security Pension beneficiaries in the State who receive pension through banks and post offices. However, as against 32.44 lakh beneficiaries drawing pensions through banks, only 5.67 lakh accounts are mapped with NPCI. Department was requested to share the list to enable the banks to seed and map the aadhaar with bank accounts in all pending cases. He also informed that around 17 lakhs beneficiaries are getting pension through Money order.

ACS & DC directed Finance department, Fiscal reform to take up the matter with directorate of Social Security & pensions (DSSP), Revenue department, arrange for aadhaar seeding to ensure payment of all pensions through banks and post office accounts.

(Action: Finance Department-Fiscal reform GoK, Directorate of Social Security & pensions (DSSP)-Revenue department, GoK and All Banks)

12.3: Progress under Aadhar/Mobile seeding of operative CASA a/cs:

House was informed that the Aadhaar authentication is 51.54% as on 10.07 2020 and the member banks were requested to complete the Aadhaar authentication process on top priority.

Convenor requested local offices of various departments to direct the beneficiaries of various schemes to respective bank branches / BCs for PMJDY account opening /

seeding of PMJDY accounts with aadhaar & mobile numbers to enable them to receive all entitled benefits through DBT.

(Action: Government Dept. and All Banks)

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

House was informed that, as per UIDAI Bangalore 777 kits are active as on 09.09.2020, for the last 30 days with No. of enrolments/updates at 242357. Convenor requested all the member banks to maintain their Aadhaar enrolment centers functional.

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

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 June 2020 quarters of FY 2020-21 is satisfactory and the performance under APY is to be geared-up and requested banks to give more focus to PFRDA campaign.

Convenor requested bankers to abide the DFS guidelines of by enrolling at least 10% and 25% of the eligible PMJDY account holders under PMJJBY and PMSBY respectively.

He 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.

(Action: All banks & LDMs)

12.6 Progress under PMJDY:

Convenor informed that, there is an increase in the total number of PMJDY accounts from 143.99 lakh as on 30.06.2019 to 163.73 lakh as on June 2020.

ACS&DC advised to further improve the progress under SSS.

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

(Action: All banks)

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:

Convenor requested the member banks, who are yet to make the payment of Toll free desk telephone bill, release payments at the earliest (January to March 2020 payments).

He informed that, from 01.04.2020, SLBC has added Punjab National Bank and Bandhan Bank in the list of Banks making payments who crossed 100 branches in the state.

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,

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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 :

Convenor informed the house that, 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 were requested to take initiative to encourage customers to move to digital banking channels and also requested the member banks to send data regarding Digital Apnayen.

(Action: All banks)

AGENDA 13: Government sponsored schemes

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

Convenor informed the house that, target awaited from DevrajUrs BC Dev.Corp., Karnataka VishwakarmaDev.Corp., Karnataka MaharshiValmiki ST Dev.Corp., Karnataka Minority Dev.Corp., Karnataka BhoviDev.Corp., PashuBhagya from Veterinary Dept. and National Horticulture Board.

He also informed the house that, for some of the schemes(1.Animal Husbandry &Vet services-i.Special Unit scheme, ii.Girijana, 2. Karnataka AdijambavaDev.Corpn, 3. Karnataka State Women Devp. Corp.- Udyogini,4. Dr. BabuJagjivanram Leather Industries Dev. Corporation Ltd. 5. Dr.BR AmbedkarDevelp. Corporation Ltd. Scheme, 6. NijasharanaAmbigaraChoudaiah Development Corporation) SLBC already forwarded the targets as provided by concern department and requested member's banks to give attention to sanction the loans as per extant guidelines.

ACS & DC directed the concerned departments to send the targets to SLBC.

(Action: Concern Department and Banks)

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

Convenor informed the house that, various banks are levying different charges like processing charges, documentation charges, inspection charges besides charges even in case of rejections also and the poor beneficiaries are experiencing difficulty in paying these charges.

SLBC, Secretary Housing department and also ACS & DC requested Member Banks to examine the issue of exemption / reduction to minimal to poor, so as to provide relief to beneficiaries.

(Action: ALL Banks)

13.3 CREDIT FLOW TO MINORITY COMMUNITIES

Convenor informed the house that there is a growth of Rs.15329 Crores in advances to minority communities as at June 2020 over June 2019 and share of advances to

minority communities in total PSA has increased from 15.62% as at June 2019 to 20.63%.

13.4 FLOW OF CREDIT TO MINORITY COMMUNITIES IN IDENTIFIED DISTRICTS

Convenor informed the house that, the flow of credit to minority communities in all the three minority community concentrated districts has surpassed the mandatory level of 15% of total Priority Sector Advances of respective Districts and touched 20.63%.

13.5: Grant of Education Loans:

Convenor told that, the performance of banks in lending under Education loans as the percentage of achievement v/s target works out to 2.80%, and progress is less as the academic year has not yet started because of COVID and informed the house that progress will improve once academic sessions starts.

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

13.6.A: SELF HELP GROUPS:

Convenor requested GoK to study the administrative set up (SERP in the state of AP & Telangana, KutumbaShree in Kerala and Jeevika in Bihar), 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.

ACS & DC directed NRML department to study and design one model by discussing along with sub-committee on SHG chaired by Secretary Skill development-GoK.

(Action: NRML, Chairman &Convenor SLBC Sub-committee on SHG)

13.6B: JOINT LIABILITY GROUPS:

Convenor informed the house that, total disbursement during JUNE quarter FY 2020-21 is Rs.164.01 crores.

Convenor informed the house that, Physical target for Credit linkage of **SHGs/JLGs** in Karnataka state for the year 2020-21 received from NABARD has been circulated to Lead District Managers for reallocation of the targets of their District amongst bank branches in consultation with DDMs. He also requested member bank to give focus on SHG/JLSs to achieve allocated targets.

(Action: LDM, DDM-NABARD & All Banks)

13.7: Progress in Stand Up India scheme as on 30.06.2020

Convenor told that due to COVID 19 banks couldnot sanction loans under this scheme in June quarter as expected regularly. 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.

AGENDA 14: CD ratio, review of districts with cd ratio below 60% and working of special sub-committees of DCC (SCC)

Convenor informed the house that while Uttara Kannada 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 subcommittees and DCC meetings.

ACS&DC advised to examine the case of Dharwad dist as it is a new addition.

(Action:Dhakshina Kannada, Uttara Kannada, Udupi and Dharwad LDMs & DCs)

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:

Convenor informed the house that total non-Performing assets position as on 30.06.2020 is 57261.43 crores.
ACS & DC pointed about non-receipt of data from banks and advised banks to provide the list of NPA accounts under different sectors, so that state government extend help regarding recovery of NPA loans. RD RBI also advised banks to furnish details as requested by ACS &DC, so that government can extend the help.

(Action: ALL Banks)

15.2: Recovery of bank dues under PMEGP
Convenor informed the house that under PMEGP % of NPA is 23.25 and requested the concerned depts. to extend necessary support to banks for recovery.

(Action KVIC,KVIB & DIC)

15.3: Recovery of bank dues under KPMR & KACOMP Acts:
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 also requests LDMs to coordinate the joint recovery drives in a big way.

(Action Revenue Dept. & All LDMs and Banks)

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

Convenor informed the house about Bank of Baroda representation, that applications pending for more than 60 days before District Magistrates under SARFAESI Act.

ACS & DC once again requested all banks to provide the list, so that government can take up with the concerned.

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

(Action: ALL Banks)

AGENDA 15.4.1:BOB representation:Applications pending for more than 60 days before DMs under SERFEASI Act.

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Convenor appraised the house about the status of pendency in SERFEASI cases with DMs, particularly about BOB representation. ACS&DC advised to refer such cases to her office.

(Action:BOB&SLBC)

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

Convenor informed the house that 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 and 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.

(Action: ALL Banks)

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:

House was informed about the RBI monograph on transformation of Sikkim into organic state besides the suggestions of SLBC to promote ORGANIC FARMING

ACS & DC requested agricultural department to select district for implementation on pilot basis.

(Action: Agriculture department-GoK)

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

SLBC Convenor requested all the member banks to implement the scheme in right spirit, added to this CGM NABARD informed the house that the allocation was 1800 crores for Karnataka State and requested SLBC to fix the target for the banks for the better implementation.
Convenor assured the house to take up the matter with NABARD.

(Action : SLBC, NABARD and member banks)

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

Convenor informed the house that GoK 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 .

(Action :Member banks)

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

SLBC, Convenor informed the house that RBI has issued letter vide. FIDD.CO.FSD.79/05.06.001/2020-21 dated 03.08.20 wherein it 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.

(Action :Member banks)

Guidance note for financing FPOs by banks:

Convenor requested member banks to use Guidance note of NABARD for formulating the scheme to finance 10,000 FPOs to over next 5 years as announced in union budget 2019-20 for loans up to 5 crore per borrowing entity subject to condition such are classified as PSC scheme which is applicable to RRBs also.
SLBC convenor requested member banks to be guided by RBI letter FIDD .CO.FSD.247/05.10.003/2020-21 dated 28.09.2020 in this regard.

(Action :Member banks)

17.3: Doubling of farmers Income by 2022-Developing Benchmarks for monitoring at different Fora:
Convenor informed the house that guidelines received from NABARD (Benchmark parameters and Growth parameters) for reviewing doubling of farmers income has been communicated to LDMs and requested all the LDMs to conduct review based on these bench mark parameters in various for a such as DCC, DLRC and BLBC meetings.

(Action : SLBC, LDMs and Member banks)

17.4: NABARD: Special Refinance Scheme in NABARD Watershed and Wadi Project Areas:
Convenor said the SLBC has already forwarded NABARD communication regarding "Special Refinance Scheme in NABARD Watershed and Wadi Project Areas".

SLBC, Convenor requested all the controlling heads of member banks to avail benefit of concessional refinance available under the scheme and also to advise their Regional Manager/Zonal manager to approach NABARD DDMs in the respective districts for preparing banking plan under the scheme.

(Action:Member banks)

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

SLBC Convenor informed the house that DFS, GOI has launched Targeted Financial Inclusion Intervention Programme (TFIIP) in 40 slected Aspiratinal districts within the overall Aspirational Districts Programme(ADP) of NITI Aayog and constituted State Level Implementation Committee for Targeted Financial Inclusion Intervention Programme (TFIIP) where Joint Secretary in charge of Financial inclusion in DFS as Co-Chair, Secretary, Finance Department is the Co-Chair and General Manager, SLBC is the member secretary with other select member banks, state nodal officer as nominated by NITI Aayog, representative of CEO NCPI to the state and representative from Director, MicroSave as member of the committee.

(Action: SLBC, Finance Department, member banks and LDMs, NPCI, Director, MicroSave)

17.6: Convenor has drawn the attention of the house to modification to Government Order no.SWD 158 SLT/2016 Bengaluru dated 12.07.2016 to with GO corrigendum vide No SWD 172 SLP 2019 dated 09.06.2020 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 to encourage 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.

(Action :Member banks)

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

SLBC, Convenor informed the house that Dairy entrepreneurship Development Scheme (DEDS) for the financial year 2020-21 is discontinued as per the communication received from NABARD.

(Action: Member banks and LDMs)

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

Convenor informed the house on the revised 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 and also informed about the new definition of MSME given by the MSME - Government of India, Ministry of Micro, Small and Medium Enterprises vide GO CG-DL-E-01062020-219680 dated 01.06.2020 for reporting and classification.

All members were requested to take note of the revised classification and targets of PSL & MSME advances and arrange for correct classification and accurate reporting.

(Action: Member banks and LDMs)

17.9: Reporting of frauds to Cyber Crime Department:

Convenor informed the house about the details of meeting held by DG & IG with RBI and banks on 10.09.20 regarding cyber crimes.

RD:RBI has in order curb the delay in freezing of bank accounts after the order is served, suggested following urgent actions for banks.

1. Nodal officer name to be given to SLBC by Oct 15th of 2020 to have single point of contact.
2. Dedicated email id to be given to SLBC by Oct 15th of 2020.
3. Request from police for freezing accounts based on cyber information report (CIR) to which proceeds have been transferred to be honoured within two hours and within 48 hours Police authorities to provide further documents.
4. Canara Bank and Karnataka Bank to create SOP for benefit of other banks by Oct 31th of 2020.

(Action: Member banks and SLBC)

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

Convenor requested GoK to intervene in releasing of pending claims of Rs.28.87 crore which is released by SRLM to various RSETIs in Karnataka and the pendency is continuing since many years.

Director RSETI narrated that as per MoRD guidelines Mission Director needs to directly release the funds received from SRLM to RSETIs, instead it is being released to Zilla Panchayaths where it is getting delayed.

ACS & DC directed depart of Skill development to look into issue for immediate release of subsidy claims.

(Action: Dept. of Skill development, GoK)

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

SLBC, Convenor requested all the concerned member banks to clear the pendency in payment of mutation charges under Bhoomi Bank integration to Secretary to Government, Bhoomi and UPOR PD account, GoK

(Action: Concerned Member banks)

20.2: Bhoomi-Bank Integration System –Issues:

SLBC, Convenor requested Bhoomi Monitoring Cell to resolve technical and server issues for smooth creation and release of charges on Bhoomi bank integration system as many representations (HDFC, KVGB, BoB, UBI & Central Bank of India) were received in this regard.

(Action: Bhoomi Monitoring Cell, GoK)

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

Convenor informed house about the need and composition of one new subcommittee on FI issues particularly for claims recommended by bank ROs and confirmed by LDMs under FIF, which need to be recommended to NABARD RO.

ACS & DC advised to include the details of Chairmen of all subcommittees in the table.

(Action: UBI, Member banks, LDMs, NABARD and RDPR, GoK)

AGENDA 23 : OTHER ISSUES:

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

Convenor explained the present position of the above scheme - that out of eligible Rs 1050559, all branches sanctioned the loan to the tune of Rs 751764 at 72% coverage and request all the banks to complete the process at the earliest as scheme closes by 31.10.20

(Action: All Banks)

Agenda 23.2: Atama Nirbhar Bharat Abhiyan: PMSvanidhi scheme:

House was appraised of the details of **PMSvanidhi Scheme which became 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 which will help formalize the street vendors and requested GoK 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. And also mentioned that As on 23.09.2020 member banks have sanctioned 11864 accounts under PMSVANidhi scheme and Karnataka secured 8th place in India. .

Further convener also told in 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.

ACS & DC also directed to all the member banks to implement the scheme and accord sanctions without delay.

(Action: All Banks)

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

Convener informed the house about the details of the scheme launched on 29.06.2020 as a part of Prime Minister's 'Atmanirbhar Bharat Abhiyan' intended to generate a total investment of Rs 35,000 crore and generate 9 lakh skilled and semi-skilled employment in India. Under the scheme which will be implemented for five years until 2024-25,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.

Further convenor also submit the house that 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.

With further discussion, the Regional director also explained the importance at this situation and requested all the bankers to sincerely support the needy beneficiaries.

(Action: All Banks)

23.4: Disposal of Educational loans under RGLS:

Regarding educational loans under RGLS convenor requested, Collegiate Education Bengaluru, and Bank of Baroda (e-Vijaya Bank) to finalize MOU soon and thereafter to communicate the targets.BOB finalized draft of MoU and sent draft to Department of Collegiate Education, Bengaluru.
ACS & DC told the house that instruction will be given to the concerned department for completion of process.

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

23.5 **PRAGATI meeting**

Convener appraised the house about the genesis and activities of PRAGATHI which intends to cover all eligible beneficiaries under different schemes like PMJDY, PMJJBY, PMSBY,APY, PMKISAN, PMUjwala by leveraging technology and also different channels.

Status report for PRAGATI meeting with RBI, FIDD, Bengaluru vide letter Ref. 188/SLBC/ANK/PRAGATI dated 29.07.2020 was shared and requested banks that for the Policy Year 2020-21, to enroll at least 10% and 25% of the eligible PMJDY account holders under PMJJBY and PMSBY respectively.

ACS & DC instructed to concerned departments.to extend necessary support in identifying and organizing such uncovered eligible persons to bank branches.

(Action: All Banks &Concerned Departments)

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

Convener in his presentation explained the progress and performance under the project and thanked RBI for granting extension of time upto 31.03.20.

All banks in the Raichur district were advised to give more emphasis to digitization so as to 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 convenorship of SBI.

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SBI requested for sharing of contact details of GoK departments.

RD:RBI advised to complete the process by 31.12.20 instead of waiting upto 31.03.21

(Action: SLBC, SBI, LDM Raichur and All banks)

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

Convener also placed before the house of revised targets 60 to major banks including RRBs and 30 to other banks including private banks.

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

All 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.

(Action: All banks & LDMs)

23.8 PERFORMANCE OF KARNATAKA FARMERS RESOURCE CENTRE, BAGALKOT (KFRC) THE PERFORMANCE WIIL BE REVIEWED IN KFRC OF TRUSTEES.

Convenor explained about the functioning of and guidance given to KFRC particularly regarding the land dispute issue.

(Action: ED KFRC)

AGENDA 24. PM Awards:

Convenor informed the house 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 Belagavi is in the contest among four districts pan India. And house also expressed happiness for the good work done by district authority and LDM, local bankers for their support.

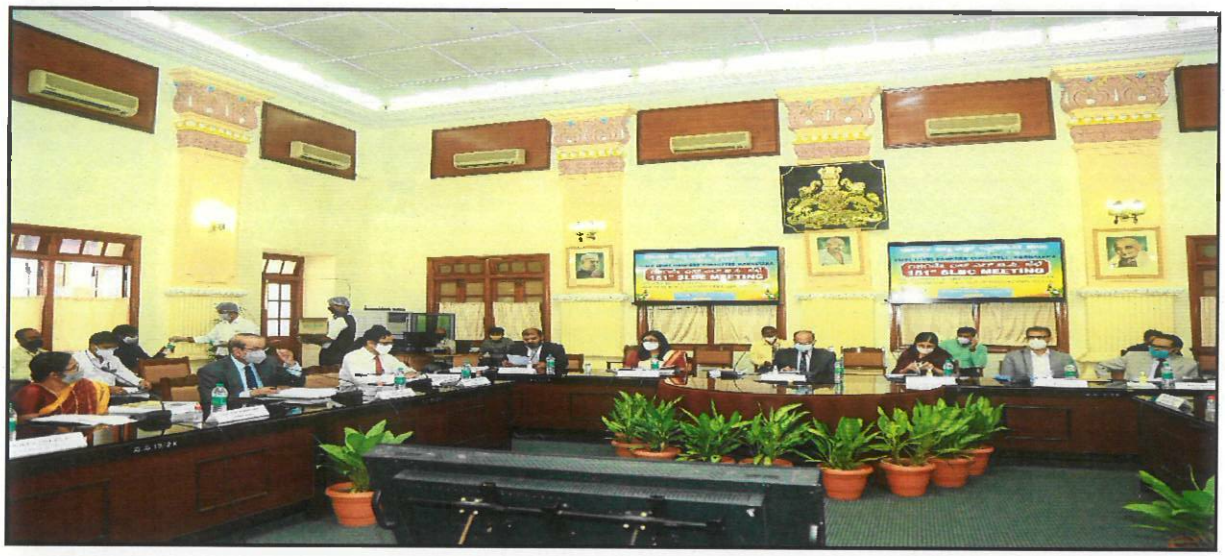
Before conclusion of the meeting, the Additional Chief Secretary & Development Commissioner thanked all bankers for their support and extending banking services to poorest poor's of the societies in the prevailing COVID 19 situation and she also appreciated that bankers are also a one of the worriers in COVID 19 situation.

Conclusion

The 151st SLBC meeting concluded by proposing ***Vote of thanks*** by Shri. Seetharamaiah, Dy. General Manager, Union Bank of India.

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







Photos of the 151st SLBC meeting held on 07.10.2020

SLBC – KARNATAKA
LIST OF PARTICIPANTS
151st SLBC Meeting held on 07.10.2020

Sl. No.	Name Shriyuths -	Designation	Organization / Departments
1	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	B. Chandrasekhara Rao	Convenor-SLBC & GM	Canara Bank
6	Niraj Kumar Verma	Chief General Manager	NABARD
		STATE GOVERNMENT DEPARTMENTS	
7	Rajeev Chawla	Addl. Chief Secretary	e-Governance
8	Manivannan	Secretary	Animal Husbandry
9	Manoj Kumar Meena	Secretary	Housing
10	Kumar Naik. G	Principal Secretary	MSME
11	ManjuPrasannan Pillai	Secretary (Fiscal Reforms)	Finance Department
12	Sunil Kurtkoti	Advisor	Finance Department
13	Brijesh K Dikshit	Commissioner	Agriculture Department
14	B. S. Meushi	Addl. RCS (cr)	Department of Co-operation
15	K. Dhanraj	Joint Director	Horticulture
16	Sujatha H. G	Asst. Hort. Officer	Horticulture
17	Shakeel Ahmed	P D FRUITS	DPAR(e-Governance) CeG
18	Ramakrishna Mane	SDR	NACER
19	B. C. Sateesh	Managing Director	KMF
20	Dr. D.N. Hegde	Director (AH)	KMF
21	Jay Kumar. H. S	JD(TC)	C&I Dept.
22	N. S. Mahadev Prasad	General Manager	RGHCL
23	Ganga S Rudrori	SDE	RGRHCL
24	Rama Charya	Director	Dept. of Fisheries
25	Swaroopa. T. K	COO, KSRLPS	KSRLPS
26	Indiramma G	General Manager	KSWDC
27	Sumathi. B.S	PO.NULM	DAY-NULM
28	Siddalinga Reddy	AC-Bhoomi	Bhoomi
		RESERVE BANK OF INDIA	
29	SanjeevSingha	General Manager	Reserve Bank of India
30	Divyaman Srivastava	Deputy General Manager	Reserve Bank of India
31	N. Nagaraj	Assistant General manager	Reserve Bank of India
		NABARD	
32	Sandeep Dharkar	Deputy General Manager	NABARD
		SLBC – CANARA BANK	
33	J. V. S. Prasad	Deputy General Manager	Canara Bank
34	Sujatha. G	Asst. General Manager	Canara Bank
35	Basavaraj. C	Chief Manager-LB&SLBC	Canara Bank
36	Nagaraja B	Senior Manager-SLBC	Canara Bank
37	Ravikumara	Senior Manager-SLBC	Canara Bank
38	Rajesha H. P.	Senior Manager-SLBC	Canara Bank

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39	Veeranjaneyulu	Senior Manager-HO-LB	Canara Bank
40	ArunRajan	Senior Manager-HO-RRB	Canara Bank
41	Nagalinga Murthy M. R.	Manager-SLBC	Canara Bank
42	Sandeep Kumar	Manager-HO-LB	Canara Bank
43	Ankur	Officer -SLBC	Canara Bank
		NATIONALISED BANKS	
44	V M Giridhar	Chief General Manager	Canara Bank
45	ShantanuPendsey	General Manager	State Bank of India
46	P. Shankar Rao	Deputy General Manager (FI)	State Bank of India
47	Srinivas	Chief Manager	State Bank of India
48	Mini T. M.	Zonal Manager	Bank of Baroda
49	B. Indumathi	Senior Manager	Bank of Baroda
50	P. Seetharamaiah	Deputy General Manager	Union Bank of India
51	Kumar B. S.	Senior Manager	Union Bank of India
52	P. K. Behura	Chief Regional Manager	Indian Overseas Bank
53	N. Sriram	Chief Manager	Indian Overseas Bank
54	P. K. Kini	Regional Manager	Central Bank of India
55	S. D. Modi	Assistant General manager	Punjab National Bank
56	Shivanna. S	Chief Manager	Punjab &Synd Bank
57	Ravi Bagade	Deputy Zonal Manager	Bank of Maharashtra
58	B. Kumar	Zonal Manager	Bank of India
59	Balagopalan. K	Chief Manager	Bank of India
60	Uma Devi Malli. V	Assistant General manager	UCO Bank
61	PadmavathySrikanth	AGM/DZM	Indian Bank
		PRIVATE BANKS	
62	Vidyalaxmi. R	Assistant General manager	Karnataka Bank
63	G. B. Nityanand	AVP & CRDM	Axis Bank
64	Manoj Kumar. M	Senior Manager	Federal Bank
65	SumanGuptha	Chief Manager	Kotak M. Bank Ltd
		CO OPERATIVE BANKS/ OTHER BANKS/INSTITUTIONS	
66	M. VenkataSwamy	CEO	Kar. State Co-op Apex Bank
67	N. S. Krishna Murthy	Chief General Manager	Apex Bank
		GRAMEENA BANK	
68	Shreenath Joshi	Chairman	Karnataka Grameena Bank
69	P. Gopi Krishna	Chairman	Karnataka VikasGrameena Bank
		LEAD DISTRICT MANAGERS	
70	N Kadarappa	LDM	Mandya
71	M. N. Manjunath	LDM	Ramanagara
72	M. C. Madhusudhan	LDM	Bengaluru Rural
73	K. SubbaNaik	LDM	Bengaluru Urban
74	Basavaraja. O	LDM	Chickaballapur
75	M. NarayanaSwamy	LBM	Tumkur

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State Level Bankers' Committee, Karnataka
H.O.Annexe, Gandhinagar
Bengaluru-09
Convenor, Canara Bank

By Chief Secretary, GOK

151st State Level Bankers Meeting

Brief Note on the major issues for the 151st SLBC meeting on 7th October 2020 (3.00 PM at Room No. 334, 3rd floor, Vidhanasoudha, Bengaluru.)

By Chief Secretary

It is a matter of satisfaction that growth rate of Deposit in the State has been a healthy 12.28% Year on Year compared to the National average of 11.50%. The growth over June 2019 under Advances stood at 6.61% compared to national average of 6.40%. Added to that is the serious concern of the declining % in Priority Sector Advances which has declined from 38.32% in June 19 to 38.15% in March 20 and has further declined to 37.18% in June 20, as against the mandatory level of 40%. Similar is the trend in % of Agricultural advances which has declined from 18.04% in June 19 to 17.74% in June 20 and as against the mandatory level of 18%.

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

I note that the Overall achievement in the year under Annual Credit Plan in the first quarter of the year at 22.26% and but the Overall achievement in the year under Priority Sector in Annual Credit Plan at 15.90% Overall achievement under MSME in the year under Annual Credit Plan at 20.33%.

Overall achievement in the year under agriculture under Annual Credit Plan at 17.48%.

The performance of Priority Housing at abysmally low at 2.58% where as under Non-Priority Housing it is robust at 41.08% and the performance under Priority Education at 3.01% is unsatisfactory.

Overall achievement under Non-Priority advances is robust at 37.13% 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. 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.

2. ***Crop Loan Waiver Scheme :***

Thanks 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 9.33 lakh accounts and Rs 7251.64 Crore have been credited to farmers' accounts. The implementing department has already written to SLBC to convey to all Banks to complete the data submission positively before 20.10.2020 and subsequently no data shall be entertained as the scheme shall be brought to a closure thereafter.
In the last SLBC meeting the bankers had raised 19 pending issues and the implementing department has to resolve all the issues also on top priority, as there a number of complaints received from the farmers.

Gulbarga (706), Raichur (368), Gadag (318), Chitradurga (304), Bellary (303), have high pendency in TLC pending cases. The implementing department has to ensure that all cases pending (4251) at Taluka Level Committee (TLC) are settled within 20.10.2020.

3. ***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.

As against to the 47.74 lakh KCC Accounts reported as on 31.12.2019 from the number has come down to 43.24 lakh KCC Accounts as of June 2020. 100% saturation of PM-Kisan farmers requires financing 21.16 lakh farmers under the campaign. The pace of the progress in identifying the PM Kisan farmers for coverage under Kisan Credit Card Scheme is rather slow and the bankers as well as the administrative Departments of Agriculture, Horticulture, Animal Husbandry and Cooperation have work in unison to ensure that the goal is achieved positively in the ensuing rabi season.

It is a matter of happiness that State ranks No. 1 among States in extending KCC Loans to Dairy farmers as on 21.9.2020 and the banks have sanctioned loans to 63,690 dairy farmers. I am hopeful that bankers will raise to the occasion and cover all the 8,95,157 dairy farmers in the days to come.

4. ***Aadhaar seeding of Coverage of PM-Jan Dhan Yojana account holders:***

In the last meeting also emphasis were laid on increasing the Aadhaar seeding percentage under PM-JDY Scheme but though the reason in increase in the number of the Aadhaar seeding as gone up to 125.28 lakhs, the percentage of Aadhaar seeding as come down to 76.51 % in June 2020 from 79.36% in June 2019.

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 at NPCI by 31.12.2020.

5. ***Report of Internal working group of Reserve Bank of India on Agricultural Credit:***

Reserve Bank of India has been bring it notice of the State Government to ensure that Bhoomi platform achieves 100% digitalization of land records and that the State Government should promote and conduct awareness drives for land consolidation so that the farmers achieve economies of scale. The concerned Departments need to take appropriate steps on priority.

6. ***Pradhan Mantri Fasal Bima Yojana (PMFBY)***

It is learned that State Bank of India and Union Bank of India are yet to make the payments of claims to the farmers in spite of Government of India directing the Banks to settle the pending claims vide letter dt: 30.04.2020. The concerned banks are advised to settle the all the payments to farmers without any further delay.

7. ***Emergency Credit Line Guarantee Scheme (ECLGS) :***

It is a matter of satisfaction that State ranks No. 5 among States in amount of sanction (Rs.4584.89 Cr) and disbursement (Rs.3754.96 Cr) under ECLGS as on 28.8.2020. Loans are sanctioned In case of 1,69,230 out of 1,83,534 MSMES.

I place on record the appreciation for the banking fraternity & SLBC for the whole hearted support from all Banks to restart their businesses which were in distress due to the Corona crisis.

8. ***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. All the concerned Departments have to take steps to ensure that more and more State Government organisations participating in the TReDs (Trade Receivables Electronic Discounting System) platform to support the MSMEs.

9. ***PM MUDRA Loans***

It's a matter of pride for the State that Karnataka ranks Number 1 in amount sanctioned (Rs.7126.54 Cr) and amount disbursed (Rs.6906.12 Cr) *PM MUDRA Loans as at 18.9.2020*

However, the sanction and disbursement under PM Mudra Scheme has declined substantial over the year the number of sanctions as on June 2019 which was 8.16 lakhs has declined to 0.69 lakh in 2020. The Bankers need to introspect in the matter and take appropriate steps to boost the flow of credit to this scheme.

10. ***PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) scheme***

It is a matter of accomplishment that State ranks No. 8 among States in extending loans to 11,864 street vendors under PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) scheme

11. ***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 74.01% in March 2020 and as at 30.06.2020 it is 73.18%. 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 6.74% over March 2019.

Canara Bank, the Lead Bank in all the districts with less than 60% CD Ratio and all Banks operating in the Districts of Udupi (48.54% in Mar 2020 & 48.11% in Sept 2019 - Lead Bank Canara Bank), Uttar Kannada (40.54% in Mar 2020 & 39.12% in Sept 2019 - Lead Bank Canara Bank) & Dakshina Kannada (57.53% in Mar 2020 & 57.55% as at Sept 2019 - Lead Bank Canara Bank) is requested to bestow personal attention to push credit growth apart from critical review of the CD Ratio at all DCC / DLRC Meetings.

12. ***Closure of Brick & Mortar Branches in Rural areas.***

It is noticed that the number of rural branches has come down by 5 from 4214 to 4209 over the quarter and this is a retrograde step. Since making available the Banking

services to rural areas is of paramount interest to the State Administration, the Reserve Bank of India may review all the cases of branch closures once again to ensure that they are strictly as per norms and if not RBI may take steps to get the branches opened again.

The matter of closure of rural branches be placed before SLBC Meeting henceforth for a review along with full details and reasons for such closures or mergers.

13. Performance under State Sponsored Schemes.

Targets are allocated by 6 departments under the State sponsored schemes as informed. All the Departments may ensure that applications are forwarded to the Banks before 31.10.2020.

14. Financial literacy and education

Educating the children on financial literacy will go a long in making them prevent being victims of financial frauds in the later stages of life. Reserve Bank of India may think of training the teachers of the schools through the Financial Literacy Centers (FLCs) who can in-turn educate the students.

The Department of education may include some lessons on Financial Literacy in the school curriculums as suggested by the Reserve Bank of India.

15. Implementation of Kannada in Banking:

In the last SLBC Meeting it was brought the notice that 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.

Banks may take the matter seriously and steps suggested may be accorded more priority. Training of Non-kannadiga Officers has to be an ongoing programme after the transfer season every year.

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.

16. A large number of complaints are being received from the borrowers appealing for restructuring and additional credit facility to revive their economic activities. I desire that the banking fraternity will consider such appeals sympathetically and meet the credit requirements of the business entities who have suffered due to Covid situation and by extend a helping hand by restructuring the eligible loans.

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ACS & DC advised NRML department to give list of SHGs which are competent enough for this type of finance under Micro Food Processing to Agricultural department, so that agriculture department can facilitate with the concerned SHGs.

(Action: NRML, KAPAC& Agriculture Department)

8. Continuation/Extension of Public funded ongoing Schemes:
Members were informed that 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 15th Finance Commission come into effect, whichever is earlier.

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

Details of allocation of Rs 780.95 lakhs under FIF for creating digital awareness with thrust on rural areas and special treatment ot SFDs / ADs were explained to house by CGM.

Convenor requested NABARD to increase unit cost of the components as the component cost has increased in the present scenario.

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

House was informed that continuation of captioned scheme was approved by GOI. 2020-21.

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

Member banks were requested to do the needful earnestly in this regard as deliberated upon in the meeting held for the purpose.

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

AGENDA 10. Banking statistics as on June 2020:

10.1:Business figures under various parameters:
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 June 2020.

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.

Level of PSA in the State has increased from Rs. 2,68,142crores 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 have increased from Rs. 1,30,905crores as on March 2020 to

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Rs. 132,355 Crores as on 30th June 2020, showing an increase of Rs.1,450crores. There is an increase of Rs. 6,162 croresi.e.4.88 % growth on Y-o-Y basis.when compared to figures of 30th June 2019.
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 registeringa growth of 4.76 % on YoY basis.

10.2:Branch Network:

Convenor informed the house that, 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.

Chief Secretary in his speech advised the banks to get approval from SLBC before closure of rural branches.

(Action: ALL Banks & LDMs)

10.3: ATM Network

Convenor informed the house that, 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.

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

Convenor told that, opening of bank branch at Peta-Alur village of MundaragiTaluk, Gadag Districts been allotted to KVGB and KVGB had already got approval from their board. KVGB reported that Bank is under process of fixing the premises at Peta-Alur village.

SLBC requested KVGB to expedite the process and start functioning of branch at Peta-Alur village at the earliest.

(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 JUNE 2020 of FY 2020-21 vis-à-vis disbursements up to the quarter ending JUNE 2019 of FY 2019-20:

- The banks have disbursed Rs.13222Crore under Short Term agriloans registering 20.03% achievement to the Annual target.
- The banks have disbursed Rs.6386Crore under Agricultural Term loans registering 13.83% achievement to the Annual target.
- Total agriculture registering 17.48 % achievement to the annual target.

By Regional Director, RBI
Bengaluru

Talking Points for RD – 151st[th] meeting of the SLBC, Karnataka on October 07, 2020 at VidhanaSoudha, Bengaluru

Shri Vijay Bhaskar ji, Chief Secretary, Government of Karnataka, Ms. Vandita Sharma ji, Additional Chief Secretary & Development Commissioner, Ms Manimekhalaiji, ED, Canara Bank, and Chairman SLBC, Shri Niraj Kumar Verma, CGM NABARD, Shri Chandrasekhar Rao, GM, SLBC, Senior Government Officials and friends from banking fraternity, Ladies and Gentlemen, Very good afternoon to you all.

1. Review of Priority Sector Lending Guidelines

Master Direction - FIDD.CO.Plan.BC.5/04.09.01/2020-21 dated September 04, 2020

Major changes in PSL guidelines:

- Off-balance sheet interbank exposures are excluded for computing Credit Equivalent of Off-Balance Sheet exposure (CEOBE) for the priority sector targets.
- Under Agriculture, revised target for small and marginal farmers increased to 10% as against 8% during the previous dispensation. However, for SFBs, it would be 10%. This is to be implemented in a phased manner by 2023-24.
- PSL target for Primary Urban Cooperative Banks has been increased from 40% of ANBC or CEOBE whichever is higher to 75% effective March 31,2024 to be achieved in anphased manner commencing from March 31,2021.
- Advances to Weaker sections increased to 12% from the earlier 10 % to be implemented in a phased manner by 2023-24. However, for RRBs, the target would continue to be 15% of ANBS or CEOBE whichever is higher.
- 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. **Presently 14 districts in Karnataka have been identified with higher PSL credit while no district comes under low PSL credit.**

- Exposure upto Rs.50 crores to Start-ups will now be reckoned towards PSL. Start-ups basically prefer funds in the form of equity rather thandebt considering that they would break even only after a certain period of time and in the intervening period, as there will not be any cash inflows, servicing the debt would be an uphill task. Hence, we would like to know from the banks their plans ofproviding funds to these start-ups - through equity or credit exposure.
- Increasing the limits to renewable energy, including solar power and compressed bio gas plants.

Other issues:

- With regard to para no 5 under Agenda 9, (page no. 22) on the issue of RBI advising Banks and other FIs on the mode of financing FPOs, I would like NABARD to brief the forum.

- Presently, Udupi ,Uttara Kannada and Dakshina Kannada districts have been identified with low CD ratios. What is the action plan of banks to improve the position? I would also like active participation of all the stakeholders in the region to identify the economic activities that can be funded for improving the CD ratio to the desirable level.

2. New Criteria for classifying Micro, small or Medium enterprises

Government of India (GoI), vide Gazette Notification S.O. 2119 (E) dated June 26, 2020, has notified new criteria for classifying the enterprises as Micro, Small and Medium enterprises. Based on the Gazette Notification **detailed guidelines** have been issued in this regard, vide circular FIDD.MSME & NFS.BC.No.3/06.02.31/2020-21 dated July 2, 2020.

	Investment in Plant & Machinery	Turnover
Micro unit	Not more than one crore	Not more than 5 crore
Small unit	Not more than 10 crore	Note more than 50 crore
Medium	Not more than 50 crore	Not more than 250 core

Any unit crossing the limits under Investment and Turnover, shall cease to exist in that category and be placed in the next higher category.
However, no enterprise shall be place in the **lower category** unless it goes below the ceiling limits specified for its present category **in both the criteria** of investment as well as turnover.

Clarification provided on August 21, 2020 by RBI

- All enterprises are required to register online and obtain Udyam Registration Certificate (URC)
- Existing Entrepreneurs Memorandum (EM) Part II and Udyog Aadhaar Memorandum (UAMS) of the MSME obtained till June 30, 2020 shall remain valid till March 21,2021.
- All enterprises registered till June 30, 2020 shall file new registration in the Udyam Registration Portal well before March 31, 2021.
- URC issued on self-declaration basis for exempted enterprises from filing GSTR/ and or ITR return will be valid for the time being upto March 31,2021.
- Value of Plant and Machinery or equipment shall mean the Written Down Value as at the end of financial year as per Income Tax Act and NOT cost of acquisition or original price. Our earlier Circular dated July 13,2017 on Investment in P/N stands superseded.

3. Cyber Crime Coordination and Response

It has been pointed out by the State Police Authorities that there is a considerable delay in freezing the banks accounts after the order is served. Two urgent actions could be taken 1. All banks may appoint a 'Nodal Officer' as a single point of contact and a generic e-mail-id, at the State level, and notify the Police authorities for such correspondences. State Police too would have a generic email for such purposes. 2. SLBC may provide a model SOP which could indicatively include processes on internal approvals, execution of freezing/de-freezing, governance issues, definition of turnaround time limits, etc. I would suggest

Canara Bank, Karnataka Bank and the two RRBs to take lead on the matter. They could form a small group of officers to coordinate with the State Police authorities in putting in place an efficient response system.

4.Deepening and Expansion of Digital Payment systems

From the latest data submission we observe that banks have been able to shown improved coverage under certain areas. However, the progress of coverage of current accounts with one digital mode of payment i.e Net Banking, POS, QR is not on expected lines. In view of the prevailing situation, I would like to inform that Central office has acceded to the request of SLBC for extension of time for achieving the milestone upto March 31,2021.
However, I urge banks operating in Raichur to endeavour for early achievement of the milestone.

5.Trade Receivables Discounting system (TReDS)

During the previous SLBC meeting held on June 19, 2020, it was informed that that all state government departments, Boards, Corporations and State Undertaking have been given an option to participate on TReDs platforms (3 in no). We have been informed by Finance Department that as on date none of the above state undertakings have registered under the platform. I once again would request all the state government undertakings to register under the platform and help the MSME Sector.
I would like to urge the Karnataka based banks including SFBs to route all MSME vendor payments through the platform.

6. **National Strategy for Financial Education 2020-25:**
The second NSFE for the period 2020-25 has been prepared by the National Centre for Financial Education (NCFE) in consultation with all the Financial Sector Regulators, DFS and other Ministries of GoI and other stakeholders. The document intends to support the vision of the Govt. of India and Financial Sector Regulators by empowering various sections of the population to develop adequate knowledge, skills, attitudes and behaviour for managing their money better and plan their future.
The English and Hindi version of the document has been placed on the RBI's Website. I would like Karnataka based banks to come out with their plans / strategy to take forward this vision by the next SLBC meeting.

7. **Implementation of the Internal Working Group on Agriculture Credit:**
The Internal Working Group on Agricultural Credit had made certain recommendations which are at various stages of implementation of State and Central Governments.
Three recommendations relating to

- 100% digitization of land records of the state through the Bhoomi package;
- promote and conduct awareness drives for land consolidation to enable farmers to achieve economies of scale and incentive to make long term investments and
- allocate larger portion of the State government borrowing from RIDF fund for rural infrastructure development in the State need further attention.

We have been given to understand that NABARD has made a normative allocation of Rs.900 crores under RIDF to the state government towards rural infrastructure development

in the State. I, therefore, request the State government to brief the forum on developments under the remaining two areas viz., digitization of land records and consolidation of land holdings.

8. **Fixing of Scale of Finance:**
The State Level Task Force meeting was convened by Karnataka State Co-operative Bank Ltd on June 30,2020 for fixing the scale of finance for the state as a whole. We are given to understand that the SoF is yet to be finalised and communicated to the concerned stakeholders. I would request the state government to brief on the developments / status in the matter.

Annex

I would like to recap some of the circulars issued since the last SLBC meeting held on June 19, 2020

1. New Criteria for classifying Micro, small or Medium enterprises
Government of India (GoI), vide Gazette Notification S.O. 2119 (E) dated June 26, 2020, has notified new criteria for classifying the enterprises as Micro, Small and Medium enterprises. Based on the Gazette Notification **detailed guidelines** have been issued in this regard, vide circular FIDD.MSME & NFS.BC.No.3/06.02.31/2020-21 dated July 2, 2020.

Further clarification on the new definition was issued vide RBICircular FIDD.MSME & NFS.BC.No.4/06.02.31/ 2020-21 dated August 21, 2020. The clarifications mainly pertain to obtaining "Udyam Registration Certificate" from the entrepreneurs, validity of EM Part II and UAMs issued, value of Plant and Machinery or Equipment, etc. (FIDD.MSME & NFS.BC.No.3/06.02.31/2020-21 dated July 2, 2020).

2. Review of Priority Sector Lending Guidelines vide RBI Master Direction (FIDD.CO.Plan.BC.5/04.09.01/2020-21 dated September 04, 2020)

3. Enhancing Credit Delivery to Agriculture Logistics and Supply Chain Ecosystem
FIDD.CO.FSD. 79 /05.06.001/2020-21 dated August 3, 2020 has been issued to SLBCs advising banks to take 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. Furthermore, in the context of the Prime Minister's AtmaNirbhar Bharat Abhiyan stimulus package, which inter alia includes, setting up of Rs.1 lakh croreagri infrastructure fund to strengthen the farm gate infrastructure, SLBCs are advised to include lending for augmenting the farm gate and supply chain infrastructure, including against WRs/ NWRs/ e-NWRs, in their current Annual Credit Plan/ District Credit Plan.

4. Loans against Gold ornaments and Jewellery for Non-agricultural end uses. (DoR.No.BP.BC/6/21.04.048/2020-21 dated August 6, 2020)

Presently, loans sanctioned by banks against pledge of gold ornaments and jewellery should not exceed 75 per cent of their value. With a view to further mitigate the economic impact of the Covid 19 pandemic on households, entrepreneurs and small businesses, the

permissible loan to value ratio (LTV) for loans against pledge of gold ornaments and jewellery for non- agricultural purposes has been increased from75 percent to 90 percent. This enhanced LTV ratio will be applicable up to March 31, 2021 to enable borrowers to tide over their temporary liquidity mismatches on account of Covid 19.

5. Micro, Small and Medium Enterprises (MSME) sector-Restructuring of Advances

(DOR.No.BP.BC/4/21.04.048/2020-21 dated August 6, 2020)

In view of the continued need to support the viable MSME entities on account of the fall out of Covid 19 and to align these guidelines with the Resolution Framework for Covid 19-related Stress announced for other advances, RBI has extended the one-time restructuring of MSME advances classified as 'standard' without a downgrade in the asset classification. The aggregate exposure, including non-fund-based facilities, of banks and NBFCs to the borrower should not exceed Rs 25 crore as on March 1, 2020 and the account should be a 'standard asset' as on March 1,2020. The restructuring of the borrower account should be implemented by March 31,2020 for availing the benefit. I urge all the bankers to continue our efforts for better credit flow to this sector.

6. Resolution Framework for Covid -19 related stress

(DOR.No.BP.BC/3/21.04.048/2020-21 dated August 06, 2020)
(DOR.No.BP.BC/13/21.04.048/2020-21 dated September 7, 2020)

RBI is providing a window under the prudential Framework to enable lenders to implement a resolution plan in respect of eligible corporate exposures without change in ownership, and personal loans, while classifying such exposures as Standard, subject to specified conditions. The resolution under this facility shall be extended only to borrowers having stress due to Covid-19. All lending institutions shall mandatorily consider the four key ratios, i.e. Total Outside liabilities/Adjusted Tangible Net Worth, Total Debt/EBITDA, Debt Service Coverage Ratio (DSCR) and Average Debt Service Coverage Ratio (ADSCR) as floors or ceilings while finalizing the resolution plans. The operating and financial performance of the borrower before Covid-19 and impact of Covid-19 classified as mild, moderate and moderate and severe at the lender's discretion, shall be taken into account while stipulating appropriate ratios and assessing cashflows in subsequent years. Compliance may be ensured to ratio TOL/ATNW agreed as per the resolution plan at the time of implementation itself and have to be maintained by March 31, 2022. The compliance in meeting the agreed ratios must be monitored as financial covenants and during subsequent credit reviews on an ongoing basis. The signing of Inter -Creditor Agreement (ICA) is mandatory requirement for all lending institutions involving multiple lending institutions.

7. Opening of Current accounts

(DOR.No.BP.BC/7/21.04.048/2020-21 dated August 6, 2020)

No bank shall open current accounts for customers who have availed credit facilities in the form of cash credit (CC)/overdraft(OD) from the banking system and all transactions shall be routed through the CC/OD account. Where a bank's exposure to a borrower is less than 10 percent of the exposure of the banking system to that borrower, while credits are freely permitted, debits to the CC/OD account can only be for credit to the CC/OD account of that borrower with a bank that has 10 percent or more of the exposure of the banking system to that borrower. Funds will be remitted from these accounts to the said transferee CC/OD

account at the frequency agreed between the bank and the borrower. These instructions are issued to monitor exposure of banking system to the borrower, to put right the deficiencies in due diligence by banks in opening of current accounts and also to work as a safeguard for opening of current accounts for borrowers who had availed credit facilities from multiple banks. The banks shall ensure compliance with the above instructions for existing current and CC/OD accounts within a period of three months from August 06, 2020.

8. Offline Retail Payments using Cards/wallets/Mobile Devices – Pilot
(DPSS.CO.PD.No.115/02.14.003/2020-21 dated August 06, 2020)

To encourage technological innovations that enable offline digital transactions, RBI has permitted conducting a pilot scheme for a limited period. under which authorized Payment System Operators(PSOs)- banks and non-banks- will be able to provide offline payment solutions using cards, wallets or mobile devices for remote or proximity payments.

9. Online Dispute Resolution (ODR)System for Digital Payments.

(DPSS.CO.PD No.116/02.12.004/2020-21 dated August 6, 2021)

RBI had announced introduction of Online Dispute Resolution (DR) system for resolving customer disputes and grievances pertaining to digital payments, using a system driven and rule-based mechanism with zero or minimal manual intervention. To begin with, authorized Payment System Operators are required to implement ODR system for disputes and grievances related to failed transactions in their respective payment systems by January 1, 2021.

10. Positive Pay for Cheque Truncation System

(DPSS.CO.RPPD.No.309/04.07.005/2020-21 dated September 25, 2020)

To augment customer safety in cheque payments and reduce instances of fraud occurring on account of tampering of cheque leaves, it has been decided to introduce a mechanism of Positive Pay for Cheque Truncation System (CTS). This involves a process of reconfirming key details of large value cheques by the issuer bank electronically, through channels like SMS, mobile app, internet banking, ATM etc.to the drawee bank, which are cross checked with the cheque presented by CTS. The mechanism is expected to be one of the strong defenses in preventing check frauds which can reduce disbursement risk, improve audit control, save business time and money. While availing this facility is at the discretion of the account holder, banks may consider making it mandatory for cheques of amount Rs 5, 00,000 and above. Only those cheques which are compliant with above instructions will be accepted under dispute resolution mechanism at the CTS grid. The banks are advised to create adequate awareness among their customers on the features of Positive Pay System through SMS alerts, display in branches, ATMs, website and internet banking. The Positive Pay System shall be implemented from January 01, 2021.

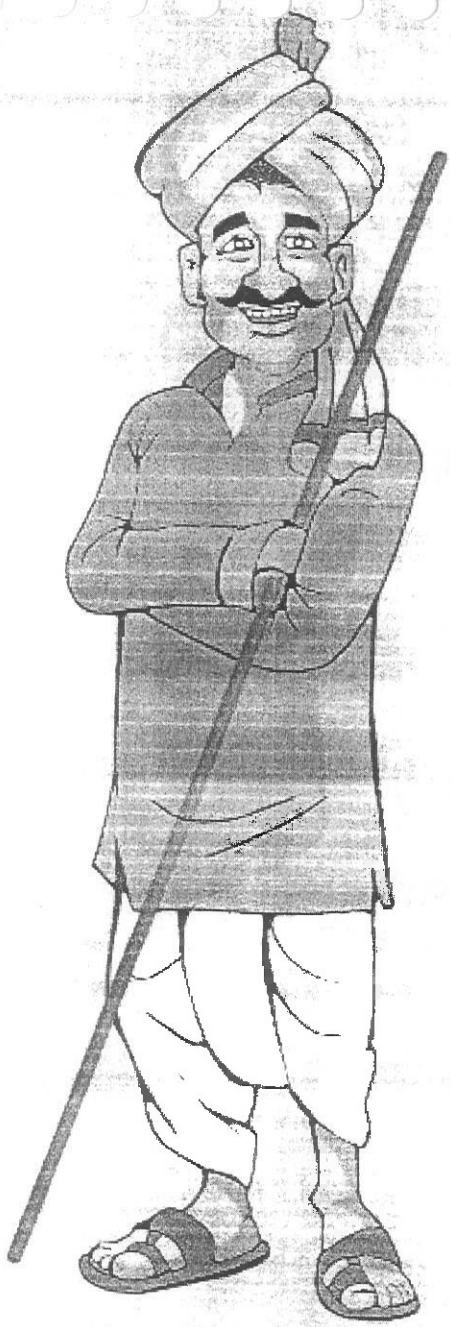
By CGM NABARD

151st SLBC Meeting convened on 07 October 2020 at VidhanSoudha, Bengaluru

Chief General Manager NABARD while addressing the house highlighted the following:

- NABARD's initiative in convergence of PACS as MSC scheme with AIF. Around 1000 PACS will be covered and geotagged by way of grant support from NABARD.
- NABARD's Special Refinance Scheme for micro food processing. He suggested that SHGs can be targeted under the scheme.
- Special Refinance Scheme on WDF/TDF, lead taken by both the RRBs and discussions and possible MoU with SBI on this.
- GoKrequested to provide matching grant support for computerisation of PACS.
- Onboarding of 1.80 lakh SHGs on EShakti portal. The portal can be used by stakeholders for identification of good-working SHGs and convergence of PMFME scheme and NABARD's special refinance scheme on micro-food processing can be done.
- Lack of availability of disaggregated sub-sector wise data on Agriculture term lending and requested SLBC to explore mechanism for making available such data so that effective monitoring of GLC flow in Agriculture sectors can be done.
- Need to allocate bankwise targets under AIF and PMFME schemes.
- Overlapping of allocation of areas to IAs for FPOs has been observed due to multi-agency approach. He suggested that allocation should be done at State level to avoid overlapping and effective utilisation of resources.

CGM NABARD in association with Shri Rajiv Chawla, ACS, E-governance made a presentation on FRUITS portal. Department of E-Governance, GoK has developed FRUITS portal which has database of 65 lakh farmers (Farmer-wise data on land details, personal details, crop details etc.). Now, it is proposed to link FRUITs portal to Banks' CBS through an interface so that loan details of individual farmers can be onboarded to FRUITS portal and creation of charge can happen seamlessly. This will ensure de-duplication of subsidy schemes as also easier charge-creation of property while sanctioning loans.



ಜಾಗರೂಕರಾಗಿರಿ!

ಶೀಘ್ರ ಹಣಗಳಿಸುವ ಸ್ಕೀಮ್‌ಗಳಿಗೆ ತುತ್ತಾಗದಿರಿ.

- ನಿಮ್ಮ ಹಣವನ್ನು ಸರ್ಕಾರದಿಂದ ಮಾನ್ಯತೆ ಪಡೆದಿರುವ ಸಂಸ್ಥೆಗಳಲ್ಲಿ ಹೂಡಿಕೆ ಮಾಡಿ.
- ಸಂಸ್ಥೆಯ ಹಿನ್ನೆಲೆಯನ್ನು ಕೂಲಂಕುಶವಾಗಿ ಪರಿಶೀಲಿಸಿ.
- ನಿಯಮ ಮತ್ತು ನಿಬಂಧನೆಗಳನ್ನು ಸರಿಯಾಗಿ ಓದಿರಿ.

ನಿಮ್ಮ ಬ್ಯಾಂಕ್ ಖಾತೆಯ ವೈಯಕ್ತಿಕ ವಿವರಗಳಾದ ಓಟಿಪಿ, ಚಿತ್ರಾದಿಗಳನ್ನು ಯಾರೊಂದಿಗೂ ಹಂಚಿಕೊಳ್ಳಬೇಡಿ

ಕಾನೂನು ಬಾಹಿರವಾಗಿ ಹಣ ವ್ಯವಹಾರ ಮಾಡುವ ಸಂಸ್ಥೆಗಳ ಮೇಲೆ ನಿಗಾ ಇಡಲು ಹಾಗೂ ದೂರು ನೀಡಲು, www.sachet.rbi.org.in ಗೆ ಭೇಟಿ ನೀಡಿ.

ಹೆಚ್ಚಿನ ಮಾಹಿತಿಗಾಗಿ 14440ಗೆ ಮಿಸ್ಡ್ ಕಾಲ್ ನೀಡಿ.

ಅಥವಾ https://rbi.org.in/rvr ಗೆ ಭೇಟಿ ನೀಡಿ.

ಸಾರ್ವಜನಿಕರ ಹಿತಾಸಕ್ತಿಗಾಗಿ ಜಾರಿಗೊಳಿಸುವವರು

ಕರ್ನಾಟಕ ರಾಜ್ಯ ಮಟ್ಟದ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿ



ಹೆಚ್ಚಿನ ಬಡ್ಡಿ ಮತ್ತು ಹಣ ದ್ವಿಗುಣಗೊಳಿಸುವ ಯೋಜನೆಗಳ ಬಗ್ಗೆ ಎಚ್ಚರ ವಹಿಸಿರಿ!

ಇಂತಹ ಸಂಸ್ಥೆಗಳ ಮೇಲೆ ನಿಗಾ ಇಡಲು ಹಾಗೂ ದೂರು ನೀಡಲು, www.sachet.rbi.org.in ಗೆ ಭೇಟಿ ನೀಡಿ.

ಹೆಚ್ಚಿನ ಮಾಹಿತಿಗಾಗಿ 14440ಗೆ ಮಿಸ್ಡ್ ಕಾಲ್ ನೀಡಿ ಅಥವಾ https://rbi.org.in/rvr ಗೆ ಭೇಟಿ ನೀಡಿ.

ನಿಮ್ಮ ಪಿಜವನ್ನು ಬಾಡಿಗೆಯಿಂದ ಪೂರಿಕೆ ಮಾಡಿ!

ನಿಮ್ಮ ಬ್ಯಾಂಕ್ ಖಾತೆಯ ಕೆವೈಸಿ ವಿವರಗಳ ಬಗ್ಗೆ ಬ್ಯಾಂಕಿನಿಂದ ಯಾವುದೇ ಕರೆಯನ್ನು ಯಾವತ್ತೂ ಸ್ವೀಕರಿಸಬೇಡಿ

ಜಾಗೃತಿಗಾಗಿ ಜಾರಿಗೊಳಿಸಿದವರು

ಕರ್ನಾಟಕ ರಾಜ್ಯ ಮಟ್ಟದ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿ



ಠೇವಣಿಗಳ ಮರು ಪಾವತಿಯಲ್ಲಿ ಕರ್ತವ್ಯಲೋಪಗಳಿವೆಯೇ?

ಕಾನೂನು ಬಾಹಿರವಾಗಿ ಹಣ ವ್ಯವಹಾರ ಮಾಡುವ ಸಂಸ್ಥೆಗಳಿವೆಯೇ?

ಹಾಗೆ ಕಂಡುಬಂದಲ್ಲಿ ದೂರು ನೀಡಲು, www.sachet.rbi.org.in ಗೆ ಭೇಟಿ ನೀಡಿ,

ಹೆಚ್ಚಿನ ಮಾಹಿತಿಗಾಗಿ 14440ಗೆ ಮಿಸ್ಡ್ ಕಾಲ್ ನೀಡಿ ಅಥವಾ https://rbi.org.in/rvr ಗೆ ಭೇಟಿ ನೀಡಿ.

ನಿಮ್ಮ ಪಿಜವನ್ನು ಬಾಡಿಗೆಯಿಂದ ಪೂರಿಕೆ ಮಾಡಿ!

ನಿಮ್ಮ ಬ್ಯಾಂಕ್ ಖಾತೆಯ ಕೆವೈಸಿ ವಿವರಗಳ ಬಗ್ಗೆ ಬ್ಯಾಂಕಿನಿಂದ ಯಾವುದೇ ಕರೆಯನ್ನು ಯಾವತ್ತೂ ಸ್ವೀಕರಿಸಬೇಡಿ

ಜಾಗೃತಿಗಾಗಿ ಜಾರಿಗೊಳಿಸಿದವರು

ಕರ್ನಾಟಕ ರಾಜ್ಯ ಮಟ್ಟದ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿ

-103-


ಜಾಗರೂಕರಾಗಿರಿ!
ಶೀಘ್ರ ಹಣಗಳಿಸುವ ಸ್ಕೀಮ್‌ಗಳಿಗೆ ತುತ್ತಾಗದಿರಿ.
• ನಿಮ್ಮ ಹಣವನ್ನು ಸರ್ಕಾರದಿಂದ ಮಾನ್ಯತೆ ಪಡೆದಿರುವ ಸಂಸ್ಥೆಗಳಲ್ಲಿ ಹೂಡಿಕೆ ಮಾಡಿ.
• ಸಂಸ್ಥೆಯ ಹಿನ್ನೆಲೆಯನ್ನು ಕೂಲಂಕುಶವಾಗಿ ಪರಿಶೀಲಿಸಿ.
• ನಿಯಮ ಮತ್ತು ನಿಬಂಧನೆಗಳನ್ನು ಸರಿಯಾಗಿ ಓದಿರಿ.
ನಿಮ್ಮ ಬ್ಯಾಂಕ್ ಖಾತೆಯ ವೈಯಕ್ತಿಕ ವಿವರಗಳಾದ ಓಟಿಪಿ, ಇತ್ಯಾದಿಗಳನ್ನು ಯಾರೊಂದಿಗೂ ಹಂಚಿಕೊಳ್ಳಬೇಡಿ
ಕಾನೂನು ಬಾಹಿರವಾಗಿ ಹಣ ವ್ಯವಹಾರ ಮಾಡುವ ಸಂಸ್ಥೆಗಳ ಮೇಲೆ ನಿಗಾ ಇರಿಸಲು ಹಾಗೂ ದೂರು ನೀಡಲು, www.sachet.rbi.org.in ಗೆ ಭೇಟಿ ನೀಡಿ.
ಹೆಚ್ಚಿನ ಮಾಹಿತಿಗಾಗಿ 14448ಕ್ಕೆ ಮಿಸ್ಡ್ ಕಾಲ್ ನೀಡಿ.
ಫ್ರಶ್ನಾ https://rbi.org.in/Scripts/FAQs.aspx?Id=3 ಗೆ ಭೇಟಿ ನೀಡಿ.
ಸಾರ್ವಜನಿಕ ಹಿತಾಸಕ್ತಿಗಾಗಿ ಪ್ರಕಟಿಸಲಾಗಿದೆ
ಕರ್ನಾಟಕ ರಾಜ್ಯ ಮಟ್ಟದ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿ
KA-18
F-0593
WABCO
03/17


ಹೆಚ್ಚಿನ ಬಡ್ಡಿ ಮತ್ತು ಹಣ ದ್ವಿಗುಣಗೊಳಿಸುವ
ಯೋಜನೆಗಳ ಬಗ್ಗೆ ಎಚ್ಚರ ವಹಿಸಿರಿ!
ಇಂತಹ ಸಂಸ್ಥೆಗಳ ಮೇಲೆ ಕಣ್ಣಿಡಲು ಹಾಗೂ ದೂರು ಕೊಡಲು, www.sachet.rbi.org.in ಗೆ ಭೇಟಿ ನೀಡಿ.
ಹೆಚ್ಚಿನ ಮಾಹಿತಿಗಾಗಿ 14440ಗೆ ಮಿಸ್ಡ್ ಕಾಲ್ ಕೊಡಿ ಅಥವಾ https://rbi.org.in/hw ಗೆ ಭೇಟಿ ನೀಡಿ
ಕಬಿ-ಡಿಜಿ
ಎಫ್-೧೯೦೫
ಹೆಚ್ಚಿನ ಬಡ್ಡಿ ಮತ್ತು ಹಣ ದ್ವಿಗುಣಗೊಳಿಸುವ
ಯೋಜನೆಗಳ ಬಗ್ಗೆ ಎಚ್ಚರ ವಹಿಸಿರಿ!
ಇಂತಹ ಸಂಸ್ಥೆಗಳ ಮೇಲೆ ಕಣ್ಣಿಡಲು ಹಾಗೂ ದೂರು ಕೊಡಲು, www.sachet.rbi.org.in ಗೆ ಭೇಟಿ ನೀಡಿ.
ಹೆಚ್ಚಿನ ಮಾಹಿತಿಗಾಗಿ 14440ಗೆ ಮಿಸ್ಡ್ ಕಾಲ್ ಕೊಡಿ ಅಥವಾ https://rbi.org.in/hw ಗೆ ಭೇಟಿ ನೀಡಿ

Annexure-4B

Status of readiness of Banks in Karnataka as on 30th Sep 2020				
Sr.No	Bank Name	Active Kits	Total Enrolments/Updates in last 30 days	Avg. Enrolments/day
1	Andhra Bank	3	647	9
2	Axis Bank Ltd	13	552	2
3	Bandhan Bank Ltd	4	0	0
4	Bank of Baroda	55	18791	14
5	Bank of India	11	2747	10
6	BANK OF MAHARASHTRA	4	1406	15
7	Syndicate Bank	94	48129	21
8	Canara Bank	190	63585	14
9	Central Bank of India	6	178	1
10	City Union Bank Limited	2	1838	38
11	Corporation Bank	55	18752	14
12	Federal Bank	8	750	4
13	Fincare Small Finance Bank Limited	21	1969	4
14	HDFC Bank Limited	25	3042	5
15	ICICI Bank Limited	21	4698	9
16	IDBI Bank Ltd	10	2776	12
17	IDFC BANK LIMITED	4	1385	14
18	Indian Bank	10	4269	18
19	INDIAN OVERSEAS BANK	2	4	0
20	IndusInd Bank	9	1919	9
21	Karnataka Bank	47	16532	15
22	Karur Vysya Bank	2	135	3
23	KotakMahindra Bank	12	2760	10
24	Lakshmi Vilas Bank	9	136	1
25	Punjab & Sind Bank	1	11	0
26	RBL Bank Limited	3	124	2
27	South Indian Bank	7	1362	8
28	STATE BANK OF INDIA	147	80211	23
29	Ujjivan Small Finance Bank	11	1683	6
30	Union Bank Of India	20	4954	10
31	YES Bank Limited	5	880	7
Grand Total		811	286225	15

ANNEXURE-4C

Bank Wise Bank Mitrs, Aadhaar Enrolment Centres & FLCs AS ON 30.9.2020

Sl.	NAME OF THE BANK	Aadhaar Enrolment Centres (AECs)		
		Functional	Non Functional	Total AECs
1	Axis Bank Ltd	13	0	13
2	Bandhan Bank	4	0	4
3	Bank of Baroda	55	0	55
4	Bank of India	11	1	12
5	Bank of Maharastra	4	1	5
6	Canara Bank	129	12	141
7	Cathelic Syrian Bank Ltd.	2	0	2
8	Central Bank of India	6	6	12
9	City Union Bank Ltd	2	0	2
10	Federal Bank Ltd.	8	0	8
11	Fincare Small Finance Bank	21	0	21
12	HDFC Bank Ltd	25	0	25
13	ICICI Bank Ltd	21	0	21
14	IDBI Bank	10	0	10
15	IDFC Bank	4	0	4
16	Indian Bank	10	0	10
17	Indian Overseas Bank	2	0	2
18	IndusInd Bank	9	0	9
19	Karnataka Bank Ltd	47	0	47
20	Karnataka Grameena Bank	92	20	112
21	Karnataka Vikas Grameena Bank	61	1	62
22	Karur Vysya Bank Ltd.	2	0	2
23	Kotak Mahendra Bank	12	10	22
24	Lakshmi Vilas Bank Ltd	9	0	9
25	Punjab and Synd Bank	1	0	1
26	Ratnakar Bank Ltd	3	0	3
27	South Indian Bank Ltd	7	2	9
28	State Bank of India	147	18	165
29	Ujjivan Small Finnance	11	0	11
30	Union Bank Of India	78	20	98
31	YES BANK Ltd.	5	0	5
	Total	**811**	**91**	**902**

ರಾಜ್ಯಮಟ್ಟದ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿ, ಕರ್ನಾಟಕ
(ಆರ್.ಬಿ.ಐ ಅಗ್ರಗೇಯ 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)

संयोजक ಸಂಯೋಜಕರು Convenor
ಕೆನರಾ ಬ್ಯಾಂಕ್ केनरा बैंक Canara Bank
सिंडिकेट सिंडिकेट Syndicate

Ref: 265/SLBC/2020/F-TFIIP

Date: 28.10.2020

1. All Members of State Level Implementation Committee for Targeted Financial Inclusion Intervention Programme within overall Aspirational District Programme of NITI Aayog
2. The Controlling Heads of Commercial Banks, RRBs and Co-operative Bank/KSFC/Small Finance Banks/Payments Bank - operating Branches & FLCs in Raichur & Yadgir districts
3. The Lead District Manager, State Bank of India, Raichur & Yadgir

Dear Sir,

Sub: First State Level Implementation Committee (SLIC) meeting held on 21.10.2020 through Microsoft Teams VC for the Targeted Financial Inclusion Intervention Programme (TFIIP) within the Overall Aspirational District Programme (ADP) of NITI Aayog.

With reference to the above, please find herewith enclosed Minutes of the first State Level Implementation Committee (SLIC) meeting held on 21.10.2020 under the Co Chairmanship of Joint Secretary, DFS:GOI and the Secretary to Government, Finance Department, GoK and attended by Members - representatives of nominated Banks, representatives from NITI Aayog, NPCI & MicroSave for the Targeted Financial Inclusion Intervention Programme (TFIIP) within the Overall Aspirational District Programme (ADP) of NITI Aayog.

We request you to acknowledge the same and circulate among the concerned controlling offices and branches of Aspirational Districts- Raichur and Yadgir in the state of Karnataka for effective implementation of action points and achieving the 100% coverage under Key Performance Indicators allotted under Aspirational District Programme.

Further, we request you to place the Minutes of SLIC in the next DLIC meeting of two districts and report confirmation.

Yours faithfully,

(B CHANDRASEKHARA RAO)
Member Secretary – SLIC
Convenor SLBC Karnataka &
General Manager, Canara Bank

CC To: The Joint Secretary, DFS, GOI, New Delhi

The Secretary to GOK, Finance Department (Budget & Resources and Fiscal Reforms)

The Secretary to GOK, Finance Department (Fiscal Reforms)

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, 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

Minutes of the first State Level Implementation Committee (SLIC) meeting held 21.10.2020 for the Targeted Financial Inclusion Intervention Programme (TFIIP) within the Overall Aspirational District Programme (ADP) of NITI Aayog.

Background:

With reference to the Department of Financial Services (DFS) letter no.6/5/2018-FI(Vol II) (C-300382286) dated 13.07.2020 to enhance the penetration of financial inclusion in the Aspirational Districts, DFS has launched Targeted Financial Inclusion Intervention Programme (TFIIP) initially in the 40 Aspirational Districts within the overall Aspirational Districts Programme (ADP) of NITI Aayog. As per the decision of National Level Steering Committee (NLSC), State Level Implementation Committee (SLIC) has been constituted by DFS under the co chairmanship of Joint Secretary, DFS and Principal Secretary, Finance Department, GOK with Convenor:SLBC, Karnataka as Member-Secretary and Zonal/Regional Head's of SBI, UBI, PNB, BOB along with representatives of NITI Aayog, NPCI and MicroSave as members.

Accordingly, the 1st SLIC meeting for the TFIIP within Aspirational District Programme (ADP) was held on 21.10.2020 through Microsoft Teams VC under the co chairmanship of Sri. Suchindra Misra, IAS, Joint Secretary: DFS and Dr.Ekroop Caur, Secretary to Government, Finance Department (Budget & Resources), GOK and all other designated executives of the Committee & representatives of Finance Dept. of GoK.

Minutes :

Sri. B Chandrasekhara Rao, Convenor :SLBC, Karnataka and Member Secretary of SLIC in his opening remarks welcomed all the members of the SLIC and informed the committee that the state of Karnataka has two aspirational districts namely – Raichur & Yadgir and SBI is the Lead Bank for both the districts. While first phase was over by 30.09.20 second phase is from 01.10.20 to 31.03.21.

1) Identifying the locations for Financial Inclusion & Financial Literacy camps by District Administration and Banks & their active participation in camps.

Sri Suchindra Misra, Joint Secretary, DFS has observed as follows.

- Identification of locations for conducting the camps to be done by DLIC.
- Camps shall cover the locations where coverage under the schemes is less and which will give maximum impact on achieving set targets under KPIs viz CASA, PMJJBY, PMSBY and APY.
- Lead bank to inform all member banks in the district, under copy to SLBC, in advance for their active participation. SLBC to ensure there is a active participation by other banks also.
- LDMs to share the action plan of the organizing Bank to all the Banks in the Service Area of the location for better and wider enrollment / coverage under targeted schemes.
- SLBC to coordinate with Regional Heads/State Heads of the Banks for participation in the camps by putting up stalls.
- Service area banks are required to organize a stall in the camp so that awareness of Social Security Schemes can be spread among the public/participants and maximum applications can be accepted by account holding Bank for enrolment with auto debit mandate for premium.

- All banks to actively involve in conducting the Financial Inclusion/Financial Literacy camps along with Lead Bank SBI in the two districts.
- District Administration and Banks to setup camps for Aadhaar seeding, Mobile seeding, Financial literacy, Digital literacy, On boarding for digital transactions like issue of QR codes by contacting local vendors and issuance of debit cards etc.
- Member banks to discuss the issue of, in DLIC meetings, acceptance of Social Security applications from other bank customers during the FI/FL camps.
- Efforts to be made in the camps to cover all eligible-uncovered-willing persons under the schemes.
- LDMs to share SOP for enrollment of persons under the schemes by banks.
- Centre-wise and Bank-wise progress and performance to be analyzed for further improvement.
- Explained the importance of representation of NPCI in committee for improving digital literacy and that of MicroSave for avoiding duplication of accounts.

(Action: DLIC, District Administration & All Banks & LDMs)

***Dr Ekroop Caur Secretary Secretary Finance Dept. (BR) and Smt. Manju Prasanna Pillai, Secretary, Finance Dept. (FR), GoK** have suggested as follows.*

- Assured support from the State Govt. & District Authorities.
- Offered to take up the publicity activity through the line departments.
- Urged the Committee to review the performance and progress by the District Administration - Line Departments and banks in terms of coverage of eligible persons under the Social Security Schemes.
- Suggested for adequate publicity by District administration / banks in the locations identified for organizing camps and make sure to reach out to maximum participants.
- The District Magistrate along with Block head to extend the requisite support from the Government in mobilizing and creating awareness to the people about the schemes.
- Stressed upon the need for time bound achievement of targets.

(Action: FD:GOK, District Administration, Line Departments, All Banks & LDMs)

***Sri Maruthi, NPCI** has proposed as follows.*

- Publicity videos clippings/cartoons in the camps to be in vernacular language for easy understanding by participants and for more impact on the people.
- Suggested to perform a demo transaction in all the camps viz PoS transactions, ATM withdrawal, QR transactions and Mobile banking etc. so that people will understand the benefits of electronic transactions in terms of simplicity, safety and swiftness.
- The committee has advised NPCI to share publicity material and Finance Department, GOK for translating the publicity material into Kannada language.

(Action: All Banks, NPCI, FD:GOK & SLBC)



2) **Set Block level targets against KPIs and monitor achievement of target through camps.**

District wise targets were set by DFS and Block level target were fixed by DLIC and allotted to respective Service Area Banks for Phase-I (up to September 2020)

The status of performance by Aspirational Districts against the target set by DFS per lakh population as on 31.08.2020 is as under

Sl No	Benchmark for aspirational districts	Bank accounts (CASA) per lakh population	PMJJBY enrolments per lakh population	PMSBY enrolments per lakh population	APY enrolments per lakh population
	Benchmark (Best performing district in the country)	1,29,755	9,772	30,303	2,886
		Vishakapatnam (AP)	Adilabad (Telangana)	Mahasamund (Chattisgarh)	Fatchpur (UP)
1	Phase I (75%of benchmark)	**97,316**	**7,329**	**22,727**	**2,164**
Phase I – status as on 31.08.2020					
Raichur		110742 (113.79%)	5328 (72.69%)	10925 (48.07%)	1969 (90.98%)
Yadgir		103043 (105.88%)	2817 (38.43%)	7192 (31.64%)	169 (7.80%)

***Sri Suchindra Misra**, Joint Secretary, DFS has observed as follows.*

- Informed the committee about the rationale in selecting the performance of the top performing district under each KPI for benchmark purpose so as to achieve best performance in the aspiration districts.
- Advised that banks should set targets to all branches based on the profile of the customers and demography & geography of the service area.
- Suggested for collection of bank wise data in the two districts regarding performance under KPIs for review by the committee so as to ensure participation by all banks in achieving the set KPI targets.
- Observed that Yadgir district has more scope for FI in terms of opening of PMJDY accounts.
- Suggested to further improve the performance under other three KPIs i.e. PMJJBY, PMSBY & APY.

(Action: DLIC, All Banks & LDMs)

***Sri Ajith Pai**, Niti Aayog has observed as follows.*

- Requested to look into the aspect of achievement of more than 100% under the KPI of CASA accounts as the need is to cover all eligible unique individuals for better financial inclusion / achievement under KPIs rather than same individual having multiple accounts.

- Suggested to revisit the criteria for classification of CASA account as operational and examine the issue of reducing the existing period of 2 years to 2 months for a customer induced transaction so that operative CASA accounts in the districts can be reviewed effectively.

(Action: DLIC, All Banks & LDMs)

***Sri Joby Jose**, DGM:SBI, Kalburgi briefed as follows.*

Shared information about no.of branches, BCs and performance by Bank in the district under KPIs and informed that henceforth as Lead Bank, SBI will share the action plan to all member banks in the districts and ensure complete participation by all banks in camps.

Assured to further improve the performance in **Yadgir district.**

(Action: DLIC, All Banks & LDMs)

***Sri B Chandrasekhara Rao**, Convenor:SLBC made the following suggestions to the Committee:*

Government of Karnataka is requested to:

- Extend necessary support through Line Departments in organizing periodic publicity campaigns with special focus on rural areas at regular intervals for creating awareness about benefits of Social Security Schemes – PMSBY, PMJJBY & APY.

- Advise the Line Departments / Welfare Departments to organize the awareness camps to bring the eligible persons for coverage under Social Security Schemes – PMSBY, PMJJBY & APY and other schemes such as PM Mudra, PM Kisan, PM SVANidhi, PM Ujwala, etc.

- Take up the issue of obtention of login credentials to office of the District Commissioner for updating the data of DLIC in PMJDY portal on monthly basis.

3) Check coverage by Branch/BC/IPPB outlet through Jan Dhan Darshak app / findmybank.gov.in and submit feedback on errors by DLIC.

***Sri Suchindra Misra**, Joint Secretary, DFS observed as follows.*

- MicroSave was requested to guide the DLIC, SLIC, LDMs and Controlling offices of the banks for rectifying the errors in JDD app.
- Banks to take necessary guidance from their respective FI verticals, if required.
- To have regular interaction with LDMs and district coordinators of banks in the two districts
- Minutes of SLIC to be shared with DLICs for follow up.

(Action: MicroSave, All Banks & LDMs)

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Conclusion

Meeting was concluded with vote of thanks by Sri B Chandrasekhara Rao, Member Secretary SLIC and Convenor SLBC besides informing that the suggestions of the committee have been taken note of. He added that SLBC shall continue regular interaction with and also advise LDMs & banks for arranging more structured camps with participation of all banks in the succeeding months so as to achieve more coverage in both the Raichur & Yadgir districts and necessary guidance will be provided to LDMs to reconcile the errors found in findmybank website and JDD app.

List of Participants:

Sl. No.	Name of the Dept / Organization	Name of the Official	Designation in the team
1	Financial Inclusion – DFS	Sri. Suchindra Misra, IAS Joint Secretary	Co Chair
2	Principal Secretary Finance – GOK	Dr. Ekroop Caur, IAS Secretary, Finance Dept. (Budget & Resources) Smt. Manju Prasannan Pillai Secretary, Finance Dept. (Fiscal Reforms)	Co Chair
3	State Nodal Officer – NITI Aayog	Sri. Ajit Pai	Member
4	General Manager – SLBC	Sri. B Chandrasekhara Rao Convenor SLBC Karnataka & GM	Member Secretary
5	Zonal Head / Regional Head – SBI	Sri. Joby Jose DGM, AO3, Kalburgi	Member
6	Zonal Head / Regional Head – PNB	Sri. Vijay Kumar DGM / Circle Head, Bengaluru	Member
7	Zonal Head / Regional Head – UBI	Sri. P. Seetharamaiah DGM, FGMO Bengaluru	Member
8	Zonal Head / Regional Head – BOB	Sri. B Sivaram Dy.Zonal Manager, ZO Bengaluru	Member
9	Representative of CEO – NPCI	Sri. Maruthi C M Representative	Member

Other Participants

Sl. No.	Name of the Dept / Organization	Name of the Official	Designation
1	SLBC Karnataka	Sri. J V S Prasad	Dy. General Manager
2	SLBC Karnataka	Sri. C Basavaraju	Divisional Manager
3	SLBC Karnataka	Sri. Nagalingamurthy M R	Manager

(B Chandrasekhara Rao)
Member Secretary – SLIC
Convenor SLBC Karnataka &
General Manager, Canara Bank

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Suggested Action Points for 1st SLIC Meeting for TFIIP held on 21.10.2020

Sl No	Action Point	Action by
1	Identification of locations for conducting the camps.	DLIC, District Administration, All Banks
2	Informing all member banks in the district in advance for their active participation in camps and their active participation.	All Banks, LDMs
3	Share the action plan to all member banks in the districts and ensure complete participation by all banks in camps.	LDMs
4	Sharing the action plan of the organizing Bank to all the Banks in the Service Area of the location for better and wider enrollment / coverage under targeted schemes	LDMs
5	Coordination with Regional Heads/State Heads of the Banks for participation in the camps by putting up stalls	LDMs & SLBC
6	Organizing a stall in the camp so that awareness of Social Security Schemes can be spread among the public/participants and maximum applications can be accepted by account holding Bank for enrolment with auto debit mandate for premium.	Organizing Bank, LDMs
7	Setting of camps for Aadhaar seeding, Mobile seeding, Financial literacy, Digital literacy, On boarding for digital transactions like issue of QR codes by contacting local vendors and issuance of debit cards etc and acceptance of Social Security applications from other bank customers during the FI/FL camps.	District Administration, All Banks, LDMs
8	Sharing of SOP for enrollment of persons under the schemes by banks	LDMs
9	Analyzing of Centre-wise and Bank-wise progress under KPIs	DLIC, LDMs
10	Extending necessary support to District Administration through Line Departments in organizing periodic publicity campaigns with special focus on rural areas at regular intervals for creating awareness about benefits of Social Security Schemes – PMSBY, PMJJBY & APY.	Finance Department, GOK
11	Review of performance and progress under KPIs by the District Administration - Line Departments and banks in terms of coverage of eligible persons under the Social Security Schemes.	SLIC, DLIC, LDMs
12	Sharing of publicity material to FD:GOK for translation.	NPCI, Finance Department: GOK, SLBC
13	Setting of targets to all branches based on the profile of the customers and demography & geography of the service area.	All Banks, DLIC, LDMs
14	Covering all eligible unique individuals under KPIs for better financial inclusion	All Banks, DLIC
15	Guiding the DLIC, SLIC, LDMs and Controlling offices of the banks for rectifying the errors in JDD app	MicroSave, FI Verticals of respective Banks



Annexure-4E

GOVERNMENT OF KARNATAKA

No. FD 30 CAM 2020

Karnataka Government Secretariat,
M.S. Building,
Bengaluru, Date: 27.11.2020.

From,

Additional Chief Secretary to Government,
Finance Department,
Vidhana Soudha,
Bengaluru.

केनरा बैंक CANARA BANK
महा प्रबंधक का सचिवालय अग्रणी बैंक व क्षेत्रीय ग्रामीण बैंक विभाग
प्र का अनेक्स बेंगलूरु - 560 009
11 DEC 2020
GM's Secretariat
Lead Bank & Regional Rural Bank Wing
H O Annexe, Bengaluru - 560 009

To,

The Deputy Commissioner
Raichur District,
Raichur.

Sir,

Sub: Progress under Targeted Financial Inclusion Intervention Programme.

****

Kind attention is invited to our letter FD 30 CAM 2020 dated 24.08.2020 about the detailed guidelines and Standard Operating Procedure for District Level Implementation Committees under Targeted Financial Inclusion Intervention Programme (TFIIP) in aspirational districts. Identified key performance indicators (KPIs) under the programme include, number of bank accounts, enrollments under Pradhan Mantri Jeevan Jyothi Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Atal Pension Yojana (APY) per lakh population.

The position of your district under the programme as at 31.10.2020 based on the data furnished by Lead District Manager is as under :

Particulars	No. of Operative Bank accounts (CASA)	PMJJBY enrolments bank wise	PMSBY enrolments bank wise	APY enrolments bank wise
Raichur District (252 Branches)	2350433	70900	152872	27615
Performance as at Sep 2020 (Per lakh)	110586	5328	10925	2027
Performance as at Oct 2020 (Per lakh)	121910	5568	12018	2225
% Achievement to target	93.95%	56.98%	39.66%	77.10%
Target under the Programme (per lakh)	129755	9772	30303	2886
Actual target for 19.28 lakh population	2501676	188404	584242	55642
Performance as at Oct 2020 (actual)	2350433	107359	231726	42903
Actual Gap to target	151243	81045	352516	12739
Gap to target Per Branch (average) 252	1230	659	2866	104

...2

a) The achievement of target under CASA accounts though is encouraging at 93.95%, the gap to be bridged is quite challenging at an average of 1230 accounts per Branch in the district.

b) Similarly per branch gap to target under PMJJBY (659), PMSBY (2866) & APY (104) requires concerted efforts in the short time available before 31.12.2020.

This calls for all out efforts are by each bank and branch and you may ensure that the Block level meetings of Branch Heads are conducted along with the support of the block level officials to draw strategies to accomplish the targets in time.

The performance has to be reviewed at frequent intervals at the District Level Implementation Committee (DLIC) with all controlling heads of the Banks & line departments, to ensure the support & contribution from each & every bank in the endeavor.

Since for achievement of target, each branch has to open more than 1230 CASA accounts apart from enrolling large number {PMJJBY (659), PMSBY (2866) & APY (104)} of persons under other insurance & pension schemes, the support from the various development departments at grass root level in motivating the rural people in the matter, attains greater significance. Hence it is imperative that the district machinery supports the Banks in this endeavor effectively.

It is suggested that the monitoring of the progress is closely done with the Lead District Manager and you may personally steer the campaign effectively with the support of all stake holders to accomplish the targets in time.

Please keep us informed of the developments on a fortnightly basis.

Yours faithfully,

(Dr Ekroop Kaur)
Secretary to Government (Budget & Resources)
Finance Department & Co Chair
State Level Implementation Committee for TFIIP

copy to:

1. The Convenor State Level Bankers Committee, Canara Bank, H.O. Annexe, Gandhinagar, Bengaluru
2. The Chief General Manager State Bank of India, Local Head Office, St. Marks Road, Bengaluru - to guide the LDMs of the Aspirational Districts
3. The Lead District Manager, State Bank of India, Lead Bank Office Upstairs APMC Yard Branch, Rajendra Gunj, RAICHUR - 584 102

GOVERNMENT OF KARNATAKA

No. FD 30 CAM 2020

Karnataka Government Secretariat,
M.S. Building,
Bengaluru, Date: 27.11.2020.

From,

Additional Chief Secretary to Government,
Finance Department,
Vidhana Soudha,
Bengaluru.

To,

The Deputy Commissioner
Yadagir District,
Yadagir.

Sir,

Sub: Progress under Targeted Financial Inclusion Intervention Programme.

****

Kind attention is invited to our letter FD 30 CAM 2020 dated 24.08.2020 on the detailed guidelines and Standard Operating Procedure for District Level Implementation Committees under Targeted Financial Inclusion Intervention Programme (TFIIP) in aspirational districts. Identified key performance indicators (KPIs) under the programme include, number of bank accounts, enrollments under Pradhan Mantri Jeevan Jyothi Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Atal Pension Yojana (APY) per lakh population.

The position of the under the programme as at 31.10.2020 based on the data furnished by Lead District Manager is as under :

Particulars	No. of Operative Bank accounts (CASA)	PMJJBY enrolments bank wise	PMSBY enrolments bank wise	APY enrolments bank wise
Yadagir District (123 Branches)				
Performance as at Sep 2020 (Per lakh)	103639	2817	7192	177
Performance as at Oct 2020 (Per lakh)	90114	3177	7207	1990
% Achievement to target	69.45%	32.51%	23.78%	68.95%
Target under the Programme (per lakh)	129755	9772	30303	2886
Actual target for 11.74 lakh population	1523324	114723	355757	33882
Performance as at Oct 2020 (actual)	1057935	37299	84611	23361
Actual Gap to target	465389	77424	271146	10521
Gap to target Per Branch (average)	1847	307	1076	42

...2

a) The data furnished under CASA accounts shows a negative trend with the performance declining over the month and the gap to be bridged is very challenging at an average of 1847 accounts per Branch in the district.

b) Similarly per branch the gap to target under PMJJBY (307), PMSBY (1076) & APY (42) requires concerted efforts in the short time available before 31.12.2020.

This calls for all out efforts by each bank and branch and you may conduct Block level meetings of Branch Heads along with the support of the block level officials to draw strategies to accomplish the targets in time.

The performance has to be reviewed at the District Level Implementation Committee (DLIC) with all controlling heads of the Banks to ensure the support & contribution from each & every bank in the endeavor.

Since for achievement of target each branch has to open more than 1847 CASA accounts per branch apart from enrolling large number {PMJJBY (307), PMSBY (1076) & APY (42)} of persons under other insurance & pension scheme, the support from the various development departments at grass root level in motivating the rural people in the matter, attains greater significance. Hence it is imperative that the district machinery supports the Banks in this endeavor effectively.

It is suggested that the monitoring of the progress is closely done with the Lead District Manager and you may personally steer the campaign effectively with the support of all stake holders to accomplish the targets in time.

Please keep us informed of the developments on a fortnightly basis.

Yours faithfully,

(Dr Ekroop Kaur)
Secretary to Government (Budget & Resources)
Finance Department & Co Chair
State Level Implementation Committee for TFIIP

copy to:

1. The Convenor State Level Bankers Committee, Canara Bank, H.O. Annexe, Gandhinagar, Bengaluru
2. The Chief General Manager State Bank of India, Local Head Office, St. Marks Road, Bengaluru - to guide the LDMs of the Aspirational Districts
3. The Lead Dist. Manager, State Bank of India, Lead Bank Office, Station Road, YADGIR.

Annexure - 5A

ANNEXURE-35 (a)

BANKWISE DATA ON CROP LOAN/ KCC DATA AS AT SEPT 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 30.9.2020		KCC/Crop Loan O/s as SEPT 2020		Variation in O/S (SEPT 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	48704	803.43	586413	8376.05	-247062	-1750.49
2	State Bank of India	250643	4553.75	11974.28	43103	1209.53	245978	4618.89	-4665	65.14
3	Union Bank Of India	143953	2855.97	3762.66	37972	474.22	160208	3347.44	16255	491.47
4	Bank of Baroda	93409	1940.99	3208.69	37197	1051.90	95042	2036.09	1633	95.10
	Total (A)	**1321480**	**19477.25**	**31058.19**	**166976**	**3539.08**	**1087641**	**18378.47**	**-233839**	**-1098.78**
(B)	**OtherNationalised Banks**									
1	Bank of India	34821	682.95	983.61	1782	20.14	26987	467.43	-7834	-215.52
2	Bank of Maharastra	8834	136.81	186.18	725	11.95	8209	135.21	-625	-1.60
3	Central Bank of India	3583	38.03	360.42	2034	32.68	9852	245.67	6269	207.64
4	Indian Bank	18218	191.97	559.16	6735	211.19	9775	321.39	-8443	129.42
5	Indian Overseas Bank	53366	623.92	639.88	2829	33.82	41254	445.45	-12112	-178.47
6	Punjab National Bank	17885	326.43	369.07	216	5.00	16698	177.96	-1187	-148.47
7	Punjab and Synd Bank	44	2.02	16.39	0	0.00	48	1.26	4	-0.76
8	UCO Bank	3258	28.08	86.30	98	2.21	3258	41.77	0	13.69
	Total (B)	**140009**	**2030.21**	**3201.01**	**14419**	**316.99**	**116081**	**1836.14**	**-23928**	**-194.07**
(C)	**Other Comm.Banks**									
1	IDBI Bank	7159	253.71	474.08	1749	25.94	6883	247.31	-276	-6.40
2	Karnataka Bank Ltd	20016	554.92	1679.13	915	29.92	19387	558.72	-629	3.80
3	Kotak Mahendra Bank	2089	22.46	317.55	0	0.00	1627	25.37	-462	2.91
4	Cathelic Syrian Bank Ltd.	0	0.00	87.36	1	0.01	1	0.01	1	0.01
5	City Union Bank Ltd	1623	15.83	68.87	410	4.02	1150	11.25	-473	-4.58
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	66317	1314.09	74500	1367.01	8793	372.51
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	10349	164.90	14047	232.75	275	38.61
10	Lakshmi Vilas Bank Ltd	0	0.00	93.98	9	0.00	9	0.00	9	0.00
11	Ratnakar Bank Ltd	3653	178.19	217.24	1057	18.16	3575	183.45	-78	5.26
12	South Indian Bank Ltd	77	20.99	71.35	81	1.73	69	21.55	-8	0.56
13	Tamil Nadu Merchantile Bank	5054	43.69	14.70	1580	16.54	2908	29.06	-2146	-14.63
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	4700	332.46	46151	1409.45	-4006	-57.15
16	Axis Bank Ltd	11730	714.28	730.50	309	7.44	22802	555.57	11072	-158.71
17	ICICI Bank Ltd	122544	3401.38	1180.74	13633	577.58	24920	1571.94	-97624	-1829.44
18	YES BANK Ltd.	32	0.67	167.51	34	0.64	45	1.27	13	0.60
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	46	2.35	1131	162.89	-1263	-16.72
21	IDFC Bank	293	20.70	13.63	383	22.05	392	30.56	99	9.86
	Total(C)	**306300**	**8061.67**	**8582.85**	**101573**	**2517.83**	**219597**	**6408.16**	**-86703**	**-1653.51**
(D)	**R R B 's**									
1	Karnataka Grameena Bank	249507	3782.04	7692.74	111853	1525.60	292508	4456.18	43001	674.14
2	Karnataka Vikas Grameena Bai	286896	5057.95	3739.43	142416	2379.11	304044	5324.00	17148	266.05
	Total (D)	**536403**	**8839.99**	**11432.17**	**254269**	**3904.71**	**596552**	**9780.18**	**60149**	**940.19**
Total (Comm.Banks) A+B+C		**1767789**	**29569.13**	**42842.05**	**282968**	**6373.90**	**1423319**	**26622.77**	**-344470**	**-2946.36**
Grand Total (A+B+C+D)		**2304192**	**38409.12**	**54274.22**	**537237**	**10278.61**	**2019871**	**36402.95**	**-284321**	**-2006.17**
(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	1345601	8480.77	2474586	15010.81	136521	1701.01
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**	**1345601**	**8480.77**	**2474586**	**15010.81**	**136521**	**1701.01**
(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	12	0.38	13	0.28	13	0.28
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**	**12**	**0.38**	**13**	**0.28**	**13**	**0.28**
(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	1882850	18759.76	4494470	51414.04	-147787	-304.88

Annexure-5B

ANNEXURE-35 (b)						
DISTRICT WISE DATA ON CROP LOAN/ KCC AS AT 30.9.2020 (Amount in Crore)						
Sl	Name of the District	Annual Target (Amount)	Disbursement During the quarter ending SEPT 2020		Outstanding as at the quarter ending SEPT 202	
			TOTAL			
			Cards issued	Amount Sanctioned	No.	Amount
1	BAGALKOTE	4774	157551	1474	325854	3876
2	BALLARI	2571	46634	681	150114	215
3	BELAGAVI	5877	347407	2323	607615	546
4	BENGALURU (Rural)	1199	21274	203	56760	554
5	BENGALURU (Urban + Metro	2088	23126	538	39705	1004
6	BIDAR	1917	81230	417	206736	168
7	Chamarajnagar	1151	14185	164	59369	682
8	CHICKBALLAPUR	1002	13647	176	50338	746
9	CHICKKMAGALURU	2514	45757	819	92659	181
10	CHITRADURGA	1525	39223	369	108465	1045
11	DAKSHINA KANNADA	2099	92306	1022	109278	1394
12	DAVANAGERE	1720	67845	514	167767	146
13	DHARWAD	2706	46663	754	136177	2125
14	GADAG	1589	43880	664	110396	1935
15	HASSAN	1940	46988	478	261333	242
16	HAVERI	1322	65375	830	158907	2360
17	KALBURGI	3801	40032	551	185027	2147
18	KODAGU	1885	42954	777	67232	135
19	KOLAR	1096	9145	130	47347	638
20	KOPPAL	1207	33840	384	78178	1009
21	MANDYA	2497	57283	372	207677	141
22	MYSURU	1731	63746	720	139283	1678
23	RAICHUR	2790	63325	684	139953	2082
24	RAMANAGAR	1370	36497	282	116777	80
25	SHIVAMOGGA	2339	72265	654	138451	1694
26	TUMAKURU	3465	53061	472	202870	1994
27	UDUPI	983	29643	327	34971	503
28	Uttarakannada	1546	83109	707	91576	779
29	VIJAYAPURA	4017	129182	1068	312322	3527
30	YADGIR	1299	15677	205	91333	1072
	TOTAL	**66018**	**1882850**	**18760**	**4494470**	**51414**

Annexure - 5C

Annexure - 5C

Bankwise KCC Saturation progress for PM Kisan beneficiaries as on 04.12.2020 as per FIPLAN Portal

Sr No.	Bankname	Cumulative number of KCC applications Received Crop Loan	KCC Sanctioned - KCC(Crop Loan)	KCC Sanctioned - KCC(Crop Loan) with dairy	KCC Sanctioned - KCC(Crop Loan) with other allied activities	AH Dairy	AH Poultry	AH Others	Fishries	Grand Total	KCC Limit - KCC(Crop Loan)	KCC Limit - KCC(Crop Loan) with dairy	KCC Limit - KCC(Crop Loan) with other allied activities	KCC AH Dairy	KCC AH Poultry	KCC AH Others	KCC Fishries	KCC Limit Sanctioned Grand Total
1	Bank of Baroda	4309	4309	453	1731	1747	2	453	39	8734	109.49	7.92	40.04	5.6	0.12	0.94	0.38	164.49
2	Bank of India	960	695	35	10	844	3	3	0	1590	9.98	0.04	0.04	12.08	0.02	0.01	0	22.17
3	Bank of Maharashtra	348	345	0	1	4	0	0	0	350	6.42	0	0.01	0.03	0	0	0	6.46
4	Canara Bank	42770	42770	1057	19	29785	28	108	197	73964	585.18	3.52	0.11	77.7	0.96	0.3	1.61	669.38
5	Central Bank of India	1161	1158	0	0	82	3	1	22	1266	14.57	0	0	0.23	1.04	0	0.1	15.94
6	Cooperative Bank	312036	312036	17271	28	36135	0	0	10	365480	3367.65	42.11	0.27	53.31	0	0	0.14	3463.48
7	RRBs	257123	246128	85	21	19365	168	14	74	265855	4021.38	0.86	0.18	61.5	0.42	0.13	0.41	4084.88
8	Indian Bank	1787	1781	1	9	508	0	0	1	2300	21.61	0.01	0.1	1.35	0	0	0.01	23.08
9	Indian Overseas Bank	8880	8703	0	0	184	0	13	2	8902	95.71	0	0	0.81	0	0.1	0.01	96.63
10	Punjab & Sind Bank	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	Punjab National Bank	406	406	345	0	23	0	0	0	774	10.68	3.63	0	0.21	0	0	0	14.52
12	State Bank of India	51725	49054	1493	231	1131	16	281	28	52234	774.71	6.02	2.08	5.91	0	0	0	788.72
13	UCO Bank	390	360	0	0	91	0	0	1	452	8.5	0	0	0.72	0	0	0.02	9.24
14	Union Bank of India	11131	11080	629	2	2153	2	108	59	14033	240.29	3.51	0	16.83	0.04	1.78	2.61	265.06
15	ZTotal	693033	678825	21369	2052	92052	222	981	433	795934	9266.17	67.62	42.83	236.28	2.6	3.26	5.29	9624.05

Bankwise KCC Saturation progress for PM Kisan beneficiaries as on 30.09.2020 as per FIPLAN Portal

SrNo.	Bankname	Cumulative number of KCC applications Received Crop Loan	KCC Sanctioned - KCC(Crop Loan)	KCC Sanctioned - KCC(Crop Loan) with dairy	KCC Sanctioned - KCC(Crop Loan) with other allied activities	AH Dairy	AH Poultry	AH Others	Fishries	Grand Total	KCC Limit - KCC(Crop Loan)	KCC Limit - KCC(Crop Loan) with dairy	KCC Limit - KCC(Crop Loan) with other allied activities	KCC AH Dairy	KCC AH Poultry	KCC AH Others	KCC Fishries	KCC Limit Sanctioned Grand Total
1	Bank of Baroda	2697	2697	453	364	688	1	431	15	4649	72.13	7.92	9.55	2.02	0.02	1.28	0.24	93.16
2	Bank of India	1053	661	35	10	426	3	3	0	1138	7.7	0.04	0.04	12.08	0.02	0.01	0	19.89
3	Bank of Maharashtra	218	213	0	1	0	0	0	0	214	3.62	0	0.01	0	0	0	0	3.63
4	Canara Bank	39525	33401	969	17	24225	24	58	126	58820	417.83	3.1	0.07	61.23	0.27	0.16	1.18	483.84
5	Central Bank of India	387	384	0	0	48	3	0	22	457	7.69	0	0	0.11	0.12	0	0.1	8.02
6	Cooperative Bank	259880	259601	13599	0	27864	0	0	0	301064	2773.57	27.33	0	37.59	0	0	0	2838.49
7	RRBs	189047	178052	85	21	4889	37	13	61	183158	2877.62	0.86	0.18	15.54	0.1	0.13	0.33	2894.76
8	Indian Bank	77	56	819	2	582	0	0	0	1459	0.25	1.84	0	3.11	0	0	0	5.2
9	Indian Overseas Bank	6661	6581	0	0	82	0	1	1	6665	70.14	0	0	0.41	0	0	0	70.55
10	Punjab & Sind Bank	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11	Punjab National Bank	390	317	0	0	1	0	0	0	318	6.37	0	0	0.01	0	0	0	6.38
12	State Bank of India	38359	35326	1077	168	572	9	150	15	37317	566.53	4.38	1.49	2.78	0	0	0	575.18
13	UCO Bank	211	211	0	0	17	0	0	1	229	5.3	0	0	0.16	0	0	0.02	5.48
14	Union Bank of India	9982	9761	623	2	1732	2	108	86	12314	211.53	3.51	0	16.62	0.04	1.76	2.09	235.55
15	ZTotal	548493	527261	17660	585	61126	79	764	327	607802	7020.28	48.98	11.34	151.66	0.57	3.34	3.96	7240.13

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Bankwise KCC Dairy loan sanction as on 04.12.2020 as per PMFBY portal and Manual data collected by NABARD

Row Labels	Sum of Total Applicactions	Sum of Received	Sum of Not Received	Sum of No Action	Sum of Approved	Sum of Rejected	Sum of pending
AXIS	2817	113	2066	638	113	0	0
BK of Ma	928	33	856	39	2	0	31
BOB	4756	262	4410	84	101	161	0
BOI	6471	1644	4652	175	844	591	209
CANARA	163776	100255	63219	302	59431	40692	132
CBI	2732	657	1037	1038	138	422	97
City union	4	0	0	4	0	0	0
CSBK	3	0	0	3	0	0	0
DCC	198569	8380	5714	184475	3987	4387	6
Dena	3391	456	2889	46	195	261	0
FEDERAL	380	0	0	380	0	0	0
HDFC	791	0	0	791	0	0	0
ICICI	218	0	0	218	0	0	0
IDBI	2601	530	1588	483	57	387	86
IDFC	537	0	0	537	0	0	0
IN bk	4044	818	2116	1110	474	67	277
IOB	14741	1469	11457	1815	39	623	807
Kar Bk	24789	6664	15723	2402	591	2066	4007
KAR Vy bk	62	0	0	62	0	0	0
KGB	67780	8544	21619	37617	3254	1250	4040
kotak	1128	0	0	1128	0	0	0
KVGB	46026	14036	11192	20798	4219	4585	5232
LV BK	232	0	0	232	0	0	0
OBC	718	479	239	0	279	137	63
pAnd S bk	13	7	0	6	0	7	0
PNB	67859	12986	54098	775	9363	3525	98
SBI	105743	19143	71680	14920	6874	776	11493
SIB	102	0	0	102	0	0	0
TMBL	51	0	0	51	0	0	0
UBI	44961	13497	27729	3735	6767	4735	1995
UCO	2404	687	1640	77	45	26	616
Grand Total	768627	190660	303924	274043	96773	64698	29189
Mannual from NABARD							
DCC BANKS					32100		
RRBs					10624		
Grand total	768627	190660	303924	274043	139497	64698	29189

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Annexe - SD

Department of Animal Husbandry and Dairying
Monitoring Format (State-wise)
Campaign for provision of KCC to dairy farmers
PMFBY Portal Status

Dated : 18.11.2020

* Target revised by States

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 applications entered on PMFBY Portal	Received by banks	Not received by Banks	No Action	Approved	Rejected
1	Telangana	252498	148186	121742	139413	79777	40939	18697	15805	20629
2	Puduchery	7025	6695	6695	11	0	5	6	0	0
3	Kerala	196832	122599	113048	49394	13380	11777	24237	8443	2615
4	Madhya Pradesh	268087	216880	187500	159685	53460	30932	75293	10356	32177
5	Uttar Pradesh	1279560	654994	611610	60817	21521	16632	22664	3025	13311
6	Himachal Pradesh	46280	8586	1297	1789	782	439	568	178	334
7	Odisha*	92546	89265	88598	18158	1429	373	16356	674	552
8	Karnataka*	895157	941098	398673	766093	159113	253434	353546	82992	57223
9	Haryana	138530	118806	114480	110360	56308	21498	32554	21360	30275
10	Uttrakhand	153585	56465	45154	33835	11112	5181	17542	2868	3816
11	Punjab	350880	276142	276142	123406	31561	21565	70280	2918	22341
12	Rajasthan*	560511	533433	518791	538923	237254	166021	135648	41647	146674
13	Nagaland	4358	382	296	270	7	2	261	3	4
14	Bihar*	353131	338514	312807	193431	25290	98793	69348	2534	9809
15	Mizoram	385	110	101	0	0	0	0	0	0
16	Jharkhand	30000	32095	29238	7753	1045	606	6102	62	630
17	West Bengal	71887	44612	39683	1	1	0	0	0	1
18	Manipur	5574	661	603	260	105	34	121	6	90
19	Meghalaya	1250	828	787	76	7	4	65	6	90
20	Tamil Nadu	612868	478516	440928	453094	72157	181908	199029	10342	33902
21	Chhattisgarh	31445	19179	17165	11993	3518	1447	7028	1006	2151
22	Maharashtra	725666	359095	212109	263930	114387	57904	91639	6910	80129
23	Gujarat	3635512	403024	273158	29691	294	4301	25096	7	275
24	Andhra Pradesh	85200	124280	124280	44672	483	333	43856	289	155
25	Goa	19140	466	174	2	0	2	0	0	0
26	Assam	5029	3806	3357	68	21	15	32	1	5
27	Chandigarh	NA			396	86	18	292	40	43
28	NCT of Delhi				2	0	1	1	0	0
29	Sikkim				1	0	0	1	0	0
30	Tripura				104	4	7	93	0	1
	Total	9822936	4978717	3938416	3007628	883102	914171	1210355	211472	457232

Annexure - SF

BANK WISE KCC-FISHRIES APPLICATION SANCTIONS AND PENDING DETAILS AS PER DFS as on 26.11.2020					
BANK NAME	Sum of TOTAL APPLICATIONS SUBMITTED	Sum of OUT OF WHICH TOTAL SANCTIONED (NUMBER)	Sum of SANCTIONED AMOUNT (RS IN LAKH)	Sum of OUT OF WHICH TOTAL REJECTED (NUMBER)	Count of PENIDNG FOR APPROVAL (NUMBER)
AXIS BANK	17	0	0	8	9
BANK OF BARODA	799	219	135.02	14	566
BANK OF INDIA	45	21	22	0	24
BANK OF MAHARASHTRA	60	55	16.18	1	4
BAPUJI COOPERATIVE BANK	1				1
BHANDHAN BANK	1	0	0	0	1
BHARATH BANK	3	0	0		3
CANARA BANK	4745	882	393.47	89	3774
CATHOLIC SYRIAN BANK	1	0	0		1
CENTRAL BANK OF INDIA	102	42	18.4	0	60
FEDARAL BANK	22	0	0	1	21
HDFC BANK	16	0	0	0	16
ICICI BANK	11	0	0	0	11
IDBI BANK	8	1	0.5	0	7
IFDC BANK	5	0	0	0	5
INDIAN BANK	69	10	3.35	15	44
INDIAN OVERSES BANK	143	40	16.25	10	93
INDUSLND BANK	1	0	0	0	1
KARNATAKA BANK LIMITTED	426	16	18.1	18	392
KARNATAKA GRAMEENA BANK	1076	58	22.6	80	938
KARNATAKA VIKASA GRAMEENA BANK	1321	236	47.2	47	1038
KOTAK MAHINDRA BANK	4	0	0	0	4
ORIENTAL BANK OF COMMERCE	4	0	0	0	4
POST OFFICE	2	0	0	0	2
PUNJAB AND SIND BANK	1	0	0	0	1
PUNJAB NATIONAL BANK	6	2	0.25	1	3
STATE BANK OF INDIA	1440	205	142.19	53	1182
THE AZAD CO-OP BANK LTD GADAG	4	0	0	0	4
UCO BANK	7	0	0	1	6
UNION BANK OF INDIA	551	101	79.2	29	421
URBAN BANK	1	0	0	1	0
APEX - BDCC BANK	33	0	0	0	33
APEX - CDCC BANK	1	0	0	0	1
APEX - DCC BANK	55	0	0	2	53
APEX - KDCC BANK	37	0	0	17	20
APEX - MCDCC BANK	7	0		1	6
APEX - RDCC BANK	47	0	0	0	47
APEX - VDCC BANK	12	0	0	8	4
APEX - KOLAR & CHIKKABALAPUR CO-OI	9	1	12	0	8
APEX - VSS BANK	1	0	0	0	1
Grand Total	11094	1889	926.71	396	8809

DISTRICT WISE KCC-FISHRIES APPLICATION SANCTIONS AND PENDING DETAILS AS PER DFS AS ON 26.11.2020

DISTRICT	Sum of TOTAL APPLICATIONS	Sum of OUT OF WHICH TOTAL	Sum of SANCTIONED AMOUNT (RS IN LAKH)	Sum of OUT OF WHICH	Sum of PENIDNG FOR
BAGALKOTE	333	115	28.75	0	218
BANGALORE RURAL	82	26	13.1	22	34
BANGALORE(U)	162	16	2.4	0	146
BELAGAVI	1437	64	26.75	0	1373
BELLARY	1008	20	32	0	988
BIDAR	279	0	0	0	279
CHAMARAJANAGAR	67	3	2.6	9	55
CHIKBALLAPUR	26	8	3		18
CHIKKAMAGALUR	203	6	6.5	0	197
DAVANAGERE	116	4	4		112
DHARWAD	304	30	5.1		274
DK	1025	368	290.62	24	633
GADAG	82	0	0	0	82
GULBARGA	113	26	12.69	45	42
HASSAN	73	0	0	0	73
HAVERI	344	58	62	0	286
KODAGU	237	5	5.94	84	148
KOLAR	316	4	19	0	312
KOPPAL	262	6	2.62	0	256
MANDYA	236	2	3		234
MYSORE	182	11	3.51	87	84
RAICHUR	357	44	8.45	0	313
RAMANAGARA	2		4.6		2
SHIVAMOGGA	226	38	26.85	18	170
TUMKUR	127	56	33.1		71
UDUPI	2285	521	187.7	0	1764
UTTARAKANNADA	601	454	141.03		147
VIJAYAPUR	449	2	1	107	340
YADGIR	160	2	0.4		158
Grand Total	**11094**	**1889**	**926.71**	**396**	**8809**

Annexure - 5(9)

PRADHAN MANTRI MATSYA SAMPADA YOJANA (PMMSY)

Foreseeing an enormous potential in fishery sector, the Government of India has launched a mega scheme 'PRADHAN MANTRI MATSYA SAMPADA YOJANA (PMMSY)' for the holistic growth of fisheries and aquaculture sector covering inland, brackish water and marine sub-sectors to ensure food and nutritional security coupled with economic prosperity of fishers, fish farmers and fishery entrepreneurs. The scheme with wide ranging socio-economic concerns and ramifications is being promoted with involvement of beneficiaries, State Governments, Union Territories, State agencies/organizations, Corporations, Federations, Fishermen Cooperative Societies, National Fisheries Development Board, Central Government organizations/ Departments, Central Fisheries Institutes, ICAR institutes and other Quasi Government agencies. Further the scope has been broadened with the inclusion of Self-Help Groups, Registered Companies of Private Entrepreneurs and private sector, other Expert Agencies recognized in the field.

COMPONENTS AND FUNDING PATTERN

The PMMSY is an umbrella scheme with two separate components namely (a) Central Sector Scheme (CS) and (b) Centrally Sponsored Scheme (CSS). The Centrally Sponsored Scheme (CSS) Component is further segregated into Non-beneficiary oriented and beneficiary orientated sub-components/activities under the following three broad heads:

(i) Enhancement of Production and Productivity
(ii) Infrastructure and Post-harvest Management
(iii) Fisheries Management and Regulatory Framework

Under the PMMSY the Central Sector Scheme (CS) Component implemented with 100% funding by Center Centrally Sponsored Scheme (CSS) Component implemented with fund sharing between Center, States and beneficiaries. The summary of the funding pattern is presented below:

(i) Central Sector Scheme Component: 100% Central contribution
(ii) Centrally Sponsored Scheme (CSS) Component:

(a) Non-beneficiary-oriented activities - Centre 60% and State 40% of the total project cost.
(b) Beneficiary orientated activities – General Category: Centre + State assistance combined 40% of project cost and Beneficiary contribution 60% of the project cost. For SC/ST/Women it is 60% (Center State) and 40% (beneficiary).

The PMMSY primarily a project based and therefore, Detailed Project Reports (DPRs) / Self Contained Proposals should be prepared and submitted by the End Implementing Agencies (EIAs) to the National Fisheries Development Board (NFDB)/Department of Fisheries, GoI.

The DPR / Self Contained Proposals shall include the following broad essential elements:

(i) Background of the implementing agency (other than the Department of State/UT) and their credential and competencies, including financial statement of previous three years in case of autonomous agencies, entrepreneurs.
(ii) Feasibility studies wherever required to assess the demand and supply gaps of intended benefits, particularly in the project locality.
(iii) Project objectives.
(iv) Anticipated benefits in quantifiable terms, especially in enhancement of fish production, employment generation etc.
(v) Cost benefit analysis, wherever required (especially in case of bankable projects).
(vi) Bio-security and Environment concerning issues (if any).
(vii) Documentary evidence of availability of land and statutory clearances/permissions/licenses, wherever required.
(viii) Sources of funding for implementation of the project (Central assistance, State contribution, own contribution/bank loan etc. as the case may be).
(ix) Clear timelines (in form of a Bar Chart) for completion of the project.
(x) Undertaking to the effect that there shall be no duplication of central funding or implementation of a similar project by the same agency in the same location.
(xi) Detailed Cost Estimate of the project formulated in accordance with the methodology stipulated in this guideline.
(xii) Presentation of details of the project before the PAC, NFDB or such entity as decided by DoF wherever required.

However, the above said broad essential elements may vary from project to project depending on the local conditions, project requirements, magnitude, and gestation period of the project etc.

PROGRAMMES FOR STATE OF KARNATAKA

Detailed project reports and self-contained project reports under PMMSY for the year 2020-21 was submitted for total outlay of 282.02 crores from the state of Karnataka out of which Rs. 176.79 Crores is for beneficiary-oriented schemes. Govt of India has approved and sanctioned projects worth of Rs. 137.20 crores total project cost and central share of about Rs. 42.04 crores. GoI has already released Rs. 21.02 crores as first instalment. The release of state share of Rs 14.61 crores against the central release is approved.

The implementation process has rolled out in the state effectively by conducting workshops for officials and other stake holders. Constitution of State Level Approval and Monitoring Committee and District Level Committees has been completed. As of now, all districts have conducted DLC meeting for approval of beneficiary list.

Operational Guidelines of the scheme may be obtained from the department website:https://fisheries.karnataka.gov.in

Annexure - IV

PMFBY – 2016-17 to 2019-20 Year wise/Season wise Claims settlement details (Rs. in lakhs) as on 30.10.2020

	No. of Enrolled Farmers			Area(Ha)	Farmers Share	GOK Share	GOI Share	Total	Claim Initiated		Total claim Settled		Pending		Reason for pendency
	Lonee Farmers	Non-lonee Farmers	Total						No. of Beneficiaries	Amount	No. of Beneficiaries	Amount	No. of Beneficiaries	Amount	
2016 Kharif	743450	200100	943550	1303214	14966.59	32009.49	32009.49	78985.57	646130	100030.02	645585	99337.51	545	692.51	Paddy/Rice Issue
2016-17 Rabi & Summer	148679	1031018	1179697	1701619	6617.84	28148.59	28148.59	62915.02	1187996	85084.32	1151238	82569.60	36758	2514.72	NEFT rejected cases
2017 Kharif	572141	761012	1333153	1873067	20303.06	75294.68	75294.68	170892.42	554307	60872.33	541336	59391.85	12971	1480.48	Synthetic yield issue
2017-18 Rabi & Summer	11089	11832	22921	36063	231.16	960.80	960.80	2152.76	8981	1050.48	8981	1050.48	0	0	
2018 Kharif	532782	690206	1222988	1452383	15258.48	49354.79	49354.79	113968.06	828129	160024.91	799835	155302.63	28294	4722.28	Rs.2389.20 lakhs claim settlement is pending due IC objections. Rs.2333.08 claims settlement is in progress
2018-19 Rabi & Summer	65779	496183	561962	737568	3626.60	17504.80	17504.80	38636.19	453436	100207.91	451568	99925.69	1868	282.22	Higher to higher yield issue
2019 Kharif	487461	614858	1102319	1215211	13325.79	59127.73	59127.73	131581.25	565421	65220.61	288850	27219.43	276571	38001.18	claims settlement is in progress
2019-20 Rabi	58729	534507	593236	828792	4030.11	22462.71	22462.71	48955.52							
2020 Kharif	355707	744940	1100647	1327572	13357.92	62849.52	59085.14	13357.92							

R-WBCIS 2016-17 to 2019-20 Kharif and Rabi claim settlement details as on Oct 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	5047.72	6555	21.55	43	Returned due incorrect bank Acc.no/ IFSC code/ name mismatch etc., AEPS is under Progress.
Kharif 2019	240297	211461	28836	6135.12	114802.42	30589.556	190098	7775.00	81004	22814.56	109094	Claim Settlement is under Progress for clear cases.
Total -A	752909	655224	97685	19271	362647	116068	640931	91261	516068	24807	124844	
Rabi 2019	19164	4937	14227	1840.26	19852.12	IU wise claim calculation is completed and informed IC. IC is verifying the calculation. Claim initiation will be started soon after IC gives confirmation about the payour per Ha.						
Kharif 2020	168399	128898	39501	7158.51	136867.52	Claim calculation will be done soon after the completion of termsheets risk period.						
Rabi 2020	6891	163	6728	320.52	7967.68	Claim calculation will be done soon after the completion of termsheets risk period.						
Total -B	427860	345296	82564	15134	271522							
GRAND TOTAL	1180769	1000520	180249	34405	634169	116068	640931	91261	516068	24807	124844	

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Annexure - SH

Bank wise Amount released by the GoK under CLWS-2018 to commercial banks & RRBs as on 16.12.2020

Amount in Lakh:

S N	Name of the Bank	Phase 1		Phase 2		Phase 3		Phase 4		Phase 5		Phase 6		Phase 7	
		A/cs	Amount	A/cs	Amount	A/cs	Amount	A/cs	Amount	A/cs	Amount	A/cs	Amount	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

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Annexure - 6H

Bank wise Amount released by the GoK under CLWS-2018 to commercial banks & RRBs as on 16.12.2020

Amount in Lakh:

		Phase 8		Phase 9		Batch 1 total		Batch 2		Batch 3		Batch 4-Phase1	
S N	Name of the Bank	A/cs	Amount	A/cs	Amount	No of A/cs	Amount	A/cs	Amount	No of A/cs	Amount	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
2	KARNATAKA VIKAS GRAMEENA BANK	12748	4215.36	4921	1659.41	118883.00	40136.99	32944	13023.87	40025	17760.59	390	223.39
3	CANARABANK	5811	2290.52	2757	1058.86	93131.00	36335.30	52229	19916.59	58247	21493.68	3876	2866.96
4	STATE BANK OF INDIA	6877	2376.80	3082	1124.63	75715.00	29608.96	40061	14882.07	44806	17393.98	39186	23079.74
5	KAVERI GRAMEENA BANK	3427	1346.19	4108	1590.16	69781.00	26106.56	34713	14017.19	37443	15058.70	1518	1144.07
6	SYNDICATE BANK	4495	1640.68	1376	476.26	53408.00	19299.16	25197	9995.91	27956	10979.90	3258	1851.82
7	VIJAYA BANK	2290	817.61	1017	365.55	32659.00	12103.39	16642	6758.00	18281	7753.55	6413	4851.91
8	CORPORATION BANK	3638	1379.07	2485	904.27	29271.00	11806.60	15816	6779.50	18394	9701.15	2230	1970.49
9	UNION BANK OF INDIA	898	280.64	321	93.49	6960.00	2371.36	2696	1089.20	3005	1469.59	301	178.81
10	Karnataka Bank Ltd	357	110.07	248	75.43	7054.00	2165.47	1958	783.90	2025	857.99	936	894.83
11	ICICI Bank Ltd.	159	50.59	89	26.10	6375.00	2067.20	2201	1035.88				
12	BANK OF INDIA	170	64.64	298	112.79	5228.00	2041.85	3181	1111.95	3262	953.12	272	180.93
13	Indian Overseas Bank	461	144.02	119	36.46	5922.00	1688.34	1831	639.95	1884	579.26	549	347.53
14	CBI	130	47.29	71	27.10	3895.00	1376.63	1840	716.12	1924	716.79	308	218.02
15	PUNJAB NATIONAL BANK	286	89.99	99	25.42	4183.00	1311.11	1013	402.77	1884	1052.74	144	111.48
16	HDFC Bank	148	43.32	84	24.50	4312.00	1312.08	1382	627.60	1411	962.03	118	130.24
17	AXIS BANK LTD	165	47.39	72	18.58	3727.00	1173.72	1246	570.25				
18	INDIAN BANK	122	50.72	37	14.28	2631.00	1131.02	1590	563.73	1481	403.68	109	100.97
19	Bank of Maharashtra	115	45.85	30	9.59	2118.00	775.23	1204	436.26	1312	436.26	86	71.70
20	IDBI BANK	124	41.71	11	3.25	1821.00	609.43	796	341.28	817	388.07	60	44.78
21	ANDHRA BANK	57	21.01	7	2.75	1732.00	497.11	379	159.86	463	234.85	15	12.82
22	Oriental Bank of Commerce	37	13.82	33	11.66	623.00	215.47	270	119.05	306	197.45	57	66.38
23	RBL Bank	17	2.72	15	3.22	601.00	108.64	259	61.52	269	89.70		
24	DCB BANK LTD.	14	3.62	11	3.00	191.00	47.59	6	3.00	10	9.50	12	2.76
25	KBS BANK	1	0.20		0.00	137.00	33.30	21	3.63	35	8.33	3	0.78
26	ALLAHABAD BANK		0.00	1	0.25	51.00	16.18	19	8.29	20	8.70	3	3.17
27	Kotak Mahindra Bank		0.00		0.00	27.00	8.91	16	3.33	18	2.67	109	66.01
28	UCO BANK	1	0.25		0.00	17.00	1.05	1	0.00	1	0.00		
29	DENA BANK		0.00		0.00	9.00	1.01		0.00			2	0.97
30	Tamilnad Mercantile Bank		0.00		0.00	2.00	1.00	2	1.00	2	0.80	9	1.48
31	United Bank of India		0.00		0.00	2.00	1.00	2	1.00	2	0.07	1	1.04
32	BANK OF BARODA	2	0.25		0.00	9.00	0.40		0.00				
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

Bank wise Amount released by the GoK under CLWS-2018 to commercial banks & RRBs as on 16.12.2020

Amount in Lakh:

S N	Name of the Bank	Batch 4-Phase2		Batch 5		Batch 6		Batch 7		Batch 8		Batch 9(Already paid & bounced)		Batch 9 (Fresh)		Batch10 (Already paid & bounced)		Batch11		Batch12		Total	
		AC NO	AMT	AC NO	AMT	AC NO	AMT	AC NO	AMT	AC NO	AMT	AC NO	AMT	AC NO	AMT	AC NO	AMT	AC NO	AMT	AC NO	AMT	No of A/cs	Amount
1	PRAGATHI KRISHNA GRAMIN BANK	7098	4256.00	25591.00	5120.26	10406	8232.85	23147	11760.62	6022	4865.76	7852	2919.92	7852	169.75	308	90.81	6679.00	5215.23	2545	2012.60	282006	179735.23
2	KARNATAKA VIKAS GRAMEENA BANK	4668	2966.59	19479.00	4133.06	3892	3904.61	3722	3144.87	1725	1297.79	9075	3636.12	9075	5029.13	39	23.33	2497.00	2029.02	2529	1981.74	138306	95631.66
3	CANARABANK	1730	1549.84	24845.00	4671.09	2834	3233.10			973	1067.48	3692	1304.36	3692	384.68	1524	534.05	2819.00	2532.00	508	486.37	105871	94537.08
4	STATE BANK OF INDIA	35006	21856.08	80310.00	8558.25	7207	6619.22	1169	304.55	1447	1291.09	7498	3761.08	7498	892.61	1683	887.37	3401.00	3122.77	3008	2751.36	166139	130360.68
5	KAVERI GRAMEENA BANK	981	669.90	19190.00	3863.25	1459	1473.35			1713	1589.23							5299	2553.67	2601.00	2272.45	851	620.08	78854	66814.78
6	SYNDICATE BANK	3176	1701.28	16142.00	2682.36	1710	1750.95			652	601.24	2358	711.02	2358	465.85	1994	756.90	1751.00	1492.88	460	473.43	64425	51294.78
7	VIJAYA BANK	3273	2487.87	18114.00	2432.98	1001	1043.98	160	152.23	849	708.32	1049	301.45	1049	152.70	724	232.42	1237.00	1237.66	394	350.37	45986	40032.94
8	CORPORATION BANK	1944	1515.90	13081.00	3000.63	1925	2232.34	681	644.87	929	954.22	1465	832.19	1465	967.53	1160	1098.31	1901.00	2223.18	240	218.92	39121	42015.33
9	UNION BANK OF INDIA	903	612.77	2318.00	454.27	2130	1683.18	28	19.65	568	430.92	138	82.81	138	10.02	123	86.60	453.00	393.44	77	52.77	11420	8765.98
10	Karnataka Bank Ltd	541	579.16	2464.00	400.61	178	222.50	196	106.71	138	118.65	271	81.47	271	9.22	64	17.95	219.00	162.56	72	33.63	9334	6335.23
11	ICICI Bank Ltd.		0.00		0.00	492	496.19			14	4.55							2009.00	497.72	7	3.25	8897	4104.80
12	BANK OF INDIA	388	258.55	1570.00	246.75	170	173.95			50	93.01	117	36.72	117	21.56	35	13.27	178.00	178.25	8	11.03	6294	5230.95
13	Indian Overseas Bank	499	317.59	2812.00	592.27	170	157.69	253	144.98	70	51.59	8	3.99	8	2.88	131	36.27	211.00	127.25	14	4.54	7688	4653.87
14	CBI	399	327.35	1423.00	223.96	231	249.33	15	7.33	68	68.55	65	29.48	65	16.53	101	68.65	251.00	148.45	8	2.67	5175	4071.73
15	PUNJAB NATIONAL BANK	214	138.37	1105.00	230.67	79	80.62	21	14.14	57	42.96	101	26.60	101	0.60			37.00	27.98	4	2.76	4739	3416.19
16	HDFC Bank	93	105.17		0.00	111	36.75	66	73.12	208	61.35	39	33.42	39	20.05	20	11.13	102.00	26.74	51	11.83	5061	3366.96
17	AXIS BANK LTD		0.00		0.00	222	258.27			8	8.55							378.00	101.55	30	8.75	4365	2121.10
18	INDIAN BANK	157	121.24	592.00	116.86	35	36.70			15	19.35					222	114.31	118.00	134.75	50	38.87	3115	2667.15
19	Bank of Maharashtra	439	306.66	731.00	151.56	223	283.34			113	133.35	75	48.99	75	4.51	16	6.30	83.00	97.93	6	5.42	3068	2702.22
20	IDBI BANK	184	237.02	693.00	158.99	106	107.02	17	7.04	11	6.98	10	3.48					81	74.20	38	21.85	2318	1996.66
21	ANDHRA BANK	177	133.70	451.00	74.44	42	58.23			9	5.75					20	10.58	44	17.59			2019	1194.35
22	Oriental Bank of Commerce	77	100.92	366.00	47.16	37	46.68	5	2.31	30	38.88	13	7.91	13	0.25			10	13.27	1	1.50	840	849.31
23	RBL Bank	32	18.22	251.00	37.38	17	12.95			13	4.58							16	5.89	1	1.50	680	340.37
24	DCB BANK LTD.		0.00	18.00	3.28	2	0.50			3	6.00							11	8.00			219	80.62
25	KBS BANK	12	4.99	37.00	3.75	28	12.42			90	33.88	34	10.31	34	5.58	1	0.06	39	15.85	3	0.30	312	122.80
26	ALLAHABAD BANK		0.00	16.00	4.52		0.00											10	12.11			64	52.98
27	Kotak Mahindra Bank	387	172.95	492.00	8.00	21	13.72	2	0.23	12	7.18	2	0.57					2	0.64	19	10.49	579	294.11
28	UCO BANK		0.00	1.00	0.00	1191	1254.27			23	20.44	143	141.96					62	38.42	191	86.57	1484	1400.75
29	DENA BANK	2	1.54	2.00	0.00	549	437.93			107	146.06	2	2.25			25	10.51	66	29.22	5	6.47	740	623.20
30	Tamilnad Mercantile Bank		0.00	3.00	0.15		0.00												0.00			11	4.44
31	United Bank of India		0.00		0.00		0.00												0.00			3	3.11
32	BANK OF BARODA	2	0.03		0.00	934	467.94			240	65.60	33	15.42			4	4.13	85	37.07	8	7.96	1278	579.00
33	Federal Bank				0.00	266	195.35			18	9.03	41	19.87	41	0.12	1	1.50	14	3.47	3	2.25	301	210.21
34	Karur Vysya Bank				0.00	40	69.42											1	2.00			41	71.42
35	South Indian Bank				0.00	3	0.50			1	0.75							10	2.64			14	3.89
	Total	62332.00	40439.69	232097.00	37216.49	37711.00	34845.82	29482	16382.63	16186.00	13713.09	34081	14011.38	33891	8153.56	13494	6559.13	27376.00	22282.18	11131.00	9209.30	1000767	755685.87

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ANNEXURE – 6B

GREEN LIST ACCOUNT FOR APPROVAL AND ALTERNATE ACCOUNT PENDENCY w.r.t CLWS 2018

S N	BANK	PENDING @Mgr	DGM pending as on 11.12.20	Green list pendency as on 07.12.20
1	ALLAHABAD BANK	2		4
2	ANDHRA BANK	9	4	47
3	AXIS BANK LTD	33	5	2
4	BANK OF BARODA	24		15
5	BANK OF INDIA	32	26	33
6	Bank of Maharashtra	28		68
7	CANARABANK	1169	123	544
8	CBI	56		11
9	CORPORATION BANK	880	72	345
10	DCB BANK LTD.	2	1	22
11	DENA BANK	15	1	9
12	Federal Bank	2		6
13	HDFC Bank	56	2	60
14	ICICI Bank Ltd.	186	11	157
15	IDBI BANK	6	4	4
16	INDIAN BANK	43		44
17	Indian Overseas Bank	90	21	89
18	Karnataka Bank Ltd	134	2	105
19	KARNATAKA VIKAS GRAMEENA BANK	2		419
20	KARUR VYSYA BANK	16	4	1
21	KAVERI GRAMEENA BANK	1960	158	380
22	KBS BANK			1
23	Kotak Mahindra Bank			0
24	Oriental Bank of Commerce	13		5
25	PRAGATHI KRISHNA GRAMIN BANK	4279	1272	1425
26	PUNJAB NATIONAL BANK	20	1	22
27	RBL Bank	28	3	6
28	STATE BANK OF INDIA	3495	108	457
29	SYNDICATE BANK	808	96	546
30	Tamilnad Mercantile Bank		1	3
31	UCO BANK	9	1	34
32	UNION BANK OF INDIA	184	15	90
33	VIJAYA BANK	597	76	184
Grand Total		**14178**	**2007**	**5138**

Annexure - 6C

The following issues in Commercial Bank Crop Loan Waiver were analysed and the way forward on the same is stated in the paragraphs below –

1. **Issue:** Bank refunded released waiver amount as loan category was wrongly entered by Bank (it was Regular loan but was declared ODL/RSL) which was identified later by Bank:

   The CLWS software does not allow re-trigger of loan waiver for loans which have already been released waiver amount.

   Hence, the following solution:

   (i) Let bank submit officially such a change request for change in category of the loan– individual crop loan wise giving full details of the case – in softcopy & hard copy.

   (ii) The proposal has to be signed and submitted by officer not below the rank of Deputy General Manager of the Bank. Along with the covering letter, the data of crop loans has to be submitted in the following format

Crop Loan Category Change Request for Already Released Crop Loans from ODL/RSL/NPA Type to Regular Loan												
Sl. No	CLWS id	Loanee Name	Bank Customer id	Existing Loan Type in CLWS	Bank	Branch	IFSC	New Crop Loan Type (Regular)	Reason for Change	Payment made by GOK	Bank returned amount	UTR no. & date
1	2	3	4	5	6	7	8	9	10	11	12	13

DGM Signatures & Seal

   (iii) After verification of proposal of the Bank with available records in CLWS as well verification from Bank Account of CLWS as to refund of the released amount; the CLWS Cell will reset the disbursal of loan waiver of the said specific loans to NIL at the CLWS level.

   (iv) Then for each of such specific crop loans CLWS Cell will change category as per the said written request the Bank.

   (v) The loan then joins new category & status becomes "not paid".

   (vi) Thereupon as per GO of GoK, CLWS will run script to make payment/decide payment as per extant said GO on CLWS of GoK

2. **Issue:** The Crop Loan in the beginning got referred to TLC though one or more of the mandatory information out of (i) ration card (ii) Aadhar (iii) Land survey no, were missing. Now, the loan is locked & the missing mandatory information is not being allowed to be entered even if farmer submits them. There are about 18000 such crop loans

   Solution:

(i) Such "Authentication Failed" loans be removed from the TLC & unlocked by CLWS Cell. Allow submission of document/ information & decision/processing of crop loan on merit as per extant GO.

(ii) Before making the crop loan release the financial implication of the same will be assessed.

3. Issue: 3725 accounts Karnataka bank gave crop loan sanction date in their submitted data as year 2018 and now the Bank says that the loans were sanctioned prior to 31.12.2017 and they had wrongly given date of renewal in the year 2018 instead of actual sanction date. FD directed that the audit may check it. But the same is not fully completed by audit. Options
   a. Option 1: Expedite Audit to check and complete verification and upon completion we can proceed as per merit of each such loan for decision on release of the crop loan waiver.
   b. Option 2: Let bank give in writing-both soft copies and hard copy of list of loan along with request letter in this regard. Thereupon CLWS cell can itself through its officers check the loan details and submit a report and thereupon the action be taken on merit on each loan as per extant GO.

4. Issue:
The Crop Loan is already locked in CLWS but there is a failure to upload FSD. Due to lock, the FSD cannot be uploaded even when available.

Solution:
Such FSD-Not-Uploaded but locked crop loans be identified by CLWS Cell and unlocked to enable upload of FSD by the concerned and thereupon the crop loan wavier may be processed on merits as per extant GO.

5. Issue:
The Bank initially while entering Farmer Self Declaration (FSD) declared the crop loan as INELIGIBLE as per some of the prescribed conditions of the GO. FSD was saved and locked by the Bank. Now, the Bank says FSD was wrongly entered and want to make such crop loans ELIGIBLE.

Solution:
(i) A formal proposal to allow re-entry of FSD for the specific crop loans shall be submitted by the Bank signed by an officer not below the rank of DGM. A hardcopy as well as softcopy with covering letter and crop loan details in the format given below shall be submitted –

17/10/20

List of Crop Loans Where FSD is Wrongly Entered & Need to Re-enter FSD									
Sl. ..d	CLWS id	Loanee Name	Bank Customer id	Existing Loan Type in CLWS	Bank	Branch	IFSC	Nature of errors identified	Reason for change
.	2	3	4	5	6	7	8	9	10

DGM Signatures & Seal

(i) CLWS Cell will verify as per database of CLWS and thereupon open the FSD lock with respect these specific crop loans and allow re-entry of the FSD and upload of the FSD again.

(ii) Thereupon the crop loan will be processed as per merits as per extant GO

17/10/20

Munish Moudgil, IAS
Secretary to Government,
DPAR (AR) &
Head CLWS Special Cell

ANNEXURE

1.First tabular format shall be used for submission of the data where loan accounts are wrongly categorized and the released waiver /incentive amount has been returned to GoK by the banks for change of category.

First table

Crop Loan Category Change Request for Already Released Crop Loans from ODL/RSL/NPA Type to Regular Loan												
Sl. No	CLWS id	Loanee Name	Bank Customer id	Existing Loan Type in CLWS	Bank	Branch	IFSC	New Crop Loan Type (Regular)	Reason for Change	Payment made by GOK	Bank returned amount	UTR no & date
1	2	3	4	5	6	7	8	9	10	11	12	13

2 Second tabular format shall be used for submission of data in respect of following issues.

a) To provide edit option where branches have made wrong entries such as Pensioner / IT payee / Govt servant etc.
b) In certain cases (HDFC /ICICI /Axis bank) where RGL accounts are uploaded as ODL and the green list of such accounts are approved by the branches but waiver amount is not released by GOK to such accounts on account of wrong category of account.
c) RGL accounts which are wrongly categorized as NPL and uploaded in CLWS portal which are pending at branches for processing.
d) List of accounts where branches have processed completely in all respect and such accounts have not moved either to green list / TLC.

For all the issues of **a) to d), issue wise** consolidated data for the bank as a whole to be submitted in the prescribed format (2nd format) immediately.

Second table

List of Crop Loans Where FSD is Wrongly Entered & Need to Re-enter FSD									
Sl. No	CLWS id	Loanee Name	Bank Customer id	Existing Loan Type in CLWS	Bank	Branch	IFSC	Nature of errors identified	Reason for change
1	2	3	4	5	6	7	8	9	10

State Coordinators of all banks shall

- Collect the above mentioned details from their branches and consolidate and submit .Also to instruct branches not to send details directly to CLWS special cell.
- Send information to CLWS Cell at emails bhoomiclws@gmail.com, clwsHQ@gmail.com with complete details and contact number of mailing officers.
- Send both hardcopy and softcopy of covering letter.
- Represent their unresolved issues, if any, by contacting CLWS Special Cell and CLWS special cell is requested to provide guidance/assistance to resolve the issues. Banks are requested

ANNEXURE – 7

Fisheries Loan Waiver Claims by Banks

District	Bank	No of Claims	Claim Amount Rs
Dakshina Kannada	UBI (e-Andhra Bank)	59	1698356
	Bank of Baroda	1140	28055686
	Canarabank	9	18337
	UBI (e-Corporation Bank)	452	8997797
	Canarabank (e-Syndicate Bank)	106	1971017
	Bank of Baroda (e Vijaya Bank)	109	4531202
Dakshina Kannada Total		**1875**	**45272395**
Udupi	Bank of Baroda (e Vijaya Bank)	318	4329369
	UBI (e-corporation bank)	19503	522396441
	Canarabank (e-syndicate bank)	62	2414234
	UCO bank	8	230858
	Bank of Baroda (e Vijaya Bank)	1124	26995482
Udupi Total		**21015**	**556366384**
Uttara Kannada	Canarabank	24	740649
	State Bank of India	12	236864
	Canarabank (e-Syndicate bank)	22	1210640
Uttara Kannada Total		**58**	**2188153**
Grand Total		**22948**	**603826932**

Fisheries Loan Waiver Claims Green-Listed

DISTRICT	BANK	Claims Green Listed	Amount (Rs)
Dakshina Kannada	UBI (e-Andhra Bank)	31	827575
	Bank of Baroda	696	16599438
	UBI (e-Corporation Bank)	259	5964045
	Canarabank (e-syndicate bank)	4	144034
	Bank of Baroda (e Vijaya Bank)	50	1496893
Dakshina Kannada Total		**1040**	**25031985**
Udupi	Bank of Baroda (e Vijaya Bank)	124	1892769
	UBI (e-Corporation Bank)	13269	340939537
	Bank of Baroda (e Vijaya Bank)	666	17045457
Udupi Total		**14059**	**359877763**
Grand Total		**15099**	**384909748**

ANNEXURE-10A

BANK WISE NUMBER OF BANK BRANCHES IN THE STATE AS ON 30.9.2020 VIS-À-VIS 31.3.2020

Sl.	Name of the Bank	AS ON 30.9.2020 No. of branches					AS ON 31.3.2020 No. of branches					Variation (SEPT 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	774	435	344	274	1827	771	437	338	263	1809	3	-2	6	11	18
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	288	157	143	144	732	290	175	164	162	791	-2	-18	-21	-18	-59
	Total (A)	**1746**	**1190**	**1016**	**967**	**4919**	**1768**	**1201**	**1021**	**974**	**4964**	**-22**	**-11**	**-5**	**-7**	**-45**
(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	22	17	59	11	9	20	17	57	0	0	2	0	2
7	Central Bank of India	9	32	30	38	109	9	32	30	38	109	0	0	0	0	0
8	Indian Bank	13	36	54	73	176	14	23	56	76	169	-1	13	-2	-3	7
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)	**154**	**206**	**275**	**320**	**955**	**154**	**193**	**276**	**323**	**946**	**0**	**13**	**-1**	**-3**	**9**
(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	187	154	105	92	538	181	154	104	88	527	6	0	1	4	11
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	0	3	9	12	0	1	2	9	12	0	-1	1	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	23	43	3	12	5	18	38	0	0	0	5	5
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	70	54	163	306	18	68	50	163	299	1	2	4	0	7
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.	11	15	12	34	72	16	15	12	34	77	-5	0	0	0	-5
31	Bandhan Bank	4	48	43	27	122	2	38	37	28	105	2	10	6	-1	17
32	DCB Bank Ltd	4	1	11	7	23	4	1	10	6	21	0	0	1	1	2
33	IDFC Bank	8	27	15	32	82	8	25	14	32	79	0	2	1	0	3
	Total(C)	**371**	**644**	**547**	**943**	**2505**	**370**	**627**	**573**	**893**	**2463**	**1**	**17**	**-26**	**50**	**42**
	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	426	138	65	0	629	428	140	65	0	633	-2	-2	0	0	-4
	Total (D)	1264	288	187	32	1771	1267	293	184	31	1775	-3	-5	3	1	-4
Grand Total (A+B+C+D)		**3535**	**2328**	**2025**	**2262**	**10150**	**3559**	**2314**	**2054**	**2221**	**10148**	**-24**	**14**	**-29**	**41**	**2**
Total (Comm.Banks) a+b+c		**2271**	**2040**	**1838**	**2230**	**8379**	**2292**	**2021**	**1870**	**2190**	**8373**	**-21**	**19**	**-32**	**40**	**6**
(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	15	23	17	3	58	0	0	0	0	0	15	23	17	3	58
43	ESAF Small Finance Bank	2	8	3	3	16	0	0	0	0	0	2	8	3	3	16
	TOTAL (G)	**41**	**80**	**69**	**44**	**234**	**22**	**49**	**48**	**40**	**159**	**19**	**31**	**21**	**4**	**75**
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	2356	2376	11546	4214	2560	2364	2331	11469	-5	45	-8	45	77

Annexure - 10 B

ANNEXURE- 12

BANK WISE NUMBER OF ATMs IN THE STATE AS ON 30.9.2020 VIS-À-VIS 31.3.2020

Sl.	Name of the Bank	AS ON 30.9.2020 No. of ATMs					AS ON 31.3.2020 No. of ATMs					Variation (SEPT 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	
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	
4	Bank of Baroda	228	182	239	362	1011	228	182	239	362	1011	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	19	20	49	3	7	17	20	47	0	0	2	0	
7	Central Bank of India	9	27	19	39	94	6	28	19	41	94	3	-1	0	-2	
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	
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	
12	UCO Bank	7	7	11	28	53	6	6	11	28	51	1	1	0	0	
	Total (B)	**123**	**170**	**254**	**405**	**952**	**116**	**168**	**260**	**412**	**956**	**7**	**2**	**-6**	**-7**	**-4**
(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	128	380	318	282	1108	119	375	316	278	1088	9	5	2	4	20
15	Kotak Mahendra Bank	10	17	42	209	278	10	17	42	206	275	0	0	0	3	
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	
18	Dhanalaxmi Bank Ltd.	0	0	3	9	12	0	2	4	18	24	0	-2	-1	-9	-12
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	
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	
23	Ratnakar Bank Ltd	2	7	5	23	37	1	8	5	17	31	1	-1	0	6	6
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 L	0	17	7	9	33	0	17	7	9	33	0	0	0	0	
26	IndusInd Bank	1	8	19	120	148	1	8	17	121	147	0	0	2	-1	1
27	HDFC Bank Ltd	30	108	128	852	1118	29	102	126	869	1126	1	6	2	-17	
28	Axis Bank Ltd	137	360	339	822	1658	131	340	335	826	1632	6	20	4	-4	26
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	51	83	5	15	12	52	84	0	0	0	-1	
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	
33	IDFC Bank	1	11	5	42	59	2	8	4	36	50	-1	3	1	6	9
	Total(C)	**402**	**1133**	**1269**	**3706**	**6510**	**388**	**1102**	**1251**	**3727**	**6468**	**14**	**31**	**18**	**-21**	**42**
	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	
	Total (D)	**151**	**93**	**68**	**0**	**312**	**151**	**93**	**68**	**0**	**312**	**0**	**0**	**0**	**0**	**0**
Grand Total (A+B+C+D)		**2351**	**3457**	**4247**	**7178**	**17233**	**2330**	**3424**	**4234**	**7206**	**17194**	**21**	**33**	**13**	**-28**	**39**
Total (Comm.Banks) a+b+c		**2200**	**3364**	**4179**	**7178**	**16921**	**2179**	**3331**	**4166**	**7206**	**16882**	**21**	**33**	**13**	**-28**	
(E)	**Co-Op Sector**															
36	KSCARD Bk.Ltd	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	
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	
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	
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	
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	
	TOTAL (G)	**5**	**36**	**31**	**30**	**102**	**5**	**35**	**30**	**29**	**99**	0	1	1	1	
H	**Payments bank**															
44	India Post Payments Bank Limi	**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	2379	3523	4309	7219	17430	2358	3489	4295	7246	17388	21	34	14	-27	

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Statement showing Achievement vis-à-vis Targets for the quarter ended September 2020 and Balance Outstanding as on 30.09.2020

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 30.9.2020	
		Number	Amount	Number	Amount	Number	Amount	Number	Amount
1	**Priority Sector**								
1A	**Agriculture= 1A(i)+1A(ii)+1A (iii)**	7695060	112199	4679272	55746	61	50	10341081	142278
i)	Farm Credit	6816154	95027	3963256	47352	58	50	9662466	120298
1A(ii)	Agriculture Infrastructure	449605	7026	378720	1208	84	17	331657	4940
1A(iii)	Ancillary Activities	429301	10146	337296	7186	79	71	346958	17040
1B	**Micro, Small and Medium Enterprises = 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)**	1852201	93089	824164	46543	44	50	1997012	100522
1B(i)	Micro Enterprises (Manufacturing + Service advances)	671875	35635	502794	17952	75	50	1687110	39882
1B(ii)	Small Enterprises (Manufacturing + Service advances)	362217	23250	240648	17931	66	77	174509	38001
1B(iii)	Medium Enterprises (Manufacturing + Service advances)	171436	12880	7662	4821	4	37	12691	11941
1B(iv)	Khadi and Village Industries	164467	7449	924	192	1	3	3756	106
1B(v)	Others under MSMEs	482206	13875	72136	5647	15	41	118946	10592
1C	**Export Credit**	19364	3019	3169	1911	16	63	2732	1820
1D	**Education**	162227	5805	26556	494	16	9	207307	6526
1E	**Housing**	297366	27055	45061	1787	15	7	427486	35849
1F	**Social Infrastructure**	100591	2318	4298	181	4	8	2858	53
1G	**Renewable Energy**	57878	1702	86	5	0	0	9228	203
1H	**Others**	533718	10754	77875	6046	15	56	877458	8359
2	**Sub total= 1A+1B+1C+1D+1E+1F+1G+1H**	10718405	255940	5660481	112714	53	44	13865162	295609
3	**Sector**	1480960	40079	1810094	19340	122	48	7363395	76326
4	**Non-Priority Sector**								
4A	**Agriculture**	63053	1820	27828	714	44	39	8783	1257
4B	**Education**	46202	1920	3546	156	8	8	11415	1584
4C	**Housing**	88028	12897	73191	13185	83	102	350948	100320
4D	**Sector**	423155	17942	269700	12144	64	68	1355116	55835
4E	**Others**	715088	75036	1304884	75603	182	101	6721478	307137
5	**Sub-total=4A+4B+4C+4D+4E**	1335526	109616	1679149	101802	126	93	8447740	466134
	GRAND Total=2+5	12053931	365556	7339630	214515	61	59	22312902	761743

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AGENDA
ANNEXURE

BANKWISE DATA ON DISBURSEMENTS (ACP)UNDER PRIORITY SECTOR ADVANCES AS AT 30.9.2020 (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 (Amount)			Disbursements (Amount)			Disbursements			Disbursements			Disbursements (Amount)			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	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	22187	3545	8032	15989	3884	8260	1164	826	1640	1469	104	130	5182	164	394	366	164	164	370	0	1	2051	15	39	48779	8702	18661
2	State Bank of India	19928	8596	10646	16903	10633	16111	881	0	227	1542	101	137	9172	243	330	391	0	0	378	0	0	2686	0	0	51882	19574	27451
3	Union Bank Of India	7419	2532	3671	6368	3541	4131	232	23	23	396	33	119	2238	114	162	156	3	12	145	0	0	596	17	17	17549	6264	8135
4	Bank of Baroda	6181	1239	1996	6112	499	891	284	0	0	386	26	34	1740	109	200	136	0	0	138	0	0	625	0	0	15602	1873	3121
	Total (A)	55715	15912	24346	45372	18556	29393	2561	849	1890	3794	265	419	18333	631	1086	1049	167	176	1031	1	1	5958	32	57	133812	36413	57368
(B)	Oth.Nationalised Bks																										
1	Bank of India	1804	375	406	1827	493	1521	8	7	8	99	4	6	293	20	31	30	0	0	26	0	0	180	0	1	4267	899	1972
2	Bank of Maharastra	349	49	74	1174	203	439	5	0	0	25	1	2	194	11	15	16	0	0	9	0	0	50	3	4	1822	268	534
3	Central Bank of India	658	53	103	825	172	336	8	0	0	236	3	4	337	15	23	19	0	0	16	0	0	65	0	0	2166	243	466
4	Indian Bank	1094	140	213	1015	100	205	13	0	0	88	6	9	318	19	23	23	0	0	24	0	0	144	1	1	2720	266	451
5	Indian Overseas Bank	1253	158	247	1021	167	204	34	0	0	80	1	1	376	12	20	41	0	0	40	0	0	267	24	69	3113	361	541
6	Punjab National Bank	734	19	38	2550	200	522	26	1	2	72	3	6	551	6	12	22	0	0	20	0	0	108	3	7	4082	232	586
7	Punjab and Sind Bank	38	0	0	74	15	31	5	5	10	4	0	0	36	1	1	2	0	0	3	0	0	12	0	0	174	21	43
8	UCO Bank	247	256	258	382	0	5	1	0	0	33	0	0	200	0	15	36	0	0	37	0	0	66	0	0	1002	257	279
	Total (B)	6177	1051	1341	8867	1350	3263	101	13	20	637	18	27	2306	83	139	190	0	0	175	0	0	894	31	82	19347	2546	4872
(C)	Other Comm.Banks																										
1	IDBI Bank	1482	623	999	951	482	811	32	0	0	103	7	10	134	51	73	27	0	0	15	0	0	98	0	0	2842	1164	1894
2	Karnataka Bank Ltd	3316	850	1565	2614	713	1202	76	0	0	192	13	17	858	73	127	53	0	1	60	4	4	411	3	5	7580	1655	2921
3	Kotak Mahendra Bank	616	116	226	4100	477	477	11	0	0	49	0	0	217	0	0	17	0	0	17	0	0	265	8	8	5292	601	710
4	Catholic Syrian Bank Ltd.	123	63	105	229	53	79	0	0	0	7	0	0	38	0	0	1	0	0	2	0	0	13	0	0	413	116	184
5	City Union Bank Ltd	122	12	15	137	45	116	0	0	0	3	0	0	55	1	2	3	0	0	4	0	0	36	0	0	359	58	133
6	Dhanalaxmi Bank Ltd.	40	1	1	46	1	1	0	0	0	2	0	0	37	2	2	1	0	0	1	0	0	21	0	0	146	4	4
7	Federal Bank Ltd.	987	1391	1948	2420	629	1121	21	0	0	17	1	1	119	9	12	16	0	0	14	0	0	68	2	2	3663	2031	3084
8	J and K Bank Ltd	17	169	236	53	210	250	0	0	0	2	3	4	43	43	50	1	0	0	1	0	0	12	53	87	128	478	627
9	Karur Vysya Bank Ltd.	174	23	165	319	1	3	2	0	0	9	0	0	65	6	15	3	0	0	3	0	0	36	0	0	611	30	183
10	Lakshmi Vilas Bank Ltd	236	164	237	195	244	309	6	0	0	7	0	0	41	0	0	4	0	0	4	0	0	15	33	65	508	441	612
11	Ratnakar Bank Ltd	562	137	167	1213	103	143	0	0	0	4	0	0	9	1	13	5	0	0	4	0	0	17	1	14	1813	241	337
12	South Indian Bank Ltd	167	275	495	615	604	1121	58	0	0	11	0	0	115	2	4	18	0	1	13	0	0	49	0	0	1044	882	1622
13	Tamil Nadu Merchantile Bank Ltd.	49	70	115	165	154	282	0	0	0	11	0	0	18	4	6	1	0	0	1	0	0	1	0	0	245	228	403
14	IndusInd Bank	137	98	110	2203	927	1064	0	0	0	5	0	0	35	3	3	2	0	0	5	0	0	12	0	0	2399	1029	1178

AGENDA
ANNEXURE

BANKWISE DATA ON DISBURSEMENTS (ACP)UNDER PRIORITY SECTOR ADVANCES AS AT 30.9.2020 (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 (Amount)		TARGET	Disbursements (Amount)		TARGET	Disbursements		TARGET	Disbursements		TARGET	Disbursements (Amount)		TARGET	Disbursements		TARGET	Disbursements		TARGET	Disbursements		TARGET	Disbursements (Amount)	
			During the Qtr	Cumulative from 1st April		During the Qtr	Cumulative from 1st April		During the Qtr	Cumulative from 1st April		During the Qtr	Cumulative from 1st April		During the Qtr	Cumulative from 1st April		During the Qtr	Cumulative from 1st April		During the Qtr	Cumulative from 1st April		During the Qtr	Cumulative from 1st April		During the Qtr	Cumulative from 1st April
15	HDFC Bank Ltd	2383	618	1022	4782	1064	1652	49	0	0	91	0	0	860	28	39	49	0	0	32	0	0	221	0	0	8467	1709	2713
16	Axis Bank Ltd	1319	368	370	3452	385	454	52	0	0	147	5	6	561	14	21	38	0	0	27	0	0	224	5535	5560	5821	6307	6410
17	ICICI Bank Ltd	1974	1251	1984	6251	0	2161	41	0	1	74	0	1	486	0	4	36	0	0	29	0	0	160	0	12	9051	1251	4161
18	YES BANK Ltd.	354	144	190	2943	729	1075	5	0	0	20	0	0	70	7	8	8	0	0	8	0	0	28	0	0	3437	880	1274
19	Bandhan Bank	18	21	25	19	254	279	0	0	0	1	0	0	11	25	34	0	0	0	0	0	0	2	5	5	50	305	343
20	DCB Bank Ltd	3225	39	62	329	14	17	0	0	0	15	1	1	171	7	8	45	0	0	15	0	0	67	1	1	3866	62	88
21	IDFC Bank	31	131	156	26	131	378	0	0	0	2	0	0	8	18	19	0	3	3	0	0	0	5	0	0	73	282	556
	Total(C)	17335	6563	10192	33062	7221	12996	352	0	1	770	30	40	3949	293	441	325	3	5	254	4	4	1760	5640	5759	57807	19754	29437
(D)	R R B's																											
1	Karnataka Grameena	11061	2783	4327	1532	234	345	0	0	0	432	5	6	1434	23	40	184	0	0	119	0	0	1155	0	0	15917	3045	4718
2	Karnataka Vikas Gra	6451	1796	2582	982	158	313	4	0	0	101	2	3	316	27	39	89	0	0	37	0	0	214	31	50	8195	2015	2986
	Total (D)	17512	4579	6909	2514	393	657	4	0	0	533	7	9	1750	50	79	272	0	0	156	0	0	1370	31	50	24112	5060	7704
Total (Comm.Banks) A+B+C		79226	23527	35879	87301	27128	45652	3014	861	1911	5200	313	486	24587	1007	1665	1564	170	181	1461	5	5	8611	5703	5898	210965	58713	91677
Grand Total (A+B+C+D)		96739	28105	42789	89815	27521	46309	3018	861	1911	5733	320	494	26337	1057	1744	1837	170	181	1617	5	5	9981	5734	5947	235077	63774	99381
(E)	Co-Op Sector																											
1	KSCARD Bk.Ltd	803	39	60	199	0	0	0	0	0	2	0	0	11	0	0	0	0	0	1	0	0	50	0	0	1066	39	60
2	K.S.Coop Apex Bank	14563	8281	12703	1912	0	0	0	0	0	45	0	0	649	0	0	471	0	0	74	0	0	612	0	0	18327	8281	12703
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	8319	12763	2113	0	0	0	0	0	47	0	0	661	0	0	472	0	0	75	0	0	662	0	0	19404	8319	12763
(F)	KSFC	28	0	0	1098	89	172	0	0	0	21	0	0	40	7	8	7	0	0	8	0	0	88	0	0	1290	96	181
	TOTAL (F)	28	0	0	1098	89	172	0	0	0	21	0	0	40	7	8	7	0	0	8	0	0	88	0	0	1290	96	181
(G)	Small Finance Bank																											
1	Equitas Small Financ	21	24	39	11	9	45	0	0	0	1	0	0	6	8	10	0	0	0	1	0	0	8	11	11	48	51	105
2	Ujjivan Small Finan	16	65	130	21	0	14	0	0	0	2	0	0	7	18	24	1	0	0	1	0	0	10	63	72	58	146	240
3	Suryoday Small Finar	0	10	10	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	14	14	1	24	24
4	ESAF Small Finance I	0	16	16	10	2	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	2	10	19	20
	TOTAL (G)	37	114	195	43	11	62	0	0	0	3	0	0	13	26	34	1	0	0	2	0	0	18	89	99	117	240	389
(H)	Payments bank																											
1	India Post Payments I	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	36539	55746	93089	27621	46543	3019	861	1911	5805	320	494	27055	1089	1787	2318	170	181	1702	5	5	10754	5824	6046	255940	72429	112714

AGENDA 13

ANNEXURE VIII

BANKWISE DATA ON DISBURSEMENTS (ACP) UNDER NON- PRIORITY SECTOR ADVANCES AS AT 30.9.2020 (Amount in Crore)

Sl..No	Name of Bank	Agriculture			EDUCATION			HOUSING			Personal Loans under Non-prioritySector			OTHERS			TOTAL NON PRIORITY		
			Disbursements (Amount)			Disbursements			Disbursements			Disbursements			Disbursements (Amount)			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	27	27	416	52	74	1155	495	754	3474	5	5	15888	5452	9807	21286	6031	10668
2	State Bank of India	737	32	39	623	8	12	2009	2038	3544	1807	2038	3581	5547	0	0	10723	4117	7175
3	Union Bank Of India	71	34	39	109	10	17	699	504	529	1391	793	1908	3721	823	894	5991	2164	3386
4	Bank of Baroda	105	0	0	149	17	17	701	3499	6681	639	569	1064	2515	636	1131	4110	4722	8893
	Total (A)	1267	93	105	1297	87	119	4565	6537	11508	7310	3406	6558	27671	6911	11832	42110	17034	30122
(B)	Oth.Nationalised Bks																		
1	Bank of India	11	0	0	15	2	2	271	103	105	122	144	158	493	1683	1818	912	1932	2083
2	Bank of Maharastra	5	0	0	14	3	4	134	54	69	61	44	59	268	819	1120	483	920	1253
3	Central Bank of India	16	0	0	83	2	3	71	2	30	87	1	5	425	4	84	683	8	121
4	Indian Bank	27	0	0	33	9	11	187	14	21	462	15	15	2356	11	2369	3066	48	2416
5	Indian Overseas Bank	51	0	0	28	0	0	126	3	6	269	2	19	1249	71	139	1724	76	164
6	Punjab National Bank	21	0	0	34	0	0	222	27	52	323	133	262	1594	388	775	2193	547	1089
7	Punjab and Synd Bank	3	0	0	3	0	1	26	0	1	20	0	0	103	3	209	156	3	210
8	UCO Bank	5	0	1	9	0	0	52	0	3	44	0	0	207	0	5	318	0	9
	Total (B)	139	0	1	220	17	21	1090	202	286	1388	338	517	6696	2977	6520	9533	3534	7345
(C)	Other Comm.Banks																		
1	IDBI Bank	8	1	1	28	0	1	2663	153	245	1786	20	22	2313	232	381	6799	406	649
2	Karnataka Bank Ltd	57	0	3	36	6	8	252	253	455	664	104	212	2837	847	1391	3845	1210	2070
3	Kotak Mahendra Bank	33	0	0	14	0	0	187	0	0	95	0	0	213	1536	2703	543	1536	2703
4	Cathelic Syrian Bank Ltd.	7	364	510	23	0	0	166	0	0	212	0	0	1123	0	0	1530	364	510
5	City Union Bank Ltd	3	0	0	5	0	0	66	3	3	62	71	71	277	40	40	414	114	114
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	203	272	89	50	71	93	5226	6402	252	5479	6745
8	J and K Bank Ltd	3	0	0	3	1	1	14	192	205	107	2	12	298	3730	4009	424	3926	4227
9	Karur Vysya Bank Ltd.	4	80	80	8	0	0	695	57	57	320	133	185	1390	2	2	2416	272	324
10	Lakshmi Vilas Bank Ltd	4	0	0	6	0	0	57	13	13	267	0	0	460	137	137	793	150	150
11	Ratnakar Bank Ltd	0	0	0	17	0	0	24	0	0	131	1900	1900	411	330	2384	584	2230	4285
12	South Indian Bank Ltd	8	0	0	6	0	0	65	23	42	268	0	1	492	496	1096	839	520	1140
13	Tamil Nadu Merchantile Bank Ltd.	0	0	0	4	0	0	10	5	9	51	56	87	35	184	222	100	245	318

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Annexure 11C

AGENDA 13

ANNEXURE VIII

BANKWISE DATA ON DISBURSEMENTS (ACP) UNDER NON- PRIORITY SECTOR ADVANCES AS AT 30.9.2020 (Amount in Crore)

Sl.No	Name of Bank	Agriculture			EDUCATION			HOUSING			Personal Loans under Non-prioritySector			OTHERS			TOTAL NON PRIORITY		
		TARGET	Disbursements (Amount)		TARGET	Disbursements		TARGET	Disbursements		TARGET	Disbursements		TARGET	Disbursements (Amount)		TARGET	Disbursements (Amount)	
			During the Qtr	Cumulative from 1st April		During the Qtr	Cumulative from 1st April		During the Qtr	Cumulative from 1st April		During the Qtr	Cumulative from 1st April		During the Qtr	Cumulative from 1st April		During the Qtr	Cumulative from 1st April
14	IndusInd Bank	4	0	0	6	0	0	44	6	8	64	0	0	223	1908	2198	340	1913	2206
15	HDFC Bank Ltd	40	0	0	35	0	0	396	0	0	584	1868	2277	10831	8984	14442	11887	10852	16719
16	Axis Bank Ltd	31	0	0	33	0	0	1673	0	1	724	0	0	3299	2119	5284	5760	2119	5285
17	ICICI Bank Ltd	40	0	0	50	0	0	115	0	0	2392	0	0	8144	4818	9205	10742	4818	9205
18	YES BANK Ltd.	2	0	0	5	0	0	42	3	4	484	48	54	2227	2643	3542	2760	2694	3599
19	Bandhan Bank	0	0	0	0	0	0	2	0	0	1	0	0	4	21	26	8	21	26
20	DCB Bank Ltd	0	1	2	0	0	0	39	15	18	31	0	0	113	50	74	184	67	95
21	IDFC Bank	0	0	0	0	0	0	3	0	0	4	0	0	3	2057	3083	11	2057	3083
	Total(C)	255	447	597	289	9	12	6678	927	1332	8374	4252	4891	34977	35359	56621	50573	40994	63452
(D)	R R B's																		
1	Karnataka Grameena Bi	92	0	0	44	1	2	261	17	31	246	61	105	1095	109	150	1738	188	287
2	Karnataka Vikas Grame	30	0	0	33	1	1	88	6	12	203	36	70	494	150	243	847	192	327
	Total (D)	123	0	0	77	2	3	349	23	43	448	96	175	1589	259	394	2585	380	614
Total (Comm.Banks) A+B+C		1661	540	704	1806	112	153	12333	7666	13125	17072	7995	11965	69343	45248	74972	102216	61561	100919
Grand Total (A+B+C+D)		1784	540	704	1883	115	156	12682	7689	13168	17521	8092	12140	70932	45506	75366	104802	61941	101533
(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 Fiance B	3	0	0	1	0	0	2	0	0	2	0	0	6	168	195	13	168	195
2	Ujjivan Small Finance	2	0	0	1	0	0	1	16	17	1	3	4	5	28	32	10	47	53
3	Suryoday Small Finance	0	0	0	0	0	0	0	0	0	0	0	0	0	5	5	0	5	5
4	ESAF Small Finance Bar	0	0	10	0	0	0	0	0	0	0	0	0	0	3	4	0	3	14
	TOTAL (G)	5	0	10	1	0	0	3	16	17	3	3	4	11	204	237	23	223	268
(H)	Payments bank																		
1	India Post Payments Ban	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	540	714	1920	115	156	12897	7704	13185	17942	8095	12144	75036	45711	75603	109616	62165	101802

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ANNEXURE

BANKING DATA - LEVEL OF PRIORITY SECTOR ADVANCES AS AT 30.9.2020 (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	1600487	30895	405850	18781	2539	1436	83258	2243	63742	4020	10	1	831	21	14287	48	2171004	57445	923689	13407
2	State Bank of India	693108	13129	89176	10720	110	319	34008	1724	99211	9578	0	0	0	0	56	108	915669	35578	205061	3532
3	Union Bank Of India	481685	12810	123500	8732	10	29	17198	551	32023	3006	24	19	47	4	8768	784	663255	25934	429693	8425
4	Bank of Baroda	577988	8929	78177	7420	4	0	23611	650	40055	4688	62	6	158	100	2289	343	722344	22137	582372	8714
	Total (A)	3353268	65763	696703	45652	2663	1785	158075	5168	235031	21291	96	25	1036	126	25400	1284	4472272	141093	2140815	34078
(B)	Oth.Nationalised Bks																				
1	Bank of India	77536	2471	32616	2156	7	4	3128	93	5158	477	14	1	1	0	3	0	118463	5203	65046	1675
2	Bank of Maharastra	12587	587	8512	1801	4	1	852	22	2631	277	2	1	15	0	2322	7	26925	2696	12352	388
3	Central Bank of India	26610	464	13052	529	0	0	2821	75	3578	368	1	0	0	0	64	0	46126	1437	467	5
4	Indian Bank	24744	689	33704	1679	6	2	2525	69	9987	900	0	0	0	0	6827	1760	77793	5099	21571	414
5	Indian Overseas Bank	70133	1074	35441	1549	0	0	2853	80	5911	808	0	0	58	0	76148	920	190544	4432	78328	2001
6	Punjab National Bank	25357	498	24682	2950	14	17	2232	68	7481	751	0	0	0	0	351	52	60117	4335	16787	441
7	Punjab and Synd Bank	49	2	935	123	35	10	123	5	534	56	19	2	2	0	144	27	1841	226	336	26
8	UCO Bank	14825	276	20173	559	0	0	932	31	2703	164	0	0	0	0	48	2	38681	1032	17059	284
	Total (B)	251841	6061	169115	11346	66	34	15466	444	37983	3802	36	4	76	0	85907	2768	560490	24459	211946	5234
(C)	Other Comm.Banks																				
1	IDBI Bank	112970	2523	19187	1091	0	0	2070	90	15638	1705	6	1	2	0	9	0	149882	5409	115157	2534
2	Karnataka Bank Ltd	188443	3871	34331	6165	0	0	4698	136	17039	1540	11	6	73	41	2347	18	246942	11777	158289	2089
3	Kotak Mahendra Bank	423904	1890	12053	3809	0	0	27	0	205	6	0	0	1	3	193271	322	629461	6029	612950	2026
4	Cathelic Syrian Bank Ltd.	12101	119	2801	107	0	0	13	0	94	8	0	0	0	0	0	0	15009	235	6865	60
5	City Union Bank Ltd	1320	110	1932	608	0	0	32	1	555	52	0	0	0	0	1	0	3840	772	1094	8
6	Dhanalaxmi Bank Ltd.	46	33	495	74	0	0	28	2	287	64	0	0	0	0	4424	439	5280	612	0	0
7	Federal Bank Ltd.	77090	1550	829	395	0	0	920	25	2505	339	0	0	1	3	836	153	82181	2464	62024	1129
8	J and K Bank Ltd	57	169	985	206	0	0	66	3	492	43	0	0	0	0	0	0	1600	422	1027	266
9	Karur Vysya Bank Ltd.	14062	244	1629	354	1	1	47	5	494	76	1	0	0	0	21	30	16255	711	12163	152
10	Lakshmi Vilas Bank Ltd	2934	2496	1542	854	0	0	43	1	94	7	0	0	0	0	662	60	5275	3418	0	0
11	Ratnakar Bank Ltd	228711	1010	17099	475	0	0	140	0	1148	12	0	0	0	0	5223	9	252321	1506	245429	626
12	South Indian Bank Ltd	21805	606	2034	1128	0	0	149	6	929	98	8	3	0	0	129	0	25054	1842	21954	415
13	Tamil Nadu Merchantile Bank Ltd.	9673	134	1215	224	0	0	40	1	394	39	0	0	0	0	13	0	11335	398	8717	105
14	IndusInd Bank	20186	610	28489	1576	0	0	0	0	141	18	0	0	0	0	15	0	48831	2203	256411	725

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ANNEXURE

BANKING DATA - LEVEL OF PRIORITY SECTOR ADVANCES AS AT 30.9.2020 (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
15	HDFC Bank Ltd	198048	3840	264400	7052	0	0	51	1	16059	2371	0	0	0	0	53	0	478611	13264	361607	2884
16	Axis Bank Ltd	36621	1889	13010	3841	0	0	1718	107	7716	529	0	0	0	0	123329	448	182394	6813	182114	922
17	ICICI Bank Ltd	76135	2478	27547	5192	2	1	219	9	8331	885	0	0	0	0	42884	1777	155118	10342	88613	2666
18	YES BANK Ltd.	91377	957	7106	1815	0	0	0	0	1489	128	5	4	8	12	553	1	100538	2918	92804	297
19	Bandhan Bank	24449	51	105805	276	0	0	0	0	4861	470	0	0	0	0	8	154	135123	951	129069	282
20	DCB Bank Ltd	62071	428	2123	341	0	0	181	2	1030	107	0	0	0	0	1594	14	66999	892	61749	295
21	IDFC Bank	184395	684	97772	936	0	0	0	0	17975	130	2695	9	0	0	0	0	302837	1758	260616	667
	Total(C)	1786398	25689	642384	36520	3	2	10442	390	97476	8626	2726	24	85	59	375372	3427	2914886	74736	2678652	18149
(D)	R R B 's																				
1	Karnataka Grameena Bank	1316925	17698	215607	2137	0	0	14286	337	16587	1176	0	0	4280	12	68	0	1567753	21360	1186431	12151
2	Karnataka Vikas Grameena B	406960	7384	159224	1832	0	0	8948	183	14133	714	0	0	3751	6	16043	234	609059	10354	351125	5021
	Total (D)	1723885	25082	374831	3970	0	0	23234	520	30720	1889	0	0	8031	18	16111	234	2176812	31714	1537556	17172
Total (Comm.Banks) A+B+C		5391507	97512	1508202	93519	2732	1820	183983	6001	370490	33719	2858	53	1197	185	486679	7479	7947648	240289	5031413	57460
Total of Comm Bks+RRBs		7115392	122594	1883033	97489	2732	1820	207217	6521	401210	35609	2858	53	9228	203	502790	7713	10124460	272002	6568969	74632
(E)	Co-Op Sector																				
1	KSCARD Bk.Ltd	261324	1754	0	0	0	0	0	0	0	0	0	0	0	0	0	0	261324	1754	0	0
2	K.S.Coop Apex Bank ltd	2590014	16884	0	0	0	0	44	4	0	0	0	0	0	0	0	0	2590058	16888	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)	2851338	18639	0	0	0	0	44	4	0	0	0	0	0	0	0	0	2851382	18643	0	0
(F)	KSFC	0	0	3471	2160.923	0	0	0	0	0	0	0	0	0	0	0	0	3471	2160.923	11378	104
	TOTAL (F)	0	0	3471	2160.923	0	0	0	0	0	0	0	0	0	0	0	0	3471	2160.923	11378	104
(G)	Small Finance Bank																				
1	Equitas Small Finance Bank	57355	278.23	12180	575.45	0	0	0	0	317	31.43	0	0	0	0	96365	98.49	166217	983.6	145289	176
2	Ujjivan Small Finnance	198399	486.8715	87589	267.46338	0	0	1	0.0112	25594	207.6945	0	0	0	0	196070	390.4	507653	1352.440659	479494	1056
3	Suryoday Small Finance Bank	48206	94.2171	391	3.4587	0	0	0	0	0	0	0	0	0	0	77283	150.81	125880	248.4886	72166	139
4	ESAF Small Finance Bank	70391	185.3	10348	25.75	0	0	45	0.06	365	0.82	0	0	0	0	4950	6.23	86099	218.16	86099	218
	TOTAL (G)	374351	1044.619	110508	872.12208	0	0	46	0.0712	26276	239.9445	0	0	0	0	374668	645.93	885849	2802.689259	783048	1590.223611
(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	10341081	142278	1997012	100522	2732	1820	207307	6526	427486	35849	2858	53	9228	203	877458	8359	13865162	295609	7363395	76326

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ANNEXURE

BANKING DATA - LEVEL OF NON PRIORITY SECTOR ADVANCES AS AT 30.9.2020 (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	3376	98	3417	697	49218	11001	96532	1476	1516109	37385	1668652	50657
2	State Bank of India	0	0	270	11	138465	39059	577439	17865	40876	41897	757050	98832
3	Union Bank Of India	27	130	800	161	14038	4901	115269	2868	28689	16009	158823	24069
4	Bank of Baroda	0	0	2757	223	30616	7624	24378	686	69087	21277	126838	29811
	Total (A)	**3403**	**227**	**7244**	**1093**	**232337**	**62584**	**813618**	**22895**	**1654761**	**116569**	**2711363**	**203368**
(B)Oth.Nationalised Bks													
1	Bank of India	0	0	92	20	4001	1469	27182	1005	4847	9753	36122	12246
2	Bank of Maharastra	0	0	175	29	2218	694	2805	102	133	2108	5331	2932
3	Central Bank of India	9	0	786	146	2378	730	8330	1212	9409	1244	20912	3332
4	Indian Bank	1634	237	1609	96	5456	1243	2836	371	35093	5563	46628	7510
5	Indian Overseas Bank	0	0	160	17	384	200	2496	34	172751	1192	175791	1442
6	Punjab National Bank	8	34	637	79	9611	727	9370	8851	0	0	19626	9691
7	Punjab and Synd Bank	0	0	18	6	46	15	0	0	1285	717	1349	738
8	UCO Bank	117	6	18	3	1613	674	4082	121	4820	1094	10650	1899
	Total (B)	**1768**	**277**	**3495**	**395**	**25707**	**5753**	**57101**	**11696**	**228338**	**21670**	**316409**	**39791**
(C)	**Other Comm.Banks**												
1	IDBI Bank	0	0	32	1	11139	3938	9390	415	1281	724	21842	5077
2	Karnataka Bank Ltd	40	22	329	45	14865	5066	22375	1986	52303	6339	89912	13458
3	Kotak Mahendra Bank	0	0	0	0	0	0	0	0	77950	10864	77950	10864
4	Cathelic Syrian Bank Ltd.	191	15	0	0	38	8	17021	296	5871	293	23121	612
5	City Union Bank Ltd	0	0	23	4	574	212	5026	230	1334	739	6957	1186
6	Dhanalaxmi Bank Ltd.	0	0	0	0	0	0	0	0	0	0	0	0
7	Federal Bank Ltd.	0	0	28	4	3335	1638	10827	183	92238	7845	106428	9670
8	J and K Bank Ltd	0	0	5	1	645	192	0	0	1989	3730	2639	3923
9	Karur Vysya Bank Ltd.	3174	97	2	0	1057	419	10701	274	3503	1753	18437	2544
10	Lakshmi Vilas Bank Ltd	42	586	7	2	142	578	1911	1661	326	278	2428	3106
11	Ratnakar Bank Ltd	11	27	0	0	103	25	5213	1353	188	323	5515	1728
12	South Indian Bank Ltd	5	2	29	6	1100	418	1	0	30013	1997	31148	2424
13	Bank Ltd.	0	0	1	0	334	87	3374	63	229	173	3938	323
14	IndusInd Bank	0	0	0	0	144	27	0	0	112438	11727	112582	11754

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ANNEXURE

BANKING DATA - LEVEL OF NON PRIORITY SECTOR ADVANCES AS AT 30.9.2020 (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
15	HDFC Bank Ltd	0	0	0	0	16326	4054	331025	13328	2127438	32471	2474789	49853
16	Axis Bank Ltd	0	0	0	0	4368	1246	0	0	206254	30425	210622	31671
17	ICICI Bank Ltd	0	0	0	0	34079	12878	0	0	775888	18765	809967	31643
18	YES BANK Ltd.	0	0	0	0	439	136	15748	665	116799	10701	132986	11502
19	Bandhan Bank	0	0	0	0	0	0	0	0	3905	428	3905	428
20	DCB Bank Ltd	131	4	15	0	1251	328	134	1	5894	508	7425	842
21	IDFC Bank	0	0	0	0	0	0	0	0	408712	6749	408712	6749
	Total(C)	**3594**	**754**	**471**	**65**	**89939**	**31250**	**432746**	**20456**	**4024553**	**146832**	**4551303**	**199356**
(D)	**R R B 's**												
1	Karnataka Grameena Bank	0	0	144	24	1247	523	33426	519	23513	764	58330	1830
2	Karnataka Vikas Grameena Banl	0	0	61	8	242	75	15090	252	95657	857	111050	1191
	Total (D)	**0**	**0**	**205**	**32**	**1489**	**598**	**48516**	**771**	**119170**	**1620**	**169380**	**3021**
Total (Comm.Banks) A+B+C		**8765**	**1257**	**11210**	**1552**	**347983**	**99587**	**1303465**	**55047**	**5907652**	**285071**	**7579075**	**442515**
Total of Comm Bks+RRBs		**8765**	**1257**	**11415**	**1584**	**349472**	**100185**	**1351981**	**55818**	**6026822**	**286692**	**7748455**	**445536**
(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	636627	18858	636627	18858
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**	**636628**	**19029**	**636628**	**19029**
(F)	KSFC	0	0	0	0	0	0	0	0	171	121	171	121
	TOTAL (F)	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**171**	**121**	**171**	**121**
(G)	**Small Finance Bank**												
1	**Equitas Small Finance Bank**	0	0	0	0	0	0	0	0	13237	783	13237	783
2	**Ujjivan Small Finnance**	16	0	0	0	1476	135	3065	16	44389	504	48946	656
3	**Suryoday Small Finance Bank**	2	0	0	0	0	0	70	0	4	5	76	6
4	**ESAF Small Finance Bank**	0	0	0	0	0	0	0	0	227	3	227	3
	Total (G)	18	0	0	0	1476	135	3135	16	57857	1296	62486	1448
(H)	**Payments bank**												
1	India Post Payments Bank Limit	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	**8783**	**1257**	**11415**	**1584**	**350948**	**100320**	**1355116**	**55835**	**6721478**	**307137**	**8447740**	**466134**

Bankwise Sanction and Disburshment under MUDRA scheme in Karnataka state as on 30.11.2020

(Amount Rs. in Crore)

Sr No	Bank Type Name	Bank Name	Sponsor Bank Name	Shishu (Loans up to Rs. 50,000)			Kishore (Loans from Rs. 50,001 to Rs. 5.00 Lakh)			Tarun (Loans from Rs. 5.00 to Rs. 10.00 Lakh)			Total		
				No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt
1	SBI and Associates														
1.1		State Bank of India	-	7894	16.46	16.36	12634	288.16	285.71	9116	699.11	697.99	29644	1003.73	1000.07
		Total		7894	16.46	16.36	12634	288.16	285.71	9116	699.11	697.99	29644	1003.73	1000.07
2	Public Sector Commercial Banks														
2.1		Bank of Baroda	-	5353	16.71	15.92	3951	76.4	71.82	820	66.21	63.81	10124	159.33	151.56
2.2		Bank of India	-	6033	12.64	12.16	8643	152.11	140.06	5360	426.53	413.21	20036	591.28	565.43
2.3		Bank of Maharashtra	-	371	0.48	0.42	425	11.27	10.91	106	8.81	8.66	902	20.56	19.99
2.4		Canara Bank	-	50166	100.85	94.37	14878	359.44	311.27	4170	340.26	305.09	69214	800.56	710.73
2.5		Central Bank of India	-	3429	5.53	4.28	1792	38.76	31.66	415	34.03	29.57	5636	78.32	65.51
2.6		Indian Bank	-	3448	5.3	5.24	3619	71.45	69.69	512	36.8	35.92	7579	113.55	110.85
2.7		Indian Overseas Bank	-	2281	4.39	4.36	1866	32.22	31.1	228	17.46	16.97	4375	54.08	52.43
2.8		Punjab National Bank	-	1392	3.44	3.4	1076	23.72	23.12	192	15.71	15.6	2660	42.87	42.12
2.9		Union Bank of India	-	7922	19.21	16.32	9236	179.27	159.33	1811	153.32	143.36	18969	351.8	319.02
2.1		Punjab & Sind Bank	-	76	0.13	0.1	80	1.95	1.34	24	2.05	2	180	4.13	3.44
2.11		UCO Bank	-	2951	4.48	2.55	877	15.11	11.63	84	7.34	5.59	3912	26.93	19.77
		Total		83422	173.17	159.12	46443	961.7	861.94	13722	1108.52	1039.77	143587	2243.39	2060.84
3	Private Sector Commercial Banks														
3.1		Catholic Syrian Bank	-	317	1.06	1.06	0	0	0	0	0	0	317	1.06	1.06
3.2		Federal Bank	-	119	0.42	0.31	201	3.05	2.13	27	2.33	2	347	5.81	4.45
3.3		Dhanlaxmi Bank	-	0	0	0	10	0.8	0.13	1	0.05	0.05	11	0.85	0.18
3.4		Jammu & Kashmir Bank	-	29	0.09	0.09	303	6.93	6.86	74	6	5.98	406	13.02	12.94
3.5		Karnataka Bank	-	1049	1.4	1.01	2290	43.63	29.13	1642	70.66	41.83	4981	115.69	71.98
3.6		Karur Vysya Bank	-	0	0	0	7	0.13	0.11	0	0	0	7	0.13	0.11
3.7		Ratnakar Bank	-	3009	4.67	4.67	47	1.65	1.65	42	3.1	3.1	3098	9.42	9.42
3.8		South Indian Bank	-	0	0	0	9	0.35	0.35	10	0.93	0.93	19	1.28	1.28
3.9		ICICI Bank	-	199	0.69	0.69	958	26.31	26.31	750	54.6	54.6	1907	81.6	81.6
3.1		Axis Bank	-	972	3.65	3.65	1934	49.14	49.14	589	52.89	52.89	3495	105.67	105.67
3.11		IndusInd Bank	-	403727	994.67	994.67	13678	120.7	120.7	600	23.91	23.91	418005	1139.28	1139.28
3.12		Yes Bank	-	18685	62.56	62.56	0	0	0	11	1.09	1.09	18696	63.65	63.65
3.13		HDFC Bank	-	30263	90.43	90.43	12508	122.51	122.51	1083	64.45	64.45	43854	277.39	277.39
3.14		Kotak Mahindra Bank	-	2	0.1	0.1	59	0.56	0.56	1	0.09	0.09	62	0.75	0.75
3.15		IDFC Bank Limited	-	46399	137.16	137.16	19510	224.01	223.93	510	34.69	34.69	66419	395.86	395.78
3.16		IDBI Bank Limited	-	402	0.48	0.48	1614	6.94	6.94	852	14.07	14.07	2868	21.49	21.49
		Total		505172	1297.39	1296.88	53128	606.7	590.45	6192	328.85	299.68	564492	2232.94	2187.02
4	Regional Rural Banks														
4.1		Karnataka Vikas Grameena	Syndicate	21053	63.37	63.37	27576	452.47	452.47	559	43.31	43.31	49188	559.15	559.15
4.2		Karnataka Gramin Bank		199548	577.28	577.28	204531	2732.59	2705.26	4804	421.83	421.83	408883	3731.7	3704.37
		Total		220601	640.65	640.65	232107	3185.06	3157.73	5363	465.14	465.14	458071	4290.84	4263.52
5	NBFC-Micro Finance Institutions														
5.1		Annapurna Microfinance	-	53	0.16	0.16	0	0	0	0	0	0	53	0.16	0.16
5.2		Muthoot Microfin Ltd	-	10935	44.93	44.93	1002	5.98	5.98	0	0	0	11937	50.91	50.91
5.3		Grameen Koota Financial Services Private Limited	-	111613	248.06	248.06	77406	563.39	563.39	0	0	0	189019	811.45	811.45

5.4		MADURA MICRO FINANCE	-	10645	40.34	40.34	0	0	0	0	0	0	10645	40.34	40.34
5.5		Chaitanya India Fin Credit	-	92288	294.04	292.36	0	0	0	0	0	0	92288	294.04	292.36
5.6		Belstar Investment and Finance Private Limited	-	28290	88.57	88.57	1168	7.84	7.84	0	0	0	29458	96.41	96.41
5.7		SVATANTRA MICROFIN PRIVATE LIMITED	-	3371	11.95	11.95	0	0	0	0	0	0	3371	11.95	11.95
5.8		Satin Crediteare Network	-	14756	34.65	34.65	0	0	0	0	0	0	14756	34.65	34.65
5.9		Navachetana Microfin	-	39271	26.17	26.17	0	0	0	0	0	0	39271	26.17	26.17
5.1		Asirvad Microfinance Pvt.	-	25820	82.19	82.19	1080	7.14	7.14	0	0	0	26900	89.33	89.33
5.11		Arohan Financial Services	-	0	0	0	3	0.1	0.1	4	0.31	0.31	7	0.4	0.4
5.12		IDF FINANCIAL SERVICES PRIVATE LIMITED	-	537	1.63	1.63	113	0.69	0.69	0	0	0	650	2.31	2.31
5.13		SATYA MicroCapital Limited	-	832	2.92	2.92	1	0.01	0.01	0	0	0	833	2.92	2.92
		Total		338411	875.62	873.94	80773	585.14	585.14	4	0.31	0.31	419188	1461.07	1459.38
6	Non Banking Financial Companies														
6.1		Magma Fincorp Limited	-	0	0	0	715	13.63	13.63	24	1.81	1.81	739	15.43	15.43
		Total		0	0	0	715	13.63	13.63	24	1.81	1.81	739	15.43	15.43
7	Small Finance Banks														
7.1		SURYODAY MICRO FINANCE	-	16644	48.68	48.68	14	0.41	0.41	0	0	0	16658	49.09	49.09
7.2		Fincare Small Finance Bank	-	32859	90.69	90.69	0	0	0	0	0	0	32859	90.69	90.69
7.3		Ujjivan Small Finance Bank	-	438072	1469.38	1469.38	81435	573.52	573.52	0	0	0	519507	2042.9	2042.9
7.4		Jana Small Finance Bank	-	34	0.23	0.13	332	3.29	3.29	0	0	0	366	3.52	3.42
7.5		Equitas Small Finance Bank	-	20091	43.67	43.67	0	0	0	0	0	0	20091	43.67	43.67
7.6		ESAF Small Finance Bank	-	4517	16.09	16.09	631	3.52	3.52	0	0	0	5148	19.61	19.61
		Total		512217	1668.74	1668.64	82412	580.74	580.74	0	0	0	594629	2249.48	2249.38
		Grand Total		1667717	4672.02	4655.59	508212	6221.13	6075.35	34421	2603.73	2504.7	2210350	13496.89	13235.64

Districtwise sanction and disbursment under MUDRA scheme as on 30.11.2020

[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	Karnataka												
1.1	Bagalkot	35340	100.03	99.59	9222	113.77	111.25	4033	304.55	302.67	48595	518.34	513.51
1.2	Bangalore Rural	32956	84.14	83.7	4744	54.46	51.35	401	28.66	25.64	38101	167.25	160.68
1.3	Bangalore urban	179283	554.87	553.01	56108	777.46	745.42	6925	528.79	500.48	242316	1861.11	1798.9
1.4	Belgaum	132738	341.68	340.42	29591	341.7	334.61	4630	353.46	346.84	166959	1036.85	1021.86
1.5	Bellary	75333	208.71	207.85	24688	307	302.19	919	121.3	119.29	100940	637.01	629.34
1.6	Bidar	27392	73.62	73.5	5075	61.78	60.71	442	32	30.92	32909	167.41	165.14
1.7	Bijapur	38644	107.93	107.46	10486	128.73	126.68	515	36.68	35.25	49645	273.34	269.39
1.8	Chamarajanagar	67903	200.66	200.36	18324	179.23	176.9	179	12.7	12.38	86406	392.59	389.64
1.9	Chikkaballapura	38047	108.92	108.78	8734	68.78	66.97	198	15.75	14.07	46979	193.45	189.81
1.1	Chikmagalur	27911	72.46	72.16	9386	131.12	127.09	639	43.23	39.85	37936	246.82	239.1
1.11	Chitradurga	71723	196.65	196.4	26836	295.85	292.25	379	25.16	24.59	98938	517.65	513.24
1.12	Dakshina Kannada	12987	34.09	30.06	6438	124.06	115.12	1253	88.02	81.34	20678	246.17	226.52
1.13	Davangere	79856	218.46	218.27	24203	271.65	267.07	789	52.64	49.36	104848	542.75	534.7
1.14	Dharwad	54811	154.19	153.58	12400	171.41	166.6	1258	89.12	82.74	68469	414.72	402.92
1.15	Gadag	27127	73.3	73.19	6100	81.07	79.17	746	54.32	53.32	33973	208.68	205.67
1.16	Gulbarga	41813	110.87	110.48	6186	90.29	88.23	681	52.55	51.53	48680	253.71	250.23
1.17	Hassan	39582	105.93	105.7	18103	207.95	204.39	560	42.28	41.09	58245	356.16	351.19
1.18	Haveri	39035	104.78	104.46	7765	100.84	97.99	407	29.39	26.95	47207	235.01	229.4
1.19	Kodagu	26960	71.17	71	7804	95.28	92.55	305	22.9	21.79	35069	189.35	185.34
1.2	Kolar	41551	106.53	106.31	26502	361.02	356.13	1088	82.11	81.19	69141	549.66	543.63
1.21	Koppal	30432	83.34	83.01	7402	98.47	96.21	345	25.82	25.31	38179	207.63	204.53
1.22	Mandya	87388	256.79	256.67	39074	418.38	412.58	486	35.87	34.2	126948	711.04	703.45
1.23	Mysore	166393	491.06	490.62	43124	472.34	464.43	1436	103.93	99.12	210953	1067.33	1054.17
1.24	Other	46399	137.16	137.16	20225	237.63	237.56	534	36.5	36.49	67158	411.29	411.22
1.25	Raichur	32410	92.66	92.28	10166	139.35	136.61	434	32.35	31.21	43010	264.36	260.1
1.26	Ramanagara	40971	116.42	116.14	12914	108.15	105.78	299	22.43	20.97	54184	246.99	242.89
1.27	Shimoga	53568	145.04	144.64	15425	250.81	243.47	2195	172.71	169.43	71188	568.56	557.53
1.28	Tumkur	72484	196.47	196.27	25678	280.26	276.01	657	46.67	44.3	98819	523.4	516.58
1.29	Udupi	9246	23.13	22.42	4778	89.41	83.65	783	49.06	44.12	14807	161.61	150.19
1.3	Uttara Kannada	18640	51.5	50.84	7157	110.01	104.88	670	45.16	41.54	26467	206.67	197.27
1.31	Yadgir	18794	49.48	49.26	3574	52.89	51.5	235	17.63	16.72	22603	120	117.48
	Total	**1667717**	**4672.02**	**4655.59**	**508212**	**6221.13**	**6075.35**	**34421**	**2603.73**	**2504.7**	**2210350**	**13496.89**	**13235.64**

StateWise Sanctions and Disburshment under MUDRA scheme as on 30.11.2020

SL 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	1667717	4672.02	4655.59	508212	6221.13	6075.35	34421	2603.73	2504.7	2210350	13496.89	13235.64
2	Tamil Nadu	2040046	6181.02	6164.37	321812	3481.17	3379.77	21580	1590.33	1521.38	2383438	11252.52	11065.52
3	Uttar Pradesh	1537667	3696.46	3561.33	214504	3876.09	3426.54	36390	2712.7	2428.75	1788561	10285.24	9416.62
4	Maharashtra	1383504	3569.71	3531.02	203450	3176.89	2932.94	37242	2414.56	2251.36	1624196	9161.16	8715.32
5	Rajasthan	981892	2910.17	2885.33	284594	4388.78	4273.57	24504	1787.82	1716.31	1290990	9086.77	8875.21
6	West Bengal	1833995	4266.77	4233.22	193626	2851.76	2676.45	17363	1235.55	1124.58	2044984	8354.08	8034.24
7	Bihar	1537507	4216.58	4157.93	161235	2556.87	1927.06	19974	1464.5	1313.34	1718716	8237.95	7398.33
8	Madhya Pradesh	989408	2616.26	2541.32	151877	2418.63	2129.41	22179	1549.44	1390.36	1163464	6584.33	6061.08
9	Odisha	1370388	3487.3	3458.52	104459	1456.56	1316.12	11173	793.67	706.39	1486020	5737.52	5481.03
10	Gujarat	600993	1794.82	1774.47	124976	1697.31	1623.68	15457	1106.69	1037.2	741426	4598.83	4435.35
11	Kerala	493312	1252.24	1244.39	155457	2050.53	1982.65	14691	1130.9	1075.43	663460	4433.68	4302.47
12	Andhra Pradesh	212122	402.8	367.04	113555	1976.05	1884.91	22290	1727.41	1672.78	347967	4106.26	3924.73
13	Haryana	505369	1533.77	1511.28	82874	1204.45	1134.9	11790	878.19	830.2	600033	3616.4	3476.39
14	Punjab	487016	1340.21	1311.93	73109	1258.96	1169.33	12653	963.19	908.54	572778	3562.36	3389.8
15	Jharkhand	657906	1661.66	1636.94	58147	961.89	857.51	9871	712.94	620.88	725924	3336.49	3115.33
16	Union Territory of Jammu and Kashmir	62645	175.73	171.4	115585	2143.56	2106.76	13370	981.56	961.1	191600	3300.85	3239.27
17	Assam	482414	1356.55	1343.5	45411	697.65	633.6	5625	424.47	383.23	533450	2478.68	2360.33
18	Telangana	200483	304.54	287.71	57676	1055.37	1009.8	13892	994.33	963.02	272051	2354.24	2260.52
19	Chhattisgarh	282460	777.04	757.88	49119	778.4	687.87	8554	595.62	541.04	340133	2151.06	1986.79
20	Delhi	139521	392.99	387.29	33081	578.82	544.01	9229	699.81	657.41	181831	1671.62	1588.71
21	Uttarakhand	98225	293.59	286	27866	550.77	514.36	5441	403.62	378.61	131532	1247.97	1178.98
22	Himachal Pradesh	41468	109.73	98.87	30323	607.4	566.29	5433	433.7	412.15	77224	1150.84	1077.31
23	Tripura	116267	337.47	335.2	20994	277.26	260.38	902	64.52	58.64	138163	679.25	654.22
24	Pondicherry	62306	186.07	185.57	12922	131.94	129.48	565	39.97	38.57	75793	357.98	353.62
25	Goa	8685	22.6	21.61	6008	107.43	98.66	1151	82.6	74.28	15844	212.63	194.56
26	Chandigarh	10195	32.11	31.52	3847	67.06	60.89	1000	74.46	68.63	15042	173.63	161.04
27	Manipur	29565	78.46	77.38	3385	55.86	51.5	512	37.81	33.31	33462	172.13	162.18
28	Union Territory of Ladakh	258	0.86	0.86	4283	85.74	84.49	780	55.55	54.7	5321	142.15	140.05
29	Meghalaya	14710	43.53	43.23	2588	42.39	40.71	463	34.09	31.53	17761	120.01	115.47
30	Mizoram	1682	3.67	3.36	2658	60.71	54.5	249	24	20.13	4589	88.38	77.99
31	Nagaland	1994	4.56	4.12	2177	41.99	38.37	506	35.39	32.25	4677	81.94	74.74
32	Andaman and Nicobar Islands	1449	3.62	3.59	1940	41.06	39.26	413	32.49	31.33	3802	77.17	74.17
33	Arunachal Pradesh	1298	2.5	2.26	1162	23.82	22.13	362	28.61	26.87	2822	54.93	51.26
34	Sikkim	2276	5.67	5.02	1280	23.52	21.05	216	16.68	15.28	3772	45.86	41.35
35	Dadra and Nagar Haveli	522	0.74	0.65	242	4.79	4.48	95	5.58	5.45	859	11.11	10.58
36	Daman and Diu	393	0.69	0.44	170	3.73	3.32	64	5.37	5.28	627	9.79	9.04
37	Lakshadweep	363	0.92	0.71	213	5.32	3.86	29	2.42	1.61	605	8.67	6.17
	Total	17858021	47735.45	47082.83	3174817	46961.65	43765.93	380429	27744.27	25896.62	21413267	122441.38	116745.38

Annexe - 12A

Bankwise Aadhaar progress of CASA in Karnataka as on 30.10.2020 (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	19.11	19.11	100.00	19.11	100.00
Karnataka	Axis Bank Ltd	PVT	15.5	11.46	73.94	10.91	70.39
Karnataka	Bandhan Bank	PVT	2.19	2.03	92.69	0.63	28.77
Karnataka	Bank of Baroda	PSB	46.62	44.9	96.31	5.09	10.92
Karnataka	Bank of Baroda	RRB	0	0	#DIV/0!	0	#DIV/0!
Karnataka	Bank of India	PSB	11.14	10.54	94.61	7.49	67.24
Karnataka	Bank of Maharashtra	PSB	3.41	2.9	85.04	2.24	65.69
Karnataka	Bank of Maharashtra	RRB	0	0	#DIV/0!	0	#DIV/0!
Karnataka	Canara Bank	PSB	160.78	150.11	93.36	77.42	48.15
Karnataka	Canara Bank	RRB	142.81	113.53	79.50	67.13	47.01
Karnataka	Catholic Syrian Bank Ltd	PVT	0.39	0.35	89.74	0.2	51.28
Karnataka	Central Bank of India	PSB	5.74	5	87.11	3.56	62.02
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	0.00
Karnataka	Federal Bank Ltd	PVT	5.15	4.62	89.71	3.87	75.15
Karnataka	HDFC Bank Ltd	PVT	23.36	16.62	71.15	15.65	66.99
Karnataka	ICICI Bank Ltd	PVT	19.6	16.56	84.49	15.97	81.48
Karnataka	IDBI Bank Ltd.	PVT	8.43	7.16	84.93	5.28	62.63
Karnataka	IDFC Bank Ltd.	PVT	5.08	4.9	96.46	1.51	29.74
Karnataka	India Post Payment Bank	PVT	19.4	19.4	100.00	19.4	100.00
Karnataka	Indian Bank	PSB	11.31	9.31	82.32	5.1	45.09
Karnataka	Indian Bank	RRB	0	0	#DIV/0!	0	#DIV/0!
Karnataka	Indian Overseas Bank	PSB	9.6	7.6	79.17	4.85	50.54
Karnataka	Indian Overseas Bank	RRB	0	0	#DIV/0!	0	#DIV/0!
Karnataka	IndusInd Bank Ltd	PVT	6.8	6.64	97.65	6.64	97.65
Karnataka	Jammu& Kashmir Bank Ltd	PVT	0.31	0.26	83.87	0.04	12.90
Karnataka	Karnataka Bank Ltd	PVT	44.68	38.16	85.41	24.99	55.93
Karnataka	Karur Vysya Bank	PVT	2.52	2.24	88.89	1.28	50.79
Karnataka	Kotak Mahindra Bank Ltd	PVT	15.73	13.68	86.97	7.05	44.82
Karnataka	Lakshmi Vilas Bank Ltd	PVT	1.02	0.77	75.49	0.67	65.69
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	6.28	4.88	77.71	3.56	56.69
Karnataka	Punjab National Bank	RRB	0	0	#DIV/0!	0	#DIV/0!
Karnataka	RBL Bank Ltd	PVT	4.95	4.7	94.95	0.97	19.60
Karnataka	South Indian Bank Ltd	PVT	2.16	1.85	85.65	1.02	47.22
Karnataka	State Bank of India	PSB	166.27	148.48	89.30	63.02	37.90
Karnataka	State Bank of India	RRB	0	0	#DIV/0!	0	#DIV/0!
Karnataka	Tamilnadu Mercantile Bank Ltd	PVT	0.42	0.32	76.19	0.15	35.71
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	2.25	1.46	64.89	0.86	38.22
Total			**829.37**	**726.25**	**87.57**	**405.45**	**48.89**

Annexure - 12B

Bankwise Mobile Progress of SB Acs in Karnataka as on 30.10.2020 (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	19.11	19.11	0	100.00
Karnataka	Axis Bank Ltd	PVT	14.37	13.62	0.75	94.78
Karnataka	Bandhan Bank	PVT	2.12	2.12	0	100.00
Karnataka	Bank of Baroda	PSB	47.67	38.04	9.58	79.80
Karnataka	Bank of Baroda	RRB	0	0	0	#DIV/0!
Karnataka	Bank of India	PSB	10.58	9.72	0.85	91.87
Karnataka	Bank of Maharashtra	PSB	3.41	3.06	0.35	89.74
Karnataka	Bank of Maharashtra	RRB	0	0	0	#DIV/0!
Karnataka	Canara Bank	PSB	158.91	139.42	0	87.74
Karnataka	Canara Bank	RRB	142.45	102.37	35.98	71.86
Karnataka	Catholic Syrian Bank Ltd	PVT	0.37	0.34	0.03	91.89
Karnataka	Central Bank of India	PSB	5.7	4.22	0.35	74.04
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	0.23	0.22	0.02	95.65
Karnataka	Federal Bank Ltd	PVT	5.1	5.05	0.05	99.02
Karnataka	HDFC Bank Ltd	PVT	22.41	22.39	0.02	99.91
Karnataka	ICICI Bank Ltd	PVT	18.71	18.47	0	98.72
Karnataka	IDBI Bank Ltd.	PVT	8.33	8.06	0.27	96.76
Karnataka	IDFC Bank Ltd.	PVT	5.05	5.02	0.03	99.41
Karnataka	India Post Payment Bank	PVT	20.72	20.72	0	100.00
Karnataka	Indian Bank	PSB	10.92	9	1.09	82.42
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	6.61	6.61	0	100.00
Karnataka	Jammu& Kashmir Bank Ltd	PVT	0.29	0.29	0	100.00
Karnataka	Karnataka Bank Ltd	PVT	43.82	41.92	1.9	95.66
Karnataka	Karur Vysya Bank	PVT	2.47	2.37	0.09	95.95
Karnataka	Kotak Mahindra Bank Ltd	PVT	15.18	0	0	0.00
Karnataka	Lakshmi Vilas Bank Ltd	PVT	0.93	0.91	0.01	97.85
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	6.14	5.47	0	89.09
Karnataka	Punjab National Bank	RRB	0	0	0	#DIV/0!
Karnataka	RBL Bank Ltd	PVT	4.89	4.88	0.02	99.80
Karnataka	South Indian Bank Ltd	PVT	2.14	2.1	0.05	98.13
Karnataka	State Bank of India	PSB	171.38	152.96	0	89.25
Karnataka	State Bank of India	RRB	0	0	0	#DIV/0!
Karnataka	Tamilnadu Mercantile Bank Ltd	PVT	0.5	0.5	0	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	2.05	2.05	0	100.00
Total			**827.10**	**703.50**	**58.61**	**85.06**

Annexure -12C

ANNEXURE-17

BANK WISE PROGRESS REPORT UNDER PMJDY AS ON 30.9.2020

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	2967822	2418355	228523	1508799	842262	2151914	81.49	55.82	72.51
2	State Bank of India	3619049	2774756	113602	1906369	1110698	2809863	76.67	58.26	77.64
3	Union Bank Of India	1974000	1616022	700576	1091146	799639	1073769	81.87	73.28	54.40
4	Bank of Baroda	1160514	871572	47014	1086731	765609	965441	75.10	70.45	83.19
5	Bank of India	239208	223466	15534	200138	138137	155065	93.42	69.02	64.82
6	Bank of Maharastra	70414	64287	7551	34075	34075	62270	91.30	100.00	88.43
7	Central Bank of India	114476	85814	3053	69300	48485	48406	74.96	69.96	42.28
8	Indian Bank	111310	90272	37094	110639	83065	403645	81.10	75.08	362.63
9	Indian Overseas Bank	266945	220467	48703	239406	165190	179557	82.59	69.00	67.26
10	Punjab National Bank	238520	154945	19940	125510	102513	145619	64.96	81.68	61.05
11	Punjab and Synd Bank	2879	2879	171	2879	2879	2879	100.00	100.00	100.00
12	UCO Bank	111572	94875	16621	16254	16254	95377	85.03	100.00	85.48
13	IDBI Bank	34058	26524	3361	31005	8503	24296	77.88	27.42	71.34
14	Karnataka Bank Ltd	120832	100605	24054	36576	22376	97316	83.26	61.18	80.54
15	Kotak Mahendra Bank	35972	22687	16312	4703	3052	24390	63.07	64.89	67.80
16	Cathelic Syrian Bank Ltd.	1939	0	38	1080	248	1651	0.00	22.96	85.15
17	City Union Bank Ltd	3093	2312	500	939	320	3080	74.75	34.08	99.58
18	Dhanalaxmi Bank Ltd.	26	26	26	0	0	26	100.00	#DIV/0!	100.00
19	Federal Bank Ltd.	38386	11962	4495	20890	14902	11962	31.16	71.34	31.16
20	J and K Bank Ltd	2162	2162	894	1905	1655	2052	100.00	86.88	94.91
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	11569	1118	17221	1317	17808	64.96	7.65	99.99
24	South Indian Bank Ltd	9043	6750	1736	4508	4507	8146	74.64	99.98	90.08
25	Tamil Nadu Merchantile Bank Ltd	1082	738	9	477	265	1023	68.21	55.56	94.55
26	IndusInd Bank	45229	42290	601	45189	40055	45257	93.50	88.64	100.06
27	HDFC Bank Ltd	144975	73473	17803	144971	83893	142973	50.68	57.87	98.62
28	Axis Bank Ltd	76274	57559	13639	64648	64648	76274	75.46	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	83	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	183	0	0	0	100.00	#DIV/0!	0.00
33	IDFC Bank	877	860	151	742	363	875	98.06	48.92	99.77
34	Karnataka Grameena Bank	2570154	1978347	222326	225874	225874	1582526	76.97	100.00	61.57
35	Karnataka Vikas Grameena Bank	1774013	1705194	80423	1589078	1042977	1168784	96.12	65.63	65.88
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	107277	0	277	107277	107277	107277	0.00	100.00	100.00
44	India Post Payments Bank Limited	2040325	1782334	367152	0	0	2040325	87.36	#DIV/0!	100.00
45	Airtel Payments Bank	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
	Total	**18013837**	**14537815**	**2070635**	**8799295**	**5841821**	**13472027**	**80.70**	**66.39**	**74.79**

Annexure - 12 D

MGNREGA Aadhar Report As on 18-11-2020

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	318104	229307	72.09
2	DHARWAR	140254	99781	71.14
3	UTTARA KANNADA	136572	92594	67.80
4	CHIKKAMAGALURU	174969	117929	67.40
5	MANDYA	252487	167711	66.42
6	SHIVAMOGGA	285712	188245	65.89
7	RAMANAGARA	274511	179654	65.45
8	GADAG	242292	155482	64.17
9	UDUPI	57750	35392	61.28
10	HAVERI	287040	173964	60.61
11	DAKSHINA KANNADA	114801	68333	59.52
12	BALLARI	511614	295063	57.67
13	TUMAKURU	400997	228176	56.90
14	KODAGU	43028	24240	56.34
15	BENGALURU RURAL	108488	60726	55.97
16	DAVANAGERE	213863	119562	55.91
17	MYSURU	281660	154068	54.70
18	CHITRADURGA	407675	219725	53.90
19	CHIKKABALLAPURA	247657	130336	52.63
20	CHAMARAJA NAGARA	224423	116401	51.87
21	BELAGAVI	615850	316854	51.45
22	RAICHUR	510242	262166	51.38
23	KOPPAL	322547	163394	50.66
24	KOLAR	231277	115432	49.91
25	BAGALKOTE	221568	104838	47.32
26	BENGALURU	15988	7407	46.33
27	VIJAYPURA	257541	117076	45.46
28	BIDAR	223020	88094	39.50
29	KALABURAGI	349026	134611	38.57
30	Yadgir	170159	53310	31.33
Total		7641115	4219871	55.23

Annexure - 12 E

SSP data

Bank Name	Branches
BANK OF BARODA	2
BANK OF INDIA	1
CANARA BANK	41
CENTRAL BANK	8
HDFC	2
HSBC	1
IDBI	2
INDIAN OVERSEAS BANK	18
INDUSIND BANK	28
KOTAK MAHINDARA BANK	171
PUNJAB AND MAHARASTRA CO-OPERATIVE BANK	1
PUNJAB NATIONAL BANK	1
ROYAL BANK OF SCOTLAND	2
SBI	4
SOUTH INDIAN BANK	1
UCO BANK	2
UNION BANK	4
Grand Total	**289**

ANNEXURE -

DISTRICT WISE CUMULATIVE PROGRESS UNDER SOCIAL SECURITY SCHEMES AS ON 30.9.2020

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	423632	376502	750	238443	225202	234	1264763	1006585	916903	2138	749943	678733	832	3355134	143035	116613	50	84447	77863	23	422031
2	State Bank of India	249082	179378	14	223284	101458	55	753271	907179	184269	516	563959	126457	2174	1784554	25154	21103	2	62131	56123	14	164527
3	Union Bank Of India	63036	51746	12791	57106	67267	5145	257091	154868	139909	6056	172449	136967	15440	625689	6941	5887	2087	6954	6871	875	29615
4	Bank of Baroda	79137	33914	0	102071	54961	0	270083	199021	106290	0	314359	155118	0	774788	8811	57571	42306	24	31951	19550	160213
5	Bank of India	9687	7785	0	26124	18652	0	62248	15798	11786	0	51497	34676	0	113757	3572	1882	0	12122	6036	0	23612
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	7772	6628	0	7102	8102	0	29604	16625	17917	0	17580	20259	0	72381	4479	3484	0	3731	2357	0	14051
8	Indian Bank	11631	3547	0	37199	11996	0	64373	15080	5899	0	61541	20807	0	103327	1221	270	0	9083	3397	0	13971
9	Indian Overseas Bank	19311	15041	0	23232	16778	0	74362	34508	27524	0	51190	37477	0	150699	5685	3212	1	8088	4417	6	21409
10	Punjab National Bank	1127	1263	0	8837	5855	0	17082	2421	2199	0	22793	13477	0	40890	286	119	0	1840	1213	0	3458
11	Punjab and Synd Bank	0	0	0	1342	1109	0	2451	0	0	0	4689	4708	0	9397	0	0	0	898	903	0	1801
12	UCO Bank	4331	2518	0	6783	4320	0	17952	6630	4304	0	11597	8371	0	30902	1735	802	0	1643	871	0	5051
	Total for PSBs	870977	679809	13555	735121	518341	5434	2823237	2362873	1419847	8710	2028487	1242143	18446	7080506	202006	211629	44446	192184	192749	20468	863482
13	IDBI Bank	2216	1213	0	25371	25011	0	53811	3472	3919	0	38407	49082	0	94880	449	1323	0	8133	15166	0	25071
14	Karnataka Bank Ltd	22504	13757	0	77076	53336	0	166673	35355	24037	0	109738	76659	0	245789	8121	3564	0	25606	11526	23	48840
15	Kotak Mahendra Bank	3701	1897	0	13962	5084	0	24644	6056	3299	0	24428	8286	0	42069	147	51	0	1156	431	0	1785
16	Cathelic Syrian Bank Ltd.	33	18	0	326	149	0	526	61	23	0	475	228	0	787	23	11	0	98	14	0	146
17	City Union Bank Ltd	0	0	0	1921	1246	0	3167	0	0	0	2450	1533	0	3983	0	0	0	193	112	0	305
18	Dhanalaxmi Bank Ltd.	0	0	0	3	0	0	3	0	0	0	2	1	0	3	0	0	0	84	26	0	110
19	Federal Bank Ltd.	3672	1766	2	2913	2083	3	10439	5644	2748	2	5321	3228	10	16953	200	137	0	364	259	0	960
20	J and K Bank Ltd	0	0	0	199	102	0	301	0	0	0	302	140	0	442	0	0	0	24	17	0	41
21	Karur Vysya Bank Ltd.	381	202	0	5276	3316	0	9175	419	224	0	7352	4358	0	12353	20	5	0	187	171	0	383
22	Lakshmi Vilas Bank Ltd	33	65	0	1741	1256	0	3095	82	50	0	2602	1740	0	4474	0	1	0	61	56	0	118
23	Ratnakar Bank Ltd	836	175	0	111	32	1	1155	1989	5031	8	175	3650	0	10853	170	58	0	13	4	0	245
24	South Indian Bank Ltd	579	394	0	7880	7746	0	16599	905	513	0	14308	12309	0	28035	9	6	0	426	334	0	775

ANNEXURE -

DISTRICT WISE CUMULATIVE PROGRESS UNDER SOCIAL SECURITY SCHEMES AS ON 30.9.2020

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	4328	1231	0	57615	20184	0	83358	5389	1590	0	81182	31876	0	120037	2143	497	0	38770	11798	0	53208
28	Axis Bank Ltd	502	122	0	16163	4324	0	21111	6668	1716	0	39965	8928	0	57277	5149	988	0	20868	5755	0	32760
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.	73	7	0	264	73	0	417	81	8	0	295	86	0	470	362	41	0	56	27	0	486
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	41240	21380	2	247032	135239	4	444897	71371	45388	10	399328	221104	10	737211	17360	6997	0	97596	46307	23	168283
34	Karnataka Grameena Bank	134767	134990	8	10588	12964	0	293317	300959	285995	8	23607	27358	0	637927	119680	117213	37	13197	20064	0	270191
35	Karnataka Vikas Grameena Ba	210504	122970	0	83915	56764	0	474153	582009	257884	0	198726	103719	0	1142338	58570	42916	0	38217	30414	0	170117
	Total for RRBs	345271	257960	8	94503	69728	0	767470	882968	543879	8	222333	131077	0	1780265	178250	160129	37	51414	50478	0	440308
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	1830	1277	0	3107	0	0	0	3752	2204	0	5956	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	1830	1277	0	3107	0	0	0	3752	2204	0	5956	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	21	10	0	134	12	0	177	79	39	0	173	14	0	305	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	198	0	209
	Total Small Finance Bank	21	10	0	134	12	0	177	79	39	0	173	14	0	305	0	11	0	126	215	0	352
44	India Post Payments Bank Lim	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	324	64	0	542	119	0	1049	0	0	0	0	0	0	0	3410	405	0	6552	716	0	11083
	Total Payments bank	324	64	0	542	119	0	1049	0	0	0	0	0	0	0	3410	405	0	6552	716	0	11083
	All banks-Total	1257833	959223	13565	1079162	724716	5438	4039937	3317291	2009153	8728	2654073	1596542	18456	9604243	401026	379171	44483	347872	290465	20491	1483508

ANNEXURE -

DISTRICT WISE CUMULATIVE PROGRESS UNDER SOCIAL SECURITY SCHEMES AS ON 30.9.2020

	PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY) status as on 30.9.2020							PRADHAN MANTRI SURAKSHA BIMA YOJANA (PMSBY) status as on 30.9.2020							ATAL PENSION YOJANA (APY) status as on 30.9.2020						
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	50197	28082	247	25713	15442	223	119904	142833	66591	259	65739	32341	418	308181	12536	9437	665	12285	7863	215	43001
BALLARI	51266	36977	372	30233	18456	125	137429	120998	64524	647	67280	38364	991	292804	17671	15500	195	11279	9808	242	54695
BELAGAVI	121132	86807	1509	61536	41418	298	312700	256621	149689	724	142960	79600	1446	631040	31308	23118	1021	23590	17459	446	96942
BENGALURU (Rural)	45160	32666	237	13752	8262	47	100124	99316	64425	129	39830	19339	348	223387	14393	14074	1268	3453	2682	19	35889
BENGALURU (Urban +	42635	34067	3134	460379	274981	690	815886	108245	90465	1817	1E+06	666042	4977	1987874	17946	16997	2461	118500	94300	8570	258774
BIDAR	19534	14562	67	11398	5667	15	51243	78580	27565	69	33251	12177	122	151764	10601	7726	86	5373	4218	70	28074
Chamarajnagar	19012	16755	296	7582	5073	56	48774	54846	34311	175	19498	9395	272	118497	5149	6113	742	2181	1433	42	15660
CHICKBALLAPUR	19240	15799	80	6780	4978	17	46894	61168	48022	56	17330	10661	108	137345	10772	10560	495	3150	1645	73	26695
CHICKKMAGALURU	42907	37322	149	11250	10399	31	102058	93389	71138	107	24792	19235	167	208828	12385	12133	1881	6351	8012	118	40880
CHITRADURGA	32525	31339	152	13996	10877	32	88921	89029	83551	131	31129	22982	170	226992	14988	19446	830	4856	5414	160	45694
DAKSHINA KANNADA	57292	43622	1097	50132	40192	225	192560	181512	114848	640	129862	87955	1288	516105	10445	16344	7910	21098	16650	2070	74517
DAVANAGERE	39175	31036	564	24036	17242	110	112163	103394	57642	207	56235	32263	429	250170	13969	10620	457	6650	4221	274	36191
DHARWAD	45543	24837	347	45380	31755	84	147946	133165	57708	202	108367	76837	518	376797	8872	9261	1687	13692	15722	1309	50543
GADAG	32889	25193	151	15511	10267	26	84037	103486	45971	132	38454	21328	190	209561	11828	7680	168	7204	6256	220	33356
HASSAN	49967	42760	586	17655	15793	2522	129283	117736	84267	332	46475	30738	830	280378	16609	17377	1722	8184	6016	332	50240
HAVERI	52485	32951	343	18251	16780	70	120880	125836	64912	195	48237	33770	403	273353	13662	10545	961	7366	5808	220	38562
KALBURGI	24896	18220	110	16061	9980	39	69306	89868	33472	98	43872	20590	242	188142	14678	13127	185	7043	6636	403	42072
KODAGU	21276	19009	294	4521	7101	56	52257	49197	39893	147	12236	12574	315	114362	7914	8910	1322	1855	4717	852	25570
KOLAR	24051	21185	131	8034	6024	35	59460	59916	47214	74	22075	13799	204	143282	14343	14246	541	3906	3285	289	36610
KOPPAL	24145	19571	147	8722	5008	32	57625	61282	35758	165	22343	11060	226	130834	11362	6970	123	4542	2378	114	25489
MANDYA	60815	47582	284	20043	13124	58	141906	131745	90816	178	42419	23491	310	288959	13631	21008	6802	3806	2873	659	48779
MYSURU	58685	49900	549	58798	47885	116	215933	156012	96560	261	145091	94834	655	493413	17093	21582	1041	13687	14685	1447	69535
RAICHUR	31953	22808	219	17216	11680	46	83922	84514	40624	169	39319	22236	251	187113	12424	7514	278	7069	4993	146	32424
RAMANAGAR	24210	21802	359	9717	6663	71	62822	64229	47909	176	20831	11469	473	145087	8520	8555	1314	3486	1792	20	23687
SHIVAMOGGA	46765	40622	472	27531	23636	96	139122	115222	82499	273	65588	45723	565	309870	15268	14327	697	7697	8533	524	47046
TUMAKURU	54167	46902	357	28388	18191	70	148075	173154	106151	489	83330	45751	1167	410042	13134	15446	581	7329	5779	129	42398
UDUPI	46288	39393	756	24607	20360	146	131550	130597	92089	418	62570	44321	749	330744	13458	14578	5730	10803	8312	1312	54193
Uttarakannada	54815	38420	261	15481	10772	48	119797	158141	97136	258	44466	23230	289	323520	12787	11048	2049	8658	8622	16	43180
VIJAYAPURA	48081	25129	230	20619	13567	40	107666	124915	51524	157	47238	26862	216	250912	13480	8916	530	8071	6462	164	37623
YADGIR	16727	13905	65	5840	3143	14	39694	48345	21879	43	16928	7575	117	94887	9800	6013	741	4708	3891	36	25189
TOTAL	1257833	959223	13565	1079162	724716	5438	4039937	3317291	2009153	8728	2654073	1596542	18456	9604243	401026	379171	44483	347872	290465	20491	1483508

Annexure 126

Annexure - 12H

भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
www.rbi.org.in

FIDD.CO.LBS.No.486/ 02.01.012 / 2020-21 November 13, 2020

The Chairmen/ Managing Directors & CEOs
SLBC/ UTLBC Convenor Banks

Madam/ Dear Sir,

PRAGATI Meeting: Review of Social Security Schemes - PMJJBY and PMSBY

Please refer to RBI letter FIDD.CO.LBS. No.2025/02.01.011/2019-20 dated April 7, 2020 on the captioned subject (copy enclosed for ready reference). In continuation of the same, we further advise that the progress of Pension schemes viz. NPS, APY should also be reviewed and monitored in the meetings of SLBC/UTLBC.

2.The Sub-committee of SLBC/UTLBC on Financial Inclusion should also be advised to deliberate upon the issues/concerns associated with the enrolment of PMJDY customers in the insurance schemes of PMJJBY, PMSBY, NPS and APY in their meetings and suggest measures to SLBC/UTLBC.

3. The half-yearly progress report as on March and September should be submitted to the concerned Regional Offices/Sub-Offices of RBI in the prescribed format (enclosed) within one month from the end of respective half year. However, the half yearly progress report as on September 2020 should be submitted to the Regional Offices/Sub-Offices of RBI by December 15, 2020.

Yours faithfully,

(Gautam Prasad Borah)
Chief General Manager-In-Charge

Enclosures: As above

वित्तीय समावेशन और विकास विभाग, केन्द्रीय कार्यालय,10 वी मंजिल, केंद्रीय कार्यालय भवन, शहीद भगतसिंह मार्ग,पोस्ट बॉक्स सं. 10014, मुंबई -400001
Financial Inclusion & Development Dept, Central Office,10th Floor, Central Office Building, Shahid Bhagat Singh Marg, P.B.No.10014, Mumbai-1
टेली Tel:022-22601000 फैक्स: 91-22-22621011/22610943/22610948 ई-मेल : cgmincfidd@rbi.org.in

हिंदी आसान है, इसका प्रयोग बढ़ाइए!

"चेतावनी: रिज़र्व बैंक/सरकार मेल-ड्राफ, 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 को 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.

भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
www.rbi.org.in

FIDD.CO.LBS.No. 2025 /02.01.011 / 2019-20 April 7, 2020

The Chairmen/ Managing Directors & CEOs
SLBC/ UTLBC Convenor Banks

Madam/ Dear Sir,

PRAGATI Meeting: Review of Social Security Schemes - PMJJBY and PMSBY

PRAGATI (Pro-Active Governance and Timely Implementation) meeting to review implementation of Social Security Schemes was held under the Chairmanship of Hon'ble Prime Minister on January 22, 2020. The meeting reviewed the performance of PMJJBY & PMSBY Schemes in terms of enrolment, claims settlement, grievance redressal and overall benefits to the people at large across the nation and an urgent need was felt on augmenting the reach and efficiency of PMJJBY & PMSBY Schemes.

2. Department of Financial Services (DFS), Govt. of India has shared the concerns raised in the PRAGATI meeting in respect of implementation of PMJJBY and PMSBY Schemes with Reserve Bank of India and requested to advise banks to take the following actions for increasing the coverage and spreading awareness among targeted beneficiaries under these schemes:

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 & PMSBY;
d. Enrol beneficiaries of other government scheme like PM Ujjawala, PM Kisan, MGNREGA etc. under the Schemes;
e. Use SMS and other digital platforms to make account holders aware of the Schemes and also to 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 & PMSBY; and
g. Fix target of fresh enrolment under PMJJBY & PMSBY to enhance enrolment till March 31, 2020.

3. Further, the recently launched National Strategy for Financial Inclusion (NSFI): 2019-24, sets forth the vision and key objectives of the Financial Inclusion policies in India to expand the reach and sustain the efforts through a broad convergence of action involving all the stakeholders in the financial sector, which has also envisaged that "Every willing and eligible adult who has been enrolled under the PMJDY (including the young adults who have

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.फोन:022-22601000 फैक्स: 91-22-22621011/22610943/22610940 ई-मेल :
हिंदी आसान है, इसका प्रयोग बढ़ाइए।
चेतावनी: रिज़र्व बैंकद्वारा भेंट-उपहार, इनाम/लाभ या फीस/कमीशन के लालच में किसी भी व्यक्ति द्वारा जाली चिट्ठी के बारे में सावधान रहिए।

Annex-II

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.).	

Format for reporting status of PMJDY and related schemes

Reporting half year

Name of the State/UT

A — Insurance

Sr. No.	State/UT	Bank Name	No of PMJDY accounts	No of accounts enrolled as on ..... (half year ended)					
				PMJJBY		PMSBY		Others, if any	
				Male	Female	Male	Female	Male	Female

B — Pension

Sr. No.	State/UT	Bank Name	No of PMJDY accounts	No of accounts enrolled as on ..... (half year ended)					
				APY		NPS		Others, if any	
				Male	Female	Male	Female	Male	Female

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Annexure - 12 I

Format for reporting status of PMJDY and related schemes
Reporting Half Year - SEP 2020
Name of the State/UT - KARNATAKA state

A	Sl.	State	BANK NAME	No. of PMJDY A/cs	INSURANCE					
					No. of accounts enrolled as on 30 09 2020 = 4039937 (including trans-genders)		No. of accounts enrolled as on 30.09.2020 = 9604243 (including trans-genders)		No. of accounts enrolled as on 30 09 2020 = Not Available	
					PMJJBY		PMSBY		Others, if any	
					Male	Female	Male	Female	Male	Female
	1	Karnataka	Canara Bank	2967822	662075	601704	1756528	1595636	NA	N
	2	Karnataka	State Bank of India	3619049	472366	280836	1471138	310726	NA	N
	3	Karnataka	Union Bank Of India	1974000	120142	119013	327317	276876	NA	N
	4	Karnataka	Bank of Baroda	1160514	181208	88875	513380	261408	NA	N
	5	Karnataka	Bank of India	239208	35811	26437	67295	46462	NA	N
	6	Karnataka	Bank of Maharastra	70414	5829	4128	11048	7940	NA	N
	7	Karnataka	Central Bank of India	114476	14874	14730	34205	38176	NA	N
	8	Karnataka	Indian Bank	111310	48830	15543	76621	26706	NA	N
	9	Karnataka	Indian Overseas Bank	266945	42543	31819	85698	65001	NA	N
	10	Karnataka	Punjab National Bank	238520	9964	7118	25214	15676	NA	N
	11	Karnataka	Punjab and Synd Bank	2879	1342	1109	4689	4708	NA	N
	12	Karnataka	UCO Bank	111572	11114	6838	18227	12675	NA	N
	13	Karnataka	IDBI Bank	34058	27587	26224	41879	53001	NA	N
	14	Karnataka	Karnataka Bank Ltd	120832	99580	67093	145093	100696	NA	N
	15	Karnataka	Kotak Mahendra Bank	35972	17663	6981	30484	11585	NA	N
	16	Karnataka	Cathelic Syrian Bank Ltd.	1939	359	167	536	251	NA	N
	17	Karnataka	City Union Bank Ltd	3093	1921	1246	2450	1533	NA	N
	18	Karnataka	Dhanalaxmi Bank Ltd.	26	3	0	2	1	NA	N
	19	Karnataka	Federal Bank Ltd.	38386	6585	3849	10965	5976	NA	N
	20	Karnataka	J and K Bank Ltd	2162	199	102	302	140	NA	N
	21	Karnataka	Karur Vysya Bank Ltd.	16181	5657	3518	7771	4582	NA	N
	22	Karnataka	Lakshmi Vilas Bank Ltd	627	1774	1321	2684	1790	NA	N
	23	Karnataka	Ratnakar Bank Ltd	17809	947	207	2164	8681	NA	N
	24	Karnataka	South Indian Bank Ltd	9043	8459	8140	15213	12822	NA	N
	25	Karnataka	Tamil Nadu Merchantile Bank Ltd.	1082	1145	701	1724	986	NA	N
	26	Karnataka	Indusind Bank	45229	61	25	871	312	NA	N
	27	Karnataka	HDFC Bank Ltd	144975	61943	21415	86571	33466	NA	N
	28	Karnataka	Axis Bank Ltd	76274	16665	4446	46633	10644	NA	N
	29	Karnataka	ICICI Bank Ltd	95856	36076	10612	72070	17628	NA	N
	30	Karnataka	YES BANK Ltd.	258	337	80	376	94	NA	N
	31	Karnataka	Bandhan Bank	0	0	0	0	0	NA	N
	32	Karnataka	DCB Bank Ltd	680	27	7	11	7	NA	N
	33	Karnataka	IDFC Bank	877	1284	485	2900	2297	NA	N
	34	Karnataka	Karnataka Grameena Bank	2570154	145355	147954	324566	313353	NA	N
	35	Karnataka	Karnataka Vikas Grameena Bank	1774013	294419	179734	780735	361603	NA	N
	36	Karnataka	KSCARD Bk.Ltd	0	0	0	0	0	NA	N
	37	Karnataka	K.S.Coop Apex Bank ltd	0	1830	1277	3752	2204	NA	N
	38	Karnataka	Indl.Co.Op.Bank ltd.	0	0	0	0	0	NA	N
	39	Karnataka	KSFC	0	0	0	0	0	NA	N
	40	Karnataka	Equitas Small Finance Bank	0	0	0	0	0	NA	N
	41	Karnataka	Ujjivan Small Finnance	0	0	0	0	0	NA	N
	42	Karnataka	Suryoday Small Finance Bank	0	155	22	252	53	NA	N
	43	Karnataka	ESAF Small Finance Bank	107277	0	0	0	0	NA	N
	44	Karnataka	India Post Payments Bank Limited	2040325	0	0	0	0	NA	N
	45	Karnataka	Airtel Payments Bank	0	866	183	0	0	NA	N
A			Total	18013837	2336995	1683939	5971364	3605695	NA	N

B	Sl.	State	BANK NAME	No. of PMJDY A/cs	PENSION					
					No. of accounts enrolled as on 30.09.2020 = 1483508 (including trans-genders)		No. of accounts enrolled as on 30.09.2020 = Not Available		No. of accounts enrolled as on 30.09.2020 = Not Availa	
					APY		NPS		Others, if any	
					Male	Female	Male	Female	Male	Fema
	1	Karnataka	Canara Bank	2967822	227482	194476	NA	NA	NA	NA
	2	Karnataka	State Bank of India	3619049	87265	77226	NA	NA	NA	NA
	3	Karnataka	Union Bank Of India	1974000	13895	12758	NA	NA	NA	A
	4	Karnataka	Bank of Baroda	1160514	8835	89522	NA	NA	NA	NA
	5	Karnataka	Bank of India	239208	15694	7918	NA	NA	NA	NA
	6	Karnataka	Bank of Maharastra	70414	2310	1433	NA	NA	NA	A
	7	Karnataka	Central Bank of India	114476	8210	5841	NA	NA	NA	NA
	8	Karnataka	Indian Bank	111310	10304	3667	NA	NA	NA	NA
	9	Karnataka	Indian Overseas Bank	266945	13773	7629	NA	NA	NA	A
	10	Karnataka	Punjab National Bank	238520	2126	1332	NA	NA	NA	NA
	11	Karnataka	Punjab and Synd Bank	2879	898	903	NA	NA	NA	A
	12	Karnataka	UCO Bank	111572	3378	1673	NA	NA	NA	NA
	13	Karnataka	IDBI Bank	34058	8582	16489	NA	NA	NA	NA
	14	Karnataka	Karnataka Bank Ltd	120832	33727	15090	NA	NA	NA	A
	15	Karnataka	Kotak Mahendra Bank	35972	1303	482	NA	NA	NA	NA
	16	Karnataka	Cathelic Syrian Bank Ltd.	1939	121	25	NA	NA	NA	NA
	17	Karnataka	City Union Bank Ltd	3093	193	112	NA	NA	NA	A
	18	Karnataka	Dhanalaxmi Bank Ltd.	26	84	26	NA	NA	NA	NA
	19	Karnataka	Federal Bank Ltd.	38386	564	396	NA	NA	NA	A
	20	Karnataka	J and K Bank Ltd	2162	24	17	NA	NA	NA	NA
	21	Karnataka	Karur Vysya Bank Ltd.	16181	207	176	NA	NA	NA	NA
	22	Karnataka	Lakshmi Vilas Bank Ltd	627	61	57	NA	NA	NA	A
	23	Karnataka	Ratnakar Bank Ltd	17809	183	62	NA	NA	NA	NA
	24	Karnataka	South Indian Bank Ltd	9043	435	340	NA	NA	NA	NA
	25	Karnataka	Tamil Nadu Merchantile Bank Ltd.	1082	394	172	NA	NA	NA	A
	26	Karnataka	IndusInd Bank	45229	8	2	NA	NA	NA	NA
	27	Karnataka	HDFC Bank Ltd	144975	40913	12295	NA	NA	NA	A
	28	Karnataka	Axis Bank Ltd	76274	26017	6743	NA	NA	NA	NA
	29	Karnataka	ICICI Bank Ltd	95856	1239	500	NA	NA	NA	NA
	30	Karnataka	YES BANK Ltd.	258	418	68	NA	NA	NA	A
	31	Karnataka	Bandhan Bank	0	0	0	NA	NA	NA	NA
	32	Karnataka	DCB Bank Ltd	680	336	62	NA	NA	NA	NA
	33	Karnataka	IDFC Bank	877	147	190	NA	NA	NA	A
	34	Karnataka	Karnataka Grameena Bank	2570154	132877	137277	NA	NA	NA	NA
	35	Karnataka	Karnataka Vikas Grameena Bank	1774013	96787	73330	NA	NA	NA	NA
	36	Karnataka	KSCARD Bk Ltd	0	0	0	NA	NA	NA	NA
	37	Karnataka	K.S.Coop Apex Bank ltd	0	0	0	NA	NA	NA	NA
	38	Karnataka	Indl.Co.Op.Bank ltd.	0	0	0	NA	NA	NA	A
	39	Karnataka	KSFC	0	0	0	NA	NA	NA	NA
	40	Karnataka	Equitas Small Finance Bank	0	0	0	NA	NA	NA	NA
	41	Karnataka	Ujjivan Small Finnance	0	0	0	NA	NA	NA	A
	42	Karnataka	Suryoday Small Finance Bank	0	126	17	NA	NA	NA	NA
	43	Karnataka	ESAF Small Finance Bank	107277	0	209	NA	NA	NA	NA
	44	Karnataka	India Post Payments Bank Limited	2040325	0	0	NA	NA	NA	A
	45	Karnataka	Airtel Payments Bank	0	9962	1121	NA	NA	NA	NA
B			Total	18013837	748898	669636	NA	NA	NA	A

Annexure - 12 T

Government of Karnataka
(Department of Agriculture)

No.DDA(CI)/CLIS/5/2020-21

Commissioner of Agriculture
Sheshadri Road. Bangalore
Date: 12-10-2020.

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To,
The Convenor,
SLBC, Syndicate Bank,
Corporate Office, Gandhinagar,
Bangalore.



SLBC

Sir,

Sub: 2020-21 Scheme continuation order of 1% crop loan interest subvention scheme.

Ref: ಸರ್ಕಾರದ ಆದೇಶ ಸಂಖ್ಯೆ: AGRI-AML/109/2020, ಬೆಂಗಳೂರು, ದಿನಾಂಕ: 01-07-2020.

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With reference to the above subject 1% crop loan interest subvention scheme is continued for the year 2020-21 from the Department of Agriculture as per the above reference Government order. This is for your kind information and for further action. The Government order copy is herewith enclosed.

(Note Approved by Commissioner for Agriculture)

Yours faithfully,

Director of Agriculture.

ಕೃಷಿ ಆಯುಕ್ತರ ಕಛೇರಿ 702 09

E-Mail - 3/7/20

ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ನಡವಳಿಗಳು.

ವಿಷಯ: ಕೃಷಿ ಇಲಾಖೆಯ 2020-21 ನೇ ಸಾಲಿನ ರಾಜ್ಯವಲಯ ಯೋಜನೆಗಳಿಗೆ ಮೊದಲನೇ ತ್ರೈಮಾಸಿಕ ಅನುದಾನ ಬಿಡುಗಡೆ ಮಾಡುವ ಬಗ್ಗೆ.

ಓದಲಾಗಿದೆ:
1. ಸರ್ಕಾರದ ಆದೇಶ ಸಂಖ್ಯೆ:AGRI-AML-91/2020, ದಿನಾಂಕ :02-06-2020 ಮತ್ತು ಸೇರ್ಪಡೆ ಆದೇಶ ದಿನಾಂಕ 16-06-2020.
2. ಸರ್ಕಾರದ ಆದೇಶ ಸಂಖ್ಯೆ:ಕೃಇ 85 ಕೃಯೋಕಾ 2020 (ಇ-ಆಫೀಸ್), ದಿನಾಂಕ: 07-04-2020.
3. ಸರ್ಕಾರದ ಆದೇಶ ಸಂಖ್ಯೆ:ಕೃಇ 85 ಕೃಯೋಕಾ 2020 (ಭಾ-1) (ಇ-ಆಫೀಸ್), ದಿನಾಂಕ: 30-04-2020.
4. ಸರ್ಕಾರದ ಆದೇಶ ಸಂಖ್ಯೆ:AGRI-AML/103/2020, ದಿನಾಂಕ:30-04-2020.
5. ಆರ್ಥಿಕ ಇಲಾಖೆಯ ಆದೇಶ ಸಂಖ್ಯೆ: ಆಇ 02 ಟಿ.ಎಪ್.ಪಿ 2020, ದಿನಾಂಕ: 30-05-2020.
6. ಸರ್ಕಾರದ ಆದೇಶ ಸಂಖ್ಯೆ:AGRI-AML/85/2020, ದಿನಾಂಕ:09-06-2020.
7. ಸರ್ಕಾರದ ಆದೇಶ ಸಂಖ್ಯೆ:AGRI-ACT/76/2020, ದಿನಾಂಕ:17-06-2020.
8. ಆಯುಕ್ತರು, ಕೃಷಿ ಇಲಾಖೆ ಇವರ ಪತ್ರ ಸಂಖ್ಯೆ: ಪಿ.ಎಲ್.ಎನ್/ತಾಂ-1/ಅನುದಾನ ಬಿಡುಗಡೆ/2020-21, ದಿನಾಂಕ: 03-06-2020 ಮತ್ತು 22.06.2020

ಪ್ರಸ್ತಾವನ:

ಮೇಲೆ ಕ್ರಮಾಂಕ (1) ರಲ್ಲಿ ಓದಲಾದ ಸರ್ಕಾರದ ಆದೇಶಗಳಲ್ಲಿ 2019-20ನೇ ಸಾಲಿನಲ್ಲಿ ಕೃಷಿ ಇಲಾಖೆಯ ಚಾಲ್ತಿಯಲ್ಲಿದ್ದ ಯೋಜನೆಗಳನ್ನು 2020-21ನೇ ಸಾಲಿನಲ್ಲಿ ಮುಂದುವರೆಸಲು ಸರ್ಕಾರದ ಮಂಜೂರಾತಿ ನೀಡಲಾಗಿದೆ.

ಮೇಲೆ ಕ್ರಮಾಂಕ (2)ರಲ್ಲಿ ಓದಲಾದ ಆದೇಶದಲ್ಲಿ 2020-21ನೇ ಸಾಲಿನ ಆಯವ್ಯಯದಲ್ಲಿ ಒದಗಿಸಿರುವ ಅನುದಾನದಲ್ಲಿ 1/12ನೇ ಭಾಗದಷ್ಟು ಅನುದಾನವನ್ನು ಮಾರ್ಚ್ ಮಾಹೆಯ ವೇತನಕ್ಕಾಗಿ ಕೃಷಿ ಇಲಾಖೆಗೆ ಒಟ್ಟು ರೂ.1225.11760 ಲಕ್ಷ ಹಾಗೂ ಜಲಾನಯನ ಅಭಿವೃದಿ ಇಲಾಖೆಗೆ ಒಟ್ಟು ರೂ.156.666640 ಲಕ್ಷಗಳನ್ನು ಬಿಡುಗಡೆ ಮಾಡಿ ಆದೇಶಿಸಲಾಗಿದೆ.

ಮೇಲೆ ಕ್ರಮಾಂಕ (3)ರಲ್ಲಿ ಓದಲಾದ ಆದೇಶದಲ್ಲಿ 2020-21ನೇ ಸಾಲಿನ ಆಯವ್ಯಯದಲ್ಲಿ ಒದಗಿಸಿರುವ ಅನುದಾನದಲ್ಲಿ 1/12ನೇ ಭಾಗದಷ್ಟು ಅನುದಾನವನ್ನು ಏಪ್ರಿಲ್ ಮಾಹೆಯ ವೇತನಕ್ಕಾಗಿ ಕೃಷಿ ಇಲಾಖೆಗೆ ಒಟ್ಟು ರೂ.722.22105 ಲಕ್ಷ ಉಪಶೀರ್ಷಿಕೆವಾರು ಹಾಗೂ ಜಲಾನಯನ ಅಭಿವೃದಿ ಇಲಾಖೆಗೆ ಒಟ್ಟು ರೂ.129.99480 ಲಕ್ಷಗಳನ್ನು ಉಪಶೀರ್ಷಿಕೆವಾರು ಬಿಡುಗಡೆ ಮಾಡಿ ಆದೇಶಿಸಲಾಗಿದೆ.

ಮೇಲೆ ಕ್ರಮಾಂಕ (4)ರಲ್ಲಿ ಓದಲಾದ ಆದೇಶದಲ್ಲಿ 2020-21 ನೇ ಸಾಲಿಗೆ ಇತರ ಭತ್ಯೆಗಳಿಗೆ ಆಯವ್ಯಯದಲ್ಲಿ ಒದಗಿಸಿರುವ ಅನುದಾನದಲ್ಲಿ 1/12ನೇ ಭಾಗದಷ್ಟು ಅನುದಾನವನ್ನು ಏಪ್ರಿಲ್ ಮಾಹೆಗೆ ಒಟ್ಟು ರೂ 5,11,96,035 00ಗಳನ್ನು ಬಿಡುಗಡೆ ಮಾಡಿ ಆದೇಶಿಸಲಾಗಿದೆ

ಮೇಲೆ ಕ್ರಮಾಂಕ (5)ರಲ್ಲಿ ಓದಲಾದ ಆದೇಶದಲ್ಲಿ ಆರ್ಥಿಕ ಇಲಾಖೆಯು 2020-21 ನೇ ಸಾಲಿನಲ್ಲಿ ಜೂನ್ ರಿಂದ ನವೆಂಬರ್ ವರೆಗೆ 6 ತಿಂಗಳಿಗೆ ಹಣ ಬಿಡುಗಡೆ ಮಾಡಲು ಆರ್ಥಿಕ ಅಧಿಕಾರ ಪ್ರತ್ಯಾಯೋಜನೆ ಮಾಡಲಾಗಿದೆ.

ಮೇಲೆ ಕ್ರಮಾಂಕ (6)ರಲ್ಲಿ ಓದಲಾದ ಆದೇಶದಲ್ಲಿ 2020-21ನೇ ಸಾಲಿನ ಆಯವ್ಯಯದಲ್ಲಿ ಒದಗಿಸಿರುವ ಅನುದಾನದಲ್ಲಿ 1/12ನೇ ಭಾಗದಷ್ಟು ಅನುದಾನವನ್ನು ಮೇ ಮಾಹೆಯ ವೇತನಕ್ಕಾಗಿ ಕೃಷಿ ಇಲಾಖೆಗೆ ಒಟ್ಟು ರೂ.1675.856 ಲಕ್ಷ ಉಪಕೃಷಿನಿರ್ದೇಶಕರು ಹಾಗೂ ಜಲಾನಯನ ಅಭಿವೃದ್ಧಿ ಇಲಾಖೆಗೆ ಒಟ್ಟು ರೂ.156.66667 ಲಕ್ಷಗಳನ್ನು ಉಪಕೃಷಿನಿರ್ದೇಶಕರು ಬಿಡುಗಡೆ ಮಾಡಿ ಆದೇಶಿಸಲಾಗಿದೆ.

ಮೇಲೆ ಕ್ರಮಾಂಕ (7)ರಲ್ಲಿ ಓದಲಾದ ಆದೇಶದಲ್ಲಿ ಆರ್ಥಿಕ ಇಲಾಖೆಯು ಆದೇಶ ಸಂಖ್ಯೆ FD 10 BRS 2020, Dated: 11-05-2020 ರಲ್ಲಿ ಮಂಜೂರಾತಿ ನೀಡಿದಂತೆ 2020-21ನೇ ಸಾಲಿನಲ್ಲಿ ಕೃಷಿ ಪರಿಕರಗಳು ಮತ್ತು ಗುಣಮಟ್ಟ ನಿಯಂತ್ರಣ ಯೋಜನೆಯಡಿ ಬೀಜಗಳ ಪೂರೈಕೆ ಮತ್ತು ಇತರೆ ಹೂಡುವಳಿ ಕಾರ್ಯಕ್ರಮಕ್ಕೆ ಲೆಕ್ಕ ಶೀರ್ಷಿಕೆ 2401-00-103-0-15 ರಡಿಯಲ್ಲಿ ಎಲ್ಲಾ ಒಟ್ಟು ರೂ.10000.00 ಲಕ್ಷಗಳನ್ನು (ಉ.ಶೀ: 106- ರೂ.5000.00 ಲಕ್ಷ, 422- ರೂ.2500.00ಲಕ್ಷ ಮತ್ತು 423- ರೂ.2500.00ಲಕ್ಷ) ಹೆಚ್ಚುವರಿಯಾಗಿ ಮಂಜೂರು ಮಾಡಿ ಆದೇಶಿಸಲಾಗಿದೆ.

ಮೇಲೆ ಓದಲಾದ (8)ರ ಪ್ರಸ್ತಾವನೆಯಲ್ಲಿ ಕೃಷಿ ಆಯುಕ್ತರು, 2020-21ನೇ ಸಾಲಿನ ಚಾಲ್ತಿ ಯೋಜನೆಗಳಲ್ಲಿ ಮುಂದುವರೆಸಲಾಗಿರುವ ಒಟ್ಟು 13 ಯೋಜನಾ ಕಾರ್ಯಕ್ರಮಗಳಿಗೆ ಮೊದಲನೇ ತ್ರೈಮಾಸಿಕಕ್ಕೆ ಆಯವ್ಯಯದ ಲೆಕ್ಕ ಶೀರ್ಷಿಕೆಯಡಿಯಲ್ಲಿ ಒಟ್ಟು ರೂ.157291.60 ಲಕ್ಷಗಳನ್ನು ಒದಗಿಸಿ ಯೋಜನೆಗಳನ್ನು ಮುಂದುವರೆಸಲಾಗಿರುತ್ತದೆ. ಈ ಯೋಜನೆಗಳಿಗೆ ಮೊದಲನೇ ತ್ರೈಮಾಸಿಕದಲ್ಲಿ ಒಟ್ಟು ರೂ 41822.90 ಲಕ್ಷಗಳನ್ನು ಬಿಡುಗಡೆ ಮಾಡಬೇಕಾಗಿರುತ್ತದೆ. ಈ ಪೈಕಿ ಈಗಾಗಲೇ ರೂ.1974.34 ಲಕ್ಷಗಳನ್ನು ಬಿಡುಗಡೆ ಮಾಡಿದ್ದು, ಬಿಡುಗಡೆ ಮಾಡಬೇಕಿರುವ (ಜೂನ್-ಜುಲೈ ಮತ್ತು ಆಗಸ್ಟ್-2020 ಮಾಹೆಯ ವೇತನವೂ ಸೇರಿದಂತೆ) ರೂ.39847.12986 ಲಕ್ಷಗಳನ್ನು ಅನುಬಂಧದಲ್ಲಿ ನಮೂದಿಸಿರುವಂತೆ ಬಿಡುಗಡೆ ಮಾಡುವಂತೆ ಕೋರಿರುತ್ತಾರೆ.

ಆಯುಕ್ತರು, ಕೃಷಿ ಇಲಾಖೆ ಇವರು ಸಲ್ಲಿಸಿರುವ ಪ್ರಸ್ತಾವನೆಗಳನ್ನು ಆರ್ಥಿಕ ಇಲಾಖೆಯ ದಿನಾಂಕ: 30-05-2020 ರ ಅಧಿಕಾರ ಪ್ರತ್ಯಾಯೋಜಿಸಿರುವ ಆದೇಶ ಮತ್ತು ಪರಿಷ್ಕೃತ ಆಯವ್ಯಯದ(RE) ಅನುಧಿಕೃತ

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ಟಿಪ್ಪಣಿಗಳನ್ವಯ ಸರ್ಕಾರವು ಕೂಲಂಕಷವಾಗಿ ಪರಿಶೀಲಿಸಿ, ರಾಜ್ಯವಲಯ ಯೋಜನೆಗಳಿಗೆ ಮೊದಲನೇ ತ್ರೈಮಾಸಿಕಕ್ಕೆ ಅನುದಾನ ಬಿಡುಗಡೆ ಮಾಡಲು ತೀರ್ಮಾನಿಸಿದ್ದು, ಅದರಂತೆ ಈ ಕೆಳಕಂಡ ಆದೇಶ.

ಸರ್ಕಾರದ ಆದೇಶ ಸಂಖ್ಯೆ: AGRI-AML/109/2020 ಬೆಂಗಳೂರು, ದಿನಾಂಕ:01.07.2020.

ಪ್ರಸ್ತಾವನೆಯಲ್ಲಿ ವಿವರಿಸಿರುವ ಕಾರಣಗಳ ಹಿನ್ನೆಲೆಯಲ್ಲಿ, ಕೃಷಿ ಪರಿಕರಗಳು ಮತ್ತು ಗುಣಮಟ್ಟ ನಿಯಂತ್ರಣ ಯೋಜನೆಯಡಿ ಬೀಜಗಳ ಪೂರೈಕೆ ಮತ್ತು ಇತರೆ ಹೂಡುವಳಿ ಕಾರ್ಯಕ್ರಮಕ್ಕೆ ಲೆಕ್ಕ ಶೀರ್ಷಿಕೆ: 2401-00-103-0-15 ರಡಿಯಲ್ಲಿ ಎಲ್ಲಾ ಒಟ್ಟು ರೂ.5000.00 ಲಕ್ಷಗಳನ್ನು ಬಿಡುಗಡೆ ಮಾಡಿರುವುದನ್ನು ಹೊರತುಪಡಿಸಿ, 2020-21ನೇ ಸಾಲಿನಲ್ಲಿ ಕೃಷಿ ಇಲಾಖೆಯಲ್ಲಿ ಮುಂದುವರೆಸಲಾದ ಈ ಕೆಳಕಂಡ ರಾಜ್ಯವಲಯ ಯೋಜನೆಗಳಿಗೆ ಮೊದಲನೇ ತ್ರೈಮಾಸಿಕಕ್ಕೆ ಕೃಷಿ ಇಲಾಖೆಗೆ ಒಟ್ಟು ರೂ. 37347.12986 ಲಕ್ಷಗಳ (ಮುನ್ನೂರ ಎಪ್ಪತ್ತೂರು ಕೋಟಿ, ನಲ್ವತ್ತೇಳು ಲಕ್ಷದ ಹನ್ನೆರಡು ಸಾವಿರದ ಒಂಬೈನೂರ ಎಂಬತ್ತಾರು ರೂಪಾಯಿಗಳು ಮಾತ್ರ) ಗಳ ಅನುದಾನವನ್ನು ಕೆಳಕಂಡ ಪರತ್ತಿಗೊಳಪಟ್ಟು ಬಿಡುಗಡೆ ಮಾಡಲು ಮಂಜೂರಾತಿಯನ್ನು ನೀಡಲಾಗಿದೆ.

2020-21ನೇ ಸಾಲಿನ ಮೊದಲನೇ ತ್ರೈಮಾಸಿಕದಲ್ಲಿ ರಾಜ್ಯವಲಯ ಚಾಲ್ತಿ ಯೋಜನೆಗಳಡಿ ಲೆಕ್ಕ ಶೀರ್ಷಿಕೆವಾರು ಬಿಡುಗಡೆ ಮಾಡಿರುವ ಅನುದಾನದ ವಿವರ ಹಾಗೂ ಪರತ್ತುಗಳು ಈ ಕೆಳಕಂಡಂತಿದೆ:

ಕ್ರ.ಸಂ	ಯೋಜನೆ & ಲೆಕ್ಕ ಶೀರ್ಷಿಕೆ	ಉಪ ಶೀರ್ಷಿಕೆ	ವಿವರ	ಪರಿಷ್ಕೃತ ವಾರ್ಷಿಕ ಗುರಿ (RE)	ಈಗಾಗಲೇ ಬಿಡುಗಡೆಯಾಗಿರುವ ಅನುದಾನ	ಮೊದಲ ಕಂತಿನಲ್ಲಿ ಬಿಡುಗಡೆ ಮಾಡಿದ ಅನುದಾನ
1	ಕೃಷಿ ಆಯುಕ್ತಾಲಯ (2401-00-001-1-01)	002	ವೇತನ-ಅಧಿಕಾರಿ	1718.00	429.48282	429.48282
		003	ವೇತನ-ಸಿಬ್ಬಂದಿ	1289.00	322.23711	322.23711
		011	ತುಟ್ಟಿ ಭತ್ಯೆ	724.00	180.99276	180.99276
		014	ಇತರೆ ಭತ್ಯೆ	551.00	137.74449	137.74449
		020	ವೈದ್ಯಕೀಯ ಭತ್ಯೆ	8.00	1.99992	1.99992
		021	ವೈದ್ಯಕೀಯ ವೆಚ್ಚದ ಮರುಪಾವತಿ	39.00	0.00000	9.75000
		033	ದಿನಗೂಲಿ	3.00	0.74979	0.00000
		034	ಗುತ್ತಿಗೆ/ ಹೊರಗುತ್ತಿಗೆ	719.00	179.69967	0.00000
		041	ಪ್ರಯಾಣ ವೆಚ್ಚ	68.00	16.99524	0.00000
		051	ಸಾಮಾನ್ಯ ವೆಚ್ಚ	580.00	144.95940	0.00000
		052	ದೂರವಾಣಿ ವೆಚ್ಚ	75.00	18.74475	0.00000

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		071	ಕಬ್ಬಿಣ ವೆಚ್ಚ	188.00	46.98684	0.00000
		101	ಸಹಾಯಾನುದಾನ-ವೇತನ KAMIC	43.60	11.26360	0.00000
		103	ಸಹಾಯಾನುದಾನ-ಸಾಮಾನ್ಯ KAMIC	100.00	0.00000	25.00000
		195	ಸಾರಿಗೆ ವೆಚ್ಚ	466.00	94.32956	22.17000
		200	ನಿರ್ವಹಣೆ	626.00	47.13082	109.36918
			ಒಟ್ಟು	7197.60	1633.31677	1238.74637
2	ಅನುಸೂಚಿತ ಜಾತಿಗಳ ಉಪಯೋಜನೆ ಮತ್ತು ಬುಡಕಟ್ಟು ಉಪ ಯೋಜನೆ ಕಾಯ್ದೆ 2013ರಡಿ ಬಳಕೆಯಾಗದೆ ಇರುವ ಮೊತ್ತ (2401-00-001-1-75)	422	ಪರಿಶಿಷ್ಟ ಜಾತಿ ಉಪ ಯೋಜನೆ	78.00	0.00000	19.50000
		423	ಗಿರಿಜನ ಉಪ ಯೋಜನೆ	63.00	0.00000	15.75000
			ಒಟ್ಟು	141.00	0.00000	35.25000
3	ಕೃಷಿ ಭಾಗ್ಯ (2401-00-102-0-27)	106	ಸಹಾಯಧನ	2876.00	0.00000	719.00000
		422	ವಿಶೇಷ ಘಟಕ ಉಪ ಯೋಜನೆ	912.00	0.00000	228.00000
		423	ಗಿರಿಜನ ಉಪ ಯೋಜನೆ	212.00	0.00000	53.00000
			ಒಟ್ಟು	4000.00	0.00000	1000.00000
4	ರೈತರ ಫ್ರೋತ್ಸಾಹ & ಬೆಂಬಲ ಯೋಜನೆಗಳು (2401-00-102-0-28)	059	ಇತರೆ ವೆಚ್ಚ	788.00	0.00000	197.00000
		103	ಸಹಾಯಾನುದಾನ-ಸಾಮಾನ್ಯ	100.00	0.00000	25.00000
		115	ಸಹಾಯಾನುದಾನ-ಗುತ್ತಿಗೆ/ ಹೊರಗುತ್ತಿಗೆ	50.00	11.66620	0.83380
			ಒಟ್ಟು	938.00	11.66620	222.83380
5	ಬೀಜ ಕ್ಷೇತ್ರಗಳು (2401-00-103-0-01)	002	ವೇತನ-ಅಧಿಕಾರಿ	160.00	39.99840	39.99840
		003	ವೇತನ-ಸಿಬ್ಬಂದಿ	114.00	28.49886	28.49886
		011	ತುಟ್ಟಿ ಭತ್ಯೆ	66.00	16.49934	16.49934
		014	ಇತರೆ ಭತ್ಯೆ	43.00	10.74957	10.74957

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		020	ವೈದ್ಯಕೀಯ ಭತ್ಯೆ	1.00	0.24990	0.24990
		021	ವೈದ್ಯಕೀಯ ವೆಚ್ಚದ ಮರುಪಾವತಿ	15.00	0.00000	3.75000
		033	ದಿನಗೂಲಿ	12.00	2.99916	0.00000
		041	ಪ್ರಯಾಣ ವೆಚ್ಚ	7.00	1.74951	0.00000
		051	ಸಾಮಾನ್ಯ ವೆಚ್ಚ	9.00	2.24937	0.00000
		052	ದೂರವಾಣಿ ವೆಚ್ಚ	2.00	0.49986	0.00000
		059	ಇತರೆ ವೆಚ್ಚ	73.00	0.00000	18.25000
		071	ಕಟ್ಟಡ ವೆಚ್ಚ	4.00	0.99972	0.00000
		180	ಯಂತ್ರೋಪಕರಣಗಳು & ಸಾಧನ ಸಾಮಗ್ರಿ ಗಳು	16.00	0.00000	4.00000
		195	ಸಾರಿಗೆ ವೆಚ್ಚ	6.00	1.49958	0.00000
			ಒಟ್ಟು	**528.00**	**105.99327**	**121.99607**
6	ಕೃಷಿ ಪರಿಕರಗಳು & ಗುಣಮಟ್ಟ ನಿಯಂತ್ರಣ (2401-00-103-0-15)	002	ವೇತನ-ಅಧಿಕಾರಿ	571.00	142.74429	142.74429
		003	ವೇತನ-ಸಿಬ್ಬಂದಿ	364.00	90.99636	90.99636
		011	ತುಟ್ಟಿ ಭತ್ಯೆ	225.00	56.24775	56.24775
		014	ಇತರೆ ಭತ್ಯೆ	138.00	34.49862	34.49862
		020	ವೈದ್ಯಕೀಯ ಭತ್ಯೆ	3.00	0.74997	0.74997
		021	ವೈದ್ಯಕೀಯ ವೆಚ್ಚದ ಮರುಪಾವತಿ	15.00	0.00000	3.75000
		034	ಗುತ್ತಿಗೆ/ ಹೊರಗುತ್ತಿಗೆ	831.00	207.69183	0.06000
		041	ಪ್ರಯಾಣ ವೆಚ್ಚ	60.00	14.99580	0.00000
		051	ಸಾಮಾನ್ಯ ವೆಚ್ಚ	494.00	123.46542	0.03458
		052	ದೂರವಾಣಿ ವೆಚ್ಚ	2.00	0.49986	0.00000
		059	ಇತರೆ ವೆಚ್ಚ	174.00	0.00000	43.50000
		071	ಕಟ್ಟಡ ವೆಚ್ಚ	40.00	9.99720	0.00000
		103	ಸಹಾಯಾನುದಾನ-ಸಾಮಾನ್ಯ	4500.00	0.00000	1125.00000
		106	ಸಹಾಯಧನ	27071.00	2500.00	6767.75000
		180	ಯಂತ್ರೋಪಕರಣಗಳು & ಸಾಧನ ಸಾಮಗ್ರಿಗಳು	200.00	0.00000	50.00000
		195	ಸಾರಿಗೆ ವೆಚ್ಚ	5.00	1.24965	0.00000

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		200	ನಿರ್ವಹಣೆ	145.00	0.00000	36.25000
		422	ವಿಶೇಷ ಘಟಕ ಯೋಜನೆ	8378.00	1250.00	2094.50
		423	ಗಿರಿಜನ ಉಪ ಯೋಜನೆ	3077.00	1250.00	769.25
			ಒಟ್ಟು	46293.00	5683.13675	11215.33157
7	ಕೃಷಿ ಕ್ಷೇತ್ರಗಳು & ಅಭಿವೃದ್ಧಿ ಕೇಂದ್ರಗಳು (2401-00-104-0-10)	002	ವೇತನ-ಅಧಿಕಾರಿ	51.00	12.74949	12.74949
		003	ವೇತನ-ಸಿಬ್ಬಂದಿ	50.00	12.49950	12.49950
		011	ತುಟ್ಟಿ ಭತ್ಯೆ	24.00	5.99976	5.99976
		014	ಇತರೆ ಭತ್ಯೆ	15.00	3.74985	3.74985
		020	ವೈದ್ಯಕೀಯ ಭತ್ಯೆ	1.00	0.24999	0.24999
		021	ವೈದ್ಯಕೀಯ ವೆಚ್ಚದ ಮರುಪಾವತಿ	9.00	0.00000	2.25000
		041	ಪ್ರಯಾಣ ವೆಚ್ಚ	1.00	0.24993	0.00000
		051	ಸಾಮಾನ್ಯ ವೆಚ್ಚ	2.00	0.49986	0.00000
		059	ಇತರೆ ವೆಚ್ಚ	58.00	0.49962	14.00000
		071	ಕಟ್ಟಡ ವೆಚ್ಚ	6.00	1.41631	0.08000
		180	ಯಂತ್ರೋಪಕರಣಗಳು & ಸಾಧನ ಸಾಮಗ್ರಿಗಳು	3.00	0.00000	0.75000
		195	ಸಾರಿಗೆ ವೆಚ್ಚ	5.00	0.83330	0.42000
			ಒಟ್ಟು	225.00	38.74761	52.74859
8	ಸಾವಯವ ಕೃಷಿ ಮತ್ತು ಸಿರಿಧಾನ್ಯಗಳ ಕಾರ್ಯಕ್ರಮಗಳು (2401-00-104-0-12)	059	ಇತರೆ ವೆಚ್ಚ	500.00	0.00000	125.00000
		106	ಸಹಾಯಧನ	325.00	0.00000	81.25000
		422	ವಿಶೇಷ ಘಟಕ ಯೋಜನೆ	105.00	0.00000	26.25000
		423	ಗಿರಿಜನ ಉಪಯೋಜನೆ	70.00	0.00000	17.50000
			ಒಟ್ಟು	1000.00	0.00000	250.00000
9	ಕೃಷಿ ವಿಸ್ತರಣೆ & ತರಬೇತಿ (2401-00-109-0-21)	002	ವೇತನ-ಅಧಿಕಾರಿ	715.00	178.74285	178.74285
		003	ವೇತನ-ಸಿಬ್ಬಂದಿ	718.00	179.49282	179.49282
		011	ತುಟ್ಟಿ ಭತ್ಯೆ	344.00	85.99656	85.99656
		014	ಇತರೆ ಭತ್ಯೆ	152.00	37.99848	37.99848

		020	ವೈದ್ಯಕೀಯ ಭತ್ಯೆ	5 00	1 24995	1 24995
		021	ವೈದ್ಯಕೀಯ ವೆಚ್ಚದ ಮರುಪಾವತಿ	20 00	0.00000	5 00000
		033	ದಿನಗೂಲಿ	62.00	15.49566	0.00000
		034	ಗುತ್ತಿಗೆ/ ಹೊರಗುತ್ತಿಗೆ	2189.00	547.09677	0 15323
		041	ಪ್ರಯಾಣ ವೆಚ್ಚ	8 00	1 99944	0.00000
		051	ಸಾಮಾನ್ಯ ವೆಚ್ಚ	25 00	24.99300	0 00000
		052	ದೂರವಾಣಿ ವೆಚ್ಚ	2.00	0.49986	0 00000
		059	ಇತರೆ ವೆಚ್ಚ	532.00	0.00000	133.00000
		071	ಕಟ್ಟಡ ವಚ್ಚ	3.00	0.74979	0.00000
		103	ಸಹಾಯಾನುದಾನ-ಸಾಮಾನ್ಯ	50.00	0.00000	12.50000
		180	ಯಂತ್ರೋಪಕರಣಗಳು & ಸಾಧನ ಸಾಮಗ್ರಿಗಳು	1 00	0 00000	0 25000
		195	ಸಾರಿಗೆ ವಚ್ಚ	8.00	1.99944	0.00000
		200	ನಿರ್ವಹಣೆ	104.00	0.00000	26.00000
			ಒಟ್ಟು	**4938.00**	**1076.31462**	**660.38389**
10	ಹೈಟಿ ಮಹಿಳೆಯರು ಮತ್ತು ಯುವಕ ರೈತರ ತರಬೇತಿ ಮತ್ತು ವಿಸ್ತರಣಾ ಕಾರ್ಯಕ್ರಮ (2401-00-109-0-80)	002	ವೇತನ-ಅಧಿಕಾರಿ	346.00	86.49654	86.49654
		011	ತುಟ್ಟಿ ಭತ್ಯೆ	83.00	20.74917	20 74917
		014	ಇತರ ಭತ್ಯೆ	36.00	8.99964	8.99964
		021	ವೈದ್ಯಕೀಯ ವೆಚ್ಚದ ಮರುಪಾವತಿ	15.00	0.00000	3.75000
		041	ಪ್ರಯಾಣ ವೆಚ್ಚ	52.00	17.32952	0.00000
			ಒಟ್ಟು	**532.00**	**133.57487**	**119.99535**
11	ಹೊಸ ಬೆಳೆ ವಿಮಾ ಯೋಜನೆ (2401-00-110-0-07)	015	ಪೂರಕ ವಚ್ಚಗಳು	4000.00	333.20000	666.80000
		034	ಗುತ್ತಿಗೆ/ ಹೊರಗುತ್ತಿಗೆ	65.00	5.41450	10.83550
		041	ಪ್ರಯಾಣ ವೆಚ್ಚ	30.00	2.49900	5.00100
		051	ಸಾಮಾನ್ಯ ವೆಚ್ಚ	1246.00	103.79180	207.70820
		106	ಸಹಾಯಧನ	61923.00	0.00000	15480 75000
		180	ಯಂತ್ರೋಪಕರಣಗಳು & ಸಾಧನ ಸಾಮಗ್ರಿಗಳು	334 00	0.00000	83.50000

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		422	ವಿಶೇಷ ಘಟಕ ಯೋಜನೆ	14765.00	0.00000	3691.25000
		423	ಗಿರಿಜನ ಉಪಯೋಜನೆ	7637.00	0.00000	1909.25000
			ಒಟ್ಟು	**90000.00**	**444.90530**	**22055.09470**
12	ಭೂಸಾರ ಸಮೀಕ್ಷೆ & ಪರೀಕ್ಷೆ (2402-00-101-0-01)	002	ವೇತನ-ಅಧಿಕಾರಿ	5.00	1.24995	1.24995
		003	ವೇತನ-ಸಿಬ್ಬಂದಿ	14.00	3.49986	3.49986
		011	ತುಟ್ಟಿ ಭತ್ಯೆ	5.00	1.24995	1.24995
		014	ಇತರ ಭತ್ಯೆ	5.00	1.24995	1.24995
		020	ವೈದ್ಯಕೀಯ ಭತ್ಯೆ	1.00	0.24990	0.24990
		021	ವೈದ್ಯಕೀಯ ವೆಚ್ಚದ ಮರುಪಾವತಿ	3.00	0.00000	0.75000
			ಒಟ್ಟು	**33.00**	**7.49961**	**8.24961**
13	ಕೃಷಿ ಮೂಲಭೂತ ಸೌಕರ್ಯ (4401-00-001-1-01)	139	ಪ್ರದಾನ ಕಾಮಗಾರಿಗಳು	200.00	0.00000	50.00000
		436	ನಬಾರ್ಡ್ ಕಾಮಗಾರಿಗಳು	648.00	0.00000	162.00000
			ಒಟ್ಟು	**848.00**	**0.00000**	**212.00000**
14	NMSA-ಮುಖ್ಯ ಮಂತ್ರಿಗಳ ಸೂಕ್ಷ್ಮ ನೀರಾವರಿ ಯೋಜನೆ (2401-00-108-1-15)	436	ನಬಾರ್ಡ್ ಕಾಮಗಾರಿಗಳು	618.00	0.00000	154.50000
			ಒಟ್ಟು	**618.00**	**0.00000**	**154.50000**
	ರಾಜ್ಯ ವಲಯ ಯೋಜನೆಗಳ - ಒಟ್ಟು			**157291.60**	**9135.155**	**37347.12986**

ಪರತ್ತುಗಳು:

1. 2020-21ನೇ ಸಾಲಿನ ವಿಶೇಷ ಘಟಕ ಯೋಜನೆ ಮತ್ತು ಗಿರಿಜನ ಉಪ ಯೋಜನೆಗಳಿಗೆ ನಿಗದಿಪಡಿಸಿದ ಅನುದಾನವನ್ನು ರಾಜ್ಯ ಅನುಸೂಚಿತ ಜಾತಿಗಳು/ಅನುಸೂಚಿತ ಪಂಗಡಗಳ ಅಭಿವೃದ್ಧಿ ಪರಿಷತ್ತಿನಿಂದ ಕ್ರಿಯಾ ಯೋಜನೆಗೆ ಅನುಮೋದನೆ ಪಡೆದ ನಂತರವಷ್ಟೇ ಕಾರ್ಯಕ್ರಮವನ್ನು ಸಮರ್ಪಕವಾಗಿ ಅನುಷ್ಠಾನಗೊಳಿಸತಕ್ಕದ್ದು.
2. 2020-21ನೇ ಸಾಲಿನ ವಿಶೇಷ ಅಭಿವೃದ್ಧಿ ಯೋಜನೆಗೆ ಸಂಬಂಧಿಸಿದಂತೆ ಕ್ರಿಯಾ ಯೋಜನೆಯನ್ನು ಯೋಜನಾ ಇಲಾಖೆಯ ವಿಶೇಷ ಅಭಿವೃದ್ಧಿ ಕೋಶದ ಅನುಮೋದನೆ ಪಡೆದ ನಂತರವಷ್ಟೇ ಕಾರ್ಯಕ್ರಮವನ್ನು ಸಮರ್ಪಕವಾಗಿ ಅನುಷ್ಠಾನಗೊಳಿಸತಕ್ಕದ್ದು.
3. 2019-20ನೇ ಸಾಲಿನಲ್ಲಿದ್ದ ಕಾರ್ಯಕ್ರಮ / ಘಟಕಗಳನ್ನು ಮಾತ್ರ 2020-21ನೇ ಸಾಲಿನಲ್ಲಿ ಮುಂದುವರೆಸಲಾಗಿದ್ದು, ಸದರಿ ಕಾರ್ಯಕ್ರಮ / ಘಟಕಗಳಿಗೆ ಮಾತ್ರ ಅನುದಾನ ಬಳಸತಕ್ಕದ್ದು. ಯಾವುದೇ

ಹೊಸ ಘಟಕ / ಕಾರ್ಯಕ್ರಮ ಅನುಷ್ಠಾನಗೊಳಿಸಬೇಕಾದಲ್ಲಿ ಸರ್ಕಾರದ ಆದೇಶ ಸಂಖ್ಯೆ ಪಿಡಿ 14 ಏಎಂಎಂ 2017 ದಿನಾಂಕ 23.03.2017 ರನ್ವಯ ಸರ್ಕಾರಕ್ಕೆ ಪ್ರಸ್ತಾವನೆ ಕಳುಹಿಸಿ ಅನುಮೋದನೆ ಪಡೆದ ನಂತರವಷ್ಟೇ ಕಾರ್ಯಕ್ರಮವನ್ನು ಅನುಷ್ಠಾನಗೊಳಿಸತಕ್ಕದ್ದು.

4. ಮೊದಲನೇ ತ್ರೈಮಾಸಿಕಕ್ಕೆ ಬಿಡುಗಡೆ ಮಾಡಿದ ಅನುದಾನದಲ್ಲಿ, ವೆಚ್ಚವನ್ನು ಭರಿಸಲು ಆರ್ಥಿಕ ಇಲಾಖೆಯ ಆದೇಶ ಸಂಖ್ಯೆ: ಆಇ 02 ಟಿ.ಎಫ್.ಪಿ 2020, ದಿನಾಂಕ. 30-05-2020 ರನ್ವಯ ಕ್ರಮವಹಿಸತಕ್ಕದ್ದು.
5. 2020-21ನೇ ಸಾಲಿನ ಎರಡನೇ ತ್ರೈಮಾಸಿಕಕ್ಕೆ ಅನುದಾನ ಬಿಡುಗಡೆಗೆ ಸರ್ಕಾರದ ಆದೇಶ ಸಂಖ್ಯೆ ಆಇ 02 ಟಿ.ಎಫ್.ಪಿ 2020, ದಿನಾಂಕ: 30-05-2020 ರಲ್ಲಿ ನೀಡಿರುವ ಮಾರ್ಗಸೂಚಿಯನ್ವಯ ಸರ್ಕಾರಕ್ಕೆ ಪ್ರಸ್ತಾವನೆಯನ್ನು ಕಳುಹಿಸತಕ್ಕದ್ದು.

ಈ ಆದೇಶವನ್ನು ಆರ್ಥಿಕ ಇಲಾಖೆಯ ಆದೇಶ ಸಂಖ್ಯೆ: ಆಇ 02 ಟಿ.ಎಫ್.ಪಿ 2020.ದಿನಾಂಕ: 30-05-2020 ರಲ್ಲಿ ಸರ್ಕಾರದ ಅಪರ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿಗಳಿಗೆ ನೀಡಲಾಗಿರುವ ಆರ್ಥಿಕ ಅಧಿಕಾರದ ಮೇರಿಗೆ ಹಾಗೂ ಅನಧಿಕೃತ ಟಿಪ್ಪಣಿ ಸಂಖ್ಯೆ:ಆಇ 172 ವೆಚ್ಚ-4/2020, ದಿನಾಂಕ 30-05-2020 ರಲ್ಲಿ ನೀಡಿರುವ ಸಹಮತಿಯೊಂದಿಗೆ ಹೊರಡಿಸಲಾಗಿದೆ.

ಕರ್ನಾಟಕ ರಾಜ್ಯಪಾಲರ ಆಜ್ಞಾನುಸಾರ
ಮತ್ತು ಅವರ ಹೆಸರಿನಲ್ಲಿ

(ಪಿ.ಸತ್ಯಭಾಮ) 1/7/2020
ಸರ್ಕಾರದ ಅಧೀನ ಕಾರ್ಯದರ್ಶಿ,
ಕೃಷಿ ಇಲಾಖೆ (ಯೋಜನೆ)

ಪ್ರತಿಯನ್ನು:-

1. ಪ್ರಧಾನ ಮಹಾಲೇಖಪಾಲರು, (ಜೆ & ಎಸ್ ಎಸ್ ಎ), ಕರ್ನಾಟಕ, ಹೊಸ ಕಟ್ಟಡ, "ಆಡಿಟ್ ಭವನ" ಅಂಚೆ ಪೆಟ್ಟಿಗೆ ಸಂ: 5398, ಬೆಂಗಳೂರು-01
2. ಪ್ರಧಾನ ಮಹಾಲೇಖಪಾಲರು, (ಇ & ಆರ್ ಎಸ್ ಎ), ಕರ್ನಾಟಕ, ಹೊಸ ಕಟ್ಟಡ, "ಆಡಿಟ್ ಭವನ", ಅಂಚೆ ಪೆಟ್ಟಿಗೆ ಸಂ: 5398, ಬೆಂಗಳೂರು-01
3. ಮಹಾಲೇಖಪಾಲರು (ಎ ಮತ್ತು ಇ) ಕರ್ನಾಟಕ, ಪಾರ್ಕ್ ಹೌಸ್ ರಸ್ತೆ, ಅಂಚೆ ಪೆಟ್ಟಿಗೆ ಸಂ: 5329, ಬೆಂಗಳೂರು-01.
4. ಆಯುಕ್ತರು/ನಿರ್ದೇಶಕರು, ಕೃಷಿ ಇಲಾಖೆ, ಬೆಂಗಳೂರು.
5. ಆಯುಕ್ತರು/ನಿರ್ದೇಶಕರು, ಜಲಾನಯನ ಅಭಿವೃದ್ಧಿ ಇಲಾಖೆ, ಬೆಂಗಳೂರು
6. ನಿರ್ದೇಶಕರು, ಪರಿಯೋಜನಾ ರಚನಾ ವಿಭಾಗ, ಯೋಜನಾ ವಿಭಾಗ, ಬೆಂಗಳೂರು.
7. ಸರ್ಕಾರದ ಉಪ ಕಾರ್ಯದರ್ಶಿ-1, ಆರ್ಥಿಕ ಇಲಾಖೆ, ವಿಧಾನ ಸೌಧ, ಬೆಂಗಳೂರು
8. ಆಂತರಿಕ ಆರ್ಥಿಕ ಸಲಹೆಗಾರರು, ಕೃಷಿ ಮತ್ತು ತೋಟಗಾರಿಕೆ ಇಲಾಖೆ, ಬೆಂಗಳೂರು
9. ಸರ್ಕಾರದ ಅಧೀನ ಕಾರ್ಯದರ್ಶಿ, ಆರ್ಥಿಕ ಇಲಾಖೆ, (ವೆಚ್ಚ-4), ವಿಧಾನ ಸೌಧ, ಬೆಂಗಳೂರು

1/7/20
1/7/20
2.7.20

P. Satya

10. ನಿರ್ದೇಶಕರು, ಖಜಾನೆ ಇಲಾಖೆ, ವಿಶ್ವೇಶ್ವರಯ್ಯ ಕೇಂದ್ರ, ಬೆಂಗಳೂರು.
11. ಜಂಟಿ ನಿರ್ದೇಶಕರು, ಹುಬ್ಬಳ್ಳಿ ಖಜಾನೆ, ಬೆಂಗಳೂರು
12. ಉಪ ನಿರ್ದೇಶಕರು, ಟಿ.ಎನ್ ಎಂ.ಸಿ. ಖನಿಜ ಭವನ, ಬೆಂಗಳೂರು
13. ಎಲ್ಲಾ ಜಿಲ್ಲೆಯ ಜಿಲ್ಲಾ ಖಜಾನಾಧಿಕಾರಿಗಳು ರವರಿಗೆ (ಕೃಷಿ ಆಯುಕ್ತರ ಮುಖಾಂತರ).
14. ಶಾಖಾ ರಕ್ಷ ಕಡತ/ ಹೆಚ್ಚುವರಿ ಪ್ರತಿಗಳು.

ಇವರಿಗೆ:-

1. ಮಾನ್ಯ ಕೃಷಿ ಸಚಿವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿಗಳು, ವಿಕಾಸ ಸೌಧ, ಬೆಂಗಳೂರು
2. ಸರ್ಕಾರದ ಅಪರ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿಗಳ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿಗಳು, ಕೃಷಿ ಇಲಾಖೆ, ಬೆಂಗಳೂರು
3. ಸರ್ಕಾರದ ಉಪ ಕಾರ್ಯದರ್ಶಿ 1 & 2, ಕೃಷಿ ಇಲಾಖೆ, ಇವರ ಆಪ್ತ ಶಾಖೆ.
4. ತಾಂತ್ರಿಕ ಅಧಿಕಾರಿಗಳು, ಕೃಷಿ ಯೋಜನಾ ಘಟಕ, ಎ ಮತ್ತು ಬಿ, ಕೃಷಿ ಇಲಾಖೆ.

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ದಿನಾಂಕ: 21/7/2020

Annexure - 13A

BANK WISE NRLM BANK LINKAGE AS ON 30.11.2020

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

S.No	Bank Name	Target				Achievement		Achievement	
		SHGs			Total Disbursement Amt.	Total SHGs	Total Disbursement Amt.	SHGs	Disbursement
		Fresh SHG's	Repeat/ Renewals / Enhancement	Total SHG's					
1	ALLAHABAD BANK	10	70	80	180.00	103	192.05	100.00	100.00
2	ANDHRA BANK	0	40	40	100.00	30	71.58	75.00	71.58
3	BANK OF BARODA	0	10	10	60.00	9635	706.46	100.00	100.00
4	BANK OF INDIA	10	130	140	330.00	98	324.66	70.00	98.38
5	BANK OF MAHARASHTRA	10	0	10	20.00	7	20.65	70.00	100.00
6	CANARA BANK	2090	24060	26150	48310.00	4876	9216.21	18.65	19.08
7	CENTRAL BANK OF INDIA	10	170	180	580.00	161	261.66	89.44	45.11
8	CORPORATION BANK	7350	111080	118430	184660.00	135204	122531.54	100.00	66.36
9	DENA BANK	0	0	0	20.00	0	0.00	0.00	0.00
10	IDBI	3340	72270	75610	181010.00	92051	82514.27	100.00	45.59
11	INDIAN BANK	80	380	460	700.00	73	215.43	15.87	30.78
12	INDIAN OVERSEAS BANK	160	730	890	1180.00	155	416.31	17.42	35.28
13	ORIENTAL BANK OF COMMERCE	20	0	20	40.00	6	1.27	30.00	3.18
14	PUNJAB AND SIND BANK	0	0	0	0.00	0	0.00	0.00	0.00
15	PUNJAB NATIONAL BANK	0	90	90	190.00	47	117.02	52.22	61.59
16	STATE BANK OF INDIA	1840	30820	32660	93050.00	19854	86913.11	60.79	93.40
17	SYNDICATE BANK	1900	38080	39980	40830.00	21404	19981.65	53.54	48.94
18	UCO BANK	20	310	330	440.00	139	128.88	42.12	29.29
19	UNION BANK OF INDIA	3550	59030	62580	202540.00	91619	27763.34	100.00	13.71
20	UNITED BANK OF INDIA	0	0	0	0.00	1	0.00	100.00	0.00
21	VIJAYA BANK	810	24090	24900	140970.00	18203	94552.34	73.10	67.07
	Public Sector Bank	21200	361360	382560	895210.00	393666	445928.43	100.00	49.81
1	Karnataka Gramin Bank	3130	65090	68220	62680.00	66799	69421.72	97.92	100.00
2	KARNATAKA VIKAS GRAMEENA BANK	160	3700	3860	14120.00	2254	6093.33	58.39	43.15
	Regional Rural Bank	3290	68790	72080	76800.00	69053	75515.05	95.80	98.33
1	HDFC BANK	160	3170	3330	38720.00	3922	15408.00	100.00	39.79
2	ICICI BANK	170	3470	3640	8960.00	1758	6556.29	48.30	73.17
3	Karnataka Bank	0	0	0	0.00	0	0.00	0.00	0.00
4	Tamilnad Mercantile Bank	0	0	0	0.00	0	0.00	0.00	0.00
	Private Sector Bank	330	6640	6970	47680.00	5680	21964.29	81.49	46.07
1	KARNATAKA STATE CO-OP APEX BANK LTD.	220	13880	14100	19170.00	6628	22607.78	47.01	100.00
	Coperative Bank	220	13880	14100	19170.00	6628	22607.78	47.01	100.00
	Grand Total	25040	450670	475710	038860.00	475027	566015.55	99.86	54.48

DISTRICT-WISE NRLM BANK LINKAGE REPORT AS ON 30.11.2020

Amount Rs in lakhs

Sl. No	District	Target		Achievement		Achievement Percentage(%)	
		SHGs	Total Disbursement Amt.	SHGs	Total Disbursement Amt.	SHGs	Disbursement Amt.
1	BAGALKOT	970	3,112.57	14,354	3,375.28	100.00	100.00
2	BANGALORE	5,570	20,726.78	4,180	6,316.81	75.04	30.48
3	BANGALORE RURAL	11,900	34,601.79	11,289	11,735.31	94.87	33.92
4	BELGAUM	66,610	77,049.66	44,350	44,493.28	66.58	57.75
5	BELLARY	19,560	41,283.19	18,665	21,654.31	95.42	52.45
6	BIDAR	10,250	11,351.42	11,712	8,895.53	100.00	78.36
7	BIJAPUR	6,140	3,550.78	6,927	2,033.38	100.00	57.27
8	CHAMARAJANAGAR	3,110	9,309.57	13,799	5,604.87	100.00	60.21
9	CHIKKABALLAPURA	960	3,572.14	9,644	9,771.54	100.00	100.00
10	CHIKMAGALUR	10,930	42,696.48	8,585	9,995.78	78.55	23.41
11	CHITRADURGA	23,620	55,492.75	2,994	3,372.67	12.68	6.08
12	DAKSHINA KANNADA	26,420	81,908.80	32,423	1,01,452.03	100.00	100.00
13	DAVANAGERE	2,090	4,169.94	23,742	19,274.81	100.00	100.00
14	DHARWAD	13,300	42,067.76	16,717	16,858.60	100.00	40.07
15	GADAG	7,710	15,847.14	10,170	10,956.52	100.00	69.14
16	GULBARGA	16,640	11,512.36	12,906	8,456.60	77.56	73.46
17	HASSAN	29,890	53,910.61	24,461	28,597.30	81.84	53.05
18	HAVERI	10,880	32,134.14	14,173	14,910.77	100.00	46.40
19	KODAGU	6,290	28,706.74	5,353	5,551.81	85.10	19.34
20	KOLAR	23,940	98,179.08	13,732	18,093.70	57.36	18.43
21	KOPPAL	3,640	4,662.90	14,739	3,018.89	100.00	64.74
22	MANDYA	42,970	52,261.39	27,545	33,214.04	64.10	63.55
23	MYSORE	6,980	24,404.89	25,013	11,680.90	100.00	47.86
24	RAICHUR	15,280	31,341.42	15,721	11,882.83	100.00	37.91
25	RAMANAGARA	12,750	31,845.74	12,834	12,684.13	100.00	39.83
26	SHIMOGA	23,600	69,540.21	13,183	16,435.49	55.86	23.63
27	TUMKUR	42,750	65,289.37	28,220	30,594.47	66.01	46.86
28	UDUPI	11,880	50,312.62	10,378	7,158.12	87.36	14.23
29	UTTARA KANNADA	18,770	37,696.91	15,828	76,022.20	84.33	100.00
30	YADGIR	310	320.81	5,232	3,778.87	100.00	100.00
31	UNMATCHED SHGS	0	0	6,152	8,144.71	100.00	100.00
	Total	**4,75,980**	**10,39,147.36**	**4,75,027**	**5,66,015.55**	**99.80**	**54.47**

DAY-NULM Self Employment Programme
Physical and Financial target Vs Achivement Progress for the year 2020-21 (As on October)

(Rs in Lakhs)

Sl No	Name of the Conmponent	Target		Applications Sent to Bank		Application Sanctioned		Application Disbursed		Applications Rejected	
		Physical	amount	Physical	amount	Physical	amount	Physical	amount	Physical	amount
1	2	3	4	5	6	7	8	9	10	11	12
1	SEP -I	3000	6000.00	3722	5156.24	464	570.98	236	263.38	39	64.00
2	SEP -G	300	3000.00	169	813.7	31	115.4	15	75.90	2	3.00
3	SHGs Credit Linkages	1500	1500.00	872	870.26	254	402.44	159.5	333.25	12	87.00
		4800	**10500.00**	**4763**	**6840.2**	**749**	**1088.82**	**410.5**	**672.53**	**53**	**154**

Annexure - 13B

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PROGRESS UNDER GOVT. SPONSORED SCHEMES AS ON 30.09.2020

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	0	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

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SLBC KARNATAKA :: CONVENOR: SYNDICATE BANK

PROGRESS UNDER GOVT. SPONSORED SCHEMES AS ON 30.09.2020

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
			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	0.00	0	0.00	
3	Bangalore Urban	0	4	20.00	0	0.00	0	0.00	0	0.00	
4	BBMP	0	37	185.00	0	0.00	0	0.00	0	0.00	
5	Belgaum	29	20	100.00	3	15.00	0	0.00	0	0.00	
6	Bellary	7	15	75.00	1	5.00	0	0.00	0	0.00	
7	Bidar	19	6	30.00	0	0.00	0	0.00	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	0.00	0	0.00	
10	Chikkaballapura	4	4	20.00	0	0.00	0	0.00	0	7.00	
11	Chikmagalur	11	4	20.00	0	0.00	0	0.00	0	0.00	
12	Chitradurga	4	5	25.00	4	20.00	0	0.00	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	0.00	0	0.00	
15	Dharwad	0	14	70.00	0	0.00	0	0.00	0	0.00	
16	Gadag	0	6	30.00	0	0.00	0	0.00	0	0.00	
17	Gulbarga	22	12	60.00	22	110.00	0	0.00	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	0.00	0	0.00	
20	Kodagu	0	1	5.00	0	0.00	0	0.00	0	0.00	
21	Kolar	7	6	30.00	14	70.00	0	0.00	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	0.00	0	0.00	
24	Mysore	14	18	90.00	0	0.00	0	0.00	0	0.00	
25	Raichur	29	7	35.00	0	0.00	0	0.00	0	0.00	
26	Ramanagara	0	5	25.00	0	0.00	0	0.00	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	0.00	0	0.00	
30	Uttara Kannada	2	5	25.00	1	5.00	0	0.00	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

SLBC KARNATAKA :: CONVENOR: SYNDICATE BANK

PROGRESS UNDER GOVT. SPONSORED SCHEMES AS ON 30-09-20

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	0.00	0	0	
3	Bangalore Urban	0	39	78.00	0	0.00	0	0.00	0	0	
4	BBMP	0	372	744.00	0	0.00	0	0.00	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	0.00	0	0.00	
7	Bidar	236	57	114.00	18	36.00	0	0.00	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	0.00	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	0.00	0	0	
15	Dharwad	0	139	278.00	0	0.00	0	0.00	0	0.00	
16	Gadag	0	61	122.00	0	0.00	0	0.00	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	0	
20	Kodagu	0	9	18.00	0	0.00	0	0.00	0	0.00	
21	Kolar	134	62	124.00	182	364.00	0	0.00	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	0.00	0	0.00	
24	Mysore	118	178	356.00	0	0.00	0	0	0	7.25	
25	Raichur	342	72	144.00	0	0.00	0	0	0	0	
26	Ramanagara	0	45	90.00	0	0.00	0	0.00	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

Annexure - 12C

DR.B.R.AMBEDKAR DEVELOPMENT CORPORATION LIMITED
9TH & 10TH Floor, V.V.Mini Tower, Dr.Ambedker Veedhi, Bangalore – 560 001

No. ADCL/GM(I&T)/SLBC/2020-21 / 9695 DATE:02.12.2020

To,
The Convenor,
SLBC & GM,
Syndicate Bank,
Corporatate Office,
Gandhinagar,
Bangaluru – 560 009.

Sir,

Sub:- Submission of Progress Report as on **SEPTEMBER – 2020** for SLBC Meeting

Ref:- As per your Telephonic Massage.

****

Please find enclosed herewith the progress report as on **SEPTEMBER – 2020**

Kindly acknowledge the receipt.

Thanking you

Yours faithfully,

Managing Director.

DR.B.R.AMBEDKAR DEVELOPMENT CORPORATION LIMITED
9TH & 10TH Floor, V.V.Mini Tower, Dr.Ambedker Veedhi, Bangalore – 560 001

No. ADCL/GM(I&T)/SLBC/2020-21

DATE:02.12.2020

The Bank wise achievement details

Amount Rs.in lakh

Sl. No	Name of the Schemes	State level Targets		Achievement		% Achievement	
I	DR.B.R.AMBEDKAR DEV.CORPN	Physical	Subsidy	Physical	Subsidy	Physical	Subsidy
a	ISB (2020-21 Target)	3234	3234.00	505	1339.42	6.10	10.28
b	ISB back log for 2019-20	584	2390.50				
c	ISB Special Package (M kota)	4461	7395.50				
	Total	**8279**	**13020.00**	**505**	**1339.42**	**6.10**	**10.28**

Note: 2019-20 backlog target is included in the target of 2020-21

Managing Director

Annexure-13D

ಕರ್ನಾಟಕ ತಾಂಡ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿಯಮಿತ

(ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ಸ್ವಾಮ್ಯಕ್ಕೆ ಒಳಪಟ್ಟಿದೆ)
ನಂ. ಸೈರ್‌ಬಾಗ್, ನಂ–19/4, 2ನೇ ಮಹಡಿ, ಕನ್ನಿಂಗ್ ಹ್ಯಾಂ ರೋಡ್, ಬೆಂಗಳೂರು–560052
ಕಛೇರಿ ದೂರವಾಣಿ:080–22285561, 62, 63 65
E-mail:ktdclit@gmail.com websit: www.banjarathanda.kar.nic.in

KARNATAKA THANDA
CIN No.
U93000KA2009SGC049213

ಸಂಖ್ಯೆ: ಕತಾಅನಿನಿ/ವಿನಿ5/ವ್ಯ.ಸಾ.ಸೌ.ಯೋ/ಸಿ.ಆರ್– /2020–21/1572 ದಿನಾಂಕ: 19.11.2020

ಗೆ,
ಕನ್‌ವೀನರ್,
ಪ್ರಧಾನ ವ್ಯವಸ್ಥಾಪಕರು(ಎಸ್‌ಎಲ್‌ಬಿಸಿ),
ಸಿಂಡಿಕೇಟ್ ಬ್ಯಾಂಕ್, ಗಾಂಧಿನಗರ,
ಬೆಂಗಳೂರು.

ಮಾನ್ಯರೇ,

ವಿಷಯ:– ಕರ್ನಾಟಕ ತಾಂಡಾ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿಯಮಿತದಿಂದ ಅನುಷ್ಠಾನಗೊಳಿಸುತ್ತಿರುವ ಯೋಜನೆಗಳ 2019–20ನೇ ಸಾಲಿನ ಜಿಲ್ಲಾವಾರು ಗುರಿ ನಿಗಧಿಪಡಿಸಿರುವ ಬಗ್ಗೆ.

*****

ಪ್ರಸ್ತಾಪಿತ ವಿಷಯಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ 2019–20ನೇ ಸಾಲಿನ ಆಯವ್ಯಯದಲ್ಲಿ ನಿಗದಿಪಡಿಸಿದ ಅನುದಾನಕ್ಕೆ ಬ್ಯಾಂಕ್ ಸಹಯೋಗದೊಡನೆ ಅನುಷ್ಠಾನಗೊಳಿಸುತ್ತಿರುವ ಉದ್ಯಮಶೀಲತಾ ಮತ್ತು ಮೈಕ್ರೋಕ್ರೆಡಿಟ್ ಯೋಜನೆಯಡಿ ಜಿಲ್ಲಾವಾರು ಭೌತಿಕ ಮತ್ತು ಆರ್ಥಿಕ ಗುರಿ ನಿಗದಿಪಡಿಸಿದೆ.

ಉದ್ಯಮಶೀಲತಾ ಮತ್ತು ಮೈಕ್ರೋಕ್ರೆಡಿಟ್ ಯೋಜನೆಯ 2019–20ನೇ ಸಾಲಿನಲ್ಲಿ ನಿಗಮದಿಂದ ನಿಗದಿಪಡಿಸಿರುವ ಗುರಿಯಂತೆ ಸದರಿ ಯೋಜನೆಗಳ ಜಿಲ್ಲಾವಾರು, ವಿಧಾನಸಭಾ ಕ್ಷೇತ್ರವಾರು ಆಯ್ಕೆಯಾಗಿರುವ ಹಾಗೂ ನಿಗಮದ ನಿರ್ದೇಶಕ ಮಂಡಳಿ ಕೋಟ 5% ಮತ್ತು ಸರ್ಕಾರದ ಸಾಂಸ್ಥಿಕ 15% ರಂತೆ ಕರ್ನಾಟಕ ತಾಂಡಾ ಅಭಿವೃದ್ಧಿ ನಿಗಮಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ ಒಟ್ಟಾರೆ ಗುರಿನಿಗದಿಪಡಿಸಿದ್ದು, 2019–20ನೇ ಸಾಲಿನ ಉದ್ಯಮ ಶೀಲತಾ–368, ಮೈಕ್ರೋಕ್ರೆಡಿಟ್‌ಯೋಜನೆಯಡಿ–200 ಸ್ವ–ಸಹಾಯಸಂಘಗಳು ಗುರಿ ನಿಗದಿ ಪಡಿಸಿದ್ದು, ಈ ಸಂಬಂಧಿ ಎಲ್ಲಾ ಜಿಲ್ಲೆಗಳ ಲೀಡ್ ಬ್ಯಾಂಕ್ ಅಧಿಕಾರಿಗಳಿಗೆ ನಿಗಮದ ಯೋಜನೆಗಳಡಿ ನಿಗದಿ ಪಡಿಸಿರುವ ಬ್ಯಾಂಕ್‌ವಾರು ಗುರಿಯನ್ನು ಜಿಲ್ಲಾ ವಾರು ಕಳುಹಿಸಿ, ನಿಗಮದ ಯೋಜನೆಗಳ ಯಶಸ್ವಿ ಅನುಷ್ಠಾನಕ್ಕೆ ಅಗತ್ಯ ಸಹಕಾರ ನೀಡಲು ಜಿಲ್ಲಾ ಲೀಡ್ ಬ್ಯಾಂಕ್ ವ್ಯವಸ್ಥಾಪಕರುಗಳಿಗೆ ನಿರ್ದೇಶನ ನೀಡಲು ಕೋರಿದೆ.

ವಂದನೆಗಳೊಂದಿಗೆ,

ತಮ್ಮ ವಿಶ್ವಾಸಿ

ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು.

ಅಡಕಗಳು:– ಕರ್ನಾಟಕ ತಾಂಡಾ ಅಭಿವೃದ್ಧಿ ನಿಗಮದ ಜಿಲ್ಲಾವಾರು ಗುರಿ ನಿಗಧಿಪಡಿಸಿದ ವಿವರ.

ಕರ್ನಾಟಕ ತಾಂಡಾ ಅಭಿವೃದ್ಧಿ ನಿಗಮದ 2019–20ನೇ ಸಾಲಿನ ಉದ್ಯಮಶೀಲತೆ ಹಾಗೂ ಮೈಕ್ರೊಕ್ರೆಡಿಟ್ ಯೋಜನೆಯಡಿ ಜಿಲ್ಲಾವಾರು ನಿಗದಿಪಡಿಸಿದ ಗುರಿಯ ವಿವರ.

ಕ್ರ.ಸಂ.	ಜಿಲ್ಲೆ	ಉದ್ಯಮಶೀಲತೆ ಯೋಜನೆ	ಮೈಕ್ರೊಕ್ರೆಡಿಟ್ ಯೋಜನೆ
1	ಬಾಗಲಕೋಟೆ	8	4
2	ಬೆಳಗಾವಿ	5	1
3	ಬಳ್ಳಾರಿ	32	17
4	ಬೆಂಗಳೂರು ಗ್ರಾಮಾಂತರ	1	0
5	ಬೆಂಗಳೂರು ನಗರ	1	0
6	ಬೀದರ್	16	9
7	ವಿಜಯಪುರ	39	24
8	ಚಾಮರಾಜನಗರ	2	1
9	ಚಿಕ್ಕಮಗಳೂರು	8	3
10	ಚಿಕ್ಕಬಳ್ಳಾಪುರ	2	1
11	ಚಿತ್ರದುರ್ಗ	9	5
12	ದಾವಣಗೆರೆ	21	10
13	ದಕ್ಷಿಣ ಕನ್ನಡ	0	0
14	ಧಾರವಾಡ	2	0
15	ಗದಗ	10	7
16	ಕಲಬುರಗಿ	44	26
17	ಕೊಡಗು	0	0
18	ಹಾಸನ	8	5
19	ಹಾವೇರಿ	14	6
20	ಕೋಲಾರ	0	0
21	ಕೊಪ್ಪಳ	7	5
22	ಮಂಡ್ಯ	0	0
23	ಮೈಸೂರು	1	0
24	ರಾಯಚೂರು	16	10
25	ರಾಮನಗರ	3	2
26	ಶಿವಮೊಗ್ಗ	10	5
27	ತುಮಕೂರು	8	4
28	ಉಡುಪಿ	0	0
29	ಉತ್ತರ ಕನ್ನಡ	1	0
30	ಯಾದಗಿರಿ	26	15
	ಒಟ್ಟು	**294**	**160**
	ಸರ್ಕಾರದ ಸಾಂಸ್ಥಿಕ ಕೋಟಾ	55	30
	ನಿಗಮ ಮಂಡಳಿ ಕೋಟಾ	19	10
	ಒಟ್ಟು	**74**	**40**
	ಒಟ್ಟಾರೆ	**368**	**200**

BANKwise CLSS_ PMAY_PROGRESS AS ON 30.09.2020

Amount in Lacs

Sl.NO	PLI_Name	Loan_Amount	Disbursed_Amount	SubsidyAmountCredited	No. Of Beneficiaries
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	2353.5	2028.51	251.62	125
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	386.7	386.7	24.15	14
19	Corporation Bank	12242.37	8327.75	1463.59	720
20	Cosmos Co-operative Urban Bank Ltd.	16	16	2.12	1
21	DCB Bank Ltd.	165.34	165.34	20.3	9
22	Dena Bank	587.67	531.06	87.58	39
23	Dewan Housing Finance Corporation Ltd.	44051.92	42308.21	4113.58	1909
24	Dhanlaxmi Bank Ltd.	9.9	7.5	2.15	1
25	DHFL Vyasa Housing Finance Ltd.	64.65	52.24	13.51	7
26	Edelweiss Housing Finance Ltd.	195.97	179.75	15.17	7
27	Equitas Housing Finance Pvt. Ltd.	36.5	24.05	5.41	4
28	Equitas Small Finance Bank	115.95	101.82	15.38	14
29	Fullerton Home Finance Company Ltd.	247.3	204.06	31.97	14
30	GIC Housing Finance Ltd.	1090.61	1035.64	85.92	37
31	GRUH Finance Ltd.	5215.1	3576.8	818.88	381
32	Home First Finance Company India Pvt. Ltd.	6835.84	5488.7	1059.24	442
33	Housing Development Finance Corporation Ltd.	281668.55	212159.37	17759.83	8472
34	ICICI Bank Ltd.	48902.43	39941.45	3179.06	1487
35	ICICI Home Finance Company Ltd.	1139	952.05	141.45	67
36	IDBI Bank Ltd.	12286.05	10416.62	819.92	371
37	IDFC Bank Ltd.	997.36	948.72	65.94	31
38	India Bulls Housing Finance Ltd.	28018.14	24229.22	2053	920
39	India Infoline Housing Finance Ltd.	25137.26	18792.93	2095.27	911
40	Indian Bank	7401.26	3308.47	547.89	377
41	Indian Overseas Bank	1102.16	713.82	101.18	63

42	IndoStar Home Finance Pvt. Ltd.	96.9	87.23	9.75	5
43	J&K Bank	400.46	385.96	30.19	13
44	Karnataka Vikas Grameena Bank	4306.77	3232.56	792.18	413
45	Karnataka Bank Ltd.	11227.46	7876.58	1022.38	537
46	Karur Vysya Bank Ltd.	222.66	159.76	27.76	12
47	Kaveri Grameena Bank	138.3	131.1	27.93	13
48	Kotak Mahindra Bank Ltd.	636.19	636.19	39.05	18
49	L & T Housing Finance Ltd.	3251.29	2333.2	186.05	83
50	LIC Housing Finance Ltd.	142471.02	99154.11	9324.12	4792
51	Manipal Housing Finance Syndicate Ltd.	388	347	55.47	24
52	Micro Housing Finance Corporation Ltd.	7	7	1.2	1
53	Muthoot Homefin(India) Ltd.	105.55	90.81	25.67	13
54	Muthoot Housing Finance Company Ltd.	1447.2	1275.54	239	119
55	National Trust Housing Finance Ltd.	4.95	4.95	1.82	1
56	Nivara Home finance limited	2011.16	1885.54	649.57	358
57	NKGSB Co Operative bank Ltd.	35.7	35.7	5.34	2
58	Oriental Bank of Commerce	6746.53	4808.25	639.55	317
59	Other	278852.49	183307.87	16704.55	7871
60	Piramal Housing Finance pvt. Ltd.	8710.62	5793.03	555.04	248
61	PNB Housing Finance Ltd.	38917.89	38688.54	2431.39	1069
62	Pragathi Krishna Gramin Bank	7349.18	7005.43	1305.5	629
63	Punjab & Maharastra Co-operative Bank Ltd.	64.6	64.6	8.4	4
64	Punjab & Sind Bank	122.9	120.86	20.4	10
65	Punjab National Bank	618.98	522.01	64.19	33
66	Reliance Home Finance Ltd.	354.57	319.39	27.01	13
67	Religare Housing Development Finance Corporat	104.1	104.1	13.28	6
68	Repco Home Finance Ltd.	1029.65	1012.93	130.59	60
69	Saraswat Cooperative Bank Ltd.	664.61	639.18	62.81	29
70	Shriram Housing Finance Ltd.	696.01	505.78	102.98	55
71	South Indian Bank Ltd.	833.17	615.08	75.31	37
72	State Bank of Hyderabad	22.4	18.25	6.43	3
73	State Bank of India	316007.2	201132.57	19212.16	9083
74	Sundaram BNP Paribas Home Finance Ltd.	5606.43	4322.52	534.16	283
75	Syndicate Bank	17860.25	13313.69	2739.4	1373
76	Tamilnad Mercantile Bank Ltd.	249.55	153.14	25.33	15
77	Tata Capital Housing Finance Ltd.	1190.9	1089.09	115.85	53
78	The Bharat Co-operative Bank (Mumbai) Ltd.	548.6	524.7	56.66	26
79	The Fedaral Bank Ltd.	1926.58	1417.88	120.61	59
80	UCO Bank	505.95	475.43	47.72	21
81	Ujjivan Small Finance Bank	41	41	8.28	6
82	Union Bank of India	3547.68	3302.63	331.53	152
83	United Bank of India	3199.84	2524.42	274.16	126
84	Vijaya Bank	19587.92	10826.16	2056.81	1187
85	Yes Bank	982.66	756.54	137.66	59
	Grand Total	**1492863.33**	**1077668.67**	**107330.86**	**51593**

District-Wise CLSS_ PMAY_PROGRESS AS ON 30.09.2020

Amount in lacs

Si.NO	District_Name	Loan_Amount	Disbursed_Amount	SubsidyAmountCredited	No. Of Beneficiaries
1	Bagalkot	4790.55	3140.2	659.5	347
2	Bangalore	1157891.29	840583.57	70188.87	32898
3	Bangalore Rural	15767.29	10217.47	1129.96	566
4	Belgaum	26086.05	19967.08	3022.58	1507
5	Bellary	13914.97	9055	1576.01	840
6	Bidar	4667.63	3067.05	562.39	308
7	Bijapur	9018	6829.3	1060.77	549
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	6467.8	4057.29	707.97	380
12	Dakshina Kannada	38556.76	30286.17	4172.26	1962
13	Davanagere	13871.29	9195.36	1641.17	827
14	Dharwad	36593.76	26551.8	3904.37	1929
15	Gadag	3728.5	2815.83	565.53	295
16	Gulbarga	22553.38	14925.63	2803.7	1484
17	Hassan	7884.05	5145.11	849.38	429
18	Haveri	6229.94	3987.54	801.16	398
19	Kodagu	704.06	571.26	89.95	45
20	Kolar	3205.16	2587.49	397.87	186
21	Koppal	3628.9	2440.47	504.86	273
22	Mandya	4178.49	2837.14	585.75	285
23	Mysore	45604.65	32877.71	3995.04	1931
24	Raichur	10930.64	8602.66	1529.97	772
25	Ramanagara	1920.42	1351.31	269.43	138
26	Shimoga	17649.98	10229.49	1792.01	1003
27	Tumkur	11021.04	6846.36	1189.95	629
28	Udupi	13913.53	10704.35	1725.58	811
29	Uttara Kannada	2949.92	2186.41	364.45	178
30	Yadgir	2695.57	1827.81	392.12	200
	Grand Total	**1492863.33**	**1077668.67**	**107330.86**	**51593**

ANNEXURE-XXXVI

BANK WISE ADVANCES TO MINORITY COMMUNITIES AS ON 30.9.2020 VIS-À-VIS 31.3.2020 (Amount in Crore)

Sl.	Name of the Bank	AS ON SEPT 2020				AS ON MARCH 2020		Variation in O/s (SEPT 2020 over MARCH 2020)	
		Disb 1st April to SEPT 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	65216	1245	1347579	30237	1321604	29755.97	25975	481.06
2	State Bank of India	16106	744	87970	4329	75219	4070.61	12751	258.33
3	Union Bank Of India	33767	1700	186393	9105	185938	9070.72	455	34.52
4	Bank of Baroda	9759	179	75621	2267	65489	1668.55	10132	598.76
	Total (A)	**124848**	**3868**	**1697563**	**45939**	**1648250**	**44566**	**49313**	**1372.67**
(B)	**Other Nationalised Banks**								
5	Bank of India	2529	60	9166	425	7975	392.72	1191	32.56
6	Bank of Maharastra	0	0	3667	243	3183	1395.94	484	-1153.41
7	Central Bank of India	354	1	5305	201	6351	254.70	-1046	-53.49
8	Indian Bank	3688	157	9678	372	935	15.75	8743	356.67
9	Indian Overseas Bank	31	1	31000	400	30973	399.53	27	0.13
10	Punjab National Bank	1870	107	4800	325	5031	302.78	-231	21.74
11	Punjab and Synd Bank	58	1	176	7	141	8.15	35	-1.13
12	UCO Bank	2044	43	5753	162	785	27.73	4968	133.93
	Total (B)	**10574**	**370**	**69545**	**2134**	**55374**	**2797**	**14171**	**-662.98**
(C)	**Other Comm.Banks**								
13	IDBI Bank	2132	58	5807	533	5364	524.68	443	8.36
14	Karnataka Bank Ltd	8419	124	18887	522	19080	496.57	-193	25.14
15	Kotak Mahendra Bank	144	44	10747	446	12260	455.87	-1513	-9.59
16	Cathelic Syrian Bank Ltd.	0	0	5833	88	5881	84.15	-48	3.43
17	City Union Bank Ltd	60	1	238	13	298	14.49	-60	-1.17
18	Dhanalaxmi Bank Ltd.	0	0	1389	22	1389	22.00	0	0.00
19	Federal Bank Ltd.	16629	386	23264	855	22214	789.56	1050	65.56
20	J and K Bank Ltd	988	255	988	255	1027	297.15	-39	-42.50
21	Karur Vysya Bank Ltd.	186	5	5770	94	5693	293.65	77	-199.51
22	Lakshmi Vilas Bank Ltd	515	48	172	3	169	2.88	3	0.08
23	Ratnakar Bank Ltd	1315	4	10597	34	10085	33.34	512	0.74
24	South Indian Bank Ltd	5454	95	8044	216	8642	203.66	-598	11.90
25	Tamil Nadu Merchantile Bank L	1401	45	2043	76	1880	64.04	163	11.71
26	IndusInd Bank	56382	174	441989	918	8065	185.52	433924	732.37
27	HDFC Bank Ltd	3768	43	47448	363	53613	421.14	-6165	-57.85
28	Axis Bank Ltd	1420	40	13586	262	14726	268.22	-1140	-5.96
29	ICICI Bank Ltd	10950	361	33115	2213	32243	2118.83	872	94.43
30	YES BANK Ltd.	1209	74	522	130	539	162.89	-17	-32.83
31	Bandhan Bank	12478	43	49086	114	44542	101.06	4544	12.54
32	DCB Bank Ltd	60	3	3342	76	3778	75.69	-436	0.61
33	IDFC Bank	2689	12	29295	124	28306	100.03	989	24.13
	Total(C)	**126199**	**1813**	**712162**	**7357**	**279794**	**6715**	**432368**	**641.60**
	R R B 's								
34	Karnataka Grameena Bank	18065	164	57838	696	52703	618.21	5135	77.41
35	Karnataka Vikas Grameena Ba	3422	45	138772	1251	136684	1238.33	2088	12.60
	Total (D)	**21487**	**209**	**196610**	**1947**	**189387**	**1857**	**7223**	**90.01**
Grand Total (A+B+C+D)		**283108**	**6260**	**2675880**	**57376**	**2172805**	**55935**	**503075**	**1441.29**
Total (Comm.Banks) a+b+c		**261621**	**6052**	**2479270**	**55430**	**1983418**	**54079**	**495852**	**1351.28**
(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	83939	560	182684	1255	189984	1421.70	-7300	-166.84
38	Indl.Co.Op.Bank ltd	0	0	0	0	0	0.00	0	0.00
	Total (E)	**83939**	**560**	**182684**	**1255**	**189984**	**1422**	**-7300**	**-166.84**
39	**KSFC**	38	7	261	136	275	137.96	-14	-2.23
	TOTAL (F)	**38**	**7**	**261**	**136**	**275**	**138**	-14	-2.23
G	**Small Finance Bank**								
40	Equitas Small Finance Bank	2503	4	27211	42	27243	40.04	-32	1.71
41	Ujjivan Small Finnance	5810	24	80216	181	86204	191.91	-5988	-10.49
42	Suryoday Small Finance Bank	1777	5	22284	43	0	0.00	22284	43.48
43	ESAF Small Finance Bank	150	0	1534	5	0	0.00	1534	4.77
	TOTAL (G)	**10240**	**34**	**131245**	**271**	**113447**	**232**	17798	39.47
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)	**377325**	**6862**	**2990070**	**59038**	**2476511**	**57727**	**513559**	**1311.69**

Annexure - 13 G

ANNEXURE:34 (a)

BANK WISE DISBURSEMENT AND BALANCE OUSTSTANDING TO MINORITY COMMUNITY IN KARNATAKA STATE AS ON SEPT 2020 (Amount in Crore)

Sl	Name of Bank	CHRISTIANS				MUSLIMS				S I K H S				NEO-BUDISTS			
		Disb 1st April to SEPT 2020		Balance O/s as on 30.9.2020		Disb 1st April to SEPT 2020		Balance O/s as on 30.9.2020		Disb 1st April to SEPT 2020		Balance O/s as on 30.9.2020		Disb 1st April to SEPT 2020		Balance O/s as on 30.9.2020	
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	9049	264.23	426628	6955.21	47823	765.34	902693	22288.28	163	5.24	3469	142.35	6436	161.74	6184	132.65
2	State Bank of India	3036	180.35	18406	1561.62	12658	524.99	67641	2597.16	113	7.67	621	61.03	33	1.10	289	6.39
3	Union Bank Of India	9085	197.83	55541	2528.25	20420	1317.16	70589	3853.68	724	40.10	16963	1147.47	1493	30.71	20312	642.52
4	Bank of Baroda	1348	25.48	9567	320.15	7987	142.59	62558	1768.54	30	2.07	851	44.48	70	1.19	511	15.05
	Total (A)	**22518**	**667.89**	**510142**	**11365.23**	**88888**	**2750.08**	**1103481**	**30507.66**	**1030**	**55.08**	**21904**	**1395.33**	**8032**	**194.74**	**27296**	**796.61**
(B)	**Oth.Nationalised Bks**																
5	Bank of India	231	9.56	1074	82.09	2232	43.59	7817	301.84	5	3.02	21	2.78	0	0.00	1	0.08
6	Bank of Maharastra	0	0.00	462	50.49	0	0.00	2888	133.91	0	0.00	30	1.05	0	0.00	7	0.81
7	Central Bank of India	10	0.20	738	43.22	315	0.40	4367	141.86	4	0.08	42	6.49	0	0.00	20	0.59
8	Indian Bank .	1535	57.73	1861	145.15	2147	97.61	6271	192.85	1	0.58	21	1.29	0	0.12	3	0.05
9	Indian Overseas Bank	21	0.44	7714	99.58	10	0.12	23285	300.01	0	0.00	1	0.07	0	0.00	0	0.00
10	Punjab National Bank	250	10.29	952	64.24	316	58.15	1410	151.20	1263	35.90	2383	100.62	1	0.02	5	0.10
11	Punjab and Synd Bank	4	0.02	31	0.27	54	1.06	145	6.75	0	0.00	0	0.00	0	0.00	0	0.00
12	UCO Bank	263	7.66	801	32.92	1777	35.68	4925	126.65	0	0.00	5	0.43	0	0.00	3	0.05
	Total (B)	**2314**	**85.90**	**13633**	**517.96**	**6851**	**236.61**	**51108**	**1355.08**	**1273**	**39.58**	**2503**	**112.73**	**1**	**0.14**	**39**	**1.67**
(C)	**Other Comm.Banks**																
13	IDBI Bank	345	14.18	1724	229.10	1726	39.08	3885	272.95	16	2.50	48	10.52	2	0.00	3	0.18
14	Karnataka Bank Ltd	977	19.45	2588	109.23	7282	100.78	15857	387.83	5	0.04	15	0.81	10	0.38	21	1.00
15	Kotak Mahendra Bank	4	0.30	2713	36.03	56	4.41	7519	118.38	0	0.00	0	0.00	0	0.00	4	1.32
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	5	0.08	40	2.81	54	1.26	195	10.36	1	0.01	1	0.01	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.	4459	111.87	7472	415.95	12148	252.27	15735	409.02	18	22.01	54	30.09	4	0.07	3	0.06
20	J and K Bank Ltd	18	0.96	18	0.96	966	253.44	966	253.44	1	0.12	1	0.12	0	0.00	0	0.00
21	Karur Vysya Bank Ltd.	36	0.98	945	9.87	144	3.41	1812	22.29	0	0.00	81	1.93	2	0.06	93	2.84
22	Lakshmi Vilas Bank Ltd	62	0.65	41	0.96	315	45.87	127	1.98	2	0.01	0	0.00	0	0.00	0	0.00

ANNEXURE:34 (a)

BANK WISE DISBURSEMENT AND BALANCE OUSTSTANDING TO MINORITY COMMUNITY IN KARNATAKA STATE AS ON SEPT 2020 (Amount in Crore)

Sl	Name of Bank	CHRISTIANS				MUSLIMS				SIKHS				NEO-BUDISTS			
		Disb 1st April to SEPT 2020		Balance O/s as on 30.9.2020		Disb 1st April to SEPT 2020		Balance O/s as on 30.9.2020		Disb 1st April to SEPT 2020		Balance O/s as on 30.9.2020		Disb 1st April to SEPT 2020		Balance O/s as on 30.9.2020	
23	Ratnakar Bank Ltd	77	0.30	424	1.32	1234	3.66	10106	32.51	1	0.00	20	0.04	2	0.01	35	0.11
24	South Indian Bank Ltd	1536	32.03	2429	113.92	3877	62.51	5563	100.76	5	0.06	11	0.09	13	0.37	15	0.28
25	Tamil Nadu Merchantile Bank Ltd	124	8.28	252	20.11	1277	36.87	1733	48.22	0	0.00	0	0.00	0	0.00	0	0.00
26	IndusInd Bank	699	2.09	7120	19.27	55682	171.46	434825	897.84	0	0.00	8	0.09	0	0.00	7	0.00
27	HDFC Bank Ltd	364	3.49	3084	41.27	3395	38.83	44274	319.22	0	0.00	20	0.20	0	0.00	4	0.08
28	Axis Bank Ltd	72	2.84	1617	69.60	1345	37.56	11951	191.47	2	0.03	11	0.88	1	0.01	5	0.09
29	ICICI Bank Ltd	959	72.31	6494	714.48	9882	269.92	25873	1341.75	34	3.21	247	39.13	27	1.12	115	8.18
30	YES BANK Ltd.	93	3.00	95	10.25	1053	30.81	388	95.01	7	0.03	4	0.42	24	0.07	0	0.00
31	Bandhan Bank	118	0.59	530	1.35	12352	42.22	48545	112.23	0	0.00	0	0.00	2	0.00	5	0.00
32	DCB Bank Ltd	8	0.02	206	2.45	50	2.46	3117	70.23	0	0.00	1	0.08	0	0.00	1	0.04
33	IDFC Bank	57	0.18	812	10.66	2593	11.19	28207	107.60	30	0.14	170	2.20	1	0.01	30	0.03
	Total(C)	**10013**	**273.61**	**41024**	**1851.19**	**115431**	**1408.01**	**665078**	**4858.50**	**122**	**28.16**	**700**	**86.74**	**88**	**2.10**	**342**	**14.26**
	R R B 's																
34	Karnataka Grameena Bank	1187	13.20	2952	49.98	16535	141.20	54007	619.44	9	0.06	55	1.18	58	0.53	163	1.89
35	Karnataka Vikas Grameena Bank	297	2.77	7220	106.41	3010	41.24	109987	967.93	5	0.10	10170	93.75	0	0.00	10190	71.50
	Total (D)	**1484**	**15.98**	**10172**	**156.39**	**19545**	**182.43**	**163994**	**1587.37**	**14**	**0.16**	**10225**	**94.94**	**58**	**0.53**	**10353**	**73.39**
Grand Total (A+B+C+D)		36329	1043.38	574971	13890.77	230715	4577.13	1983661	38308.60	2439	122.98	35332	1689.74	8179	197.50	38030	885.94
Total (Comm.Banks) a+b+c		**34845**	**1027.40**	**564799**	**13734.38**	**211170**	**4394.69**	**1819667**	**36721.23**	**2425**	**122.82**	**25107**	**1594.80**	**8121**	**196.97**	**27677**	**812.55**
(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	15235	137.75	45327	410.80	56748	327.77	121936	718.76	2	1.01	3	1.04	2	0.05	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)	**15235**	**137.75**	**45327**	**410.80**	**56748**	**327.77**	**121936**	**718.76**	**2**	**1.01**	**3**	**1.04**	**2**	**0.05**	**88**	**0.46**
39	**KSFC**	4	0.78	25	13.59	32	5.67	231	116.60	0	0.00	0	0.00	0	0.00	0	0.00
	TOTAL (F)	**4**	**0.78**	**25**	**13.59**	**32**	**5.67**	**231**	**116.60**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**
G	Small Finance Bank																
40	Equitas Small Finance Bank	136	0.26	1975	2.45	2317	3.84	24550	38.45	5	0.01	44	0.06	38	0.06	377	0.49
41	Ujjivan Small Finnance	996	4.33	10881	25.84	4788	19.78	68895	154.56	17	0.08	275	0.58	3	0.01	36	0.09
42	Suryoday Small Finance Bank	64	0.20	840	1.61	1701	4.91	21351	41.71	9	0.02	53	0.09	3	0.01	23	0.05
43	ESAF Small Finance Bank	23	0.11	157	0.43	126	0.38	1368	4.31	0	0.00	3	0.01	1	0.00	6	0.02
	TOTAL (G)	**1219**	**4.90**	**13853**	**30.33**	**8932**	**28.91**	**116164**	**239.03**	**31**	**0.11**	**375**	**0.74**	**45**	**0.08**	**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)	**52787**	**1186.80**	**634176**	**14345.49**	**296427**	**4939.48**	**2221992**	**39383.00**	**2472**	**124.09**	**35710**	**1691.52**	**8226**	**197.63**	**38560**	**887.05**

ANNEXURE:34 (b)

BANK WISE DISBURSEMENT AND BALANCE OUSTSTANDING TO MINORITY COMMUNITY IN KARNATAKA STATE AS ON SEPT 2020 (Amount in Crore)

Sl	Name of Bank	JAINS				ZORASTRIANS				TOTAL IN CRORES			
		Disb 1st April to SEPT 2020		Balance O/s as on 30.9.2020		Disb 1st April to SEPT 2020		Balance O/s as on 30.9.2020		Disb 1st April to SEPT 2020		Balance O/s as on 30.9.2020	
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	1287	41.10	8255	711.90	458	7.55	350	6.64	65216	1245	1347579	30237
2	State Bank of India	265	29.29	1007	102.09	1	0.68	6	0.65	16106	744	87970	4329
3	Union Bank Of India	1621	80.90	12280	614.85	424	33.10	10708	318.47	33767	1700	186393	9105
4	Bank of Baroda	301	6.98	1974	114.72	23	1.03	160	4.37	9759	179	75621	2267
	Total (A)	**3474**	**158**	**23516**	**1544**	**906**	**42**	**11224**	**330**	**124848**	**3868**	**1697563**	**45939**
(B)	**Oth.Nationalised Bks**												
5	Bank of India	61	3.64	253	38.49	0	0.00	0	0.00	2529	60	9166	425
6	Bank of Maharastra	0	0.00	279	56.23	0	0.00	1	0.05	0	0	3667	243
7	Central Bank of India	25	0.49	138	9.05	0	0.00	0	0.00	354	1	5305	201
8	Indian Bank	4	0.55	1521	32.31	1	0.15	1	0.77	3688	157	9678	372
9	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	0	0 00	31	1	31000	400
10	Punjab National Bank	40	3.00	50	8.36	0	0.00	0	0.00	1870	107	4800	325
11	Punjab and Synd Bank	0	0.00	0	0.00	0	0.00	0	0.00	58	1	176	7
12	UCO Bank	4	0.12	13	1.40	0	0.00	6	0.21	2044	43	5753	162
	Total (B)	**134**	**8**	**2254**	**146**	**1**	**0**	**8**	**1**	**10574**	**370**	**69545**	**2134**
(C)	**Other Comm.Banks**												
13	IDBI Bank	42	1.72	145	20.25	1	0.04	2	0.04	2132	58	5807	533
14	Karnataka Bank Ltd	139	3.73	399	22.73	6	0.11	7	0.11	8419	124	18887	522
15	Kotak Mahendra Bank	84	38.81	511	290.56	0	0.00	0	0.00	144	44	10747	446
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	2	0.15	0	0.00	0	0.00	60	1	238	13
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	16629	386	23264	855
20	J and K Bank Ltd	3	0 13	3	0.13	0	0.00	0	0.00	988	255	988	255
21	Karur Vysya Bank Ltd.	4	0.13	2839	57.21	0	0.00	0	0.00	186	5	5770	94
22	Lakshmi Vilas Bank Ltd	136	0.97	4	0.02	0	0.00	0	0.00	515	48	172	3

196 - 1

ANNEXURE:34 (b)

BANK WISE DISBURSEMENT AND BALANCE OUSTSTANDING TO MINORITY COMMUNITY IN KARNATAKA STATE AS ON SEPT 2020 (Amount in Crore)

Sl	Name of Bank	JAINS				ZORASTRIANS				TOTAL IN CRORES			
		Disb 1st April to SEPT 2020		Balance O/s as on 30.9.2020		Disb 1st April to SEPT 2020		Balance O/s as on 30.9.2020		Disb 1st April to SEPT 2020		Balance O/s as on 30.9.2020	
23	Ratnakar Bank Ltd	1	0.00	8	0.05	0	0.00	4	0.05	1315	4	10597	34
24	South Indian Bank Ltd	1	0.01	1	0.10	22	0.28	25	0.41	5454	95	8044	216
25	Tamil Nadu Merchantile Bank Ltd	0	0.00	58	7.41	0	0.00	0	0.00	1401	45	2043	76
26	IndusInd Bank	1	0.03	27	0.69	0	0.00	2	0.00	56382	174	441989	918
27	HDFC Bank Ltd	9	0.26	64	2.49	0	0.00	2	0.04	3768	43	47448	363
28	Axis Bank Ltd	0	0.00	0	0.00	0	0.00	2	0.22	1420	40	13586	262
29	ICICI Bank Ltd	34	14.15	341	108.05	14	0.16	45	1.67	10950	361	33115	2213
30	YES BANK Ltd	32	40.40	35	24.38	0	0.00	0	0.00	1209	74	522	130
31	Bandhan Bank	6	0.02	6	0.02	0	0.00	0	0.00	12478	43	49086	114
32	DCB Bank Ltd	2	0.12	17	3.49	0	0.00	0	0.00	60	3	3342	76
33	IDFC Bank	6	0.05	68	3.65	2	0.01	8	0.02	2689	12	29295	124
	Total(C)	**500**	**101**	**4921**	**544**	**45**	**1**	**97**	**3**	**126199**	**1813**	**712162**	**7357**
	R R B 's												
34	Karnataka Grameena Bank	276	8.56	661	23.13	0	0.00	0	0.00	18065	164	57838	696
35	Karnataka Vikas Grameena Bank	110	1.05	1205	11.34	0	0.00	0	0.00	3422	45	138772	1251
	Total (D)	**386**	**10**	**1866**	**34**	**0**	**0**	**0**	**0**	**21487**	**209**	**196610**	**1947**
Grand Total (A+B+C+D)		4494	276.22	32557	2267 65	952	43 11	11329	333 72	283108	6260	2675880	57376
Total (Comm.Banks) a+b+c		**4108**	**266.61**	**30691**	**2233.18**	**952**	**43.11**	**11329**	**333.72**	**261621**	**6052**	**2479270**	**55430**
(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	11952	93.39	15330	123.79	0	0.00	0	0.00	83939	560	182684	1255
38	Indl.Co.Op.Bank ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0
	Total (E)	**11952**	**93.39**	**15330**	**123.79**	**0**	**0.00**	**0**	**0.00**	**83939**	**560**	**182684**	**1255**
46	KSFC	1	0.43	3	4.49	1	0.33	2	1.05	38	7	261	136
	TOTAL (F)	**1**	**0.43**	**3**	**4.49**	**1**	**0.33**	**2**	**1.05**	**38**	**7**	**261**	**136**
G	Small Finance Bank												
40	Equitas Small Finance Bank	6	0.02	207	0.24	1	0.01	58	0.06	2503	4	27211	42
41	Ujjivan Small Finnance	6	0.02	124	0.33	0	0.00	5	0.02	5810	24	80216	181
42	Suryoday Small Finance Bank	0	0.00	6	0.01	0	0.00	11	0.02	1777	5	22284	43
43	ESAF Small Finance Bank	0	0.00	0	0.00	0	0.00	0	0.00	150	0	1534	5
	TOTAL (G)	**12**	**0.04**	**337**	**0.58**	**1**	**0.01**	**74**	**0.09**	**10240**	**34**	**131245**	**271**
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)	**16459**	**370.08**	**48227**	**2396.51**	**954**	**43.45**	**11405**	**334.86**	**377325**	**6862**	**2990070**	**59038**

Annexure - 13 H

SLBC KARNATAKA

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 SEPT 2020 (Amount in lakhs)		Cumulative Bank Loan disbursed during the year (from 1 April 2020 up to qtr SEPT 2020 (Amount in lakhs)	
		Total	Of which exclusively to Women	Total	Of which exclusively to Women
1	Canara Bank	91229	82106	79652	7168
2	State Bank of India	432	432	1800	1800
3	Union Bank Of India	15655	13589	2781	228
4	Bank of Baroda	18208	17667	52379	51012
5	Bank of India	66	65	217	216
6	Bank of Maharastra	0	0	0	
7	Central Bank of India	121	121	108.2	108.2
8	Indian Bank	49	40	195.68	163.
9	Indian Overseas Bank	67	67	256.97	256.97
10	Punjab National Bank	18	0	44.45	5
11	Punjab and Synd Bank	0	0	0	
12	UCO Bank	8	0	19.83	0
13	IDBI Bank	0	0	0	
14	Karnataka Bank Ltd	91	82	511	469
15	Kotak Mahendra Bank	0	0	0	0
16	Cathelic Syrian Bank Ltd.	0	0	0	
17	City Union Bank Ltd	0	0	0	0
18	Dhanalaxmi Bank Ltd.	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	
22	Lakshmi Vilas Bank Ltd	0	0	0	0
23	Ratnakar Bank Ltd	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	
27	HDFC Bank Ltd	2804	2804	11133.39	11133.39
28	Axis Bank Ltd	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	
32	DCB Bank Ltd	0	0	0	0
33	IDFC Bank	0	0	0	
	Commercial Banks-Sub Total	**128748**	**116973**	**149098.52**	**139134.76**
34	Karnataka Grameena Bank	53974	44789	140985	11645
35	Karnataka Vikas Grameena Bank	1416	1368	3892.2	3780.23
	RRBs-Sub Total	**55390**	**46157**	**144877.2**	**120236.23**
36	KSCARD Bk.Ltd	0	0	0	0
37	K.S.Coop Apex Bank ltd	280308	7539	30840.7	27095.85
38	Indl.Co.Op.Bank ltd.	0	0	0	0
	Cooperative baks-Sub Total	**280308**	**7539**	**30840.7**	**27095.85**
39	KSFC	**0**	**0**	**0**	**0**
	KFSC Total	**0**	**0**	**0**	**0**
40	Equitas Small Finance Bank	0	0	0	
41	Ujjivan Small Finnance	0	0	0	0
42	Suryoday Small Finance Bank	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	**464446**	**170669**	**324816.42**	**286466.84**

ANNEXURE - 15 I

STATE LEVEL BANKERS' COMMITTEE-Karnataka

COVENOR - SyndicateBank, Corporate Office, Bangalore

AGENDA | ALL BANKS

ANNEXURE

Progress Report under SHG Bank Linkage for the quarter SEPT 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	9352	8564
2	Cumulative number of SB accounts of SHGs (from 1st April of the year to end of quarter)	13323	12361
3	Total No of SB Accounts of ALL SHGs outstanding at the end of the reporting quarter	728976	633914
4	Total balance of SB Accounts of ALL SHGs outstanding at the end of reporting quarter	179071	162396
B	DIRECT CREDIT LINKAGE DURING THE YEAR		
1	SHGs credit linked during the quarter	109376	100036
2	Bank Loan disbursed during the quarter (Rs. lakh)	192464	177673
3	Cumulative no. of SHGs credit linked during the year (from 1 April up to end of qtr)	464446	170669
4	Cumulative Bank Loan disbursed during the year (from 1 April up to end of qtr)(Rs. lakh)	324816	286467
5	Of B3 above, No. of repeat SHGs credit linked	100829	92071
6	Of B4 above, Bank Loan disbursed for repeat SHGs (Rs. lakh)	174843	160271
7	Of B3 above, No. of SHGs provided loan for Agriculture Purposes	101977	86350
8	Of B4 above, Bank Loan disbursed to SHGs for Agriculture Purposes (Rs. lakh)	204835	190705
C	INDIRECT CREDIT LINKAGE OF SHGs THROUGH LOANS TO NGOs/MFIs FOR ONLENDING TO SHGs		
1	SHGs indirectly credit linked during the quarter	30579	28237
2	Cumulative no. of SHGs indirectly credit linked during the year (from 1 April upto end of qtr)	33748	30969
3	Loan disbursed indirectly during the quarter (Rs. lakh)	11138	10789
4	Cumulative Loan disbursed indirectly during the year (from 1 April upto end of qtr)(Rs. lakh)	85529	66717
5	Of C2 above No. of SHGs provided loan for agriculture purpose	27681	25571
6	Of C4 above, Bank loan disbursed to SHGs for agriculture purposes [Rs in lakh]	29141	22285
D	CUMULATIVE CREDIT LINKAGE		
1	Cumulative number of SHGs Credit Linked (since inception)	3438527	2923108
2	Cumulative Bank Loan disbursed since inception (Rs, lakh)	4228298	3840112
3	Number of SHGs with loan accounts outstanding on the date of report	455290	395204
4	Bank Loan outstanding to all SHGs as on the date of report (Rs. lakh)	925147	800374

Annexure - 13J

केनरा बैंक Canara Bank

भारत सरकार का उपक्रम

A Government of India Undertaking

सिंडिकेट Syndicate

STATE LEVEL BANKERS' COMMITTEE

KARNATAKA

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PROPOSAL FOR NEW APPROACH/ MODEL FOR STRENGHTHENING SHGs IN KARNATAKA BASED ON LEARNINGS FROM SERP-AP, KUDUMBASHREE-KERALA, JEEViKA-BIHAR MODELS.

CONTENTS

S No	Particulars	Page No.
I	BACKGROUND	3-4
II	BRIEF DETAILS OF SANJEEVINI IN KANNATAKA	5-6
III	PROBLEMS/ ISSUES IN THE EXISTING MODEL IN KARNATAKA	7
IV	NEED FOR STUDYING OTHER SUCEESFUL STATE SHG MODELS AND CULLING OUT BEST PRACTICES ADOPTED IN THE RESPECTIVE STATES	8-14
V	PROPOSAL FOR NEW APPROACH/MODEL FOR KARNATAKA BASED ON SERP-AP MODEL	15-22
VI	DETAILED PROCESS OF SHG BANK LINKAGE PROGRAMME TO BE IMPLEMENTED IN KARNATAKA STATE	23-32
	ANNEXURES ATTACHED: ANNEXURE -I: SERP-AP ANNEXURE-II: KUDUMBASHREE- KERALA ANNEXURE-II: JEEVIKA-BIHAR	

I.BACKGROUND:

The Ministry of Rural Development (MoRD), Government of India launched the DAY-NRLM (Deendayal Antyodaya Yojana - National Rural Livelihoods Mission) w.e.f. March 29, 2016. The DAY-NRLM is the flagship program of Govt. of India for promoting poverty reduction through building strong institutions of the poor, particularly women, and enabling these institutions to access a range of financial services and livelihoods.

DAY-NRLM adopts a demand driven approach, enabling the States to formulate their own State specific poverty reduction action plans. The blocks and districts in which all the components of DAY-NRLM would be implemented, either through the SRLMs or partner institutions or NGOs, would be the intensive blocks and districts, whereas remaining would be non-intensive blocks and districts.

DAY-NRLM promotes affinity-based women Self Help Groups (SHGs). Women SHGs under DAY-NRLM consist of 10-20 persons. In case of special SHGs i.e. groups in the difficult areas, groups with disabled persons, and groups formed in remote tribal areas, this number may be a minimum of 5 persons.

SHG is an informal group and registration under any Societies Act, State cooperative Act or a partnership firm is not mandatory vide RBI Circular RPCD.No. Plan BC.13/PL09.22/90-91 dated July 24th, 1991. However, Federations of Self-Help Groups formed at Village, Gram Panchayat, Cluster or higher level may be registered under appropriate acts prevailing in their respective states.

Financial Assistance to the SHGs by DAY-NRLM:

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

Community Investment Support Fund (CIF):

CIF would be provided by MoRD to the SHGs promoted under DAY - NRLM in all blocks (intensive and non-intensive) and would be routed through the Village level/ Cluster level Federations, to be maintained in perpetuity by the Federations. The CIF would be used, by the Federations, to advance loans to the SHGs and/or to undertake the common/collective socio-economic activities.

Introduction of Interest subvention:

DAY-NRLM has a provision for interest subvention, to cover the difference between the Lending Rate of the banks and 7%, on all credit from the banks/ financial institutions availed by women SHGs, for a **maximum of ₹ 300,000/- per SHG.** This would be available across the country in two ways:

(i) In **250 identified districts,** banks may lend to the women SHGs @7% up to an aggregated loan amount **of ₹300,000/-.** The banks would be subvented to the extent of difference between the Weighted Average Interest Charged and 7%, subject to the maximum limit of 5.5%. An additional interest subvention of 3% is also available on prompt repayment by the SHGs, reducing the effective rate of interest to 4%.

(ii) In the remaining districts, the banks may lend at their respective lending rates, applicable to SHGs. In these districts, all women SHGs under DAY- NRLM would be eligible for interest subvention on prompt repayment. The difference between the bank lending rates and 7% for loans up to ₹300,000/- subject to a maximum limit of 5.5% would be subvented directly in the loan accounts of the SHGs **by the SRLMs. This part of the scheme would be operationalized by the SRLMs.**

Present Requirement for Karnataka:

Comparison of SHG portfolio in Karnataka with other neighbouring states as on 01.12.2020: (Amt in Crore)

S.No	State	Outstanding		NPA		% of NPA	
		No of Account	Amount	No of Account	NPA Amount	No of Account	NPA Amount
1	2	3	4	5	6	7	8
1	ANDHRA PRADESH	**12,55,827**	**33311**	15,822	216	**1.26**	**0.65**
2	BIHAR	6,84,621	6724	11,643	70	1.70	1.05
3	KERALA	2,92,852	5550	9,150	120	3.12	2.18
4	KARNATAKA (INCLUDING SKDRDP)	**7,58,624**	**14535**	21,919	342	**2.89**	**2.36**

Based on the above data, it is understanding that AP with **13** districts having SHG portfolio of **Rs. 33,312 crore** involving **12.55 lakh** accounts, where as in Karnataka with **30 districts** has only an exposure of **Rs.14,535 crore** involving **7.58 lakh** accounts. It indicates that there should be lot of improvement is required in the existing SRLM setup at each level in Karnataka state. **Hence, there is a need to propose new approach/ model for Karnataka by redesigning the existing model 'KSRLPS-Sanjeevini' based on the learning's from SERP-AP, Jeevika - Bihar and Kudumbashree-Kerla.**

II. BRIEF NOTE ON EXISTING SHG MODEL 'SANJEEVINI' IN KARNATAKA

In Karnataka, presently SHGs are promoted/ monitored by **'Sanjeevini' which** is implemented in the State through a registered society called the **"Karnataka State Rural Livelihood**

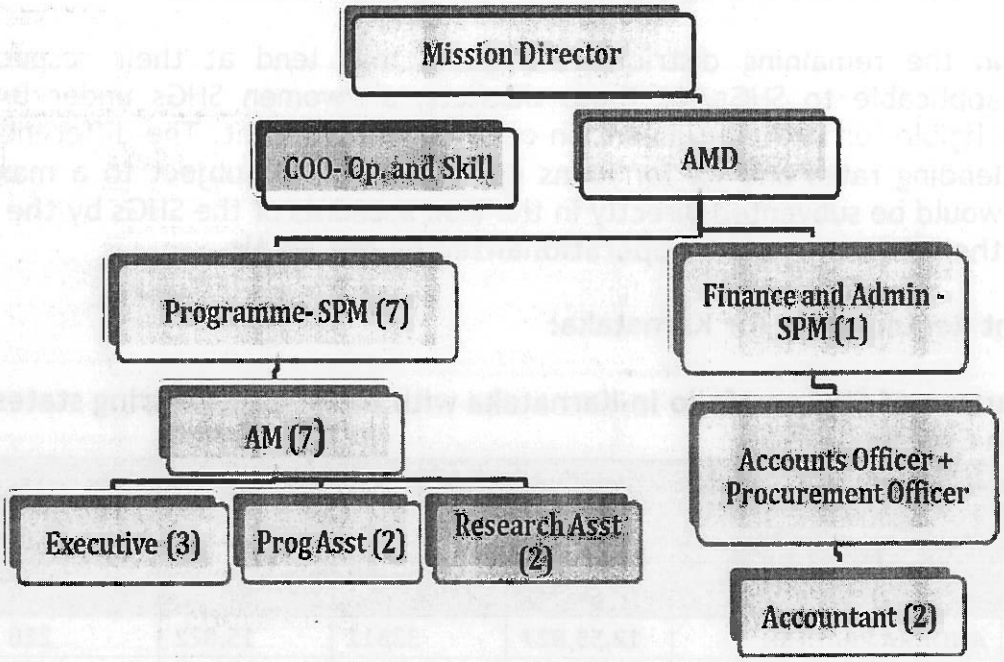
Promotion Society (KSRLPS). Registered in 2011 and the programme was rolled out from 2013-2014.

Mission: To reduce rural poverty by providing gainful wage and self-employment opportunitie through community-based institutions resulting in sustainable improvement in their livelihoods.

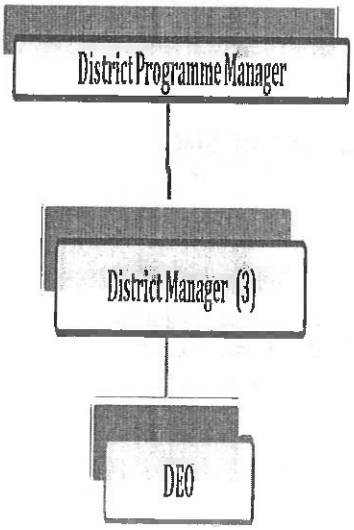
Existing KSRLPS – Organizational Structure:

- Governing Body
- Executive Committee
- State Mission Management Unit
- District Mission Management Unit
- Taluka Mission Management Unit

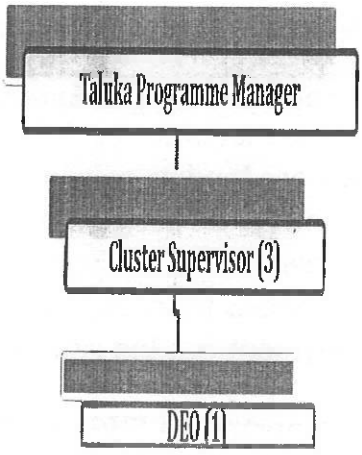
Structure of State Mission Management Unit:



District Mission Management Unit:



Taluka Mission Management Unit:



Programmes under KSRLPS:

- **NRLM**-National Rural Livelihood Mission
- **NRETP**-National Rural Economic Transformation Project
- **DDU GKY**-Deen Dayal Upadhyaya Grameen Kaushalya Yojana
- **RSETI**-Rural Self employment Training Institute

Community Based Institutions:

- Taluk/Block Level Federation
- Grama Panchayath Level Federation
- Ward Level Federation
- Self Help Groups

III.PROBLEMS/ ISSUES/CHALLENGES IN THE EXISTING MODEL 'SANJEEVINI':

Problems and issues at Project level:

- Shortage of Human Resource/ Poor quality of human resources
- The **second method of Interest Subvention procedure** prescribed by DAY-NRLM is not properly monitoring/ implementing in time.
- No trainings at SHG level
- Community Coordinators are not attending VO meetings regularly
- More attention on government activities than on project
- Mobilization of SHG women for political meetings

Problems and issues with Government:

- The funds sanctioned/allocated for 'Sanjeevini-KSRLPS' are not receiving in time from Govt. of Karnataka.
- Lack of proper monitoring/supervision mechanism on 'Sanjeevini-KSRLPS'

Problems reported by the Banks:

- Poor to moderate book keeping;
- SHGs are lending to non-SHG members with consent of SHG
- No enterprise activity as a group
- Low awareness among the members on cash credit limit (CCL)
- Large loans from multiple credit agencies - leading to default
- Repayment is a big issue in tribal areas

Problems reported by SHGs on Bank Linkage:

- Loan volume is small
- Banks are reluctant to extend loans to senior citizens
- Long waiting period
- Loan is for 3 to 4 members only, not to all
- Not up-dating pass books
- Loan processing and bank inspection charges
- Bankers insisting for fixed deposits
- Low awareness on cash credit limit (CCL)
- MCP for getting bank linkage

Operational problems at SHG level:

- Membership withdrawal / dropouts
- Dormant groups& revival of dormant accounts
- Distribution of group funds/ savings
- Meeting agenda mostly confined to financial items
- Poor book keeping
- No internal lending with own funds
- No margin interest on external loans
- Large amount of idle funds in SHG savings bank accounts.
- Loan diversification
- Unwilling to take up enterprise activities as a group

IV.NEED TO STUDY THE SUCCESSFUL MODELS IN VARIOUS STATES:

To address the above problems, issues & challenges, there is need to conduct detailed study on the following models which are successfully implementing the SHGs.

1. "SERP" in AP

2. "KUDUMBASHREE" in Kerala
3. "JEEVIKA" in Bihar

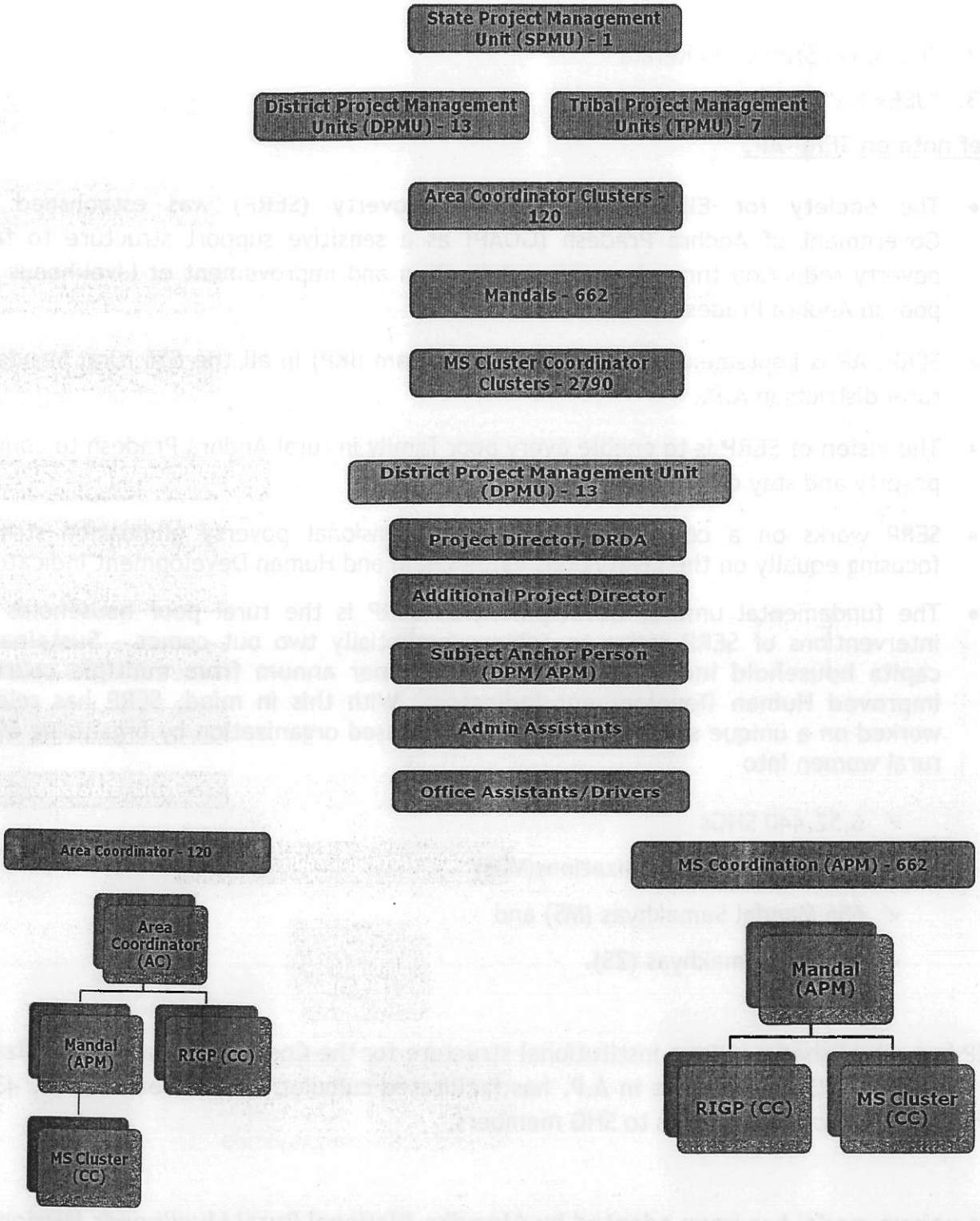
Brief note on SERP-AP:

- The **Society for Elimination of Rural Poverty (SERP)** was established by the Government of Andhra Pradesh (GOAP) as a sensitive support structure to facilitate poverty reduction through social mobilization and improvement of Livelihoods of rural poor in Andhra Pradesh.
- SERP, AP is implementing Indira Kranthi Patham (IKP) in all the 656 rural Mandals of 13 rural districts in A.P.
- The **vision of SERP** is to enable every poor family in rural Andhra Pradesh to come out of poverty and stay out of poverty.
- SERP works on a comprehensive multi dimensional poverty alleviation strategy by focusing equally on the Livelihoods Value Chain and Human Development Indicators.
- The fundamental unit of development at SERP is the rural poor households and all interventions of SERP strive to achieve essentially two out comes - **Sustainable per capita household incomes of Rs.1,00,000/- per annum from multiple sources and improved Human Development Indicators.** With this in mind, SERP has relentlessly worked on a unique structure of community-based organization by organizing 69,31,113 rural women into
    - ✓ 6,52,440 SHGs
    - ✓ 26,753 Village Organizations(VOs)
    - ✓ 656 Mandal Samakhyas (MS) and
    - ✓ 13 Zilla Samakhyas (ZS).

SERP has established a unique institutional structure for the Community Based Organizations in the World. This CBOs structure in A.P. has facilitated cumulative bank loans of Rs. 43,596.60 lakhs of commercial bank loans to SHG members.

This unique model has been adopted by Ajeevika (National Rural Livelihoods Mission) at the National level in India. Structure of SERP is as under:

Levels of Project Management:



Strengths in SERP:

- State government is implementing **'sunnavaddi'** scheme (zero percent interest) to a SHGs up to the loan of Rs. 3. Lakh per SHG.
- Coverage under **Micro insurance and pension schemes.** Contributory premium will b paid by State Govt.
- Additional financial requirements through **'Streenidhi'**
- 'Special focus on SC/ST/Minorirty women beneficiries through **'Unnathi'** scheme.
- Various activities like **procurement of food grains and tie up with private dairies** b SHGs.
- SERP has sufficient field level staff for monitoring SHGs since from formation of new Groups upto the Bank Linkages.
- Field staff are well trained with SHG book keeping, Accounting, sytems and procedures on Bank Linkages, Finanial inclusuin programmes
- They also train the members to upgrade their skills towards income generating activities.
- Field staff helping in timely dessimination of information to SHGs on State Govt initiatives and updates on interest subvention scheme.
- Digitization of indvidual SHG member wise data
- Engaged Bank Mitras for potential SHG portfolio Bank Branches for handholding SHGs.

Brief Note on KUDUMBASHREE model- Kerala:

Kudumbashree is the poverty eradication and women empowerment programme implemented by the **State Poverty Eradication Mission (SPEM)** of the Government of Kerala. The name Kudumbashree in Malayalam language means 'prosperity of the family'. The name represents 'Kudumbashree Mission' or SPEM as well as the Kudumbashree Community Network. What is commonly referred to as 'Kudumbashree' could mean either the Kudumbashree Community Network, or the Kudumbashree Mission, or both.

Kudumbashree has a **three-tier structure** for its women community network, with

- **Neighbourhood Groups (NHGs) at the lowest level,**
- **Area Development Societies (ADS)** at the **middle level**, and
- **Community Development Societies (CDS)** at the local **government level.**

Kudumbashree community network was extended to cover the entire State in three phases during 2000-2002. The Kudumbashree network by 31st March 2019 had 2, 91,507 NHGs affiliated to 19,489 ADSs and 1064 CDSs with a total membership of 43, 93,579 women. Kudumbashree membership is open to all adult women, limited to one membership per family.

In 2011, the Ministry of Rural Development (MoRD), Government of India recognised Kudumbashree as the State Rural Livelihoods Mission (SRLM) under the National Rural Livelihoods Mission (NRLM).

Neighbourhood Groups (NHGs)

Neighbourhood Groups (NHGs) are the primary units of the Kudumbashree community organisation. Ten to twenty women from a neighbourhood form a NHG. The membership, structure, and functions of the NHGs are bound by the byelaws of Kudumbashree CDS.

NHG Structure

The NHG general body includes all its members. NHG elects a five members Executive Committee consisting of the following positions.

1. President
2. Secretary
3. Volunteer (Income generation)
4. Volunteer (Health and Education)
5. Volunteer (Infrastructure)

Area Development Society (ADS)

Area Development Society (ADS) is the middle tier of the Kudumbashree community organisation. ADS is formed at the ward level of the local governments. There is a one-to-one correspondence between the wards and ADSs except for the tribal ADSs which are formed with special permission of the government.

In a Gram Panchayat, the ward member is the patron of the ADS. Similarly in Municipalities and Municipal Corporations, ward councillors are patrons of the ADSs. In places where ward development committees exist, ADS works as its sub-committee. ADS is not a registered legal entity.

ADS Structure

ADS form its general body is constituted by the presidents, secretaries, and the three volunteers (concerned with income generation, health and education, and infrastructure) of all the neighbourhood groups in its operational area.

An AD has a seven-member Executive Committee elected from its general body. There are three office bearers, elected from among the members of the Executive Committee:

1. ADS chairperson
2. ADS vice chairperson
3. ADS secretary

ADS - Functions

Functions of ADS include monitoring of NHGs and providing them support on activities including setting up and running micro enterprises. It works as the mid-tier of the community structure and takes a role in information dissemination. They play a development role as directed by the government as well as local governments. ADSs work closely with local governments at ward level. As Gram Sabha is held at the ward level in Kerala, ADSs have important role in conducting them.

Community Development Society (CDS):

Community Development Society (CDS) is the apex body of the three-tier Kudumbashree community organisation. It functions at the local government level, in both rural and urban areas. While typically there is a CDS per local government, there can be more CDSs for urban government institutions with relatively large number of NHGs and ADSs.

CDS - Structure

The upper limit for the number of ADSs that can be affiliated to a CDS is 30; when there are 31 or more ADSs, more CDSs are formed. The CDS general body is composed of all the members of the seven-member Executive Committees of all the ADSs within the local government area (or the operational area of the CDS if there are more CDSs).

CDS Executive Committee consists of one representative of every ADS within its area. The number of members in the Executive Committee is equal to the number of ADSs.

CDS - Functions

As the third tier of the community network, CDS has the responsibility to monitor the activities of the NHGs and ADSs affiliated to it. In addition, CDS works as a local government level entity of women and works closely with local governments in development programmes. The role of CDS has been institutionalized in the processes for plan formulation and implementation at the local governments. CDSs have capacity building and awareness building roles; they also have a definite role in women empowerment.

Full details are mentioned in Annexure-II

Brief Note on JEEVIKA model-Bihar

The Government of Bihar (GoB), through the Bihar Rural Livelihoods Promotion Society (BRLPS locally known as JEEViKA), an organization registered under the Societies Registration Act (Act XXI of 1860) in Patna, is spearheading the World Bank aided Bihar Rural Livelihoods Proje (BRLP) and the 4th Component: Livelihoods Restoration and Enhancement of Bihar Kosi Flood Recovery Project (BKFRP).

The objective of the project is social and economic empowerment of the rural poor a improving their livelihoods. This is being done by developing institutions of the poor like SHGs and their federations to enable them to access and negotiate better services, credit and asse from public and private sector agencies and institutions. The project is playing a catalytic ro in promoting development of micro finance and agribusiness sectors

Project details

JEEViKA believes in saturation approach to bring all the targeted poor household of a village under its fold to build vibrant and bankable women SHGs and their federations. The Project investments include:

- Institution Building and Social Capital Development
- Development of Financial Services for the Poor
- Livelihoods Promotion and Expansion
- Reducing Vulnerability, Promoting Social Action, Improving Local Governance and Providi Last Mile Service Delivery

Jeevika as SRLM:

BRLPS has been notified by the Government of Bihar as the State Rural Livelihood Mission (SRLM) that would be the anchor agency for implementing National Rural Livelihoods Missio (NRLM) in the state. The mission agenda is to reduce poverty by enabling the poor household to access gainful self-employment and skilled wage employment opportunities, resulting in appreciable improvement in their livelihoods on a sustainable basis, through building stro grassroots institutions of the poor.

Key activities of Jeevika:

Institution Building and Social Capital Development
a. Building self-managed organizations of the poor at all levels.

- **SHG's:** The SHGs typically have 10 to 15 members in it and serve the purpose of providing women space for self-help, mutual cooperation and collective action for social and economic development. It promotes savings, builds own funds and is the local financial institution to provide a range of financial services including providing credit for debt-swapping and livelihoods.
- **VOs and CLFs:** 10 to 15 SHGs are federated to form a VO and 15 to 20 such VOs are federated to form a CLF. The VOs and CLFs essentially serve as platforms for collective action, greater solidarity, bargaining power, economies of scale and larger linkages

b. Social Capital Development:

- **CRPs:** CRPs are community leaders, who have long experience as members of organizations and have developed the faith that SHGs are strong tools for empowerment and eradication of poverty. - They help in scaling up the program by helping social mobilization of groups in new block/villages and also support capacity building
- **CMs:** CMs are mostly woman, identified from the same village community to act as a facilitator for conducting timely and regular SHG/VO meetings and also maintain their books of records. They work towards building and nurturing of community institutions.

- **BKs:** Bookkeepers are youth from the community who are trained to write and update books of records of the VOs.

Financial Inclusion
Concurrent efforts both on demand side and supply side have been taken up to enable financial inclusion.

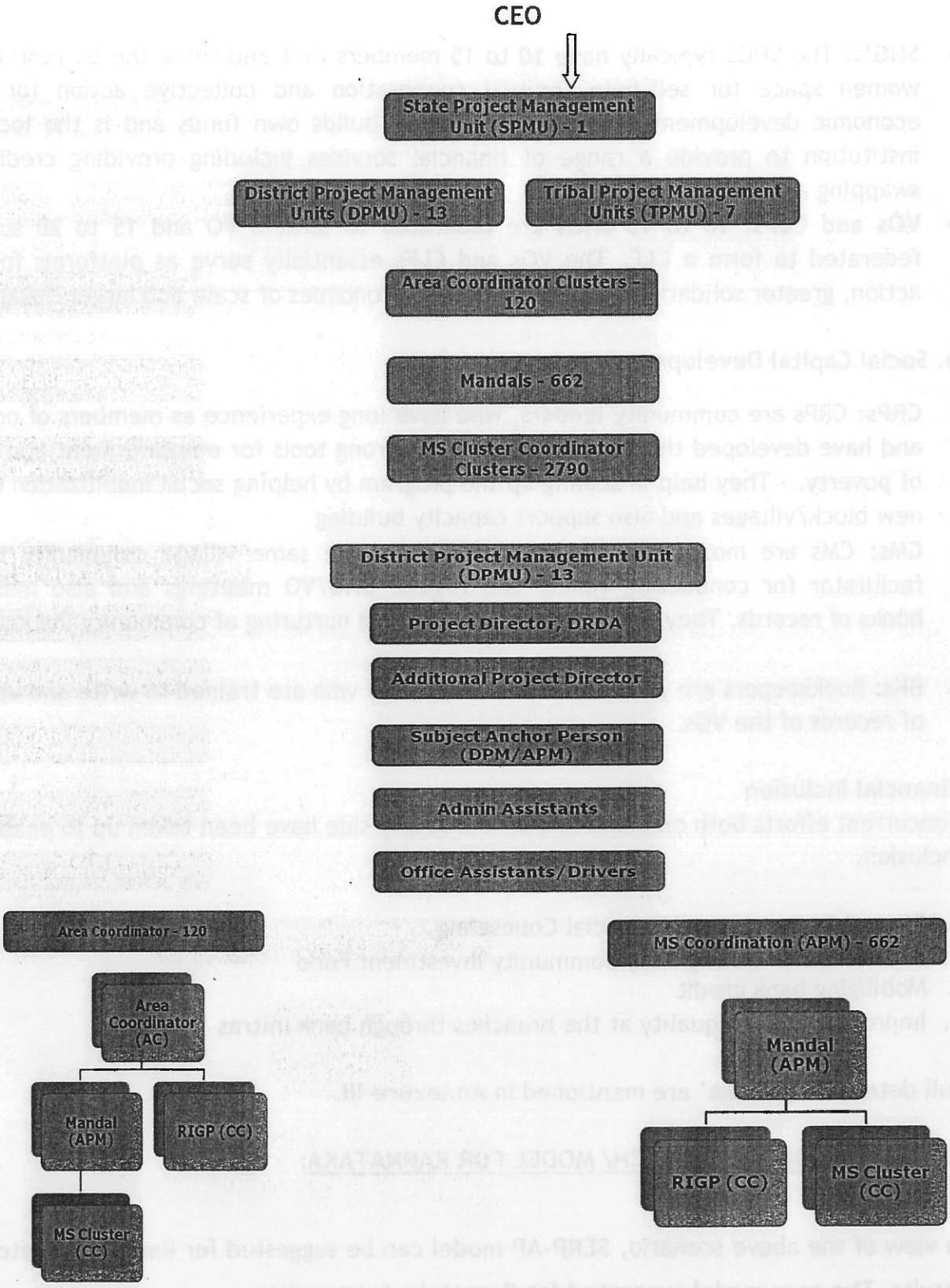
a. Financial Literacy and Financial Counseling
b. Capitalization through the Community Investment Fund
c. Mobilizing bank credit
d. Improving Service quality at the branches through bank mitras

Full details of 'Jeevika' are mentioned in **Annexure-III.**

V. PROPOSED NEW APPROACH/ MODEL FOR KARNATAKA:

In view of the above scenario, **SERP-AP model** can be suggested for Karnataka state for better results. **The new model suggested for Karnataka is as under:**

Levels of Project Management:



SHGs & their federations:

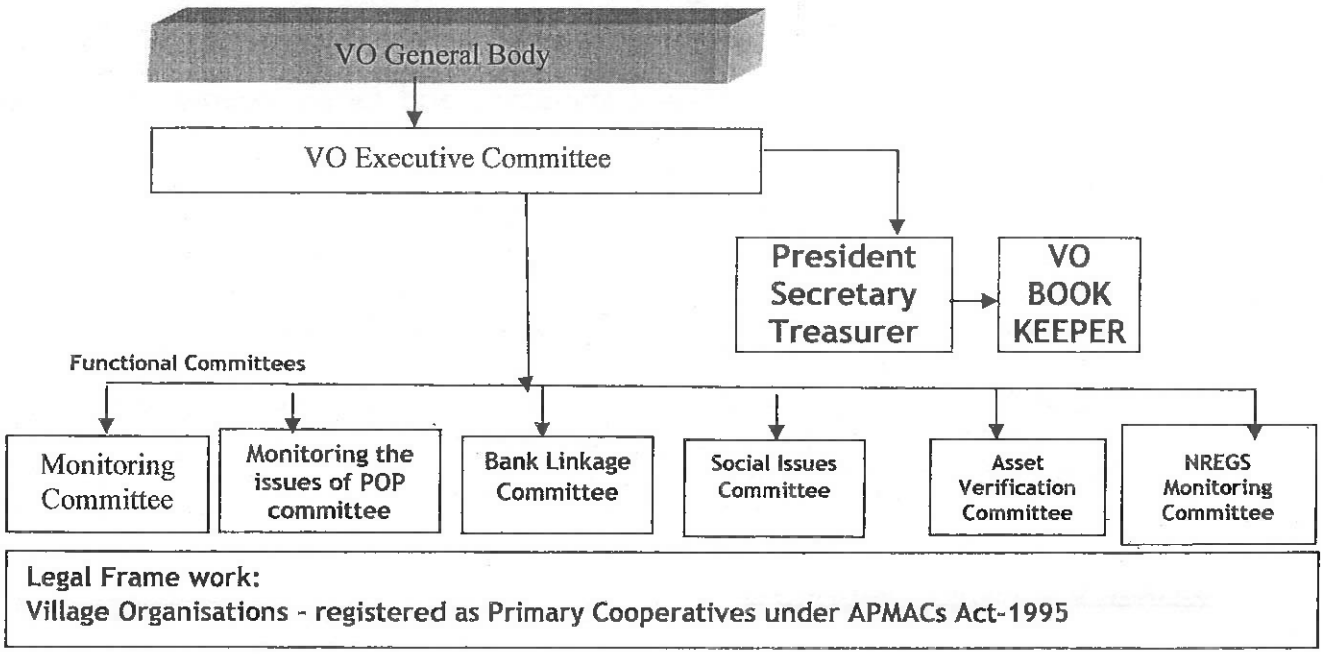
Rationale for promoting SHG Federations:

- Poverty elimination is the goal of the SHGs
- Poverty is eliminated only through multi pronged initiatives
- SHGs individually cannot handle the multi-pronged approach to poverty elimination
- Hence the Federations

SHG Federations at a Glance:

- ✓ SHGs federated into **Village Organisations (VOs)** at village level
- ✓ Village Organisations Federated into **Mandal Samakyas (MS)** at Mandal level
- ✓ Mandal Samakyas federated into Zilla **Samakyas (ZS).**
- ✓ SHG Federations actively involved in wide range of poverty elimination initiatives.

Structure of Village Organization:



Activities of Village Organisation (VOs):

Promotion of SHGs:

- ✓ Identification of left over Poorest of the poor & Poor & Formation of new SHGs
- ✓ Monitoring of the performance of SHGs
- ✓ Supporting SHGs in Problem solving & Conflict resolution
- ✓ Training SHG bookkeepers on Bookkeeping
- ✓ Conducting Audit of SHG books of accounts

Financial intermediation:

- ✓ Supporting SHGs in preparing Micro Credit plans
- ✓ Prioritization of Loans • Disbursement and recovery of Community Investment Fund (CIF)
- ✓ Establishment of Community Based Recovery Mechanism (CBRM)
- ✓ Facilitates SHG bank linkage & ensures 100% repayment

Promotes Livelihood activities of the poor:

- ✓ Management of food security activities through village procurement centers
- ✓ Management of land purchase & access to land activities through land functional committee at VO level.
- ✓ Established farmers field schools for Non-Pesticide Management
- ✓ Establishment of Village milk collection centers for promotion of dairy activities introduced new technologies viz., electronic milk testers, price display boards
- ✓ Management of marketing activities through establishment of procurement committee & advisory committees -

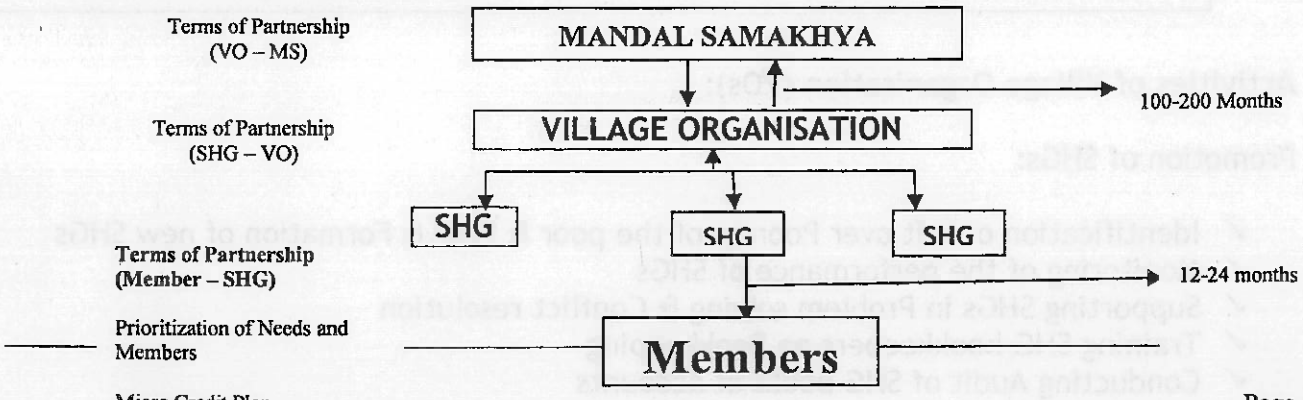
Assists the SHGs in dealing with social issues:

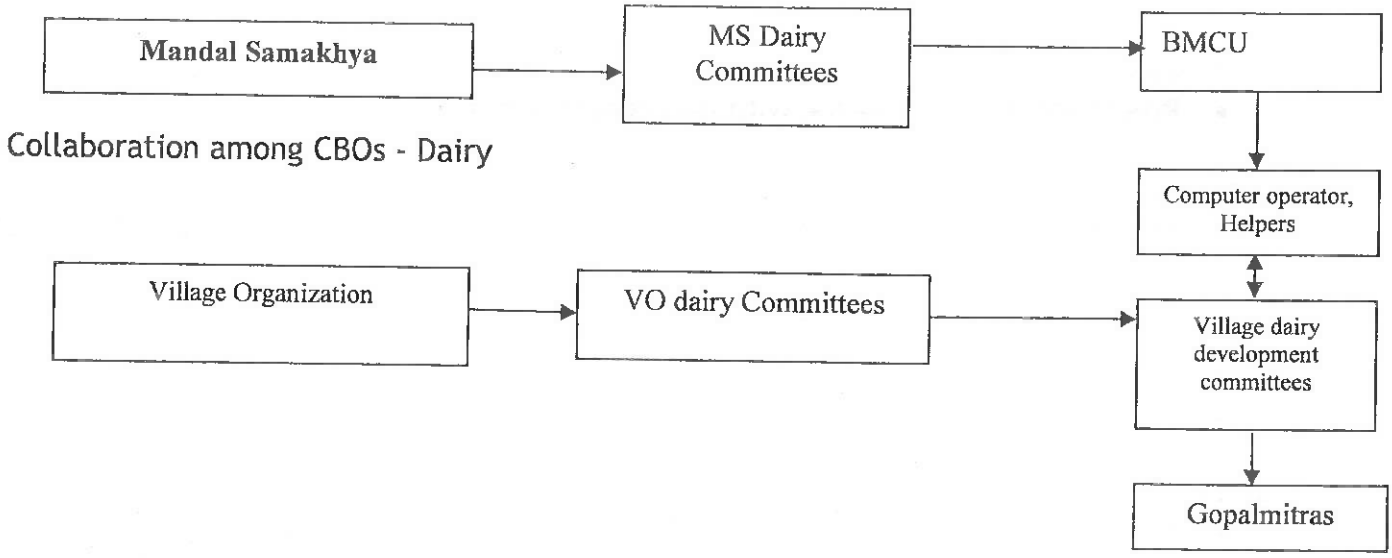
- ✓ Management of Health savings, health risk fund, nutrition cum day care centers and pre-primary schools.
- ✓ Organization of differently abled persons into SHGs
- ✓ Establishment of social action committees and family counseling centers for dealing gender issues

Enables SHGs to access all Govt Programs at village level:

- ✓ Creating awareness on NREGS among SHG members & wage labourers NREGS & in getting job cards, opening post office/bank accounts, submitting application for work
- ✓ Developing labour demand & land development MCPs
- ✓ Supporting SHG members in accessing Housing programe - facilitating Bank loans, provision of materials & ensuring the quality
- ✓ Disbursement of pensions

Structure of Mandal Samakhya:





Promotion of VOs:

- ✓ Formation of VOs
- ✓ Developing quality parameters & quality control of VOs
- ✓ Capacity building of SHGs through Community Resource persons strategy & conducting structured trainings
- ✓ Training the VO bookkeepers
- ✓ Conducting Audit of VO books of accounts
- ✓ Management of Mandal Training center

Financial intermediation:

- ✓ Support VOs in preparing Micro Credit plans
- ✓ Prioritization of Loans
- ✓ Disbursement and recovery of Community Investment Fund (CIF)
- ✓ Establishment of Bank Linkage committees & asset verification committees and participating in Joint mandal level bankers meetings at Mandal level.

Promotes Livelihood activities of the poor:

- ✓ Established Bulk Milk Cooling Centers for promotion of dairy activities & introduced new technologies viz., Computers.
- ✓ Supports VOs in management of Village procurement centers, farmer field schools, land purchase & access to land activities

Assists the VOs in dealing with social issues:

Support to persons with disability:

- Financial assistance for creation of livelihoods
- Community based assessment, treatment and rehabilitation services
- Promotion of convergence with line departments

Child labour:

- Identification of child labour, motivating parents and admitting them in bridge cours camps

Higher Education:

- Providing education loans to members children
- Partnership with corporate colleges - professional courses like engineering, medicine etc

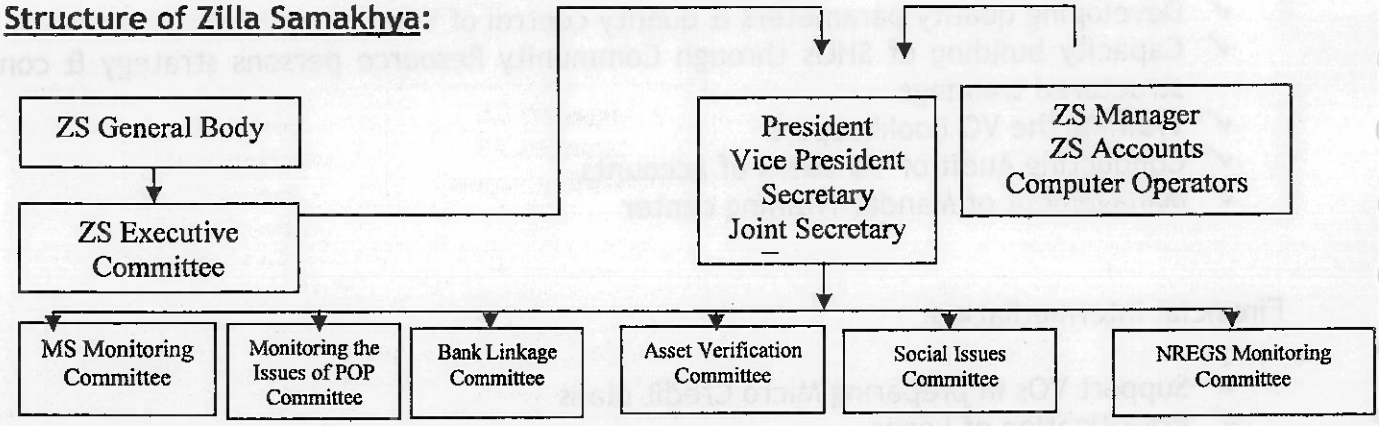
Gender:

- Fighting against all forms of violence on women, HIV aids, Jogini systems, women trafficking, child marriages, anti-arrack, support to young widows and sex workers

Enables VOs to access all Govt Programs at village level:

- Convergence with line departments, financial and nonfinancial institutions

Structure of Zilla Samakhya:



Legal Frame work
ZS's will be registered as confederation of MSs under APMAC Act - 1995

Activities of Zilla Samakhya:

Promotion of MSs:

- ✓ Promotion of mainstream MSs and Exclusive MSs for vulnerable communities viz., Persons with disability, tribals, Chenchu, fishermen

- ✓ Formulation of policies that promotes selfmanagement and financial sustainability of CBOs
- ✓ Capacity building of SHGs, VOs and MSs through CRP strategy
- ✓ Monitoring of the performance of MSs
- ✓ Training the mandal level CBO staff & leaders
- ✓ Conducting Audit of MS books of accounts

Promotes Livelihood activities of the poor:

Land Purchase & Access to Land:

- ✓ Identification of land issues of the poor & development of data base of physical inventory of lands at land cell
- ✓ Working partnership with Revenue Department/LSAs, law colleges & institutions
- ✓ Capacity building of CBOs through Land CRPs

Jobs for Youth:

- ✓ Collection of educated un-employed youth data and establishment of data base at ZS level through Job resource persons

- ✓ Market scan for jobs, skills upgradation and placement services in partnership with private sector

Assists the MSs in dealing with social security activities Insurance:

- ✓ Enrollment of beneficiaries through formation of village enrollment committees
- ✓ Conducting gram sambas and finalizing the list
- ✓ Establishment of call centers at ZS level, computerization of data and registration of claims at ZS level
- ✓ Capacity building of CBOs through Bhima Mitras
- ✓ Appointment of case managers in hospital for health insurance scheme

Collaboration among CBOs- Financial Intermediation:

Final impact on SHG members:

- ➢ Sense of security
- ➢ Collective strength
- ➢ Confidence & empowerment
- ➢ Negotiate with policy makers, programme implementers, Government and Community members
- ➢ Able interact with officials at different level - village, mandal, district and state

Expected Critical role of State Government:

- ✓ Advocate SHG federations proactively in the state similar to AP state.
- ✓ Allocation of sufficient funds.
- ✓ Preparation of guidelines, MoUs and material required for implementation of the model.
- ✓ Strong and sustained commitment.
- ✓ Establishment of an autonomous society under Rural Development department and entrusted the responsibility of social mobilisation and institution building
- ✓ A long-term poverty eradication strategy.
- ✓ Given priority and major role to CBOs in the implementation of all anti-poverty programmes.
- ✓ Brought new progressive act for CBOs.
- ✓ Convergence with line departments on terms conducive to full participation by the institutions of the poor and ownership of the poor.

VI. DETAILED PROCESS OF SHG BANK LINKAGE PROGRAMME TO BE IMPLEMENTED IN KARNATAKA STATE:

Structure of SHG:

Self Help Group (SHG) is typically comprises a group of micro entrepreneurs having homogeneous, social and economic backgrounds, all voluntarily coming together to save regular small sums of money, mutually agreeing to contribute to a common fund and to meet their emergency needs on the basis of mutual help. They pool their resources to become financially stable, taking loans from the money collected by that group and by making everybody in that group self-employed. The group members use **collective wisdom and peer pressure** to ensure proper end-use of credit and timely repayment.

Goals:

Self-help groups are seen as instruments for goals including empowering women, developing leadership abilities among poor people, increasing school enrollments and improving nutrition and the use of birth control. Financial intermediation is generally seen more as an entry point to these other goals, rather than as a primaryobjective.

'SHG Bank Linkage'programme:

Self-help groups have borrow funds from banks once they accumulated a base of their own capital and have established a track record of regular repayments.

This model has attracted attention as a possible way of delivering micro-finance services to poor populations that have been difficult to reach directly through banks or other institutions. "By aggregating their individual savings into a single deposit, self-help groups minimize the bank's transaction costs and generate an attractive volume of deposits. Through self-help groups the bank can serve while paying them a market rate of interest. The SHG Banking Linkage Programme since its beginning has been predominant in certain states, like Andhra-Pradesh, Tamil Nadu, and Kerala andKarnataka.

Advantages of financing through SHGs:

- An economically poor individual gains strength as part of a group.
- Besides, financing through SHGs reduces transaction costs for both lenders and borrowers.
- While lenders have to handle only a single SHG account instead of a large number of small-sized individual accounts, borrowers as part of an SHG cut down expenses on travel (to and from the branch and other places) for completing paper work and on the loss of workdays in canvassing for loans.
- Where successful, SHGs have significantly empowered poor people, especially women.

SHG Loans (SHG-Bank Linkage):

To scale up the SHGs linkage programme and make it sustainable, banks are considering lending to SHGs as part of their mainstream credit operations.

SHG Bank Linkage includes Opening of Savings Bank Account of Self Help Groups which are engaged in promoting habit of savings among their members as a starting point Thereafter the SHGs may be sanctioned **Savings Linked Loans** (varying from a saving to loan ratio of 1:1 to 1:10) after due assessment or grading by banks as per the discretion of the bank. The RBI has also instructed that the advances to SHGs irrespective of the purposes for which the members of SHGs should be included by the banks as part of their lending to the weaker sections.

Interest Subsidy:

The Government of Andhra Pradesh with a view to encourage better repayment culture and to reduce interest burden on the rural and Urban poor on SHG Bank loans, GoAP will provide **interest free loans** to all SHGs accessing bank loan **up to a Rs.3** lakhs loan outstanding. **GoK may take suitable decision on this.**

SHG-Bank Linkage Programme:

Another significant feature observed in the linkage programme was that about 95% of the groups linked with the banks were formed exclusively by women. Group was of the view that the linking of SHGs with the banks is a cost effective, transparent and flexible approach to improve the accessibility of credit from the formal banking system to the unreached poor, which is expected to offer the much needed solution to the twin problems being faced by the banks, viz., recovery of loans and the high transaction cost in dealing with small borrowers at frequent intervals. The Group, therefore, felt that the thrust of the policy should be to encourage the formation of SHGs and their linking with the banks and in this regard, the banks have a major role to play. The Working Group had recommended that the banks should treat the linkage programme as a business opportunity and they may design area specific and group specific loan packages taking into account inter alia the potential, local needs available talent/skillsetc.

Opening of Savings Bank A/c:

The SHGs which are engaged in promoting savings habits among their members would be eligible to open savings bank accounts with banks. These SHGs need not necessarily have already availed of credit facilities from banks before opening savings bank accounts. KYC verification of all the members of SHG need not be done while opening the savings bank account of the SHG as KYC verification of all the office bearers would suffice. Further, it is clarified that since KYC would have already been verified while opening the savings bank account and the account continues to be in operation and is being used for credit linkage, no separate KYC verification of the members or office

bearers is necessary at the time of credit linking of SHGs.

Documentation:

A simple system requiring minimum procedures and documentation is a precondition for augmenting flow of credit to SHGs. Keeping in view the nature of lending and status of borrowers, banks should strive to remove all operational irritants and make arrangements to expeditiously sanction and disburse credit by delegating adequate sanctioning powers to branch managers. The loan application forms, procedures and documents should be made simple. For that the SLBC of Andhra Pradesh has prepared the document in local language (Telugu). It would help in providing prompt and hassle-freecredit.

Monitoring and Review of SHG Lending:

Having regard to the potential of the SHGs, banks are to closely monitor the progress regularly at various levels. In order to give a boost to the ongoing SHG bank linkage programme for credit flow to the unorganized sector, banks are advised that monitoring of SHG bank linkage programme may be made a regular item on the agenda for discussion at the SLBC and DCC meetings. It is reviewed at the highest corporate level on a quarterly basis. Further the progress of the programme are reviewed by the banks at regular intervals.

Encourage SHG Linkage:

Banks provide adequate incentives to their branches in financing the Self Help Groups (SHGs) and establish linkages with them, making the procedures absolutely simple and easy while providing for total flexibility in such procedures to suit local conditions. The approach to financing of SHGs should be totally hassle-free and may include consumption expenditures.

Interest rates:

The interest rate applicable to loans given by banks to Self Help Groups in the state of Andhra Pradesh is almost **9%** for the loans upto**10 lakhs** without any collateral security. **Similar ROI may be implemented in Karnataka state.**

Linking of SHGS to Banks:

The following six steps are involved in the process of linkage of an SHG to Bank:

1. Opening of savings Bank Account
2. Internal lending by the SHG
3. Assessment of the SHG
4. Checklist for assessment of SHG
5. Sanction of credit to the SHG
6. Repayment of loans by the SHG

Points to be remembered while selecting economic activities:

1. Any income generating programme for SHG, should be based on traditional knowledge/skills and aspirations of the group members.
2. Traditional handloom and handicraft and existing artisan activities in a locality may be more successful than taking up altogether new activities.
3. The groups may be encouraged to adhere to the quality norms and diversify their product range.
4. The raw material required for the selected activity should be available locally or can be transported to the work site at a low cost.
5. Those activities should be chosen which require modest investment to begin with.
6. Simple and labour saving technologies may be introduced to facilitate SHGs work. For instance, if an SHG is engaged in rope making activity, the arduous task of beating the fibre manually may be substituted with some easy to use mechanical devices.
7. Selected activities should be such that these can be pursued at home or at the village. Moreover, existing workload and availability of time must be considered carefully. There is no need to move into factory type production.
8. Persons working in isolation due to certain social and cultural factors should be encouraged to form organizations like SHGs and helped to take up economic activities so as to realize the value of their labour at non-exploitative rates.
9. The selected activities should be as far as possible, be such which are of short gestation period and can provide immediate and perennial income. However, when high wages are available during sowing or harvesting season, the members of the group should be allowed to decide on their priorities.
10. Training and other technical inputs should be easily available for the selected activities. However, if needed, training and skill development for members should be designed to facilitate the work already undertaken by them making it more productive and profitable.
11. Programmes designed for members should be based on the concept of self-help and sustainability. The dependency syndrome i.e. awaiting governmental or other assistance for everything will make all these programmes short-lived and eventually dormant.
12. While planning the activities, care should be taken to meet the infrastructural requirements such as work sheds and godowns etc.

Sanction of Credit Facility to SHG: Methods of Lending:

Direct lending to SHGs: After satisfying about the functioning of the groups, branch many sanction loan directly in the name of the SHG (not in the name of individua members), which in turn will lend internally to its members.

Quantum of loan:

The amount of loan to the SHG can be to the tune of **1 to 8 times of its *savings*.** (You can consider higher ratio, if you are satisfied about the SHG's health).

1st dosage Rs. 1, 00,000/-

2nd dosage Rs. 2, 00,000/-

3rd dosage on wards Rs. 6, 00,000/- and above basing on the **Micro credit plan.**

For matured SHGs with good track record banks are lending up to Rs. 10, 00,000/-

CASH CREDIT LIMITS: Term Loan Vs Cash & Carry Loan:

The Government of India (GOI) issued a circular on **17 Nov 2011** to all the commercia banks directing them to start issuing all loans to the Self Help Groups (SHGs) in the form of **Cash Credit Facility** only. The rationale offered for this direction was simple In the opinion of GOI, the present practice of giving term loans, has a cost to the bank because of high number of transactions and documentation required for it. It also takes away a lot of precious time of the staff of the branch. Similarly, it also costs time and inconvenience to the group members as they have to come repeatedly to the branch for documentation and also save to keep separate accounts for repaying each loan.

Salient features of the scheme are:

The banks will sanction cash credit limit for the amount which the Group will be entitled to have in the ratio of 1:8 after savings of 5 years. However, disbursement limit would be sanctioned after six months and thereafter reviewed each year in the ratio of savings as prescribed by RBI. This will help to avoid repeated documentation which involves lot of activity for the Group as well as for the branch of the bank.

Wherever internal guidelines of the bank permits to go beyond the ratio of 1:8, thesame will be applied in all cases- existing and new.

Banks sanction cash credit limit for a period of **three to five** years based on the projected savings of the SHGs up to the end of 3 to 5 years. Drawable limits for each year can however, be fixed within this aggregate ceiling as a multiple of actual pooled savings reached.

Further, it has also recommended that the banks could insist that every drawal be

repaid within twelve months from the date of drawal or insist for turnover of at least 25-30% of the principal drawn in the first half of the year while reviewing th operations of the credit limit.

What constitutes the savings of the group?

- The group's balance in the SB A/c.
- Amount held as cash with the authorized persons.
- Amount internally lent amongst the members.
- Amount received as interest on the loans.
- Any other contributions received by the group like grants from Govt. /Agencie donation etc.

Purpose of loan

Sanction of loans to SHGs in 1st and 2nd doses by banks is based on the quantum of savings mobilized by the SHGs, but not for any specific purpose unlike in case of othe schematic lending. Loan may be granted by the SHG for various purposes to its members. The bank does not decide the purpose for which the SHG gives loans to i members. The purpose can be emergency needs like illness in the family, marriage etc. or buying of assets for income generation. The group will discuss and decide abou the purpose for which loans are to be given to its individual members by the SHG. Loans to SHGs for group enterprises should be discouraged in initial stages.

Assessment of credit

SHG should prepare a credit plan for its members. Aggregate of this credit plan has to be submitted to the branch, on the basis of which, the branch will assess the credi requirement of the group.

Repayment

The SHG makes the repayment to the bank. (The group is collectively responsible for the repayment of the loan).Security

- RBI rules stipulate that no collateral security should be taken from SHG Collateral security is not necessary for the loans sanctioned to SHGsbecause:
- The members of SHGs know that the bank loan is their own money like savings.
- They are aware that they are jointly responsible for there payment.
- Therefore, they exert moral pressure on the borrowing members for repayment.
- Because of this, the bank gets a much better repayment from the SHG.

Can the bank hold the SB A/c balance of the SHG as a security?

No. this will prevent the SHG from lending from its internal savings.

Rate of interest effective 01.01.2004: The Reserve Bank of India has allowed the banks freedom to decide on the interest rates to be charged to the SHGs upto **9%** for the women SHGs.

Documentation: Direct finance to SHG

1. **Inter-se Agreement** to be executed by all the members of the Self Help Group. (This is an agreement by the members with the bank, authorizing a minimum of three members to operate the group's account with the bank). (To be stamped as General Power of Attorney).

2. **Application** to be submitted by SHG to bank branch while applying for loan assistance. (This includes details of the purposes for which the SHG gives loan to its members. (To be stamped as Indemnity).

3. **Articles of Agreement** for use by the bank while financing SHGs. (This contains the duly stamped agreement between the bank and the SHG wherein both the parties agree to abide the terms and condition set thereon). (To be stamped as an Agreement)

The loan amount should not be handed over to the single representative of the group. Credit delivery to a group should always be in the presence of several office bearers of SHG and selected members. At least one of them should be a borrower so as to safe guard/prevent possibility of misappropriation of funds by the office bearers.

Repayment of loan by SHG

A repayment schedules is drawn up with the SHG, and the loan is to be repaid regularly. Small and frequent installments will be better than large installments covering a long period.

What about defaults?

The group using their collective authority discourages defaults. Every member is made to realize that the money belongs not only to him, but also to the other members of the Group. The group members are collectively responsible for the repayment of loans to the bank. It has been experience of bankers who lend to SHGs that the repayments from SHGs are far better when compared to individual accounts.

Annexure - 13 K

ANNEXURE - 37
DATA ON JLG AS PER NABARD FORMAT AS ON SEPT 2020

Amount Rs. In Crore.

Sl	Name of the Bank	Target for the		Disbursements from 01.04.2020 to				Balance Outstanding as at the end of				Cum no. of JLGs financed with NABARD's grant assistance
		Number	Amt	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	
1	Canara Bank	0	0.00	8450	55.01	7866	51.75	12783	213.54	12162	202.10	0
2	State Bank of India	0	0.00	533	24.76	523	23.79	3370	518.78	3255	350.55	0
3	Union Bank Of India	800	0.00	38	0.63	24	0.46	61517	67.12	47851	44.26	0
4	Bank of Baroda	0	0.00	165	6.01	147	5.42	1245	22.46	1189	20.45	0
	Total (A)	**800**	**0.00**	**9186**	**86.41**	**8560**	**81.42**	**78915**	**821.90**	**64457**	**617.36**	**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	21	0.97	0	0.00	0
3	Central Bank of India	0	0.00	0	0.00	0	0.00	5	0.14	5	0.14	0
4	Indian Bank	0	0.00	0	0.00	0	0.00	1	0.01	0	0.00	0
5	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	129	1.33	129	1.33	0
6	Punjab National Bank	0	0.00	2	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	74	0.72	0	0.00	213	3.46	45	1.38	0
	Total (B)	**265**	**1.25**	**78**	**0.94**	**2**	**0.19**	**449**	**7.50**	**258**	**4.43**	**0**
(C)	**Other Comm.Banks**											
1	IDBI Bank	0	0.00	7328	42.38	7159	41.38	8508	136.46	8506	136.44	122
2	Karnataka Bank Ltd	0	0.00	0	0.00	0	0.00	86	1.09	72	1.00	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	6008	90.78	5060	77.15	135947	579.17	86846	526.33	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 B	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	1403	22.88	475	7.33	25739	242.03	7938	84.70	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	2358	37.60	2301	36.80	18397	165.71	18218	163.90	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	2580	7.70	2580	7.70	57171	94.43	55581	93.37	0
21	IDFC Bank	0	0.00	30881	88.00	19597	55.38	229799	510.41	148036	326.78	0
	Total(C)	**0**	**0.00**	**50558**	**289.34**	**37172**	**225.74**	**475647**	**1729.30**	**325197**	**1332.52**	**122**
(D)	**R R B 's**											
1	Karnataka Grameena Bar	5000	200.00	8091	95.00	6310	74.10	30627	338.50	23889	264.03	0
2	Karnataka Vikas Grameer	0	0.00	264	5.48	0	0.00	3816	41.48	0	0.00	0
	Total (D)	**5000**	**200.00**	**8355**	**100.48**	**6310**	**74.10**	**34443**	**379.98**	**23889**	**264.03**	**0**
Total (Comm.Banks) A+B+C		**1065**	**1.25**	**59822**	**376.69**	**45734**	**307.35**	**555011**	**2558.70**	**389912**	**1954.31**	**122**
Grand Total (A+B+C+D)		**6065**	**201.25**	**68177**	**477.16**	**52044**	**381.45**	**589454**	**2938.68**	**413801**	**2218.34**	**122**
(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	41	0.86	10	0.50	1920	16.47	580	6.16	8906
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**	**41**	**0.86**	**10**	**0.50**	**1920**	**16.47**	**580**	**6.16**	**8906**
(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 Ba	0	0.00	2664	30.84	1092	13.18	15906	176.24	6521	73.09	0
2	Ujjivan Small Finnance	0	0.00	27053	178.00	11059	74.18	100701	1013.03	31729	344.65	0
3	Suryoday Small Finance B	0	0.00	8336	23.87	3138	9.03	125519	245.05	45610	89.07	0
4	ESAF Small Finance Ban	0	0.00	1850	21.30	1333	15.70	35142	221.64	25262	185.30	0
	TOTAL (G)	**0**	**0.00**	**39903**	**254.01**	**16622**	**112.09**	**277268**	**1655.97**	**109122**	**692.11**	**0**
(H)	**Payments bank**											
1	India Post Payments Ban	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	**6805**	**212.50**	**108121**	**732.03**	**68676**	**494.04**	**868642**	**4611.11**	**523503**	**2916.61**	**9028**

Bank wise Sanction and Disbursement under SUI from 01.04.2020 to 30.09.2020 in Karnataka state

[Amount Rs. 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
1	**Private Sector Banks**												
1.1	IDBI Bank	89	0	0	0	89	1	0.5	0.5	178	1	0.5	0.5
	Total		0	0	0		1	0.5	0.5		1	0.5	0.5
2	**Public Sector Banks**												
2.1	Bank of India	138	0	0	0	138	1	0.1	0.1	276	1	0.1	0.1
2.2	Canara Bank	1785	2	0.45	0.35	1785	34	8.04	6.99	3570	36	8.49	7.33
	Total		2	0.45	0.35		35	8.14	7.09		37	8.59	7.43
	Grand Total		2	0.45	0.35		36	8.64	7.59		38	9.09	7.93

Districtwise Sanction and Disbursement under SUI from 01.04.2020 to 30.09.2020 in Karnataka state

[Amount Rs. in Crore]

#	StateName/DistrictName	SC			Women (General)			Total		
		No Of A/Cs	Sanctioned	Disbursement	No Of A/Cs	Sanctioned Amt	Disbursemen	No Of A/Cs	Sanctioned	Disbursement Amt
1	KARNATAKA									
1.1	BENGALURU URBAN	0	0	0	1	0.1	0.1	1	0.1	0.1
1.2	BELAGAVI	1	0.33	0.23	1	0.12	0	2	0.45	0.23
1.3	BIDAR	0	0	0	1	0.1	0.1	1	0.1	0.1
1.4	CHIKKAMAGALURU	0	0	0	5	0.86	0.86	5	0.86	0.86
1.5	DAKSHINA KANNADA	0	0	0	11	2.27	2.27	11	2.27	2.27
1.6	DHARWAD	0	0	0	1	0.1	0.1	1	0.1	0.1
1.7	KALABURAGI	1	0.12	0.12	3	0.53	0.28	4	0.65	0.4
1.8	HASSAN	0	0	0	3	0.36	0.36	3	0.36	0.36
1.9	KODAGU	0	0	0	4	0.51	0.51	4	0.51	0.51
1.1	KOPPAL	0	0	0	1	0.24	0.06	1	0.24	0.06
1.11	TUMAKURU	0	0	0	1	1	0.49	1	1	0.49
1.12	UDUPI	0	0	0	3	2.05	2.05	3	2.05	2.05
1.13	UTTARA KANNADA	0	0	0	1	0.4	0.4	1	0.4	0.4
	Total	**2**	**0.45**	**0.35**	**36**	**8.64**	**7.59**	**38**	**9.09**	**7.93**

Statewise Sanctions and disbursment under STANDUP INDIA scheme from 01.04.2020 to 30.09.2020

[Amount Rs. in Crore]

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	17	2.78	1.93	0	0	0	160	30.42	23.46	177	33.19	25.38
2	HARYANA	45	9.12	8.33	0	0	0	77	19.6	17.83	122	28.72	26.16
3	TAMIL NADU	20	4.96	3.6	0	0	0	79	22.41	19.02	99	27.37	22.62
4	PUNJAB	22	3.84	1.69	0	0	0	63	13.62	11.09	85	17.47	12.79
5	UTTARAKHAND	3	0.56	0.34	9	0.96	0.96	76	14.77	13.6	88	16.29	14.91
6	MAHARASHTRA	9	2.88	2.71	2	0.34	0.24	43	12.82	9.38	54	16.03	12.33
7	DELHI	13	2.16	1.52	1	0.5	0.3	66	11.9	10.83	80	14.56	12.66
8	ODISHA	6	1.26	1.07	2	0.38	0.36	48	10.9	9.04	56	12.53	10.46
9	GUJARAT	7	1.59	0.78	1	0.5	0.05	38	10.19	8.97	46	12.27	9.8
10	ANDHRA PRADESH	5	1.22	1.03	4	1.09	0.66	31	7.53	7.14	40	9.85	8.83
11	KARNATAKA	2	0.45	0.35	0	0	0	36	8.64	7.59	38	9.09	7.93
12	WEST BENGAL	9	1.27	0.95	2	0.22	0.22	30	6.37	4.75	41	7.86	5.92
13	TELANGANA	6	2.56	1.25	1	0.35	0.35	15	4.23	2.31	22	7.14	3.91
14	KERALA	1	0.11	0.11	0	0	0	35	6.44	6.04	36	6.54	6.14
15	BIHAR	3	0.32	0.22	0	0	0	24	5.99	3.82	27	6.31	4.04
16	RAJASTHAN	2	0.26	0.25	1	0.15	0.15	20	5.18	4.21	23	5.59	4.61
17	CHANDIGARH	1	0.15	0.12	0	0	0	19	4.74	2.93	20	4.89	3.05
18	CHHATTISGARH	2	1.22	0.32	1	0.21	0.08	10	2.6	1.53	13	4.03	1.93
19	JHARKHAND	2	0.28	0.12	0	0	0	15	3.72	2.55	17	4	2.67
20	MADHYA PRADESH	2	0.34	0.3	2	0.39	0.36	9	2.61	1.21	13	3.34	1.87
21	ASSAM	1	0.15	0.01	4	1.29	1.12	5	1.2	1.03	10	2.63	2.15
22	HIMACHAL PRADESH	2	0.42	0.23	1	0.85	0.41	8	1.35	1.05	11	2.62	1.69
23	MIZORAM	0	0	0	8	2.57	2.57	0	0	0	8	2.57	2.57
24	ANDAMAN AND	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	GOA	0	0	0	0	0	0	3	0.7	0.32	3	0.7	0.32
27	JAMMU AND	1	0.23	0.23	0	0	0	2	0.29	0.28	3	0.52	0.51
28	TRIPURA	0	0	0	0	0	0	1	0.51	0.51	1	0.51	0.51
29	NAGALAND	0	0	0	2	0.4	0.4	0	0	0	2	0.4	0.4
30	DAMAN AND DIU	0	0	0	0	0	0	1	0.3	0.25	1	0.3	0.25
31	SIKKIM	0	0	0	1	0.1	0.1	1	0.13	0.13	2	0.23	0.23
32	MEGHALAYA	0	0	0	0	0	0	1	0.18	0.18	1	0.18	0.18
33	ARUNACHAL	0	0	0	1	0.15	0.07	0	0	0	1	0.15	0.07
	Total	181	38.11	27.46	44	10.63	8.58	918	210.7	171.97	1143	259.4	208.02

Bank wise sanction and Disburshment under SUI from 01.04.2020 to 30.11.2020 in Karnataka State

[Amount Rs. 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
1	**Private Sector Banks**												
1.1	IDBI Bank	89	0	0	0	89	1	0.5	0.5	178	1	0.5	0.5
	Total		0	0	0		1	0.5	0.5		1	0.5	0.5
2	**Public Sector Banks**												
2.1	Bank of India	138	0	0	0	138	2	0.25	0.22	276	2	0.25	0.22
2.2	Canara Bank	1790	3	0.57	0.47	1790	34	8.04	6.99	3580	37	8.61	7.45
	Total		3	0.57	0.47		36	8.29	7.21		39	8.86	7.68
	Grand Total		3	0.57	0.47		37	8.79	7.71		40	9.36	8.18

District wise Sanction and Disbursement under SUI from 01.04.2020 to 30.11.2020 in Karnataka State

[Amount Rs. in Crore]

#	StateName/DistrictName	SC			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
1	KARNATAKA									
1.1	BENGALURU URBAN	1	0.12	0.12	2	0.25	0.22	3	0.37	0.34
1.2	BELAGAVI	1	0.33	0.23	1	0.12	0	2	0.45	0.23
1.3	BIDAR	0	0	0	1	0.1	0.1	1	0.1	0.1
1.4	CHIKKAMAGALURU	0	0	0	5	0.86	0.86	5	0.86	0.86
1.5	DAKSHINA KANNADA	0	0	0	11	2.27	2.27	11	2.27	2.27
1.6	DHARWAD	0	0	0	1	0.1	0.1	1	0.1	0.1
1.7	KALABURAGI	1	0.12	0.12	3	0.53	0.28	4	0.65	0.4
1.8	HASSAN	0	0	0	3	0.36	0.36	3	0.36	0.36
1.9	KODAGU	0	0	0	4	0.51	0.51	4	0.51	0.51
1.1	KOPPAL	0	0	0	1	0.24	0.06	1	0.24	0.06
1.11	TUMAKURU	0	0	0	1	1	0.49	1	1	0.49
1.12	UDUPI	0	0	0	3	2.05	2.05	3	2.05	2.05
1.13	UTTARA KANNADA	0	0	0	1	0.4	0.4	1	0.4	0.4
	Total	3	0.57	0.47	37	8.79	7.71	40	9.36	8.18

Annexure-14A

ANNEXURE - 4(a)

BANKING DATA - CD Ratio

Sl. No.	Name of Bank	BANKING DATA -CD Ratio AS AT MARCH 2020					BANKING DATA - CD Ratio AS AT SEPT 2020					Variation in Total (Sep 20 over Mar 2
		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	93	87	53	47	59	1
2	State Bank of India	63	48	42	77	63	66	49	41	74	62	-1
3	Union Bank Of India	88	90	58	66	68	85	141	40	1870	68	
5	Bank of Baroda	81	81	62	121	97	87	73	64	115	95	-3
	Total (A)	81	68	50	69	65	83	74	45	72	65	0
(B)	Oth.Nationalised Bks											
1	Bank of India	85	196	93	187	158	93	151	106	153	140	-18
2	Bank of Maharastra	83	69	47	306	173	87	73	46	324	180	7
3	Central Bank of India	102	77	82	93	90	72	79	80	90	86	
4	Indian Bank	318	74	47	96	89	223	72	54	91	86	-4
5	Indian Overseas Bank	86	97	43	69	67	98	103	43	64	66	
6	Punjab National Bank	147	83	66	123	113	126	95	62	190	155	4
7	Punjab and Synd Bank	#DIV/0!	14	149	124	122	17	115	215	243	219	97
8	UCO Bank	80	134	97	90	92	84	123	111	105	106	1
	Total (B)	111	107	64	122	109	105	101	68	128	113	4
(C)	Other Comm.Banks											
1	IDBI Bank	442	163	66	90	92	235	218	64	89	92	
2	Karnataka Bank Ltd	45	53	44	53	50	47	56	46	55	52	2
3	Kotak Mahendra Bank	141	32	64	77	77	122	31	59	59	61	-16
4	Cathelic Syrian Bank Ltd.	508	#DIV/0!	84	#DIV/0!	97	572	#DIV/0!	105	#DIV/0!	118	
5	City Union Bank Ltd	#DIV/0!	230	138	59	71	#DIV/0!	174	178	72	86	15
5	Dhanalaxmi Bank Ltd.	#DIV/0!	107	56	131	120	#DIV/0!	#DIV/0!	152	154	154	34
6	Federal Bank Ltd.	79	124	157	173	155	121	121	144	192	170	
7	J and K Bank Ltd	#DIV/0!	#DIV/0!	273	541	532	#DIV/0!	#DIV/0!	276	810	786	254
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	317	4271	505	65	927	8
10	Ratnakar Bank Ltd	130	65	25	58	52	143	73	28	52	50	-2
11	South Indian Bank Ltd	271	83	94	69	74	287	90	103	71	77	3
12	Tamil Nadu Merchantile Bank L	#DIV/0!	237	52	30	49	#DIV/0!	231	57	28	54	
13	IndusInd Bank	3768	8218	261	178	221	3717	166	120	182	195	-26
14	HDFC Bank Ltd	54	178	151	52	60	49	161	135	46	53	-7
15	Axis Bank Ltd	22	73	92	88	87	24	37	93	80	79	
16	ICICI Bank Ltd	49	140	82	64	66	32	116	73	52	55	-11
17	YES BANK Ltd.	72	72	197	265	250	62	61	163	214	203	-47
18	Bandhan Bank	#DIV/0!	165	311	298	299	#DIV/0!	149	276	234	245	-5
19	DCB Bank Ltd	415	256	110	109	126	1095	1979	13	54	121	-4
20	IDFC Bank	1828	685	221	133	155	1444	495	135	98	114	-41
	Total(C)	89	91	83	75	77	85	107	83	66	71	-6
(D)	R R B 's											
1	Karnataka Grameena Bank	122	65	31	32	77	130	69	31	29	80	
2	Karnataka Vikas Grameena Bar	107	49	30	#DIV/0!	73	112	51	28	#DIV/0!	75	1
	Total (D)	116	59	30	32	76	123	62	30	29	78	3
Total (Comm.Banks) A+B+C		83	74	60	75	73	85	82	55	73	70	
Total of Comm Banks and RRBs		92	73	58	75	73	94	81	53	72	71	-2
(E)	Co-Op Sector											
1	KSCARD Bk.Ltd	#DIV/0!	#DIV/0!	0	0	534	#DIV/0!	#DIV/0!	0	0	426	-10
2	K.S.Coop Apex Bank ltd	108	93	103	136	111	116	102	104	51	93	-18
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	133	102	100	50	96	-1
(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	1265	1704	175	119	163	-58
2	Ujjivan Small Finnance	851	454	196	134	205	842	414	174	100	173	-33
3	Suryoday Small Finance Bank	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	23451	7089	120	5	115	#DIV/0!
4	ESAF Small Finance Bank	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	5825	4262	1038	7	171	#DIV/0!
	TOTAL (G)	1205	470	228	143	212	1187	571	174	92	164	-48
(H)	Payments bank											
1	India Post Payments Bank Limi	#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	83	56	72	72	-3

Annexure-14B

ANNEXURE - 5

BANKING DATA - DEPOSITS

(Amount Rs. In Crore):

Sl.	Name of the Bank	BANKING DATA -DEPOSITS AS AT MARCH 2020					BANKING DATA - DEPOSITS AS AT SEPT 2020					Variation (SEPT 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	22121.75	23963.98	40536.56	96126.98	182749.29	22.85
2	State Bank of India	13871.41	34346.83	49585.69	112722.25	210526.18	14172.50	35268.98	52295.31	116503.05	218239.83	7713.65
3	Union Bank Of India	5073.16	9043.30	17776.24	42099.53	73992.24	5042.86	9281.31	59227.76	488.28	74040.22	47.98
4	Bank of Baroda	7468.37	6820.79	11084.13	26060.62	51433.91	7776.00	7596.27	11507.82	28089.18	54969.27	3535.36
	Total (A)	47344.52	73348.06	116950.81	281035.38	518678.77	49113.12	76110.54	163567.45	241207.49	529998.61	11319.84
(B)	Other.Nationalised Banks											
1	Bank of India	821.66	764.94	2428.39	6496.40	10511.39	731.08	801.99	2559.85	8389.61	12482.53	1971.14
2	Bank of Maharastra	224.29	329.39	1075.83	1432.57	3062.08	227.72	333.00	1128.57	1440.69	3129.98	67.90
3	Central Bank of India	167.15	454.20	968.67	3616.64	5206.66	236.31	476.85	971.82	3839.31	5524.29	317.63
4	Indian Bank	242.70	840.64	2661.17	10581.17	14325.67	243.55	873.58	2606.80	11022.61	14746.54	420.87
5	Indian Overseas Bank	908.25	765.23	2110.56	4588.51	8372.55	939.20	765.35	2117.82	5068.27	8890.64	518.08
6	Punjab National Bank	169.20	325.58	2017.02	10045.96	12557.76	218.13	330.69	2103.10	6403.85	9055.77	-3501.98
7	Punjab and Synd Bank	0.00	34.09	78.31	962.66	1075.06	37.48	4.39	52.89	345.06	439.82	-635.24
8	UCO Bank	122.43	131.34	415.14	1999.45	2668.36	120.28	185.54	408.97	2041.63	2756.43	88.07
	Total (B)	2655.68	3645.41	11755.09	39723.35	57779.53	2753.75	3771.39	11949.82	38551.04	57026.00	-753.53
(C)	Other Comm.Banks											
1	IDBI Bank	132.76	1013.23	4049.41	6214.76	11410.16	262.37	722.76	4176.43	6296.68	11458.23	48.07
2	Karnataka Bank Ltd	5143.32	9304.04	14310.75	19136.67	47894.78	5298.41	9384.79	14737.74	19456.29	48877.23	982.44
3	Kotak Mahendra Bank	1138.44	843.63	2350.05	20089.04	24421.16	1142.05	876.50	2498.93	23313.02	27830.49	3409.33
4	Cathelic Syrian Bank Ltd	18.77	0.00	629.91	0.00	648.68	19.87	0.00	698.86	0.00	718.73	70.04
5	City Union Bank Ltd	0.00	90.31	199.46	2384.99	2674.76	0.00	90.96	195.76	2001.89	2288.61	-386.15
6	Dhanalaxmi Bank Ltd.	0.00	12.74	49.17	302.00	363.91	0.00	0.00	65.33	332.82	398.15	34.24
7	Federal Bank Ltd.	599.12	842.15	976.64	4108.41	6526.32	667.82	908.18	1044.48	4534.17	7154.65	628.33
8	J and K Bank Ltd	0.00	0.00	23.68	623.33	647.01	0.00	0.00	24.83	528.18	553.01	-94.00
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	16.40	97.71	435.21	154.75	704.07	-1700.64
11	Ratnakar Bank Ltd	51.84	614.55	1464.34	4506.89	6637.62	50.06	555.76	1212.41	4642.77	6461.00	-176.62
12	South Indian Bank Ltd	13.73	165.09	898.85	4496.59	5574.26	16.18	167.20	931.18	4417.81	5532.37	-41.89
13	Tamil Nadu Merchantile Bank Ltd	0.00	105.25	221.68	1077.53	1404.46	0.00	141.55	225.56	963.06	1330.17	-74.29
14	IndusInd Bank	58.74	1.95	662.74	5714.11	6437.54	53.08	110.23	1473.53	5521.85	7158.69	721.15
15	HDFC Bank Ltd	1169.36	2402.13	5252.19	92325.15	101148.83	1345.33	2724.07	5962.46	109259.37	119291.23	18142.40
16	Axis Bank Ltd	389.54	2528.99	6656.56	34484.36	44059.46	399.75	2823.28	7034.32	38673.51	48930.87	4871.41
17	ICICI Bank Ltd	2003.50	1133.55	6408.47	51952.47	61498.00	2737.43	1496.52	7920.23	64299.93	76454.11	14956.11
18	YES BANK Ltd	272.45	44.58	342.68	5000.95	5660.66	297.32	55.01	431.22	6306.02	7089.57	1428.91
19	Bandhan Bank	0.00	9.23	141.70	308.40	459.32	0.00	11.58	174.98	375.46	562.02	102.70
20	DCB Bank Ltd	65.13	19.30	436.19	902.47	1423.09	82.98	13.67	411.34	923.43	1431.43	8.34
21	IDFC Bank	12.70	130.82	312.53	5121.57	5577.61	17.22	200.56	563.79	6658.18	7439.76	1862.15
	Total(C)	11096.76	20123.67	46140.18	263657.47	341018.07	12406.25	21172.43	50368.95	301876.10	385823.74	44805.67
(D)	R R B 's											
1	Karnataka Grameena Bank	12278.23	5421.98	8905.78	1824.88	28430.87	12376.84	5347.40	9152.99	2126.77	29004.01	573.14
2	Karnataka Vikas Grameena Bank	7685.10	3410.42	4082.88	0.00	15178.40	7604.59	3433.88	4451.52	0.00	15489.99	311.59
	Total (D)	19963.33	8832.39	12988.66	1824.88	43609.26	19981.43	8781.28	13604.52	2126.77	44493.99	884.73
	Total (Comm.Banks) A+B+C	61096.95	97117.14	174846.08	584416.20	917476.36	64273.12	101054.37	225886.22	581634.63	972848.35	55371.98
	Total of Comm Banks and RRBs	81060.28	105949.53	187834.74	586241.08	961085.63	84254.55	109835.65	239490.74	583761.40	1017342.34	56256.71
(E)	Co-Op Sector											
1	KSCARD Bk.Ltd	0.00	0.00	273.97	72.66	346.63	0.00	0.00	317.36	94.66	412.03	65.40
2	K S.Coop Apex Bank ltd	8930.00	8529.75	10633.46	10890.36	38983.57	10123.89	7701.13	10738.26	9862.32	38425.60	-557.97
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	10123.89	7721.02	11226.10	10088.87	39159.88	-492.57
(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	7.43	6.79	508.73	558.17	1081.12	372.33
2	Ujjivan Small Finnance	13.75	165.92	192.71	681.95	1054.33	14.92	181.93	212.71	754.63	1164.19	109.86
3	Suryoday Small Finance Bank	0.00	0.00	0.00	0.00	0.00	0.07	1.63	96.22	122.89	220.81	220.81
4	ESAF Small Finance Bank	0.00	0.00	0.00	0.00	0.00	0.63	2.77	5.68	120.24	129.32	129.32
	TOTAL (G)	21.18	169.60	506.78	1065.56	1763.12	23.05	193.12	823.34	1555.93	2595.43	832.32
(H)	Payments bank											
1	India Post Payments Bank Limited	0.00	47.31	16.93	9.41	73.65	0.00	73.61	14.17	15.09	102.87	29.22
2	Airtel Payments Bank	0.00	0.00	0.00	0.00	0.00	7.12	6.42	2.88	0.09	16.51	16.51
	TOTAL (H)	0.00	47.31	16.93	9.41	73.65	7.12	80.03	17.05	15.18	119.38	45.73
	Grand Total	90011.46	114716.08	199436.35	598410.95	1002574.85	94408.61	117829.82	251557.23	595421.39	1059217.04	56642.19

Annexure - 14C

ANNEXURE - 8

BANKING DATA - ADVANCES

Amount Rs. In Crore

Sl		AS AT MARCH 2020					AS AT SEPT 2020					Variation (SEPT 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	20568.80	20863.02	21313.49	45356.82	108102.13	2241.18
2	State Bank of India	8795.51	16387.74	20921.89	86451.61	132556.75	9306.37	17214.66	21551.50	86337.47	134410.00	1853.24
3	Union Bank Of India	4469.02	8109.58	10309.18	27705.72	50593.50	4304.21	13093.69	23473.58	9131.04	50002.52	-590.98
4	Bank of Baroda	6039.78	5502.08	6926.74	31548.10	50016.70	6788.74	5515.82	7311.27	32331.44	51947.27	1930.57
	Total (A)	**38182.31**	**49543.32**	**58757.42**	**192544.85**	**339027.90**	**40968.11**	**56687.19**	**73649.85**	**173156.77**	**344461.92**	**5434.02**
(B)	**Oth.Nationalised Banks**											
1	Bank of India	698.09	1498.38	2261.74	12159.56	16617.77	679.10	1214.31	2720.34	12836.03	17449.78	832.01
2	Bank of Maharastra	186.27	226.84	507.78	4385.73	5306.61	198.35	244.18	522.59	4662.50	5627.61	321.00
3	Central Bank of India	170.65	348.91	795.96	3357.57	4673.09	170.45	374.95	775.70	3447.94	4769.05	95.97
4	Indian Bank	772.88	624.84	1245.67	10109.67	12753.05	542.88	629.17	1395.81	10041.06	12608.92	-144.13
5	Indian Overseas Bank	784.52	743.71	911.63	3158.08	5597.94	920.16	790.13	908.45	3255.04	5873.78	275.83
6	Punjab National Bank	248.45	269.07	1323.44	12319.54	14160.50	273.89	314.65	1294.40	12143.44	14026.38	-134.12
7	Punjab and Synd Bank	0.00	4.91	116.48	1193.24	1314.63	6.19	5.05	113.50	839.20	963.94	-350.69
8	UCO Bank	97.67	175.74	400.95	1792.25	2466.60	100.58	227.64	454.55	2147.72	2930.50	463.90
	Total (B)	**2958.53**	**3892.39**	**7563.65**	**48475.63**	**62890.20**	**2891.60**	**3800.08**	**8185.34**	**49372.94**	**64249.96**	**1359.76**
(C)	**Other Comm.Banks**											
1	IDBI Bank	586.34	1650.29	2674.09	5606.50	10517.22	615.79	1572.29	2675.41	5622.68	10486.17	-31.06
2	Karnataka Bank Ltd	2336.58	4928.79	6316.85	10168.99	23751.21	2511.80	5234.23	6757.19	10731.69	25234.91	1483.69
3	Kotak Mahendra Bank	1608.63	273.13	1505.29	15422.73	18809.78	1394.06	271.38	1463.77	13763.88	16893.08	-1916.70
4	Cathelic Syrian Bank Ltd.	95.43	0.00	531.06	0.00	626.49	113.58	0.00	732.57	0.00	846.15	219.66
5	City Union Bank Ltd	0.00	207.90	274.78	1409.99	1892.67	0.00	158.36	349.32	1450.55	1958.23	65.57
6	Dhanalaxmi Bank Ltd.	0.00	13.69	27.68	394.37	435.74	0.00	0.00	99.08	512.66	611.74	176.00
7	Federal Bank Ltd.	473.01	1044.98	1531.73	7089.40	10139.13	807.34	1099.67	1502.37	8724.79	12134.17	1995.04
8	J and K Bank Ltd	0.00	0.00	64.55	3375.28	3439.83	0.00	0.00	68.40	4276.49	4344.89	905.06
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	52.01	4172.84	2197.84	100.69	6523.38	4108.73
11	Ratnakar Bank Ltd	67.56	399.90	359.42	2602.53	3429.42	71.45	406.85	342.52	2412.74	3233.56	-195.86
12	South Indian Bank Ltd	37.20	136.73	845.27	3108.66	4127.86	46.44	150.47	954.57	3114.66	4266.14	138.28
13	Tamil Nadu Merchantile Ba	0.00	249.32	114.76	321.87	685.94	0.00	326.61	129.32	265.15	721.08	35.14
14	Indusind Bank	2213.32	160.26	1730.23	10149.64	14253.45	1973.15	182.74	1761.11	10040.19	13957.19	-296.26
15	HDFC Bank Ltd	636.33	4274.59	7929.60	47752.65	60593.17	658.17	4395.16	8067.90	49995.55	63116.78	2523.61
16	Axis Bank Ltd	87.33	1850.38	6094.02	30340.45	38372.18	95.48	1050.29	6572.31	30766.42	38484.50	112.32
17	ICICI Bank Ltd	972.24	1592.04	5234.82	33009.40	40808.51	867.95	1738.41	5773.38	33605.50	41985.25	1176.74
18	YES BANK Ltd	195.70	32.25	673.86	13267.94	14169.75	185.19	33.31	701.14	13500.45	14420.09	250.34
19	Bandhan Bank	0.00	15.22	440.07	918.79	1374.08	0.00	17.20	482.91	877.99	1378.10	4.02
20	DCB Bank Ltd	270.26	49.38	480.01	986.34	1785.99	908.41	270.57	52.79	501.98	1733.74	-52.25
21	IDFC Bank	232.08	895.66	690.63	6832.28	8650.65	248.69	991.85	759.56	6507.87	8507.97	-142.69
	Total(C)	**9822.66**	**18357.66**	**38181.32**	**197201.42**	**263563.07**	**10549.50**	**22575.88**	**41609.09**	**199357.49**	**274091.96**	**10528.89**
(D)	**R R B 's**											
1	Karnataka Grameena Ban	14977.72	3506.76	2737.41	578.13	21800.02	16081.27	3693.38	2806.76	608.50	23189.92	1389.90
2	Karnataka Vikas Grameen	8246.92	1672.28	1212.40	0.00	11131.60	8548.62	1735.49	1260.69	0.00	11544.80	413.20
	Total (D)	23224.64	5179.04	3949.81	578.13	32931.62	24629.88	5428.88	4067.45	608.50	34734.71	**1803.10**
Total (Comm.Banks) A+B+C		**50963.50**	**71793.37**	**104502.39**	**438221.91**	**665481.17**	**54409.21**	**83063.16**	**123444.28**	**421887.19**	**682803.83**	**17322.66**
Total of Comm Banks and RR		**74188.14**	**76972.40**	**108452.20**	**438800.05**	**698412.79**	**79039.09**	**88492.03**	**127511.73**	**422495.69**	**717538.55**	**19125.76**
(E)	**Co-Op Sector**											
1	KSCARD Bk.Ltd	1851.26	0.00	0.00	0.00	1851.26	1754.41	0.00	0.00	0.00	1754.41	-96.86
2	K.S.Coop Apex Bank ltd	9660.78	7920.13	10907.54	14804.27	43292.71	11706.91	7849.56	11203.55	4986.71	35746.73	-7545.98
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**	**13461.32**	**7853.48**	**11278.77**	**5078.15**	**37671.72**	**-7642.84**
(F)	KSFC	0.00	0.00	1848.17	342.52	2190.69	0.00	0.00	0.00	2282.15	2282.15	91.47
	TOTAL (F)	**0.00**	**0.00**	**1848.17**	**342.52**	**2190.69**	**0.00**	**0.00**	**0.00**	**2282.15**	**2282.15**	**91.47**
(G)	**Small Finance Bank**											
1	Equitas Small Finance Ba	138.20	42.62	779.29	608.55	1568.66	94.00	115.69	891.10	665.50	1766.29	197.63
2	Ujjivan Small Finnance	117.02	753.80	378.65	915.27	2164.74	125.55	753.83	370.67	758.18	2008.24	-156.51
3	Suryoday Small Finance B	0.00	0.00	0.00	0.00	0.00	17.31	115.47	115.65	5.69	254.11	254.11
4	ESAF Small Finance Bank	0.00	0.00	0.00	0.00	0.00	36.70	118.07	58.96	7.90	221.63	221.63
	TOTAL (G)	**255.22**	**796.42**	**1157.94**	**1523.82**	**3733.40**	**273.56**	**1103.06**	**1436.37**	**1437.27**	**4250.27**	**516.86**
(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**	**92773.97**	**97448.58**	**140226.87**	**431293.27**	**761742.69**	**12091.26**

Annexure-14D

District Wise C.D. Ratio as on 30.09.2020				
Sl.No.	Name of the District	(Rs. In Crores)		
		Deposits	Advances	CD Ratio
1	Uttara Kannada	16574	6637	40.05
2	Udupi	24620	12209	49.59
3	Dakshina Kannada	51012	29781	58.38
4	Dharwad	26852	16120	60.03
5	Mysore	39797	24816	62.36
6	Shimoga	16661	10419	62.54
7	Gulbarga	17206	11747	68.27
8	Bengaluru [Rural]	11333	7882	69.55
9	Belagavi	34145	24422	71.52
10	Bengaluru [Urban]	653435	468262	71.66
11	Ballari	19283	13953	72.36
12	Kodagu	6829	5105	74.75
13	Gadag	5733	4577	79.83
14	Chickmagalur	10030	8198	81.73
15	Koppal	4895	4028	82.28
16	Tumkur	13519	11255	83.25
17	Kolar	7658	6603	86.22
18	Mandya	8601	7554	87.83
19	Vijayapura	12378	10888	87.96
20	Bidar	7175	6434	89.66
21	Hassan	11668	10902	93.43
22	Bagalkot	12084	11402	94.35
23	Chamrajanagara	3142	2996	95.34
24	Chickballapura	4820	4633	96.12
25	Ramanagara	6493	6297	96.99
26	Chitradurga	6952	6795	97.74
27	Haveri	6426	6403	99.64
28	Raichur	8006	8413	105.09
29	Davanagere	9037	9872	109.24
30	Yadgir	2854	3142	110.11
	All Districts-Total	1059217	761743	71.92

Annexure - 15 A

ANNEXURE-38

BANK WISE NON-PERFORMING ASSETS - POSITION AS ON SEPT 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	341096	12531.66	200971	5844.72	77817	3016.49	11840	335.04	38284	2935.95	3839656	108102.13
2	State Bank of India	737100	11663.58	344498	4414.73	36054	1101.81	325963	5145.19	21191	545.04	1672719	134410.00
3	Union Bank Of India	125806	4394.38	71526	200.87	26412	1186.92	4713	7.08	15120	2944.09	822078	50002.52
4	Bank of Baroda	80395	2592.60	44943	699.65	19893	819.95	4271	288.90	8456	658.96	849182	51947.27
	Total (A)	1284397	31182.22	661938	11159.97	160176	6125.17	346787	5776.21	83051	7084.04	7183635	344461.92
(B)	Nationalised Banks												
1	Bank of India	19477	1069.85	13763	344.90	2518	151.22	1694	519.77	852	10.44	154585	17449.78
2	Bank of Maharastra	6784	324.96	4036	83.72	1558	91.05	772	73.78	189	48.39	32256	5627.61
3	Central Bank of India	12042	319.43	5717	103.70	3131	87.18	39	0.10	2470	113.68	67038	4769.05
4	Indian Bank	7990	222.72	2968	41.25	1553	57.15	412	25.88	2885	89.94	124421	12608.92
5	Indian Overseas Bank	18694	604.31	8890	145.91	5905	90.81	480	6.64	3020	327.94	366335	5873.78
6	Punjab National Bank	12735	4121.52	6936	152.49	3997	363.51	62	6.85	1042	3566.04	79743	14026.38
7	Punjab and Synd Bank	259	24.93	21	0 13	104	16.20	16	2.73	66	1.87	3190	963.94
8	UCO Bank	6996	521.61	3148	52.90	867	77.40	1522	51.81	1003	237.68	49331	2930.50
	Total (B)	84977	7209.33	45479	925.00	19633	934.52	4997	687.57	11527	4396.19	876899	64249.96
(C)	Private Banks												
1	IDBI Bank	3416	625.84	2370	145.80	681	48.29	5	0.00	218	419.26	171724	10486.17
2	Karnataka Bank Ltd	17876	810.73	9613	213.24	4903	167.17	192	9.04	2487	401.94	336854	25234.91
3	Kotak Mahendra Bank	11034	310.21	1941	19.59	447	72.97	3	0.01	8542	216.33	707411	16893.08
4	Cathelic Syrian Bank Ltd	14550	227.56	12098	118.89	2352	100.34	0	0.00	0	0.00	38130	846.15
5	City Union Bank Ltd	235	44.52	41	1.72	85	21.27	1	0.00	97	20.97	10797	1958.23
6	Dhanalaxmi Bank Ltd.	198	56.21	0	0.00	11	2.55	40	2.50	137	48.53	5280	611.74
7	Federal Bank Ltd.	1973	114.13	646	34.75	108	8.87	155	7.79	920	54.99	188609	12134.17
8	J and K Bank Ltd	838	19.93	2	0.32	39	3.19	52	6.17	711	7.07	4239	4344.89
9	Karur Vysya Bank Ltd.	573	78.68	398	25.04	146	50.80	2	0.92	0	0.00	34692	3254.85
10	Lakshmi Vilas Bank Ltd	15190	2979.10	36	160.01	27	105.09	14777	2416.84	342	197.31	7703	6523.38
11	Ratnakar Bank Ltd	1701	394.05	526	123.78	800	4.32	71	0.13	269	265.55	257836	3233.56
12	South Indian Bank Ltd	224	111.19	25	7.43	63	27.64	0	0.00	115	74.59	56202	4266 14
13	Tamil Nadu Merchantile Bank Ltd	82	8.65	24	0.13	34	7.96	2	0.00	18	0.40	15273	721.08
14	IndusInd Bank	92727	201 14	37914	96.33	48451	80.74	0	0.00	6362	24.07	161413	13957.19
15	HDFC Bank Ltd	36702	542.80	5435	158.75	12139	41.57	4	0.01	19094	342.17	2953400	63116.78
16	Axis Bank Ltd	11607	483.82	1738	83.50	162	89.75	8739	10.68	862	294.82	393016	38484.50
17	ICICI Bank Ltd	617651	132.56	4496	78.00	734	30.01	652	8.83	611612	8.70	965085	41985.25
18	YES BANK Ltd	946	4675.23	6	63.88	21	5.69	367	2239.36	529	2357.37	233524	14420.09
19	Bandhan Bank	0	6.02	0	0.00	0	6.02	0	0.00	0	0.00	139028	1378.10
20	DCB Bank Ltd	455	24.70	236	3.01	72	9.90	41	1.93	85	7.96	74424	1733.74
21	IDFC Bank	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	711549	8507.97
	Total (C)	827978	11847.06	77545	1334.15	71275	884.13	25103	4704.19	652400	4742.04	7466189	274091.96
(D)	R R B 's												
1	Karnataka Grameena Bank	180849	2194.77	89454	1132.74	44987	389.85	23445	200.20	14589	194.79	1626083	23189.92
2	Karnataka Vikas Grameena Bank	127267	1812 17	75244	1229.21	38264	354.81	7852	62.63	2394	86.54	720109	11544.80
	Total (D)	308116	4006.94	164698	2361.94	83251	744.66	31297	262.83	16983	281.33	2346192	34734.71
	Grand Total(A+B+C+D)	2505468	54245.55	949660	15781.06	334335	8688.48	408184	11430.80	763961	16503.59	17872915	717538.55
(E)	Co-Operative Sector												
1	KSCARD Bk Ltd	261324	1754.41	261324	1754.41	0	0.00	0	0.00	0	0.00	261324	1754.41
2	K.S.Coop Apex Bank ltd	10834	604.86	2217	228.70	0	0.00	0	0.00	8617	376.17	3226685	35746.73
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)	272158	2359.27	263541	1983.11	0	0.00	0	0.00	8617	376.17	3488010	37671.72
	OTHER BANKS												
(F)	KSFC	588	413.84	0	0.00	269	180.46	25	26.46	294	206.92	3642	2282.15
	Total (F)	588	413.84	0	0.00	269	180.46	25	26.46	294	206.92	3642	2282.15
(G)	Small Financial Bank												
1	Equitas Small Finance Bank	12503	33.60	4930	4 47	394	17.47	6960	3.50	213	7.36	179454	1766.29
2	Ujjivan Small Finnance	6482	10.86	1546	2.66	376	0.92	3218	4.12	742	2.18	556599	2008.24
3	Suryoday Small Finance Bank	3012	6.55	731	1.27	6	0.06	2251	5.17	24	0.05	125956	254 11
4	ESAF Small Finance Bank	336	0.35	273	0.30	26	0.03	37	0.02	0	0.00	86326	221.63
	Total (G)	22333	51.36	7480	8.70	802	18.48	12466	12.81	979	9.59	948335	4250.27
(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	2800547	57070.02	1220681	17772.87	335406	8887.42	420675	11470.07	773851	17096.27	22312902	761742.69

Annexure - 15B

ANNEXURE-39

NPAs UNDER HOUSING AND EDUCATION LOANS AS ON 30.9.2020 VIS-À-VIS 31.3.2020

Amount Rs. In Crore:

Sl.	Name of the Bank	As on 30.9.2020				As on 31.3.2020				Variation on (SEPT 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	3821	223.71	8363	175.75	5789	361.18	10009	206.57	-1968	-137.47	-1646	-30.82
2	State Bank of India	5552	374.13	3842	82.68	5281	324.25	4004	81.88	271	49.88	-162	0.80
3	Union Bank Of India	5896	17.13	2139	38.29	5521	723.96	2256	70.10	375	-706.83	-117	-31.81
4	Bank of Baroda	1510	107.51	1322	17.63	1512	177.10	1592	41.32	-2	-69.59	-270	-23.69
	Total (A)	**16779**	**722.48**	**15666**	**314.35**	**18103**	**1586.49**	**17861**	**399.87**	**-1324**	**-864.01**	**-2195**	**-85.52**
(B)	**Nationalised Banks**												
1	Bank of India	256	36.48	394	7.04	386	54.61	467	9.02	-130	-18.13	-73	-1.98
2	Bank of Maharastra	154	26.69	75	1.32	184	29.13	102	1.74	-30	-2.44	-27	-0.42
3	Central Bank of India	249	6.04	436	8.53	342	32.66	500	5.49	-93	-26.62	-64	3.04
4	Indian Bank	77	6.73	95	1.78	379	36.58	227	2.77	-302	-29.85	-132	-0.99
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	255	22.21	443	10.42	597	102.43	513	12.76	-342	-80.22	-70	-2.34
7	Punjab and Synd Bank	41	3.66	11	0.33	41	3.66	11	0.17	0	0.00	0	0.16
8	UCO Bank	287	98.02	169	3.80	255	90.09	185	4.25	32	7.93	-16	-0.45
	Total (B)	**1510**	**228.35**	**1831**	**37.70**	**2375**	**377.67**	**2213**	**40.68**	**-865**	**-149.32**	**-382**	**-2.97**
(C)	**Private Banks**												
1	IDBI Bank	73	10.54	69	1.94	73	10.68	71	1.97	0	-0.14	-2	-0.02
2	Karnataka Bank Ltd	414	18.41	267	0.93	448	21.54	282	2.20	-34	-3.13	-15	-1.27
3	Kotak Mahendra Bank	88	1.10	13	0.21	283	6.25	15	1.42	-195	-5.15	-2	-1.21
4	Cathelic Syrian Bank Lt	90	7.99	10	0.35	88	8.20	10	0.36	2	-0.21	0	-0.01
5	City Union Bank Ltd	4	0.39	7	0.17	9	0.70	7	0.17	-5	-0.31	0	0.00
6	Dhanalaxmi Bank Ltd.	9	2.60	1	0.03	9	2.60	1	0.03	0	0.00	0	0.00
7	Federal Bank Ltd.	106	6.85	38	0.89	129	8.29	41	0.95	-23	-1.44	-3	-0.06
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.	15	1.66	12	0.25	11	1.05	13	0.24	4	0.62	-1	0.01
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	33	0.26	2	0.01	48	0.30	2	0.01	-15	-0.03	0	0.00
12	South Indian Bank Ltd	18	1.48	3	0.05	45	8.69	3	0.05	-27	-7.21	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	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
15	HDFC Bank Ltd	29	0.29	1	0.01	42	0.57	0	0.00	-13	-0.28	1	0.01
16	Axis Bank Ltd	46	3.24	60	1.83	64	4.28	99	2.87	-18	-1.04	-39	-1.04
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.	23	8.93	0	0.00	12	1.70	0	0.00	11	7.23	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	0.37	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)	**1150**	**175.22**	**505**	**7.34**	**1673**	**186.68**	**566**	**10.91**	**-523**	**-11.46**	**-61**	**-3.58**
(D)	**R R Bs**												
1	Karnataka Grameena B	3258	158.23	5116	118.96	3639	173.85	5367	125.45	-381	-15.61	-251	-6.49
2	Karnataka Vikas Grame	1739	46.82	1774	32.16	1960	51.88	2063	36.73	-221	-5.06	-289	-4.57
	Total (D)	**4997**	**205.06**	**6890**	**151.12**	**5599**	**225.73**	**7430**	**162.18**	**-602**	**-20.67**	**-540**	**-11.06**
	Grand Total(A+B+C+D)	**24436**	**1331.11**	**24892**	**510.51**	**27750**	**2376.57**	**28070**	**613.64**	**-3314**	**-1045.46**	**-3178**	**-103.13**
(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	600	0.97	0	0.00	4543	10.09	0	0.00	-3943	-9.12	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)	**606**	**1.77**	**0**	**0.00**	**4550**	**11.03**	**0**	**0.00**	**-3944**	**-9.26**	**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	**25042**	**1332.88**	**24892**	**510.51**	**32300**	**2387.60**	**28070**	**613.64**	**-7258**	**-1054.72**	**-3178**	**-103.13**

Annexe. 15 C

ANNEXURE - 40

NPA LEVEL OF PMEGP 30.9.2020 (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	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
2	State Bank of India	257	2101	248	1986	488	2859	469	444	637	22.32	22.36	22.28
3	Union Bank Of India	746	863	684	813	264	718	92	104	63	10.66	12.79	8.77
4	Bank of Baroda	519	2114	214	1234	389	1924	90	17	58	4.26	1.38	3.01
	Total (A)	**1522**	**5078**	**1146**	**4033**	**1141**	**5501**	**651**	**565**	**758**	**12.82**	**14.01**	**13.78**
	Oth.Nationalised Bks												
5	Bank of India	339	1605	0	0	0	0	149	0	0	9.28	#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	122	569	0	0	64	#DIV/0!	#DIV/0!	11.27
9	Indian Overseas Bank	255	1254	0	0	200	1200	0	0	0	0.00	#DIV/0!	0.00
10	Punjab National Bank	157	490	75	279	0	0	91	152	0	18.66	54.48	#DIV/0!
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	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
	Total (B)	**751**	**3349**	**75**	**279**	**322**	**1769**	**240**	**152**	**64**	**7.18**	**54.48**	**3.63**
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.	0	0	0	0	0	0	0	0	0	#DIV/0!	#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	2	2	0	0	0	#DIV/0!	#DIV/0!	0
25	Tamil Nadu Merchantile Ban	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	9	34	0	0	0	#DIV/0!	#DIV/0!	0
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)	**0**	**0**	**0**	**0**	**11**	**36**	**0**	**0**	**0**	**#DIV/0!**	**#DIV/0!**	**0**
D	**R R B 's**												
34	Karnataka Grameena Bank	902	1652	1028	2475	1615	2766	908	1217	1133	55	49	41
35	Karnataka Vikas Grameena	196	1281	430	1797	554	2770	0	0	0	0	0	0
	Total (D)	**1098**	**2933**	**1458**	**4273**	**2169**	**5536**	**908**	**1217**	**1133**	**31**	**28**	**20**
	Grand Total(A+B+C+D)	**3371**	**11360**	**2679**	**8585**	**3643**	**12842**	**1799**	**1934**	**1955**	**16**	**23**	**15**
	Total (Comm.Banks)	**2273**	**8427**	**1221**	**4312**	**1474**	**7306**	**891**	**717**	**822**	**11**	**17**	**11**
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 Bar	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 L	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	**3371**	**11360**	**2679**	**8585**	**3643**	**12842**	**1799**	**1934**	**1955**	**16**	**23**	**15**

Annexure - 15 D

ANNEXURE-41

BANKWISE RECOVERY PERFORMANCE under KPMR & KACOMP ACT AS AT SEPT 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 1 year	1 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	1026	303	0	0	0	0	1026	303	0	1026	0	1026
3	Union Bank Of India	1403	2767	65	1788	0	0	1468	4555	65	1301	102	1468
4	Bank of Baroda	1292	1472	0	0	0	0	1292	1472	451	391	450	1292
	Total (A)	**5567**	**4853**	**65**	**1788**	**0**	**0**	**5632**	**6641**	**2362**	**2718**	**552**	**5632**
(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	8	13	0	0	2	4	6	9	2	4	0	6
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)	**8**	**13**	**0**	**0**	**2**	**4**	**6**	**9**	**2**	**4**	**0**	**6**
(C)	**Private Banks**												
1	IDBI Bank	0	0	0	0	0	0	0	0	0	0	0	0
2	Karnataka Bank Ltd	354	287	9	8	4	8	359	287	61	104	194	359
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)	**354**	**287**	**9**	**8**	**4**	**8**	**359**	**287**	**61**	**104**	**194**	**359**
(D)	**R R B 's**												
1	Karnataka Grameena Bank	661	533	45	6	0	0	706	539	216	271	219	706
2	Karnataka Vikas Grameena Bank	6053	11905	619	481	362	442	6310	11943	1670	2437	2203	6310
	Total (D)	**6714**	**12438**	**664**	**487**	**362**	**442**	**7016**	**12482**	**1886**	**2708**	**2422**	**7016**
	TOTAL OF ALLBANKS	**12643**	**17592**	**738**	**2282**	**368**	**454**	**13013**	**19420**	**4311**	**5534**	**3168**	**13013**
(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	12643	17592	738	2282	368	453.9	13013	19420	4311	5534	3168	13013

Annexure 15 E

ANNEXURE-42

Bank wise recovery under SARFAESI, DRT and Lok Adalats as on 30.9.2020

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	525	37487	2618	1566	93870	30309	986	716	175
2	State Bank of India	29	287	81	0	0	0	0	0	
3	Union Bank Of India	122	17236	3214	524	5423	526	1569	1647	178
4	Bank of Baroda	0	0	0	0	0	0	0	0	0
	Total (A)	**676**	**55009.6**	**5913.3**	**2090**	**99293**	**30835**	**2555**	**2362.9**	**353.1**
(B)	**Other Nationalised Banks**									
5	Bank of India	143	40	4	147	5313	29	3238	257	
6	Bank of Maharastra	0	0	0	0	0	0	0	0	0
7	Central Bank of India	5	25	0	0	0	0	0	0	0
8	Indian Bank	0	0	0	0	0	0	0	0	
9	Indian Overseas Bank	35	1925	0	0	0	0	0	0	0
10	Punjab National Bank	9	136	13	5	14843	0	13	35	
11	Punjab and Synd Bank	0	0	0	0	0	0	0	0	0
12	UCO Bank	75	3510	1235	6	600	0	40	35	
	Total (B)	**267**	**5636**	**1252**	**158**	**20756**	**29**	**3291**	**327**	
(C)	Other Comm.Banks									
13	IDBI Bank	9	84	38	9	628	7	0	0	
14	Karnataka Bank Ltd	201	11518	264	27	3706	23	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	
17	City Union Bank Ltd	0	0	0	0	0	0	0	0	0
18	Dhanalaxmi Bank Ltd.	0	0	0	0	0	0	2	1	
19	Federal Bank Ltd.	1	22	0	3	56	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	2	17833	187	5	298	0	0	0	0
23	Ratnakar Bank Ltd	0	0	0	0	0	0	0	0	
24	South Indian Bank Ltd	6	1906	495	0	108	0	0	0	0
25	Tamil Nadu Merchantile Bank Ltd.	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	
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	
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	
	Total(C)	**232**	**32579**	**984**	**45**	**4813**	**46**	**2**	**1**	**0**
(D)	R R B 's									
34	Karnataka Grameena Bank	3148	28745	1389	1648	22456	2548	491	1674	784
35	Karnataka Vikas Grameena Bank	1729	12123	1807	76	233	62	0	0	0
	Total (D)	**4877**	**40868**	**3196**	**1724**	**22689**	**2610**	**491**	**1674**	**78**
	Grand Total (A+B+C+D)	**6052**	**134092**	**11345**	**4017**	**147552**	**33519**	**6339**	**4365**	**1143**
	Total (Comm.Banks)	**1175**	**93225**	**8149**	**2293**	**124862**	**30909**	**5848**	**2691**	**35**
(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	82176	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**	**82176**	**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	
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	
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)	**6267**	**217477**	**11425**	**4017**	**147552**	**33519**	**6339**	**4365**	**1143**

Annexure - 16

ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ನಡವಳಿಗಳು

ವಿಷಯ: 2020ನೇ ಸಾಲಿನ ಮುಂಗಾರು ಋತುವಿನ ಸೆಪ್ಟೆಂಬರ್ ಮಾಹೆಯಲ್ಲಿ ರಾಜ್ಯದ 16 ಜಿಲ್ಲೆಗಳ 43 ತಾಲ್ಲೂಕುಗಳನ್ನು "ಅತಿವೃಷ್ಟಿ/ಪ್ರವಾಹ ಪೀಡಿತ ತಾಲ್ಲೂಕುಗಳು" ಎಂದು ಘೋಷಿಸುವ ಬಗ್ಗೆ.

ಓದಲಾಗಿದೆ: ಸರ್ಕಾರಿ ಆದೇಶ ಸಂಖ್ಯೆ: ಕಂಇ 391 ಟಿಎನ್ಆರ್ 2020, ದಿನಾಂಕ:10-09-2020.

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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, ಮೇಲೆ ಓದಲಾದ ಸರ್ಕಾರಿ ಆದೇಶದಲ್ಲಿ ರಾಜ್ಯದ 23 ಜಿಲ್ಲೆಗಳ 130 ತಾಲ್ಲೂಕುಗಳನ್ನು "ಅತಿವೃಷ್ಟಿ/ಪ್ರವಾಹ ಪೀಡಿತ ತಾಲ್ಲೂಕುಗಳು" ಎಂದು ಘೋಷಿಸಲಾಗಿದೆ.

ಮುಂದುವರೆದು, ಸೆಪ್ಟೆಂಬರ್ ಮಾಹೆಯಲ್ಲೂ ಸಹ ರಾಜ್ಯಾದ್ಯಂತ ಬಿದ್ದಂತಹ ಭಾರಿ ಮಳೆಯಿಂದ ಪ್ರವಾಹ ಪರಿಸ್ಥಿತಿ ಉಂಟಾಗಿದ್ದು, ಅಪಾರ ಪ್ರಮಾಣದಲ್ಲಿ ಮನೆ ಹಾನಿ, ಬೆಳೆ ಹಾನಿ ಹಾಗೂ ಸಾರ್ವಜನಿಕ ಮೂಲಭೂತ ಸೌಕರ್ಯಗಳು ಹಾನಿಯಾಗಿರುತ್ತದೆ. ಜಿಲ್ಲಾಧಿಕಾರಿಗಳು, ಸೆಪ್ಟೆಂಬರ್ ಮಾಹೆಯಲ್ಲಿ ಬಿದ್ದ ಭಾರಿ ಮಳೆಯಿಂದ ಉಂಟಾದ ಹಾನಿಯ ವರದಿಯನ್ನು ಸರ್ಕಾರಕ್ಕೆ ಸಲ್ಲಿಸಿರುತ್ತಾರೆ. ಸದರಿ ವರದಿಯನ್ವಯ ರಾಜ್ಯದ 16 ಜಿಲ್ಲೆಗಳ 43 ತಾಲ್ಲೂಕುಗಳನ್ನು "ಅತಿವೃಷ್ಟಿ/ಪ್ರವಾಹ ಪೀಡಿತ ತಾಲ್ಲೂಕುಗಳು" ಎಂದು ಘೋಷಿಸಲು ನಿರ್ಧರಿಸಿ ಈ ಕೆಳಕಂಡಂತೆ ಆದೇಶಿಸಿದೆ.

ಸರ್ಕಾರದ ಆದೇಶ ಸಂಖ್ಯೆ: ಕಂಇ 391ಟಿಎನ್ಆರ್ 2020; ಬೆಂಗಳೂರು, ದಿನಾಂಕ:06-10-2020

ಪ್ರಸ್ತಾವನೆಯಲ್ಲಿ ವಿವರಿಸಿರುವ ಅಂಶಗಳ ಹಿನ್ನೆಲೆಯಲ್ಲಿ, 2020ನೇ ಸಾಲಿನ ಮುಂಗಾರು ಋತುವಿನ ಸೆಪ್ಟೆಂಬರ್ ಮಾಹೆಯಲ್ಲಿ ಬಿದ್ದಿರುವ ಭಾರಿ ಮಳೆಯಿಂದ ಉಂಟಾಗಿರುವ "ಅತಿವೃಷ್ಟಿ/ಪ್ರವಾಹದಿಂದ ಅಪಾರ ಪ್ರಮಾಣದಲ್ಲಿ ಮನೆ ಹಾನಿ, ಬೆಳೆಹಾನಿ ಹಾಗೂ ಮೂಲಭೂತ ಸೌಕರ್ಯಗಳು ಹಾನಿಯಾಗಿರುವ ಹಿನ್ನೆಲೆಯಲ್ಲಿ ಈ ಆದೇಶದ ಅನುಬಂಧದಲ್ಲಿ ನಮೂದಿಸಿರುವ **ರಾಜ್ಯದ 16 ಜಿಲ್ಲೆಗಳ 43 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) 6/10/2020
ಸರ್ಕಾರದ ಜಂಟಿ ಕಾರ್ಯದರ್ಶಿ
ಕಂದಾಯ ಇಲಾಖೆ
(ವಿಪತ್ತು ನಿರ್ವಹಣೆ ಮತ್ತು ನೋಂ & ಮು.)

ಇವರಿಗೆ:

ಸಂಕಲನಕಾರರು, ಕರ್ನಾಟಕ ರಾಜ್ಯಪತ್ರ, ವಿಕಾಸಸೌಧ, ಬೆಂಗಳೂರು – ಈ ಆದೇಶವನ್ನು ಕೂಡಲೇ ವಿಶೇಷ ರಾಜ್ಯ ಪತ್ರದಲ್ಲಿ ಪ್ರಕಟಿಸಲು ಕೋರಿದೆ.

ಪ್ರತಿ:

1. ಮಹಾಲೇಖಪಾಲರು ಕರ್ನಾಟಕ, ಬೆಂಗಳೂರು.
2. ಸರ್ಕಾರದ ಎಲ್ಲಾ ಅಪರ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿ/ಪ್ರಧಾನ ಕಾರ್ಯದರ್ಶಿ/ ಕಾರ್ಯದರ್ಶಿಗಳು.

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3. ಪ್ರಾದೇಶಿಕ ಆಯುಕ್ತರು, ಬೆಂಗಳೂರು / ಮೈಸೂರು / ಕಲಬುರಗಿ ಮತ್ತು ಬೆಳಗಾವಿ ವಿಭಾಗ.

4. ಜಿಲ್ಲಾಧಿಕಾರಿಗಳು, ಧಾರವಾಡ, ಹಾವೇರಿ ವಿಜಯಪುರ, ದಾವಣಗೆರೆ, ಗದಗ, ರಾಯಚೂರು, ಚಿಕ್ಕಮಗಳೂರು, ಕಲಬುರ್ಗಿ, ಮೈಸೂರು, ಚಿತ್ರದುರ್ಗ, ಉತ್ತರ ಕನ್ನಡ, ಬಳ್ಳಾರಿ, ತುಮಕೂರು, ಕೊಪ್ಪಳ, ಬೀದರ್ ಮತ್ತು ಹಾಸನ ಜಿಲ್ಲೆ. (16 ಜಿಲ್ಲೆಗಳು)

5. ಜಿಲ್ಲಾ ಪಂಚಾಯತ್ ಮುಖ್ಯ ಕಾರ್ಯ ನಿರ್ವಹಣಾಧಿಕಾರಿಗಳು, ಧಾರವಾಡ, ಹಾವೇರಿ, ವಿಜಯಪುರ, ದಾವಣಗೆರೆ, ಗದಗ, ರಾಯಚೂರು, ಚಿಕ್ಕಮಗಳೂರು, ಕಲಬುರ್ಗಿ, ಮೈಸೂರು ಚಿತ್ರದುರ್ಗ ಉತ್ತರ ಕನ್ನಡ, ಬಳ್ಳಾರಿ, ತುಮಕೂರು, ಕೊಪ್ಪಳ, ಬೀದರ್ ಮತ್ತು ಹಾಸನ ಜಿಲ್ಲೆ. (16 ಜಿಲ್ಲೆಗಳು)

6. ವಿದ್ಯುತ್ ಸರಬರಾಜು ನಿಗಮ ನಿಯಮಿತದ ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು (ಇಂಧನ ಇಲಾಖೆಯ ಮೂಲಕ) ಧಾರವಾಡ, ಹಾವೇರಿ, ವಿಜಯಪುರ, ದಾವಣಗೆರೆ, ಗದಗ, ರಾಯಚೂರು, ಚಿಕ್ಕಮಗಳೂರು, ಕಲಬುರ್ಗಿ, ಮೈಸೂರು, ಚಿತ್ರದುರ್ಗ, ಉತ್ತರ ಕನ್ನಡ, ಬಳ್ಳಾರಿ, ತುಮಕೂರು, ಕೊಪ್ಪಳ, ಬೀದರ್ ಮತ್ತು ಹಾಸನ ಜಿಲ್ಲೆ. (16 ಜಿಲ್ಲೆಗಳು)

7. ಆಯುಕ್ತರು, ರಾಜ್ಯ ವಿಪತ್ತು ನಿರ್ವಹಣಾ ಪ್ರಾಧಿಕಾರ, ಕಂದಾಯ ಇಲಾಖೆ, ಬೆಂಗಳೂರು.

8. ಆಯುಕ್ತರು, ಕೃಷಿ ಇಲಾಖೆ, ಶೇಷಾದ್ರಿ 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. ಜಿಲ್ಲಾ ಖಜಾನಾಧಿಕಾರಿಗಳು, ಧಾರವಾಡ, ಹಾವೇರಿ, ವಿಜಯಪುರ, ದಾವಣಗೆರೆ, ಗದಗ, ರಾಯಚೂರು, ಚಿಕ್ಕಮಗಳೂರು, ಕಲಬುರ್ಗಿ, ಮೈಸೂರು, ಚಿತ್ರದುರ್ಗ ಉತ್ತರ ಕನ್ನಡ, ಬಳ್ಳಾರಿ, ತುಮಕೂರು, ಕೊಪ್ಪಳ, ಬೀದರ್ ಮತ್ತು ಹಾಸನ ಜಿಲ್ಲೆ. (16 ಜಿಲ್ಲೆಗಳು)

16 ಮಾನ್ಯ ಮುಖ್ಯ ಮಂತ್ರಿಯವರ ಅಪರ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿಯವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿ, ವಿಧಾನಸೌಧ, ಬೆಂಗಳೂರು.

17 ಸರ್ಕಾರದ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿಯವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿ, ವಿಧಾನ ಸೌಧ, ಬೆಂಗಳೂರು.

18. ಸರ್ಕಾರದ ಆಪರ 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. ಸಮಾವೇಶಕರು, ರಾಜ್ಯಮಟ್ಟದ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿ (SLBC), ಬೆಂಗಳೂರು.

23. ಕಂದಾಯ ಇಲಾಖೆ (ವಿಪತ್ತು ನಿರ್ವಹಣೆ), ಲೆಕ್ಕಪತ್ರ ಶಾಖೆ.

24. ಶಾಖಾ ರಕ್ಷಾ ಕಡತ.

ಅನುಬಂಧ

ಸರ್ಕಾರದ ಆದೇಶ ಸಂಖ್ಯೆ: ಕಂಇ 391 ಟಿಎನ್ಆರ್ 2020, ದಿನಾಂಕ:06.10.2020ರಲ್ಲಿ ಆಗಸ್ಟ್ 2020ರ ಮಾಹೆಯಲ್ಲಿ ರಾಜ್ಯದಲ್ಲಿನ 16 ಜಿಲ್ಲೆಗಳ 43 ತಾಲ್ಲೂಕುಗಳನ್ನು "ಅತಿವೃಷ್ಟಿ/ಪ್ರವಾಹ ಪೀಡಿತ ತಾಲ್ಲೂಕುಗಳು" ಎಂದು ಘೋಷಿಸಿರುವ ಪಟ್ಟಿ.

ಕ್ರ. ಸಂ.	ಜಿಲ್ಲೆ	ಕ್ರ. ಸಂ.	ತಾಲ್ಲೂಕು
1	ಧಾರವಾಡ	1	ಅಣ್ಣಿಗೇರಿ
2	ಹಾವೇರಿ	2	ಬ್ಯಾಡಗಿ
		3	ಸವಣೂರು
3	ವಿಜಯಪುರ	4	ವಿಜಯಪುರ
		5	ಬಸವನಬಾಗೇವಾಡಿ
		6	ತಾಳಿಕೋಟೆ
		7	ಇಂಡಿ
		8	ಸಿಂಧಗಿ
		9	ದೇವರ ಹಿಪ್ಪರಗಿ
4	ದಾವಣಗೆರೆ	10	ಚನ್ನಗಿರಿ
		11	ಜಗಳೂರು
5	ಗದಗ	12	ಗಜೇಂದ್ರಗಡ
		13	ಗದಗ
		14	ಲಕ್ಷ್ಮೇಶ್ವರ
6	ರಾಯಚೂರು	15	ಮಸ್ಕಿ
		16	ಶ್ರೀನಿವಾರ
7	ಚಿಕ್ಕಮಗಳೂರು	17	ಕಡೂರು
		18	ಅಜ್ಜಂಪುರ
8	ಕಲಬುರಗಿ	19	ಚಿಂಚೋಳಿ
		20	ಯಡ್ರಾಮಿ
9	ಮೈಸೂರು	21	ನಂಜನಗೂಡು
		22	ಹೆಚ್.ಡಿ.ಕೋಟೆ
		23	ಸರಗೂರು
10	ಚಿತ್ರದುರ್ಗ	24	ಚಳ್ಳಕೆರೆ
		25	ಚಿತ್ರದುರ್ಗ
		26	ಹಿರಿಯೂರು
		27	ಹೊಳಲ್ಕೆರೆ
		28	ಮೊಳಕಾಲ್ಮೂರು
		29	ಹೊಸದುರ್ಗ
11	ಉತ್ತರ ಕನ್ನಡ	30	ಹಳಿಯಾಳ
		31	ದಾಂಡೇಲಿ
12	ಬಳ್ಳಾರಿ	32	ಸಂಡೂರು
		33	ಕೂಡ್ಲಗಿ
		34	ಬಳ್ಳಾರಿ

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ಕ್ರ. ಸಂ.	ಜಿಲ್ಲೆ	ಕ್ರ. ಸಂ.	ತಾಲ್ಲೂಕು
13	ತುಮಕೂರು	35	ಮಧುಗಿರಿ
14	ಕೊಪ್ಪಳ	36	ಕನಕಗಿರಿ
		37	ಕುಷ್ಟಗಿ
		38	ಯಲಬುರ್ಗ
		39	ಕುಕನೂರು
15	ಬೀದರ್	40	ಕಮಲಾನಗರ
		41	ಚಿಟಗುಪ್ಪ
		42	ಹುಲಸೂರ
16	ಹಾಸನ	43	ಹೊಳೆನರಸೀಪುರ

(ಕೆ. ಉಮಾಪತಿ)
ಸರ್ಕಾರದ ಜಂಟಿ ಕಾರ್ಯದರ್ಶಿ
ಕಂದಾಯ ಇಲಾಖೆ
(ವಿಪತ್ತು ನಿರ್ವಹಣೆ ಮತ್ತು ನೋಂ & ಮು.)

ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ನಡವಳಿಗಳು

ವಿಷಯ: 2020ನೇ ಸಾಲಿನ ಮುಂಗಾರು ಋತುವಿನ ಅಕ್ಟೋಬರ್ ಮಾಹೆಯಲ್ಲಿ ರಾಜ್ಯದ 5 ಜಿಲ್ಲೆಗಳ 7 ತಾಲ್ಲೂಕುಗಳನ್ನು "ಅತಿವೃಷ್ಟಿ/ಪ್ರವಾಹ ಪೀಡಿತ ತಾಲ್ಲೂಕುಗಳು" ಎಂದು ಘೋಷಿಸುವ ಬಗ್ಗೆ.

ಓದಲಾಗಿದೆ: 1) ಸರ್ಕಾರಿ ಆದೇಶ ಸಂಖ್ಯೆ: ಕಂಇ 391 ಟಿಎನ್ಆರ್ 2020, ದಿ:10-09-2020.
2) ಸರ್ಕಾರಿ ಆದೇಶ ಸಂಖ್ಯೆ: ಕಂಇ 391 ಟಿಎನ್ಆರ್ 2020, ದಿ:06-10-2020.

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ಪ್ರಸ್ತಾವನೆ:

ಮೇಲೆ ಓದಲಾದ (1)ರ ದಿನಾಂಕ:10.09.2020ರ ಸರ್ಕಾರದ ಆದೇಶದಲ್ಲಿ 2020ನೇ ಸಾಲಿನ ಮುಂಗಾರು ಋತುವಿನ ಆಗಸ್ಟ್ ಮಾಹೆಯಲ್ಲಿ ಕರ್ನಾಟಕ ರಾಜ್ಯದಲ್ಲಿ ಬಿದ್ದಂತಹ ಮಹಾ ಮಳೆಗೆ ಹಾಗೂ ಮಹಾರಾಷ್ಟ್ರ ರಾಜ್ಯದಲ್ಲಿನ ಕೃಷ್ಣ ಕಣಿವೆ ಜಲಾಶಯಗಳು ತುಂಬಿ ಹರಿದ ನೀರಿನಿಂದ ಹಲವು ಭಾಗಗಳಲ್ಲಿ ಅತಿವೃಷ್ಟಿ/ಪ್ರವಾಹ ಪರಿಸ್ಥಿತಿ ಉಂಟಾಗಿದ್ದು, ರಾಜ್ಯದ 23 ಜಿಲ್ಲೆಗಳ 130 ತಾಲ್ಲೂಕುಗಳನ್ನು "ಅತಿವೃಷ್ಟಿ/ಪ್ರವಾಹ ಪೀಡಿತ ತಾಲ್ಲೂಕುಗಳು" ಎಂದು ಘೋಷಿಸಲಾಗಿದೆ.

ಮೇಲೆ ಓದಲಾದ (2)ರ ದಿನಾಂಕ:06.10.2020ರ ಸರ್ಕಾರದ ಆದೇಶದಲ್ಲಿ 2020ನೇ ಸಾಲಿನ ಮುಂಗಾರು ಋತುವಿನ ಸೆಪ್ಟೆಂಬರ್ ಮಾಹೆಯಲ್ಲಿ ಬಿದ್ದಿರುವ ಭಾರಿ ಮಳೆಯಿಂದ ಉಂಟಾದ "ಅತಿವೃಷ್ಟಿ/ಪ್ರವಾಹದಿಂದ ಅಪಾರ ಪ್ರಮಾಣದಲ್ಲಿ ಮನೆ ಹಾನಿ, ಬೆಳೆಹಾನಿ ಹಾಗೂ ಮೂಲಭೂತ ಸೌಕರ್ಯಗಳು ಹಾನಿಯಾಗಿರುವ ಹಿನ್ನೆಲೆಯಲ್ಲಿ ರಾಜ್ಯದ 16 ಜಿಲ್ಲೆಗಳ 43 ತಾಲ್ಲೂಕುಗಳನ್ನು "ಅತಿವೃಷ್ಟಿ/ಪ್ರವಾಹ ಪೀಡಿತ ತಾಲ್ಲೂಕುಗಳು" ಎಂದು ಘೋಷಿಸಲಾಗಿದೆ.

ಮುಂದುವರೆದು, ಅಕ್ಟೋಬರ್ ಮಾಹೆಯಲ್ಲೂ ಸಹ ರಾಜ್ಯಾದ್ಯಂತ ಬಿದ್ದಂತಹ ಭಾರಿ ಮಳೆಯಿಂದ ಪ್ರವಾಹ ಪರಿಸ್ಥಿತಿ ಉಂಟಾಗಿದ್ದು, ಅಪಾರ ಪ್ರಮಾಣದಲ್ಲಿ ಮನೆ ಹಾನಿ, ಬೆಳೆ ಹಾನಿ ಹಾಗೂ ಸಾರ್ವಜನಿಕ ಮೂಲ ಸೌಕರ್ಯಗಳು ಹಾನಿಯಾಗಿರುತ್ತದೆ. ಈ ಬಗ್ಗೆ ಸಂಬಂಧಪಟ್ಟ ಜಿಲ್ಲೆಗಳ ಜಿಲ್ಲಾಧಿಕಾರಿಗಳು, ಅಕ್ಟೋಬರ್ ಮಾಹೆಯಲ್ಲಿ ಬಿದ್ದ ಭಾರಿ ಮಳೆಯಿಂದ ಉಂಟಾದ ಹಾನಿಯ ವರದಿಯನ್ನು ಸರ್ಕಾರಕ್ಕೆ ಸಲ್ಲಿಸಿರುತ್ತಾರೆ. ಸದರಿ ವರದಿಯನ್ನು ಸರ್ಕಾರದಲ್ಲಿ ಪರಾಮರ್ಶಿಸಿ ಈಗಾಗಲೇ ಆಗಸ್ಟ್ ಮತ್ತು ಸೆಪ್ಟೆಂಬರ್ ಮಾಹೆಯಲ್ಲಿ "ಅತಿವೃಷ್ಟಿ/ಪ್ರವಾಹ ಪೀಡಿತ ತಾಲ್ಲೂಕುಗಳು" ಎಂದು ಘೋಷಿಸಲಾದ ರಾಜ್ಯದ 25 ಜಿಲ್ಲೆಗಳ 173 ತಾಲ್ಲೂಕುಗಳ ಜೊತೆಗೆ ಪ್ರಸ್ತುತ ಅಕ್ಟೋಬರ್ ಮಾಹೆಯಲ್ಲಿ ರಾಜ್ಯದ 05 ಜಿಲ್ಲೆಗಳ 07 ತಾಲ್ಲೂಕುಗಳನ್ನು "ಅತಿವೃಷ್ಟಿ/ಪ್ರವಾಹ ಪೀಡಿತ ತಾಲ್ಲೂಕುಗಳು" ಎಂದು ಘೋಷಿಸಲು ನಿರ್ಧರಿಸಿ ಈ ಕೆಳಕಂಡಂತೆ ಆದೇಶಿಸಿದೆ:

ಸರ್ಕಾರದ ಆದೇಶ ಸಂಖ್ಯೆ: ಕಂಇ 391 ಟಿಎನ್ಆರ್ 2020; ಬೆಂಗಳೂರು, ದಿನಾಂಕ:03-11-2020

ಪ್ರಸ್ತಾವನೆಯಲ್ಲಿ ವಿವರಿಸಿರುವ ಅಂಶಗಳ ಹಿನ್ನೆಲೆಯಲ್ಲಿ, 2020ನೇ ಸಾಲಿನ ಮುಂಗಾರು ಋತುವಿನ ಅಕ್ಟೋಬರ್ ಮಾಹೆಯಲ್ಲಿ ಬಿದ್ದಿರುವ ಭಾರಿ ಮಳೆಯಿಂದ ಉಂಟಾಗಿರುವ "ಅತಿವೃಷ್ಟಿ/ಪ್ರವಾಹದಿಂದ ಅಪಾರ ಪ್ರಮಾಣದಲ್ಲಿ ಮನೆ ಹಾನಿ, ಬೆಳೆಹಾನಿ ಹಾಗೂ ಮೂಲ ಸೌಕರ್ಯಗಳು ಹಾನಿಯಾಗಿರುವ ಹಿನ್ನೆಲೆಯಲ್ಲಿ ರಾಜ್ಯದ ಈ ಕೆಳಕಂಡ **05 ಜಿಲ್ಲೆಗಳ 07 ತಾಲ್ಲೂಕುಗಳನ್ನು** ತಕ್ಷಣದಿಂದ ಜಾರಿಗೆ ಬರುವಂತೆ ಹಾಗೂ ಮುಂದಿನ ಆದೇಶದವರೆಗೆ **"ಅತಿವೃಷ್ಟಿ/ಪ್ರವಾಹ ಪೀಡಿತ ತಾಲ್ಲೂಕುಗಳು"** ಎಂದು ಘೋಷಿಸಲಾಗಿದೆ:

ಕ್ರ.ಸಂ.	ಜಿಲ್ಲೆ	ಕ್ರ.ಸಂ.	ತಾಲ್ಲೂಕು
1	ವಿಜಯಪುರ	1	ತಿಕೋಟ
		2	ಚಡಚಣ
2	ಯಾದಗಿರಿ	3	ಗುರುಮಿಟ್ಕಲ್
3	ಬಳ್ಳಾರಿ	4	ಕೊಟ್ಟೂರು
		5	ಕುರಗೋಡು
4	ದಾವಣಗೆರೆ	6	ದಾವಣಗೆರೆ
5	ದಕ್ಷಿಣ ಕನ್ನಡ	7	ಸುಳ್ಯ

...2

"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)
ಸರ್ಕಾರದ ಅಪರ ಕಾರ್ಯದರ್ಶಿ
ಕಂದಾಯ ಇಲಾಖೆ
(ವಿಪತ್ತು ನಿರ್ವಹಣೆ ಮತ್ತು ನೋಂ & ಮು.)
3/11/2020

ಇವರಿಗೆ:

ಸಂಕಲನಕಾರರು, ಕರ್ನಾಟಕ ರಾಜ್ಯಪತ್ರ, ವಿಕಾಸಸೌಧ, ಬೆಂಗಳೂರು - ಇ-ಗೆಜೆಟ್‌ನಲ್ಲಿ ಕೂಡಲೇ ಪ್ರಕಟಿಸುವಂತೆ ಕೋರಿದೆ.

ಪ್ರತಿ:

1. ಮಹಾಲೇಖಪಾಲರು, ಕರ್ನಾಟಕ, ಬೆಂಗಳೂರು.
2. ಸರ್ಕಾರದ ಎಲ್ಲಾ ಅಪರ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿ/ಪ್ರಧಾನ ಕಾರ್ಯದರ್ಶಿ/ ಕಾರ್ಯದರ್ಶಿಗಳು.
3. ಪ್ರಾದೇಶಿಕ ಆಯುಕ್ತರು, ಬೆಂಗಳೂರು / ಮೈಸೂರು / ಕಲಬುರಗಿ ಮತ್ತು ಬೆಳಗಾವಿ ವಿಭಾಗ.
4. ಜಿಲ್ಲಾಧಿಕಾರಿಗಳು, ವಿಜಯಪುರ, ಯಾದಗಿರಿ, ಬಳ್ಳಾರಿ, ದಾವಣಗೆರೆ ಮತ್ತು ದಕ್ಷಿಣ ಕನ್ನಡ ಜಿಲ್ಲೆ. (05 ಜಿಲ್ಲೆಗಳು)
5. ಜಿಲ್ಲಾ ಪಂಚಾಯತ್ ಮುಖ್ಯ ಕಾರ್ಯ ನಿರ್ವಹಣಾಧಿಕಾರಿಗಳು, ವಿಜಯಪುರ, ಯಾದಗಿರಿ, ಬಳ್ಳಾರಿ, ದಾವಣಗೆರೆ ಮತ್ತು ದಕ್ಷಿಣ ಕನ್ನಡ ಜಿಲ್ಲೆ. (05 ಜಿಲ್ಲೆಗಳು)
6. ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು, GESCOM, ಗುಲ್ಬರ್ಗಾ-585 102.
7. ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು, HESCOM, ಹುಬ್ಬಳ್ಳಿ– 580 025.
8. ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು, MESCOM, ಮಂಗಳೂರು-577 201.
9. ಆಯುಕ್ತರು, ರಾಜ್ಯ ವಿಪತ್ತು ನಿರ್ವಹಣಾ ಪ್ರಾಧಿಕಾರ, ಕಂದಾಯ ಇಲಾಖೆ, ಬೆಂಗಳೂರು.
10. ಆಯುಕ್ತರು, ಕೃಷಿ ಇಲಾಖೆ, ಶೇಷಾದ್ರಿ ರಸ್ತೆ, ಬೆಂಗಳೂರು.
11. ಆಯುಕ್ತರು ಪಶುಸಂಗೋಪನೆ ಮತ್ತು ಪಶು ವೈದ್ಯಕೀಯ ಸೇವೆಗಳ ಇಲಾಖೆ, ಬೆಂಗಳೂರು.
12. ನಿರ್ದೇಶಕರು, ತೋಟಗಾರಿಕೆ ಇಲಾಖೆ, ಲಾಲ್‌ಬಾಗ್, ಬೆಂಗಳೂರು.
13. ನಿರ್ದೇಶಕರು, ಕರ್ನಾಟಕ ರಾಜ್ಯ ನೈಸರ್ಗಿಕ ವಿಕೋಪ ಉಸ್ತುವಾರಿ ಕೇಂದ್ರ, ಅಟ್ಟೂರು ಬಡಾವಣೆ, ಬೆಂಗಳೂರು.
14. ನಿರ್ದೇಶಕರು, ರಾಜ್ಯ ಹುಜೂರ್ ಖಜಾನೆ, ಬೆಂಗಳೂರು.
15. ಉಪ ನಿರ್ದೇಶಕರು, ರಾಜ್ಯ ಹುಜೂರ್ ಖಜಾನೆ, ಬೆಂಗಳೂರು.
16. ಉಪ ನಿರ್ದೇಶಕರು, ಖಜಾನೆ ನೆಟ್‌ವರ್ಕ್ ಮ್ಯಾನೇಜ್‌ಮೆಂಟ್ ಸೆಂಟರ್, ಖನಿಜ ಭವನ, ಬೆಂಗಳೂರು.
17. ಜಿಲ್ಲಾ ಖಜಾನಾಧಿಕಾರಿಗಳು, ವಿಜಯಪುರ, ಯಾದಗಿರಿ, ಬಳ್ಳಾರಿ, ದಾವಣಗೆರೆ ಮತ್ತು ದಕ್ಷಿಣ ಕನ್ನಡ ಜಿಲ್ಲೆ. (05 ಜಿಲ್ಲೆಗಳು)
18. ಮಾನ್ಯ ಮುಖ್ಯ ಮಂತ್ರಿಯವರ ಅಪರ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿಯವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿ, ವಿಧಾನಸೌಧ, ಬೆಂಗಳೂರು.

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19. ಸರ್ಕಾರದ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿಯವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿ, ವಿಧಾನ ಸೌಧ, ಬೆಂಗಳೂರು.
20. ಸರ್ಕಾರದ ಅಪರ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿಯವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿ, ವಿಧಾನ ಸೌಧ, ಬೆಂಗಳೂರು.
21. ಸರ್ಕಾರದ ಅಪರ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿ ಮತ್ತು ಅಭಿವೃದ್ಧಿ ಆಯುಕ್ತರವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿ, ವಿಧಾನ ಸೌಧ, ಬೆಂಗಳೂರು.
22. ಸರ್ಕಾರದ ಪ್ರಧಾನ ಕಾರ್ಯದರ್ಶಿ, ಕಂದಾಯ ಇಲಾಖೆ (ವಿಪತ್ತು ನಿರ್ವಹಣೆ) ರವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿ.
23. ಸರ್ಕಾರದ ಅಪರ ಕಾರ್ಯದರ್ಶಿ, ಕಂದಾಯ ಇಲಾಖೆ (ವಿಪತ್ತು ನಿರ್ವಹಣೆ) ರವರ ಆಪ್ತ ಸಹಾಯಕರು.
24. ಸಮಾವೇಶಕರು, ರಾಜ್ಯಮಟ್ಟದ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿ (SLBC), ಬೆಂಗಳೂರು.
25. ಕಂದಾಯ ಇಲಾಖೆ (ವಿಪತ್ತು ನಿರ್ವಹಣೆ), ಲೆಕ್ಕಪತ್ರ ಶಾಖೆ.
26. ಶಾಖಾ ರಕ್ಷಾ ಕಡತ.

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Data on relief measures extended by banks on account of natural calamities as on 30.9.2020 (Amount in lakhs)

SR. NO.	NAME OF THE BANK	Outstanding Priority Sector Advances as on 30.9.2020		Total Outstanding eligible for reschedulement / restructuring		Amount restructured / rescheduled from 01.07.2020 to 30.9.2020		% of achievement of rescheduled / restructured to eligible for rescheduling / restructuring	
		No. of A/cs	Amt	No. of A/cs	Amt	No. of A/cs	Amt	No. of A/cs	Amt
1	Canara Bank	2171004	5744500	0	0	0	0	#DIV/0!	#DIV/0!
2	State Bank of India	915669	3557785	21	169	21	169	100.00	100.00
3	Union Bank Of India	663255	2593388	0	0	0	0	#DIV/0!	#DIV/0!
4	Bank of Baroda	722344	2213672	0	0	0	0	#DIV/0!	#DIV/0!
5	Bank of India	118463	520329	0	0	0	0	#DIV/0!	#DIV/0!
6	Bank of Maharastra	26925	269563	0	0	0	0	#DIV/0!	#DIV/0!
7	Central Bank of India	46126	143674	0	0	0	0	#DIV/0!	#DIV/0!
8	Indian Bank	77793	509932	13	28	13	28	100.00	100.00
9	Indian Overseas Bank	190544	443158	0	0	0	0	#DIV/0!	#DIV/0!
10	Punjab National Bank	60117	433490	0	0	0	0	#DIV/0!	#DIV/0!
11	Punjab and Synd Bank	1841	22595	0	0	0	0	#DIV/0!	#DIV/0!
12	UCO Bank	38681	103153	0	0	0	0	#DIV/0!	#DIV/0!
13	IDBI Bank	149882	540936	0	0	0	0	#DIV/0!	#DIV/0!
14	Karnataka Bank Ltd	246942	1177662	0	0	0	0	#DIV/0!	#DIV/0!
15	Kotak Mahendra Bank	629461	602909	0	0	0	0	#DIV/0!	#DIV/0!
16	Catholic Syrian Bank Ltd.	15009	23459	0	0	0	0	#DIV/0!	#DIV/0!
17	City Union Bank Ltd	3840	77241	0	0	0	0	#DIV/0!	#DIV/0!
18	Dhanalaxmi Bank Ltd.	5280	61174	0	0	0	0	#DIV/0!	#DIV/0!
19	Federal Bank Ltd.	82181	246424	0	0	0	0	#DIV/0!	#DIV/0!
20	J and K Bank Ltd	1600	42165	0	0	0	0	#DIV/0!	#DIV/0!
21	Karur Vysya Bank Ltd.	16255	71111	0	0	0	0	#DIV/0!	#DIV/0!
22	Lakshmi Vilas Bank Ltd	5275	341756	0	0	0	0	#DIV/0!	#DIV/0!
23	Ratnakar Bank Ltd	252321	150560	0	0	0	0	#DIV/0!	#DIV/0!
24	South Indian Bank Ltd	25054	184208	0	0	0	0	#DIV/0!	#DIV/0!
25	Tamil Nadu Merchantile Bank Ltd.	11335	39784	0	0	0	0	#DIV/0!	#DIV/0!
26	Indusind Bank	48831	220346	0	0	0	0	#DIV/0!	#DIV/0!
27	HDFC Bank Ltd	478611	1326406	0	0	0	0	#DIV/0!	#DIV/0!
28	Axis Bank Ltd	182394	681342	0	0	0	0	#DIV/0!	#DIV/0!
29	ICICI Bank Ltd	155118	1034214	0	0	0	0	#DIV/0!	#DIV/0!
30	YES BANK Ltd.	100538	291807	0	0	0	0	#DIV/0!	#DIV/0!
31	Bandhan Bank	135123	95054	0	0	0	0	#DIV/0!	#DIV/0!
32	DCB Bank Ltd	66999	89224	0	0	0	0	#DIV/0!	#DIV/0!
33	IDFC Bank	302837	175847	0	0	0	0	#DIV/0!	#DIV/0!
34	Karnataka Grameena Bank	1567753	2135986	0	0	0	0	#DIV/0!	#DIV/0!
35	Karnataka Vikas Grameena Bank	609059	1035370	196	318	196	318	100.00	100.00
36	KSCARD Bk.Ltd	261324	175441	0	0	0	0	#DIV/0!	#DIV/0!
37	K.S.Coop Apex Bank ltd	2590058	1688837	0	0	0	0	#DIV/0!	#DIV/0!
38	Indl.Co.Op.Bank ltd.	0	0	0	0	0	0	#DIV/0!	#DIV/0!
39	KSFC	3471	216092	0	0	0	0	#DIV/0!	#DIV/0!
40	Equitas Small Finance Bank	166217	98360	0	0	0	0	#DIV/0!	#DIV/0!
41	Ujjivan Small Finnance	507653	135244	0	0	0	0	#DIV/0!	#DIV/0!
42	Suryoday Small Finance Bank	125880	24849	0	0	0	0	#DIV/0!	#DIV/0!
43	ESAF Small Finance Bank	86099	21816	0	0	0	0	#DIV/0!	#DIV/0!
44	India Post Payments Bank Limited	0	0	0	0	0	0	#DIV/0!	#DIV/0!
45	Airtel Payments Bank	0	0	0	0	0	0	#DIV/0!	#DIV/0!
	Total	13865162	29560863	230	515	230	515	100.00	100.00

1-2521

ANNEXURE - 16A

Annexure – 17A

PROPOSED

STANDARD OPERATING PROCEDURE

FOR

HANDLING OF CYBER FRAUDS BY BANKS IN KARNATAKA

(SUBJECT TO LEGAL VILIDITY OF CIR)

1. Police department to report to the Bank about the details of originating and destination Bank branch in the structured format with full details in the specimen format mentioned below from a dedicated generic mail id.
   - This generic mail id with extension "@nic or @gov.in" should be informed in advance to all banks.
   - All the Banks should provide generic email ID to handle such cases among the Bankers and Police authorities.

Format-

Sl. No	Originating bank		Destination bank	
1	Customer Name * (as recorded in the pass book)		Customer Name as available in the narration of the transaction	
2	Bank Name *		Bank Name *	
3	Branch Name *		Branch Name *	
4	IFSC Code *		IFSC Code *	
5	Account number * or Debit card number (if card related txn)		Account number * in full	
6	Amount involved * (split amount to be given if more than one transaction is to be reported- optional)		Amount involved * (split amount to be given if more than one transaction is to be reported)	
7	Date of transaction * Time of transaction		Date of transaction * Time of transaction	
8	Nature of fraud such as ATM/ IB/ Mobile banking/ Aadhaar based, etc.		Nature/Narration in the transaction	
9	RRN/Unique transaction reference number /IMPS ref no		RRN/Unique transaction reference number /IMPS ref no	

Note - * Mandatory information which is to be reported to Bank

2. All Banks shall make arrangement to have a designated cell working on **24x7 basis** with dedicated staff on call centre model with access to and authority in CBS to debit freeze the account, if needed.

3. The staff at this cell shall check the mail at least once in half an hour and also cross check whether the mail is received from dedicated mail id along with CIR number.

4. On receipt of complaint, Bank should conduct a preliminary check of the transaction history in said account to confirm prima facie, any sign of fraudulent transaction in that account. The officer concerned shall check the correctness of account number, amount received and other information mentioned in the complaint.

    - If the details are found to be correct, account to be kept under debit freeze to the extent of the amount mentioned in the complaint within two hours from the time of receipt of the complaint under information to the police authorities through the same generic mail id from where the mail was received, along with CIR number.
    - If information is incomplete or found to be not tallying with the actual transaction, the same shall be immediately informed to the police department to the same generic mail-id from which CIR was received.
    - Information shall also be sent to the bank where the transaction has originated for freezing the account to avoid further fraudulent transaction. Continuation of this debit freeze can be dealt with as per the instructions of the customer later.

5. Bank shall wait for 48 hours for receipt of documents from the police department supporting the complaint and continue debit freeze if such documents received.

6. If such documents are not received, within 48 hours, the Bank shall revoke the debit freeze under intimation to the police department.

7. Payee Bank should enquire from the recipient account holder (suspected) for genuineness of said disputed credit transaction, and advise them to furnish the details within one working day.

8. **Indemnity letter from victim's to payee bank can be dispensed subject to legal validity of CIR.**

9. Such transaction to be reported by victims' bank to RBI through Central Payment Fraud Information Registry (Payment Fraud Reporting-CPFIR) and CPFIR reference number be shared to counter party Bank.

10. All banks to use unique narration and separate transaction code for debit freezing the account based on Cyber Information Report(CIR).

11. All the concerned Banks has to provide the CCTV footage wherever required on priority basis for the purpose of investigation by the Police Authorities.

12. CBS should be able to provide complete and clear log details of debit freeze transaction for audit purpose.

13. Alert should be triggered by CBS to the destination bank branch in the form of unusual/suspicious transaction report besides pop up message /memo for the recipient account.

-0-0-0-0-

केनरा बैंक CANARA BANK
महा प्रबंधक का सचिवालय, अग्रणी बैंक एवं क्षेत्रीय ग्रामीण बैंक विभाग
प्र. का. अनेक्सी, बंगलूरु - 560 009
25 NOV 2020
GM's Secretariat
Lead Bank & Regional Rural Bank Wing
H. O. Annexe, Bengaluru - 560 009

PROCEEDINGS OF GOVERNMENT OF KARNATAKA

Sub: Constitution of High Level Committee to monitor prevention of Cyber Crime and Financial Frauds –reg.

Read: Meeting held on 10.09.2020 under the Chairmanship of Hon'ble Home Minister, with representatives of Law enforcement agencies, RBI and Banks.

Preamble:

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.

Government has 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.

Hence there is an urgent need to build trust in banking system by public at large, which can be done by ensuring transparency and sound banking practices. The Banks have been urged to set up on priority a 24/7 Cybercrime desk to receive complaints round the clock and not to insist on registration of formal FIR for taking preventive action for blocking of funds.

The banks have been at the forefront of adopting new methods in banking and to provide better customer experience. However, there is steep rise in incidents of cloning debit cards /credit cards leading to fraudulent interstate cash withdrawals. The banks have to ensure stopping of fund flow immediately once the online fraud is reported to the bank/ law enforcing agency. Golden hour is of paramount importance to prevent further loss to the customer.

This highlights 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, there is need of having a mechanism wherein quick action is initiated by banks and law enforcing agencies as and when an incident is reported by the victim.

To understand the issues at large and to synergize the efforts undertaken by different stake holders in mitigating the Cyber Crimes and ensure speedy flow of information between banks, Government and Law enforcing agencies for prevention of such crimes, it is proposed to form a High Level Committee, consisting of the representatives of Banks, Police, RBI and Law Department to monitor the Cyber Crime and Financial Frauds. Further, the actionable points and recommendations that emerged during the discussions have to be examined in detail and implemented.

Hence, the following Order:

Government Order No.HD 86 COD 2020, Bangalore, Dated: 21/10/2020.

Government is pleased to constitute a High Level Committee consisting of the representatives of Law enforcement agencies, RBI, Banks and Home and Law Departments to look into the following:

- Deliberate upon all types of specific cases of cyber crime and financial frauds in recent past, use micro analysis of the collected big data for various cyber crimes and suggest amendments in Legislative frame work.

- Analyse specific requirements of Law Enforcing Agencies, Banks and other Stakeholders and suggest actionable recommendations to take preventive measures in cyber crimes and financial frauds.

..3

The Committee will consist of the following members:

Sl. No.	Designation	
1.	Director General and Inspector General of Police	Chairman
2.	Director General of Police, CID	Member
3.	Secretary (PCAS), Home Department	Member
4.	General Manager, Reserve Bank of India, Fraud Monitoring Department	Member
5.	Chief General Manager, State Bank of India.	Member
6.	General Manager, SLBC	Member
7.	Vice President, Circle Nodal Officer, Axis Bank Limited.	Member
8.	Additional Advocate General, Karnataka	Member
9.	Director of Prosecutions and Government Litigation	Member
10	Joint Secretary, Law and Order, Home Department	Member

The Committee will submit its report within a period of three months.

By Order and in the name of
Governor of Karnataka,

(ROBIN VANARAJ J)
Deputy Secretary to Government
(Crimes, Prisons & Cinema)
Home Department

To:

1. The Director General and Inspector General of Police, Nrupathunga Road, Bangalore.
2. The Inspector General of Police, CID, Carlton Road, Bangalore.
3. General Manager, Reserve Bank of India(Fraud Monitoring department), Nrupathunga Road, Bangalore.
4. The Chief General Manager, State Bank of India.

..4

5. The General Manager, SLBC.
6. The Vice President, Circle Nodal Officer, Axis Bank Limited.
7. The Additional Advocate General, High Court of Karnataka Annex, Bangalore.
8. The Director of Prosecution & Government Litigation, Cauvery Bhavan, Bangalore.
9. The Joint Secretary to Government, Home Department (Law and Order), Vidhana Soudha, Bangalore.

Copy to:

1. PS to Hon'ble Home Minister of Karnataka, Bangalore.
2. PS to Additional Chief Secretary to Govt., Home Department.
3. Sr. Personal Secretary to Secretary to Govt (PCAS), Home Department.

Annexure - 17B

भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
www.rbi.org.in

FIDD.CO.LBS.No.487/ 02.01.012 / 2020-21 November 13, 2020

The Chairmen / Managing Directors & CEOs
SLBC/ UTLBC Convenor Banks

Madam/ Dear Sir,

National Strategy for Financial Inclusion (NSFI):2019-24–Implementation of Milestones

The 'National Strategy for Financial Inclusion (NSFI): 2019-24 sets forth the vision and key objectives of the Financial Inclusion policies in India to help expand and sustain the financial inclusion process. The strategy aims to provide access to formal financial services in an affordable manner, broadening and deepening financial inclusion and promoting financial literacy and consumer protection.

2. In this connection, we advise that the Sub-committee of SLBC/UTLBC on Financial Inclusion should periodically review the issues affecting the progress of the initiatives taken under NSFI: 2019-24 in their respective State/Union Territory.

Yours faithfully,

(Gautam Prasad Borah)
Chief General Manager-In-Charge

वित्तीय समावेशन और विकास विभाग, केन्द्रीय कार्यालय,10 वी मंजिल, केंद्रीय कार्यालय भवन, शहीद भगतसिंह मार्ग,पोस्ट बॉक्स सं. 10014, मुंबई -400001
Financial Inclusion & Development Dept, Central Office,10th Floor, Central Office Building, Shahid Bhagat Singh Marg. P.B.No.10014, Mumbai-1
टेली Tel:022-22601000 फैक्स: 91-22-22621011/22610943/22610948 ई-मेल : cgmincfidd@rbi.org.in

हिंदी आसान है, इसका प्रयोग बढ़ाइए।

"चेतावनी: रिज़र्व बैंकद्वारा मेल-डाक, एसएमएस या फोन कॉल के जरिए किसी की भी व्यक्तिगत जानकारी जैसे बैंक के खाते का ब्यौरा, पासवर्ड आदि नहीं मांगी जाती है। यह धन रखने या देने का प्रस्ताव भी नहीं करता है। ऐसे प्रस्तावों का किसी भी तरीके से जवाब मत दीजिए।"
Caution: RBI never sends mails, SMSs or makes calls asking for personal information like bank account details, passwords, etc. It never keeps or offers funds to anyone. Please do not respond in any manner to such offers.

ಕರ್ನಾಟಕ ರಾಜ್ಯ ಮಟ್ಟದ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿ
कर्नाटक राज्य स्तरीय बैंकर्स समिति
State Level Bankers Committee-Karnataka

ಕನ್ವೀನರ್ ಸಂಯೋಜಕ Convenor
ಕೆನರಾ ಬ್ಯಾಂಕ್ केनरा बैंक 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: 285/SLBC/2020/F-300 Date: 21.11.2020

The Convenor, Sub-Committee of SLBC on Financial Inclusion
General Manager & the Controlling Head
Union Bank of India
Karnataka state

Dear Sir,

Sub: Agenda items for deliberations at SLBC Sub-Committee meeting on Financial Inclusion –
(A) PRAGATI Meeting – Review of Social Security Schemes – PMJJBY & PMSBY
(B) National Strategy for Financial Inclusion (NSFI):2019-24 – Implementation of Milestones

Ref: (A) RBI letter no.FIDD.CO.LBS.No.486/02.01.012/2020-21 dated 13.11.2020
(B) RBI letter no.FIDD.CO.LBS.No.487/02.01.012/2020-21 dated 13.11.2020

With reference to the above, please find attached letters received from Reserve Bank of India, Central Office, Mumbai regarding review of Social Security Schemes (PRAGATI Meeting) and implementation of Milestones under National Strategy for Financial Inclusion (NSFI):2019-24 in the state of Karnataka.

RBI has informed SLBC Convenor to advise Sub-Committee of SLBC on Financial Inclusion as under:

- To deliberate upon the issues/concerns associated with the enrolment of PMJDY customers in the insurance schemes of PMJJBY, PMSBY, NPS and APY and suggest measures to SLBC Karnataka and submit half yearly progress report as per RBI format for the HY ended 30.09.2020 to FIDD,RBI Bengaluru by 15.12.2020 under copy to SLBC Karnataka.

- To periodically review the issues affecting the progress of the initiatives taken under NSFI:2019-24 in the state of Karnataka

We, therefore, request you to deliberate above points as regular agenda items henceforth along with existing agenda points in the SLBC Sub-Committee meeting on Financial Inclusion.

We advise you to invite respective State Government Line Departments such as Labour & Construction Workers Board, Health & Family Welfare Board, Women & Child Development Board, Rural Development & Panchayath Raj Department, etc for participation from the ensuing Sub-Committee Meeting on Financial Inclusion to extend necessary support in identifying & organizing camps to cover eligible persons into Social Security Schemes at Bank Branches.

Yours faithfully,

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

Encl: As above

CC To: The Controlling Heads of All Commercial Banks– for information & necessary action

Annexure - 17C

भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
www.rbi.org.in

FIDD.CO.LBS.No.485 / 02.01.012 / 2020-21 November 13, 2020

The Chairmen/ Managing Directors & CEOs
SLBC/ UTLBC Convenor Banks

Madam/ Dear Sir,

National Strategy for Financial Inclusion (NSFI): 2019-24 – Access to Livelihood and Skill Development

The National Strategy for Financial Inclusion (NSFI): 2019-24, which sets forth the vision and key objectives of the Financial Inclusion policies in India to expand the reach and sustain the efforts through a broad convergence of action involving all the stakeholders in the financial sector, has envisaged 'Access to Livelihood and Skill Development' as one of the Strategic Objectives/ Pillars of NSFI and suggested the following Action Plan and Milestones to achieve the said objective.

a) All the relevant details pertaining to the ongoing skill development and livelihood generation programmes through RSETIs, NRLM, NULM, PMKVY shall be made available to the new entrants at the time of account opening. The details of the account holders including unemployed youth, and women who are willing to undergo skill development and be a part of the livelihood programme may be shared to the concerned skill development centres/ livelihood mission and vice versa.

b) Keeping in view the importance of handholding for the newly financially included SHGs/ Micro entrepreneurs, a framework for a focused approach ensuring convergence of efforts from civil society/ banks/ NGOs to increase their awareness on financial literacy, managerial skills, credit and market linkages needs to be developed by National Skill Development Mission.

2. In view of diverse skill development and livelihood generation programmes in different regions, it would be preferable to have a regional mechanism by which relevant information pertaining to these programmes in each region/state is made readily available to public. Further, making the public aware about such programmes also improves the prospective business of the banks as future entrepreneurs. The SLBC/UTLBCs may co-ordinate among the concerned stakeholders and create a suitable mechanism for attainment of the above mentioned milestones under the NSFI.

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 : cgminefidd@rbi.org.in
हिंदी आसान है, इसका प्रयोग बढ़ाइए।

"चेतावनी: रिज़र्व बैंकद्वारा मेल-डाक, एसएमएस या फोन कॉल के जरिए किसी की भी व्यक्तिगत जानकारी जैसे बैंक के खाते का ब्यौरा, पासवर्ड आदि नहीं मांगी जाती है। यह धन रखने या देने का प्रस्ताव भी नहीं करता है। ऐसे प्रस्तावों का किसी भी तरीके से जवाब मत दीजिए।"
Caution: RBI never sends mails, SMSs or makes calls asking for personal information like bank account details, passwords, etc. It never keeps or offers funds to anyone. Please do not respond in any manner to such offers.

3. Further, the SLBC/ UTLBC Convenor banks are advised to submit the progress on half yearly basis (March and September) within one month from the end of the respective half year to the concerned Regional Offices/Sub-Offices of RBI in the prescribed format (enclosed). However, the status of progress as on September 30, 2020 may be submitted to the Regional Offices/Sub-Offices of RBI by December 15, 2020.

Yours faithfully,

(Gautam Prasad Borah)
Chief General Manager-In-Charge

Enclosures: As above

Access to Livlihood and Skill Development	
Action plan and milestones a) All the relevant details pertaining to the ongoing skill development and livelihood generation programmes through RSETIs, NRLM, NULM, PMKVY shall be made available to the new entrants at the time of account opening. The details of the account holders including unemployed youth, and women who are willing to undergo skill development and be a part of the livelihood programme may be shared to the concerned skill development centres/ livelihood mission and vice versa. b) Keeping in view the importance of handholding for the newly financially included SHGs/ Micro entrepreneurs, a framework for a focused approach ensuring convergence of efforts from civil society/ banks/ NGOs to increase their awareness on financial literacy, managerial skills, credit and market linkages needs to be developed by National Skill Development Mission.	

Format for reporting on the mechanism for interlinakge between Skill Development Programmes and Banking Infrastructure at Regional level

Reporting half year

Name of the State/UT

Sr. No.	State	Name of the initiative	Brief of the initiative (Genesis, Objective and action plan)	Stakeholders involved	Number of Beneficiaries		Remarks
					Male	Female	

Annexure - 17 D

ಕರ್ನಾಟಕ ರಾಜ್ಯ ಮಟ್ಟದ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿ
ಕರ್ನಾಟಕ ರಾಜ್ಯ ಸ್ತರೀಯ ಬೆಂಕರ್ಸ ಸಮಿತಿ
State Level Bankers Committee-Karnataka

ಕನ್ವೀನರ್ ಸಂಯೋಜಕ Convenor
ಕೆನರಾ ಬ್ಯಾಂಕ್ ಕೆನರಾ ಬೆಂಕ Canara Bank
Lead the Future Syndicate

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: 286/SLBC/2020/F-300 Date: 23.11.2020

1. The Controlling Head 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: National Strategy for Financial Inclusion (NSFI):2019-24 - Access to Livelihood and Skill Development

Ref: RBI letter no.FIDD.CO.LBS.No.485/02.01.012/2020-21 dated 13.11.2020

With reference to the above, please find attached letter received from Reserve Bank of India, Central Office, Mumbai regarding National Strategy for Financial Inclusion (NSFI):2019-24 – Access to Livelihood and Skill Development in the state of Karnataka.

RBI has suggested the following action plan and milestones to achieve the objective as under:

a) All the relevant details pertaining to the ongoing skill development and livelihood generation programmes through RSETIs, NRLM, NULM, PMKVY shall be made available to the new entrants at the time of account opening. The details of the account holders including unemployed youth and women who are willing to undergo skill development and be a part of the livelihood programme may be shared to the concerned skill development centres / livelihood mission and vice versa.

Suggestion from SLBC:

i. To provide the list of eligible persons among existing customers to concerned skill development centres / livelihood mission.
ii. An option to new entrants to be provided as a part of account opening form in order to get the willingness.
iii. Details of existing customers & new customers shall be sent to respective Controlling Office / Regional Office of the Bank by branches and they shall in turn submit the list to nearby skill development centres / livelihood mission through concerned LDM.

(Branch –>Controlling Office/Regional Office–>LDM–>Skill Development Centres / livelihood mission)

b) Keeping in view the importance of handholding for the newly financially included SHGs/Micro entrepreneurs, a framework for a focused approach ensuring conveyance of efforts from civil society / banks / NGOs to increase their awareness on financial literacy, managerial skills, credit and market linkages needs to be developed by National Skill Development Mission.

Suggestion from SLBC:

i. Regional offices of Banks to collect the list of eligible SHGs/Micro entrepreneurs from branches and share them to Skill Development Centres / livelihood mission through LDM.

(Branch –>Controlling Office/Regional Office–>LDM–>Skill Development Centres / livelihood mission)

ii. Nodal agency / National Skill Development Mission to coordinate with all skill development centres / livelihood mission..

c) Further, in view of diverse skill development and livelihood generation programmes in different regions, skill development centres / livelihood mission preferably to have a regional mechanism by which relevant information pertaining to these programmes in the state is made readily available to the public.

Suggestion from SLBC:

i. To provide relevant information of programmes scheduled at respective RSETIS/RUDSETIs to public in advance by sharing the details in Bank's website. Further SLBC also to support Banks by sharing programme details in the website.

ii. Sponsor Banks of Skill Development Centres to submit the schedule/ list of all programmes at Skill Development Centres / livelihood mission in the district and submit the copy to respective LDM office.

iii. Lead District Bank Offices to publish the list / schedule of all programmes in the district websites as well as at FLCs.

We advise you to create a suitable mechanism for attainment of the above mentioned milestones under the NSFI : 2019-24.

Half yearly Progress report to be submitted by Banks having Skill Development Centres to SLBC (within 20 days from HY end):

Sl No.	State	Name of the initiative	Brief of the initiative (Genesis, objective and action plan)	Stakeholders involved	No. of beneficiaries		Remarks
					Male	Female	

We request you to henceforth submit the status of progress half yearly to SLBC in the above RBI format and **arrange to send the requested data for 30.09.2020 to SLBC positively by 10.12.2020 for timely submission to RBI by SLBC.**

Yours faithfully,

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

Encl: As above

CC To: 1. The National / State Director for RSETIs – for information & necessary action

2. The Lead District Managers of Karnataka – for information & necessary action

3. The Executive Director, KFRC, Bagalkot – for information & necessary action

4. The General Manager, FIDD, RBI, Bengaluru – for information

ರಾಜ್ಯಮಟ್ಟದ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿ, ಕರ್ನಾಟಕ
(ಆರ್.ಬಿ.ಐ ಅಗ್ರಗಣ್ಯ 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 ಸಂयोजक Convenor
ಕೆನರಾ ಬ್ಯಾಂಕ್ केनरा बैंक Canara Bank
Canara Retail Syndicate

Ref: 293/SLBC/2020/F-668 Annexure - 17E Date: 30.11.2020

The Chief Secretary
Government of Karnataka
Vidhana Soudha
Bengaluru

Sir,

Sub: Pradhan Mantri Adarsh Gram Yojana (PMAGY)

Ref: DFS letter no.F.No.6/02/2020-FI (C-300448002) dated 26.11.2020

With reference to the above, please find attached letter received from MoF, DFS, GOI regarding implementation of Pradhan Mantri Adarsh Gram Yojana (PMAGY) scheme for comprehensive development through convergence with the other schemes of the Centre and States to achieve saturation in the villages Identified by the D/o Social Justice & Empowerment (DoSJ&E).

The following three schemes of DFS have been identified by the D/o Social Justice & Empowerment (DoSJ&E) for implementation in convergence of Pradhan Mantri Adarsh Gram Yojana (PMAGY).

- Pradhan Mantri Jan Dhan Yojana (PMJDY)
- Pradhan Mantri Suraksha Bima Yojana (PMSBY)
- Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)

We herewith attach the list containing **1315** number of villages identified by D/o Social Justice & Empowerment (DoSJ&E) where implementation of above 3 schemes of DFS in convergence of PMAGY in the 28 districts of Karnataka excluding Dakshina Kannada & Udupi districts.

We, therefore, request you to advise the respective District Administration / District Commissioners & line departments to extend necessary cooperation for organizing camps to cover eligible persons at Bank branches under above 3 schemes of DFS and for effective implementation in convergence of Pradhan Mantri Adarsh Gram Yojana (PMAGY) in identified districts covering **1315** number of villages in Karnataka state.

Yours faithfully,

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

Encl: As above

CC To: 1. The ACS & DC, Government of Karnataka, Vidhana Soudha, Bengaluru – for information & necessary action.
2. The Lead District Managers of Karnataka State excluding Dakshina Kannada & Udupi districts – for information & necessary action

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,
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

F.No.6/02/2020-FI (C-300448002)

Government of India

Ministry of Finance

Department of Financial Services

(FI Section)

3rd floor, Jeevan Deep Building, Sansad Marg,

New Delhi – 110001

Dated: 26th November,2020

To,

All State Level Bankers Committees (SLBCs).

All Union Territory Level Bankers' Co mmittee (UTLBC)

Subject: Pradhan Mantri Adarsh Gram Yojana (PMAGY)- reg.

Ministry of Social Justice & Empowerment (MoSJ&E) has been implementing the scheme of Pradhan Mantri Adarsh Gram Yojana (PMAGY) for comprehensive development through convergence with the other schemes of the Centre and States to achieve saturation in the villages.

2. The following three schemes of Department of Financial Services (DFS) have been identified by the D/o Social Justice & Empowerment (DoSJ&E) for implementation in convergence of Pradhan Mantri Adarsh Gram Yojana (PMAGY):-

- Pradhan Mantri Jan Dhan Yojana (PMJDY)
- Pradhan Mantri Suraksha Bima Yojana (PMSBY) ; and
- Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)

3. D/o Social Justice & Empowerment (DoSJ&E) has forwarded State wise list of villages where the implementation of the above 3 schemes of Department of Financial Services (DFS) in convergence of PMAGY has to be done. The said list is enclosed as attachment.

4. You are requested to coordinate with State Government to ensure implementation of these schemes in convergence with PMAGY in the villages referred above thereby ensuing fulfilment of the deliverables under the Pradhan Mantri Adrash Gram Yojana (PMAGY).

Encl: as above

Yours faithfully,

(Surinder Kumar)
Under Secretary(FI)
Tel: 011-23065808
23748771
Email: usfi-dfs@nic.in

Copy to:- (i). MD & CEOs of all Public Sector Banks
(ii) MD & CEO, IDBI

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List of 1315 villages identified for implementation of PMAGY scheme

Sl No	Row Labels	Count of Village Code	Sum of Total Popln.
1	BAGALKOT	22	35825
2	BALLARI	40	100839
3	BELAGAVI	21	21917
4	BENGALURU RURAL	42	30790
5	BENGALURU URBAN	26	31065
6	BIDAR	30	53608
7	CHAMARAJANAGAR	35	65385
8	CHIKBALLAPUR	62	51793
9	CHIKKAMAGALURU	49	54456
10	CHITRADURGA	82	95085
11	DAVANGERE	85	108199
12	DHARWAD	4	4303
13	GADAG	31	46348
14	HASSAN	87	70488
15	HAVERI	51	58236
16	KALABURAGI	87	160445
17	KODAGU	3	2453
18	KOLAR	127	108269
19	KOPPAL	21	33254
20	MANDYA	25	24896
21	MYSURU	77	92869
22	RAICHUR	30	51352
23	RAMANAGARA	35	36273
24	SHIVAMOGGA	70	84354
25	TUMAKURU	66	67905
26	UTTAR KANNAD	7	7163
27	VIJAYAPURA	55	102628
28	YADGIR	45	68442
	Grand Total	**1315**	**1668640**

ಕರ್ನಾಟಕ ರಾಜ್ಯ ಮಟ್ಟದ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿ
कर्नाटक राज्य स्तरीय बैंकर्स समिति
State Level Bankers Committee-Karnataka

ಕನ್ವೀನರ್ ಸಂಯೋಜಕ Convenor
ಕೆನರಾ ಬ್ಯಾಂಕ್ ಕೆನರಾ ಬೆಂಕ Canara Bank
Leader in Inclusive Syndicate

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: 292/SLBC/2020/F-668 **Date: 30.11.2020**

The Convenor, Sub-Committee of SLBC on Financial Inclusion
General Manager & the Controlling Head
Union Bank of India
Karnataka state

Dear Sir,

Sub: Agenda item for deliberations at SLBC Sub-Committee meeting on Financial Inclusion – Pradhan Mantri Adarsh Gram Yojana (PMAGY)

Ref: DFS letter no.F.No.6/02/2020-FI (C-300448002) dated 26.11.2020

With reference to the above, please find attached letter received from MoF, DFS, GOI regarding implementation of Pradhan Mantri Adarsh Gram Yojana (PMAGY) scheme for comprehensive development through convergence with the other schemes of the Centre and States to achieve saturation in the villages Identified by the D/o Social Justice & Empowerment (DoSJ&E).

The following three schemes of DFS have been identified by the D/o Social Justice & Empowerment (DoSJ&E) for implementation in convergence of Pradhan Mantri Adarsh Gram Yojana (PMAGY);

- Pradhan Mantri Jan Dhan Yojana (PMJDY)
- Pradhan Mantri Suraksha Bima Yojana (PMSBY)
- Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)

We herewith attached the list containing **1315** number of villages identified by D/o Social Justice & Empowerment (DoSJ&E) where implementation of above 3 schemes of DFS in convergence of PMAGY in the 28 districts of Karnataka excluding Dakshina Kannada & Udupi.

We, therefore, request you to deliberate above points as regular agenda items henceforth along with existing agenda points in the SLBC Sub-Committee meeting on Financial Inclusion.

We advise you to coordinate with respective State Government Line Departments such as Labour & Construction Workers Board, Health & Family Welfare Board, Women & Child Development Board, Rural Development & Panchayath Raj Department, etc & seek necessary support for effective implementation in convergence of Pradhan Mantri Adarsh Gram Yojana (PMAGY) at Bank Branches covering **1315** total number of villages identified at 28 districts of Karnataka.

Yours faithfully,

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

Encl: As above

CC To: The Controlling Heads of All Commercial Banks– for Information & necessary action

5. For further clarifications and way forward on implementation, your concerned officials may get in touch with whose nodal officers Shri C Ramesh Rao (GM/NSFDC, email: gm1nsfdc@gmail.com, Mob No:9818819992) and Ms. Anupama Sood (GM/NBCFDC, email: gmp@nbcfdc@gov.in or nbcfdcproject@gmail.com, Mob No: 9968303803) will be most happy to provide clarity on all queries.

Yours sincerely,

(K. Narayan)
CMD, NSFDC & MD NBCFDC

Copy to:- JS (SCD-A) & (BC), MoSJE – For kind information please.

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Annexure-19A

RSETI Agenda for discussion in SLBC meeting to be scheduled during December 2020

Performance of RSETIs in Karnataka as of November 2020 (FY-2020-21)									
Sl. No.	RSETI Name	Targets		Achievements		% Ach	BPL Trained	Settled	Credit linked
		Prog	Candidate	Prog	Candidate				
1	2	3	4	5	6	7	8	9	10
1	CANB Chikkaballapur	26	750	3	89	12	89	0	0
2	CANB Davanagere	30	750	5	128	17	102	36	2
3	CANB Haliyal	35	875	7	174	20	150	0	0
4	CANB Harohalli	30	750	7	177	24	171	0	0
5	CANB Hassan	29	750	5	128	17	124	4	0
6	CANB Kolar	27	750	6	201	27	174	4	4
7	CANB Ramanagar	26	750	3	80	11	76	0	0
8	CANB Shimoga	30	750	4	121	16	110	0	0
9	CANB Sonnahallipur	24	680	5	136	20	127	1	0
10	CORPB Chikmagalur	28	750	3	67	9	66	4	1
11	CORPB Kodagu	27	753	3	73	10	63	20	14
12	KMB Bagalkot	28	850	5	124	15	119	0	0
13	RUDSETI Bengaluru	27	750	4	71	9	63	2	0
14	RUDSETI Brahmavar	28	750	3	71	9	71	0	0
15	RUDSETI Chitradurga	28	825	7	167	20	167	0	0
16	RUDSETI Dharwad	30	825	6	158	19	157	13	0
17	RUDSETI Mysore	29	775	5	115	15	105	9	0
18	RUDSETI Ujre	27	750	2	39	5	39	0	0
19	RUDSETI Vijayapur	28	750	4	71	9	70	0	0
20	SBI Chamarajanagar	28	750	0	0	0	0	0	0
21	SBI Gadag	28	850	5	109	13	106	9	0
22	SBI Gulbarga	30	750	3	38	5	38	0	0
23	SBI Koppal	28	850	7	155	18	153	38	1
24	SBI Raichur	30	850	3	79	9	79	0	0
25	SBI Tumkur	30	800	3	54	7	53	0	0
26	SBI Yadgir	24	600	3	48	8	48	10	0
27	DCC Bank Bidar	29	870	10	277	32	243	0	0
28	CANB Belgaum	30	800	1	25	3	25	0	0
29	CANB Bellary	30	800	7	197	25	197	5	5
30	CANB Manipal	25	750	9	239	32	194	0	0
31	CANB Kumta	28	750	2	39	5	36	0	0
32	VB Haveri	25	700	5	96	14	87	0	0
33	VB Mandya	25	750	8	270	36	243	0	0
	Z Total	927	25453	153	3816	15	3545	155	27

Performance of RSETIs in Karnataka (Year wise)

SN	Particulars	2017-18	2018-19	2019-20	2020-21
1	No. of Training Programmes Conducted	1035	1014	959	153
2.	No. of. Persons Trained	27575	26041	24676	3816
3.	No. of persons secured employment / self-employment	15029	20434	10267	155
4.	No. of. trained persons credit linked	7528	9764	4482	27

Rural Self Employment Training Institutes (RSETIs) Cumulative since 2011

Sl. No.	Particulars	As on 31-03-2018	As on 31-03-2019	As on 31-03-2020	As on 30-11-2020
1	No. of Training Programmes Conducted	8288	9302	10261	10528
2.	No. of. Persons Trained	245523	271564	296240	302957
3.	No. of persons secured employment / self-employment	168519	189129	209396	214667
4.	No. of. trained persons credit linked	111592	122046	126528	133539

Reimbursement of Pending BPL claims of training expenditures (Rs.19.90 Crore)

As per the MOU between MORD and National Centre for Excellence of RSETIs (NACER), MORD is reimbursing the training expenditures of rural poor candidates and concerned sponsor Banks bear the expenditures of other than rural poor candidates. As per the manual of Standard Operating Procedures of MORD, the claim of training expenditures in respect of rural poor candidates are submitted by the individual RSETIs/RUDSETIs on half yearly basis to the controlling Offices / Nodal Officer of respective Banks, under copy to the CEO of concerned Zilla Panchayat who in turn will submit to Mission Director SRLM for onward submission to MORD.

On receipt of the funds from MORD, SRLM will reimburse the amount to concerned nodal Offices of sponsor Banks for distribution to their respective RSETIs. **In Karnataka, SRLM has been disbursing to Zilla Panchayats for further release to RSETIs. It is observed that there is inordinate delay in release of funds from ZPs to RSETIs which is a matter of serious concern.**

The claims submitted by RSETIs are not being processed by ZPs. The matter was taken up in SLSCR of each quarter under the chairmanship of Secretary Skill Development Department and Mission Director SRLM was requested to give directions to ZP for processing of claims and submit the details of eligible claim amount reimbursable to RSETIs so that both SRLM and NACER can take up the issue with MORD for release of funds. But this is not happening as the directions are not sent to ZPs to process the claims immediately and hence the claims are remaining pending for long time.

Hence it is once again requested to issue directions from SLBC for processing of claims by ZPs immediately and submit to SRLM and concerned RSETIs and Nodal banks under copy to NACER and SDR, the details of eligible amount of claim payable to RSETIs. SRLM is also requested to take up the matter with MORD for early release of funds for clearing all the pending amount. The pending amount as at the half year ending September 2020 and including the amount reimbursed by ZPs till November 2020 was to an extant of Rs.19.90 crores.

Individual RSETI wise details of claims pending as on 30-11-2020 are as follows.

Annexure-19B

NRLM BPL Claims of RSETIs in Karnataka upto 30-11-2020					
SN	Name of the RSETI	No. of BPL candidates	Claimed	Received	Pending
1	CANB Chikkaballapur	3902	15733518	11866761	3866757
2	CANB Davanagere	1244	5931316	3759476	2171840
3	CANB Haliyal	4510	27336913	12954243	14382670
4	CANB Harohalli	4659	12769040	7873000	4896040
5	CANB Hassan	2615	8949712	4753200	4196512
6	CANB Kolar	2554	8410470	3939800	4470670
7	CANB Ramanagar	2648	5904800	4405200	1499600
8	CANB Shimoga	2520	8972312	5774440	3197872
9	CANB Sonnahallipur	2221	6485776	820200	5665576
10	UBIB Chikmagalur	1122	9456934	1070400	8386534
11	UBIB Kodagu	2026	11640625	448000	11192625
12	KMB Bagalkot	1208	7419236	3354688	4064548
13	RUDSETI Bengaluru	1506	5196975	3089189	2107786
14	RUDSETI Brahmavar	2783	11742000	4422200	7319800
15	RUDSETI Chitradurga	2446	16248784	10929000	5319784
16	RUDSETI Dharwad	1906	16882065	8526022	8356043
17	RUDSETI Mysore	1936	20491238	10662518	9828720
18	RUDSETI Ujre	1877	9315069	9188600	126469
19	RUDSETI Vijayapur	2872	15645944	7004168	8641776
20	SBI Chamarajanagar	141	450000	450000	0
21	SBI Gadag	1456	8686438	3487586	5198852
22	SBI Gulbarga	1309	6670793	1387090	5283703
23	SBI Koppal	1908	15524535	6591416	8933119
24	SBI Raichur	2246	12777254	6659600	6117654
25	SBI Tumkur	2231	14363773	3748800	10614973
26	SBI Yadgir	553	3551789	0	3551789
27	DCCB Bidar	909	8013880	1929200	6084680
28	CANB Belgaum	2854	13059200	7312000	5747200
29	CANB Bellary	1889	7463616	1793600	5670016
30	CANB Manipal	1962	7949173	1964200	5984973
31	CANB Kumta	2180	18180516	8690505	9490011
32	BOB Haveri	2509	14805674	3398000	11407674
33	BOB Mandya	2881	11165455	5901126	5264329
	TOTAL	71583	367194823	168154228	199040595
BANK WISE NRLM BPL CLAIMS - Karnataka - 30-11-2020					
1	Canara Bank Total	35758	147146362	75906625	71239737
2	Union Bank Total	3148	21097559	1518400	19579159
3	Kotak M Bank Total	1208	7419236	3354688	4064548
4	RUDSETI Total	15326	95522075.2	53821697	41700378
5	SBI Total	9844	62024582.2	22324492	39700090
6	DCCB Bidar Total	909	8013880	1929200	6084680
8	BOB (VB) Total	5390	25971129	9299126	16672003
	All Banks Total	71583	367194823	168154228	199040595

NRLM-BPL Claims (Year wise) - Position as on 30-11-2020					
1	2011-12	674	3479230	3479230	0
2	2012-13	3009	12117978	11496378	621600
3	2013-14	8841	26406710	26406710	0
4	2014-15	8445	27688550	26989550	699000
5	2015-16	7710	26485100	23848700	2636400
6	2016-17	7843	30719045	22953645	7765400
7	2017-18	8688	48561469	30004760	18556709
8	2018-19	12133	89412079.2	19705455	69706624
9	2019-20	12840	93441955.2	3269800	90172155
10	2020-21	1400	8882707	0	8882707
	Total	71583	367194823	168154228	199040595

Annexure - 20

KARNATAKA VIKAS GRAMEENA BANK
HEAD OFFICE: DHARWAD – 580 008
ADVANCES DIVISION

Ref: 270/KVGB/HO/ADV/BBI/GCC/2020-21 Date: 01.12.2020

To,
The Director (Bhoomi & UPOR)
Bhoomi Monitoring Cell,
SSLR Building, K.R. Circle,
Bangalore - 560001

Dear Sir,

Sub: Regarding difficulty faced by our Adahalli branch of Chikodi region in creation of charge over the property in Bhoomi Bank Integration.
Ref: Our Chikodi RO Letter No.154/ROC/ADV/HO/ADAHALLI/2020 dated 24.11.2020

With reference to the above, we wish to submit a problem faced by our Adahalli branch of Chikodi Region in creating bank charge over the property. As per norms branch has been creating charge in Bhoomi portal at branch level itself. It is reported that, even after following all the procedure for creating Charge over the property, it is not reflecting in Record of Rights (RoR). The branch has received the acknowledgment copies of the charge created properties through Bhoomi portal.

In this regard we request you to take up the matter with concerned department so that our bank's charge is reflected in RTC. Copy of Branch, RO and Acknowledgement copy is enclosed herewith. Please do the needful at earliest.

Thanking you.

Yours faithfully,
For KARNATAKA VIKAS GRAMEENA BANK

(Chandrashekar Dandoro)
General Manager
GENERAL MANAGER

CC: The Convener and General Manager, State Level Bankers Committee, Canara Bank, Gandhinagar, Bengaluru-560009

Annexure-22A

Canara Bank

DRAFT

SLBC CELL
AGRICULTURE FINANCE & PRIORITY SECTOR SECTION
CIRCLE OFFICE: BENGALURU

MINUTES OF THE SLBC SUB COMMITTEE MEETING ON SHG BANK LINKAGE FOR SEPTEMBER '2020 HELD ON 1ST DECEMBER 2020 THROUGH VIDEO CONFERENCE.

The SLBC Sub Committee Meeting On SHG Bank Linkage For SEPTEMBER '2020 Held On 1st DECEMBER 2020 THROUGH VIDEO CONFERENCE .

Dr. S.Selva Kumar, IAS Chairman of the subcommittee & 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, officials from RBI, 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 16.09.2020 were already circulated to all the members and as no suggestions for amendments were received and hence the house confirmed the minutes.

Agenda 2. Review of Performance of State under SHG Bank Linkage vis-à-vis Target during 2020-21 as at 30.09.2020.

The Convener informed the house that state has achieved 44.45% under Disbursements and 100% under Outstanding as on 30.09.2020 against the target fixed for the FY 2020-21.

(Action: KSRLPS/Banks/Lead Banks)

Agenda 3.Bank wise Performance during 2020-21 vis-à-vis Target as on 30.09.2020 under Disbursements.

The Convener informed the house about the Bank-wise performance under disbursements as on 30.09.2020 for FY 2020-21 and further informed that PSBs have achieved 39.54%, RRBs 96.57%, Private Sector Banks disbursed 33.53%, APEX banks achieved 92.12% under disbursement and overall achievement is 44.45%.

Further, Convener informed that SBI stands top (85.75%) under disbursement followed by Bank of India (82.63%) and least performance by Punjab National Bank.

RBI has advised the convener to add bank wise previous quarter performance to analyze the performance growth over previous quarter and also advised the least performing banks to improve their performance under disbursement in the ensuing quarter.

(Action: KSRLPS/Banks/Lead Banks)

Agenda 4. Bank wise Performance during 2020-21 vis-à-vis Target as on 30.09.2020 under Outstanding.

The Convener informed the house about the Bank–wise performance under Outstanding Balance target achievement as on 30.09.2020 and informed that overall PSBs have achieved 100%, Overall RRBs have achieved 82.72%, overall Private Sector Banks achieved 100% and APEX bank achieved 100% under Outstanding

RBI has advised low performing banks to improve their performance in the ensuing quarter.

(Action: KSRLPS/Banks/Lead Banks)

Agenda 5. District wise Performance during 2020-21 vis-à-vis Target as on 30.09.2020 under Disbursements.

The Convener has informed the house about the District–wise performance under disbursements as on 30.09.2020 under FY 2020-21 and informed the house that districts like Chikkaballapur, Dakshina Kannada, Davanagere, Uttara Kannada and Yadgir tops the list with 100% achievement under disbursement and least performance is Chitradurga district with 5.57% achievement.

RBI has advised the convener to write letters to LDM of least performing districts to improve their performance and also RBI has informed the convener to advise RSETI Bijapur and Raichur to conduct the camps and create awareness among the SHGs about financial literacy.

(Action: concerned Lead Banks &KSRLPS)

Agenda 6. District wise Performance during 2020-21 vis-à-vis Target as on 30.09.2020 under Outstanding.

The Convener informed the house about the District–wise performance under outstanding as on 30.09.2020 under FY 2020-21.

The Chairman advised the convenor to instruct the low performing Lead banks to improve their performance before next quarter. The districts are Bengaluru Rural, Shimogga, Chikmagalur, Kodagu and Udupi.

(Action: Concerned Lead Banks, Banks &KSRLPS)

Agenda 7. NPA Status under SHG Loans as on 30.09.2020.

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, UCO Bank and Bank of India.. The state wise consolidated NPA status under SHGs is 2.42%.

= (Action: KSRLPS & Banks)

Agenda 8. Bank wise Undrawn Portion under CC limits of SHGs as on 30.09.2020.

The Convener informed the house about 61.41% 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 9. District wise Undrawn Portion under CC limits of SHGs as on 30.09.2020.

The Convener informed the house about undrawn portion available under CC limits of SHGs District wise and requested all 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.

(Action: Banks, All lead Banks,KSRLPS)

Agenda 10: Average Loan size per SHG Bank wise & District wise.

The Convener informed the house about the Average Loan size per SHG of PSBs is Rs 1.22 lakhs,private sector banks is Rs 3.89 lakhs per SHG and RRBs is Rs. 1.26 lakhs per SHG.

RBI has advised all banks to increase average loan size.

(Action: Banks,All lead Banks,KSRLPS)

Agenda 11: NULM-Target v/s Achievement as on 30.09.2020 for 2020-21.

The convener has informed the house about the performance of NULM ie SEP I, SEP G and SHG credit linkage.

The RBI has advised the convenor to provide bank wise target and performance to review the performance of the banks in the ensuing quarter.

The Mission Director has informed the house that Bank wise data will be made available in the next quarter.

Agenda 12: E Shakti For Digitilization of SHGs.

The Convener informed the house about the progress under E Shakti in Karnataka State.

The NABARD has explained about E Shakti that it is a digital initiative of micro credit and innovations department of NABARD which aims at digitization of all the SHG accounts to bring SHG members under the fold of Financial Inclusion. Further NABARD has informed that in the Karnataka state 29 districts have been included except Bengaluru. In Phase I to III 5 districts included under E shakti pilot project.

Agenda 13: Any other matter with the permission of the Chair

Recent RBI Circular of DAY- NRLM has been discussed.

With this, the Meeting ended with a vote of thanks

(Sri. J A Lewis)	(Sri. Selva Kumar, IAS)
Assistant General Manager Canara Bank Circle office, Bengaluru Convener of the SLBC Sub Committee	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	Shri. Puttuswamy	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	DWCD	Sri.Karakurappa	APO
14	Canara Bank	Shri Abhishek R H	Officer

Annexure- 22B

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.03/2020-21/SDR/NACER/SLBC/SLSCR Date: 21-11-2020

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 19.11.2020

The meeting of State Level Steering Committee on RSETIs (SLSCR) was held on **19.11.2020 at 3.00 pm, through zoom video conferencing.**

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), Nodal officers of sponsor Banks and Directors of RSETIs.

We are appending here with the Minutes of the meeting of State Level Steering Committee on RSETIs (SLSCR) held on 19.11.2020 for your perusal and suggestions 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.03/2020-21/SDR/NACER/SLBC/SLSCR Date: 21-11-2020

Minutes of meeting of State Level Steering Committee on RSETIs held on 19.11.2020

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), Nodal officers of sponsor Banks and Directors of RSETIs.

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 16-09-2020

The house approved the minutes of previous meeting held on 16-09-2020 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. Bipul Chandra Saha, National Director, NACER observed that despite the matter of pending claims are discussed in District level DLRAC meetings chaired by CEO of ZPs, State level SLSCR meetings chaired by the Secretary and State level SLBC meetings chaired by the Chief Secretary, the claims continue to remain pending for long time. The Mission Director had communicated the ZPs vide letter dt.28-10-2020 the minutes of VC meeting held on 21-09-2020 and directed them to take immediate steps for settlement of all pending claims immediately. However, all the ZPs have not completed the processing of claims and the claim papers remain unattended at ZPs for many years. Hence the Mission Director was requested once again to issue directions to ZPs to process all the pending claims immediately and report the year wise claim wise eligible claim amount payable to each RSETI under copy to SRLM, NACER, SDR and the Director of concerned RSETI.

Mr. Ramakrishna Mane, SDR referring to the MORD letter dt.30.04.2020 apprised the house once again 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.

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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 agreed to advise once again 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 under copy to the nodal office of the Bank, SDR and NACER.

3. **Circulation by SRLM to Zilla Panchayats, the Guidelines of MORD / NAR / State Govt and directions of SRLM on RSETI matters under copy to NACER, SDR and sponsor Banks.**

Mr. Ramakrishna Mane, SDR reiterated the need for circulation of circulars/ guidelines of MORD/NAR/NACER on RSETI Matters to the concerned officers of Zilla Panchayats. The NACER, SDR and Sponsor Banks will not come to know about the directions given by MD SRLM to ZPs unless a copy is marked to them. Hence SDR once again requested that the copies of directions/instructions given to ZP may be marked to NACER, SDR and sponsor Banks.

4. **Status of Reimbursement of training cost to RSETIs:** The SDR furnished RSETI wise details of pending claims as at 19-11-2020 as follows.

SN	Name of the RSETI	No. of BPL candidates	Claimed	Received	Pending
1	CANB Chikkaballapur	3902	15733518	11866761	3866757
2	CANB Davanagere	1244	5931316	3759476	2171840
3	CANB Haliyal	4510	27336913	12954243	14382670
4	CANB Harohalli	4659	12769040	7873000	4896040
5	CANB Hassan	2615	8949712	4753200	4196512
6	CANB Kolar	2554	8410470	3939800	4470670
7	CANB Ramanagara	2648	5904800	4405200	1499600
8	CANB Shimoga	2520	8972312	5774440	3197872
9	CANB Sonnahallipur	2221	6485776	820200	5665576
10	CANB Belgaum	2854	13059200	7312000	5747200
11	CANB Bellary	1889	7463616	1793600	5670016
12	CANB Manipal	1962	7949173	1964200	5984973
13	CANB Kumta	2180	18180516	8690505	9490011
14	RUDSETI Bengaluru	1506	5196975	3089189	2107786
15	RUDSETI Brahmavar	2783	11742000	4422200	7319800
16	RUDSETI Chitradurga	2446	16248784	10929000	5319784
17	RUDSETI Dharwad	1906	16882065	8526022	8356043
18	RUDSETI Mysore	1936	20491238	10662518	9828720
19	RUDSETI Ujire	1877	9315069	2660600	6654469
20	RUDSETI Vijayapura	2872	15645944	7004168	8641776
21	SBI Chamarajanagar	141	450000	450000	0
22	SBI Gadag	1456	8686438	3487586	5198852
23	SBI Gulbarga	1309	6670793	1387090	5283703
24	SBI Koppal	1908	15524535	6591416	8933119
25	SBI Raichur	2246	12777254	6659600	6117654

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26	SBI Tumkur	2231	14363773	3748800	10614973
27	SBI Yadgir	553	3551789	0	3551789
28	UBI Chikkamagaluru	1122	9456934	1070400	8386534
29	UBI Kodagu	2026	11640625	448000	11192625
30	BOB Haveri	2509	14805674	3398000	11407674
31	BOB Mandya	2881	11165455	5901126	5264329
32	KMB Bagalkot	1208	7419236	3354688	4064548
33	DCCB Bidar	909	8013880	1929200	6084680
	Total	71583	367194823	161626228	205568595

Mr. Bipul Chandra Saha, National Director for RSETIs reiterated 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.7.23 crore** within one or two weeks and that the amount released by SRLM will be disbursed to respective RSETI accounts at the earliest.

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. 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. **Further, the restrictions on RSETIs for trainings continued till 21-09-2020**. However, under AAP-2020-21 all the RSETIs together in Karnataka have conducted 153 programmes and totally trained 3816 candidates till 19-11-2020 which is 15% of the target.

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 that all the RSETIs (Except SBI Chamarajanagar) are CNN compliant as per MORD notification No.05/2017 dt.08-11-2017. Director SBI Chamarajanagar was advised to take up immediate steps for compliance of CNN Norms.

SBI Nodal Office has assured to expedite providing required infrastructure to RSETI Chamarajanagar for commencement of trainings and compliance of CNN norms.

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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. It was clarified that RSETIs are owned by the sponsor Banks CEO ZP is the chairman of District Level RSETI Advisory Committee and not the chairman of the RSETI. Standard Operating Procedures Manual for RSETIs Part - I Organisational setup & Governance of RSETIs published by MORD GOI clearly states as follows.

Quote

Rural Self Employment Training Institutes (RSETIs) are established at the district level by the respective Lead Banks across the country. These are Bank led institutions - established, owned, and managed by the Banks. RSETIs are sponsored by the Banks and hence ownership of RSETIs vests with the sponsoring Bank (Refer SOP-I, Chapter 1, item no.2)
Unquote

ii. **RSETI Building Vajarahalli:** In view of objection of authorities of Forest Dept., expansion of RSETI building at Vajarahalli in Ramanagar district was put on hold. 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.

iii. **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.

iv. **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.

v. **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

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and one watchman cum gardener). The chairman of the committee advised sponsor Banks to arrange for providing required number of staffs in all RSETIs.

10. Implementation of the project UNNATI

Mr. Ramakrishna SDR apprised the house on the highlights of Project Unnati as follows.

1. SRLM is the Nodal coordinating agency at the State level for RSETIs
2. **SRLM will forward a list of eligible candidates as per norms to RSETIs**
3. Role of RSETIs is to provide training to MGNREGA workers.
4. **RSETIs will get target under the Scheme from their respective SRLMs**
5. Project UNNATI is for Skilling of MGNREGA Workers.
6. Project period is for 3 years from 2019-20 to 2021-2022
7. MGNREGA households completed 100 days of work during 2018-19 are eligible.
8. One person of age 18-45 year from such households are identified for training.
9. The trainees are identified and sponsored by SRLMs using Kaushal Panjee App.
10. The candidates identified are eligible for a Stipend from SRLM for training period.
11. MORD will reimburse training cost within the AAP budget already sanctioned.
12. Candidate benefitted in any other scheme by central/ State Govt. are not eligible.

MD SRLM informed that the exercise of identification of candidates under Unnati is in progress and will be communicated to RSETIs under copy to NACER, SDR and sponsor Banks. RSETIs were advised to commence the trainings as per guidelines soon after receipt of the list of candidates from SRLM.

11. Implementation of Mission One GP-One BC Sakhi

Mr. Ramakrishna SDR apprised the house on the highlights of Mission One GP-One BC Sakhi as follows.

1. **SRLM to identify the eligible candidates and send the list to RSETIs**
2. Soft copies of documents (Photograph, Aadhaar, ID card/PAN are shared with RSETIs
3. **SRLM will provide District wise and RSETI wise list to SDR**
4. **SRLM will ensure candidates reach RSETI on the day of start of the training**
5. SHG Women of age 18-45 years with 10th pass, holding Aadhaar, conversant with Android mobile phone and not defaulter either to SHG or to Bank have to pass IIBF examination to become BC Sakhi
6. National Academy of RUDSETI (NAR) arranges the training in RSETIs and certification by IIBF
7. MORD monitors and releases the funds through NAR.
8. RSETIs make logistic arrangements & in consultation with NAR fix up date of training.
9. RSETI to arrange sessions by FLC Counsellors, LDM, DDM NABARD, Bank Officers or Managers, retired bankers and other experienced persons.
10. RSETI to arrange for mock tests and giving hands on experience on the computer
11. RSETIs to procure the book **"Inclusive Banking through Business Correspondents "TAXMANN publications-2018 Edition in local language** the cost of which will be a part of training material.
12. RSETIs to upload data in RSETI MIS. MIS ID generated to be used in the Emp ID cell in the IIBF portal. Email ID of RSETI may be used for smooth generation and distribution of Admit Cards, results, Certificates etc
13. Maximum batch size for online exam is 20. Max. 3 batches per exam centre per day.

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12. RSETIs to upload data in RSETI MIS. MIS ID generated to be used in the Emp ID cell in the IIBF portal. Email ID of RSETI may be used for smooth generation and distribution of Admit Cards, results, Certificates etc
13. Maximum batch size for online exam is 20. Max. 3 batches per exam centre per day.
14. Exam fees for all eligible registered candidates will be paid by NAR (only once) to IIBF

12. **Any other issues with permission of the chair:**

1. Revision in AAP targets of RSETIs for 2020-21:

   Mr. Ramakrishna Mane apprised the house that during the first half year of 2020-21 many RSETIs could not commence the trainings due to Covid-19 and hence RSETIs are requesting to revise the AAP targets for 2020-21. RSETIs were informed that the matter will be communicated after receiving the directions from MORD in this regard.

The meeting concluded with vote of thanks.

(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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Annexure - 22C

PROCEEDINGS OF THE 3rd SLBC SUB-COMMITTEE MEETING ON EXPANDING AND DEEPENING OF DIGITAL PAYMENTS ECOSYSTEM-RAICHUR DISTRICT FOR THE QUARTER ENDED SEPTEMBER-2020 HELD ON 06.11.2020 AT 15.00 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.

3rd SLBC Sub-Committee Meeting on Expanding and Deepening of Digital Payments Ecosystem-Raichur District for the quarter ended September-2020 was held on 06.11.2020 at 15.00 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, E Governance Department, Government of Karnataka. He also welcomed the representatives of member Banks.

1. Agenda item No.1: Confirmation of proceedings of the 2nd Sub-Committee meeting held on 05.08.2020.

The proceedings of the meeting held on 05.08.2020 were already circulated and as no suggestions for amendments were received, the Sub Committee confirmed the minutes.

Agenda item No.2: Review of progress reports (Annexure II) and performance of banks.

The RBI expressed displeasure on the low performance of member banks and advised all banks to adhere the timeline fixed in the meeting held with the controlling heads on 08.10.2020, viz.

(i) The Banks having less than 5 branches in Raichur district namely Indian Overseas Bank, Indian Bank, Central Bank Of India, HDFC Bank, IDBI Bank, Uco Bank, Kotak Mahindra Bank, Punjab National Bank, DCB Bank, India Post Payments Bank, Bank Of India, Jana Bank, Karur Vysya Bank, Federal Bank, Bank Of Maharashtra, Laxmi Vilas Bank, City Union Bank to cover all the pending accounts with any one digital product by 15/11/2020.

(ii) The Banks having more than 5 and less than 10 branches in Raichur district namely YES Bank, Karnataka Bank, Bank of Baroda, Axis Bank, KBS Bank to cover all the pending accounts with any one digital product by 30/11/2020.

(iii) The Banks having more than 10 branches in Raichur district namely Karnataka Grameen Bank, State Bank of India, Canara Bank, Union Bank of India, RDCC Bank, ICICI Bank to cover all the pending accounts with any one digital product by 15/12/2020.

(iv) RBI GM reviewed the performance of the individual banks as on September 2020 and highlighted the following banks for their performance under SBA/c as below than 70% and under Current A/c as below than 60%.

1. Axis bank SB A/c coverage- 66% and Current A/c coverage stood at- 39%
2. Bank of Baroda- SB- 58%
3. Indian Bank- SB- 66% and CA/c- 52%
4. KBS LA Bank- SB- 41% and CA/c- 0%
5. SBI- SB- 63% and C A/c- 59%
6. UCO bank- SB- 46% and CA/c- 18%
7. UBI- SB- 53% and C A/c- 54%
8. Canara bank- Current A/c- 35%
9. Jana Bank- CA/c- 0%
10. RDCC- CA/c- 0%

Further GM advised SLBC and SLBC Sub- committee to take up the matter with the aforesaid Banks' controlling heads and monitor the progress of all banks on continuous basis through the Lead District Manager.

(Action: All Banks, LDM Raichur, SLBC)

Agenda item No.3: Mapping of financial institutions and streamlining of Bank accounts for facilitating Direct Benefit Transfer (DBT)

Convenor informed the House that all Banks have confirmed that for the purpose of the DBT facility out of the total banks accounts (individuals), 83.60% of total SB A/cs are seeded with Aadhar number as on 30.09.2020. The official from RBI requested member banks to complete the 100% seeding. The LDM Raichur has been instructed to provide the Bank wise list of Aadhaar non-seeded accounts to the committee for close follow up. LDM was also instructed to conduct regular meetings with the member banks to resolve the difficulties while making the accounts Aadhar enabled.

(Action: All Banks, LDM Raichur)

Agenda item No.4: All the villages in the district with population more than 2000 population to be provided with banking outlet.

The official from RBI instructed the member banks to provide banking outlet at the 20 uncovered villages allotted to them by 21.11.2020.

(Action: SLBC, All Banks, LDM Raichur)

Agenda item No.5: Villages in the district to have at least one bank branch or banking outlet within five kilometres.

The convenor informed the house that 14 uncovered villages have been covered by the respective Bank branches as per confirmation received by the AGM Lead Bank. The House confirmed the same.

Agenda item No.6: Dedicated financial literacy initiatives to promote digital payments.

The RBI expressed displeasure for not informing/inviting the DDM of NABARD, LDO of RBI and the Branch Managers of the major banks functioning in the area, for the awareness meetings conducted by the Financial Literacy Counsellors and advised the LDM Raichur to suitably guide the Financial Literacy Counsellors to conduct camps through VC and invite all stakeholders to such virtual meetings for creating seriousness about promoting the digital products by various Banks. They also advised to display the video clippings though televisions/electronic enablers available in the branch premises.

(Action: LDM Raichur, All Banks)

Agenda item No.7: Revised timelines, timely submission of statements and data purity.

The error in data and delay in submission by the member's banks has been viewed seriously by the RBI. The RBI official advised the LDM Raichur to submit the data by 7th of next month. Non-submission/ delayed submission had to be taken up with the Controlling Heads of the respective banks under advice to the Sub- Committee, SLBC and RBI for further action.

(Action: LDM Raichur, All Banks)

Agenda item No.8: Any other issue with the permission of chair.

(i) The RBI officials appreciated the initiative taken by the SBI regarding adoption of Hanchinal village (Gunjahalli GP, Raichur Taluk) to make the village 100 % digital and proactive steps taken by SBI. They have advised the member banks to come up with similar initiatives.

(ii) Member Banks shared various new digital products provided to customers which have not been included in any of the products mentioned in annexure II reporting format devised by RBI.

a) SBI spoke about digital product YONO-You Only Need One is a full service digital platform designed to facilitate Banking and Lifestyle needs of the YONO user.

b) Canara Bank mentioned about current accounts being converted overdraft accounts with offer of digital product.

c) Some member Banks spoke about aggregator in the payment platform.

RBI advised the member Banks to share details through SLBC to RBI for study and initiate steps at the time of quarterly review.

(All Banks in Raichur District, SLBC)

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

Annexure – 23A

दक्षिता दास
अपर सचिव

Dakshita Das
Additional Secretary

Government of India
Ministry of Finance
Department of Financial Services
Jeevan Deep Building, 3rd Floor
Parliament Street, New Delhi-110 001
Tele: +91-11-23342287, E-mail: as01-dfs@gov.in
Website: www.financialservices.gov.in

D.O. No. 31/24/2020 – DRT

November, 2020

Dear Sir,

As you may be aware, the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act, 2002 was amended in 2016 prescribing inter alia a time limit of 60 days for disposal of applications filed u/s 14 of the Act by the secured creditors (banks and financial institutions) seeking assistance of the District Magistrates for taking physical possession of mortgaged properties of defaulting borrowers.

2. It is a matter of serious concern that despite the time limit prescribed in the Act, applications u/s 14 of the Act from banks and financial institutions often remain pending with DMs for more than 60 days. A district-wise list of pending applications from public sector banks pending for more than 60 days as on 30.9.2020 in your State is enclosed.

3. It is requested that all DMs in your state may kindly be asked to support the efforts of Banks/FIs to recover dues from defaulters and clear all the pending applications u/s 14 of the SARFAESI Act well within the prescribed period of 60 days. I am also sending copies of this letter to SLBCs and Banks to pursue the matter with the concerned DMs. I would be grateful for an update in this regard.

Yours sincerely,

Dakshita Das

(Dakshita Das)

Encl: As above

Shri T M Vijay Bhaskar
Chief Secretary
Government of Karnataka
Room No. 320,
3rd Floor Vidhana Soudha,
Bengaluru - 560001

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S. No.	State Name	District Name	DATA AS ON 30.09.2020	
			No. of matters	Amount in Rs. Crores
1	KARNATAKA	BAGALKOT	56	3.57
2	KARNATAKA	BALLARI	88	15.08
3	KARNATAKA	BELAGAVI	86	35.36
4	KARNATAKA	BENGALURU RURAL	36	9.57
5	KARNATAKA	BENGALURU URBAN	74	229.82
6	KARNATAKA	BIDAR	29	7.73
7	KARNATAKA	CHAMARAJANAGAR	7	0.72
8	KARNATAKA	CHIKBALLAPUR	4	0.36
9	KARNATAKA	CHIKKAMAGALURU	25	3.01
10	KARNATAKA	CHITRADURGA	0	0.00
11	KARNATAKA	DAKSHIN KANNAD	174	47.46
12	KARNATAKA	DAVANGERE	44	46.57
13	KARNATAKA	DHARWAD	34	7.28
14	KARNATAKA	GADAG	28	2.33
15	KARNATAKA	HASSAN	39	9.40
16	KARNATAKA	HAVERI	94	19.06
17	KARNATAKA	KALABURAGI	79	39.41
18	KARNATAKA	KODAGU	29	13.67
19	KARNATAKA	KOLAR	10	1.47
20	KARNATAKA	KOPPAL	17	1.79
21	KARNATAKA	MANDYA	111	17.84
22	KARNATAKA	MYSURU	25	5.26
23	KARNATAKA	RAICHUR	35	11.30
24	KARNATAKA	RAMANAGARA	9	1.25
25	KARNATAKA	SHIVAMOGGA	20	1.75
26	KARNATAKA	TUMAKURU	27	7.73
27	KARNATAKA	UDUPI	65	29.64
28	KARNATAKA	UTTAR KANNAD	2	0.08
29	KARNATAKA	VIJAYAPURA	7	0.57
30	KARNATAKA	YADGIR	4	0.63

Annexure-23B

Ref: 258/SLBC/2944/HPR/2020/SARFAESI/01 **Date: 10.11.2020**

The Chief Secretary
Government of Karnataka,
3rd Floor,
Vidhana Soudha,
Bengaluru-560001.

Dear Sir,

Sub: Disposal of Cases filed by Financial Institution under SARFAESI Act, 2002.
Ref : AS, DFS : GOI lr no .31/24/2020-DRT dated 02.11.2020

We are in receipt of captioned letter from Additional Secretary, DFS, GOI regarding delay in disposal of cases filed by financial institution before district magistrate u/s 14 of the SARFAESI Act-2002.

District-wise list of applications from public sector banks pending with DCs for more than 60 days as on 30.09.2020 also was enclosed.

We, therefore, request you to issue suitable guidelines to District Magistrate in this regard for expeditious disposal of the applications as per extant guidelines.

Yours Faithfully,

B Chandrasekhara Rao

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

सभी पत्राचार इसी पते पर भेजें :
संयोजक
एस एल बी सी कर्नाटक एवं महा प्रबंधक
केनरा बैंक, प्रधान कार्यालय, अनेक्स,
5 वीं 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

Information on cases filed under SARFAESI Act 2002 and Pending at DM level.			
		Cases pending at District Magistrate (DM) Level	
SL No.	Name of the Bank	No.of A/cs	Amount in lakhs
1	CANARA BANK	1512	95262.93
2	BANK OF BARODA	381	8706.41
3	STATE BANK OF INDIA	219	3958.55
4	PUNJAB NATIONAL BANK	2	124.10
5	UBI	4	765.46
6	BOI	1	13.11
7	CENTRAL BANK OF INDIA	10	830.59
8	KVG BANK	121	676.31
9	KGB BANK	245	4288
10	HDFC BANK LTD	14	403.44
11	ICICI BANK	20	800.21
12	IDBI BANK	6	509.43
13	BANDHAN BANK	14	280.72
14	YES BANK	12	28.58
15	KSC Apex Bank Ltd	6	746.41
16	DHANALAKSHMI BANK LTD	NIL	NIL
17	The Federal Bank Limited	NIL	NIL
18	LAKSHMI VILAS BANK	NIL	NIL
19	RBL BANK	NIL	NIL
	Total	**2567**	**117394.25**

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Annexure - 23 C

Updated Information on additional 20% MSME loans sanctioned and disbursed under ECLGS Scheme by member banks in Karnataka State as on 30.10.2020

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/c	Amount	No.of Ac	Amount		No.of Acs	Amount	
1	SBI	38551	168700	38551	168700	17464	138498	82.10	12414	125216	74.22
2	Canara Bank	116205	205339.87	116205	205339.87	76205	162690.23	79.23	71223	162554.1	79.16
3	Bank of Baroda	16738	41069	18670	41602	18670	41503	101.06	10297	31308	76.23
4	Central Bank of India	3498	6798	2661	5354	2761	5564	81.85	2661	5564	81.85
5	Union Bank of India	26127	65303	26127	65303	18132	60987.00	93.39	11990	54285.00	83.13
6	Indian Overseas Bank	5951	15242.14	5951	15242.14	3522	10663.84	69.96	1821	5973.58	39.19
7	Bank of India	10130	22275	10130	22275	10130	22275	100.00	9580	20784	93.31
8	PNB	5406	14194	5406	14194	5493	12928	91.08	2568	7925	55.83
9	Bank of Maharastra	2880	9170.71	2880	9170.71	2068	8649.12	94.31	1241	7055.09	76.93
10	Indian Bank	6929	21926	3231	13600	6164	20495	93.47	2633	14239	64.94
A	**Total (PSBs)**	**232415**	**570018.17**	**229812**	**560780.72**	**160609**	**484253.19**	**84.95**	**126428**	**434903.77**	**76.30**
1	Karnataka Bank Ltd	20655	86032.84	20655	86032.84	8813	64372.48	74.82	5275	57530.31	66.87
2	ICICI BANK	10081	80084.00	0	0.00	6604	70537	88.08	2228	51868	64.77
3	Axis Bank	5468	75386	0	0.00	782	26927	35.72	492	21188	28.11
4	IDFC BANK Ltd	2207	82438	0	0	901	9563	11.60	850	8776	10.65
5	**HDFC Bank**	**8827**	**59858.00**	**8827**	**59858.00**	**8827**	**59858.00**	**100.00**	**2273**	**36264.00**	**60.58**
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	716	3268	63.57	716	3268	63.57
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	1226	5141			723	3694	71.85	574	3437	66.86
16	Kotak Mahindra Bank	3850	800	3850	800	2692	719.18	89.90	2133	591.32	73.92
17	DCB BANK Ltd	191	1815.92	191	1815.92	191	1815.92	100.00	61	786.1	43.29
B	**Total (Private Banks)**	**68044**	**499508.37**	**37754**	**175459.89**	**42405**	**318700.27**	**63.80**	**19981**	**231212.20**	**46.29**
A+B	**Total of Both PSBs & Private Banks**	**300459**	**1069527**	**267566**	**736241**	**203014**	**802953**	**75**	**146409**	**666116**	**62**

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Annexure - XLIV

Bankwise PMSVANIdhi Progress report as on 16.12.2020

SL No.	BANK	Total online Applications applied by Steet Vendors	MARKET PLACE	PICKED by Banks	Total Sanctions	% sanction over Total applications	SANCTIONED But not Disbursed	DISBURSEMETNT	% of Disbursment over TotalSANCTIONS
1	CANARA BANK	32159	60	15070	17029	52.95	5635	11394	66.91
2	STATE BANK OF INDIA	43967	0	20642	23325	53.05	15363	7962	34.14
3	UNION BANK OF INDIA	16936	31	6327	10578	62.46	6442	4136	39.10
4	BANK OF BARODA	9399	26	5072	4301	45.76	1653	2648	61.57
5	RRB KARNATAKA GB	7557	21	3702	3834	50.73	1651	2183	56.94
6	BANK OF INDIA	2936	0	285	2651	90.29	727	1924	72.58
7	RRB KARNATAKA VIKAS GB	7966	12	4954	3000	37.66	1087	1913	63.77
8	KARNATAKA BANK LTD	13409	57	11111	2241	16.71	1092	1149	51.27
9	CENTRAL BANK OF INDIA	1722	1	709	1012	58.77	95	917	90.61
10	INDIAN BANK	4379	1	2734	1644	37.54	802	842	51.22
11	BANK OF MAHARASHTRA	974	2	433	539	55.34	165	374	69.39
12	INDIAN OVERSEAS BANK	2997	33	2266	698	23.29	352	346	49.57
13	IDBI BANK	1293	3	855	435	33.64	162	273	62.76
14	PUNJAB NATIONAL BANK	1115	4	749	362	32.47	160	202	55.80
15	KOTAK MAHINDRA BANK LIMITED	989	14	599	376	38.02	224	152	40.43
16	UCO BANK	877	14	389	474	54.05	326	148	31.22
17	PUNJAB AND SIND BANK	293	0	130	163	55.63	85	78	47.85
18	HDFC BANK	1308	0	1052	256	19.57	181	75	29.30
19	FEDERAL BANK	702	8	580	114	16.24	50	64	56.14
20	FINCARE SMALL FINANCE BANK	18	1	3	14	77.78	1	13	92.86
21	ESAF SMALL FINANCE BANK	50	0	35	15	30.00	3	12	80.00
22	UJJIVAN SMALL FINANCE BANK	697	3	682	12	1.72	3	9	75.00
23	KARUR VYSYA BANK LTD	642	3	628	11	1.71	5	6	54.55
24	AXIS BANK	731	17	686	28	3.83	23	5	17.86
25	JAMMU & KASHMIR BANK LTD	79	0	67	12	15.19	8	4	33.33
26	TAMILNAD MERCANTILE BANK LTD	230	1	226	3	1.30	1	2	66.67
27	LAKSHMI VILAS BANK	163	3	160	0	0.00	0	0	0
28	ANNAPURNA FINANCE PVT. LTD.	4	0	4	0	0.00	0	0	0
29	CREDIT ACCESS GRAMEEN LIMITED	2	0	2	0	0.00	0	0	0
30	DCB BANK LTD.	3	0	3	0	0.00	0	0	0
31	FUNDS TIGER	5	0	5	0	0.00	0	0	0
32	HEAD OFFICE MANDYA DCC BANK LTD.	51	0	51	0	0.00	0	0	0
33	ICICI BANK	212	8	204	0	0.00	0	0	0
34	IDFC FIRST BANK LTD.	10	0	10	0	0.00	0	0	0
35	INDUSIND BANK	97	1	96	0	0.00	0	0	0
36	JANA SMALL FINANCE BANK	54	0	48	6	11.11	6	0	0
37	KOLAR & CHIKBALLAPUR D.C.C. BANK LTD.	328	0	328	0	0.00	0	0	0
38	MUTHOOT MICROFIN LTD	3	0	3	0	0.00	0	0	0

39	RAICHUR DISTRICT CENTER CO-OPERATIVE BANK LTD	132	0	129	3	2.27	3	0	0
40	RBL BANK LIMITED	27	2	25	0	0.00	0	0	0
41	SCDCC BANK LTD	316	0	136	180	56.96	180	0	0
42	SOUTH INDIAN BANK	315	3	293	19	6.03	19	0	0
43	STANDARD CHARTERED BANK	3	0	3	0	0.00	0	0	0
44	THE SARASWAT CO-OPERATIVE BANK LTD	13	0	13	0	0.00	0	0	0
45	YES BANK LTD.	74	0	74	0	0.00	0	0	0
46	CSB BANK LTD	4	0	3	1	25.00	1	0	0
47	Aryavart Bank	1	0	1	0	0	0	0	0
48	Bandhan Bank	9	0	9	0	0	0	0	0
49	Central Co-operative Bank	1	0	1	0	0	0	0	0
50	Chikmagaluru DCC Bank Ltd	8	0	8	0	0	0	0	0
51	DCC Bank Ltd., Bidar	83	0	83	0	0	0	0	0
52	Midland Microfin Limited	1	0	1	0	0	0	0	0
53	RRB Tamil Nadu GB	1	0	1	0	0	0	0	0
54	RRB Andra Pragathi Bank	4	0	4	0	0	0	0	0
55	SHARE Microfin Limited	1	0	1	0	0	0	0	0
56	Svamaan Financial Service Pvt Ltd	3	0	3	0	0	0	0	0
57	The Vijayapur District Central Co-Operative Bank Ltd,Vijaya	85	0	85	0	0	0	0	0
58	Blank Bank	44189	44189	0	0	0.00	0	0	#DIV/0!
	GRAND TOTAL	**199627**	**44518**	**81773**	73336	36.74	**36505**	**36831**	

1302-

Bankwise PMSVANIdhi Progress report as on 16.12.2020

Sl. No.	BANK NAME	Total Applications	MARKET PLACE	Piicked By banks	Total Sanctions	% over Total Applications	SANCTIONED but not Disbursed	DISBURSED	% over Total Sanctions
1	BENGALURU URBAN	11326	2306	3612	5408	47.75	2331	3077	56.90
2	BIDAR	11059	2434	3852	4773	43.16	1873	2900	60.76
3	BENGALURU RURAL	14698	4893	3892	5913	40.23	3133	2780	47.02
4	CHIKKAMAGALURU	7064	485	3116	3463	49.02	1051	2412	69.65
5	BALLARI	27945	8445	13083	6417	22.96	4071	2346	36.56
6	DHARWAD	6258	901	1372	3985	63.68	1809	2176	54.60
7	BELAGAVI	20214	2785	12130	5299	26.21	3620	1679	31.69
8	DAVANGERE	6262	1376	1814	3072	49.06	1427	1645	53.55
9	GADAG	6003	1166	1666	3171	52.82	1557	1614	50.90
10	KODAGU	3831	987	897	1947	50.82	461	1486	76.32
11	DAKSHINA KANNADA	6286	1374	2748	2164	34.43	842	1322	61.09
12	CHITRADURGA	6592	1606	2525	2461	37.33	1186	1275	51.81
13	HASSAN	4934	1294	1786	1854	37.58	590	1264	68.18
14	SHIVAMOGGA	2939	1429	125	1385	47.12	267	1118	80.72
15	MYSURU	3323	517	1392	1414	42.55	311	1103	78.01
16	KOLAR	3678	673	1175	1830	49.76	869	961	52.51
17	BAGALKOTE	6771	2121	2850	1800	26.58	942	858	47.67
18	CHIKKABALLAPURA	8359	655	5234	2470	29.55	1695	775	31.38
19	KOPPAL	3529	337	1786	1406	39.84	680	726	51.64
20	KALABURAGI	4630	1298	2138	1194	25.79	497	697	58.38
21	CHAMARAJANAGARA	8392	2933	2672	2787	33.21	2107	680	24.40
22	UDUPI	2669	528	981	1160	43.46	525	635	54.74
23	HAVERI	4754	650	2499	1605	33.76	1053	552	34.39
24	RAMANAGARA	2968	892	1126	950	32.01	422	528	55.58
25	UTTARA KANNADA	2557	580	1152	825	32.26	341	484	58.67
26	MANDYA	3497	348	1902	1247	35.66	796	451	36.17
27	RAICHUR	3098	590	1491	1017	32.83	572	445	43.76
28	YADGIR	863	207	241	415	48.09	116	299	72.05
29	VIJAYAPURA	2298	301	1040	957	41.64	673	284	29.68
30	TUMAKURU	2830	407	1476	947	33.46	688	259	27.35
	Grand Total	199627	44518	81773	73336	36.74	36505	36831	50.22

Annexure - 24C

F.No- FM-11/134/2020-FME
Government of India
Ministry of Food Processing Industries
Panchsheel Bhawan, August Kranti Marg,
New Delhi- 110049

Date: 26.11.2020

OFFICE MEMORANDUM

Subject: Approved List of One District One Product (ODOP)

The undersigned is directed to enclose a List of One District One Product (ODOP) approved for 323 Districts of 13 States under PMFME Scheme for information and necessary action.

2. This has the approval of the competent authority.

26/11/2020

(Ramkesh Meena)
Senior Inspecting Officer
Phone No. 011 26406545
Email.ld-ramkesh.meena30@gov.in

To

1. All Concerned States/ UTs

Copy to:

1. Sr. PPS to Secretary, FPI/ Sr. PPS to Addl. Secretary, FPI/ PS to JS (FME)/ DS (RS)

KARNATAKA

S.No.	District	ODOP
1	Bagalkote	Onion
2	Belagavi	Jaggery
3	Bellary	Fig
4	Bengaluru Rural	Poultry Products
5	Bengaluru Urban	Bakery Products
6	Bidar	Ginger
7	Chamarajanagar	Turmeric
8	Chikkaballapura	Tomato
9	Chikkamagalur	Spices
10	Chitradurga	Groundnut Product
11	Dakshina Kannada	Marine Products
12	Davanagere	Millets
13	Dharwad	Mango
14	Gadag	Byadagi Chillies
15	Hassan	Coconut Products
16	Haveri	Mango
17	Kalaburgi	Red Gram
18	Kodagu	Coffee
19	Kolar	Tomato
20	Koppal	Guava
21	Mandya	Jaggery
22	Mysore	Banana
23	Raichur	Chillies
24	Ramanagara	Coconut Products
25	Shivamogga	Pineapple
26	Tumkuru	Coconut Products
27	Udupi	Marine Products
28	Uttara Kannada	Spices
29	Vijayapura	Lime/ Lemon
30	Yadagiri	Groundnut Product
Total	30	

Annexe- 24 D

GOVERNMENT OF KARNATAKA

No. FD 04 CAM 2020

Karnataka Government Secretariat,
M.S. Building,
Bengaluru, Date: 15.10.2020.

From,

Additional Chief Secretary to Government,
Finance Department,
Vidhana Soudha,
Bengaluru.

To,

SLBC

The Convenor
State Level Bankers' Committee &
General Manager,
Canara Bank,
HO Annexe, Gandhinagar, Bangalore.

Sir,

Sub: Representation from farmers not to insist on CIBIL Score while lending to farmers

****

The representation from Shri Somanagowda Shivanagowda Patil of and 15 farmers of Marikatte Village, Bailhongal Taluk, Belagavi District, dated 07.09.2020 not to insist on CIBIL Score while lending to farmers is enclosed.

Since the farmers in the State are facing either famines or floods continuously for the last 5 years and the loans are being restructured / rephased, it may not be appropriate to decline the proposals of the farmers for renewals or additional loans based on the CIBIL or such scores.

Hence the Banks may adopt a common farmer friendly and fair approach in the matter and extend succor to the farming community. If need be, the matter may be discussed as an agenda on the next Meeting of the SLBC and a common practiced evolved.

Kindly take expeditious & suitable steps in the matter.

Yours faithfully,

Manju Prasannan

(Manju Prasannan Pillai)
Secretary to Government
(Fiscal Reforms)
Finance Department.

15/10/2020

ಎಸ್. ಎಸ್. ಬಿರಾದಾರ್, ಕೆ.ಎ.ಎಸ್.,
ಉಪ ಮುಖ್ಯಮಂತ್ರಿಯವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿ
ಸಾರಿಗೆ ಇಲಾಖೆ

ಕೊಠಡಿ ಸಂಖ್ಯೆ: 344–345
3ನೇ ಮಹಡಿ, ವಿಕಾಸಸೌಧ
ಬೆಂಗಳೂರು–560 001
ದೂ. ಸಂಖ್ಯೆ: 080–22383418, 22377790

ಸಂಖ್ಯೆ:ಆಕಾ/ಉಮು/ಸಾ/3663/2020–21 ದಿನಾಂಕ: 29.09.2020

CHO: 1775716

: ಟಿ ಪ್ಪ ಣಿ :

DATE: 01/10/2020

ಶ್ರೀ ಸೋಮನಗೌಡ ಶಿವನಗೌಡ ಪಾಟೀಲ ಮತ್ತು ಶ್ರೀ ಅಶೋಕಗೌಡ ಯಶವಂತಗೌಡ ಪಾಟೀಲ ಸಾ: ಮರಿಕಟ್ಟಿ, ಬೈಲಹೊಂಗಲ (ತಾ), ಬೆಳಗಾವಿ ಜಿಲ್ಲೆ ರವರು ಮಾನ್ಯ ಉಪ ಮುಖ್ಯಮಂತ್ರಿಯವರಿಗೆ ಸಲ್ಲಿಸಿರುವ ಪತ್ರವನ್ನು ಇದರೊಂದಿಗೆ ಲಗತ್ತಿಸಲಾಗಿದ್ದು, ಸ್ವಯಂವೇದ್ಯವಾಗಿರುತ್ತದೆ. ಸದರಿಯವರು ಪತ್ರದಲ್ಲಿ ರಾಷ್ಟ್ರೀಕೃತ ಬ್ಯಾಂಕಿನಲ್ಲಿ ರೈತರಿಗೆ ಸಾಲಕೊಡುವಾಗ ಸಿಬಿಲ್ ಸ್ಕೋರ್ ನೀಡುವುದನ್ನು ರದ್ದುಪಡಿಸುವ ಕುರಿತು ಕೋರಿರುತ್ತಾರೆ.

ಅದರಂತೆ, ಸದರಿಯವರ ಮನವಿಯನ್ನು ಪರಿಶೀಲಿಸಿ, ನಿಯಮಾನುಸಾರ ಅಗತ್ಯ ಕ್ರಮ ಕೈಗೊಳ್ಳುವಂತೆ ತಮ್ಮನ್ನು ಕೋರಲು ಮಾನ್ಯ ಉಪ ಮುಖ್ಯಮಂತ್ರಿಯವರಿಂದ ನಿರ್ದೇಶಿತನಾಗಿದ್ದೇನೆ.

(ಎಸ್.ಎಸ್. ಬಿರಾದಾರ್, ಕೆ.ಎ.ಎಸ್.)
ಉಪ ಮುಖ್ಯಮಂತ್ರಿಯವರ
ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿ

O/o ACS, FD
No: 1775716
Dt: 3-10-2020

ಸರ್ಕಾರದ ಪ್ರಧಾನ ಕಾರ್ಯದರ್ಶಿಗಳು
ಸಹಕಾರ ಇಲಾಖೆ
ಕರ್ನಾಟಕ ಸರ್ಕಾರ
ಬೆಂಗಳೂರು.

ತುಷಾರ್ ಗಿರಿ ನಾಥ್, ಐ.ಎ.ಎಸ್.,
ಸರ್ಕಾರದ ಪ್ರಧಾನ ಕಾರ್ಯದರ್ಶಿ
ಸಹಕಾರ ಇಲಾಖೆ

ACS, FD

ವಿಷಯ. ಮುಂದೆ ಸಾಲವನ್ನು ಒಂದು ವರ್ಷ ನಂತರ ಮರು ಪಾವತಿ ಮಾಡುವ ಸಂದರ್ಬ ಬಂದಾಗ ಅವನು ಅತೀವೃಷ್ಟಿ ಅಥವಾ ಅನಾವೃಷ್ಟಿ ಒಂದರಲ್ಲಿ ಒಂದು ಅವನಿಗೆ ತೊಂದರೆ ಕೊಟ್ಟಿರುತ್ತದೆ. ಆಗ ಅವನಿಗೆ ಸಾಲವನ್ನು ತುಂಬಲು ಸಾದ್ಯವಾಗುವುದಿಲ್ಲ ಹಾಗೂ ಜೀವನ ನಡಿಸುವುದು ಕೂಡಾ ಕಷ್ಟವಾಗಿರುತ್ತದೆ. ಇದೆ ರೀತಿ ಪ್ರತಿ ವರ್ಷ ತೊಂದರೆ ಮುಂದು ವರೆದು ರೈತ ಎಲ್ಲಕಡೆಗೂ ಸಾಲ ಖಟಬಾಕಿ ಯಾಗುತ್ತಾನೆ. ಮುಂದೆ ಅವನು ಬ್ಯಾಂಕಿನವರ ಒತ್ತಾಯದಿಂದ ಹಾಗೂ O.T.S ದಿಂದ ಸಾಲವನ್ನು ತಿರಿಸುತ್ತಾನೆ. ಮುಂದೆ ಅವನು ಬೇರೆ ಬ್ಯಾಂಕಗೆ ಸಾಲ ಕೆಳಲು ಹೊದಾಗ ಅವರು ಇವನ ಕಾಗದಪತ್ರಗಳನ್ನು ಪರಿಸಿಲಿಸಿದಾಗ ಸಿಬಲ್ ಸ್ಕೋರ ಚೆಕ್ಕ ಮಾಡುತ್ತಾರೆ. ಅಲ್ಲಿ ಇವನು ಹಿಂದೆ ಸಾಲ ಮಾಡಿದ ಹಾಗೂ ತುಂಬಿದ ಎಲ್ಲ ವಿವರಗಳನ್ನು ಸಿಬಿಲ್ ಸ್ಕೋರದಲ್ಲ ತೊರಿಸುತ್ತದೆ. ಆಗ ಬ್ಯಾಂಕಿನವರು ನಿಮ್ಮ ಸಿಬಿಲ್ ಸ್ಕೋರ ರಿಪೋರ್ಟ ಸರಿ ಇಲ್ಲ ಸ್ಕೋರ ಕಡಿಮೆ ಇದೆ ನಿಮಗೆ ಸಾಲವನ್ನು ಕೊಡಲು ಬರುವುದಿಲ್ಲಾ ಅಂತಾ ಹೇಳಿ ಕಳಿಸುತ್ತಾರೆ. ಇದೆ ರೀತಿ ರೈತ ಎಲ್ಲ ರಾಷ್ಟ್ರೀಕೃತ ಬ್ಯಾಂಕಗಳಿಗೆ ಹೊಗಿ ಸುಸ್ತಾಗಿ ಬಿಡುತ್ತಾನೆ. ಆಗ ಅವನಿಗೆ ಉಳಿದ ದಾರಿ ಆತ್ಮಹತ್ತೆ ಒಂದೇ ಅದಕ್ಕಾಗಿ ನಾನು ಎಲ್ಲ ರೈತರ ಪರವಾಗಿ ತಮಗೆ ವಿನಂತಿಸಿಕೊಳ್ಳುವದೆನೆಂದರೆ, ರೈತರಿಗೆ ಸಾಲ ಕೊಡುವಾಗ ರೈತರ ಸಿಬಿಲ್ ಸ್ಕೋರ ಪರಿಸಿಲಿಸುವುದನ್ನು ಸಂಪೂರ್ಣವಾಗಿ ರದ್ದು ಮಾಡಬೇಕು ಹಾಗೂ ಸರಕಾರ ಆದೇಶ ಹೊರಡಿಸಿ ಎಲ್ಲ ಬ್ಯಾಂಕಗಳಿಗೆ ಸುತ್ತೋಲೆ ಕಳಿಸಬೇಕು ಹಾಗೂ ಇದು ಕಾನುನಾತ್ಮಕವಾಗಿ ಜಾರಿಗೆ ತರಬೇಕು ಆಗ ರೈತನಿಗೆ ಮರಳಿ ಸಾಲ ಪಡೆದುಕೊಳ್ಳುವುದಕ್ಕೆ ಅನೂಕೂಲವಾಗುತ್ತದೆ. ಆದ್ದರಿಂದ ತಾವು ಈ ಪತ್ರವನ್ನು ಪರಿಸಿಲಿಸಿ ನಮ್ಮ ರಾಜ್ಯದ ರೈತರಿಗೆ ಅನೂಕೂಲ ಮಾಡಿಕೊಡಬೇಕು ಎಂದು ಬರಕೊಂಡ ವಿನಂತಿ ಪತ್ರ.

ದನ್ಯವಾದಗಳೊಂದಿಗೆ,

ಸ್ಥಳ : ಮರೀಕಟ್ಟಿ

ದಿನಾಂಕ : 07/09/2020

ತಮ್ಮ ವಿಶ್ವಾಸಿಕ

Regd. Post

ಇಂದ,

ಶ್ರೀ. ಸೋಮನಗೌಡ ಶಿವನಗೌಡ ಪಾಟೀಲ

2.ಶ್ರೀ ಅಶೋಕಗೌಡ ಯತವಂತಗೌಡ ಪಾಟೀಲ

ಸಾ: ಮರಿಕಟ್ಟಿ ತಾ: ಬೈಲಹೊಂಗಲ ಜಿ: ಬೆಳಗಾವಿ

ಮೊ.ನಂ. 8277064365

8884976215

ಇವರಿಗೆ,

ಮಾನ್ಯ ಶ್ರೀ ಲಕ್ಷ್ಮಣ ಸವದಿ

ಉಪ ಮುಖ್ಯ ಮಂತ್ರಿಗಳು,

ಕರ್ನಾಟಕ ಸರಕಾರ

SLBC

केनरा बैंक CANARA BANK
मण्डल प्रबंधक का सचिवालय, नगर बैंक व क्षेत्रीय ग्रामीण बैंक विभाग
म. का अनेक्स बंगलूरु - 560 009
20 OCT 2020
GM's Secretariat
Lead Bank & Regional Rural Bank Wing
H O Annexe Bengaluru - 560 009

PEON

ವಿಷಯ : ರಾಷ್ಟ್ರೀಕೃತ ಬ್ಯಾಂಕಿನಲ್ಲಿ ರೈತರಿಗೆ ಸಾಲಕೊಡುವಾಗ ಸಿಬಿಲ್(CIBIL SCORE)ಸ್ಕೋರ ನೊಡುವದನ್ನು ರದ್ದು ಮಾಡುವ ಕುರಿತು

ನಾನು ಈ ಪತ್ರದ ಮುಖಾಂತರ ತಮಗೆ ತಿಳಿಸುವುದೆನೆಂದರೆ ನಮ್ಮ ದೇಶದಲ್ಲಿ 70%ರಷ್ಟು ಜನರು ಕೃಷಿಯನ್ನು ಅವಲಂಬಿತವಾಗಿದ್ದಾರೆ ಹಾಗೂ ಮುಖ್ಯ ಕಸೂಬು ಕೃಷಿಯಾಗಿದೆ. ನಮ್ಮ ದೇಶವು ಕೃಷಿ ಪ್ರದಾನ ದೇಶವಾಗಿದೆ ಹಾಗೂ ರೈತರು ದೇಶದ ಬೆನ್ನೆಲಬು ಆಗಿದ್ದಾರೆ. ಕೃಷಿಯು ಸೃಷ್ಟಿಯ,ಹವಾಮಾನ,ಪ್ರಕೃತಿ ಹಾಗೂ ಮಳೆಯನ್ನು ಅವಲಂಬಿಸಿದೆ. ಈ ಮೇಲೆ ತಿಳಿಸಿದ ಅಂಶಗಳು ಸರಿಯಾದ ರೀತಿಯಲ್ಲಿ ಆಗಿ ಹೊದರೆ ಮಾತ್ರ ರೈತ ಸ್ವಲ್ಪ ಪ್ರಮಾಣದ ಬೆಳೆಗಳನ್ನು ಪಡೆದುಕೊಳ್ಳಬಹುದು. ಇಲ್ಲವಾದರೆ ರೈತನು ಭೂಮಿಗೆ ಹಾಕಿದ ಖರ್ಚುಕೂಡಾ ಬರುವುದು ಕಷ್ಟವಾಗುತ್ತದೆ. ಒಂದು ವರ್ಷ ಮಳೆಯು ಅತಿ ಕಡಿಮೆಯಾಗುತ್ತದೆ ಮತ್ತೊಂದು ವರ್ಷ ಮಳೆಯು ಅತಿ ಹೆಚ್ಚಾಗುತ್ತದೆ. ಒಂದು ವರ್ಷ ಅತಿವೃಷ್ಟಿಯಾದರೆ ಒಂದು ವರ್ಷ ಅನಾವೃಷ್ಟಿಯಾಗುತ್ತದೆ. ಈ ರೀತಿಯ ಮಳೆಗಾಲದಿಂದ ರೈತನ ಬೆಳೆಯು ಸಂಪೂರ್ಣವಾಗಿ ನಾಶವಾಗುತ್ತದೆ. ಆಗ ರೈತನು ಜೀವನ ಮಾಡುವುದು ಕಷ್ಟವಾಗುತ್ತದೆ.

ರೈತರು ಕೃಷಿ ಕಾರ್ಯಗಳನ್ನು ನಿರ್ವಹಿಸಲು ಆರ್ಥಿಕ ಸಂಕಸ್ಟದಲ್ಲಿ ಇರುವದರಿಂದ ಅನಿವಾರ್ಯವಾಗಿ ಖಾಸಗಿ ಲೇವಾದೇವಿಗಳಿಂದ,ಸಹಕಾರಿ ಸಂಘಗಳಿಂದ ಹಾಗೂ ರಾಷ್ಟ್ರೀಕೃತ ಬ್ಯಾಂಕಗಳಿಂದ ಸಾಲವನ್ನು ಮಾಡಿ ಕೃಷಿಯನ್ನು ನಿರ್ವಹಿಸುತ್ತಾರೆ. ಇದು ಎಲ್ಲರಿಗೂ ಹಾಗೂ ಸಹಕಾರವಲಯದಲ್ಲಿ ಗೊತ್ತಿರುವ

Annexure-24E

Expanding and Deepening of Digital Payments Ecosystem - Review Format			
District: RAICHUR			
Month : NOVEMBER-2020			
			Total
No. of Bank Branches in the district			249
For Bank Customers	1. Digital coverage for individuals (Savings Accounts)	Total No. of Operative SB Accs.	1818448
		No. of Debit cards/ RuPay cards issued to Operative SB Accs.	1188767
		% Debit/ RuPay cards coverage	65.37
		No. of net banking issued	408673
		% Net banking coverage	22.47
		No.of Mobilie Banking + UPI + USSD ^	771356
		% of MB/ UPI/ USSD coverage	42.42
		Total No. of Operative SB Accounts covered with at lease one of the facilities - Debit/ RuPay cards, net banking, mobile banking, UPI, USSD	1460410
		% of such Accounts Out of total Operative Savings Accounts	80.31
	2. Digital coverage for business (Current Accounts)	Total No. of Operative Current Accounts	29710
		No. of net banking to CAs	13978
		% Net banking coverage	47.05
		No. of POS/ QR availed by CA accounts*	6688
		% of POS/ QR coverage	22.51
		Total No. of Operative Current Accounts covered with at least one of digital modes of payments - Net Banking, POS, QR etc.	17885
		% of such Accounts Out of total Operative Current Accounts	60.20
For non-customers	3. Provision of Digital infrastructure	A. POS/ QR issued to shopkeepers (other than CA holders)**	2116
		B. POS/ QR issued to Govt./ Public Service providers	48
		C. POS/ QR issued to others***	234
		Total POS/ QR (A+B+C) other than CA holders	2398
4. Digital Financial Literacy		No. of FLC camps on Digital FL	723
		No. of people participated	24342

Annexure - 24F

ಕನ್ನಡ ಅಭಿವೃದ್ಧಿ ಪ್ರಾಧಿಕಾರ

ವಿಧಾನಸೌಧ, ಬೆಂಗಳೂರು.

ದಿನಾಂಕ:11–11–2020ರಂದು ಕನ್ನಡ ಅಭಿವೃದ್ಧಿ ಪ್ರಾಧಿಕಾರದ ಅಧ್ಯಕ್ಷರಾದ ಟಿ.ಎಸ್. ನಾಗಾಭರಣ ಅವರ ಅಧ್ಯಕ್ಷತೆಯಲ್ಲಿ ಕರ್ನಾಟಕ ರಾಜ್ಯ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿ, ಬೆಂಗಳೂರು, ಇಲ್ಲಿ ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್‌ನ ನಿಯಮಾವಳಿಗಳು, ನೇಮಕಾತಿ ಪ್ರಕ್ರಿಯೆ ಹಾಗೂ ಆಡಳಿತದಲ್ಲಿನ ಸಂಪೂರ್ಣ ಕನ್ನಡ ಅನುಷ್ಠಾನ ಕುರಿತು ನಡೆದ ಸಭೆಯ ನಡವಳಿ.

:ಸಭೆಯಲ್ಲಿ ಹಾಜರಿದ್ದವರು:

1	ಶ್ರೀ ಟಿ.ಎಸ್. ನಾಗಾಭರಣ	ಅಧ್ಯಕ್ಷರು, ಕನ್ನಡ ಅಭಿವೃದ್ಧಿ ಪ್ರಾಧಿಕಾರ
2	ಶ್ರೀ ಬೇಳೂರು ಸುದರ್ಶನ	ಮಾನ್ಯ ಮುಖ್ಯಮಂತ್ರಿಗಳ ಸಲಹೆಗಾರರು(ಇ–ಆಡಳಿತ)
3	ಶ್ರೀ ಚಂದ್ರಶೇಖರರಾವ್	ಸಂಯೋಜಕರು, ಎಸ್.ಎಲ್.ಬಿ.ಸಿ.
4	ಶ್ರೀ ಹೆಚ್.ಎಂ.ಬಸವರಾಜು	ಡೆಪ್ಯೂಟಿ ಜನರಲ್ ಮ್ಯಾನೇಜರ್
5	ಡಾ.ಎಸ್.ಟಿ. ರಾಮಚಂದ್ರ	ಕನ್ನಡಪರ ಚಿಂತಕರು, ವಿಷಯ ತಜ್ಞರು
6	ಶ್ರೀ ನಾರಾಯಣ್ ರಾಯಚೂರು	ನಿವೃತ್ತ ಅಧಿಕಾರಿ, ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್
7	ಡಾ. ಕೆ. ಮುರಳಿಧರ	ಕಾರ್ಯದರ್ಶಿ, ಕನ್ನಡ ಅಭಿವೃದ್ಧಿ ಪ್ರಾಧಿಕಾರ
9	ಡಾ.ವೀರಶೆಟ್ಟಿ	ಅಧ್ಯಕ್ಷರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿ

ಕನ್ನಡ ಅಭಿವೃದ್ಧಿ ಪ್ರಾಧಿಕಾರದ ಕಾರ್ಯದರ್ಶಿಯವರಾದ ಡಾ.ಕೆ.ಮುರಳಿಧರ ಅವರು ಪ್ರಾಸ್ತಾವಿಕವಾಗಿ ಮಾತನಾಡಿ, ಕನ್ನಡ ಅಭಿವೃದ್ಧಿ ಪ್ರಾಧಿಕಾರ ರಾಜ್ಯ ಸರ್ಕಾರದ ಸಾಂವಿಧಾನಿಕ ಸಂಸ್ಥೆಯಾಗಿದ್ದು, 1963ರ ಕನ್ನಡ ಭಾಷಾನೀತಿ ಅನುಷ್ಠಾನದನ್ವಯ ಆಡಳಿತದ ಎಲ್ಲಾ ಹಂತದಲ್ಲೂ ಕನ್ನಡ ಅನುಷ್ಠಾನವಾಗಬೇಕೆನ್ನುವುದು ಸರ್ಕಾರದ ನಿಲುವು. ರಾಜ್ಯ ಹಾಗೂ ಕೇಂದ್ರ ಸರ್ಕಾರದ ಭಾಷಾನೀತಿ ಪ್ರಕಾರ ಕೆಲಸ ನಿರ್ವಹಿಸಬೇಕು. ತಂತ್ರಾಂಶ, ತಂತ್ರಜ್ಞಾನ ಬಳಸಿಕೊಂಡು ಸಾಮಾಜಿಕ ಜಾಲತಾಣದ ಮೂಲಕ ಯೋಜನೆಗಳನ್ನು ರೈತರಿಗೆ, ಜನಸಾಮಾನ್ಯರಿಗೆ

ತಲುಪಿಸಬೇಕು. ಕರ್ನಾಟಕ ರಾಜ್ಯ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿ ವ್ಯಾಪ್ತಿಯಲ್ಲಿನ ಎಲ್ಲ ಬ್ಯಾಂಕುಗಳ ಜಾಲತಾಣಗಳಲ್ಲಿ ಸಂಪೂರ್ಣವಾಗಿ ಕನ್ನಡ ಭಾಷೆಯನ್ನು ಪ್ರಧಾನವಾಗಿ ಬಳಸಬೇಕು ಎಂದು ಹೇಳಿದರು.

ನಾಮಫಲಕ, ಲೆಟರ್‌ಹೆಡ್, ಮೊಹರು, ರಶೀದಿ, ಚಲನ್ ಗಳು ಮುಂತಾದವುಗಳಲ್ಲಿ ತ್ರಿಭಾಷಾ ಸೂತ್ರ ಅಳವಡಿಸಿಕೊಳ್ಳುವ ಜೊತೆಗೆ ಕನ್ನಡ ಭಾಷೆಯನ್ನು ಪ್ರಧಾನವಾಗಿ ಬಳಸಿಕೊಳ್ಳಬೇಕು. ಬ್ಯಾಂಕುಗಳ ಎಲ್ಲಾ ಹಂತದ ವ್ಯವಹಾರಗಳು ಸಂಪೂರ್ಣವಾಗಿ ಕನ್ನಡದಲ್ಲಿ ಇರಬೇಕು. ಮುಖ್ಯವಾಗಿ ನೇಮಕಾತಿ ಸಂದರ್ಭದಲ್ಲಿ ಕನ್ನಡ ಭಾಷಾನೀತಿಯನ್ನು ಕರ್ತವ್ಯ ಪ್ರಜ್ಞೆಯಿಂದ ಕಡ್ಡಾಯವಾಗಿ ಅನುಷ್ಠಾನಗೊಳಿಸುವಂತೆ ತಿಳಿಸಿದರು. ಪರಿಚ್ಛೇದ 8ರನ್ವಯ ಕನ್ನಡ ಭಾಷೆಯಲ್ಲಿ ನೇಮಕಾತಿ ಪರೀಕ್ಷೆ ಬರೆಯಲು ಅವಕಾಶ ನೀಡಬೇಕು ಎಂದರು.

ರಾಜ್ಯದಲ್ಲಿರುವ ಬ್ಯಾಂಕುಗಳಲ್ಲಿ ಕನ್ನಡ ಅನುಷ್ಠಾನ ಆಗುತ್ತಿದೆಯೇ? ಶೇ. ಎಷ್ಟು ಪ್ರಮಾಣದಲ್ಲಿ ಅನುಷ್ಠಾನ ಆಗುತ್ತಿದೆ ಎಂಬುದನ್ನು ಎಸ್.ಎಲ್.ಬಿ.ಸಿಯು 3 ತಿಂಗಳಿಗೊಮ್ಮೆ ಮಾಹಿತಿ ತರಿಸಿಕೊಂಡು ಅನುಷ್ಠಾನ ಆಗದ ಬ್ಯಾಂಕುಗಳಿಗೆ ಒತ್ತಡ ಹಾಕಿ ಶೇ.100ರಷ್ಟು ಅನುಪಾಲನೆ ಆಗುವ ನಿಟ್ಟಿನಲ್ಲಿ ಕ್ರಮಕೈಗೊಂಡು, ಕೈಗೊಂಡ ಕ್ರಮದ ಬಗ್ಗೆ ಕನ್ನಡ ಅಭಿವೃದ್ಧಿ ಪ್ರಾಧಿಕಾರಕ್ಕೆ ಮಾಹಿತಿ ನೀಡುವಂತೆ ತಿಳಿಸಿದರು.

ಪ್ರಾಧಿಕಾರದಿಂದ ಬ್ಯಾಂಕುಗಳಿಗೆ ಭೇಟಿ ನೀಡಿದಾಗ ಎಲ್ಲವೂ ಕನ್ನಡದಲ್ಲಿರುವ ನಮೂನೆ, ಇತ್ಯಾದಿಗಳನ್ನು ತೋರಿಸಲಾಗುತ್ತದೆ. ಆದರೆ ಜನರಿಗೆ ಅದು ತಲುಪಿರುವುದಿಲ್ಲ. ಬ್ಯಾಂಕುಗಳು ನೇರವಾಗಿ ರೈತರೊಂದಿಗೆ ವ್ಯವಹರಿಸುವುದರಿಂದ ಸ್ಥಳೀಯ ಭಾಷೆಯಾದ ಕನ್ನಡದಲ್ಲಿ ವ್ಯವಹರಿಸುವುದು ಕಡ್ಡಾಯವಾಗಿದೆ. ಕನ್ನಡಿಗ ಅಭ್ಯರ್ಥಿಗಳು ಕೌಶಲ್ಯವುಳ್ಳವರಾಗಿದ್ದಾರೆ. ಹಾಗಾಗಿ ಬ್ಯಾಂಕಿಂಗ್ ಕ್ಷೇತ್ರಕ್ಕೆ ಕನ್ನಡಿಗರು ಹೆಚ್ಚಾಗಿ ಬರುವಂತೆ ಮತ್ತು ಬ್ಯಾಂಕಿಂಗ್ ಪರೀಕ್ಷೆ ತೆಗೆದುಕೊಳ್ಳಲು ಉತ್ತೇಜಿಸಿ, ಗ್ರಾಮೀಣಮಟ್ಟದ ಅಭ್ಯರ್ಥಿಗಳಿಗೆ ಸ್ಥಳೀಯವಾಗಿ ಬ್ಯಾಂಕಿಂಗ್ ಪರೀಕ್ಷೆ ಬರೆಯಲು ಸೂಕ್ತ ತರಬೇತಿ ಕಾರ್ಯಕ್ರಮಗಳನ್ನು ಹಮ್ಮಿಕೊಳ್ಳಬೇಕು. ಹಾಗೂ ಕನ್ನಡ ಅನುಷ್ಠಾನ ವಿಷಯವನ್ನು ಎಸ್.ಎಲ್.ಬಿ.ಸಿ.ಯ ಪ್ರತೀ ಸಭೆಯಲ್ಲಿ ಒಂದು ಕಾರ್ಯಸೂಚಿಯಾಗಿ ಮಾಡಿಕೊಳ್ಳುವಂತೆ ಸಲಹೆ ನೀಡಿದರು.

2014ರ ನಂತರ ನೇಮಕಾತಿ ಆಗಿರುವ ನೌಕರರು 6 ತಿಂಗಳೊಳಗೆ ಕನ್ನಡವನ್ನು ಓದಲು ಮತ್ತು ಬರೆಯಲು ಕಲಿತಿರಬೇಕು. ಆದರೆ 6 ವರ್ಷಗಳಾದರೂ ಕನ್ನಡ ಕಲಿಯದ ನೌಕರರ ವಿರುದ್ಧ ಯಾವುದೇ ಕ್ರಮಕೈಗೊಂಡಿಲ್ಲ. ಹಾಗಾಗಿ ಸಿ ಮತ್ತು ಡಿ ವರ್ಗದ ನೌಕರರಿಗೆ ಕನ್ನಡ ಕಲಿಸಿ ಇಲ್ಲವೇ ಅವರನ್ನು ಬಿಡುಗಡೆಗೊಳಿಸಿ ಆ ಜಾಗಕ್ಕೆ ಕನ್ನಡಿಗರನ್ನು ನೇಮಕ ಮಾಡುವಂತೆ ತಿಳಿಸಿದರು.

ಸ್ಥಳೀಯ ಭಾಷಿಕರು ಬ್ಯಾಂಕುಗಳಿಗೆ ಆಯ್ಕೆಯಾಗುವ ಅಗತ್ಯವಿರುವುದರಿಂದ ಬ್ಯಾಂಕಿನ ಸಿ.ಎಸ್.ಆರ್ ಫಂಡ್ ನಿಂದ 3 ತಿಂಗಳು ಮೊದಲೇ ಪೂರ್ವ ತರಬೇತಿ ನೀಡಿದರೆ ಆ ಮೂಲಕ ಗ್ರಾಹಕರಿಗೆ ಕೊಡುಗೆ ನೀಡಿದಂತಾಗುತ್ತದೆ ಎಂದರು.

ಕನ್ನಡ ಅಭಿವೃದ್ಧಿ ಪ್ರಾಧಿಕಾರದ ಅಧ್ಯಕ್ಷರಾದ ಟಿ.ಎಸ್.ನಾಗಾಭರಣ ಅವರು ಮಾತನಾಡಿ, ಇದು ಬಹುಮುಖ್ಯವಾದ ಸಭೆ ಆಗಿರುವುದರಿಂದ ಕಾರಣ ಏನೇ ಇದ್ದರೂ ಅಧ್ಯಕ್ಷರು ಮತ್ತು ಸಿ.ಇ.ಓ ಸಭೆಯಲ್ಲಿ ಪಾಲ್ಗೊಳ್ಳಬೇಕಿತ್ತು. ಇದೂವರೆವಿಗೂ ಹಲವು ಪತ್ರಗಳನ್ನು ಬರೆಯಲಾಗಿದ್ದು, ಯಾವುದೇ ಪತ್ರಕ್ಕೂ ಪ್ರತಿಸ್ಪಂದನೆ ದೊರೆತಿಲ್ಲ. ಈ ರೀತಿಯ ನಡವಳಿಕೆ ಸರಿಯಲ್ಲ. ನೀವು ಕೇವಲ ಒಬ್ಬ ಅಧಿಕಾರಿಯಾಗಿ ಕೆಲಸ ನಿರ್ವಹಿಸುವುದಲ್ಲ, ಇಡೀ ಕನ್ನಡಿಗರ ಆಶಯದ ಪ್ರತಿನಿಧಿಯಾಗಿ ಕನ್ನಡ ಅನುಷ್ಠಾನದ ಕೆಲಸವನ್ನು ಬದ್ಧತೆಯಿಂದ ಮಾಡುವಂತೆ ತಾಕೀತು ಮಾಡಿದರು.

ಶ್ರೀ ಬೇಳೂರು ಸುದರ್ಶನ, ಮಾನ್ಯ ಮುಖ್ಯಮಂತ್ರಿಗಳ ಇ-ಆಡಳಿತ ಸಲಹೆಗಾರರು, ಇವರು ಮಾತನಾಡಿ, ಬ್ಯಾಂಕುಗಳ ಜಾಲತಾಣಗಳು ಇಂಗ್ಲಿಷ್ ನಲ್ಲಿವೆ. ಒಳಮಾಹಿತಿಗಳೂ ಕೂಡ ಇಂಗ್ಲಿಷ್ ನಲ್ಲಿದ್ದು, ಕನ್ನಡದಲ್ಲಿ ಪೂರ್ಣ ಮಾಹಿತಿ ದೊರೆಯುವಂತಾದರೆ ರೈತರು, ಸೇವಾ ಸಂಸ್ಥೆಗಳು ಸೇರಿದಂತೆ ಎಲ್ಲರಿಗೂ ಅನುಕೂಲವಾಗಲಿದೆ. ಪ್ರಸ್ತುತ ಜಾಲತಾಣದ ಮೂಲಕವೇ ಎಲ್ಲ ಮಾಹಿತಿಗಳು ಸಿಗಬೇಕಿದೆ. ಹಾಗಾಗಿ ಬ್ಯಾಂಕುಗಳ ಜಾಲತಾಣಗಳು ಸಂಪೂರ್ಣ ಕನ್ನಡೀಕರಣವಾಗುವ ನಿಟ್ಟಿನಲ್ಲಿ ಕ್ರಮಹಿಸುವಂತೆ ತಿಳಿಸಿದರು.

ಬ್ಯಾಂಕುಗಳಿಗೆ ಸಂಬಂಧಿಸಿದ ಸಂಪೂರ್ಣ ಮಾಹಿತಿ ಇರುವ ಒಂದು ಮಾಹಿತಿ ಕೈಪಿಡಿಯನ್ನು (ಬ್ಯಾಂಕಿನ ಇತಿಹಾಸ, ಕಾರ್ಯನಿರ್ವಹಣಾ ಪದ್ಧತಿ, ಸೇವೆಗಳ ಪಟ್ಟಿ, ಬ್ಯಾಂಕಿನ ಪ್ರಗತಿ ಇತ್ಯಾದಿ ಎಲ್ಲ ಮಾಹಿತಿಗಳು) ಹೊಸದಾಗಿ ರೂಪಿಸಿ ಪ್ರಕಟಿಸಬೇಕು. ಈ ಕುರಿತು ಕೆಳಕಾಣಿಸಿದ ಅಂಶಗಳನ್ನು ಪರಿಶೀಲಿಸುವ ಅಗತ್ಯವಿದೆ ಎಂದರು.

೧. ಬ್ಯಾಂಕುಗಳ ವಿವಿಧ ವಿಳಾಸಪಟ್ಟಿ; ನಮ್ಮನ್ನು ಸಂಪರ್ಕಿಸು ಎಂಬ ಪುಟವನ್ನು ರೂಪಿಸಿ ಅದರ ಕೊಂಡಿಯನ್ನು ಪ್ರಮುಖವಾಗಿ ಮುಖಪುಟದಲ್ಲೇ ಪ್ರಕಟಿಸಬೇಕಲ್ಲದೆ ಒಳಪುಟಗಳಲ್ಲೂ ಇದು ಸಿಗುವಂತೆ ಮಾಡಬೇಕು. ಈ ಪುಟದಲ್ಲಿ ಕಛೇರಿಯ ಎಲ್ಲ ಪ್ರಮುಖ ಅಧಿಕಾರಿಗಳ ಹೆಸರು, ಹುದ್ದೆ, ವಿಳಾಸ ಮತ್ತು ದೂರವಾಣಿ ಸಂಖ್ಯೆ/ಇ-ಮೇಲ್ ವಿಳಾಸವನ್ನು ನಮೂದಿಸಿರಬೇಕು.

೨. ವಾರ್ಷಿಕ ವರದಿಗಳು (ಕನಿಷ್ಠ ೧೦ ವರ್ಷಗಳ ವರದಿಗಳು)

೩. ಎಲ್ಲ ಸುತ್ತೋಲೆಗಳೂ ಕನ್ನಡದಲ್ಲೇ ಇರಬೇಕು ಇಂಗ್ಲಿಷಿನ ಸುತ್ತೋಲೆಗಳಿಗೆ ಕನ್ನಡದಲ್ಲಿ ಮುಖ್ಯಾಂಶಗಳನ್ನು ಕೊಡಬೇಕು.

೪. ಕನ್ನಡದಲ್ಲೇ ನಾಗರಿಕ ಸನ್ನದು.

೫. ಕನ್ನಡದಲ್ಲೇ ಇ-ಮೇಲ್ ಬಳಕೆ.

೬. ಕನ್ನಡದಲ್ಲಿ ಟೆಂಡರ್ ಗಳು.

೭. ತಾಣದಲ್ಲಿ ಬ್ಯಾಂಕುಗಳ ಕುರಿತ ಮಾಹಿತಿಗಳು ನಾಗರಿಕರಿಗೆ ತಿಳಿಸಬೇಕಾದ ಮಾಹಿತಿಗಳು, ನಮ್ಮ ಬಗ್ಗೆ ಪುಟ ಇವೆಲ್ಲವೂ ಕಾಲಕಾಲಕ್ಕೆ ತಾಜಾ ಆಗಿವೆಯೇ ಎಂಬುದನ್ನು ಖಚಿತಪಡಿಸಿಕೊಳ್ಳಬೇಕು. ಅದರಲ್ಲೂ ಬ್ಯಾಂಕುಗಳ ಸಂಪರ್ಕ ದೂರವಾಣಿ, ಸಕ್ರಿಯ ಇ-ಮೇಲ್ ವಿಳಾಸಗಳು ಮತ್ತು ಅಧಿಕಾರಿ/ನೌಕರರ ಪಟ್ಟಿಯನ್ನು ತಿಂಗಳಿಗೊಮ್ಮೆಯಾದರೂ ಪರಿಶೀಲಿಸಿ ಸರಿಪಡಿಸಬೇಕು.

೮. ಯಾವುದೇ ಜನೋಪಯೋಗಿ ಯೋಜನೆ ಇದ್ದಾಗ, ಅದರ ವಿವರ, ಅದನ್ನು ಪಡೆಯುವ ಹಂತ ಹಂತದ ಕ್ರಮಗಳು, ಅರ್ಜಿಯ ಜೊತೆಗೆ ಸಲ್ಲಿಸಬೇಕಾದ ದಾಖಲೆಗಳ ವಿವರ, ಅದರಿಂದಾಗುವ ಲಾಭಗಳು ಎಲ್ಲವನ್ನೂ ಕನ್ನಡದಲ್ಲಿ ನೀಡಿರಬೇಕು. ಯೋಜನೆಗಳ ಕಾಲಾವಧಿಯನ್ನು ಸ್ಪಷ್ಟವಾಗಿ ನಮುದಿಸಬೇಕು.

೯. ಯಾವುದೇ ಕಾಯ್ದೆಯ ಹೆಸರನ್ನು ಸಂಪೂರ್ಣವಾಗಿ ನಮೂದಿಸಿರಬೇಕು.

೧೦. ಯಾವುದೇ ಸುತ್ತೋಲೆಯ ಕಾಲಾವಧಿಯನ್ನು ಸಾಧ್ಯವಿದ್ದಷ್ಟು ನಮೂದಿಸಿರಬೇಕು.

೧೧. ಬ್ಯಾಂಕಿನ ಎಲ್ಲ ಟೆಂಡರ್ ಗಳು, ಪ್ರಕಟಣೆಗಳು, ಸುತ್ತೋಲೆಗಳು– ಕನ್ನಡದಲ್ಲಿ ಮತ್ತು ಅಗತ್ಯಬಿದ್ದರೆ ಮಾತ್ರ ಇಂಗ್ಲಿಷಿನಲ್ಲಿ ಪ್ರಕಟವಾಗುವಂತೆ ನೋಡಿಕೊಳ್ಳಬೇಕು. ಜಾಲತಾಣದ ಮೂಲಕ ಬಳಕೆದಾರರಿಂದ ಬರುವ ಅರ್ಜಿಗಳನ್ನು ಪಡೆಯುವ, ಹಿಮ್ಮಾಹಿತಿ ಪಡೆಯುವ ವ್ಯವಸ್ಥೆಗಳನ್ನು ರೂಪಿಸಿರಬೇಕು.

೧೨. 'ಪುಟವನ್ನು ರೂಪಿಸಲಾಗುತ್ತಿದೆ' (ಅಂಡರ್ ಕನ್ ಸ್ಟ್ರಕ್ಷನ್) ಎಂಬ ಪುಟಗಳು ಇರದಂತೆ ಖಾತ್ರಿ ಪಡಿಸಿಕೊಳ್ಳಬೇಕು.

೧೩. ಬ್ಯಾಂಕುಗಳಿಗೆ ಸಂಬಂಧಿತ ಎಲ್ಲಾ ಜಾಲತಾಣಗಳಲ್ಲೂ ಬ್ಯಾಂಕುಗಳ ಸಂಬಂಧಿತ ಇತರೆ ಜಾಲತಾಣಗಳ ಪಟ್ಟಿಯನ್ನು ಕೊಂಡಿಯೊಂದಿಗೆ "ಆನ್ ಲೈನ್ ಸೇವೆಗಳು" ವಿಭಾಗದಲ್ಲಿ ಪಟ್ಟಿ ಮಾಡಬೇಕು.

೧೪. ಬ್ಯಾಂಕುಗಳು ರೂಪಿಸಿದ ಎಲ್ಲಾ ಆಪ್ ಗಳ ಪಟ್ಟಿಯನ್ನು ಎಲ್ಲಾ ಸಂಬಂಧಿತ ಜಾಲತಾಣಗಳಲ್ಲಿ "ಆನ್ ಲೈನ್ ಸೇವೆಗಳು" ವಿಭಾಗದಲ್ಲಿ ನೀಡಬೇಕು.

ಶ್ರೀ ನಾರಾಯಣ ರಾಯಚೂರು, ನಿವೃತ್ತ ಅಧಿಕಾರಿ, ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್, ಇವರು ಮಾತನಾಡಿ, ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್ 2010ರಲ್ಲೇ ಕನ್ನಡ ವೆಬ್ ತಾಣವನ್ನು ಪ್ರಾರಂಭಿಸಿ ಕನ್ನಡದಲ್ಲೇ ಸುತ್ತೋಲೆ, ಪ್ರಕಟಣೆಗಳನ್ನು ಹೊರಡಿಸುತ್ತಿದೆ. ಇತರೆ ಬ್ಯಾಂಕುಗಳು ಸಹ ಇದೇ ಮಾದರಿ ಅನುಸರಿಸಲು ಎಸ್.ಎಲ್.ಬಿ.ಸಿ ಕ್ರಮವಹಿಸಬೇಕು. ಕನ್ನಡ ಕಾಯಕ ವರ್ಷದಲ್ಲಿ ಅಧಿಕಾರಿ/ನೌಕರರು ಪ್ರಾಮಾಣಿಕವಾಗಿ ಕೆಲಸ ಮಾಡಬೇಕು ಎಂದರು.

ಡಾ.ಎಸ್.ಟಿ. ರಾಮಚಂದ್ರ, ಕನ್ನಡಪರ ಚಿಂತಕರು, ವಿಷಯತಜ್ಞರು, ಇವರು ಮಾತನಾಡಿ, ಕನ್ನಡದ ನೆಲದಲ್ಲಿ ಸ್ಥಾಪನೆಯಾದ ಕೆನರಾ ಬ್ಯಾಂಕ್ ದೊಡ್ಡ ಇತಿಹಾಸವನ್ನು ಹೊಂದಿದೆ. ಕನ್ನಡಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ ಅತ್ಯಂತ ನಿಷ್ಠೆಯಿಂದ ಕೆಲಸ ಮಾಡಬೇಕು. ಬಹುಮುಖ್ಯವಾಗಿ ಕೃಷಿ ಪ್ರಧಾನ ಶಾಖೆಗಳಲ್ಲಿ ಸುತ್ತೋಲೆ, ಅರ್ಜಿ ನಮೂನೆಗಳು ಕನ್ನಡದಲ್ಲಿರುವಂತೆ ನೋಡಿಕೊಳ್ಳಬೇಕು. ಐಬಿಪಿಎಸ್ ಪರೀಕ್ಷೆಗಳಲ್ಲಿ ಯಾವ ಮಾದರಿ ಪ್ರಶ್ನೆಗಳು ಎದುರಾಗುತ್ತವೆ? ಅವುಗಳನ್ನು ಹೇಗೆ ಎದುರಿಸಬೇಕು? ಪರೀಕ್ಷಾ ಭಯವನ್ನು ಹೋಗಲಾಡಿಸುವುದು ಇತ್ಯಾದಿ ವಿಷಯಗಳ ಬಗ್ಗೆ ವಿಷಯತಜ್ಞರಿಂದ ತರಬೇತಿಗಳನ್ನು ಅಭ್ಯರ್ಥಿಗಳಿಗೆ ನೀಡಿದಲ್ಲಿ ಕನ್ನಡಿಗರು ಬ್ಯಾಂಕಿಂಗ್ ಕ್ಷೇತರದಲ್ಲಿ ಹೆಚ್ಚಾಗಿ ಉದ್ಯೋಗ ಪಡೆದುಕೊಳ್ಳಲು ಸಹಕಾರಿಯಾಗಲಿದೆ ಎಂದು ಹೇಳಿದರು.

ಬೆಳೆಸಾಲ, ಚಿನ್ನಾಭರಣ ಸಾಲ ಇತ್ಯಾದಿ ವ್ಯವಹಾರಗಳನ್ನು ಕನ್ನಡದಲ್ಲೇ ಮಾಡಬೇಕು. ಪ್ರತೀ ಶಾಖೆಗಳಲ್ಲಿ ಒಂದು ಕನ್ನಡದ ವಿಭಾಗವನ್ನು ತೆರೆದು ಕನ್ನಡದಲ್ಲಿ ಸೇವೆಯನ್ನು ನೀಡುವ ಕೆಲಸ ಅಗತ್ಯವಾಗಿ ಆಗಬೇಕಿದೆ. ಈ ಎಲ್ಲಿ ಕಾರ್ಯಗಳು ಅನುಪಾಲನೆ ಆಗುವ ನಿಟ್ಟಿನಲ್ಲಿ ಎಸ್.ಎಲ್.ಬಿ.ಸಿ ಕಟ್ಟುನಿಟ್ಟಿನ ಕ್ರಮವಹಿಸುವಂತೆ ತಿಳಿಸಿದರು.

ಕಾರ್ಯದರ್ಶಿ ಮುರಳಿಧರ ಅವರು ಮಾತನಾಡಿ, ಡಿ ಮತ್ತು ಸಿ ಗ್ರೇಡ್ ಹುದ್ದೆಗಳ ಅಭ್ಯರ್ಥಿಗಳಿಗೆ ಇಂಗ್ಲಿಷ್ ನಲ್ಲಿ ಐಬಿಪಿಎಸ್ ಪರೀಕ್ಷೆ ಎದುರಿಸುವುದು ಕಷ್ಟವಾಗುತ್ತದೆ. ಕಾರಣ. ಅವರು ಗ್ರಾಮೀಣ ಭಾಗದ ವಿದ್ಯಾರ್ಥಿಗಳಾಗಿದ್ದು, ಕನ್ನಡ ಮಾಧ್ಯಮದಲ್ಲಿ ಓದಿರುತ್ತಾರೆ. ಅವರು ಕನ್ನಡದಲ್ಲಿ ಕೌಶಲ್ಯ ಹೊಂದಿರುತ್ತಾರೆ. ಅವರಿಗೆ ಇಂಗ್ಲಿಷ್ ನಲ್ಲಿ ಪರೀಕ್ಷೆ ಎದುರಿಸಲು ಆಗುವುದಿಲ್ಲ. ಹಾಗಾಗಿ ಅಂತಹವರಿಗೆ ಅನುಕೂಲವಾಗುವ ನಿಟ್ಟಿನಲ್ಲಿ ಕ್ರಮವಹಿಸುವಂತೆ ಸೂಚಿಸಿದರು.

ನೇಮಕಾತಿ ಸಮಯದಲ್ಲಿ ಕನ್ನಡೇತರ ಅಭ್ಯರ್ಥಿಗಳಿಗೆ ಎಸ್.ಎಸ್.ಎಲ್.ಸಿ ಗುಣಮಟ್ಟದ ಕೌಶಲ್ಯವನ್ನು ಪರೀಕ್ಷಿಸುವುದು ಅಗತ್ಯವಾಗಿರುತ್ತದೆ. ಹಾಗಾಗಿ ಆಯ್ಕೆ ಸಮಿತಿಗೆ ಕಡ್ಡಾಯವಾಗಿ ಕನ್ನಡ ಅಭಿವೃದ್ಧಿ ಪ್ರಾಧಿಕಾರದ ಪ್ರತಿನಿಧಿಯನ್ನು ಸೇರಿಸಿಕೊಳ್ಳುವಂತೆ ತಿಳಿಸಿದರು.

ಶ್ರೀ ಚಂದ್ರಶೇಖರರಾವ್, ಎಸ್.ಎಲ್.ಬಿ.ಸಿ ಸಂಯೋಜಕರು ಇವರು ಮಾತನಾಡಿ, ಪ್ರಾಧಿಕಾರದ ಮಾರ್ಗಸೂಚಿ ಅನ್ವಯ ಕೆಲಸ ನಿರ್ವಹಿಸಲು ಎಲ್ಲ ಬ್ಯಾಂಕುಗಳಿಗೆ ಸುತ್ತೋಲೆ ಕಳುಹಿಸಲಾಗುವುದು. ಅಲ್ಲದೆ ಕನ್ನಡೇತರರ ಪಟ್ಟಿ ಮಾಡಿ ಒಂದು ತಿಂಗಳೊಳಗೆ ಪ್ರಾಧಿಕಾರಕ್ಕೆ ಕಳುಹಿಸಿಕೊಡಲಾಗುವುದು. ಎಸ್.ಎಲ್.ಬಿ.ಸಿ ವೆಬ್ ಸೈಟ್ ನ್ನು ಒಂದು ತಿಂಗಳೊಳಗೆ ಕನ್ನಡೀಕರಣ ಮಾಡಲಾಗುವುದು ಎಂದು ಭರವಸೆ ನೀಡಿದರು.

ಶ್ರೀ ಬಸವರಾಜು, ಡಿಜಿಎಂ ಇವರು ಮಾತನಾಡಿ, ಯಾವ ಮಟ್ಟದ ಅಧಿಕಾರಿ/ನೌಕರರಿಗೆ ಕನ್ನಡ ಕಲಿಸುವ ಕೆಲಸ ಮಾಡಬೇಕು ಎಂಬ ಬಗ್ಗೆ ನಡವಳಿಯಲ್ಲಿ ತಾವು ಸೇರಿಸಿ ಕಳುಹಿಸಿದಲ್ಲಿ ನಾವು ಅದನ್ನು ಅನುಪಾಲನೆ ಮಾಡಲಾಗುವುದು ಎಂದರು. ಐಬಿಪಿಎಸ್ ಪರೀಕ್ಷೆಯಲ್ಲಿ ಉತ್ತೀರ್ಣರಾಗಿ ಬೇರೆ ರಾಜ್ಯಗಳಿಗೆ ಹೋಗುವಾಗಲೇ ಅಲ್ಲಿನ ಭಾಷೆಯನ್ನು ಕಲಿತು ಹೋಗುವ ನಿಟ್ಟಿನಲ್ಲಿ ನಿಯಮ ಮಾಡಿದಲ್ಲಿ ಅದನ್ನು ಅನುಸರಿಸುವುದಾಗಿ ಹೇಳಿದರು.

ರಾಮಚಂದ್ರು ಅವರು ಮಾತನಾಡಿ, ಮಲೆಯಾಳಂ ಭಾಷೆ ಆ ರಾಜ್ಯದ ಎಲ್ಲಾ ಬ್ರಾಂಚ್ ಗಳಲ್ಲಿದೆ. ಅದೇ ಮಾದರಿಯಲ್ಲಿ ಕರ್ನಾಟಕದಲ್ಲೂ ಜಾರಿಯಾಗುವಂತೆ ಒತ್ತಾಯಿಸಿದರು. ಆಂಧ್ರ, ತಮಿಳುನಾಡಿನಿಂದ ಆಯ್ಕೆಯಾಗುವವರಿಗೆ ಕನ್ನಡ ಕಲಿಯಲು ಆ ಬ್ಯಾಂಕುಗಳೇ ವ್ಯವಸ್ಥೆ ಮಾಡಿಕೊಡಬೇಕಿದೆ. ಒಟ್ಟಾರೆಯಾಗಿ ಕನ್ನಡಿಗರು ಬ್ಯಾಂಕುಗಳೊಂದಿಗೆ ವ್ಯವಹರಿಸಲು ಸುಲಭ ಮಾರ್ಗ ಮಾಡಿಕೊಡಬೇಕಿದೆ ಎಂದ ಅವರು ಕನ್ನಡ ಅಭಿವೃದ್ಧಿ ಪ್ರಾಧಿಕಾರದ ಶ್ರಮದಿಂದಾಗಿ ಬ್ಯಾಂಕುಗಳಲ್ಲಿ ಕನ್ನಡ ನಾಮಫಲಕಗಳನ್ನು ಹಾಕಲಾಗಿದೆ. ಇದಕ್ಕೆ ಪ್ರಾಧಿಕಾರಕ್ಕೆ ಅಭಿನಂದನೆಗಳು ಎಂದು ಹೇಳಿದರು.

ಅಧ್ಯಕ್ಷರು ಮಾತನಾಡಿ, ಕನ್ನಡವನ್ನು ಬಳಸದ ಬ್ಯಾಂಕುಗಳ ಬಗ್ಗೆ ದಾಖಲೆ ಸಹಿತ ಶಿಸ್ತುಕ್ರಮಕ್ಕೆ ಕೈಗೊಳ್ಳುವಂತೆ ಸೂಚಿಸಿದರೂ ಯಾವುದೇ ಕ್ರಮಕೈಗೊಳ್ಳದೆ ಇರುವ ಉದ್ದೇಶವೇನಿದೆ? ಅಂತಹ ಅಧಿಕಾರಿ/ನೌಕರರನ್ನು ಯಾಕೆ ರಕ್ಷಿಸುತ್ತೀದ್ದೀರಿ ಎಂಬುದನ್ನು ಸಭೆಗೆ ತಿಳಿಸುವಂತೆ ಹೇಳಿದರು.

ಬ್ಯಾಂಕುಗಳಲ್ಲಿ ಕನ್ನಡ ಅನುಷ್ಠಾನ ಮಾಡುತ್ತಿಲ್ಲ, ಕನ್ನಡದಲ್ಲಿ ವ್ಯವಹರಿಸುವುದಿಲ್ಲ ಎಂಬ ಬಗ್ಗೆ ರಾಜ್ಯಾದ್ಯಂತ ಸಾಕಷ್ಟು ದೂರುಗಳು ಬರುತ್ತಿವೆ. ಅಲ್ಲದೆ ಜಿಲ್ಲೆ, ತಾಲ್ಲೂಕುಗಳಲ್ಲದೆ ಗ್ರಾಮೀಣ ಮಟ್ಟದ ಬ್ಯಾಂಕುಗಳಲ್ಲಿಯೂ ಸಹ ಹಿಂದಿ–ಇಂಗ್ಲಿಷ್ ನಲ್ಲಿ ವ್ಯವಹರಿಸಿರುವ ಬಗ್ಗೆ ನಿಮಗೆ ದಾಖಲೆಗಳನ್ನು ನೀಡಿದ್ದೇವೆ. ಅವರ ವಿರುದ್ಧ ಸೂಕ್ತ ಕ್ರಮಕೈಗೊಳ್ಳದೆ, ಬ್ಯಾಂಕ್ ಗ್ರಾಹಕರ ಸೇವೆಯನ್ನು ದುರುಪಯೋಗ ಪಡಿಸಿಕೊಂಡಿದ್ದೀರಿ ಎಂದು ಆಕ್ರೋಶ ವ್ಯಕ್ತಪಡಿಸಿದ ಅಧ್ಯಕ್ಷರು, ಡಿಸೆಂಬರ್ 15ರೊಳಗೆ ಕನ್ನಡ ಬಾರದ ನೌಕರರ ಪಟ್ಟಿ ಮಾಡಿ ಪ್ರಾಧಿಕಾರಕ್ಕೆ ವರದಿ ನೀಡಬೇಕು. ತಪ್ಪಿತಸ್ಥರ ವಿರುದ್ಧ ಕ್ರಮಕೈಗೊಳ್ಳಬೇಕು ಇಲ್ಲದಿದ್ದರೆ ಕರಪತ್ರ ಹಿಡಿದು ಬ್ಯಾಂಕ್ ವಿರುದ್ಧ ಅಭಿಯಾನ ಆರಂಭಿಸುವುದಾಗಿ ಎಚ್ಚರಿಸಿದರು.

ಕರ್ನಾಟಕ ರಾಜ್ಯ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿ, ಬೆಂಗಳೂರು, ಇಲ್ಲಿ ಭಾರತೀಯ ರಿಸರ್ವ್ ಬ್ಯಾಂಕ್‌ನ ನಿಯಮಾವಳಿಗಳು, ನೇಮಕಾತಿ ಪ್ರಕ್ರಿಯೆ ಹಾಗೂ ಆಡಳಿತದಲ್ಲಿನ ಸಂಪೂರ್ಣ ಕನ್ನಡ ಅನುಷ್ಠಾನ ಕುರಿತು ಪರಿಶೀಲನೆ ನಡೆಸಿದ ಅಧ್ಯಕ್ಷರು ಈ ಕೆಳಕಂಡಂತೆ ನಿರ್ದೇಶನಗಳನ್ನು ನೀಡಿದರು.

1. ಕೇಂದ್ರ ಸರ್ಕಾರದ ಗೃಹ ಸಚಿವಾಲಯದ ಆದೇಶ ಸಂಖ್ಯೆ: 12–18/95/ಆರ್‌ಬಿಒ ದಿನಾಂಕ:06.02.1995ರ ಆದೇಶಾನುಸಾರ ತ್ರಿಭಾಷಾ ಸೂತ್ರದನ್ವಯ ಕನ್ನಡವನ್ನು ಪ್ರಧಾನವಾಗಿ ಆಡಳಿತದ ಎಲ್ಲಾ ಹಂತದಲ್ಲೂ ಕಡ್ಡಾಯವಾಗಿ ಬಳಸುವುದು.
2. ಬ್ಯಾಂಕಿನ ನಗದು ತುಂಬುವ/ನಗದು ಹಿಂಪಡೆಯುವ, ಬೇಡಿಕೆ ಹುಂಡಿ/ಡಿಡಿ, ಎಲ್ಲಾ ಮಾದರಿಯ ಅರ್ಜಿ ನಮೂನೆಗಳು, ಖಾತೆ ಪುಸ್ತಕಗಳು, ಮನೆ ಸಾಲ, ವಾಹನ ಸಾಲ, ಶಿಕ್ಷಣ ಸಾಲಕ್ಕಾಗಿ ಪಡೆಯುವ ಅರ್ಜಿಗಳು, ನಾಮನಿರ್ದೇಶನ ಅರ್ಜಿ, ಖಾತೆ ವರ್ಗಾವಣೆ ಅರ್ಜಿ, ಮನೆ ವಿಳಾಸ ಬದಲಾವಣೆ ತಿಳಿಸುವ ಅರ್ಜಿ, ಹೊಸ ಖಾತೆ ತೆರೆಯುವ ಅರ್ಜಿ, ನಿಶ್ಚಿತ ಠೇವಣಿ ಪ್ರಮಾಣ ಪತ್ರ, ಠೇವಣಿ ಇಟ್ಟ ಬಗ್ಗೆ ಬ್ಯಾಂಕ್ ನೀಡುವ ಒಪ್ಪಿಗೆ ಪತ್ರ, ಮೊಬೈಲ್ ಆಪ್, ಜಾಹಿರಾತು ಮತ್ತಿತರ ದಿನನಿತ್ಯ ಬ್ಯಾಂಕಿನ ವ್ಯವಹಾರದಲ್ಲಿ ಬಳಕೆಯಾಗುವ ಎಲ್ಲಾ ರಶೀದಿಗಳನ್ನು ಕನ್ನಡದಲ್ಲಿ ಮುದ್ರಿಸಿ ಎಲ್ಲಾ ಬ್ಯಾಂಕುಗಳ ಕ್ಷೇತ್ರೀಯ ಮತ್ತು ವೃತ್ತ ಕಛೇರಿಗಳು/ಶಾಖೆಗಳಿಗೆ ನೀಡುವುದು ಮತ್ತು ಅವುಗಳನ್ನು ಕಡ್ಡಾಯವಾಗಿ ಬಳಸುವಂತೆ ನಿರ್ದೇಶಿಸುವುದು.
3. ವ್ಯವಹಾರದ ಸಂದರ್ಭದಲ್ಲಿ ಗ್ರಾಹಕರೊಂದಿಗೆ ಇಲ್ಲಿನ ನೆಲ–ಜಲ, ಸಂಪನ್ಮೂಲದನುಸಾರ ವಿಶ್ವಾಸಾರ್ಹತೆಗೆ ಧಕ್ಕೆ ಬರದಂತೆ ವರ್ತಿಸಲು ಎಲ್ಲಾ ಬ್ಯಾಂಕುಗಳ ಅಧಿಕಾರಿ/ನೌಕರರಿಗೆ ಕಟ್ಟುನಿಟ್ಟಿನ ನಿರ್ದೇಶನ ನೀಡುವುದು.

4. ಕರ್ನಾಟಕ ರಾಜ್ಯ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿ ಹಾಗೂ ಕನ್ನಡ ಅಭಿವೃದ್ಧಿ ಪ್ರಾಧಿಕಾರದ ನೇತೃತ್ವದಲ್ಲಿ ಎಲ್ಲಾ ಬ್ಯಾಂಕುಗಳ ಮುಖ್ಯಸ್ಥರೊಂದಿಗೆ ಕನ್ನಡ ಅನುಷ್ಠಾನದ ವಿಷಯವಾಗಿ ತುರ್ತು ಸಭೆಯನ್ನು ಆಯೋಜಿಸುವ ಬಗ್ಗೆ ಅಗತ್ಯ ಕ್ರಮವಹಿಸುವುದು.

5. ಕ್ಷೇತ್ರೀಯ ಮತ್ತು ವೃತ್ತ ವಲಯದಲ್ಲಿರುವ ಎ.ಟಿ.ಎಂ ಕೇಂದ್ರಗಳಲ್ಲಿ ಪ್ರಧಾನವಾಗಿ ಕನ್ನಡದ ಆಯ್ಕೆ ಬರುವಂತೆ ಕ್ರಮವಹಿಸುವುದು.

6. ರಾಜ್ಯದೊಳಗೆ ವ್ಯವಹರಿಸುವ ಎಲ್ಲ ದೈನಂದಿನ ಪತ್ರಗಳಲ್ಲಿ ಹಾಗೂ ರಾಜ್ಯಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ ಹೊರಡಿಸುವ ಆದೇಶ, ಸುತ್ತೋಲೆಗಳಲ್ಲಿ ಹಾಗೂ ಅಧಿಕಾರಿ/ನೌಕರರಿಗೆ ನೀಡುವ ನೋಟೀಸು/ವಿಚಾರಣೆಗಳಲ್ಲಿ ಕನ್ನಡವನ್ನು ಕಡ್ಡಾಯವಾಗಿ ಬಳಸುವುದು.

7. ರೈತರಿಂದ ಆಂಗ್ಲ ಭಾಷೆಯಲ್ಲಿರುವ ಸಾಲದ ಒಪ್ಪಂದ ಪತ್ರಕ್ಕೆ ಸಹಿ ಹಾಕಿಸಿಕೊಳ್ಳುವುದು ಸರಿಯಾದ ಕ್ರಮವಲ್ಲ. ಹಾಗಾಗಿ ಸಾಲಕ್ಕೆ ಸಂಬಂಧಿಸಿದ ಒಪ್ಪಂದ ಪತ್ರಗಳು, ಸಾಲದ ಅರ್ಜಿ ನಮೂನೆಗಳು, ಚಲನ್‌ಗಳು ಕಡ್ಡಾಯವಾಗಿ ಕನ್ನಡದಲ್ಲಿಯೇ ಇರತಕ್ಕದ್ದು.

8. ಕೇಂದ್ರ ಸ್ವಾಮ್ಯದ ಬ್ಯಾಂಕುಗಳು, ಅಪೆಕ್ಸ್ ಬ್ಯಾಂಕ್, ನಬಾರ್ಡ್, ಸಹಕಾರ ಬ್ಯಾಂಕುಗಳು, ಖಾಸಗಿ ಬ್ಯಾಂಕುಗಳು ಕನ್ನಡ ಅನುಷ್ಠಾನ ಸಂದರ್ಭದಲ್ಲಿ ಅದನ್ನು ಪ್ರಧಾನವಾಗಿ ಬಳಸುವಂತೆ ನಿರ್ದೇಶನ ನೀಡುವುದು.

9. ವೇತನ ಬಿಲ್ಲು, ಭವಿಷ್ಯ ನಿಧಿ ಹಾಗೂ ಬ್ಯಾಂಕಿನ ಸಿ.ಬಿ.ಎಸ್ ತಂತ್ರಜ್ಞಾನದಲ್ಲಿ ಕಡ್ಡಾಯವಾಗಿ ಕನ್ನಡವನ್ನು ಅಳವಡಿಸಿ ಬಳಸುವುದು.

10. 2014ರ ನಂತರ ನೇಮಕಗೊಂಡ ಕನ್ನಡೇತರ ಅಧಿಕಾರಿ/ನೌಕರರೆಷ್ಟು? ಅವರಲ್ಲಿ 2014ರ ನೇಮಕಾತಿ ನಿಯಮದನ್ವಯ ಎಷ್ಟು ಜನ ಅಧಿಕಾರಿ/ನೌಕರರು ಕನ್ನಡವನ್ನು ಕಲಿತಿದ್ದಾರೆ? ಎಷ್ಟು ಜನ ಕಲಿತಿಲ್ಲ ಎಂಬುದರ ಬಗ್ಗೆ 15 ದಿನಗಳ ಒಳಗೆ ವರದಿ ನೀಡುವುದು.

11. ಕನ್ನಡ ಕಲಿಯದ ಎಷ್ಟು ಜನ ಅಧಿಕಾರಿ/ನೌಕರರನ್ನು ನಿಯಮಗಳನ್ವಯ ಇವರೆವಿಗೂ ಸೇವೆಯಿಂದ ಬಿಡುಗಡೆಗೊಳಿಸಲಾಗಿದೆ ಹಾಗೂ ಬಿಡುಗಡೆಗೊಳಿಸದಿರುವ ಬಗ್ಗೆ ಸಕಾರಣಗಳನ್ನು ನೀಡುವುದು.

12. ಎಸ್.ಎಲ್.ಬಿ.ಸಿ. ಸಭೆಯ ಕಾರ್ಯಸೂಚಿಯಲ್ಲಿ ಒಂದು ಅಂಶವಾಗಿ ಕನ್ನಡ ಅನುಷ್ಠಾನ ಕುರಿತು ಚರ್ಚಿಸಿ ಕಡ್ಡಾಯವಾಗಿ ಅನುಪಾಲನೆಯನ್ನು ಪ್ರಾಧಿಕಾರಕ್ಕೆ ಸಲ್ಲಿಸುವುದು.

13. ಹೊರಗುತ್ತಿಗೆ ನೇಮಕಾತಿ ಮಾಡಿಕೊಳ್ಳುವ ಸಂದರ್ಭದಲ್ಲಿ ಕನ್ನಡಿಗರನ್ನೇ ಒದಗಿಸುವಂತೆ ಕಾರ್ಯಾದೇಶದಲ್ಲಿ ಷರತ್ತು ವಿಧಿಸಬೇಕು.

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14. ಬ್ಯಾಂಕಿನ ದಸ್ತಾವೇಜುಗಳಲ್ಲಿ ಕನ್ನಡ ಬಳಸಬೇಕು. ಹಿಂದಿ ಪರೀಕ್ಷೆ ಪಾಸು ಮಾಡಿದವರಿಗೆ ಪ್ರೋತ್ಸಾಹಧನ ನೀಡುವ ಮಾದರಿಯಲ್ಲಿಯೇ ಕನ್ನಡ ಪರೀಕ್ಷೆ ಪಾಸು ಮಾಡುವ ಅಭ್ಯರ್ಥಿಗಳಿಗೂ ಪ್ರೋತ್ಸಾಹಧನ ನೀಡಲು ಕ್ರಮ ಕೈಗೊಳ್ಳುವುದು.

15. ಬ್ಯಾಂಕುಗಳ ವಿಶ್ವಾಸಾರ್ಹತೆಯ ದೃಷ್ಟಿಯಿಂದ ಜನರೊಂದಿಗೆ ಸರಿಯಾದ ಸಂವಹನ ನಡೆಸುವ ಕಾರಣವಾಗಿ ನೇಮಕಾತಿ ಸಂದರ್ಭಗಳಲ್ಲಿ ಕನ್ನಡದಲ್ಲಿ ಅಂದರೆ ಪ್ರಾದೇಶಿಕ ಭಾಷೆಗಳಲ್ಲಿ ಪರೀಕ್ಷೆಗಳನ್ನು ನಡೆಸುವಂತೆ ಸಂಬಂಧಪಟ್ಟ ಪ್ರಾಧಿಕಾರಕ್ಕೆ ಪ್ರಸ್ತಾವನೆಯನ್ನು ಸಲ್ಲಿಸುವುದು. ಮತ್ತು ಅದರ ಪ್ರತಿಯನ್ನು ಕನ್ನಡ ಅಭಿವೃದ್ಧಿ ಪ್ರಾಧಿಕಾರಕ್ಕೆ ಕಳುಹಿಸುವುದು.

16. ಗ್ರಾಮೀಣ ಪ್ರದೇಶದಲ್ಲಿರುವ ಕಡ್ಡಾಯವಾಗಿ ಎಲ್ಲಾ ಬ್ಯಾಂಕುಗಳ ಶಾಖೆಗಳಿಗೆ ಕನ್ನಡ ಬರುವ ಅಧಿಕಾರಿ/ನೌಕರರನ್ನು ನೇಮಿಸುವ ಬಗ್ಗೆ ಅಗತ್ಯಕ್ರಮ ಕೈಗೊಳ್ಳುವುದು.

17. ಗ್ರಾಹಕ ಸೇವಾ ಕೇಂದ್ರಗಳಲ್ಲಿ ಸಾರ್ವಜನಿಕರೊಂದಿಗೆ ಕನ್ನಡದೊಂದಿಗೆ ಸಂವಹನ ನಡೆಸುವುದು ಹಾಗೂ ಅವರಿಂದ ಸ್ವೀಕರಿಸುವ ದೂರುಗಳು ಮತ್ತು ದೂರುಗಳಿಗೆ ಬ್ಯಾಂಕಿನ ವತಿಯಿಂದ ಕನ್ನಡದಲ್ಲಿ ಮಾಹಿತಿಯನ್ನು ನೀಡುವುದು. ಈ ಬಗ್ಗೆ ಎಲ್ಲಾ ಬ್ಯಾಂಕುಗಳಿಂದ ಒಂದಿಷ್ಟು ಮಾದರಿ ಉತ್ತರ ಪ್ರತಿಗಳನ್ನು ಕನ್ನಡ ಅಭಿವೃದ್ಧಿ ಪ್ರಾಧಿಕಾರಕ್ಕೆ ಸಲ್ಲಿಸುವುದು.

18. ವಾರ್ಷಿಕ ವರದಿಯ ಪ್ರತಿಯನ್ನು ಕಡ್ಡಾಯವಾಗಿ ಕನ್ನಡದಲ್ಲಿಯೂ ಮುದ್ರಿಸುವುದು ಹಾಗೂ ಪ್ರತಿ ವರ್ಷ ಕನ್ನಡ ಅಭಿವೃದ್ಧಿ ಪ್ರಾಧಿಕಾರಕ್ಕೆ ಒಂದು ಪ್ರತಿಯನ್ನು ಸಲ್ಲಿಸುವುದು.

19. ಅಖಿಲ ಭಾರತ ಮಟ್ಟದಲ್ಲಿ ನಡೆಯುವ ಬ್ಯಾಂಕಿಂಗ್ ನೇಮಕಾತಿ ಪರೀಕ್ಷೆಗಳನ್ನು ಬರೆಯಲು ಗ್ರಾಮೀಣ ಭಾಗದ ಅಭ್ಯರ್ಥಿಗಳಿಗೆ ಅನುಕೂಲವಾಗುವಂತೆ ಆಯಾ ಜಿಲ್ಲೆಗಳಲ್ಲಿ ಜಿಲ್ಲಾ ಲೀಡ್ ಬ್ಯಾಂಕ್ ಗಳು ಸ್ಥಳೀಯವಾಗಿ ಬ್ಯಾಂಕಿಂಗ್ ಪರೀಕ್ಷಾಪೂರ್ವ ತರಬೇತಿಗಳನ್ನು ಹಮ್ಮಿಕೊಳ್ಳುವುದು.

20. ಕನ್ನಡ ರಾಜ್ಯೋತ್ಸವ ಮತ್ತು ಇತರೆ ಕನ್ನಡ ಕಾರ್ಯಕ್ರಮಗಳನ್ನು ನಡೆಸುತ್ತಿರುವ ಬಗ್ಗೆ ವಿವರ ಸಲ್ಲಿಸುವುದು.

21. ಬ್ಯಾಂಕಿಂಗ್ ಕ್ಷೇತ್ರದಲ್ಲಿ ಅಸಾಮಾನ್ಯ ಸಾಧನೆಗೈದ ಸಾಧಕರ ಕುರಿತು ಹಾಗೂ ಕರ್ನಾಟಕದ ಮಟ್ಟಿಗೆ ಬ್ಯಾಂಕುಗಳನ್ನು ಸ್ಥಾಪಿಸಿ ಯಶಸ್ವಿಯಾದವರ ಸಾಧನೆಗಳ ಕುರಿತು ಕನ್ನಡದಲ್ಲಿ ಕಿರುಹೊತ್ತಿಗೆಗಳನ್ನು ಪ್ರಕಟಿಸಿ ಸಾರ್ವಜನಿಕರಿಗೆ ಒದಗಿಸುವುದು.

22. ತ್ರಿಭಾಷಾ ನಿಯಮದನ್ವಯ ಕನ್ನಡವನ್ನು ಪ್ರಧಾನವಾಗಿ ಬಳಸದೇ ಇರುವ ಅಧಿಕಾರಿ/ನೌಕರರ ಮೇಲೆ ಹಾಗೂ ದಿನಾಂಕ:10-11-2020ರಂದು ಎಸ್.ಎಲ್.ಬಿ.ಸಿ.ಯ ಅಧಿಕೃತ ಮಿಂಚಂಚೆ ಮೂಲಕ ಕನ್ನಡ

ಅಭಿವೃದ್ಧಿ ಪ್ರಾಧಿಕಾರಕ್ಕೆ ಸಂವಹನ ಮಾಡಿರುವ ಪತ್ರದಲ್ಲಿ ಪ್ರಧಾನವಾಗಿ ಕನ್ನಡವನ್ನು ಬಳಸದೇ ಇರುವ ಅಧಿಕಾರಿ/ನೌಕರರ ಮೇಲೆ ನಿಯಮಾನುಸಾರ ಕ್ರಮ ಜರುಗಿಸಿ, ಪ್ರಾಧಿಕಾರಕ್ಕೆ ವರದಿ ನೀಡುವುದು.

23. ಕನ್ನಡೇತರ ಅಧಿಕಾರಿ/ನೌಕರರಿಗೆ ಕಡ್ಡಾಯವಾಗಿ ಕನ್ನಡ ಕಲಿಕಾ ತರಗತಿಗಳನ್ನು ಹಮ್ಮಿಕೊಳ್ಳುವುದು.

24. ರಾಜ್ಯದಲ್ಲಿ ಅಸ್ತಿತ್ವದಲ್ಲಿರುವ ಎಲ್ಲಾ ಬ್ಯಾಂಕುಗಳಿಗೆ ನಿರ್ದೇಶಿಸಿ ಕನ್ನಡ ಭಾಷೆಯನ್ನು ಆಡಳಿತದ ಎಲ್ಲಾ ಹಂತದಲ್ಲೂ ಪ್ರಧಾನವಾಗಿ ಬಳಸುವಂತೆ ಹಾಗೂ ಜಿಲ್ಲಾ ಲೀಡ್ ಬ್ಯಾಂಕುಗಳು ಅದನ್ನು ಪ್ರಗತಿ ಪರಿಶೀಲನಾ ಸಭೆಗಳಲ್ಲಿ ಒಂದು ಅಂಶವಾಗಿ ಚರ್ಚಿಸುವಂತೆ ಸುತ್ತೋಲೆಯೊಂದನ್ನು ಹೊರಡಿಸಿ ಕನ್ನಡ ಅಭಿವೃದ್ಧಿ ಪ್ರಾಧಿಕಾರಕ್ಕೆ ಸಲ್ಲಿಸುವುದು.

ಕನ್ನಡ ಅನುಷ್ಠಾನದಲ್ಲಿ ಆಗಿರುವ ಲೋಪದೋಷಗಳನ್ನು ಕೂಡಲೇ ಸರಿಪಡಿಸಿ 15 ದಿನಗಳ ಒಳಗಾಗಿ ಅನುಪಾಲನಾ ವರದಿಯನ್ನು ಕನ್ನಡ ಅಭಿವೃದ್ಧಿ ಪ್ರಾಧಿಕಾರಕ್ಕೆ ಸಲ್ಲಿಸುವಂತೆ ಸೂಚಿಸಿದೆ.

ಕ್ರಮ: ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು ಮತ್ತು ಸಿಇಒ, ಕೆನರಾ ಬ್ಯಾಂಕ್ ಹಾಗೂ ಮುಖ್ಯಸ್ಥರು ಎಸ್.ಎಲ್.ಬಿ.ಸಿ.,
ಕೇಂದ್ರ ಕಛೇರಿ, ಅನೆಕ್ಸ್, ಗಾಂಧಿ ಬಜಾರ್, ಬೆಂಗಳೂರು-09

ಡಾ.ಕೆ.ಮುರಳಿಧರ
ಕಾರ್ಯದರ್ಶಿ
ಕನ್ನಡ ಅಭಿವೃದ್ಧಿ ಪ್ರಾಧಿಕಾರ

ಟಿ.ಎಸ್.ನಾಗಾಭರಣ
ಅಧ್ಯಕ್ಷರು
ಕನ್ನಡ ಅಭಿವೃದ್ಧಿ ಪ್ರಾಧಿಕಾರ

SLBC Annexure-246

ಟಿ.ಎಸ್. ನಾಗಾಭರಣ
ಅಧ್ಯಕ್ಷರು
ಕನ್ನಡ ಅಭಿವೃದ್ಧಿ ಪ್ರಾಧಿಕಾರ

ಕಚೇರಿ: ಕೊಠಡಿ ಸಂಖ್ಯೆ ೨೦೬
೨ನೇ ಮಹಡಿ, ವಿಧಾನಸೌಧ
ಬೆಂಗಳೂರು-೫೬೦ ೦೦೧
ದೂರವಾಣಿ: ೦೮೦-೨೨೨೫೬೬೩೫
೨೨೦೩೬೫೫೧

Convenor SLBC
Please include the following subjects as Agenda item in the next SLBC meeting

ಸಂಖ್ಯೆ:ಕಅಪ್ರಾ/ಅ//8/2020 ದಿನಾಂಕ: 19.05.2020

ಶ್ರೀ ತ.ಮ.ವಿಜಯಭಾಸ್ಕರ್ ಅವರಿಗೆ ಗೌರವ ಪೂರ್ವಕ ನಮಸ್ಕಾರಗಳು,

ಮಾನ್ಯರೆ,

ವಿಷಯ : ರಾಜ್ಯ ಲೀಡ್ ಬ್ಯಾಂಕ್ ಸಮಿತಿ (ಎಸ್‌ಎಲ್‌ಬಿಸಿ) ಸಭೆಯಲ್ಲಿ ಕನ್ನಡ, ಕನ್ನಡಿಗರ ಪರ ರಕ್ಷಣೆ ಬಗ್ಗೆ ಪ್ರಸ್ತಾಪಿಸಬೇಕಾದ ವಿಷಯಗಳ ಬಗ್ಗೆ.,

ಉಲ್ಲೇಖ : ಎಸ್‌ಎಲ್‌ಬಿಸಿ.ಯ ದಿನಾಂಕ: 15.3.2017ರ ಪತ್ರ ಸಂಖ್ಯೆ 187/2017/2944/ ಎಸ್‌ಎಲ್‌ಬಿಸಿ / ಎಫ್ 107-137

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ಮೇಲ್ಕಂಡ ವಿಷಯಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ ರಾಜ್ಯ ಲೀಡ್ ಬ್ಯಾಂಕುಗಳ ಸಮಿತಿಯ ಸಭೆಗಳಲ್ಲಿ ಕನ್ನಡ ಭಾಷೆ ಮತ್ತು ಕನ್ನಡಿಗರ ಹಿತದೃಷ್ಟಿಯಿಂದ ಈ ಕೆಳಕಂಡ ವಿಷಯಗಳನ್ನು ಪ್ರಸ್ತಾಪಿಸಿ ಸಂಬಂಧಪಟ್ಟವರಿಗೆ ಸೂಕ್ತ ನಿರ್ದೇಶನ ನೀಡಲು ಕೋರಿದೆ.

1. ಬ್ಯಾಂಕ್‌ಗಳಲ್ಲಿ ಕನ್ನಡಿಗರಿಗೆ ಕಡ್ಡಾಯವಾಗಿ ಉದ್ಯೋಗ ನೀಡುವುದು : ರಾಷ್ಟ್ರೀಕೃತ ಬ್ಯಾಂಕುಗಳಲ್ಲಿ ಗುಮಾಸ್ತರು ಹಾಗು ಇತರೆ ಹಂತದ ಅಧಿಕಾರಿಗಳನ್ನು ಕೇಂದ್ರೀಕೃತ ಉದ್ಯೋಗ ನೇಮಕಾತಿ ಪದ್ಧತಿಯನ್ನು ಅನುಸರಿಸುತ್ತಿದ್ದು ಇದರಿಂದ ಬ್ಯಾಂಕುಗಳಿಗೆ ಅನ್ಯಭಾಷಿಕರ ನೇಮಕಾತಿಯಾಗುತ್ತಿದೆ. ಕರ್ನಾಟಕದ ಬ್ಯಾಂಕುಗಳಲ್ಲಿ ಕಾರ್ಯನಿರ್ವಹಿಸುವ ಗ್ರೂಪ್ 'ಸಿ' ಮತ್ತು ಗ್ರೂಪ್ 'ಡಿ' ನೌಕರರನ್ನು ನೇಮಕ ಮಾಡುವಾಗ ಕನಿಷ್ಠ ಎಸ್.ಎಸ್.ಎಲ್.ಸಿ.ವರೆಗೆ ಕನ್ನಡವನ್ನು ಒಂದು ಭಾಷೆಯನ್ನಾಗಿ ಅಧ್ಯಯನ ಮಾಡಿದ ಅಭ್ಯರ್ಥಿಗಳನ್ನು ಮಾತ್ರ ನೇಮಕ ಮಾಡಿಕೊಳ್ಳುವ ಷರತ್ತನ್ನು ಅನ್ವಯಿಸುವುದು ಸೂಕ್ತವಾಗಿರುತ್ತದೆ. ಬ್ಯಾಂಕಿನ ವಹಿವಾಟು ಈ ನೆಲದಲ್ಲಿ ನಡೆಯುವುದರಿಂದ, ಕನ್ನಡ ಭಾಷೆಯ ಅರಿವು ಸಿಬ್ಬಂದಿಗೆ ಇಲ್ಲದಿದ್ದರೆ ಬ್ಯಾಂಕ್ ಮತ್ತು ಹಳ್ಳಿಗರ ನಡುವೆ ಸಂವಹನದ ಕೊರತೆ ಕಾಡುತ್ತದೆ. ಅದು, ಬ್ಯಾಂಕ್‌ನ ಆರ್ಥಿಕ ಪರಿಸ್ಥಿತಿಯ ಮೇಲೆ ಪ್ರತಿಕೂಲ ಪರಿಣಾಮ ಬೀರಬಹುದು. ಆದುದರಿಂದ ಗ್ರೂಪ್ 'ಸಿ' ಮತ್ತು ಗ್ರೂಪ್ 'ಡಿ' ನೌಕರರ ನೇಮಕಾತಿಯಲ್ಲಿ ಶೇ.100ರಷ್ಟು ಸ್ಥಾನಗಳನ್ನು ಕನ್ನಡ ಅಭ್ಯರ್ಥಿಗಳಿಗೆ ನೀಡುವುದು ಔಚಿತ್ಯಪೂರ್ಣವಾಗಿರುತ್ತದೆ.

2. ಅಭ್ಯರ್ಥಿಗಳಿಗೆ ಜಿಲ್ಲಾವಾರು ಬ್ಯಾಂಕುಗಳ ಮೂಲಕ ತರಬೇತಿ ನೀಡುವುದು : ಬ್ಯಾಂಕುಗಳಿಗೆ ಅಧಿಕಾರಿ ಸಿಬ್ಬಂದಿ ನೇಮಕಾತಿಯನ್ನು ಮಾಡುವ ವಿಧಾನವು ಈಗ ಕೇಂದ್ರಿಕರಣಗೊಂಡ ವ್ಯವಸ್ಥೆಯಲ್ಲಿ ನಡೆಯುತ್ತಿದ್ದು, ಅಖಿಲ ಭಾರತ ಮಟ್ಟದಲ್ಲಿ ನಡೆಯುವ ಈ ಪರೀಕ್ಷೆಗಳನ್ನು ಬರೆಯಲು ಕನ್ನಡದ ಅಭ್ಯರ್ಥಿಗಳಿಗೆ ಸೂಕ್ತ ತರಬೇತಿ ದೊರೆಯುತ್ತಿಲ್ಲ. ಹಾಗಾಗಿ ಕನ್ನಡಿಗರು ಸ್ಪರ್ಧಾತ್ಮಕ ಪರೀಕ್ಷೆಗಳಲ್ಲಿ ಹೆಚ್ಚು ಅವಕಾಶ ಪಡೆಯುತ್ತಿಲ್ಲವೆಂಬ ಅಭಿಪ್ರಾಯವಿದೆ. ಆ ಕಾರಣ ಬ್ಯಾಂಕಿಂಗ್ ಕ್ಷೇತ್ರದಲ್ಲಿ ನುರಿತ ತಜ್ಞರ ಮೂಲಕ ಬ್ಯಾಂಕ್ ಪರೀಕ್ಷೆ ಬರೆಯುವ ಬಗ್ಗೆ ಜಿಲ್ಲೆಯಲ್ಲಿರುವ ಲೀಡ್ ಬ್ಯಾಂಕ್‌ಗಳು ತರಬೇತಿಯನ್ನು ನೀಡುವ ಮೂಲಕ ಕನ್ನಡಿಗರಿಗೆ ಅವಕಾಶಗಳನ್ನು ಹೆಚ್ಚಿಸಲು ಸಾಧ್ಯವಾಗುತ್ತದೆ. ಆದುದರಿಂದ ಆಯಾ ಜಿಲ್ಲೆಯ ಲೀಡ್ ಬ್ಯಾಂಕುಗಳು ಮುತುವರ್ಜಿ ವಹಿಸಿ ತರಬೇತಿ ಕೇಂದ್ರವೊಂದನ್ನು ತೆರೆದು ತರಬೇತಿ ನೀಡುವ ಬಗ್ಗೆ ಕ್ರಮ ಕೈಗೊಳ್ಳಬಹುದು.

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ಇ-ಮೇಲ್: chairman.kanpra@gmail.com, ವೆಬ್‌ಸೈಟ್: www.kannada-praadhikaara.gov.in

ಟಿ.ಎಸ್. ನಾಗಾಭರಣ
ಅಧ್ಯಕ್ಷರು
ಕನ್ನಡ ಅಭಿವೃದ್ಧಿ ಪ್ರಾಧಿಕಾರ

ಕಚೇರಿ: ಕೊಠಡಿ ಸಂಖ್ಯೆ ೨೦೬
೨ನೇ ಮಹಡಿ, ವಿಧಾನಸೌಧ
ಬೆಂಗಳೂರು-೫೬೦ ೦೦೧
ದೂರವಾಣಿ: ೦೮೦-೨೨೨೫೬೬೩೫
೨೨೦೩೩೫೧೯

3. ಬ್ಯಾಂಕುಗಳಲ್ಲಿ ಕಡ್ಡಾಯವಾಗಿ ಕನ್ನಡ ಅನುಷ್ಠಾನ : ಬ್ಯಾಂಕಿನ ವ್ಯವಹಾರಗಳಲ್ಲಿ ತ್ರಿಭಾಷಾ ಸೂತ್ರದಂತೆ ಕರ್ನಾಟಕದಲ್ಲಿ ಕನ್ನಡ ಭಾಷೆಯನ್ನು ಬಳಸುವುದು ಕಡ್ಡಾಯ. ಆದರೆ ಅನೇಕ ಕಡೆ ಇದು ಸಾಧ್ಯವಾಗಿಲ್ಲದಿರುವುದು ವಿಷಾದನೀಯ. ಬ್ಯಾಂಕಿನ ನಾಮಫಲಕ, ಚಲನ್‌ಗಳು, ಚೆಕ್‌ಗಳು, ಪಾಸ್‌ಪುಸ್ತಕ, ಮೊಹರು, ಎಟಿಎಂ., ಮೊಬೈಲ್ ಆಪ್ ಇತ್ಯಾದಿಗಳಲ್ಲಿ ಕನ್ನಡವನ್ನು ಕಡ್ಡಾಯವಾಗಿ ಬಳಸುವ ಬಗ್ಗೆ ಸೂಕ್ತ ನಿರ್ದೇಶನ ನೀಡುವುದು.

ಮೇಲಿನ ಮೂರು ವಿಷಯಗಳನ್ನು ಪ್ರಸ್ತಾಪಿಸಿ ಕನ್ನಡ ಮತ್ತು ಕನ್ನಡಿಗರ ಸಂರಕ್ಷಣೆ ನಿಟ್ಟಿನಲ್ಲಿ ಬ್ಯಾಂಕುಗಳು ಕೈಗೊಳ್ಳಬೇಕಾದ ಕ್ರಮಗಳನ್ನು ಅಳವಡಿಸಿಕೊಳ್ಳಲು ಆದೇಶ ನೀಡಲು ಕೋರುತ್ತೇನೆ.

ವಂದನೆಗಳೊಂದಿಗೆ,

ತಮ್ಮ ವಿಶ್ವಾಸಿ,

(ಟಿ.ಎಸ್.ನಾಗಾಭರಣ)

ಶ್ರೀ ತ.ಮ.ವಿಜಯಭಾಸ್ಕರ್, ಭಾ.ಆ.ಸೇ.,
ಸರ್ಕಾರದ ಮುಖ್ಯಕಾರ್ಯದರ್ಶಿಗಳು,
ಕರ್ನಾಟಕ ಸರ್ಕಾರ,
ವಿಧಾನಸೌಧ, ಬೆಂಗಳೂರು-೫೬೦೦೦೧.

19/5/2016

ಇ-ಮೇಲ್: chairman.kanpra@gmail.com, ವೆಬ್‌ಸೈಟ್: www.kannada-praadhikaara.gov.in

महा प्रबंधक का कार्यालय, ग्रामीण बैंक व क्षेत्रीय ग्रामीण बैंक विभाग
प्र का अनेक्स, बेंगलूरु - 560 009
19 DEC 2020
GM's Secretariat
Rural Bank & Regional Rural Bank Wing
H O Annexe, Bengaluru - 560 009

ಟಿ.ಎಸ್. ನಾಗಾಭರಣ
ಅಧ್ಯಕ್ಷರು
ಕನ್ನಡ ಅಭಿವೃದ್ಧಿ ಪ್ರಾಧಿಕಾರ

ಸಂಖ್ಯೆ:ಕಅಪ್ರಾ/ಅ/ 493 /2020

ಕಚೇರಿ: ಕೊಠಡಿ ಸಂಖ್ಯೆ: ೨೦೫ಎ, ೨೦೬
೨ನೇ ಮಹಡಿ, ವಿಧಾನಸೌಧ
ಬೆಂಗಳೂರು-೫೬೦ ೦೦೧
ದೂರವಾಣಿ: ೦೮೦-೨೨೨೫೬೬೫೫

ದಿನಾಂಕ: 11-12-2020

ಮಾನ್ಯರೇ,

ಕನ್ನಡ ಭಾಷೆಯನ್ನು ರಾಜ್ಯದ ಆಡಳಿತದ ಎಲ್ಲ ಮಟ್ಟದಲ್ಲಿ ಅನುಷ್ಠಾನವಾಗುತ್ತಿರುವುದರ ಪರಿಶೀಲನೆಯೂ ಸೇರಿದಂತೆ ಕನ್ನಡ ಭಾಷೆ ಮತ್ತು ಕನ್ನಡ ಜನರ ಹಿತಾಸಕ್ತಿಯನ್ನು ಕಾನೂನಿನನ್ವಯ ಸಂರಕ್ಷಿಸುವ ಸಲುವಾಗಿ ರಾಜ್ಯ ಶಾಸನದ ಮೂಲಕ ಕನ್ನಡ ಅಭಿವೃದ್ಧಿ ಪ್ರಾಧಿಕಾರ ರಚನೆಯಾಗಿರುತ್ತದೆ.

ಕನ್ನಡ ಭಾಷೆಯನ್ನು ಆಡಳಿತದ ಎಲ್ಲ ಹಂತದಲ್ಲಿ ಸಂಪೂರ್ಣವಾಗಿ ಅನುಷ್ಠಾನಗೊಳಿಸಲು ರಾಜ್ಯ ಸರ್ಕಾರವು ಹೊರಡಿಸಿರುವ ಆದೇಶಗಳನ್ನು ರಾಜ್ಯ ಸರ್ಕಾರ ಮತ್ತು ಸ್ಥಳೀಯ ನಿಕಾಯಗಳ ಅಧಿಕಾರಿಗಳು ಮತ್ತು ನೌಕರರು ಉಲ್ಲಂಘಿಸಿದರೆ ಅಂತಹ ಉಲ್ಲಂಘನೆಯನ್ನು ಕರ್ತವ್ಯಲೋಪವೆಂದು ದಾಖಲಿಸಲು ಮತ್ತು ಅಂತಹವರ ವಿರುದ್ಧ ಅಗತ್ಯ ಕ್ರಮಕೈಗೊಳ್ಳುವಂತೆ ನೇಮಕಾತಿ ಪ್ರಾಧಿಕಾರಕ್ಕೆ ಸಲಹೆ ನೀಡಲು ಹಾಗೂ ರಾಜ್ಯ/ಕೇಂದ್ರ ಸರ್ಕಾರದ ಇಲಾಖೆಗಳು/ಸಂಸ್ಥೆಗಳಿಗೆ ಭೇಟಿ ನೀಡಿ ಪರಿಶೀಲನೆ ನಡೆಸಲು ಕನ್ನಡ ಅಭಿವೃದ್ಧಿ ಪ್ರಾಧಿಕಾರಕ್ಕೆ ಅಧಿಕಾರ ನೀಡಲಾಗಿದೆ. (ಕರ್ನಾಟಕ ಅಭಿವೃದ್ಧಿ ಪ್ರಾಧಿಕಾರ ಅಧಿನಿಯಮ 1994ರ ನಿಯಮ 19).

ಸರ್ಕಾರದ ಸುತ್ತೋಲೆ ಸಂಖ್ಯೆ: ಡಿಪಿಎಆರ್ 8 ಪಿಒಎಲ್ 83, ದಿನಾಂಕ:10.2.1983, ಸುತ್ತೋಲೆ ಸಂಖ್ಯೆ: ಡಿಪಿಎಆರ್ 29 ಕೆಒಎಲ್ 2000, ದಿನಾಂಕ:11.4.2000, ಸರ್ಕಾರದ ಅಧಿಸೂಚನೆ ಸಂಖ್ಯೆ: ಕಾಇ 324 ಎಲ್‌ಇಟಿ 2008 ದಿ.31.12.2008 (ಕರ್ನಾಟಕ ಅಂಗಡಿ ಮತ್ತು ವಾಣಿಜ್ಯ ಸಂಸ್ಥೆಗಳ ಅಧಿನಿಯಮ-ನಾಮಫಲಕ), ಡಿಪಿಎಆರ್ 25 ಪಿಒಎಲ್ 77, ದಿ.25.05.1978 ಹಾಗೂ ಕೇಂದ್ರ ಗೃಹಸಚಿವಾಲಯದ ಪತ್ರ ಸಂಖ್ಯೆ: 12-18/95/ಆರ್‌ಐಓ ದಿನಾಂಕ: 6.2.1995ರ ಹಾಗೂ ಕೇಂದ್ರ ಸರ್ಕಾರದ ಅಧಿಕೃತ ಜ್ಞಾಪನಾಪತ್ರ ಕ್ರಮಾಂಕ:1-14013-5-76-ಒಎಲ್ (ಎ-1) ದಿ.18.06.1977ರ ಅನ್ವಯ ಕೇಂದ್ರ ಸರ್ಕಾರದ ಕಛೇರಿಗಳು ಪ್ರಾದೇಶಿಕ ಭಾಷೆಯನ್ನು ಪ್ರಧಾನವಾಗಿ ಬಳಸಬೇಕು. ಕರ್ನಾಟಕದಲ್ಲಿ ನೆಲೆಸಿರುವ ಕೇಂದ್ರಸ್ವಾಮ್ಯದ ಕಛೇರಿ/ಸಂಸ್ಥೆಗಳು ಇಲ್ಲಿಯ ನೆಲ-ಜಲ, ವಿದ್ಯುತ್, ರಸ್ತೆ ಹೀಗೆ ಸ್ಥಳೀಯ ಮೂಲಭೂತ ಸೌಕರ್ಯಗಳನ್ನು ಹಾಗೂ ಮಾನವ ಸಂಪನ್ಮೂಲವನ್ನು ಬಳಸಿಕೊಂಡು ಬೆಳೆದಿರುವುದರಿಂದ ಕೇಂದ್ರ ಹಾಗೂ ಆಯಾ ರಾಜ್ಯ ಸರ್ಕಾರಗಳ ಭಾಷಾನೀತಿಯನ್ನು ಕಟ್ಟುನಿಟ್ಟಾಗಿ ಆಡಳಿತದಲ್ಲಿ ಬಳಸುವ ಉತ್ತರದಾಯಿತ್ವವನ್ನು ಹೊಂದಿರುತ್ತವೆ.

ಮೇಲ್ಕಾಣಿಸಿದ ಆದೇಶಗಳನ್ವಯ ರಾಜ್ಯದಲ್ಲಿ ಕಾರ್ಯನಿರ್ವಹಿಸುತ್ತಿರುವ ಕೇಂದ್ರ ಕಛೇರಿಗಳು ತ್ರಿಭಾಷಾ ನಿಯಮದನ್ವಯ ಪ್ರಾದೇಶಿಕ ಭಾಷೆಯನ್ನು ಆಡಳಿತದಲ್ಲಿ ಕಟ್ಟುನಿಟ್ಟಾಗಿ ಪಾಲಿಸಬೇಕು. ಜೊತೆಗೆ ಪ್ರಾದೇಶಿಕ ಭಾಷೆಯ ಬೆಳವಣಿಗೆಗೆ ಪೂರಕವಾದ ಕಾರ್ಯಕ್ರಮಗಳನ್ನು ಹಮ್ಮಿಕೊಳ್ಳುವ ಮೂಲಕ ಸಾರ್ವಜನಿಕ ಸಹಭಾಗಿತ್ವವನ್ನು ಬಲಪಡಿಸಿಕೊಳ್ಳಬೇಕು. ಈ ನಿಟ್ಟಿನಲ್ಲಿ

1. ರಾಜ್ಯ ಸರ್ಕಾರದ ಭಾಷಾನೀತಿಯನ್ವಯ ರಾಜ್ಯದಲ್ಲಿ ಕಾರ್ಯನಿರ್ವಹಿಸುವ ಎಲ್ಲಾ ಬ್ಯಾಂಕುಗಳು ಕನ್ನಡ ಭಾಷೆಯ ಚಟುವಟಿಕೆಗಳನ್ನು ನಿರ್ದೇಶಿಸುವ, ಉತ್ತೇಜಿಸುವ ಹಾಗೂ ಹೆಚ್ಚಿಸುವ ನಿಟ್ಟಿನಲ್ಲಿ ಕನ್ನಡ ಭಾಷಾ ಘಟಕವನ್ನು ಸ್ಥಾಪಿಸಬೇಕು.
2. ರಾಜ್ಯದ ಎಲ್ಲ ರೀತಿಯ ಮೂಲಭೂತ ಸೌಕರ್ಯಗಳನ್ನು ಬಳಸಿಕೊಂಡು ಅಭಿವೃದ್ಧಿ ಹೊಂದುವ ಬ್ಯಾಂಕುಗಳು ಈ ನೆಲದ ಮಕ್ಕಳ ಬದುಕನ್ನು ಹಸನುಗೊಳಿಸುವ ನಿಟ್ಟಿನಲ್ಲಿ ಆಯಾ ಜಿಲ್ಲೆಗಳಲ್ಲಿರುವ ಲೀಡ್ ಬ್ಯಾಂಕ್‌ಗಳ ಮೂಲಕ ಬ್ಯಾಂಕಿಂಗ್ ನೇಮಕಾತಿ ಪರೀಕ್ಷೆಗಳಿಗೆ ಪರೀಕ್ಷಾ ಪೂರ್ವ ತರಬೇತಿ ಕಾರ್ಯಕ್ರಮಗಳನ್ನು ಹಮ್ಮಿಕೊಳ್ಳುವಂತಾಗಬೇಕು.
3. 2014ರ ನಂತರದ ನೀತಿಯನ್ವಯ ರಾಜ್ಯದ ಬ್ಯಾಂಕಿಂಗ್ ಕ್ಷೇತ್ರಕ್ಕೆ ಬಂದ ಎಲ್ಲ ಪ್ರಕಾರದ ಉದ್ಯೋಗಿಗಳು ನಿಯಮಾನುಸಾರ ಕನ್ನಡವನ್ನು ಬ್ಯಾಂಕಿನ ಕಾರ್ಯಕ್ಕೆ ಅಗತ್ಯವಿರುವಷ್ಟು ಓದಲು, ಬರೆಯಲು ಹಾಗೂ ಮಾತನಾಡಲು ಕಲಿಯುವುದು ಕಡ್ಡಾಯವಾಗಿರುತ್ತದೆ. ವಿಪರ್ಯಾಸವೆಂದರೆ ಪ್ರಸ್ತುತ ಯಾವ ಬ್ಯಾಂಕಿನ ನೌಕರರೂ ಕೂಡ ಇದನ್ನು ಪಾಲಿಸುತ್ತಿಲ್ಲ. ಹಾಗಾಗಿ ಪ್ರತೀ ದಿನ ಸಾರ್ವಜನಿಕರಿಗೂ ಹಾಗೂ ಬ್ಯಾಂಕಿನ ಅಧಿಕಾರಿ/ನೌಕರರಿಗೂ ಮಾತಿನ ಚಕಮಕಿ, ಸಂಘರ್ಷಗಳು ನಡೆಯುತ್ತಿವುದನ್ನು ಗಮನಿಸಬಹುದಾಗಿದೆ. ಇದನ್ನು ಹೋಗಲಾಡಿಸುವ ನಿಟ್ಟಿನಲ್ಲಿ ಕರ್ನಾಟಕ ರಾಜ್ಯ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿ ಕಟ್ಟುನಿಟ್ಟಿನ ಕ್ರಮಗಳನ್ನು ಜರುಗಿಸುವ ಅಗತ್ಯವಿದೆ.
4. ಭಾಷೆಯನ್ನು ಕಲಿಯದ ಅಧಿಕಾರಿ/ನೌಕರರನ್ನು ನಿಯಮಗಳನ್ವಯ ಮರಳಿ ನೇಮಕಾತಿ ಪ್ರಾಧಿಕಾರಗಳಿಗೆ ಒಪ್ಪಿಸುವ ಪ್ರಕ್ರಿಯೆಗೆ ಚುರುಕು ನೀಡಬೇಕಿದೆ. ಒಮ್ಮೆ ಈ ಪ್ರಕ್ರಿಯೆ ಪ್ರಾರಂಭವಾಯಿತೆಂದರೆ ಎಲ್ಲರೂ ಸ್ಥಳೀಯ ಭಾಷೆಯನ್ನು ಅಗತ್ಯಕ್ಕೆ ತಕ್ಕಂತೆ ಕಲಿಯುವ ಒತ್ತಡಕ್ಕೆ ಬರುತ್ತಾರೆ.

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ಟಿ.ಎಸ್. ನಾಗಾಭರಣ
ಅಧ್ಯಕ್ಷರು
ಕನ್ನಡ ಅಭಿವೃದ್ಧಿ ಪ್ರಾಧಿಕಾರ

ಕಚೇರಿ: ಕೊಠಡಿ ಸಂಖ್ಯೆ: ೨೦೫ಎ, ೨೦೬
೨ನೇ ಮಹಡಿ, ವಿಧಾನಸೌಧ
ಬೆಂಗಳೂರು-೫೬೦ ೦೦೧
ದೂರವಾಣಿ: ೦೮೦-೨೨೨೫೬೬೫೫
೨೨೦೩೪೫೧೯

5. ಎಲ್ಲ ಬ್ಯಾಂಕುಗಳ ಪ್ರತೀ ಶಾಖೆಗಳಲ್ಲಿ ಭಾಷಾ ಸಾಮರಸ್ಯವನ್ನು ಕದಡುವ ರೀತಿಯಲ್ಲಿ ದರ್ಪ ಹಾಗೂ ಅಧಿಕಾರವನ್ನು ಪ್ರಯೋಗಿಸುವ ಅಧಿಕಾರಿ/ನೌಕರರ ಮೇಲೆ ಗ್ರಾಹಕರು ದೂರು ಕೊಡಲು ಸಾಧ್ಯವಾಗುವಂತೆ ಯೋಜನೆಯನ್ನು ಕಾರ್ಯರೂಪಕ್ಕೆ ತರುವ ಅಗತ್ಯವಿದೆ.
6. ಟೋಲಿಕ್ ಎಂಬ ಸಂಸ್ಥೆಯಡಿಯಲ್ಲಿ ಎಲ್ಲಾ ಬ್ಯಾಂಕುಗಳು ಹಿಂದಿ ಭಾಷೆಯ ಅಭಿವೃದ್ಧಿ ಮತ್ತು ವ್ಯಾಪಕ ಬಳಕೆಗಾಗಿ ವರ್ಷವಿಡಿ ವಿವಿಧ ಕಾರ್ಯಕ್ರಮಗಳನ್ನು ಹಮ್ಮಿಕೊಂಡು ಶ್ರಮಿಸುವಂತೆ ಕನ್ನಡ ಭಾಷಾಭಿವೃದ್ಧಿಗೂ ಕೂಡ ಎಲ್ಲಾ ಬ್ಯಾಂಕುಗಳು ಒಂದೇ ವೇದಿಕೆಯಡಿ ಶ್ರಮಿಸುವ ರೀತಿಯಲ್ಲಿ ರಾಜ್ಯ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿ ಒಂದು ವ್ಯವಸ್ಥೆಯನ್ನು ಹುಟ್ಟುಹಾಕಬೇಕಿದೆ. ಆ ಮೂಲಕ ಭಾಷೆ ಮತ್ತು ಸ್ಥಳೀಯ ಸಂಸ್ಕೃತಿಗೆ ಪೂರಕವಾಗಿ ರಾಜ್ಯದ ಬ್ಯಾಂಕುಗಳು ಕಾರ್ಯನಿರ್ವಹಿಸಲು ಸಾಧ್ಯವಾಗುತ್ತವೆ.
7. ರಾಜ್ಯದ ಎಲ್ಲಾ ಬ್ಯಾಂಕುಗಳ ಗ್ರಂಥಾಲಯಗಳಲ್ಲಿ ಶೇ.೨೦ರಷ್ಟು ಕನ್ನಡ ಪುಸ್ತಕಗಳಿರುವಂತೆ ನೋಡಿಕೊಳ್ಳಬೇಕಿದೆ.
8. ಕೆನರಾ ಬ್ಯಾಂಕಿನ ಶ್ರೇಯಸ್ ಪತ್ರಿಕೆಯೂ ಒಳಗೊಂಡಂತೆ ಬೇರೆ ಬೇರೆ ಬ್ಯಾಂಕುಗಳು ಹೊರತರುವ ಎಲ್ಲ ಮಾದರಿಯ ಮಾಸ ಪತ್ರಿಕೆಗಳಲ್ಲಿ (ಮ್ಯಾಗ್ಸಿನ್) ಕನ್ನಡವನ್ನು ಪ್ರಧಾನವಾಗಿ ಬಳಸುವಂತೆ ನಿರ್ದೇಶನ ನೀಡಬೇಕು. ಪ್ರತಿಯೊಂದು ಪತ್ರಿಕೆಯಲ್ಲಿ ಕನ್ನಡದ ಸಲುವಾಗಿಯೇ ಕೆಲವು ಪುಟಗಳನ್ನು ಮೀಸಲಿಡುವುದು ಉಚಿತ.
9. ಬ್ಯಾಂಕುಗಳ ತಂತ್ರಜ್ಞಾನಾಧಾರಿತ ಆಡಳಿತದಲ್ಲಿ ಕನ್ನಡ ಭಾಷೆಯ ಬಳಕೆ ಕಡ್ಡಾಯವಾಗುವಂತೆ ನೋಡಿಕೊಳ್ಳಲು ಯೂನಿಕೋಡ್ ತಂತ್ರಾಂಶವನ್ನು ಬಳಸುವಂತೆ ಎಲ್ಲ ಅಧಿಕಾರಿ/ನೌಕರರಿಗೆ ನಿರ್ದೇಶಿಸುವುದು. ತಪ್ಪಿದಲ್ಲಿ ಆಯಾ ಶಾಖೆಗಳ ಮುಖ್ಯಸ್ಥರನ್ನು ಇದಕ್ಕೆ ಹೊಣೆಗಾರರನ್ನಾಗಿಸಿ ದಂಡನೆಗೆ ಒಳಪಡಿಸುವ ನಿಯಮ ಜಾರಿಗೆ ತರುವುದು.
10. ಬ್ಯಾಂಕುಗಳು ಹಮ್ಮಿಕೊಳ್ಳುವ ಯಾವುದೇ ಮಾದರಿಯ ಕಾರ್ಯಕ್ರಮಗಳಲ್ಲಿ ಕನ್ನಡ ನಾಡಗೀತೆಯನ್ನು ಹಾಡುವ ಪರಿಪಾಠವನ್ನು ಆರಂಭಿಸಬೇಕು. ಹಿಂದಿ ಸಪ್ತಾಹ ಆಚರಿಸುವಂತೆ ಪ್ರತೀ ವರ್ಷ 'ಕನ್ನಡ ಸಪ್ತಾಹ'ವನ್ನು ಆಚರಿಸುವ ಬಗ್ಗೆ ಅಗತ್ಯ ಕ್ರಮಕೈಗೊಳ್ಳುವುದು.
11. ಕೆನರಾ ಬ್ಯಾಂಕ್ ಒಳಗೊಂಡಂತೆ ರಾಜ್ಯದಲ್ಲಿ ಅಸ್ತಿತ್ವದಲ್ಲಿರುವ ಎಲ್ಲಾ ಬ್ಯಾಂಕುಗಳು ಕನಿಷ್ಠಪಕ್ಷ ಕೇಂದ್ರ ಕಛೇರಿಗಳಲ್ಲಿ ಕರ್ನಾಟಕ ರಾಜ್ಯೋತ್ಸವ ಕಾರ್ಯಕ್ರಮವನ್ನು ಕಡ್ಡಾಯಗೊಳಿಸಿ ಆದೇಶಿಸಬೇಕು.
12. ಹಿಂದಿ ಭಾಷಾ ಪರೀಕ್ಷೆಯಲ್ಲಿ ಉತ್ತೀರ್ಣರಾದವರಿಗೆ ಪ್ರೋತ್ಸಾಹಿಸುವಂತೆ ಕನ್ನಡದಲ್ಲೂ ವಿವಿಧ ಮಟ್ಟದ ಕನ್ನಡ ಕಲಿಕಾ ಪರೀಕ್ಷೆಗಳನ್ನು ನಡೆಸಿ ಉತ್ತೀರ್ಣರಾದವರಿಗೆ ಗೌರವ-ಸನ್ಮಾನಗಳನ್ನು, ಪುರಸ್ಕಾರಗಳನ್ನು ನೀಡಬೇಕು. ಆ ಮೂಲಕ ಸಂವಿಧಾನದ ೮ನೇ ಪರಿಚ್ಛೇದದಡಿ ಗುರುತಿಸಲ್ಪಟ್ಟಿರುವ ಎಲ್ಲಾ 22 ಭಾಷೆಗಳಿಗೂ ಸಮಾನ ಅವಕಾಶಗಳನ್ನು ಒದಗಿಸಿದಂತಾಗುತ್ತದೆ.

ಇವುಗಳ ಬಗ್ಗೆ ದಿನಾಂಕ:28-12-2020ರಂದು ನಡೆಯುವ ರಾಜ್ಯ ಮಟ್ಟದ ಬ್ಯಾಂಕರುಗಳ ಸಭೆಯಲ್ಲಿ ಚರ್ಚಿಸಿ ಅಗತ್ಯ ಆದೇಶಗಳನ್ನು ಹೊರಡಿಸಲು ಕೋರಿದೆ. ಈ ಬಗ್ಗೆ ಕ್ರಮಕೈಗೊಂಡು ಪ್ರಾಧಿಕಾರಕ್ಕೆ ವರದಿ ನೀಡುವುದು.

ವಂದನೆಗಳೊಂದಿಗೆ,

ತಮ್ಮ ವಿಶ್ವಾಸಿ

(ಟಿ ಎಸ್ ನಾಗಾಭರಣ)

ಗೆ,
ಮುಖ್ಯಸ್ಥರು,
ರಾಜ್ಯಮಟ್ಟದ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿ,
ಕೇಂದ್ರ ಕಛೇರಿ, ಅನೆಕ್ಸ್, ಗಾಂಧಿ ಬಜಾರ್,
ಬೆಂಗಳೂರು-೫೬೦೦೦೨.

ಪ್ರತಿ:

1. ಸರ್ಕಾರದ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿ, ಕರ್ನಾಟಕ ಸರ್ಕಾರ, ವಿಧಾನಸೌಧ, ಬೆಂಗಳೂರು-01.
2. ಅಪರ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿಗಳು, ಆರ್ಥಿಕ ಇಲಾಖೆ, ವಿಧಾನಸೌಧ, ಬೆಂಗಳೂರು-01.

Annexe-24 H

ಕರ್ನಾಟಕ ರಾಜ್ಯ ಮಟ್ಟದ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿ
ಕರ್ನಾಟಕ ರಾಜ್ಯ ಸ್ತರೀಯ ಬೆಂಕರ್ಸ್ ಸಮಿತಿ
State Level Bankers Committee-Karnataka
ಕನ್ವೀನರ್ ಸಂಯೋಜಕ Convenor
Union Bank of India | 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: 283/SLBC/2944/HPR/2020/F-641 Date: 20.11.2020

The State Controlling Heads/Offices of Banks,
Karnataka State.
And
Lead District Managers, Karnataka State.

ಮಾನ್ಯರೆ / महोदय / महोदया / Sir / Madam,

ವಿಷಯ/ विषय/Subject: Kannada Implementation in Banks in Karnataka State (Trilingual Policy).

Regarding the captioned subject, as you are aware, "Kannada" the regional language of Karnataka need to be implemented along with English and Hindi in administration and work as per the Kannada development authority act, 1994 , .

A copy of the questionnaire as per the requirement of Kannada Pradhikara (Kannada Development Authority) is enclosed herewith, with a request to submit duly filled in form signed by competent authority.

Copy of Kannada Development Authority Act is enclosed herewith for your ready reference.

The State Controlling Heads/offices of banks are also requested to arrange for the compliance as per the act.

All LDMs also are requested to follow up at district level for usage of local language by the bank branches during visits to branches including availability of printed challans, cheques, receipts, passbooks, loan and deposit applications etc in Kannada. The same shall be conveyed to the branch heads during BLBC and DLRC meetings.

Kannada Development Authority had already conducted a VC with SLBC on 11.11.2020 to review the status on implementation of Kannada in banks, proceedings of which are enclosed and proposes to conduct one VC for all banks to review the status of implementation of Kannada.

We, therefore, request all member banks to do needful by submitting duly filled in questionnaire on or before 25.11.2020 positively.

ಇಂತಿ ನಿಮ್ಮ ನಂಬಿಕಸ್ತ//Yours Faithfully,

BRao

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

Annexure - 24 I

KFRC BAGALKOTE

Sl No.	State	Name of the initiative	Brief of the initiative (Genesis, objective and action plan)	Stakeholders involved	No. of beneficiaries		Remarks
					Male	Female	
1	Karnataka	Karnataka Farmers Resource Centre, Bagalkot	Farmers Activity Training Programmes - 1	Govt, Nabard, Banks and BVV Sangh,Bagalkot	17	1	

Training programme Conducted by KFRC from 01-04-2020 to 30-11-2020

Sl No	Name of the programs conducted	No of programs conducted	No of persons Attended
1	Agricultural Related webinar programme organised	21	433
2	Agriculture Related Core Programmes.	6	162 (Male : 122 Female: 40)

AGENCY- WISE TARGET AND ACHIVEMENT UNDER PMEGP IN KARNATAKA STATE DURING 2020-21

(Status As on 17.12.2020)

(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	2596.98	6928	888	2662.59	7104	1772	5316.95	14176	3526	10576.52	28208
ACHIVEMENT	328	1475.42	2624	477	1266.17	3816	1046	2595.04	8368	1851	5336.63	14808

NOTE: The Persentage of Margin Money Utilization 50 %

The Percentage of Physical Achivement 52%

The Percentage of Employment Genarated 52 %

Detail of District wise Achievement under PMEGP in Karnataka State During 2020-21
From 01-04-2020 to 17-12-2020

Sl.No	Name	Forwarded to Bank		Sanctioned by Bank		Margin Money Claimed		MM Disbursed		Referred back for Rectification		Rejected by Bank		Pending at bank		Pending for MM Disbursement	
		No of Prj.	MM Involve (In Lakhs)	No of Prj.	MM Involve (In Lakhs)	No of Prj.	MM Involve (In Lakhs)	No of Prj.	MM Involve (In Lakhs)	No of Prj.	MM Involve (In Lakhs)	No of Prj.	MM Involve (In Lakhs)	No of Prj.	MM Involve (In Lakhs)	No of Prj.	MM Involve (In Lakhs)
1	CANARA BANK	3304	11777.68	530	1699.86	401	1323.05	335	1143.75	67	187.14	1771	6218.41	1121	4082.77	72	197.43
2	KARNATAKA VIKAS GRAMEENA BANK	2957	6964.27	430	685.94	362	555.11	283	449.72	85	111.03	414	959.22	2222	5340.89	86	112.32
3	SYNDICATE BANK	2561	7549.86	439	1051.45	349	802.13	274	650.59	74	152.83	1525	4369.73	714	2247.6	79	160.53
4	STATE BANK OF INDIA	4396	14213.61	461	976.65	271	614.69	226	518.93	48	101.26	2677	8685.11	1327	4348.94	49	104.75
5	VIJAYA BANK	713	2545.93	117	502.23	131	505.74	123	480.26	9	23.33	92	327.96	541	1814.44	12	36.06
6	PRAGATHI KRISHNA GRAMIN BANK	1762	5290.67	125	183.95	136	205.67	106	166.53	33	40.56	259	812.05	1465	4384.2	34	41.35
7	KARNATAKA BANK LTD	1303	4304.74	101	270.46	97	279.55	83	247.89	15	32.21	318	1003.46	941	3163.27	16	35.71
8	UNION BANK OF INDIA	642	1985.21	93	236.79	66	175.39	55	158.02	11	17.37	41	152.85	545	1647.84	11	17.37
9	ICICI BANK LIMITED	195	1371.14	91	778.53	63	538.3	51	440.3	8	63	3	26.25	102	583.77	12	98
10	CORPORATION BANK	1056	3373.09	87	315.8	62	209.96	49	158.39	15	55.42	108	391.44	873	2687.11	15	55.42
11	BANK OF BARODA	944	3186.34	134	492.79	56	241.21	47	204.33	9	36.88	102	348.22	717	2350.58	9	36.88
12	BANK OF INDIA	457	1554.98	54	176.47	57	145	42	120.58	15	29.7	67	188.73	351	1218.77	16	30.02
13	INDIAN OVERSEAS BANK	334	1089.46	55	174.44	50	162.69	40	121.88	11	43.33	54	165.28	245	810.61	11	43.33
14	CENTRAL BANK OF INDIA	245	839.63	54	192	33	111.72	24	78.67	9	29.65	83	322.02	121	359.46	12	41.15
15	INDIAN BANK	276	935.13	25	88.64	27	75.72	23	69.87	4	5.85	45	133.49	217	729.59	4	5.85
16	ANDHRA BANK	200	761.74	26	118.38	25	119.21	21	102.24	7	29.1	43	170.67	134	477.67	7	29.1
17	BANK OF MAHARASHTRA	139	423.1	20	60.63	19	44.56	14	34.54	6	11.52	40	114.66	87	273.95	6	11.52
18	IDBI BANK	169	566.98	16	60.09	13	47.39	10	35.14	3	12.25	35	136.88	122	376.85	3	12.25
19	KARNATAKA GRAMIN BANK	146	467.89	8	10.16	11	36.26	8	33.63	3	4.6	17	45.5	127	420.64	4	5.13
20	ALLAHABAD BANK	101	287.41	9	25.11	9	13.08	7	11.95	2	1.13	8	35.73	86	230.12	2	1.13
21	ORIENTAL BANK OF COMMERCE	23	52.84	12	30.92	8	31.91	7	28.41	0	0	9	17.85	2	3.74	1	3.5
22	PUNJAB NATIONAL BANK	126	480.45	15	42.49	8	24.8	7	23.49	1	1.31	77	281.12	37	150.15	1	1.31
23	DENA BANK	50	133.94	5	18.34	4	14.84	4	14.84	0	0	11	31.75	34	79.56	0	0
24	UCO BANK	99	332.19	5	10.01	3	5.8	4	14.11	0	0	11	24.75	83	296.31	0	0
25	KAVERI GRAMEENA BANK	8	29.8	1	1.75	3	9.95	3	9.95	0	0	0	0	8	29.8	0	0
26	FEDERAL BANK	91	282.31	3	19.61	2	10.87	2	10.87	0	0	17	56.1	73	217.47	0	0
27	AXIS BANK LTD	15	58.97	1	0.75	2	1.5	1	0.75	1	0.75	0	0	15	58.97	1	0.75

28	CITY UNION BANK LTD	2	4.25	0	0	1	6.25	1	6.25	0	0	0	0	2	4.25	0	0
29	PUNJAB AND SIND BANK	9	18.15	1	0.75	1	0.75	1	0.75	0	0	5	11.9	3	5	0	0
30	ABHYUDAYA COOPERATIVE BANK LTD	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
31	AXIS BANK	66	330.96	5	8.19	2	2.46	0	0	2	2.46	3	15.75	60	307.31	2	2.46
32	BANDHAN BANK LTD	1	1.5	0	0	0	0	0	0	0	0	0	0	1	1.5	0	0
33	BHARAT COOPERATIVE BANK (MUMBAI) LTD	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
34	CATHOLIC SYRIAN BANK LTD	1	0.38	0	0	0	0	0	0	0	0	0	0	1	0.38	0	0
35	CAUVERI KALPATARU GRAMEENA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
36	CITI BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
37	CITY UNION BANK LIMITED	7	29.25	0	0	0	0	0	0	0	0	0	0	7	29.25	0	0
38	COSMOS COOPERATIVE BANK LTD	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
39	DCB BANK LIMITED	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
40	DCB BANK LTD	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
41	DHANALAKSHMI BANK LTD	3	12.75	0	0	0	0	0	0	0	0	0	0	3	12.75	0	0
42	EQUITAS SMALL FINANCE BANK LIMITED	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
43	HDFC BANK	120	473.73	5	21.1	0	0	0	0	0	0	4	15.75	114	442.98	0	0
44	ICICI BANK LTD	6	14	0	0	0	0	0	0	0	0	0	0	6	14	0	0
45	IDFC BANK LTD	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
46	IDFC FIRST BANK LTD	19	48.5	0	0	0	0	0	0	0	0	0	0	19	48.5	0	0
47	INDUSIND BANK	1	4.98	0	0	0	0	0	0	0	0	0	0	1	4.98	0	0
48	ING VYSYA BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
49	IRINJALAKUDA TOWN CO-OPERATIVE BANK LTD	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
50	JAMMU AND KASHMIR BANK LTD	1	6.25	0	0	0	0	0	0	0	0	0	0	1	6.25	0	0
51	KALLAPPANNA AWADE ICHALKARANJI JANATA SAHAKARI BANK LTD	1	0.75	0	0	0	0	0	0	0	0	0	0	1	0.75	0	0
52	KARANATAKA STATE COOPERATIVE APEX BANK LTD	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
53	KARNATAKA BANK LIMITED	3	10	0	0	0	0	0	0	0	0	0	0	3	10	0	0
54	KARUR VYSYA BANK	45	154.21	0	0	0	0	0	0	0	0	4	16.25	41	137.96	0	0
55	KOLAR CHIKKABALLAPUR CO OP CENTRAL BANK LTD.	10	68.5	0	0	0	0	0	0	0	0	0	0	10	68.5	0	0
56	KOTAK MAHINDRA BANK LIMITED	13	50.84	0	0	0	0	0	0	0	0	0	0	13	50.84	0	0
57	KOTAK MAHINDRA BANK LTD	2	12.25	0	0	0	0	0	0	0	0	0	0	2	12.25	0	0
58	LAXMI VILAS BANK	3	12.06	0	0	0	0	0	0	0	0	0	0	3	12.06	0	0
59	NKGSB COOPERATIVE BANK LTD	1	3.5	0	0	0	0	0	0	0	0	0	0	1	3.5	0	0

60	AYTM YMEN ANK	0	0	0			0	0	0	0	0	0		0	0			
61	PUNJAB AND MAHARASHTRA COOPERATIVE BANK LTD	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
62	RATNAKAR BANK LTD	7	20.85	0	0	0	0	0	0	0	0	1	1.5	6	19.35	0	0	
63	RBL BANK LIMITED	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
64	SARASWAT COOPERATIVE BANK LTD	2	1.89	0	0	0	0	0	0	0	0	0	0	2	1.89	0	0	
65	SHAMRAO VITHAL COOPERATIVE BANK LTD	1	3.75	0	0	0	0	0	0	0	0	0	0	1	3.75	0	0	
66	SIR M VISVESVARAYA CO OPERATIVE BANK LTD	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
67	SOUTH INDIAN BANK	21	88.25	0	0	0	0	0	0	0	0	2	4.25	19	84	0	0	
68	STANDARD CHARTERED BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
69	STATE BANK OF HYDERABAD	1	3.5	0	0	0	0	0	0	0	0	0	0	1	3.5	0	0	
70	STATE BANK OF MYSORE	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
71	SUCO SOUHARDA SAHAKARI BANK LTD	2	9.13	0	0	0	0	0	0	0	0	0	0	2	9.13	0	0	
72	TAMILNAD MERCANTILE BANK LTD	6	24.75	0	0	0	0	0	0	0	0	0	0	6	24.75	0	0	
73	THE KARANATAKA STATE COOPERATIVE APEX BANK LIMITED	19	76.49	0	0	0	0	0	0	0	0	1	1.75	18	74.74	0	0	
74	TUMKUR GRAIN MERCHANTS COOPERATIVE BANK LTD	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
75	UJJIVAN SMALL FINANCE BANK LIMITED	7	30.25	0	0	0	0	0	0	0	0	0	0	7	30.25	0	0	
76	UNITED BANK OF INDIA	5	14	1	7.37	0	0	0	0	0	0	3	4.5	1	2.5	0	0	
77	Ujjivan Small Finance Bank Limited	1	1	0	0	0	0	0	0	0	0	0	0	1	1	0	0	
78	YES BANK	10	34.11	0	0	0	0	0	0	0	0	1	3.5	9	30.61	0	0	
79	YES BANK LTD	1	2.5	0	0	0	0	0	0	0	0	0	0	1	2.5	0	0	
	Total	22713	72438.37	2929	8260.65	2272	6315.55	1851	5336.63	438	992.67	7851	25094.38	12680	39857.8	465	1083.31	

Details of District wise Achivement under PMEGP in Karnataka State During 2020-21
From 01-04-2020 to 17-12-2020

Sl.No	Name	Forwarded to Bank		Sanctioned by Bank		Margin Money Claimed		Disbursement Made by Nodal Branches		No of Applications Rejected by Banks		Pending at Bank		Pending for MM Disbursement	
		No of Projects	MM Involve (In lakhs)	No of Projects	MM Involve (In lakhs)	No of Projects	MM Involve (In lakhs)	No of Projects	MM Involve (In lakhs)	No of Projects	MM Involve (In lakhs)	No of Projects	MM Involve (In lakhs)	No of Projects	MM Involve (In lakhs)
1	BELGAUM	2840	7469.86	347	828.83	300	676.24	226	525.16	969	2437.24	1633	4361.34	75	152.33
2	BIJAPUR	1890	5217.61	287	920.88	205	562.89	148	431.88	653	1665.22	1012	2636.62	60	137.48
3	DAKSHIN KANNAD	944	3831.07	213	661.94	160	521.66	134	454.08	303	1264.36	466	1938.81	28	74.68
4	BELLARY	920	2593.17	141	335.99	149	343.23	99	233.39	314	905.59	528	1438.2	55	125.38
5	BANGALORE	2014	7589.74	156	647.82	124	504.94	95	404.55	797	2946.21	1106	4122.15	30	102.91
6	HAVERI	1199	3363.59	149	326.58	97	192.15	84	179.97	281	846.26	798	2147.25	17	17.83
7	BAGALKOT	1160	3365.99	156	482.42	104	364.74	82	304.1	359	958.41	673	1957.55	24	65.89
8	MYSORE	670	2471.84	92	296.66	85	256.77	78	236.51	193	698.38	425	1587.37	11	29.29
9	SHIMOGA	643	2340.26	109	371.2	78	257.43	75	254.47	254	951.56	297	1031.38	4	9.21
10	UDUPI	434	1625.48	115	382.63	83	285.26	73	246.72	88	354.16	246	908.16	10	38.54
11	DAVANGERE	365	1538.86	61	169.14	76	214.42	69	197.03	108	478.23	228	973.5	9	22.17
12	CHIKKBALLAPUR	690	2347.48	66	247.15	64	245.55	55	217.08	233	741.02	410	1407.37	9	28.47
13	MANDYA	338	1292.93	62	193.34	54	170.6	53	164.33	106	433.07	192	711.85	3	9.95
14	UTTARA KANNADA	628	1837.66	88	233.62	62	167.21	53	141.44	228	679.01	326	952.68	9	25.77
15	HASSAN	499	1517.95	63	167.4	55	110.16	47	97.25	131	395.61	322	966.91	8	12.91
16	RAMANAGARA	359	1345.49	54	167.87	53	190.34	47	170.29	121	455.96	201	757.15	6	20.05
17	CHITRADURGA	439	1524.69	60	157.69	49	119.94	42	101.45	157	559.21	241	830.27	7	18.49
18	KOPPAL	612	1620.16	51	89.89	49	104.15	37	71.63	198	513.18	375	1014.6	12	32.52
19	CHAMARAJNAGAR	284	852.24	39	93.74	37	75.92	35	72.42	99	313.75	155	433.11	2	3.5
20	KOLAR	728	3036.25	51	164.61	36	115.68	35	112.18	354	1492.4	345	1433.6	1	3.5
21	CHIKMAGALUR	455	1626.08	62	179.22	39	149.62	34	138.79	201	713.68	194	711.19	6	14.96
22	KODAGU	260	952.78	58	191.84	38	120.42	33	109.25	114	432.7	93	322.86	5	11.17
23	BIDAR	978	3026.98	89	166.2	38	75.47	31	59.95	526	1699.53	372	1071.91	9	18.01
24	DHARWAD	840	1463.77	94	145.28	45	56.34	31	41.46	242	401.33	510	902.22	14	14.88
25	GADAG	543	1472.96	65	140.36	43	73.74	31	62.42	216	546.18	288	811.08	17	19.17
26	TUMKUR	654	2491.15	63	136.51	39	113.78	30	90.16	294	1151.01	313	1190.79	10	25.46
27	BANGALORE RURAL	386	1591.75	38	142.06	31	115.39	29	108.6	100	398.58	262	1079.37	5	19.69
28	RAICHUR	328	1252.66	32	91.18	25	53.46	24	50.59	71	282.69	240	898.42	5	9.97
29	YADAGIRI	249	713.38	41	65.57	34	49.4	23	32.15	56	151.59	176	513.29	12	17.81
30	GULBARGA	364	1064.54	27	63.03	20	28.65	18	27.33	85	228.26	259	771.53	2	1.32
	Total	22713	72438.37	2929	8260.65	2272	6315.55	1851	5336.63	7851	25094.38	12686	39882.53	465	1083.31

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Abstract of Bank wise Details of Loan Released But Margin Money Not Claimed by the Bankers under PMEGP scheme

Sl.No	Financing Bank Name	Loan Released but M M not Claimed by the Banks	M M Involves (In Lakhs)
1	BANK OF BARODA	275	1050.90
2	BANK OF INDIA	6	24.50
3	BANK OF MAHARASHTRA	3	7.95
4	CANARA BANK	234	821.88
5	CENTRAL BANK OF INDIA	13	33.15
6	CITY UNION BANK LIMITED	2	12.48
7	DENA BANK	1	3.50
8	HDFC BANK	2	11.00
9	ICICI BANK LIMITED	20	175.00
10	IDBI BANK	6	25.75
11	INDIAN BANK	8	35.62
12	INDIAN OVERSEAS BANK	13	54.96
13	KARNATAKA BANK LTD	32	115.07
14	KARNATAKA GRAMIN BANK	11	41.93
15	KARNATAKA VIKAS GRAMEENA BANK	92	189.22
16	KARUR VYSYA BANK	1	6.22
17	KAVERI GRAMEENA BANK	16	62.43
18	PRAGATHI KRISHNA GRAMIN BANK	63	160.15
19	PUNJAB NATIONAL BANK	7	31.75
20	STATE BANK OF INDIA	110	309.88
21	UCO BANK	2	11.20
22	UNION BANK OF INDIA	163	630.31
	TOTAL	1080	3814.85

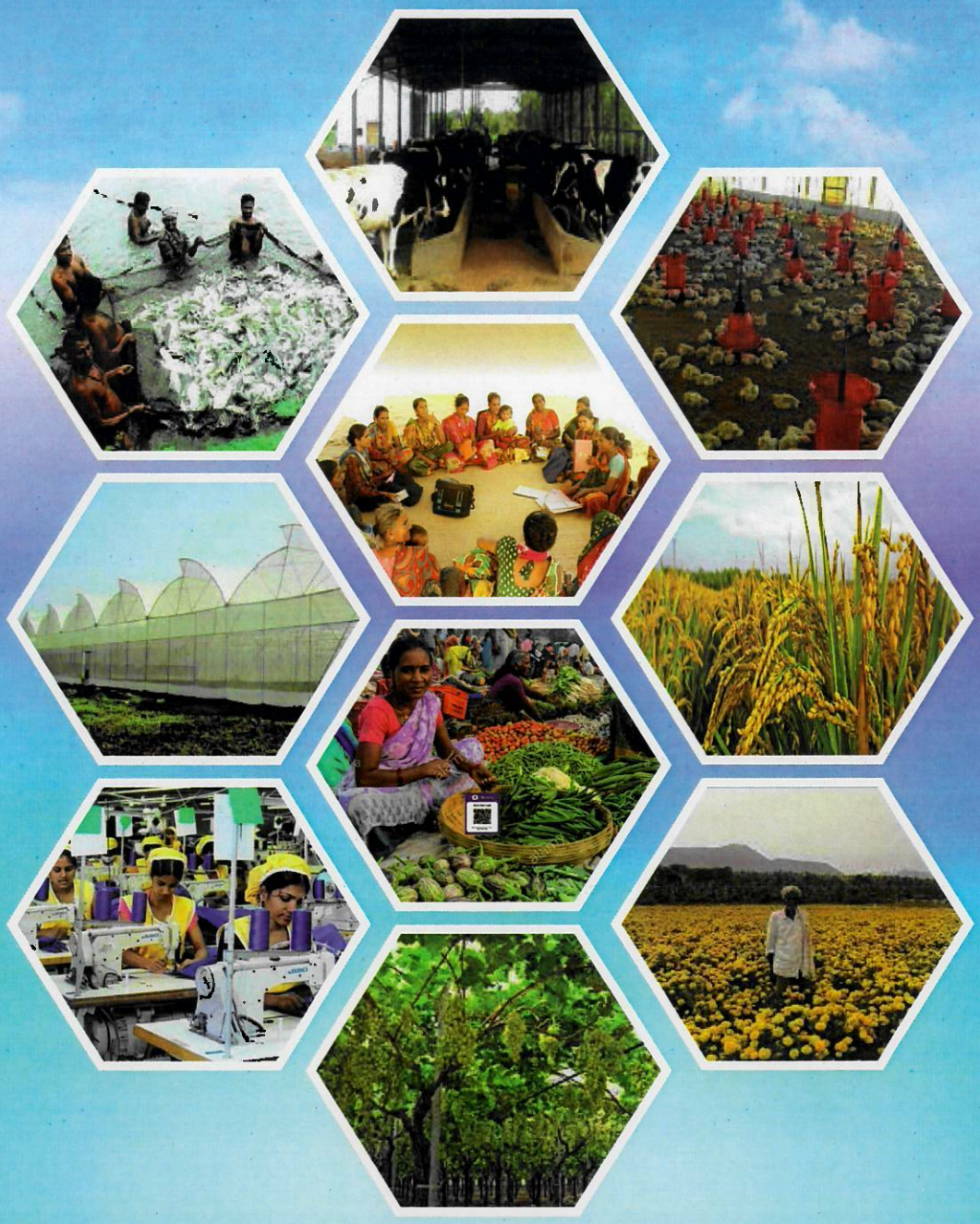
Details of Loan Sanctioned But not Released under PMEGP from Bankers

Sl.No	Financing Bank Name	but not released by Bankers	M M Involved
1	BANK OF BARODA	230	730.38
2	BANK OF INDIA	2	4.75
3	CANARA BANK	454	1525.18
4	CENTRAL BANK OF INDIA	5	29.05
5	DENA BANK	2	69.60
6	HDFC BANK	4	21.72
7	ICICI BANK LIMITED	2	6.00
8	IDBI BANK	4	7.60
9	INDIAN BANK	6	18.45
10	INDIAN OVERSEAS BANK	49	132.31
11	KARNATAKA BANK LTD	44	163.28
12	KARNATAKA GRAMIN BANK	21	43.35
13	KARNATAKA VIKAS GRAMEENA BANK	148	317.13
14	KAVERI GRAMEENA BANK	17	51.96
15	PRAGATHI KRISHNA GRAMIN BANK	130	385.70
16	PUNJAB NATIONAL BANK	10	32.32
17	STATE BANK OF INDIA	516	1562.69
18	TAMILNAD MERCANTILE BANK LTD	1	3.50
19	UCO BANK	23	93.45
20	UNION BANK OF INDIA	118	339.95
	TOTAL	**1786**	**5538.37**

ಕರ್ನಾಟಕ ರಾಜ್ಯ ಮಟ್ಟದ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿ

कर्नाटक राज्य स्तरीय बैंकर्स समिति

STATE LEVEL BANKERS' COMMITTEE, KARNATAKA



ಸಂಯೋಜಕರು संयोजक **CONVENOR**

ಕೆನರಾ ಬ್ಯಾಂಕ್ ಕೇನरा बैंक Canara Bank

ಭಾರತ ಸರ್ಕಾರದ ಒಂದು ಉದ್ಯಮ भारत सरकार का उपक्रम A Government of India Undertaking

ಸಿಂಡಿಕೇಟ್ सिंडिकेट Syndicate