ಕರ್ನಾಟಕ ರಾಜ್ಯ ಮಟ್ಟದ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿ

कर्नाटक राज्य स्तरीय बैंकर्स समिति

STATE LEVEL BANKERS' COMMITTEE, KARNATAKA

೧೫೪ನೇ ಎಸ್.ಎಲ್.ಬಿ.ಸಿ. ಸಭೆಯ ಕಾರ್ಯ ಸೂಚಿ ಟಿಪ್ಪಣಿ

AGENDA NOTES OF 154th SLBC MEETING

ದಿನಾಂಕ : ಗುರುವಾರ, ೫ನೇ ಆಗಸ್ಟ್, ೨೦೨೧

Date : Thursday, 5th August, 2021

 # Through Video Conference

 # ವೀಡಿಯೋ ಸಂವಾದದ ಮೂಲಕ

ಸಂಯೋಜಕರು संयोजक CONVENOR

ಕೆನರಾ ಬ್ಯಾಂಕ್ केनरा बैंक Canara Bank

सिंडिकेट सिंडिकेट Syndicate

ಕರ್ನಾಟಕ ರಾಜ್ಯಮಟ್ಟದ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿ

कर्नाटक राज्य स्तरीय बैंकर्स समिति

STATE LEVEL BANKERS' COMMITTEE, KARNATAKA

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AGENDA NOTES OF 154th SLBC MEETING

ದಿನಾಂಕ: ಗುರುವಾರ , ೦೫.೦೮.೨೦೨೧

ಸಮಯ: ಮಧ್ಯಾಹ್ನ ೩.00 ಘಂಟೆಗೆ

DATE: Thursday, 5th August 2021
TIME: 3.00 PM

 # Through Video Conference
 # ವೀಡಿಯೋ ಸಂವಾದದ ಮೂಲಕ

ಸಂಯೋಜಕರು संयोजक Convenor

ಕೆನರಾ ಬ್ಯಾಂಕ್ केनरा बैंक Canara Bank
ಸಿಂಡಿಕೇಟ್ सिंडिकेट Syndicate

STATE LEVEL BANKERS' COMMITTEE – KARNATAKA
CONVENOR – CANARA BANK

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STATE LEVEL BANKERS' COMMITTEE – KARNATAKA
CONVENOR – CANARA BANK

AGENDA OF 154TH SLBC meeting – 05.08.2021

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STATE LEVEL BANKERS' COMMITTEE: KARNATAKA
CONVENOR: CANARA BANK

AGENDA NOTES FOR 154th SLBC MEETING & BANKING STATISTICS AS ON 31st MARCH 2021

As per the revised RBI guidelines on Lead Bank Scheme, SLBC convened the Steering Committee Meeting on 14.07.2021 at Board Room, 3rd Floor, Canara Bank, HO Annexe, Gandhi Nagar, Bengaluru by virtual mode 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 49)

The suggestions of the members were incorporated in the final Agenda for the 154th SLBC meeting.

AGENDA 1: Confirmation of the minutes of 153rd SLBC meeting held 26.04.2021.

The minutes of 153rd SLBC meeting held on 26.04.2021 were circulated to all the member banks and Govt. departments. The minutes of the same may be approved as no suggestions for amendment were received. Copy of the proceedings is appended to this Agenda as Annexure-1A (page no.50 to 93).

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 153rd SLBC, GM-SLBC informed the House that the Revamped Portal was opened in PARALLEL RUN with the existing Portal for feeding data for December quarter 2020 and only 23 Banks have entered data in the Revamped Portal. SLBC had requested all the Banks to update the data in Revamp Portal ensuring data consistency with existing portal.	As suggested by RBI, SLBC conducted a meeting with all banks on Revamped Portal with Banks on 07.05.2021 wherein it was advised by RBI to update the data in the Revamp Portal for March quarter 2021 by 15.05.2021. As on date 4 Banks namely Axis Bank, ICICI Bank, Kotak Mahindra Bank and KS Coop Apex Bank have not yet started data entry/submission in the Revamp Portal. The above mentioned 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.
02	**Integration of FRUITS (Farmer Registration & Unified Beneficiary Information System) with Banks**	Piloting of the project on integration of FRUITS with banks extended for all bank branches of Canara Bank located in Chikkaballapura district.

AGENDA-3: Review of financial inclusion initiatives, expansion of banking network and Financial Literacy

3.1: Banking Outlets: 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, all are presently **covered** by CBS enabled banking outlets there by making pendency NIL.

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 Dharshak app and FI Plan portal, **there is no unbanked village** within a 5 km radius from any village in Karnataka and NIL pendency as per DFS NIC report dtd. 30.11.2020.

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

Out of 210 villages initially identified, 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.

AGENDA 4: Financial inclusion Initiatives

4.1: Functioning of Business Correspondents (Review of Operations of Business Correspondents – hurdles/issues involved):

As on Mar 2021	Total No. of BC locations	No. of active BCs available	No. of inactive BC locations	BCs certified by IIBF
	9052	8916	136	4860

***As on 05.06.2021, the no. of inactive BCs have been reduced from 136 to 118.**

From the above table, it may be noted that;

- Out of 9052 BCs, 8916 BCs are active and doing transactions through Micro ATMs.
- There are 136 inactive BCs is total of BCs who have not transacted for 30 days and those resigned ..
- Out of 8916 BCs, 4860 BCs are certified by IIBF and remaining 46% of BCs are to be certified by IIBF within the timelines fixed by IBA.

Bank wise details of BCs as on 31.03.2021 are furnished as an annexure 4A page no 94
SLBC requests respective Banks to activate all inactive BCs and appoint new BCs where BCs have resigned / not certified by IIBF within timelines and initiate measures for making these centers functional.

4.2: Financial literacy initiatives by banks.

The status of FLCs as on 31.03.2021 as reported by sponsor Banks is as under:

As on Mar 2021	Financial Literacy Centres (FLCs)				
	As on 31.12.2020		As on 31.03.2021		Total FLCs
	Functional	Non Functional	Functional	Non Functional	
Total	130	47	129	48	177

SBI, UBI, BOB & BOI are requested to expedite appointment of 29, 16, 1 & 1 FL Counsellors respectively and make these FLCs functional before 31.08.2021.

Details of Bank wise status of FLCs as on 31.03.2021 are furnished as an annexure 4A page no 94

Further we have been informed by Karnataka Bank Ltd that their existing arrangement with Canara Financial Advisory Trust for running 5 FLCs viz., Bantwal, Alur, Tiptur, Kundagol and Hangal has ended on 31.03.2021 & winded up operation of centres and sought regulatory permission from RBI Mumbai to run FLCCs on behalf of Bank by the Bank's wholly owned subsidiary – KBL Services Ltd.

SLBC requests Karnataka Bank Ltd to coordinate with RBI Bengaluru in obtaining approval for running 5 FLCs by the Bank's wholly owned subsidiary – KBL Services Ltd at the earliest.

Data on literacy camps conducted by **FLCs** for the quarter ended Dec'20 & Mar'21 is furnished as under:

Type of Camps conducted	No. of programs conducted		No. of people benefitted	
	Dec 2020	**Mar 2021**	**Dec 2020**	**Mar 2021**
Special Camps	1375	1794	89899	165950
Target specific camps (Farmers, SHG members, School children, Sr. citizen, labourers oriented programmes)	3834	4159	215898	330529
Out of target specific camps, camps conducted for school children.	102	627	6301	61364
Total No of Camps (Special camps and Target specific camps)	**5209**	**5953**	**305797**	**496479**

SLBC requests all the sponsor banks to oversee the functioning of FLCs and also arrange for prompt and accurate reporting.

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

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

UIDAI, Bangalore has informed that as on 31.03.2021, 968 kits are active with 315924 enrolments/updates in the last 30 days against 949 active kits with 414476 enrolments/updates in the last 30 days as on 31.03.2021.

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 31.03.2021**
J & K Bank	**Nil**
ESAF	One
IOB	Two
TMB & Fincare	Three
Dhanlakshmi, RBL & UCO	Four

PSB & Bandhan	Five
CBI, Ujjivan & Equitas	Six
Axis	Seven

SLBC requests above Banks to evaluate the reasons and arrange for necessary intervention to improve the enrolments and carryout minimum enrolments/updates to avoid penalty being levied by UIDAI.

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 4B page no 95.
Bank wise status of enrolment centers as per UIDAI in Karnataka is provided in Annexure 4B page no 95.

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

DFS vide letter no.F.No.6/5/2018-FI(Vol II) (C-300382286) dt.07.01.2021 has communicated the decisions of NLSC meeting held on 02.12.2020 to all Convenor of SLBCs, LDMs & DCs/DMs of 40 aspirational districts regarding convergence of timelines to achieve 100% benchmark on all KPIs in Phase II by the end of September 2021.

DFS has requested DCs/DMs & LDMs of aspirational districts and SLBCs of respective states to take immediate and appropriate steps to ensure the following;

- Availability of at least one banking touch-point (Branch/BC/Kiosk) within 5 km distance of every inhabited village in the identified aspirational districts.
- To achieve 100% target by 22.09.2021 by organizing camps and outreach programs in the locations decided by the District Administration.
- To consider the available resources and information by DLIC to spread financial awareness in the district with the help of respective Gram Panchayats.

In this regard, Additional Secretary, DFS has also requested CS, GoK to initiate necessary process for ensuring the above in the state vide D.O. letter no. 6/5/2018-FI dt.01.02.2021 and GoK: FD vide letter no FD 30 CAM 2020 dated 09.02.2021 has advised the Deputy Commissioners of two aspirational districts to organize camps and facilitate progress under PMJJBY & PMSBY.

DFS vide letter F.No.6/4/2021-FI dated 24.02.2021 has communicated the details on appointment of Nodal Officers from the Lead Bank of the district for smooth implementation of the TFIIP in 112 districts under Aspirational District Programme of NITI Aayog.

Keeping in view of new policy year for PMJJBY & PMSBY from 01.06.2021, SLBC vide letter no. 176/SLBC/2021/F-TFIIP dt.09.06.2021 has also requested Controlling Heads of Member Banks operating in Raichur & Yadgir districts to suitably sensitize their District Coordinators/Bank branches for active participation in achieving 100% benchmark set by DFS so as to achieve targets by September 2021 and requested ACS & DC, GoK to suitably advise District Administration & line departments of aspirational districts to coordinate with LDMs for suitable action plan for organizing camps and outreach programs as decided by the District Administration for renewals and fresh enrolments.
The progress of KPIs by Banks at aspirational districts, reported by respective LDMs as

on 31.03.2021 & 31.05.2021 are furnished as under;

(A) Raichur district:

Key Performance Indicators (KPIs)	Target set by DFS	Achievement as on MAR 2021	Achievement as on MAY 2021	% Ach	Gap to target (per lakh population)
Bank Accounts (CASA) per lakh population	129755	132291	133841	103.15	Achieved
PMJJBY enrollments per lakh population	9772	5097	5178	52.99	4594
PMSBY enrollments per lakh population	30303	10996	11354	37.47	18949
APY enrollments per lakh population	2886	2594	2682	92.92	204

(B) Yadgir district:

Key Performance Indicators (KPIs)	Target set by DFS	Achievement as on MAR 2021	Achievement as on MAY 2021	% Ach	Gap to target (per lakh population)
Bank Accounts (CASA) per lakh population	129755	130321	143353	110.48	Achieved
PMJJBY enrollments per lakh population	9772	4864	5350	54.75	4422
PMSBY enrollments per lakh population	30303	9942	10936	36.09	19367
APY enrollments per lakh population	2886	2662	2928	101.46	Achieved

All member banks are requested to arrange for review of branch wise performance in the above two aspirational districts and further improve the progress to achieve the target by September 2021 without fail.

Performance by Banks under Annual Atal Pension Yojana (APY) Targets during FY 2020-21:

Karnataka has achieved 74% of APY target set by DFS which is administered & monitored by PFRDA during FY 2020-21

Bank Category	No. of branches as on 01.04.2020	Target by PFRDA per branch	Total Target	Performance by Banks	Achievement %
Major Banks	6784	60	407040	263137	65%
PVT Banks	1248	30	37440	14009	37%
RRB	1800	60	108000	133074	123%
Total	9832		552480	410220	74%

* Major Banks (ALL PSBs and 4 Private banks i.e. **ICICI Bank, AXIS Bank, HDFC Bank, IDBI Bank**)
Bank wise and District wise performance report under APY during FY 2020-21 provided by PFRDA is placed as annexure 4 C page no 96-97.

PFRDA has organised campaign to source APY enrolments by Banks – statewise/districtwise during FY 2020-21 and details of achievements made by Banks & LDMs are as under;

Campaign name	Award of Excellence won by	Certificate of Excellence won by
Citizen's Choice H1 : FY 2020-21	State Coordinators of KVGB, KGB, Central Bank of India and LDMs of Haveri, Ballari & Bidar	State Coordinator of State Bank of India & LDMs of Chamarajanagar, Yadgir, Hassan & Davanagere
Citizen's Choice H2 : FY 2020-21	State Coordinator of City Union Bank Ltd	State Coordinator of Canara Bank, IDBI Bank and LDMs of Bidar, Yadgir, Kalburgi, Raichur, Haveri & Ballari

Allotment of enrolment target by DFS under APY for FY 2021-22

PFRDA vide their letter no. PFRDA/03/05/1/0071/2017-PnD-APY dt.18.06.2021 has circulated the Average Account Per Branch (AAPB) targets set by DFS for FY 2021-22 under Atal Pension Yojana (APY)

The AAPB targets for FY 2021-22 assigned to Major banks, RRBs and Private banks as set by DFS & circulated by PFRDA under APY are as below;

Sl No	Category	Target per branch for FY 2021-22
1	**Major Banks** (PSBs and 4 private banks – HDFC, Axis, ICICI & IDBI Bank)	70 APY accounts
2	**Regional Rural Banks**	70 APY accounts
3	**Private Banks (others)**	30 APY accounts

SLBC requests member Banks to take note of the above change and to advise their Bank Branches to achieve the allotted targets.

AGENDA 4.5: Skill development:

4.5.1 : RUDSETI / RSETIs

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

4.5.2 : Status of RSETIs / RUDSETIs as on 31.03.2021 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	% Ach
RUDSETI	7	131	3040	142	3346	112
Canara Bank	13	259	6080	264	6814	110

State Bank of India	7	116	2610	132	3109	119
Union Bank of India	2	38	755	36	780	103
Bank of Baroda	2	38	875	39	1030	118
Kotak Mahindra Bank	1	18	510	20	550	108
District Central Cooperative Bank	1	16	550	28	704	128
Total	33	616	14420	661	16333	113

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

Sl No.	Particulars	As on 31.03.2021 (Cumulative since inception)	During FY 2020-21
1	No. of training programmes conducted	10972	661
2	No. of persons trained	313848	16333
3	No. of persons secured employment / self-employment	224251	4386
4	No. of trained persons credit linked	138686	1913

The progress achieved by RSETIs during the quarter is provided in Annexure 4D page no 98-99.

All sponsor banks are requested to arrange for credit linkage during the Middle of training programme itself by inviting concerned banks to foster self employment and also arrange for awareness programmes to migrant labours in each district in coordination with the District Labour Offices for the awareness programmes conducted by RSETIs.

4.6: Issues - Reimbursement of pending BPL claims of training expenditures

As on 31.05.2021, about Rs.24.57 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 4E page no 100-101.

During the State Level Steering Committee meeting held on 17.06.2021 under the Chairmanship of Secretary to Govt, Skill Development, it was decided to remit the claim amount from SRLM office (KSRLPS) directly to respective RSETI accounts under information to nodal office of Sponsor Banks & SDR, NACER, in future.

On behalf of sponsor Banks, SLBC congratulates Dr. S Selvakumar, IAS, Secretary to Govt, Skill Development department and Ms. Manjushree IAS, Mission Director, National Livelihood Mission for their historical decision in making the smooth procedure for reimbursement of claims to RSETIs.

4.7: Progress in increasing digital modes of payment in the State, provision of continuous connectivity with sufficient bandwidth, resolving connectivity issues/ connectivity options (Bharat Net, VSAT, etc.), installation of ATMs and PoS machines and status of implementation of e-receipts and e-payments in the State

4.7.1: Utilizing Bharat Net Brand band infrastructure and enhancing the bouquet of services through Broad band in rural areas

DFS with their vide letter no F.No. 6/13/2020-FI (C-475600) dated 16.03.2021 has requested all SLBCs from whom they have received list of GPs during Dec 2020 where opening/operation of branches/BC points hampered due to lack of Telecom Connectivity to coordinate with CSC e-governance Services India Ltd which is providing WiFi services

in GPs & FTTH connections to 5 Govt institutions at GP level and DoT Licensed Service Areas of state.

SLBC vide letter no.114/SLBC/2021/F-612 dt.09.04.2021 has shared the list containing 544 Number of Gram Panchayat's to Karnataka LSA, DoT under copy to state SPOC, CSC e-Governance Services India Ltd., Karnataka for doing the needful.

The additional information sought by DoT, Karnataka LSA on 22.04.2021 for doing the needful has been submitted by SLBC on 17.05.2021 under information to Advisor Karnataka LSA, SPOC CSC e-governance Services India Ltd and DFS.

Ministry of Communications, DoT, Karnataka LSA has suitably requested respective telecom service providers (BBNL, BSNL & CSC-SPV) vide their letters dated 15.07.2021 to restore the connectivity at the earliest (Provided in Annexure 4F page no 102-104.

AGENDA 5: KCC

5.1 KCC Loans – Disbursements & Outstanding:

Cumulative disbursement of KCC up to March 2021		KCC O/s as on 31.03.2021	
No. of Cards (in lakhs)	Amount (in crores)	No. of Cards (in lakhs)	Amount (in crores)
36.73	36872.52	44.81	51519.92

Bank wise data on KCC loan as on March 2021 is provided in the Annexure 5A (Page no 105).

District wise data on KCC loan as on March 2021 is provided in the Annexure 5B (Page no 106).

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. KCC saturation for PM Kisan beneficiaries in the state

SLBC has 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 to find out the left out beneficiaries for PM Kisan with KCC by keeping Aadhaar as base.

Subsequently, department of agriculture has provided the list of accounts submitted with insufficient information such as Aadhaar, village, and taluk etc.,. In spite of our repeated follow up, majority of banks have failed to submit the full information as collecting such data involves much manual work. As such finalizing the list of non loanee in PM Kisan list is not successful.

Under this back ground in consultation with NABARD, SLBC proposes the following suggestions for saturation of PM Kisan beneficiaries with KCC.

1) As major portion of enrolled farmers of crop insurance is coming under non-loanee category, Agriculture Department can share non loanee PMFBY and RWBCIS beneficiaries' details along with contact details and bank account details to SLBC for onward sharing of the same to banks to cover the uncovered farmers under the ambit of KCC.

2) Out of these non loanee PMFBY beneficiaries those who have over due KCC at various banks will have to identified and remaining farmers to be considered for saturation.

3) Agriculture department and Horticulture department to find out uncovered PM Kisan beneficiaries at village level/gram panchayath level by conducting survey and direct farmers who do not have KCC to banks, so that banks can lend under KCC. Above suggestion is proposed to GOK and their remarks awaited.

5.3. Pradhan Mantri Fasal BimaYojana (PMFBY) and Restructured Weather Based Crop Insurance Scheme (RWBCIS):

5.3.1. Pradhan Mantri Fasal BimaYojana (PMFBY):

Govt. of Karnataka has released the PMFBY Kharif 2021 notification vide GO dated 07.06.2021 along with relevant annexures and the same is communicated to all the member banks and LDMs.
There are five cutoff dates under PMFBY Kharif 2021 season, the cut off dates are 15.06.2021, 30.06.2021, 15.07.2021, 31.07.2021 and 16.08.2021.
All the member banks are requested communicate the same to the bank branches and advise them to cover all the eligible farmers availed KCC for notified crops.

5.3.2. Restructured Weather Based Crop Insurance Scheme (RWBCIS)

Govt of Karnataka has issued a notification on RWBCIS Kharif 2021-22 dated 08.06.2021 along with relevant annexures and the same is communicated all the member banks and LDMs.
There are two cutoff dates under RWBCIS Kharif 2021-22 season, cutoff dates are 30.06.2021 and 31.07.2021.
All the member banks are requested communicate the same to the bank branches and advise them to cover all the eligible farmers availed KCC for notified crops.

5.3.3. Season wise insurance claims settlement status under PMFBY and RWBCIS
a).Season wise claim settlement status under PMFBY as on 31.05.2021 is given in the Annexure 5C (page no.107).

There is a pending claim of Rs 27.37 crore for the period of Kharif 2016 to Rabi and Summer 2017-18 and it is being settled through Escrow account.
There is pending claim of Rs 47.43 crore for the period of Kharif 2018 to Rabi and Summer 2019-20 .

SLBC requests Department of Agriculture, GoK to advise ICs settle the pending claims and mid season adversity claims of Rs 9.62 crores to farmers at the earliest.

b).Season wise claim settlement status under RWBCIS as on 31.05.2021 is given in the Annexure 5D (page no.108).

There is pending claim of Rs 4.46 crores for period of Kharif 2016 to Rabi 2018 are mainly due to NEFT rejections. And there is pending claim of Rs 23.42 crores for period of Kharif 2019 and Rabi 2019.

SLBC requests

- All banks to get all PMFBY/RWBCIS beneficiary accounts Aadhaar seeded and Mapped with NPCI to minimize rejections.

- Agriculture Department is requested to extend the necessary support like motivating farmers to get their account seeded with Aadhaar to enable the account to be DBT complient.
- Agriculture Department, GoK is requested to expedite settlement of insurance claims by insurance companies to the farmers.
- Banks are requested to enable PMJDY accounts and Basic Savings Bank Accounts (BSBDA) to receive PMFBY/RWBCIS claims of more than Rs 50000 in a single transaction and relaxation of limitations applicable to them for DBT payments and also to enable dormant accounts of crop insurance beneficiaries to receive PMFBY/RWBCIS claims and minimise rejections of DBT payments of above Rs 50000/- We have already forwarded the letter received from DFS member banks in this regard..

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

Piloting of the project on integration of FRUITS with banks is extended for all bank branches of Canara Bank located in Chikkaballapura district in additional to the existing two branches (Nelamangala and Tavarekere).

Canara Bank branches, in Chikkaballapura district are successful in creating charge/Form 3 declaration and mortgage through FRUITS portal. However, following are yet to be demonstrated in the FRUITS portal by the e-Governance department, GoK.

a) Release of charge/mortgage from the Record of Rights (RoR).
b) Option to generate encumbrance certificate after creation charge /mortgage through FRUITS Portal.

We request e-governance department, GOK to enable the above two function.
DFS has already advised all the banks vide letter F. No. 19/11/2021-RRB dated 19.07.2021 (annexure no. 5E , page no. 109) to adopt Farmers Registration and Unified Beneficiary Information System (FRUITS) in Karnataka state in all banks after successful implementation of this portal in with Canara bank branches.

SLBC requests all the member banks to adopt FRUITS portal for agriculture loans with the support of e-Governance, GoK.

5.5 Range of scale of finance for agriculture crops and working capital for allied activities for the Financial Year 2021-22.
State Level Technical Committee held under the Chairmanship of ACS Agriculture, GoK on 09.04.2021 has finalised range of scale of finance for agriculture crops and working capital for allied activities for the Financial Year 2021-22. SLBC has communicated SLTC minutes and range of scale of finance for agriculture crops and working capital for allied activities for the financial year 2021-22 to all the banks and LDMs.

Review of range of scale of finance for red gram/tur and soybean is under consideration as representations received from LDMs for revisiting for the same.

AGENDA 6. Crop Loan Waiver Scheme -2018

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

GoK, under CLWS-2018, has released Rs. 7626.80 crores towards crop loan accounts of 10,09,473 farmers of commercial banks and RRBs till 05.07.2021.

Bank-wise consolidated details of CLWS-2018 amount released provided in annexure 6A page no 110.
The phase-wise and bank-wise details of the CLWS amounts released to commercial banks and RRBs are furnished in the Annexure 6B (Page 111-114).

CLWS Spl cell released CLWS amount to the accounts (to 13966 accounts with an amount of 82.64 crores- Bank wise details provided in Annexure 6C no page no 115) which were bounced back for various reasons and the branches have provided alternate account numbers.

6.2 : Internal Audit of the CLWS-2018 accounts by the implementing banks:

As per the suggestions / observations of Finance Department-GoK and CLWS Spl. Cell GoK we have modified the Booklet. The draft Modified Internal Audit booklet along with Annexures/tables/Certificates were submitted (Booklet-draft was already placed in 150th SLBC Agenda & Modified booklet annexures provided in Annexure 6D page no 116-) to Finance Department, GoK for perusal and final approval, to enable banks to start the process of carrying out internal audit is awaited.

AGENDA 7: Fisheries Loan Waiver Scheme:

Fisheries loan waiver scheme:

Fisheries Department informed that, the Green list of 15099 has been prepared against total claims form 22949 fishermen.

Amount Paid in FLWS:

Particular's	No of account	Amount (Crores)
Total	15099	38.49

Current status as follows:

- Total entries in list – 15099
- Out of 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 informed that they are attending the issues to clear the remaining claims.

District wise and Bank wise claim settled by department and their e-mail are provided in Annexure No 7A (page no 138-139).

AGENDA 8: RBI agenda (inputs from Reserve Bank of India)

8.1.A. Scaling up of Centre for Financial Literacy (CFL) Project:

As one of the milestones under NSFI, 114 blocks in Karnataka have been identified for scaled up CFL project. Two NGOs, DHAN Foundation and MOTHER Ron have been

identified to open CFLs in Karnataka. Canara Bank, SBI and Bank of Baroda have been identified as sponsor banks in these 114 blocks to facilitate the project.
It is learnt that the sponsor banks have already initiated and completed signing of MoUs at almost half of the identified blocks. The stakeholders are urged to complete the process at the earliest and operationalize the project without any further delay.

8.1.B. Expansion and deepening of Digital Payment Ecosystem in the Aspirational district – Raichur:

In the last meeting of the Sub-Committee on Expansion and Deepening of Digital Payment Ecosystem held on March 25, 2021 it was observed that among the 28 member banks functioning in the district, except one bank (Axis Bank), all the other banks had achieved the target of 100% digitalization. Axis Bank failed to meet the target despite repetitive assurance to adhere to the timelines. Post the deadline, the bank also failed to update the status or assign reasons for not adhering to their assurance.
Axis bank may update the present status and the reasons for not achieving the target as per timelines.

8.1.B1. Expansion and deepening of Digital Payment Ecosystem

Reserve Bank of India, had during October 2019, advised SLBCs/ UTLBCs to identify one district in their respective States/ UTs and allot the same to a bank having significant footprint for making the district 100% digitally enabled. Out of the two aspirational districts in the state, Raichur district was identified for 100% digital enabling.

Going forward, in order to leverage the experience gained during implementation of the programme, it has now been decided to extend the programme in one or two other districts in consultation with State Government and other stakeholders.

SLBC, Karnataka is advised to identify **one or two such districts** after conduct of a feasibility assessment based on various parameters such as availability of digital infrastructure/ internet connectivity, literacy level among the population etc., as indicated in our Circular No 71339 dated July 14, 2021 and submit, at the earliest, to the Regional Office, Bengaluru the names of such identified districts together with Nodal Banks to which they have been allotted.

8.1.C. Standardized system for data flow of data from CBS of the member banks:

For a standardized data flow management system under the revamped Lead Bank Scheme, during September 2020, SLBC had informed the commencement of parallel run of the revamped portal with their existing portal from June 2020 quarter. The status of operationalization of the revamped portal was also being discussed during the SLBC meetings. As informed by SLBC, presently five banks viz., Karnataka State Cooperative Apex Bank (KSACB), ICICI Bank Ltd, Kotak Mahindra Bank, Catholic Syrian Bank and Axis Bank are yet to onboard the revamped portal. Consequently, SLBC has to run old and revamped portal parallelly resulting in duplication of work.
KSCAB may apprise the House on the developments. Banks which are yet to onboard the portal may also apprise their position.

8.1.D. Promotion of Organic Farming:

During the 153rd SLBC meeting held during April 2021, Agriculture department, Government of Karnataka had informed that Joida taluk of Uttara Kannada district was identified for implementation of organic farming on pilot basis.

Agriculture department, GoK may apprise the House on the further developments in the matter.

8.1.E. Internal Working Group to review Agriculture Credit:

The Internal working Group to review Agricultural Credit (IWG-AC) (Chairman M.K. Jain) had made certain recommendations which are at various stages of implementation of State and Central Governments.
Three recommendations as indicated below were to be taken up with the State government for implementation.

a) 100% digitization of land records of the State through the Bhoomi package;

b) Promote and conduct awareness drives for land consolidations to enable farmers to achieve economies of scale and incentive to make long term investments; and

c) Allocate larger portion of the State government borrowing from RIDF fund for rural infrastructure development in the State need further attention

It was informed that NABARD had made a normative allocation of Rs.900 crore under RIDF to the State government towards rural infrastructure development in the 3 State. Further, during the 153rd SLBC meeting held during April 2021, the State Government had informed the progress on integration of Farmers Registration and Unified beneficiary Information System (FRUITS) with banks for agriculture lending. Implementation and pilot testing of the same at certain branches of Canara Bank at Nelamangala and Tavarekere taluks were under progress.

During June 2021, updates on the progress of integration for ensuring 100% digitization of Bhoomi platform and the promotional efforts for consolidation of land records during the quarter ended March 2021 was sought from the government. The reply is awaited.
Concerned State Government departments may apprise the House on the developments on the above three recommendations.

8.1.F. National Strategy for Financial Education:

Among the vision set forth in the NSFE document, all financial service providers are required to display financial literacy messages in a prominent location in their website. Karnataka based banks were advised during the preceding meetings, to come up with their plan / strategy to take forward the vision.
The banks based in Karnataka to brief on the action taken / initiatives in the matter.

8.1.G. National Strategy for Financial Inclusion (NSFI): Access to Livelihood and Skill Development (Milestone under NSFI):

It is observed from the half-yearly statement on " NSFI- Access to livelihood and skill development " as on March 31,2021 (received from SLBC) that out of the 13430 beneficiaries identified for credit linkage under Access to Livelihood and Skill Development programmes conducted by RSETIs, only 1434 beneficiaries have been credit linked.
The stakeholders need to extend full support and co-operation in achieving the vision set forth in the documents.

8.1.H. PRAGATHI meeting – Review of Social Security Schemes – PMJJBY and PMSBY (Milestone under NSFI):

One of the milestone under NSFI has been to get enrolled every willing and eligible adult (enrolled under PMJDY) under an insurance scheme (PMJJBY, PMSBY etc.), pension scheme (NPS, APY etc.) by March 2020.

On a review of the progress made under the above scheme and from the half-yearly statement submitted by SLBC, Karnataka for the half year ended March 2021, out of 1,83,00,030 PMJDY account holders identified, only 2.87% have been enrolled under the Atal Pension Yojana (APY) and 6.5% and 14% under PMJJBY and PMSBY insurance schemes respectively, which is relatively underachieved from the previous half year.

All the stakeholders need to extend full support and co-operation in achieving the vision set forth in the documents

8.1.I. Progress in Registration under Trade Receivable Discounting System (TReDS):

SLBC, Karnataka was advised during the 61st Empowered committee meeting on MSME held on February 15, 2021 to take up with the State government line departments for compulsory registration of state government undertakings under TReDS platform. It is informed by the Finance Department (Fiscal Reforms) that presently out of the 27 state government undertakings and 73 Board/ Corporations only two state government undertakings viz., Karnataka State Agricultural Produce Processing & Export Corporation Ltd and Bangalore Electricity Supply Company Ltd have registered under TReDS as at the end of February 2021. It may be noted that registering and carrying out transactions through TReDS platform will greatly benefit the MSME sector.
Finance Department may apprise on the progress in the matter.

8.1.J. Monitoring the progress on Unidentified / unrecognized clusters of MSME for facilitating availability of banking outlets and credit flow:

On a review of the quarterly reports to monitor the progress of credit linkage to unrecognized MSME clusters at 18 districts identified in the State, it is observed that credit linkage under Bengaluru Urban district has been completed. Further, during the last SLBC meeting, the House was informed that out of the 6974 units yet to be credit linked, only four districts have reported credit linkage to 460 MSME units. Reserve Bank is yet to receive the progress from the remaining 14 districts.
The list of the 14 districts is being shared with SLBC with an advice to take up with the respective Lead Bank for reporting the progress. The progress in the respective districts may be shared with Reserve Bank.

8.1.K. Cybercrime reporting and response

As deliberated in previous SLBC meetings, a model SOP for cybercrime reporting had been provided to all banks by SLBC advising all banks to adopt the same. However, SLBC has received confirmation about implementation of the same only from few banks. Banks are once again advised to file a Cyber Information Report (CIR) within two hours of the occurrence of an event reported by an individual and confirm the implementation of the SOP urgently.

8.2. Discussion on Market intelligence issues

8.2.A. Power Bank Application (Digital Lending application)

A case of an unauthorized deposit collection scheme through a digital platform which has the characteristics of an illegal Multi-Level Marketing (MLM) scheme, was received through SACHET portal wherein it was reported that the company, through an app named "Power Bank", has allegedly collected money from the public, and defaulted in repayment. It is observed that the subject entity is not a registered company and is neither registered with the Reserve Bank of India. The complaints were forwarded to AIGP Crime, Bengaluru through SACHET portal and also vide email dated May 17, 2021.

8.2.B. Unauthorised conduct of Non-Banking Financial Activities by "Money Chahiye Finance Service" / "Online Finance and Investment Private Limited, Karnataka" .

An unregistered entity named Money Chahiye Finance Service" / "Online Finance and Investment Private Limited is carrying out unauthorized non-banking financial activities by falsely claiming to have Certificate of Registration (COR) from the Reserve Bank of India, Department of Non-Banking Supervision, Karnataka Regional Office.
RBI has issued a public notice dated April 5, 2021, in the matter cautioning the public about the activities of the said entity and alerting them about the risk involved in entering into any transaction with the subject entity.
The matter was referred to AIGP Crime, Bengaluru by the Reserve Bank in May 2021, with a request to enquire and take necessary action at their end, including blocking of the entity's website.

AGENDA 9: NABARD AGENDA

9.1. Agriculture Infrastructure Fund

SLBC has allocated physical & financial targets to banks for the years 2021-22 and 2022-23. Banks, in turn, may allocate branch wise targets depending on the potential. Banks need to drive awareness about the scheme - include AIF as a key Agri scheme in all local marketing campaigns, bank melas, etc. Banks can also generate AIF projects through their business correspondents. Ensure that every branch manager in every district of Karnataka understands AIF process & is able to follow through with it on the AIF platform.

9.2. Special Refinance Schemes of NABARD

Banks are requested to avail benefit of the following Special Refinance Schemes announced by NABARD to increase credit flow under Priority Sector Lending:

9.2.a) Special Refinance Scheme in NABARD Watershed and Wadi Project areas:

NABARD will provide **concessional refinance @3%** to all eligible FIs i.e. CBs, SFBs, RRBs and DCCBs for financing all economic activities covering primary, secondary and tertiary sectors in watershed project areas and micro agro processing activities in wadi project areas to enable banks to deepen investment credit to the beneficiaries in these project areas. **Ultimate lending rate to the borrowers shall be 6 months MCLR+1% or EBLR+2.5% whichever is less.**

9.2.b) Special Refinance Scheme for promoting Micro Food Processing Enterprises:

NABARD will provide **concessional refinance @4%** to all eligible FIs i.e. CBs, SFBs, RRBs and DCCBs to encourage banks to lend micro food processing activities and create sustainable livelihood and employment opportunities for rural youth. **Ultimate lending rate will be 6 months MCLR+1% or EBLR+2.5%** whichever is less. Loans sanctioned to Micro food enterprises from **Rs.1 lakh to Rs.25 lakh** will be eligible for concessional refinance. Banks may converge this scheme with PM-FME and seek refinance from NABARD.

9.2.c) Schematic Refinance for Water, Sanitation and Hygiene (WASH):

NABARD will provide **concessional refinance @5.15 % per annum at quarterly interest rates to Scheduled Commercial Banks, SFBs, RRBs and StCBs** for financing WASH related such as such as construction of toilets/ twin-pit toilets, Repairing of old sanitation units, Enlarging existing toilet to toilet-cum-bathroom with piped water connection, Construction or renovation of shared toilet facility, Installing/adding a hand-wash facility, Constructing/converting an existing toilet to an accessible family toilet, Domestic water motor pump/borewell/tubewell/sumps, Water connection pipelines, Water storage-overhead tanks, Rainwater harvesting structures, Water filters/purifiers, Community water purifier plants, Waste water systems – Pipe, drain, soakpits, SHGs for setting up sanitary napkin manufacturing units, WASH Enterprise promotion – retail mart, WASH mart etc., Setting up Faecal Sludge treatment plant.

9.3. Grant support under Financial Inclusion Fund (FIF):

Grant support is available for various schemes under Financial Inclusion Fund (FIF) from NABARD to SCBs. The target allocated during the current year for sanction and disbursement are Rs.8.595 crore and Rs.7.655 crore respectively for the State of Karnataka. The various schemes supported under FIF for which SCBs can claim grant support are as under:

(i) Conduct of Financial and Digital Literacy Camps by rural branches of Banks.
(ii) Reimbursement of Examination fee of BC/ BF
(iii) Deployment of micro ATM by SCBs in schools and colleges in Special Focus Districts and in milk societies in all districts
(iv) Deployment of PoS/mPoS terminals in Tier 3 to Tier 6 centres
(v) VSAT deployment in sub-service area (SSA) of the Bank for new branches opened and for kiosk/fixed CSP
(vi) Mobile signal booster deployment in SSA of Bank for new branches opened and for kiosk/fixed CSP
(vii) Installation of solar power unit/ UPS deployment in SSA of Bank for new branches opened and for kiosk / fixed CSP

The grant support available is 90% of the eligible expenditure incurred by the Bank for Special Focus Districts and 60% for other districts subject to scheme-wise ceiling as per NABARD's Circular No.105 dated 23.04.2019.

9.4. Promotion and bank linkage of SHGs & JLGs:

The target for Karnataka for credit linkage of SHGs and JLGs for 2021-22 is 5 lakh & 3.25 lakh respectively. NABARD, Karnataka will be advising separately on the Agency wise and District wise target to SLBC for onward allocation to Banks and LDMs. The potential to bring together the formal banking structure and the rural poor for mutual benefit, through SHG-JLG-BLP programme may be exploited by all financial institutions. SLBC may, kindly ensure timely report of the progress in this matter.

9.5. New AMI sub-scheme of ISAM - Submission of Online Claims by FIs in Portal - Relaxation (up to 30.9.2021):

Ministry of Agriculture & Farmers' Welfare, Govt. of India, vide their Order F. No. M-11011/12/New Scheme/2019-AMI (Pt.-2) dated 07 June 2021, have granted relaxation up to 30.09.2021 for online submission of AMI subsidy claims by FIs, in view of the ongoing difficulties faced due to COVID 19 pandemic. This relaxation will be applicable only for projects where bank loan has been sanctioned up to 31.03.2021, i.e. projects eligible under the scheme. Further, the Ministry of Agriculture & Farmers' Welfare, Govt. of India, vide their Order F. No. M-11011/12/New Scheme/2019-AMI (Pt.-3) dated 11 June 2021, had approved the continuation of Agricultural Marketing Infrastructure (AMI) sub scheme of Integrated Scheme for Agricultural Marketing (ISAM) up to 30th June 2021.

9.6. 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 31.05.2021 (Rs. 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	1163.78
2	Social sector projects	21047	4363.55	3715.41	2641.04
3	Irrigation projects	5197	4040.26	3395.63	2779.22
4	Rural roads and bridges	12580	7898.24	6440.43	5943.92
	Total	**43715**	**17905.92**	**15024.29**	**12527.96**

Impact of RIDF

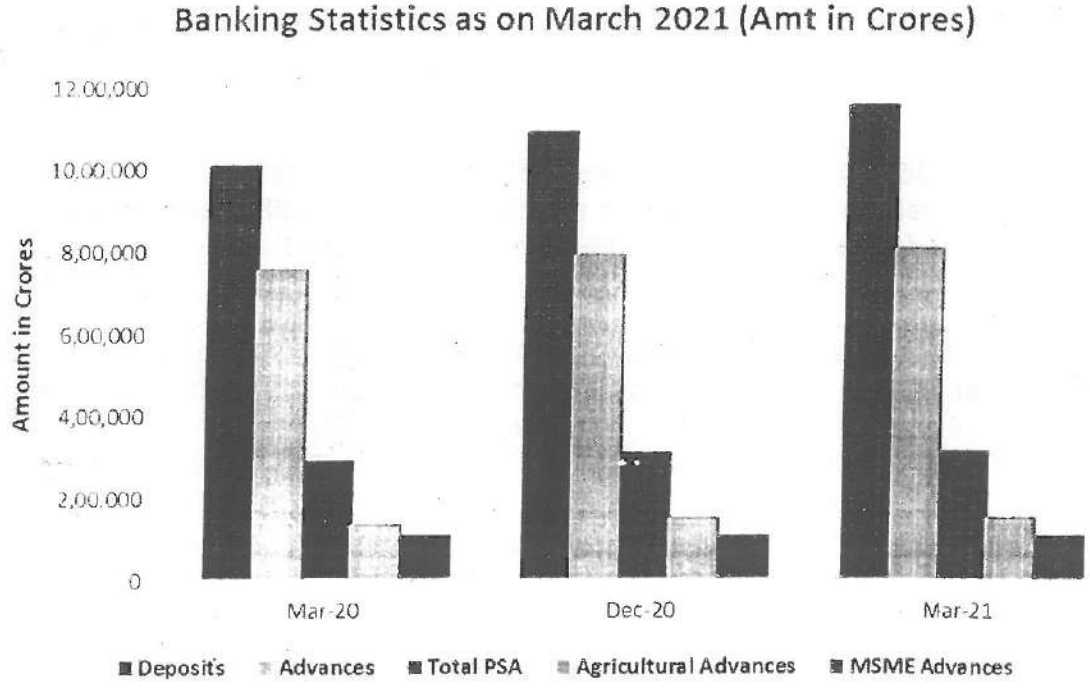
Under RIDF, GoK has undertaken rural infrastructure projects in all the districts of the State. RIDF assistance has helped in creating more than 43887 KM of road length and 53187 M of bridge length besides creation of education and social infrastructure in rural areas.

Further, RIDF assistance has helped the state in bringing more than 4.20 lakh Ha of land under irrigation. The list of irrigation projects completed during 2020-21 is indicated in Annexure 9A page no 140-153. With a view to optimizing the benefits accrued from the implementation of these projects, banks may consider extending crop loan and other investment credit to farmers operating in the command area of these projects.

AGENDA 10. Banking statistics as on 31st March 2021:
10.1: Business figures under various parameters:

Amount in Crore

Particulars	Mar-20	Dec-20	Mar-21	Y-o-Y variation Mar 2021 over Mar 2020		Variation Mar 2021 over Dec 2020	
				Absolute	In %	Absolute	In %
Deposits	10,02,575	10,84,412	11,51,507	1,48,932	14.85	67,095	6.19
Advances	7,49,651	7,85,893	8,02,100	52,449	7.00	16,207	2.06
Credit-Deposit Ratio	74.77	72.47	69.66	-5.12		-2.82	
Total PSA	2,85,959	3,05,628	3,11,799	25,840	9.04	6,171	2.02
% of PSA to Total Advances	38.15	38.89	38.87	0.73		-0.02	
Agricultural Advances	1,30,905	1,45,987	1,49,082	18,177	13.89	3,095	2.12
% of Agri. Advances to Total Adv.	17.46	18.58	18.59	1.12		0.01	
Advances to MSME	1,02,811	1,02,431	1,03,830	1,019	0.99	1,399	1.37
% of MSME to Total Advances	13.71	13.03	12.94	-0.77		-0.09	



Sector	Particulars
Deposits, Advances & CD Ratio	There is a Y-o-Y growth of 14.85% in deposits and 7.00% in advances as on Mar 2021 over Mar 2020. The CD ratio of the state is 69.66% as on March 2021.
Total PSA	The level of PSA in the State has increased from Rs. 2,85,959 crores as on Mar 20 to Rs. 3,11,799 crores as on Mar 21 showing an absolute growth of Rs. 25,840 crores and percentage growth of 9.04% on Y-O-Y basis.
Agricultural advances	Agricultural advances have increased from Rs. 1,30,905 crores as on Mar 20 to Rs. 1,49,082 Crores as on Mar 21, showing an increase of Rs.18,177 crores (13.89%) on Y-O-Y basis.
MSME sector	The outstanding level under MSME have increased by Rs.1,399 Crores from Rs. 1,02,431 Crores as on Dec 2020 to Rs.1,03,830 Crores as on Mar 2021 i.e. growth of 1.37 % on Q-o-Q basis.

All banks are requested to

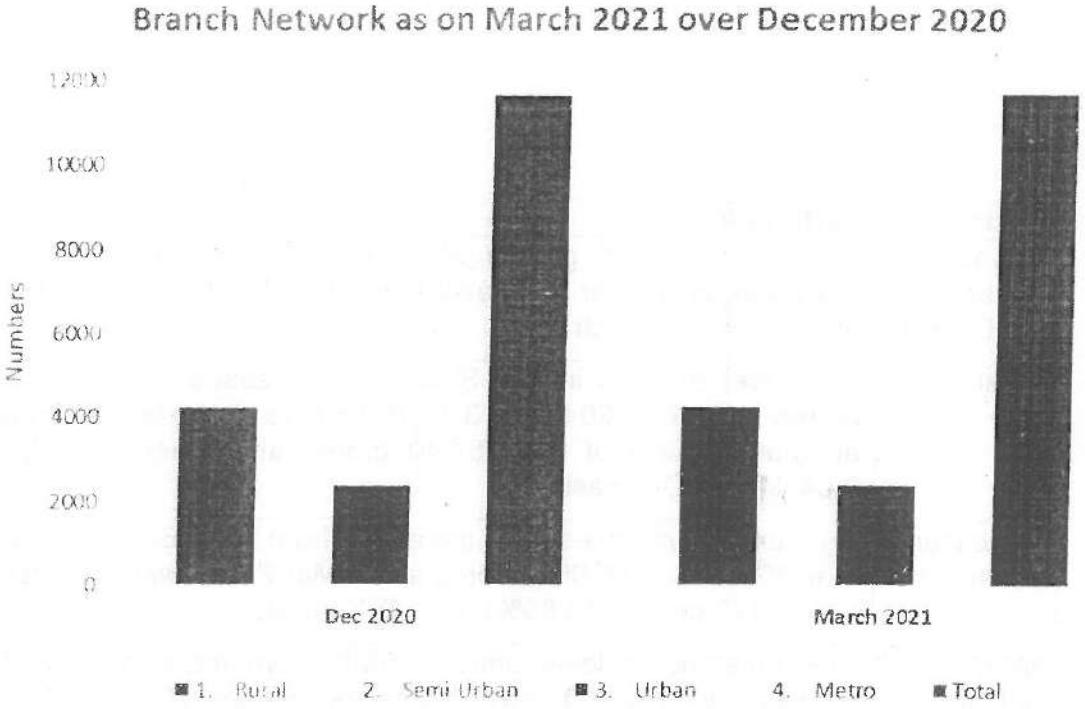
- further improve the disbursements under PSA
- ensure reporting as per revised classification of PSL and MSME.

10.2: Branch Network:

(in numbers)

Particulars	DEC 2020	MAR 2021	Variation over Mar '21 to Dec'20
1. Rural	4213	4218	5
2. Semi-Urban	2645	2629	-16
3. Urban	2361	2375	14
4. Metro	2387	2433	46
Total	**11606**	**11655**	**49**

In comparison to the December quarter 2020, there is an increase of 49 branches for the March quarter 2021.



- The number of bank branches has increased from 11606 as on 31.12.2020 to 11655 as on 31.03.2021, thus showing an increase of 49 branches.
- Bank wise No. of bank branches in the state is provided in Annexure 10A (Page no. 154).

10.2.1 Rural bank branch closing issue:

As per RBI's notification no. RBI/2016-17/306 DBR No.BAPD.BC.69/22.01.001/2016-17 dt.18.05.2017, Banks having general permission may shift, merge or close all Banking Outlets except rural outlets and sole semi urban outlets at their discretion. However Banks should seek the approval from DCC/DLRC for closure/merger/shifting of any rural Banking Outlet as well as a sole semi urban Banking Outlet.

The Chief Secretary, GoK in his speech during 151st SLBC advised the Banks to get approval from SLBC before closure of rural branches.

As per the above direction, SLBC received the proceedings of DCC/DLRC from some of the LDMs for closure of rural branches by Banks in their districts. The details are furnished as under;

Sl No	District name	Bank name	Branch Name	Parameter	Distance between branches	Remarks
1	Shivamogga	Canara Bank	Konandur-II (Canara II)	To merge with Konandur-I (canara I) Branch	300 mtrs	Due to amalgamation
2	Shivamogga	Canara Bank	ChickpeteNagar (Canara I)	To merge with Nagar (Canara II) Branch	350 mtrs	Due to amalgamation
3	Belagavi	Canara	Kulgod II	To merge with	10 mtrs	Due to

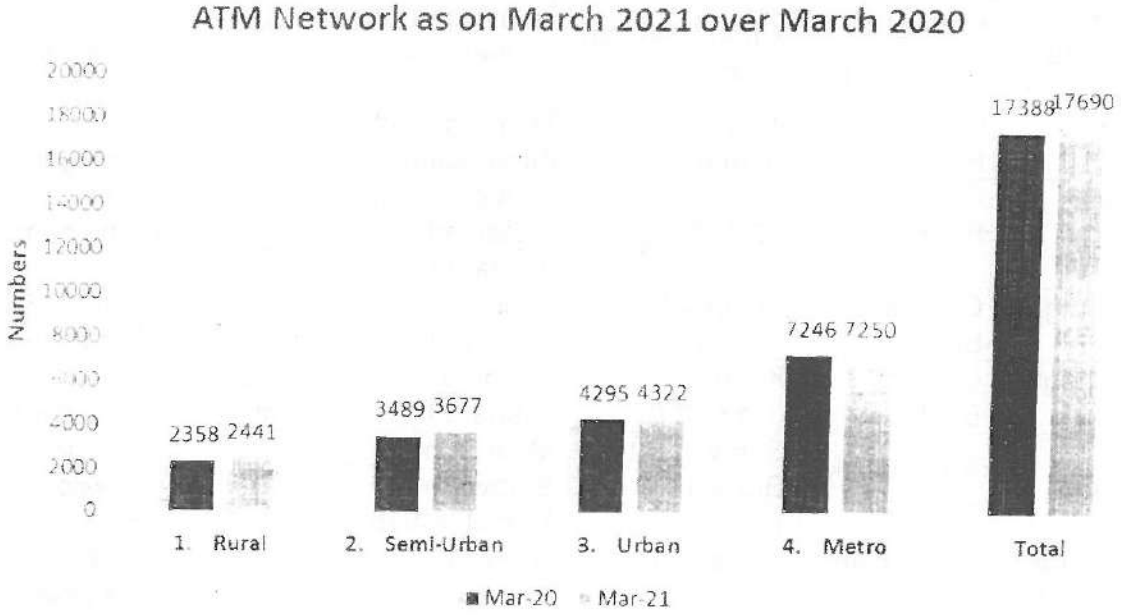
		Bank	(Canara II)	Kulgod I (Canara I)		amalgamation
4	Dakshina Kannada	Canara Bank	Sri Kshetra Dharmasthala (Canara I)	To merge with Dharmasthala (Canara II)	300 mtrs	Due to amalgamation
5	Dakshina Kannada	Canara Bank	Belthangady (Canara I)	To merge with Belthangady-II (Canara II)	100 mtrs	Due to amalgamation
6	Dakshina Kannada	Canara Bank	Guruvayanakere II (Canara II)	To merge with Guruvayanakere I (Canara I)	500 mtrs	Due to amalgamation
7	Dakshina Kannada	Canara Bank	Kurnad Mudipu (Canara I)	To merge with Ammembal (Canara II)	100 mtrs	Due to amalgamation
8	Hassan	Canara Bank	Aluru II (Canara II)	To merge with Aluru (Canara I)	600 mtrs	Due to amalgamation
9	Hassan	Canara Bank	Halebeedu II (Canara II)	To merge with Halebeedu (Canara I)	600 mtrs	Due to amalgamation
10	Chikmagaluru	Canara Bank	Sringeri II (Canara II)	Sringeri I (Canara I)	50 mtrs	Due to amalgamation
11	Chikmagaluru	Canara Bank	Koppa I (Canara I)	Koppa II (Canara II)	100 mtrs	Due to amalgamation
12	Kodagu	State Bank of India	Somwarpet Branch (11261)	Main Road, Somwarpet Branch (40153)	100 mtrs	Due to amalgamation
13	Dakshina Kannada	Union Bank of India	Derlakatte (UBI)	Derlakatte (eCorp)	200 mtrs	Due to amalgamation
14	Dakshina Kannada	Bank of Baroda	Athikaribettu (eVijaya)	Mulki (eVijaya)	3.5 kms	Due to amalgamation & widening of road
15	Belagavi	Bank of Baroda	Khanagaon (eDena)	To merge with Maruthigalli Branch (BoB)	12 km	Bank has appointed BC. Ensured availability of KVGB & IDFC branches within 5km radius.
16	Belagavi	ICICI Bank	Galatga	To merge with Bhoj Branch	7 km	Merger of branches by ensuring availability KVGB & SBI branches in Galata village.
17	Belagavi	ICICI Bank	Karatga	To merge with Shiradwad	7 km	Merger of branches by ensuring availability Canara Bank branch in Karatga village.
18	Hassan	DCC Bank	Hanabalu	For closure	Closure of DCC branch is approved in DCC by ensuring availability of Karnataka Bank Ltd branch in Hanabalu village.	

Minutes of DCC/DLRC meeting received from LDMs are provided as annexure 10 B page no 155-217
House may deliberate on the issue.

10.3: ATM Network:

(in numbers)

Particulars	MARCH 2020	MARCH 2021	Variation over March'20 to Mar'21
1. Rural	2358	2441	83
2. Semi-Urban	3489	3677	188
3. Urban	4295	4322	27
4. Metro	7246	7250	4
Total	**17388**	**17690**	**302**



- The total number of ATMs has increased from 17388 as on 31.03.2020 to 17690 as on 31.03.2021, thus showing an increase of 302 ATMs during the year.
- Bank wise No. of ATMs in the state is provided in Annexure 10C (Page no.213).

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 March 2021 of FY 2020-21 vis-à-vis disbursements up to the quarter ending March 2020 of FY 2019-20:

(Amount in Cr)

Sector	Annual Target 2019-20	March 2020		Annual Target 2020-21	March 2021	
		Achievement	% Ach.		Achieve-ment	% Ach.
Short Term Loan	72816	57804	79.38	66018	69910	105.90
Agri Term Loan	42122	33733	80.08	46181	56547	122.45
Total Agri Loans	114938	91537	79.64	112199	126457	112.71
MSE/MSME	54074	92056	170.24	93089	98626	105.95
Export Credit	2611	6731	257.78	3019	4292	142.17
Education	4971	1291	25.97	5805	1299	22.37
Housing	25577	5869	22.94	27055	5811	21.48
Social Infrastructure	1490	84	5.62	2318	276	11.92
Renewable Energy	1274	2	0.20	1703	10	0.59
Other PSA	7582	2549	33.62	10754	8910	82.85
Total PSA	**212517**	**200118**	**94.17**	**255940**	**245681**	**95.99**
Agriculture (NP)	1537	1517	98.67	1820	1738	95.50
Education (NP)	1587	573	36.08	1920	675	35.14
Housing (NP)	12137	31845	262.38	12897	29246	226.76
Personal Loans	64909	20404	31.43	17943	33769	188.20
Others	22811	198747	871.27	75036	214371	285.69
Total Non-Priority	**102981**	**253085**	**245.76**	**109616**	**279799**	**255.25**
Total Credit	**315498**	**453203**	**143.65**	**365556**	**525480**	**143.75**

Our state have surpassed ACP targets Agriculture MSME credit.
SLBC requests controlling offices of all banks to

- 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 March 2021 is provided in Annexure 11A (Page no. 214)
- Bank wise & sector wise level of achievement in PSA under Annual Action Plan during FY 2020-21 is provided in Annexure 11B (Page no. 215-216).
- 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. 217-218).
- Bank wise level of Priority sector advance as on 31.03.2021 Annexure 11D (Page no. 219-220).
- Bank wise level of Non-Priority sector advance as on 31.03.2021 Annexure 11E (Page no. 221-222).

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 operative SB A/cs seeded with mobile No.	% of seeding
28.05.2021	858.12	741.26	86.38	731.29	85.66

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 28.05.2021 is furnished in the annexure 12A (page no. 223) and annexure 12B (page no. 224), respectively.

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

(Outstanding No. of Accounts in lakh):

Particulars	31.03.2020	31.03.2021	Variation
Total No. of A/cs opened	160.85	181.62	20.77
Total Aadhaar Seeded A/cs	121.38	150.67	29.29
% Aadhaar Seeding	75.46	82.96	7.50
Total accounts having Mobile Number	117.57	136.76	19.19
% Mobile Seeding	73.09	75.30	2.21

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. 225).

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 76,36,517 **MGNREGA** workers' accounts in the state as on 03.06.2021.
- Of this, 38,21,838 accounts have been converted into Aadhaar Based Payment which works out to 50.05% as on 03.06.2021.

Particulars	As on 03.06.2021
Total MGNREGA accounts	76,36,517
Accounts converted into Aadhaar Based Payment	38,21,838
Achievement in %	50.05 %

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. 226) .

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

12.4: Progress under Social Security Schemes:

(No. of enrolments in lakh)

Scheme	O/s As on March 2020			O/s As on March 2021			Growth	
	Rural	Urban	Total	Rural	Urban	Total	No.	%age
PMSBY	38.45	39.62	78.07	52.60	41.75	94.35	16.28	20.85
PMJJBY	17.80	16.42	34.22	24.03	19.46	43.49	9.27	27.09
APY	6.65	6.63	13.28	9.38	8.24	17.62	4.34	32.68
Total	**62.90**	**62.67**	**125.57**	**86.01**	**69.45**	**155.46**	**29.89**	**23.80**

- Bank wise and district wise progress under all the above social security schemes as on March 2021 is provided in Annexure 12E (page no 227-228) and Annexure 12F (page no. 229), respectively.
- The performance of banks in all the three Social Security Schemes during the March quarter 2021 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: 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 May 2021 is 14264.

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

As on date, SLBC is yet to receive the reimbursement for the cost incurred over Toll free Number expenses for the period from February 2021 to March 2021 of Rs. 20783.53 from ICICI Bank. SLBC requests ICICI Bank to make the payment without any further delay.

As per the decision of the House in the 153rd SLBC Meeting held on 26.04.2021, the cost incurred over SLBC Tollfree Number expenses will be shared equally by the Banks having 50 or more branches in the state of Karnataka from 01.04.2021. The number of branches as on 31.03.2021 has been taken as the benchmark for arriving at the same. There are presently 33 Banks falling under the criteria of having 50 or more branches in the state of Karnataka as on 31.03.2021. The list of the Banks are mentioned in the Annexure 12G (Page No. 230).

SLBC has sent the communications to the above mentioned 33 Banks for reimbursement for the cost incurred over Toll free Number expenses for the period from April 2021 to June 2021 of Rs. 17257.44. All Banks are requested to make the payment immediately.

AGENDA13: Government sponsored schemes & discussion on lending towards Government sponsored schemes (DAY-NRLM, DAY-NULM, MUDRA, Stand-Up India, PMEGP, etc.) and impact of these schemes.

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

Performance under Govt. Sponsored Schemes for the FY 2020-21: Latest position regarding allotment of targets and achievements of various Govt. sponsored schemes for the financial year 2020-21 is furnished here below.

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	475710	1038860	599289	1368470	100	100
2	PMEGP (15.03.2021)		3526	10576.52	4377	12357	124	117
3	NULM							
	Self-Employment							

	a) SEP-Individual		3000	6000	1588	3081.69	52.93	51.36
	b) SEP-Groups		300	1500	168	689.70	56	45.98
	SHG-Bank-Credit-Linkage		1500	1500	1129	2367.76	75.26	157.85
		Total	4800	9000				
4	Karnataka Maharishi Valmiki Scheduled Tribes Development Corporation Limited		5053	9639	1380	3819.69	27.31	39.63
5	Dr. Babu Jagjivanram Leather Industries Dev. Corp Ltd							
	i. Cobbler		50	0	195	150.93	81.25	00
	ii.Establishment of Direct Sale Shop		90	0				
	iii. Working Capital for Self-Employment Scheme		100	0				
6	Karnataka State Women Devp. Corp.	Udyogini	1813	2000	624	1263	34.41	63.15
7	Dr.BR Ambedkar Develop. Corporation Ltd. Scheme							
	i.SEP (2020-21 Target)		3234	3234.00	4516	11952.21	54.54	91.79
	ii.SEP back log for 2019-20		584	2390.50				
	iii.Special Package		4461	7395.50				
	Total		8279	13020.00				

Note: SLBC not received progress report as on 31.03.2021 from Karnataka Thaanda Development Corporation Ltd. Karnataka AdijambavaDev.Corpn and Bhovi development corporations.

Performance under PMEGP & NRLM has been very satisfactory

SLBC requests all member banks sanction and disbursement of all pending applications under Government sponsored scheme.

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

Progress under National Rural Livelihood Mission (NRLM) progress as on 31.03.2021 is provided in Annexure 13A (page no. 231-232).

Target and Achievement under PMEGP scheme in Karnataka is provided in Annexure 13B (Page no. 233-236)

Progress under DAY-NULM as on March 2021 is provided in Annexure 13C (page no. 237 to 240).

Progress under Dr. B R Ambedkar Develop. Corporation Ltd. Scheme as on March 2021 is provided in Annexure 13D (page no. 241-242).

Progress under Udyogini scheme KSWDC upto 15.06.2021 is provided in Annexure 13E (page no. 243-244).

Progress under Self-employment scheme of Dr. Babu Jagjivan Ram Leather Industries Corporation Limited is provided in Annexure 13F (page no. 245-259).

Target and progress under Karnataka Maharshi Valmiki Scheduled Tribes Development Corporation Limited is provided in Annexure 13G (page no. 260-267).

Progress under Animal Husbandry & Veterinary department scheme is provided in Annexure 13G1 (page no. 268-271).

13.2: PMAY-U (Housing for All 2022)

13.2.1. 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.

- Credit Linked Subsidy Scheme is one of the component of PMAY (U).
  Period:
  - **EWS / LIG : 17.06.2015 to 31.03.2022**
  - **MIG-1 & MIG-2 : 01.01.2017 to 31.03.2021.**
- 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 15.06.2021 **82169** applicants have received subsidy amount of Rs. 1696.58 under PMAY (U)_CLSS.

Bank wise and District wise progress reports received from RGRHCL is provided as an Annexure 13H (page no . 272-275.).

Summary on PMAY-U CLSS Progress in Karnataka State as on 15.06.2021

Amt in Crore

SL No.	State	Loan Amt	Subsidy Amt credited	No. Of loan sanctioned & subsidy released
1	Karnataka	17153.82	1696.58	82169

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 preferably by automating the process.

13.2.2 : Affordable Housing in Partnership (AHP)

Under Affordable Housing in Partnership vertical of Pradhan Mantri Awas Yojana (Urban) in convergence with State housing schemes, different implementing agencies have been constructing houses in the urban regions for eligible house-less poor.

Progress achieved in bank linkages under AHP vertical of PMAY (U)

The details of AHP approved projects where in bank loan is required is as follows:

IA	Ongoing/ Upcoming	No of projects	No of DUs	Project Cost	Ben. Share
KSDB	Ongoing	138	83119	4459.71	1185.22
	Upcoming	129	97134	6516.28	3140.55
ULB	Ongoing	14	24161	1374.52	579.07
	Upcoming	33	37465	2444.94	1118.24
RGHCL	Ongoing	1	100000	6000	3060
Total	Ongoing (A)	153	207280	11834.23	4824.29
	Upcoming (B)	162	134599	8961.22	4258.79
	Total (A+B)	315	341879	20795.45	9083.08

Under these projects, unit cost ranges from Rs. 4.50 lakh to Rs. 10.60 lakh (excluding land /infrastructure cost). GoI&GoK will provide Rs. 2.70 lakh to General & Rs. 3.50 lakh to SC/ST beneficiaries. Beneficiaries share amounts to Rs. 1.00 lakh to Rs. 7.90 lakh. It is proposed to collect 10000/- of his share from his saving and balance amount from bank loan

Under these projects, beneficiaries share amounts to Rs. 9083.08crore. As per SLSMC direction, this amount will be collected as follows:

- 10000/- of contribution will be collected from beneficiaries (saving): Rs. 3418.79 crore (Appx.)
- Balance amount will be mobilized through bank loan. Rs. 5664.29 crore (Appx.)

SLBC has simplified housing loan application format, minimized list of documents to be submitted to banks.
RGHCL has empaneled valuer & legal advisors. They are providing valuation / legal opinion reports.
Regular meetings are being held at various level (ACS & Development Commissioner, Secretary, DoH, MD, RGHCL in coordination with SLBC etc, to review the progress and sort out the bottlenecks.
Housing departments at various districts has started submitting applications to banks for loan under AHL.

Progress under PMAY- AHP as on 05.07.2021:

RGHCL						
Project	No. of Project	No.of Houses	No. of Selected Beneficiaries	No. of Cibil Score Cleared	No.of application submitted	No.of Loan sanctioned
Ongoing	15	25708	17284	8782	2531	606
Tendered	9	10951	2935	2253	0	0
Upcoming	18	21739	3428	2253	588	0
Total	42	58398	23647	13288	3119	606
KSDB: Slum Board						
Ongoing	No.of Houses	Selected Beneficiaries	Loan required beneficiaries	List submitted to LDMs	No.of applications submitted	No.of loan sanctioned
267	180253	180253	57085	40902	4633	37

Bank wise and District wise progress under PMAY-AHP provided in the annexure 13 H1 Page No. 276-277.

SLBC requests housing departments to enclose all the required as per SOP and checklist while submitting application to banks.

SLBC also requests member banks to expedite processing and sanctioning of applications received by branches as per SOP.

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 31.03.2021		
No. of A/cs	Amount	% to total PSA
24,52,255	42656	13.68

The progress has been reviewed by Chief Secretary, GoK with all stake holders during the 22nd State Level Review Meeting convened by department of Minority Welfare & Karnataka State Minorities Commission on the implementation of the PM's new 15 point programme for the welfare of Minorities.

Chief Secretary, GoK has observed that Banks have met only 29% of the ACP target under Priority Sector lending to minority communities.

SLBC requests all Banks to achieve mandatory requirements of PSA lending to Minorities in their ACP targets during FY 2021-22.

Further, SLBC requests all Banks to ensure mandatory lending of 15 % Priority Sector advances to minority community in their annual target without fail, as prescribed by RBI.

SLBC also requests Minority Development Corporation of all districts to sponsor applications from all eligible minorities and take up the issues if any with State Level authorities through Lead District Managers.

Bank wise and religion wise advances to Minority Communities as on March 2021 is provided in Annexure 13I (page no. 278-281).

Bank wise disbursement and balance outstanding to Minority Communities as on March 2021 provided in Annexure 13J (page no. 282).

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 Mar 2021 is as follows:

Amount in Lakhs

Name of the District	Bidar	Kalburgi	Dakshina Kannada
	Mar 2021	Mar 2021	Mar 2021
O/s advances under Priority Sector Credit	452628	954300	1887589
Lending to Minority Community	103966	226300	604176
% of Minority Community Lending to PSA	22.97%	23.71%	32.00%
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 March quarter 2021 of the FY 2020-21, various banks in the state of Karnataka have disbursed Education loans to the tune of Rs.1,974 Crores covering 97,709 students as against the annual financial target of Rs.7,725 Crores under both priority and non-priority segments.

Education Loans Outstanding as on 31.03.2021 and disbursement from 01.04.2020 to 31.03.2021. (Amount in crores)

Agency	Priority segments		Non-Priority segments		Total (priority and non-priority segments)	
	Outstanding as on 31.03.21	Disbursement from 01.04.20	Outstanding as on 31.03.21	Disbursement from 01.04.20	Outstanding as on 31.03.21	Disbursement from 01.04.20
Commercial Banks	5915	1270	1648	669	7599	1939
RRBs	500	28	26	6	526	34
Cooperatives& Other Banks	0	1	4	0	4	1
Total	6451	1299	1678	675	8129	1974

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

13.4.1: Disposal of Educational loans under RGLS:

Bank of Baroda also informed that, they requested their corporate office to create web portal for lodging the subsidy claims and it is under process of developing web portal for lodging/submitting/consolidating claims under Rajiv Gandhi Loan Scholarship scheme for educations loans. As requested by BoB to Department of Collegiate Education for complete SOP for claiming the subsidy and procedures to be followed by BoB to release the subsidy along with formats for claiming, releasing and reporting of education loan interest subsidy, the Department of Collegiate Education provided scheme details on 13.07.2021.

We request Bank of Baroda to provide portal details and also request Department of Collegiate Education, Bengaluru to provide details of targets, so that it will helps the banks for proper implementation of scheme.

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

13.5.1: SELFHELP GROUPS:

Agency	As at March 2021					
	Credit Linkage up to March 2021 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)	Up to March 21 quarter of the FY 2020-21	Since inception
Commercial Banks	276291	3372.57	2164803	27957.72	1.22	1.29

RRBs	92040	2428.29	659396	9716.73	2.64	1.47
Cooperatives& Other Banks	323893	1755.78	842106	8917.01	0.54	1.06
Total	692224	7556.64	3666305	46591.46	1.09	1.27

Cooperative Banks are requested to analyses the reason for low average per group finance and initiate measures to improve the same.

Bank wise progress under SHGs is provided in Annexure 13K (page no. 283)

Cumulative progress in SHG linkage during the quarter ending March 2021 is provided in Annexure 13L (page no. 284).

13.5.2: JOINT LIABILITY GROUPS:

Agency	As at March 2021					
	Disbursement up to March 2021 quarter FY 2020-21		Balance O/s as on March 2021		Average finance per group (Amount in lakh)	
	No. of JLGs	Amount (Rs. in Crore)	No. of JLGs	Amount (Rs. in Crore)	Up to March 2021 quarter of the FY 2020-21	As on date
Commercial Banks	135215	1616.98	546496	3229.06	1.20	0.59
RRBs	20393	195.48	50690	565.82	0.96	1.12
Cooperatives and Small Finance Banks	306526	1401.53	792797	2340.43	0.46	0.30
Total	**462134**	**3213.99**	**1389983**	**6135.31**	**0.70**	**0.44**

Bank wise progress under JLG-Bank linkage program as at March 2021 is given in Annexure 13M (page no.285).

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

13.6: Progress in Stand Up India scheme as on 31.03.2021

(Nos. in actuals and Amount in crores)

Scheme	Sanctioned as on March 2020		Sanctioned as on March 2021	
	No. of A/Cs	Sanction Amt.	No. of A/Cs	Sanction Amt.
SC	123	25.69	81	17.59
ST	18	3.06	8	1.22
Women	592	158.67	230	52.02
Total	733	187.42	319	70.83

- District-wise, Bank-wise details of sanctions and disbursements under SUI as on March 2021 is provided in Annexure 13N. (page no. 286-287)

SLBC requests all the Banks to implement the scheme in a big way in the State.

13.7: Progress in Sanctions under MUDRA scheme:

Member banks have sanctioned [illegible] MUDRA loans amounting to [illegible] as up to March 2021

Amount in Crore

Scheme	March 20		March 21	
	No. of a/cs	Amount sanctioned	No. of a/cs	Amount sanctioned
Shishu	4738832	14040.91	3466071	10025.67
Kishore	861216	10083.72	1091077	13094.63
Tarun	133629	6062.9	88048	7078.88
Total	5733677	30187.52	4645196	30199.18

Bank-wise, district-wise and state-wise sanctions and disbursements under MUDRA is given in annexure 13O (page no. 288-293).

We are happy to inform that Karnataka state has secured number 1st position with respect to MUDRA loan sanctions and disbursements in the country with the active participation of all member banks and support from line department.

SLBC requests all the Banks to implement the scheme in a big way in the State.

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 31.03.2021 is 69.66%.

14.1: Districts with CD Ratio of less than 60% as on March 2021:

Sl	Name of the district	As on March 2020			As on March 2021		
		Deposits (in crores)	Advances (in crores)	CD Ratio %	Deposits (in crores)	Advances (in crores)	CD Ratio %
01	Uttara Kannada	16347	6627	40.54	17574	7223	41.10
02	Udupi	25034	12151	48.54	28532	13027	45.66

While Uttara Kannada district has shown improvement in CD Ratio, the CD Ratio of Udupi district has reduced in comparison to March 2020 quarter due to high increase in deposits.

DCs and LDMs are requested to continue necessary corrective 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.

Bank wise CD Ratio, Deposits and Advances as on March 2021 is provided in Annexure 14A (Page no. 294), Annexure 14B (Page no. 295), Annexure 14C (Page no. 296) respectively.

District wise CD ratio as on March 2021 is provided in Annexure 14D (Page no. 297).

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

15.1: Non-Performing assets position as on 31.03.2021:

Amount in Crore

Sl.	Sector	31.12.2020		31.03.2021	
		No.	Amt	No.	Amt
01	AGRICULTURE	1122869	18111.58	1524808	21773.89
02	MSME	320132	8425.96	458237	11652.59
03	HOUSING	21789	1208.35	55611	1682.88
04	EDUCATION	24119	498.49	24282	510.02
05	OTHER PRIORITY SECTOR ADV	94172	6351.92	89801	4293.99
06	NON PRIORITY SECTOR ADV	767042	14125.87	795466	14843.1
07	TOTAL NPAS	**2350123**	**48722.17**	**2948205**	**54756.47**

Bank wise and segment wise NPA position is provided in Annexure 15A (Page no. 298) Bank wise data on NPAs in Housing and Education loans provided in Annexure 15B (Page no. 299).

SLBC requests GOK to provide required assistance in recovery of the bad loans.

15.2: Recovery of bank dues under PMEGP:

The summary of scheme-wise NPA position as at **March 2021** is furnished here under:

(Amount in Crore)

Agency	Balance O/S	NPA Level	% of NPA
KVIC	289.71	59.49	**20.53**
KVIB	198.79	39.79	**20.02**
DIC	237.82	41.24	**17.34**
Total	**726.32**	**140.52**	**19.35**

From the above of is evident that percentage of NPA in KVIC & KVIB more than DIC. Bank-wise NPA level under the above schemes is furnished in Annexure 15C (Page no. 300)

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

(Amount in lakhs)

FY 2020-21 (for the quarter ending March 2021)	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
March 2021	42763	107237	7563	10181	8375	12452	41951	104966	26002

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. 301).

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

(Amount in Lakh)

Particulars	Cumulative from 01.04.2020 to 31.03.2021		
	No. of Notices sent	Amount involved	Amount Recovered
SARFAESI	10147	629614	51710
DRT	5766	923097	50578
LOK Adalat	24455	59256	22114
Total	40368	1611967	124402

The Bank wise data on this Agenda is provided in Annexure15E (Page no. 302).

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

SLBC requests concerned authority of Government of Karnataka to issue suitable instructions to District Magistrate in this regard for expeditious disposal of the applications as per extant guidelines.

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 Pending at DM level under SARFAESI Act 2002 AS ON 30.06.2021	
Cases pending at District Magistrate Level	
No. of A/cs	**Amount in lakhs**
2785	**124453.74**

2785 cases of amount Rs.1244.54 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 15F. (Page No. 303).

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

Revenue Department (Disaster Management), GoK has issued new notification with crop loss vide GoK order No.RD 644 TNR 2020 : Bengaluru, dated:01.02.2021 .

We, therefore, request all member banks to extend the relief measures to all the eligible farmers and also cover left over accounts from earlier restructure process.

From 01.01.2021 to 31.03.2021 member banks have restructured 36935 accounts with an amount of Rs. 820.07 Cr.

Bank wise and district wise restructure information furnished in annexure 16A (page no. 304-305).

AGENDA 17: Discussions on policy initiatives of the Central/State Government/RBI (Industrial Policy, MSME Policy, Agriculture Policy, Start-Up Policy, etc.), and expected involvement of banks (DISCUSSION ON POLICY INITIATIVES OF GOI, GoK, RBI AND NABARD):

17.1: Promotion of Organic Farming - RBI:

Agriculture department informed that, Joida takuk of Uttara Kannada district is selected as Organic farming taluk for implementation.

Agricultural department-Organic cell is requested to provide road map & suitable action plan for transformation of identified area. Banks are also requested to support for implementation of organic farming in Joida Taluk by extending finance to all eligible farmers expeditiously.
We request agricultural department to include this issue in **New Agriculture Policy** for Karnataka State.

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

RBI vide their letter no. FIDD. CO.LBS. BC No. dated 29 September 2016 had advised all the SLBC Convenor banks and LDMs to include " Doubling of farmers income by 2022" as regular agenda under lead bank scheme in various fora such as SLBC, DCC, DLRC and BLBC.
SLBC in coordination with member banks and LDMs taken up the KCC saturation for PM Kisan beneficiaries, with Dairy farmers connected with milk unions, dept of fisheries to provide sufficient working capital to these farmers and to enhance the liquidity position and also help them to take timely agricultural operations to boost their income.

In view of the thrust given the GOI for doubling farmers' income by the year 2022 SLBC requests all the member banks to provide KCC/working capital to farmers , to lend under Agri infrastructure fund scheme, and one district one product scheme (ODOP), whereby farmers will be enabled with easy transport, storage for sufficient period and fetch good value to their produce.

SLBC requests all the LDMs to review the progress of Doubling of farmer's income by year 2022 as per bench mark parameters provided by RBI at DCC, DLRC and BLBC meetings.

AGENDA 19: Discussion on improving rural infrastructure/ credit absorption capacity

a. Any large project conceived by the State Government to help improve C-D Ratio.
b. Explore the scope of state-specific potential growth areas and the way forward – choosing partner banks.
c. Discussion on findings of region-focused studies, if any, and implementing the suggested solutions.

d. Identification of gaps in rural and agriculture infrastructure which need financing (rural godowns, solar power, agro processing, horticulture, allied activities, agri-marketing etc.)
e. Implementation of Model Land Leasing Act 2016 (exploring possibility)

Agenda related to Agri infrastructure fund (AIF) scheme is placed in agenda no 25.4 .

AGENDA 20: Digitalization of Land records (Steps taken for improving land record, progress in digitization of land records and seamless loan disbursements)

20.1:Bhoomi Bank Integration System:

20.1a: Automation of remittance of Mutation Charges by banks to GoK:

The Bhoomi monitoring cell is developing 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 latest on 16.06.2021.

20.1b: Clarification regarding Submission of Manager's Aadhar Card in Sub - Register Office for Mortgage creation and lien cancelation.

LDM Shimoga and others are receiving representations from branches that, Sub-register office is asking Manager's Aaadhar Card number for Mortgage creation and lien cancelation. In fact the lien in record is being done in official capacity and hence bankers are objecting to give purely personal details like aadhaar to department.

We request Bhoomi OR Kaveri Online Department officials to look into the matter and find out ways to create lien without personal details wherever the same is done in official capacity.

Meantime mangers are transferring in normal transfer process and it may affect while cancelling of lien.

AGENDA 21 : Sharing of success stories and new initiatives at the district level that can be replicated in other districts or across the State

Success stories of Smt. Manjula R & Sri. Rudraswamy trained from RSETI Attibele & Holalkere respectively as shared by State Director of RSETIs is provided as Annexure 21 A (page no. 306-307).

AGENDA 22 : ISSUES REMAINING UNRESOLVED AT DCC/DLRC MEETING

SLBC, at quarterly intervals, calls for the details of unresolved agendas evolved during DCC/DLRC meetings, if any, from LDMs for its review under this Agenda., this time, we have received four agenda from LDM Belagavi, Shivamogga, Dhakshina Kananda, Hassan, Chikkamangaluru and Kodagu regarding branch merger/closure is placed in agenda no 10.2.1 and already discussed.

As advised in last SLBC meeting Kotak Mahindra Bank, State coordinator requested to submit fortnightly report through LDM Vijayapura regarding sanctioning of loans by Ingaleshwar & Tadawalaga branches of Kotak Mahindra Bank and is provided in annexure 22A page no. (308-311).

LDMs are requested to conduct DCC and DLRC meeting regularly for each quarter as per time guidelines and furnish the unresolved agenda to SLBC. LDMs are also requested to call all the Stake holders of DCC and DLRC (Including Small finance Banks, Payment Banks & Local Area Banks) while conducting DCC and DLRC meeting.

We also request all banks state coordinators/controlling offices to instruct your banks District Co-ordinators / Branch Managers / ROs to attend DCC, DLRC, BLBC meeting regularly.

AGENDA 23: TIMELY SUBMISSION OF DATA BY BANK, ADHEREING TO THE SCHEDULE OF SLBC MEETING

As per the extant guidelines of RBI, SLBC has to collect and consolidate the data on various Agenda at quarterly intervals. ***RBI is insisting a certificate on quarterly basis for prompt submission of quarterly statements. Hence we request all banks to adhere to the schedule of submission.***
Submission of error free and consolidated data in time is very essential to keep up the time schedule.

Major issues to be taken care by member banks while uploading data are as follows:

i. Adhere to the time line
ii. Consistency of data
iii. Additional information/reason in case of wide variations

The Revamped Portal was opened PARALLEL RUN with the existing Portal for feeding data for March quarter 2021. **"As per the RBI guidelines all the Banks need to enter data in the Portal within 15 days from the closure of the quarter".**

As on date 4 Banks namely Axis Bank, ICICI Bank, Kotak Mahindra Bank and KS Coop Apex Bank have not yet started data entry/submission in the Revamp Portal.
Due to non-submission by these banks SLBC is forced to maintain both the portal for agenda data.
This results in duplication of work for Banks as well as SLBC. In many banks old portal data is not extractable as new one is introduced. To get rid of this issue all Banks are requested to submit data in Revamp Portal only from June Quarter 2021 without fail.

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

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

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

AGENDA 24: 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., GoK	Union Bank of India	29.06.21	Annex 24A (page no. to 312-314)
2	SHG-Linkage	Addl. Chief Secretary, Skill Development, Entrepreneurship & Livelihood Dept., GoK	Canara Bank	05.07.21	Annex 24B (page no. to 315-321)
3	Recovery & Rehabilitation and Govt. Sponsored Schemes	ACS & DC., GoK	State Bank of India	02.08.21	-
4	Agri & Allied activities	ACS-Agriculture Dept., GOK	Canara Bank	30.07.21-Postponed	-
5	Retail Loans	Principal Secretary, Housing Dept., GoK	Bank of Baroda	14.07.21	Annex 24C (page no. to 322-325)
6	Review of functioning of RSETI & RUDSETI	Addl. Chief Secretary, Skill Development, Entrepreneurship & Livelihood Dept, GoK	State Director for RESETIs, Karnataka	17.06.21	Annex 24D (page no. to 326-330)
7	Financial Inclusion	Convenor, SLBC Karnataka	Union Bank of India	02.07.21	Annex 24E (page no. to 331-333)

AGENDA 25: Aatma Nirbhar Bharat Abhiyan

25.1: 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.

Updated Operational Guidelines:

The Scheme shall be named as 'Emergency Credit Line Guarantee Scheme (ECLGS)'. It shall have three components, ECLGS 1.0 , ECLGS 2.0, ECLGS 3.0 and ECLGS 4.0 (hereinafter together referred as the 'Scheme').

ECLGS-1.0 refers to the scheme for providing 100% Guarantee to member lending institutions in respect of eligible credit facility extended by them to its borrowers whose total credit outstanding (fund based only) across all lending institutions and days past due as on February 29, 2020 was upto Rs.50 crore and upto 60 days respectively.

ECLGS-2.0 refers to the scheme for providing 100% Guarantee to member lending institutions in respect of eligible credit facility extended by them to its borrowers in the 26 sectors identified by the Kamath Committee on Resolution Framework vide its report dated 04.09.2020 and the Healthcare sector whose total credit outstanding (fund based only) across all lending institutions and days past due as on February 29, 2020 was above Rs.50 crore and not exceeding Rs.500 crore and upto 60 days respectively.

ECLGS 3.0 refers to the scheme for providing 100% guarantee to member lending institutions in respect of eligible credit facility extended by them to its borrowers in the Hospitality (hotels, restaurants, marriage halls, canteens etc.), Travel & Tourism, Leisure & Sporting and Civil Aviation (scheduled and non-scheduled airlines, chartered flight operators, air ambulances and airports) sectors whose days past due are upto 60 days as on 29.02.2020.

ECLGS 4.0 is introduced by GOI through NCGTC vide their letter No 0338/NCGTC/ECLGS, dated: 31.05.2021, which provides for 100 per cent collateral free guarantee to member Lending Institutions in respect of loans upto Rs.2 crore extended to eligible hospitals/nursing homes/clinics/medical cottages / units engaged in manufacturing of liquid oxygen, oxygen cylinder etc. for setting up of on-site oxygen producing plants., detailed guideline on ECLGS 4.0 is provided in Annexure 25A (page no. 334).

Further, all loans under ECLGS and eligible loan coverage under RBI resolution framework of May 5,2021 have been allowed to be considered for grant of extension in repayment period and for additional assistance upto 10% of their outstanding as on February 29, 2020, subject to terms and conditions as specified under ECLGS and RBI guidelines.
Moreover, the scope of ECLGS 3.0 has been expanded by inclusion of civil aviation sector within it and removal of the loan outstanding limit ofRs.500 crore.
Additional details of the scheme were furnished in annexure No.25B Page No. (335-350).

Summary on ECLGS Progress in Karnataka State as on 31.03.2021

(Amt. in Lakhs)

SL No.	Bank Type	Eligible under ECLGS scheme		Cumulative Sanctioned Loans under ECLGS		% Amount Sanctioned over total eligible amount	Cumulative Disbursed loans under ECLGS		% Amount Disbursed over Total eligible amount
		No.of A/cs	Amount	No.of Acs	Amount		No. of Acs	Amount	
1	Public Sector Banks	224258	549066.59	161251	506547.34	92.26	129289	467153.96	85.08
2	Total Private Banks	64504	491128.42	39425	326465.63	66.47	20531	244421.06	49.77
1+2	Total of Both PSBs & Private Banks	288762	1040195	200676	833013	80	149820	711575	68

In our state, member Banks have sanctioned around 200676 accounts with amount of Rs 8330.13crores under ECLGS scheme against total eligible amount of Rs 10401.91crores as on 31.03.2021 details of bank-wise information furnished in Annexure 25C (page no. 351)

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

25.2: PMSVANdhi scheme:

PM SVANidhi 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 and GO 144/2020 dated: 15.06.2020 by GoK, is a Central Sector Scheme i.e fully funded by Ministry of Housing and Urban affairs.

GOI has launched 2nd Trench under PMSVANhi scheme and mean while Government of Karnataka has given 2nd Trench target of 53927 number of accounts and same has been communicated to all LDMs to allocate the same to concerned district bank branches based on the actual disbursement as on 31.03.2021, GOI and GoK letter provided in annexure No.25D Page No. (352-361).

Details of PMSVANidhi 2nd Trench furnished in Annexure No. 25E Page No. (362-367).

Various review meetings were conducted by ACS & DC with LDMs and Member banks and state line departments in coordination with SLBC.

PM SVANidhi Progress in Karnataka							
30.09.2020			15.06.2021				
Total Applications applied by street vendors	No. of A/c Sanctioned	No. of A/c Disbursed	Total Applications applied by street vendors (including Rejection)	No. of A/c Sanctioned	% of Sanctions over Total Applications	No. of A/c Disbursed	% of Disbursement over Total Sanctions
47878	12079	2176	226762	128832	56.81	108325	84.08

As on 15.06.2021 member banks have sanctioned 128832 accounts against total applications (226762) applied by street vendors under PM SVANidhi scheme and Karnataka secured 5th place Pan India.

All member banks are requested to pay special attention to pendency in sanction and disbursements and clear the same at the earliest.

Bank wise & district wise sanction/disbursements/pendency of applications under the scheme is furnished in Annexure 25F (page no. 368-370).

Statewise progress under PMSVANidhi schems is provided in annexure 25G (page no 371).

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

1) 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'.

2) 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.
3) GOI has created portal https://mofpi.nic.in/pmfme/ , Member banks hereby advised to login said portal for further information and guidelines.
4) SLBC and LDMs are allotted login ID now for better monitoring.

5) KAPPEC is the nodal agency for implementation of the scheme with ODOP – ONE DISTRICT ONE PRODUCT" –approach In Karnataka State and District wise OD OP final approval copy also furnished.

KAPPEC, GoK have conducted two awareness programme in-coordination with SLBC, CFTRI, NABARD and MoFPI for all member banks and LDMs on **03.03.2021 and 11.05.2021.**

Review meeting has conducted by ACS & DC on 06.04.2021 with member banks and SLBC

SLBC conducted a special review meeting on PMFME with banks and LDMs on 10.06.2021

Bank wise & district wise sanction/ pendency of applications under the scheme is furnished in Annexure 25H (page no. 372).

All member banks are requested to pay special attention to pendency in sanction and disbursements and clear the same at the earliest.

25.4: Agri Infrastructure Fund scheme:

As per the national portal on Agriculture infrastructure fund scheme, banks have received total applications of 1059 on the portal and sanctioned 830 applications as on 17.06.2021.

SLBC requests all member banks to advise their branches and administrative offices to cover all activities coming under AIF scheme by routing the application through the AIF portal.

NABARD in consultation with SLBC allotted bank wise target of Rs 2500 crores for financial year 2021-2022 and Rs 2500 crores to financial year 2022-23 which is attached as annexure 25I page no. (373) .

GoK is requested to advise line departments and district administrations to organize/mobilize beneficiaries and source the applications to bank branches.

SLBC requests member banks to sanction and disburse AIF loans as and when received on the portal without delay.

25.5: Animal Husbandry Infrastructure Fund scheme:

Entrepreneurs can apply for loans under Animal Husbandry Infrastructure Fund scheme through Udyami Mitra portal which covers all infrastructural requirements related to animal husbandry..Banks are requested to advise the bank branches for expeditious sanction of loans under animal husbandry infrastructure fund scheme.

AGENDA 26 : Other Issues

26.1A: Digital District: Expanding and Deepening of Digital Payments Ecosystem in Raichur District:

Expanding and Deepening of Digital Payments Ecosystem -Progress Report as on 31.03.2021								
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 Accounts 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	1618013	1617207	99.95	26851	26529	98.80	942	38071

Progress made by banks in the digital district of Raichur as on 31.03.2021 is as follows.

a) out of the the total number of operative Savings bank accounts of 1618013, accounts covered with at least one of the facilities namely Debit/Rupay cards, net banking, mobile banking, UPI, USSD were 1617207 and percentage of such accounts to total operative accounts was 99.95%.
b) out of the total number of operative Current Accounts of 26851, number of accounts covered with at least one of digital modes of payments i.e. Net Banking, POS and QR code are 26529 i.e. 98.80%.
c) 942 Financial Literacy, camps on Digital Financial Literacy were conducted and participants were about 38071.
d) Review of digital data in Raichur district as on 31.03.2021 is provided in Annexure 26A, (page no. 374).
e) **All Banks except Axis Bank has achieved 100% digitisation. We once again request Axis Bank to complete digitisation process in Raichur district without any delay.**

26.3: Proposal by Special Officer, Vijayanagara district to nominate a Lead Bank, designate a Lead District Manager, nomination of a Lead District Officer from RBI, nominating a District Development Manager from NABARD and sanctioning an RSETI.

Government of Karnataka vide Notification No.REV:E:4:LRD:2019 dated:08-02-2021 created Vijayanagar district, the 31st district of Karnataka state with Hospete as its district headquarters.

Vijayanagar district comprising of 6 talukas viz. Hospete, Koodligi, Hagaribommanahalli, Kottur, Hoovina Hadagali and Harappanahalli is carved out of Bellary district.

Special Officer of Vijayanagara district vide letter no.REV:Other:01:2021-22 dated 17.04.2021 has requested SLBC to nominate the name of the Lead Bank, LDM from Lead Bank, LDO from RBI, DDM from NABARD along with a new RSETI. Further informed that District Administration will provide suitable land and all suitable cooperation for creation of RSETI.

SLBC has suitably requested RBI, NABARD and NACER vide letters dated 06.05.2021 to consider the proposal of Special Officer, Vijayanagara district for nomination of Lead Bank & LDM, DDM and creation of RSETI respectively.

RBI vide their letter no. FIDD.CO.LBS.BC.No.11/02.08.001/2021-22 dt.27.05.2021 has assigned the lead Bank responsibility to State Bank of India.

NABARD has advised that DDM Ballari will hold additional charge of DDM Vijayanagara district who is stationed at Ballari HQ & RBI has appointed the LDO and the same is communicated to the Special Officer, Vijayanagara district.

SLBC has requested SBI, LHO Bengaluru for creation of LBO & appointment of LDM at the earliest on priority basis and also for creation of new RSETI at the earliest by coordinating with NACER & District Administration.

26.4: Implementation of Kannada language by Banks.

SLBC has received several references from The President, Kannada Abhivruddi Pradhikara, GoK regarding better implementation of Kannada in bank branches in Karnataka state.

Hence, all member banks and LDMs are requested to ensure:

1) Availability of account opening forms, loan applications, challans etc., in Kannada language in the branches.
2) Use Kannada language in bank ATMs, BNAs, Sign boards, letter heads, bank/branch seal and in Rsetis/Rudsetis and FLCs.

LDMs are requested to ensure the above said aspects in DLRC, DCC and BLBC meetings with district coordinators of banks and bank branch Managers.
Convenor requested all member banks to ensure above details and send confirmation letter to SLBC and same will be reviewed and placed before in next SLBC meeting.

f) **As per the latest data submitted by Axis Bank, % of Eligible Operative Accounts digitally covered (with at least one of the facilities) out of total Operative Savings accounts for Axis Bank is 96.56% and % of Eligible Operative Accounts digitally covered (with at least one of the facilities) out of total Operative Current/ Business Accounts for Axis Bank is 86.18%.**

26.1B: Extension of Expanding and Deepening of the Digital Payments Ecosystem: In two more Districts.

Reserve Bank of India, Central Office, Mumbai vide letter no.FIDD.CO.LBS.No.71339/02.01.001/2021-22 dated 14.07.2021 has requested all SLBC/UTLBC Convenor Banks to extend the programme in one or two other districts as well, in consultation with State Governments / UT Administrations and other stakeholders based on the experience gained during implementation of the pilot programme.

RBI has suggested that districts may be chosen after a feasibility assessment considering the factors such as availability of digital infrastructure / internet connectivity, literacy level among the population etc. Following identification and allotment of the identified district(s), RBI has informed that Nodal Banks should start submitting progress report in the prescribed formats on a quarterly basis from September 2021 / December 2021.

SLBC vide letter no. 219/SLBC/2021/F-Digital dated 15.07.2021 has suggested some of the name of districts (Davanagere, Mysuru, Tumkuru, Haveri, Ramanagara) to the Convenor, Sub Committee of SLBC on Expanding and Deepening of the Digital Payments Ecosystem, State Bank of India, LHO Bengaluru by considering the factors such as availability of digital infrastructure / internet connectivity, literacy level among the population etc.

SLBC requests the house to decide two districts to implement extension of Expanding and Deepening of the Digital Payments Ecosystem and the Convenor, Sub Committee of SLBC on Expanding and Deepening of the Digital Payments Ecosystem, State Bank of India, FIMM, LHO Bengaluru to coordinate and monitor the progress.

26.2: 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 on quarterly basis through Board of Trustees meeting. On 23.06.2021, 32nd BoT was held under the chairmanship of Convener, SLBC Karnataka. Proceedings of 32nd KFRC BoT provided in Annexure 26B (page no. 375-379)

26.5 : Commercial Bank Branch per lakh population in Karnataka:

As informed by ACS Planning-GoK, there is a decline in commercial bank branch per lakh population in Karnataka as per Economic outlook report with respect to SDG India Index 2020-21 of NITI Aayog.

SLBC was advised to check the values and hence has made a district wise comparative study of commercial bank branch per lakh population, which is attached to this as annexure 26C (Page No. 380). As per the data available with us average figure for the State for the last three years is as follows.

Year	As on 31.03.19	As on 31.03.20	As on 31.03.21
Number of commercial bank branches	10076	10340	10516
Commercial Bank branches/lakh population for a State **	16.49	16.92	17.21

** Population of the state is taken as 61,095,297- which is the census data of 2011.

It is seen that, the density of bank branches has increased from 16.49 in March 2019 to 17.21 in March 2021.

We would also like to add that apart from the above mentioned 10516 commercial branches, around 1107 Co-operative bank branches are operating in the state and 8916 Business Correspondents (BCs) are providing basic banking services and they are (BCs) also a touch points with customers.

However, as there is a need for improvement in density of bank branches, SLBC has advised Lead District Managers to explore the possibility of opening new branches in their operational area and work towards achieving the target figure of 31.26 .of NITI Aayog.

We request both LDMs and Banks state controlling office to expedite the matter for achieving the target.

26.6: Request from Fincare Small Finance Bank, AU Small Finance Bank, Jio Payment Bank and Krishna Bhima Samruddhi Local Area Bank for SLBC Karnataka membership.

Fincare Small Finance Bank, AU Small Finance Bank Limited, Jio Payment Bank and Krishna Bhima Samruddhi Local Area Bank have requested for membership of SLBC and the communication request mail received from respective financial institution is provided in annexure 26D (page no. 381-389).

26.7 : Credit Enhancement Guarantee Scheme for Scheduled Castes.

The Department of Social Justice & Empowerment under the aegis of Ministry of Social Justice & Empowerment, Government of India, has sponsored the "Credit Enhancement Guarantee Scheme for Scheduled Castes" under its social sector initiatives. The objective of the Scheme is to promote entrepreneurship amongst the Scheduled Castes, by providing Credit Enhancement Guarantee to Member Lending Institutions (MLIs), who shall be providing financial assistance to these entrepreneurs. IFCI has been appointed as nodal agency for implementation of the scheme.

IFCI has entered into MOU with 25 Banks (now 17 after the mergers). They would appreciate that the active involvement of MLIs in promotion of the CEGSSC Scheme is necessary to achieve its objective of promoting entrepreneurship among the Scheduled Castes etc. This fund provides guarantee (Rs. 15 lakh to Rs. 5 crore) for the loans sanctioned to SC entrepreneurs by Banks/MLIs as under:

Parameters	Loan amount (Rs. in Crore)			
	0.15 to 1.00	1.00 to 2.00	2.00 to 5.00	More than 5.00
Amount of guarantee cover	100 % of the sanctioned facility	80% of the sanctioned facility	70% of the sanctioned facility	60% of the sanctioned facility
Guarantee Obligation	100% of the defaulted amount upto maximum of guarantee cover	80% of the defaulted amount upto maximum of guarantee cover	70% of the defaulted amount upto maximum of guarantee cover	60% of the amount defaulted amount upto maximum of guarantee cover
Minimum Cover	0.15	1.00	1.60	3.50
Maximum Cover	1.00	1.60	3.50	5.00

As per the scheme guarantee is extended / provided to the Banks/MLIs on loans sanctioned by them to entrepreneurs belonging to SC category.

Detail scheme guideline provided in annexure 26E (Page No. 390-431).

26.8: SLBC Karnataka Website:

SLBC Karnataka has revamped their website in both the language Kannada and English version and website address is http://slbckarnataka.com/.

26.9. Crop survey - Karnataka

Karnataka Govt. is been conducting crop survey of each every survey number of farmers in the state since Kharif 2018 and the details of crops along with pictures uploaded in the crop survey Karnataka website. Bank branches can make use of the same while giving agricultural loans.

URL of Karnataka crop survey: **cropsurvey.karnataka.gov.in**

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Annexure - 1

SLBC – KARNATAKA
LIST OF PARTICIPANTS
Steering Sub – Committee meeting held on 14.07.2021 on finalization of Agenda for 154th SLBC Meeting

Sl. No.	Name Shriyuths -	Designation	Organization
1	B Chandrasekhara Rao	Convenor-SLBC & GM	Canara Bank
2	Manju Prasannan Pillai	Secretary (Fiscal Reforms)	Finance Department, GoK
3	Sunil Kurtkoti	Advisor- Finance Department	Finance Department, GoK
4	Nagaraj N	Asst. General Manager	RBI
5	Murali M Pathak	Manager	RBI
6	Sandeep Dharker	Deputy General Manager	NABARD
7	Ramu Muchi	Asst. General Manager	State Bank of India
8	S V Srinivas	Chief Manager	State Bank of India
9	Ravi B	Divisional Manager	Canara Bank
10	Anand	Senior Manager	Canara Bank
11	Prasanna Ram R	Asst. General Manager	Bank of Baroda
12	B Indumathi	Senior Manager	Bank of Baroda
13	Nagaraj Deshnur	Chief Manager	Union Bank of India
14	Sahana JM	Chief General Manager	Apex Bank
15	Sundaramma BP	General Manager	Apex Bank
16	Sanjeev Hugar	Manager	Apex Bank
17	Patel	Senior Manager	Karnataka Bank
18	Suman Guptha	Chief Manager	Kotak Mahindra Bank Ltd
19	Nishantha	Representation from KMBL	Kotak Mahindra Bank Ltd
20	G. B. Nityanand	AVP & CRDM	Axis Bank
21	Bernard Edward Francis	Representation from Axis Bank	Axis Bank
22	Manku Bhattacharjee	State Coordinator	ICICI Bank Ltd
23	Divya R	Credit Manager	Catholic Syrian Bank
24	Sujatha J	Asst.General Manager -SLBC	Canara Bank
25	Basavaraj C	Divisional Manager-SLBC	Canara Bank
26	TS Vasudev	Divisional Manager-SLBC	Canara Bank
27	Nagaraja B	Senior Manager-SLBC	Canara Bank
28	Ravikumara	Senior Manager-SLBC	Canara Bank
29	Rajesha H P	Senior Manager-SLBC	Canara Bank
30	Nagalinga Murthy M. R.	Senior Manager -SLBC	Canara Bank
31	Ankur	Officer-SLBC	Canara Bank

1A

Annexure-1A

STATE LEVEL BANKERS' COMMITTEE KARNATAKA

PROCEEDINGS OF THE 153rd SLBC MEETING HELD ON 26.04.2021

CONFERENCE HALL, NO.122 VIKASA SOUDHA BENGALURU – 560001

VIDEO CONFERENCE

CONVENOR

HEAD OFFICE: ANNEXE, BENGALURU

STATE LEVEL BANKERS' COMMITTEE: KARNATAKA
CONVENOR: CANARA BANK
MINUTES OF THE 153rdMEETING OF SLBC HELD ON 26.04.2021

The 153rd SLBC meeting of the state of Karnataka was held on 26.04.2021 at 3.00 pm in conference hall, Vikasa Soudha, Bengaluru under the Chairmanship of Sri P Ravi Kumar, Chief Secretary, GoK and attended by Smt Vandita Sharma ACS & DC, GoK, Sri B Chandrasekhara Rao, Convenor-SLBC Karnataka and through video conference by Ms A Manimekhalai, ED:Canara Bank, Sri Jose J Kattoor, RD:RBI, Sri Niraj Kumar Verma, CGM:NABARAD, 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 welcomed all the dignitories,members, also the participants attending this meeting through Video Coneference& invitees and thanked the Banking fraternity and State government in keeping the economy up and running during this period of uncertainty i.e., in first &Second wave of COVID Pandemic in the State. He also requested to continue the effort on providing banking service to customer in the present pandemic COVID situation.

Convenor request the Chief Secretary, GoK to launch Annual Credit Plan 2021-22 of Karnataka State and he thanked dignitaries for launching of ACP.

Convenor briefed the gist of Annual Credit Plan 2021-22 of Karnataka State.

The Annual Credit Plan 2021-22 was arrived at by taking into account the PLP 2021-22 & disbursement during 2020-21 up-to December 2020 and also by following the DFS guidelines on Ground Level Credit.

- Total outlay has been increased from Rs 3,65,556 crores of 20-21 to Rs 4,96,371 crores i.e. increase of 35.78 %.
- Total Priority Sector Credit works out to 2,92,391.90 Cr and the overall growth rate comes to 14.24 % over the previous year's targets of 2,55,940.
- Share of Agriculture Credit works out to ₹ 1,25,992.10 Cr., constituting 43.09 % of total priority Sector Credit.
- Share of Crop production Credit is ₹ 71,923.31 Cr forming 57.09 % of total Agriculture Credit.
- The share of MSME is ₹ 1,11,826.96 Cr., Education Loan is ₹ 5,969.86Cr., Housing Loan is ₹30,164.89 Cr.,& Other sectors ₹ 9498.22Cr. Constituting 38.24%, 2.04 %, 10.31 %, 3.24 %, of total Priority sector, respectively.

Ms. A Manimekhalai, Executive Director, Canara Bank, in her key note address, mentioned told that Covid 19, which was down for some time, has back with new variant and country is on the verge of one more uncertainty and therefore everyone has to take all precautionary measures and continue to observe all covid health protocols.

She said that, SLBC has published advertisement on Covid health protocol to be followed as well as about revised bank timings in the leading news papers in the state. She requested GoK to take up vaccination for all above the age of 18 and to put in special dispensation for easy & early vaccination of bankers who couldn't get vaccinated earlier, to ensure better banking services.

She said that as the nascent economic recovery is being challenged by second wave of covid, there is an urgent on the part of all stake holders to put in concerted efforts for SURVIVAL & REVIVAL of economy.

She informed the house that GOI has come out with many schemes to rebuild our economy at the earliest with the help of State Government, RBI and NABARD thro' schemes like Agriculture Infrastructure fund, Coverage of 10,000 FPOs, Formalization of Micro food processing Enterprises (FME) with ODOP-One District One Product concept, PMSVanidhi and ECGLS -1, 2, 3.

She expressed her happiness to inform the house that banks in the state, despite various issues, have made considerable progress in extending relief measures, as a result of which state has been in forefront in case of KCC-Dairy and Mudra sanctions with 1st rank and secured 5th position in case of PMSVanidhi scheme by crossing a milestone of more than one lakh disbursements amounting Rs 105.15 crore.

She informed the house that member banks have already issued in-principle sanction letters / consent letters for 1,01,618 dwelling units for ongoing & upcoming projects and banks have disbursed 97,174 loans so far and requested member banks to take it forward further.

She informed that integration of FRUITS with banks was launched on 22.12.2020 at NABARD in two branches of Canara Bank –and now operational in all branches of Canara Bank in Chikkaballapur and requested all the members too to implement the same at the earliest.

Regarding 100% digitization in Raichur District, she informed the house that except Axis Bank all other Banks have achieved set target by 31.03.21.

With respect to Cyber Crime Reporting Frame Work as suggested by RBI, she appealed to all member banks to expedite the process and operationalize the same for the benefit of the common man. Organic farming, as suggested by RBI, needs to be encouraged and popularized by all stake holders in a big way for better health of all.

She informed that the state as a whole has achieved 80.62% of ACP under MSME, 77.97% under Agriculture and 102.27% under total credit at the end of the third quarter. There is a Y-o-Y growth of 13.84% in deposits, 9.70% in advances as on Dec 2020 and Y-O-Y on Growth in PSA is at 10.74 % and for agriculture it is at an impressive 14.13%.

Sri. P Ravikumar, Chief Secretary, GoK in his address

- Appreciated the work done by the by bankers during the last pandemic for having thrived through and given the best service.
- He expressed displeasure for banks having not done well on PMAY front and lagging performance under PMAY being the PM pet scheme, however the performance under non priority housing is quite good. Even performance of banks under priority education loan is also quite low. He requested banks to improve upon the performance on both the fronts.
- He has expressed happiness on the increase of 14.40 percent in the growth of State Annual credit plan of FY 2021-22 over the last financial year.
- He said that, agriculture sector has done exceedingly well with record production in the last financial year by contributing maximum to the country GDP despite the covid pandemic and expecting the same this year also.
- He urged banks to cover the left PM Kisan beneficiaries of 14.25 lakh under ambit of PMKisan and advised line departments viz., agriculture, horticulture, animal husbandry and fisheries departs to sensitize and hand hold the farmers to get KCC from formal banking system.
- He informed that Govt. of India has accepted FRUITS software as one of best software to handle farmers' data base with land records to supervise performance of various beneficiary-oriented schemes including insurance and subsidies and requested SLBC and bankers to integrate their bank data base to get the benefit from the portal.
- He requested banks to sanction all the pending application and disburse all the sanctioned loans under PMSVANidhi at the earliest to help the street vendors who have most affected during the pandemic.
- He requested all the banks for expeditious sanction and disbursement of PMAY loans immediately as sanctions are required for approving the projects of dwelling units under PMAY by the state Government.
- He requested for completion of digitization in the district Raichur at the earliest.
- He assured bankers to extend all the necessary support for better progress in viz., Raichur and Yadgir districts to bring them out of Aspiration District status.
- He expressed serious concern over sudden decline in the CD ratio of the state and requested all the banks to improve their CD ratio.

Smt. Vandita Sharma, ACS & DC, GoK, in her address mentioned that the purpose of SLBC is to ensure good coordination between Govt, and the Banks for better welfare of the state. If required support is not extended to the needy in time it amounts to failure of the system she added and urged to ensure to sanctions & disbursements of useful credit to the poorer section of the society who are the most vulnerable, especially in the times of pandemic.

She informed that weekly meetings were taken with Banks on PMAY scheme and advised Housing Secretary to make separate presentation on the scheme. She requested CS, GoK to make this to be the most important subject in this SLBC as the progress of Banks is dismal. Required progress has not been forthcoming after several meetings she noted.

With respect to PMSVANidhi, she noted that, as mentioned by CS though state secured 4th position which is comfortable status in BBMP is not satisfactory and has not improved, 12000 applications only are sanctioned out of 51000 applications submitted, that too after so many camps organized by BBMP. Beneficiaries have faced problems both at camps and branches on street vendors days. She emphasized the need for better cooperation far PMSVANidhi also.

Regarding other schemes under ATMANIRBAR like PMFME, she informed that only 2 applications were sanctioned out of 362 applications submitted and advised to improve expeditiously.

In respect of other schemes, she expressed happiness that MSME sector has achieved 80% but while reviewing the progress of major banks under PMEGP viz Canara Bank, eSyndicate Bank and SBI there are 4976,3916 & 6577 applications were forwarded and sanctioned around 940, 691 & 897 applications respectively. She mentioned that progress has been quite pathetic with certain major banks.

Regarding performance of banks under Govt schemes, she mentioned it is not upto the mark and requested Banks to change their mind sets as we have to serve most vulnerable section of the society and together, we can do it. While Govt is there to give the applications and subsidies, she added that, Bank's should extend timely credit.

She appreciated the performance under agriculture and requested to improve in case of Animal Husbandry – Diary and Fisheries.

She urged all banks to improve performance under schemes like Ambedkar Development Corporation, Women & Child Development Corporation, Babu Jagjeevan Ram Leather Industry, Tanda Development Corporation, Bhovi Development Corporation, etc. as the progress is very poor.

Though performance under NRLM is very good, she observed that in case of NULM is very bad and not even achieved 30% of target.

She advised the banks to seek her support for recovery problems as she is the head of Recovery Committee and assured that department staff are willing to join bankers as a team to the beneficiaries to recover the amount.

Sri. Jose J Kattoor, RD, RBI RO, Bengaluru has informed that he had severalmeetings with banks as how to tide over form COVID 2nd wave and Phase 2.0 COVID spreading more intensively.

In his speech he mentioned as follows.

1) RBI extended one time restructure to MSME up to September 2021,
2) Bankers have not facing any problem under liquidity and banks have enough liquidity. RBI has provided 50000 Cr liquidity to NABARAD: Rs.25000 Cr, SIDBI: Rs.15000 Cr and NHB: Rs.10000 Cr.
3) He requested all member banks to bringing borrowers under new MSME scheme.
4) He also informed to house that RBI has increased warehouse house loan limit form 50 Lakhs to 75Lakhs subject WDRA registration.
5)He requested to SLBC for fine-tuning in data updating and also advised to SLBC to issue letter to banks those who have not updated revamped data i.e. data form each individual banks CBS to SLBC portal.

And also, he has briefed about following points;

Conduct of study on CD ratio

During the 152nd SLBC meeting, the Chief Secretary, GoK, while reviewing the CD ratio of Karnataka, had expressed concern on the decline in CD ratio in Karnataka.He requested the Reserve Bank of India to undertake a study and compare the CD ratio movement with other states and also analyses the reasons for reduction in CD ratio by conducting data analysis.
CD ratio has declined form last 2 years across the country but stable in Karnataka.
SBI, Canara Bank and HDFC bank contribute 46% of banking business in Karnataka. Hence requested all three banks to concentration on improvement of CD ration in Karnataka state.

Setting up of Centre for Financial Literacy (CFL)

The CFL pilot project on financial literacy was initiated by RBI in 2017 in nine states across eighty bocks by six Non-Government Organizations (NGOs) in collaboration with eight sponsor banks for a three-year period, with funding support from Financial Inclusion Fund (FIF) of NABARD and respective banks. The NGOs, registered with DEA Fund Cell, DoR for the project were selected through a rigorous process of screening. The project was initiated with the objective of exploring innovative and participatory approaches to financial literacy.
One of the milestones of the National Strategy for Financial Inclusion (NSFI: 2019-2024) is to expand the reach of CFLs to every block in the country. Accordingly, it has been decided to scale up the outreach of CFLs to every block in the country, in a phased manner with one CFL serving three blocks.

Details of the Standard Operating Procedure (SOP) as applicable to CFLs have also been communicated.

Presently, RBI has identified three adjoining blocks to be serviced by CFLs as part of the FL process. In our state, currently around 114 blocks have been identified for this purpose. Two NGOs, DHAN Foundation and MOTHER Ron have been identified as CFLs in the state.

RBI, Bengaluru has held preliminary discussions with these two NGOs during March 2021. They are in discussions with the sponsor banks, Canara Bank, State Bank of India and Bank of Baroda, for entering into Memorandum of Understanding (MoU). Respective banks may inform the developments in this regard.

Expansion and Deepening of Digital Payment ecosystem in the aspirational district – Raichur

The Sub-Committee meeting on Expanding and Deepening of Digital Payment Ecosystem was held on March 25, 2021 with all the stakeholders. The meeting was convened specifically to review the progress on ensuring 100% digitization of the district by March 2021. On a perusal of the statement submitted, it is observed that the overall achievement of the district is 99.95% and 98.80% coverage under Savings Bank accounts and business Current Accounts respectively. Conformation from SLBC Sub-Committee Bank on 100% achievement is awaited.

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

Convener has informed that; all standard data templates and block have been provided to the member banks and LDCMs and informed to map block codes and district code as per LG Directory. While the time line for completion of the project was December 2020, we have been informed by SLBC, Karnataka that 22 member banks are yet to update the data in revamped portal ensuing direct flow of data from CBS of the member banks. Further, Sub-Committee on Financial Inclusion has advised banks to ensure that the integration is complete in all respects by June 2021. This is contrary to what is stipulated in para 3 of RBI Circular FIDD.CO.LBS.No.321/02.01.001/2020-21 dated October 9, 2020. SLBC, Karnataka is requested to clarify / update on the status of implementation.

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 are awaited.

Progress in Registration under Trade Receivable Discounting System (TReDS)

SLBC, Karnataka was advised during the 61st Empowered committee meeting on MSME held on February 15, 2021 to take up with the State government line departments for compulsory registration of state government undertakings under TReDS platform. They have been informed by the Finance Department (Fiscal Reforms) that presently only two state government undertakings viz., Karnataka State Agricultural Produce Processing &

Export Corporation Ltd and Bangalore Electricity Supply Company Ltd have registered under TReDS as at the end of February 2021.
Finance Department may inform the further progress in the matter.

Monitoring the progress on Unidentified/ unrecognized clusters of MSME for facilitating availability of banking outlets and credit flow

On a review of the quarterly reports to monitor the progress of credit linkage to unidentified/ unrecognized MSME clusters at 18 districts identified in the state, credit linkage under Bengaluru Urban district has been completed. Further, out of the 6974 units yet to be credit linked, only four districts have reported credit linkage to 460 MSME units. We are yet to receive the progress from the remaining 14 districts.
The list of the 14 districts is being shared with SLBC with an advice to take up with the respective Lead Bank for reporting the progress.

National Strategy for Financial Education (NSFE)

As you are all aware that National Centre for Financial Education (NCFE) in consultation with all the Financial Sector Regulators, DFS and other Ministries of GoI and other stakeholders, have come up with the second NSFE document for the period 2020-25. Karnataka based banks were advised during the previous SLBC meeting (152nd) to come out with their plans/ strategy to take forward the vision of the documents.

Inclusion of financial education content in School syllabus / curriculum

They have been informed by the Director, NCERT, Bengaluru that the state government has adopted NECRT syllabus and the syllabus on financial education has been included in the science and mathematics text books under standard VI to X. With the inclusion of the above, the state has completed the introduction of financial education in the school curriculum for classes 6th to 10th, he congratulates the State government.

National Strategy for Financial Inclusion (NSFI)

The National Strategy for Financial Inclusion (NSFI) 2019-2024 has been prepared under the aegis of the Financial Inclusion Advisory Committee which aims to provide access to formal financial services in an affordable manner, broadening and deepening financial inclusion and promoting financial literacy and consumer protection.
It has laid down six strategic pillars with recommendations, and Action plans and Milestones to be achieved by March 2021.
He was urged all the stakeholders to extend full support and co-operation for achieving the vision set forth in the documents.

PRAGATHI Meeting - Review of Social Security Schemes - PMJJBY and PMSBY

On a review of the progress made under the above scheme and from the half-yearly statement submitted by SLBC, Karnataka for the half-year ended December 2020, out of 180,13,837 PMJDY account holders identified, only 8% have been enrolled under the Atal Pension scheme (APY) and 22.43% and 53.31 under PMJJBY and PMSBY insurance schemes respectively.

Credit flow under PMSVANidhi Scheme

The Regional Office had taken up the issue of low credit offtake under the Scheme with the MD/CEOs of the three Small Finance Banks (SFB) viz., Jana SFB, Ujjivan SFB and Fincare SFB wherein the banks were advised to intensify their efforts to reach out to the target group by March 31, 2021. While the banks have furnished data on the progress made therein and steps initiated like training in the PMS portal specific to the product and process at all branches on a regular basis, and resolution of the initial technical challenges impacting processing of new applications, the progress made is not encouraging.

Cybercrime reporting and response:

RBI has requested SLBC to obtain escalation levels details from all Banks for the police department to follow up/lodge complaints if the SOP is not adhered to and remaining banks to adopt the SOP and implement the system at the earliest and confirm as the same is to be complied to RBI directions.

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

Due to scarcity of time, I would like to flag only 3 issues;

1. **Projection of ACP:**
   Govt of India has given a special sub target of agriculture term lending which includes animal husbandry, Diary and Fisheries. This is different than KCC animal husbandry, diary and fisheries. As already pointed by RD-RBI, DFS will ask about term loans to these sectors and providing the data is an issue. So i am requesting SLBC to make an arrangement for this kind of data also.

2. **FRUITS:**
   As Chief Secretary has already raised this issue, I will suggest that now the time has come to go beyond pilots. We have done in last 4 months on pilots. Sri. Rajeev Chawla ji, ACS to Govt, Dept of eGovernance and his team has done lot of efforts in this field. So all the banks, not only Canara Bank should work on this FRUITS from tomorrow onwards and SLBC has to coordinate with Dept of eGovernance.
   Requesting all the Banks to go for FRUITS and not to start rolling out from 1st July 2021as lot of pilots are since made. Whatever the feedback has come from rolling out of Canara Bank that should be shared to other Banks.

3. **Agri Infrastructure Fund:**
   i will say, last year we had witnessed a very deemed performance but now there is no other way out. This time we have to go callout for this and the key for this performance is lies in the District Level Monitoring. So, it has to start at the District Levels. Some mechanisms have to worked out & rolled out at district levels as we have done so many meetings &researches at state level.
   My suggestion is that all the districts Deputy Commissioners may be advised to conduct the meeting regularly and atleast identify one officer as a District

Resource Person by the nodal department. So that other bankers can contact him and applications can be generated. This mechanism has to done on monthly basis then only we can think of achieving AIF.

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.

AGENDA 1.0: CONFIRMATION OF THE MINUTES OF152ndSLBC MEETING HELD 28.12.2020.

The Minutes of 152ndSLBC meeting held on 28.12.2020 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 152ndwere taken note of by the House, the details of which are furnished as below.

2.1: Standardized system for direct flow LDM's 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 and LDMs, the revamped Portal is in PARALLEL RUN with the existing Portal for feeding data for March quarter 2021 and from 1st April on words only Revamped Portal is available. The same was informed to all the Banks & LDMs.

He also informed that only 23 Banks have entered the data in revamped Portal and updation by many major banks are still pending.

As suggested by RBI, Convenor informed the house that SLBC will call a meeting with remaining banks regarding providing of data in revamped portal.

The Convenor requested all member Banks to update the data in Revamped Portal after due comparison with the existing portal data and he once again informed the banks that from 01.04.2021 banks have to provide data only in Revamped Portal

(Action: ALL Banks, SLBC)

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

Convenor has informed the house that, SLBC allocated the target for all member banks in consultation with NABARD and Lending under the scheme has taken off, Banks have started lending under the scheme, however large and innovative projects suitable under scheme are to be sourced by line departments.

(Action: ALL Banks& Agricultural Department-GoK)

2.3: Cybercrime Coordination & Response.

Convenor informed the house that, SLBC has shared the SOP finalized by RBI to all the Member Banks for adoption and implementation in Karnataka state on or before 31.01.2021.

Further, SLBC has forwarded the escalation matrix details submitted by Banks to Police Authorities as per the instructions of RBI.

(Action: ALL Banks)

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

Convenor informed the house that, Piloting of the project on integration of FRUITS with banks extended for all bank branches of Canara Bank located in Chikkaballapura district in additional to the existing two branches of Canara Bank (Nelamangala and Tavarekere).

House also requested Canara Bank to provide brief note on hurdles/suggestions-based pilot project for smooth implementation in other banks in State.

(Action:Canara Bank)

House has suggested to start implementation of integration of Fruits in all banks in Karnataka State in coordination with SLBC, e-governance dept.GoK, NABARD & Banks.

(Action: SLBC, eGovernance dept.GoK, NABARD & Banks)

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

Convenor informed the house that, as a result of continuous follow up by SLBC, Kotak Mahindra Bank has opened its branch at Managalli village and started functioning since 24.03.2021.

AGENDA-3: Review of financial inclusion initiatives, expansion of banking network and Financial Literacy

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

Convenor informed the house that, one centre which was pending for coverage by Kotak Mahindra Bank at Managalli village of Chamaraja Nagar district has been covered with a bank branch.

Convenor informed the house that all the 609 villages of **unbanked rural centres (URCs)** identified by DFS have been covered by CBS enabled banking outlets.

3.2: 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, as per Jan Dharshak app and FI Plan portal, there is no unbanked village within a 5 km radius from any village in Karnataka and NIL pendency as per DFS NIC report dt. 30.11.2020.

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, 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.

AGENDA 4: Financial inclusion Initiatives

4.1: Functioning of Business Correspondents (Review of Operations of Business Correspondents – hurdles/issues involved):

Convenor informed that, there are 126 inactive BCs as on 30.12.2020, due to resignation and other reasons, which got reduced to 119 as on18.02.2021.

Convenor, requested respective Banks to activate all inactive BCs and appoint new BCs where BCs have resigned / not certified by IIBF within timelines and initiate measures for making these centers functional and also requested to make special efforts to reduce inactive BCs.

(Action: ALL Banks)

4.2: Financial literacy initiatives by banks.

SBI and UBI are requested to expedite appointment of 28 and 17 FL Counsellors, respectively and make these FLCs functional.

SLBC requests all the sponsor banks to oversee the functioning of FLCs and also arrange for prompt and accurate reporting.

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

(Action: RBI, SBI, UBI & ALL other Banks)

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

Convenor informed that, 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 and SLBC has incurred an amount of Rs.33.16 lakhs.

He informed that, SLBC has given wide publicity in the 6 districts viz. Raichur, Yadgir, Mangalore, Shimoga, Haveri and Vijayapura by utilizing the remaining funds of Rs.32.40 lakhs regarding **Advertisement of Ponzi schemes/Cyber frauds/PMJDY frauds in** KSRTC, NEKRTC & NWKRTC Buses of Karnataka for carrying advertisement on 150 buses for a period of 3 months from 01.01.2021 to 31.03.2021.

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

Convenor informed that, UIDAI, Bangalore has informed that as on 18.02.2021, 949 kits are active with 414476 enrolments/updates in the last 30 days against 840 active kits with 227613 enrolments/updates in the last 30 days as on 18.11.2020.

He told that, as informed by UIDAI, the Aadhaar enrolment centres of Banks like J & K Bank, ESAF & DCB, Dhanalaxmi & IOB, TMB & Axis, RBL & PSB, UCO, CBI & Fincare, KVB & Bandhan, Ujjivan 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.

(Action: J & K Bank, ESAF & DCB, Dhanalaxmi & IOB, TMB & Axis, RBL & PSB, UCO, CBI & Fincare, KVB & Bandhan, Ujjivan)

Further, SLBC requestedall Member Banks to give more focus for enrolments/updates in Raichur & Yadgir districts and also to ensure proper display of Aadhaar Enrolment Centre board outside the premises for the convenience of public to the banks having enrolment centres in the state of Karnataka.

(Action: All Banks)

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

Convenor informed the house that, DFS with their vide letter no.F.No.6/5/2018-FI(Vol II) (C-300382286) dt.07.01.2021 has communicated the decisions of NLSC meeting held on 02.12.2020 to all Convenor of SLBCs, LDMs & DCs/DMs of 40 aspirational districts regarding convergence of timelines to achieve 100% benchmark on all Key Performance Indicators (KPIs) in Phase II **by the end of September 2021.**

He also told that, DFS has requested **DCs/DMs & LDMs of aspirational districts** and SLBCs of respective states to take immediate and appropriate steps to ensure the following;

- Availability of at least one banking touch-point (Branch/BC/Kiosk) within 5 km distance of every inhabited village in the identified aspirational districts.
- To achieve 100% target by 22.09.2021 by organizing camps and outreach programs in the locations decided by the District Administration.
- To consider the available resources and information by DLIC to spread financial awareness in the district with the help of respective Gram Panchayats.

Further he expressed that, Additional Secretary, DFS has also requested CS, GoK to initiate necessary process for ensuring the above in the state vide D.O. letter no. 6/5/2018-FI dt.01.02.2021.

SLBC has also requested Controlling Heads of Member Banks operating in Raichur & Yadgir districts to coordinate with LDMs & District Administrations in participating camps and outreach programs at the locations as decided by the District Administration.

Also all member banks are requested to arrange for review of branch wise performance in the above two aspirational districts (Raichur & Yadgir) 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.

(Actions: All Banks, DC/DMs & LDMs Raichur & Yadgi Districts)

AGENDA 4.5: Skill development:

4.5.1: RUDSETI / RSETIs

4.5.2: Status of RSETIs / RUDSETIs as on 31.12.2020 reported by sponsor Banks is as under:

Convenor informed the house that number of training programmes conducted was 516 against the target of 616 as on 31.12.2021.
He requested the State Director of RSETIS/RUDSETIS to ensure to conduct more training programmers in remaining periods of financial year.

(Action: Banks &Director of RSETIS/RUDSETIS)

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

AGENDA19: RUDSETI / RSETIs

Convener, informed house that 516 trainings were conducted and number of trained persons credit linked were 531 During financial year 2020-21, and added that it is less progress was due to COVID-19 pandemic.

Convenor also requested to **conduct one credit linkage programme by involving banks in every training programme on the last day of training programme, so that it will increase** number of trained persons credit linked and also employments to unemployed youths.

(Action: State Director of RSETIS/RUDSETIS, Convenor-SLBC Sub-Committee on RSETIS & Dept. of Skill development- GoK)

4.6: Issues - Reimbursement of pending BPL claims of training expenditures

Convenor informed the house that, as on 28.02.2021, about Rs.19.25 crore is pending to be released by SRLM to various RSETIs in Karnataka and the pendency is continuing for many years. He requested GoK to intervene in releasing of pending claims of Rs.19.25 crore which is released by SRLM to various RSETIs in Karnataka.

Chief Secretary, GOK instructed the skill development department to examine for delay in reimbursement of pending BPL claims of training expenditures and also advised to take appropriate steps for fast release of pending claims.

(Action: Dept. of Skill development- GoK, SRLM &GoK)

4.7: Progress in increasing digital modes of payment in the State, provision of continuous connectivity with sufficient bandwidth, resolving connectivity issues/ connectivity options (Bharat Net, VSAT, etc.), installation of ATMs and PoS machines and status of implementation of e-receipts and e-payments in the State

4.7.1: Utilizing Bharat Net Brand band infrastructure and enhancing the bouquet of services through Broad band in rural areas

Convenor informed the house that, DFS with their vide letter no F.NO.1/23/2013-FI (C-60988) dated 11.12.2020 sought the details of Gram panchayats in all states where inadequate Telecom connectivity is hampering opening/operation of bank branches/BCs manning banking outlet in the prescribed format as provided.
SLBC has submitted the details as requested by DFS on 22.12.2020 containing 544 Number of Gram Panchayat's where Telecom connectivity is hampering the operation of bank branches and BCs.

DFS with their vide letter no F.No. 6/13/2020-FI (C-475600) dated 16.03.2021 (enclosed as an annexure 4H, page no. 105 to 110) has requested all SLBCs from whom they have received list of GPs where opening/operation of branches/BC points hampered due to lack of Telecom Connectivity to coordinate with CSC e-governance Services India Ltd which is providing WiFi services in GPs & FTTH connections to 5 Govt institutions at GP level and DoT Licensed Service Areas of state.

Convenor also informed that, SLBC has shared the list containing 544 Number of Gram Panchayat's with their vide letter no.114/SLBC/2021/F-612 dt.09.04.2021 to Karnataka LSA, DoT where Telecom connectivity is hampering the operation of bank branches and BCs under copy to state SPOC, CSC e-Governance Services India Ltd., Karnataka for doing the needful.

(Action: state SPOC, CSC e-Governance Services India Ltd., Karnataka)

AGENDA 5: KCC

5.1 KCC Loans – Disbursements & Outstanding:
Convenor requested all the member banks to sanction KCC loans to all the eligible farmers under agriculture and allied activities.

(Action: All member banks)

5.2. Saturation of PM Kisan beneficiaries with KCC:
SLBC Convenor informed the house that, the KCC saturation drive started on 8th Feb 2020 by DFS: GOI to cover all the PM Kisan Samman Nidhi Yojana beneficiaries under KCC facility and in the Karnataka state, banks have sanctioned 7.34 lakh KCC loans amounting to Rs 9815.23 crore for the PM Kisan beneficiaries as on 19.02.2021.
ACS&DC advised Department of Agriculture to identify at gross root level and hand hold left out PM Kisan beneficiaries to get the KCC loans from the banks.

Chief Secretary, GoK advised all the banks cover all the remaining 14 lakhs left out PM Kisan beneficiaries to bring under the KCC ambit.
Further, SLBC Convenor requested all the member banks to cover all the left-out PM Kisan beneficiaries with KCC facility.

(Action: All member banks and Agriculture department, GoK)

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

SLBC Convenor informed the house that the second phase KCC saturation special drive started from 1st June 2020 to 31st July 2020 to extend KCC-Dairy loans to milk pourers of milk unions subsequently extended upto 31st Dec 2020.
Convenor-SLBC informed the house that, as on 12.02.2021 banks have sanctioned 1,71,000 KCC-Dairy loans against the 5.54 lakh KCC-AH physical applications submitted by KMF/Milk unions to the bank branches. He has informed the house that our state has secured **1st** position in the country with respect to KCC–Dairy sanctions by the collective efforts of all banks and LDMs.
SLBC Convenor requested all State Controlling Heads of banks for expeditious sanctions of pending KCC-AH applications by the end of June 2021.
ACS & DC has mentioned about wide gap between number of active milk pourers (8.75 lakhs) and number of KCC-D sanctioned (1.71 lakh).

(Action: All member banks)

5.4. Issuance of KCC-Fisheries.
The ACS& DC has expressed displeasure on banks for having kept huge number of applications pending for disposal. SLBC Convenor requested all member banks to advise the concerned branches to dispose the pending KCC-Fishery applications as per extant guidelines.
ACS&DC has advised Department of Fisheries, GoK to actively follow up with the banks for getting the maximum number of loans sanctions.
SLBC-DGM informed the house that SLBC had a meeting with state level officials of Fishery department and already written the LDMs to reconcile the figures on actual application submitted to the branches by calling a meeting of bank district coordinators and district level fishery department officials.

(Action: LDMs, All member banks and Dept. of Fisheries, GoK)

5.5. Conferring award in recognition of performance under KCC-Dairy:

SLBC Convenor informed the house that SLBC had communicated all the banks and LDMs on 01.12.2020 on felicitating best performing branches to recognize and encourage sincere work put in by best performing branches under PSBs, RRBs and DCCS.
In light of the above Convenor-SLBC congratulated and placed on the record that SBI, Jayamangala branch (1300 accounts), Ramanagar dist, Karnataka Grameena Bank Hagare branch (565), Hassan dist and Hassan DCC Bank (12000) have sanctioned

highest number of KCC Dairy loans amongst PSBs, RBBs and Cooperative banks, respectively.

5.6. PMFBY AND RWBCIS:

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

Agriculture Commissioner, GoK informed the house that Department has resolved all the pending issues pertaining with the pending claims, the left-out claims are being settled through escrow account.

5.6.2. Redressal of pending issues on settlement of crop insurance claims by state level redressal committee

ACS Agriculture informed the house on the two references pending (SBI and Canara Bank) at state level redressal committee on crop insurance that the issue was already decided at the central Government level to make the payment by banks as they were at fault and there are no reference pending at the redressal committee.

SLBC requested ACS Agriculture to provide the copy of the decision to communicate the same to the concerned banks.

(Action: Agri. Dept., GoK)

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

SLBC Convenor informed the house that, subsequent to submission of KCC details along with last four digits of Aadhaar by SLBC, Department of agriculture, GoK has provided the list of accounts with insufficient information, which is to be re submitted to the department after rectification. SLBC has already sent mails to the concerned banks to resubmit the data with required information.

SLBC Convenor requested all the concerned banks to immediately submit the full information. GoK through SLBC to enable them to come out with uncovered PM Kisan beneficiaries for bringing them under the ambit of KCC.

(Action: Member Banks)

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

SLBC convenor informed the house that piloting of the project on integration of FRUITS with banks is extended for all bank branches of Canara Bank located in Chikkaballapura district in additional to the existing two branches (Nelamangala and Tavarekere) and it will be rolling out across the bank branches throughout the state.

(Action: All member banks, e-Governance dept.,GoK and NABARD)

AGENDA 6. 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 7556.86 crores towards crop loan accounts of 10,00,767 farmers of Commercial Banks and RRBs till 08.04.2021.

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

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

- 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, FSD Pendency and CLWS accounts pending at various stages.

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.

As informed in 152nd SLBC meeting the banks has to approach concern department (CLWS Spl Cell or Finance department-Fiscal Reform GoK) to resolve the issues if any of individual banks and also revert to department for resolving the any issues.

(Action: All Banks, CLWS Spl. Cell-GoK & FD FR GoK)

6.3 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: All Banks)

AGENDA 7: Fisheries Loan Waiver Scheme:

Fisheries loan waiver scheme: Green List Finalization

Convenor informed the house that, as per the information provided by fisheries department, earlier 15099 fishermen were green listed for clearance of loan waiver amount of Rs 38.49 Crore from the department, out of which 11033 have been cleared by crediting Rs 30.74 Crore to respective loan accounts.

Now, 4017 fishermen out of 4050 have been credited with loan amount of Total Rs 7,70,54,565/- returned earlier form Green List1.

He told that, as per the department, with respect to 7195 failed list, the respective District Level Committees are attending to verify the same. Software to update the status of verification of failed list is being developed by BMC and will be processed at the earliest.

Convenor informed that, immediately after receiving of communication from fisheries department regarding Software to update the status of verification of failed list, banks are requested to do the task as per extant guidelines/procedure of department.

(Action: Bhoomi Monitoring Cell, Fisheries Department, GoK & Banks)

AGENDA 8.0:

8.1. Conduct of study on CD ratio

Convenor informed that as advised during the 152nd SLBC meeting, by Chief Secretary, GoK, while reviewing the CD ratio of Karnataka, had expressed concern on the decline in CD ratio in Karnataka. He requested the Reserve Bank of India to undertake a study

and compare the CD ratio movement with other states and also analyses the reasons for reduction in CD ratio by conducting data analysis.

RBI informed the House that subsequent to the conduct of the study, a copy of the Report is placed in agenda and requested banks to study the report and advised banks and LDMs to improve the CD ratio.

(Action: All Banks & LDMs)

8.2. Representation from Krishika Samaja, Sullia, Dakshina Kannada

RBI, Bengaluru was in receipt of a representation from the captioned organization representing arecanut growers of Sullia taluk, Dakshina Kannada district highlighting the exploitation faced by them through forced selling to M/s. CAMPCO, an organization formed for the benefit of farmer community, on account of lower quoting of prices by them as against the prevalent rate.

They have brought to the notice of both the central and state governments, the hardships faced by them on account of low realization, forced selling, rising cost of fertilizers, etc. and requested for a intervention through fixing of scientific rates for various products grown by them and also arrange for direct purchase of their produce.

Further, as per the latest government notification, one ration card holder is only eligible for crop loan of Rs.3.00 lakh at 0% interest. Under the earlier dispensation, they could avail credit as per their requirement from co-operative societies. The current restriction would lead to more than half of the acreage being unused/ underutilized on account of inadequacy of funding. Hence, they have requested for continuation of crop loan as required by the farmers and provide loans at 0 % interest instead of the 7% interest. The organization has also requested for repayment exemption of both short term and long-term loan availed by the farmer community for a period of three years.

RBI requested concerned government department may like to respond on the issue.

(Action: Finance Department GoK., 2). Department of Co-Operation/Registrar Co-Operative Societies, GoK, 3). Agricultural Department, GoK, 4). Price Commission Department, GoK, 5). Apex Bank, Karnataka & 6). Horticulture Department, GoK)

8.3. Setting up of Centre for Financial Literacy (CFL)

The CFL pilot project on financial literacy was initiated by RBI in 2017 in nine states across eighty blocks by six Non-Government Organizations (NGOs) in collaboration with eight sponsor banks for a three-year period, with funding support from Financial Inclusion Fund (FIF) of NABARD and respective banks. The NGOs, registered with DEA Fund Cell, DoR for the project were selected through a rigorous process of screening. The project was initiated with the objective of exploring innovative and participatory approaches to financial literacy.

The project was subsequently extended to twenty tribal/ economically backward blocks in three states in 2019 with funding from the Depositor Education and Awareness (DEA) Fund and sponsor banks for a period of two years (to sync with the three years 80 CFL project).

One of the milestones of the National Strategy for Financial Inclusion (NSFI: 2019-2024) is to expand the reach of CFLs to every block in the country. Accordingly, it has been decided to scale up the outreach of CFLs to every block in the country, in a phased manner with one CFL serving three blocks.

Details of the Standard Operating Procedure (SOP) as applicable to CFLs have also been communicated.
Presently, RBI has identified three adjoining blocks to be serviced by CFLs as part of the FL process. In our state, currently around 114 blocks have been identified for this purpose. Two NGOs, DHAN Foundation and MOTHER Ron have been identified as CFLs in the state.
RBI, Bengaluru has held preliminary discussions with these two NGOs during March 2021. They are in discussions with the sponsor banks, Canara Bank, State Bank of India and Bank of Baroda, for entering into Memorandum of Understanding (MoU).

RBI requested Canara Bank, State Bank of India and Bank of Baroda to inform the developments in this regard.

(Action: Canara Bank, State Bank of India and Bank of Baroda)

8.4. Expansion and Deepening of Digital Payment ecosystem in the aspirational district -- Raichur

The Sub-Committee meeting on Expanding and Deepening of Digital Payment Ecosystem was held on March 25, 2021 with all the stakeholders. The meeting was convened specifically to review the progress on ensuring 100% digitization of the district by March 2021. On a perusal of the statement submitted, it is observed that the overall achievement of the district is 99.95% and 98.80% coverage under Savings Bank accounts and business Current Accounts respectively.
Conformation from SLBC Sub-Committee Bank on 100% achievement is awaited.

(Action: Convenor SLBC Sub-Committee Expansion and Deepening of Digital Payment ecosystem)

8.5. Standardized system for direct flow of data from CBS of the member banks
Convenor has informed that; all standard data templates and block have been provided to the member banks and LDCMs and informed to map block codes and district code as per LG Directory. While the time line for completion of the project was December 2020, we have been informed by SLBC, Karnataka that 28 member banks are yet to update the data in revamped portal ensuing direct flow of data from CBS of the member banks. Further, Sub-Committee on Financial Inclusion has advised banks to ensure that the integration is complete in all respects by June 2021.

As suggested by RBI, Convenor informed the house that SLBC will call meeting with remaining banks regarding providing of data in revamped portal.

Convenor requested all member Banks to update the data in Revamped Portal after due comparison with the existing portal data and he once again informed the banks that from 01.04.2021 banks have to provide data only in Revamped Portal

(Action: ALL Banks, SLBC)

8.6. 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/roadmap in the matter is awaited.

(Action: Agricultural Department-GoK & Organic Cell GoK)

8.7. 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 of State and Central Governments. Three recommendations relating to

a) 100% digitization of land records of the state through the Bhoomi package
b) Promote and conduct awareness drives for land consolidations to enable farmers to achieve economies of scale and incentive to make long term investments and
c) 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 had made a normative allocation of Rs.900 crore under RIDF to the state government towards rural infrastructure development in the state. RBI, 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.

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

8.8. Progress in Registration under Trade Receivable Discounting System (TReDS)

SLBC, Karnataka was advised during the 61st Empowered committee meeting on MSME held on February 15, 2021 to take up with the State government line departments for compulsory registration of state government undertakings under TReDS platform. We have been informed by the Finance Department (Fiscal Reforms) that presently only two state government undertakings viz., Karnataka State Agricultural Produce Processing & Export Corporation Ltd and Bangalore Electricity Supply Company Ltd have registered under TReDS as at the end of February 2021.

RBI requested, Finance Department to inform the further progress in the matter.

(Action: Finance Department-FR GoK)

8.9. Monitoring the progress on Unidentified/ unrecognized clusters of MSME for facilitating availability of banking outlets and credit flow

RBI informed that, on a review of the quarterly reports to monitor the progress of credit linkage tounidentified/ unrecognized MSME clusters at 18 districts identified in the state, credit linkage under Bengaluru Urban district has been completed. Further, out of

the 6974 units yet to be credit linked, only four districts have reported credit linkage to 460 MSME units.

RBI informed that, the list of the 14 districts is being shared with SLBC with an advice to take up with the respective Lead Bank for reporting the progress.

(Action: Respective 14 LDMs & SLBC)

8.10. National Strategy for Financial Education (NSFE)

RBI informed that, as you are all aware that National Centre for Financial Education (NCFE) in consultation with all the Financial Sector Regulators, DFS and other Ministries of GoI and other stakeholders, have come up with the **second NSFE document for the period 2020-25.** Karnataka based **banks were advised** during the previous SLBC meeting (152nd) to come out with their plans/ strategy to take forward the vision of the documents.
RBI once again request the banks to brief on the action taken/ initiatives in the matter.

(Action: All Banks)

8.11. Inclusion of financial education content in School syllabus / curriculum

RBI informed the house that, they have been informed by the Director, NCERT, Bengaluru that the state government has adopted NECRT syllabus and the syllabus on financial education has been included in the science and mathematics text books under standard VI to X. With the inclusion of the above, the state has completed the introduction of financial education in the school curriculum for classes 6th to 10th.
RBI RD congratulated the concern department for the implementation.

8.12. National Strategy for Financial Inclusion (NSFI)

RBI, RD informed the house that, the National Strategy for Financial Inclusion (NSFI) 2019-2024 has been prepared under the aegis of the Financial Inclusion Advisory Committee which aims to provide access to formal financial services in an affordable manner, broadening and deepening financial inclusion and promoting financial literacy and consumer protection.
It has laid down six strategic pillars with recommendations, and Action plans and Milestones to be achieved by March 2021.
RBI urge all the stakeholders to extend full support and co-operation for achieving the vision set forth in the documents.

{Action: All Banks, LDMs & Convenor SLBC FI Subcommittee (UBI)}

8.13. PRAGATHI Meeting - Review of Social Security Schemes - PMJJBY and PMSBY

RBI informed that, on a review of the progress made under the above scheme and from the half-yearly statement submitted by SLBC, Karnataka for the half-year ended December 2020, out of 180,13,837 PMJDY account holders identified, only 8% have been enrolled under the Atal Pension scheme (APY) and 22.43% and 53.31 under PMJJBY and PMSBY insurance schemes respectively.

RBI RD requested SLBC, Karnataka to update the progress as on March 2021.

(Action: SLBC)

8.14. Credit flow under PMSVANidhi Scheme

RBI, Regional Office had taken up the issue of low credit offtake under the Scheme with the MD/CEOs of the three Small Finance Banks (SFB) viz., Jana SFB, Ujjivan SFB and Fincare SFB wherein the banks were advised to intensify their efforts to reach out to the target group by March 31, 2021.

RBI RD once again urge the banks to ensure higher credit disbursement under the Scheme to ensure that the target groups are brought into the formal credit process.

(Action: Jana SFB, Ujjivan SFB and Fincare SFB & All Banks)

8.15. Discussion on Market Intelligence issues

House was appraised about the Market Intelligence (MI) information of certain entities functioning under the jurisdiction of the RBI, Regional OfficeVIZ.1. **Kushiro Financial Services Private Limited,**Dickenson Road & Rajajinagar, Bengaluru. **2. VEDAAS**, Vittal Mallya Road, Bengaluru 3. **CKG Infotech Private Limited,** Rajajinagar, Bengaluru, 4. **VY Capital", Gadag District, Karnataka and also** Nagasandra, Bengaluru Urban

Members (Banks, LDMs & Line Departments) were requested to create awareness among the public to avoid possible frauds and financial loss and report the suspicious activities in Sachet portal.

8.16. Cybercrime reporting and response:

As per the deliberations in the House of 151st SLBC, the model SOP finalized by RBI, has been provided to all Banks vide our letter no.013/SLBC/2020/CyberCrime dt.15.01.2021 and advised to adopt SOP for implementation by Bank on or before 31.01.2021 by inviting opinion/suggestion on SOP since 07.11.2020.

As on 01.04.2021, only Karnataka Bank, Ujjevan Bank, Dhanalakshmi Bank and Federal Bank have confirmed that SOP has been adopted & implemented by them for handling cyber frauds in Karnataka.

SLBC requests remaining banks to adopt the SOP and implement the system at the earliest and confirm as the same is to be complied to RBI directions.

(Action: All Banks)

AGENDA 9: NABARD AGENDA

9.1. Support to Government of Karnataka under RIDF

House was appraised by CGM NABARD for 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. He told that,under RIDF No. of projects selected is 43628 and Loan Sanctioned Rs. 14918.94 crores

Further, He informed the house that, under RIDF assistance the state in bringing more than 4.49 lakh Ha of land under irrigation. With a view to optimizing, the benefits accrued

from the implementation of these projects' banks may consider extending crop loan and other investment credit to farmers operating in the command area of these projects.

(Action: All Banks)

9.2: Agriculture Infrastructure Fund

SLBC requested the member banks to issue operational Guidelines of AIF scheme to all the controlling offices and branches of respective banks. It is suggested that ***"wide publicity may be given by member banks/LDMs at field level"*** and projects eligible under the scheme may be processed/financed. Banks should ensure issue of login credentials of AIF portal (agriinfra.dac.gov.in) to all the controlling offices/branches.

(Action: All Banks & LDMs)

9.3: Agri Clinic and Agri Business Centre (ACABC):

Convenor requested NABARD to provide the details of pending application of bank for sanction under **ACABC** for appraise to respective banks through MANAGE-ACABC of Hyderabad.

(Action: NABARD)

AGENDA 10. Banking statistics as on 31st December 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 December 2020.

There is a Y-o-Y growth of 13.84% in deposits and 9.70% in advances as on Dec 2020 over Dec 2019. The CD ratio of the state is 72.47% as on Dec 2020.

The level of PSA in the State has increased from Rs. 2,75,998 crores as on Dec 2019 to Rs. 3,05,628 crores as on Dec 2020 showing an absolute growth of Rs.29,630 crores and percentage growth of 10.74% on Y-O-Y basis.

Agricultural advances have increased from Rs. 1,27,910 crores as on Dec 2019 to Rs. 1,45,987 Crores as on Dec 2020, showing an increase of Rs.18,077 crores (14.13%) on Y-O-Y basis.

The outstanding level under MSME have increased by Rs.4,404 Crores from Rs.98,027 Crores as on Dec 2019 to Rs.1,02,431 Crores as on Dec 2020 i.e. growth of 4.49 % on Y-o-Y basis.

The Convenor requested member banks to give more focus on priority sector lending.

(Action: SLBC & All Banks)

10.2: Branch Network

Convenor informed the house that, the number of bank branches has increased from 11546 as on 30.09.2020 to 11606 as on 31.12.2020, thus showing an increase of 60 branches and it is because of adding of Jana Small Finance bank as a SLBC member.

10.2.1 Rural bank branch closing issue: Concern bank to explain:

Convenor informed the house that, as per RBI's notification no. RBI/2016-17/306 DBR No.BAPD.BC.69/22.01.001/2016-17 dt.18.05.2017, Banks having general permission may shift, merge or close all Banking Outlets except rural outlets and sole semi urban outlets at their discretion. However, Banks should seek the approval from DCC/DLRC for closure/merger/shifting of any rural Banking Outlet as well as a sole semi urban Banking Outlet.

Closure of rural branches by Banks in some districts:

Sl No	District name	Bank name	Branch Name	Parameter
1	Ramanagar	Bank of Baroda	Bidadi (eVijaya)	To merge with Kenchanakuppe (BoB) Branch
2	Udupi	Canara Bank	Shankarpura-II (eSynd)	To merge with Shankarpura-I Branch
3	Udupi	Canara Bank	Kaup-I (canara)	To merge with Kaup-II (eSynd) Branch
4	Udupi	Canara Bank	Moodubelle-II (eSyndicate)	To merge with Moodubelle-I (canara) Branch
5	Udupi	Canara Bank	Shiroor-I (canara)	To merge with Shiroor-II (eSynd) Branch
6	Udupi	Canara Bank	Bidkalkatte (eSynd)	Jannadi (canara)
7	Udupi	Canara Bank	Byndoor-I (canara)	Byndoor-II (eSynd)

The house accepted merger of these branches as approved in DCC/DLRC meeting and merger of branches proposed due to amalgamation of Banks where two branches of amalgamated entity are functioning in the same vicinity within the distance from 100 mtrs to 600 mtrs.

10.3: ATM Network

Convenor informed the house that, total number of ATMs has increased from 17388 as on 31.03.2020 to 17491 as on 31.12.2020, thus showing an increase of 103 ATMs during the period. He also told that, the increase in rural and semi-urban ATMs and the decrease in Urban ATMs is due to the shifting of ATMs by SBI

AGENDA 11: REVIEW OF CREDIT DISBURSEMENT BY BANKS:

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

Convenor presented a comparative analysis of disbursement up to the quarter ending December 2020 of FY 2020-21 vis-à-vis disbursements up to the quarter ending December 2019 of FY 2019-20:

- The banks have disbursed Rs.52737Crore under Short Term agriloans registering 79.88 % achievement to the Annual target.
- The banks have disbursed Rs.34741Crore as on December 2020 under Agricultural Term loans registering 75.23 % achievement to the Annual target.
- Total agriculture registering 77.97 % achievement to the annual target.

- The banks have disbursed Rs.75049Crore under MSME registering 80.62 % achievement to the Annual target.
- The banks have disbursed Rs.3677Crore under priority Housing registering only 13.59 % achievement to the Annual target.

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

The ACS & DC, GoK requested all banks to give more focus on lending priority Housing, PMAY, AHP, so that it will also to full housing for all. She also expressed that bank has to improve in lending KCC.

(Action: All Banks& LDMs)

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:

Convenor informed that, percentage of Aadhaar seeding is 86.98 and percentage of mobile seeding is 85.75 as on 31.12.2020.

Convenor requested, all member banks to sensitize the branches and to arrange for further improving 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.

Banks are requested to take pending list from their respective DIT level and provide the same to branches for aadhaar seeding and mapping with NPCI.
The Banks / LDMs are requested to instruct all their branches to complete aadhaar seeding and mapping with NPCI in a campaign mode with proper guidance for doing in CBS and achieve it for 100 % by next SLBC meeting.
ACS & DC told that all the government benefits are crediting through Aaadhaar Based payment system by NPCI and most of the beneficiaries are poorest poor's, farmers, womens, etc and advised the banks for achieving 100 % aadhaar seeding and mapping with NPCI as a priority mode. She also expressed that in the month of May 2021 we will call a meeting with banks regarding aadhaar seeding and mapping with NPCI.

ACS & DC also requested e-governance department to provide pending account wise details regarding aadhaar seeding and mapping with NPCI to SLBC for taking up with banks.

(Action: e-governance department GoK, All Banks& LDMs)

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

Convenor informed that, % of Aadhaar seeding is 81.87 and % of mobile seeding is 74.32 as on 31.12.2020 in PMJDY a/cs.
Convenor requested, all member banks 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.

(Action: All Banks)

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

12.3.1: MGNREGA:

Convenor informed the house that as per the information provided by the department there are 78,91,527 **MGNREGA** workers' accounts in the state of which, 42,73,642 accounts have been enabled into Aadhaar Based Payment which works out to 54.15% as on 18.02.2021.

He told that, 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.

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

(Action: All member Banks, LDMs and RDPR)

12.4: Progress under Social Security Schemes:

Convenor informed the House that, the performance of banks in all the three Social Security Schemes (PMSBY4.89% growth, PMJJBY5.97% growth& APY6.47 % growth) during the December quarter 2020 has been satisfactory.

SLBC requested 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.

He requested all the banks to create awareness through FLCs and facilitate achievement of INSURED and PENSIONED INDIA goal.

(Action: All member Banks and LDMs)

12.5: 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 told that, as on date, SLBC is yet to receive the reimbursement for the cost incurred over Toll free Number expenses for the period from April 2020 to January 2021 of Rs. 104136.80 each from 3 Banks namely Axis Bank, ICICI Bank and Bandhan Bank. SLBC requests the above mentioned Banks to do the needful without any further delay.

(Action: Axis Bank, ICICI Bank and Bandhan Bank)

He also told that, the cost incurred over Toll Free Number to be shared equally by the Banks having 50 or more branches in the state of Karnataka from 01.04.2021. The

number of branches as on 31.03.2021 will be taken as the benchmark for arriving the same.
The Banks with branches of 50 or more are requested to share the cost incurred over Toll Free Number from 01.04.2021.

(Action: For Banks with branches of 50 or more)

All member Banks and LDMs (For LDMs in DLRC/DCC/BLBC meeting) are requested to popularize this Toll-Free Number (1800 4259 7777) among their customers and also requested to display the details in branches regarding **add-on services through Toll Free Desk with respect to PMJDY, PMJJBY, PMSBY, APY, MUDRA and PMFBY**

(Action: All Banks & LDMs)

AGENDA 13: Government sponsored schemes

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

Convener informed the house that, NRLM & PMEGP performance is good as compared to other Government Sponsored scheme.

ACS& DC congratulated the all-member banks for excellent performance under NRLM and PMEGP schemes and also opined that except NRLM and PMEGP scheme reaming scheme are dismal.
She also requested all member banks to sanction all pending application under Government sponsored scheme.

She has instructed to sponsoring agencies of state government to work together for improvement of Government sponsored schemes and requested to line department for recovery of NPA accounts under Government sponsored scheme in coordination with banks.

ACS &DC also requested all member banks to submit list of NPA accounts scheme wise and bank wise for recovery of overdue amount in coordination with banks and also informed that a special review meeting on Government sponsored scheme going to conduct shortly with all sponsoring agencies and Bankers in coordination with SLBC

Chief Secretary, GoK directed all banks to sanction all pending applications

(Action: Concerned Department, GoK and Banks)

13.1.1. Karnataka Sheep & Wool Development Corporation Ltd.,

Convenor informed the house that, as informed by department under Animal Husbandry & Veterinary Services department for 2020-21, Rashtriya Krishi Vikas Yojana (RKVY-RAFTAAR) the Mobile Meat stall scheme is announced for Mobile Meat stall to Sheep & Wool producer's co-op societies.

He told that, as informed by Corporation, the target is 200 nos, one unit for one taluk and around 116 applications selected by department and financial institutes also provided sanction letters.

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

13.2.1: CLSS

Convener informed the house that, Member banks have sanctioned around 53695 applications under PMAY (U) CLSS and Karnataka placed at 6th position in PAN-INDIA as on 31.12.2021 and also informed house that as on 31.03.2021 member bank have sanctioned 73124 no.of loans.

Chief Secretary, GoK opined that other state have sanctioned more loans under PMAY_CLSS as compared to Karnataka state and also requested member banks to sanction maximum loans under CLSS scheme

SLBC, Secretary Housing department GoK requested Member Banks to sanction maximum housing loan under PMAY_CLSS and PMAY AHP projects as government of Karnataka.

(Action: RGHCL, Housing Dept. Gok, ALL Banks & LDMs)

13.2.2 : Affordable Housing in Partnership (AHP)

Convener informed the house that, Member banks have issued Consent/In-principal sanctions to 101618 DUs and Sponsoring agencies are submitted only 15758 number of applications with KYC proof to member banks.
Convener SLBC requested to sponsoring agencies to submit complete set of applications as per our SOP.
Secretary housing has informed to house that detail on Bank linkage for ongoing and upcoming projects sponsored by both RGHCL & KSDB.
He also informed that out of 19242 (RGHCL) applications only Uttara Kannada Co-operative banks have sanctioned 71 loans but commercial banks have not sanctioned any single loan.

ACS &DC reviewed bank wise and district wise progress under AHP schemes and she has opined that Commercial banks performance under AHP is very poor even though our repeated meeting with banks.

CGM Canara bank informed that Canara bank have completed CIBIL clearance of eligible beneficiaries list provided by LDMs and also in-principal sanctions issued and He requested sponsoring agencies to submit complete set of applications as per SOP given by SLBC then we will sanction loan under AHP immediately to eligible beneficiaries.

ACS &DC instructed sponsoring agencies to submit applications as per SOP given by SLBC.

(Action: RGHCL, Housing Dept. Gok, ALL Banks & LDMs)

13.2.3. Rural Housing Interest Subsidy Scheme (RHISS):

Convener SLBC explained about RHISS scheme and also requested member Banks and LDMs for effective implementation RHISS scheme in Karnataka state.

13.3 CREDIT FLOW TO MINORITY COMMUNITIES

13.3.1: Progress under finance to Minority Communities in the state

Convenor informed the house that there is outstanding of Rs. 47938 Crores to minority communities as on31.12.2020and he also thatmandatory requirements of 15 % to PSA of minority has been achieved.

SLBC requested to member banks to sanction maximum loans to minority community in Karnataka state.

(Action: ALL Banks)

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

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.

SLBC requested Lead District Manager of Bidar (SBI) and Kalburgi (SBI) districtsand Dakshina Kannada District (Canara Bank) for achievement of target under Credit flow to Minority.

(Action: LDMs Bidar and Kalburgi and Dakshina Kannada District)

13.4: Grant of Education Loans:

Convenor informed the house that during the review period of the dec quarter 2020 of the FY 2020-21, various banks in the state of Karnataka have disbursed Education loans to the tune of Rs.1,286 Crores covering 67,424 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 16.65% mainly due to the Covid 19 pandemic.

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

13.4.1: Disposal of Educational loans under RGLS:

Convenor informed the house that, Department of Collegiate Education, Bengaluru and Bank of Baroda (BoB) are came to MoU agreement for Rajiv Gandhi Loan Scholarship Scheme to provide interest subsidy for education loans. Bank of Baroda also informed in their letter that they requested their corporate office to create web portal for lodging the subsidy claims.

Convenor requested Bank of Baroda to provide portal details and also requested Department of Collegiate Education, Bengaluru to provide Scheme details, claim

procedure and targets, so that it will helps the banks for proper implementation of scheme.

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

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

13.5.1. A: SELF HELP GROUPS:

Convenor informed the house that, Credit Linkage up to Dec 2020 quarter ofFY 2020-21 of Rs. 5369.62 crores.

The house expressed that the Average finance per group is very less and requested member banks to examine properly while dispersing/processing the credit to SHGs.

(Action: All Banks)

13.5.2: JOINT LIABILITY GROUPS:

Convenor informed the house that, total disbursement up to Dec quarter FY 2020-21 is Rs.1451.81crores and also requested member banks to give focus on SHG/JLGs and achieve allocated targets.

(Action: LDM & All Banks)

13.6: Progress in Stand-Up India scheme as on 31.01.2021

Convenor told that due to COVID 19 banks couldn't sanction loans under this scheme in Dec quarter as expected. He told that, as on January 2021 banks have sanctioned an amount of Rs. 42.53 crores.

Convenor also informed about **Amendment of Stand-Up India scheme**

(i) The extent of margin money to be brought by the borrower may be reduced from upto 25%' to 'upto 15% of the project cost. However, the borrower will continue to contribute at least 10% of the project cost as own contribution.

(ii) Loans for enterprises in Activities allied to agriculture' e.g. phis culture, beekeeping, poultry, livestock, rearing, grading, sorting, aggregation agro industries, dairy, fishery, agriclinic and agribusiness centers, food & agro processing, etc. (excluding crop loans, land improvement such as canals, irrigation, wells) and services supporting these, shall be eligible for coverage under the Scheme.

Convenor requested banks to take necessary steps to actively implement the scheme with the above mentioned amendments.

Convenor also requested LDMs to place as an agenda in District Level Consultative Committee (DLCC). Further, the status of implementation of the scheme and related issues may be placed in the agenda of the regular meetings of the said committees.

(Action: All Banks & LDMs)

13.7: Progress in Sanctions under MUDRA scheme:

Convenor informed the house that, Member banks have sanctioned 2375419 MUDRA loans amounting to 15372.68 cr upto Dec 2020. Karnataka state has secured number 1st **position** with respect to MUDRA loan sanctions and disbursements in the country.

Convenor requested all the Banks to implement the scheme in a big way in the State in FY 2021-22 also.

(Action: All Banks)

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

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

Convenor informed the house that, Uttara Kannada district has shown improvement in CD Ratio, the CD Ratio of Udupi district has reduced in comparison to December 2019 quarter due to high increase in deposits.

He requested, DCs and LDMs 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. Sub-committee meetings were held in Udupi on 25.03.2021 and Uttara Kannada on 18.03.2021 to review the status.

All member Banks in the district were advised to reach the CD Ratio target of 60% for every quarter by the respective DCs & LDMs.

(Action: LDMs & DCs, All Banks, SLBC)

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

15.1: Non-Performing assets position as on 31.12.2020:

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

Convenor has informed the house that total non-Performing assets position as on 31.12.2020 is 48722.17crores.

ACS & DC again 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.

(Action: ALL Banks)

15.2: Recovery of bank dues under PMEGP

Convenor informed the house that under PMEGP share of NPA is 19.52 % and requested the concerned depts. to extend necessary support to banks for recovery.

ACS & DC advised the banks to provide the list of accounts due/NPA under PMEGP and so that GoK will provide necessary support for recovery of loans through **KVIC, KVIB & DIC** department.

KVIC, KVIB & DIC department also expressed that, they are ready to provide support for recovery loans to banks.

(Action: Banks, KVIC, KVIB & DIC bankers)

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 that, total of 2567 cases under SARFAESI are pending with District Magistrate's in district for clearance.

SLBC requested State government to issue necessary directions to the concerned for expeditious disposal of all pending application cases under SARFAESI, DRT & LOK ADALATS Acts.

(Action: ALL Banks, SLBC & GoK)

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

Convenor informed the house that, Revenue Department (Disaster Management), GoK has issued new notification with crop loss vide GoK order No.RD 644 TNR 2020: Bengaluru, dated: 01.02.2021 and same has been circulated to all member banks and Lead district Manager

SLBC, therefore, requested all member banks to extend the relief measures to all the eligible farmers as per the extant guidelines of RBI.

(Action: ALL Banks)

AGENDA 17: Discussions on policy initiatives of the Central/State Government/RBI (Industrial Policy, MSME Policy, Agriculture Policy, Start-Up Policy, etc.), and expected involvement of banks (DISCUSSION ON POLICY INITIATIVES OF GOI, GoK, RBI AND NABARD):

17.1: Promotion of Organic Farming - RBI:

The agriculture department informed that, Joida taluk of Uttara Kannada district is selected as Organic farming taluk for implementation.

Convenor requested, Agricultural Department-Organic cell to provide road map & suitable action plan for transformation of identified area and banks are also requested to support for implementation of organic farming in Joida Taluk by extending finance to all eligible farmers expeditiously.

(Action: Agricultural Department, Organic Cell-GoK & All Banks)

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

Convener, SLBC informed to house that, 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.

He told that, SLBC in coordination with member banks and LDMs taken up the KCC saturation for PM Kisan beneficiaries, Dairy farmers connected with milk unions, fish farmers and fish catchers to provide sufficient working capital in the hands of the farmers to enhance the liquidity position to take up timely agricultural operations to boost the income of the farmers.
In view of the thrust given the GOI for doubling farmers' income by the year 2022, Convenor SLBC requested all the member banks to provide KCC/working capital to farmers as per the banks banks terms and condition in timely manner, and to loans under Agri infrastructure fund scheme and One district One product scheme-ODOP, thereby farmers are able transport, store for longer time and value additional for the produce to fetch higher prices for the produce and double the farmers income by year 2022.

SLBC requested all the LDMs to review the progress of Doubling of farmer's income by year 2022 as per bench mark parameters provided by RBI at DCC, DLRC and BLBC meetings.

(Action: LDMs & All banks)

AGENDA 19: Discussion on improving rural infrastructure/ credit absorption capacity

Convenor informed the house that, the agenda related to Agri infrastructure fund (AIF) scheme and Animal Husbandry Infrastructure Development Fund (AHIDF) under AatmaNirbhar Bharat Abhiyan are provided in agenda no 25.4 and 25.5 respectively.

AGENDA 20: Digitalization of Land records (Steps taken for improving land record, progress in digitization of land records and seamless loan disbursements)

20.1: Bhoomi Bank Integration System:

20.1a: Automation of remittance of Mutation Charges by banks to GoK:

Convenor informed the house that, the Bhoomi monitoring cell is providing one new option thro' online payment gateway application for remittance of mutation charges for all participating banks for which SOP is being sought.

(Action: All Banks, & Bhoomi Monitoring Cell, GoK)

20.1b: Bhoomi- Bank Integration System – Issues:

Convenor informed the house that, the member banks are facing different types of issues in bhoomi bank integration system, like.

- Bhoomi Bank application is not fetching,
- Charge is not appearing in the land records (RTC) in the cases for which initiated charge creation through Bhoomi Bank Integration application, etc.

In House, member banks are requested to escalate the issues directly and Bhoomi monitoring cell-GoK to arrange for solving Bhoomi-Bank integration issues expeditiously.

(Action: All Banks, & Bhoomi Monitoring Cell, GoK)

AGENDA 21 : Sharing of success stories and new initiatives at the district level that can be replicated in other districts or across the State

Convenor informed the house about the, success story of Smt. Priyadarshini trained from RSETI Shidlaghatta, Chikkaballapur district under Beauty Parlor Management from 11.01.2021 to 10.02.2021 as shared by State Director of RSETIs.

Chief Secretary, GoK advised the State Director of RSETIs to guide properly to RSETIs for selection of training programme, because by some training subject only 3 to 4 youth will get employment in the taluk, because I will get saturate in that taluk like Beauty parlor subject.

(Action: State Director of RSETIs)

AGENDA 22 : ISSUES REMAINING UNRESOLVED AT DCC/DLRC MEETING

Convenor informed the house that, some of the banks like Axis Bank, ICICI bank, Kotak Mahindra Bank, Indian overseas banks & Catholic Syrian Bank are not attending regularly for DCC/DLRC meeting as informed by LDM Kalaburgi.

Convenor requested, all member banks state controlling office to advise their banks district coordinators to attend DCC/DLRC meeting regularly.
(Action: Axis Bank, ICICI bank, Kotak Mahindra Bank, Indian overseas banks & Catholic Syrian Bank & All Banks).

Convenor informed the house about the issues of Ingaleshwar & Tadawalaga branches of Kotak Mahindra Bank as it was discussed in DCC meeting of Vijayapura.

1. Branches are not at all entertaining any applications referring to PS Advances, KCC loans & other Govt Sponsored schemes.
2. Branches are not responding to LDM reminder letters in attending to customer complaints.

Chief Secretary, GoK instructed State controlling coordinator of Kotak Mahindra Bank to advise your Ingaleshwar & Tadawalaga branches for providing proper service to customer, sanctioning Priority Sector Advances, KCC loans & other Govt Sponsored schemes.
He also instructed, both the branches to submit fortnightly report for sectioning of loans (Priority Sector Advances, KCC loans & other Govt Sponsored schemes) to LDMs. LDMs again has to submit the same to SLBC with feedback.

State coordinator of Kotak Mahindra Bank, has to monitor these branches very minutely and submit fortnightly report for sectioning of loans by these branches to SLBC.

(Action: LDM, Vijayapura, Ingaleshwar & Tadawalaga branches of Kotak Mahindra Bank, State Coordinator of Kotak Mahindra Bank)

Convenor requested, LDMs to conduct DCC and DLRC meeting regularly for each quarter as per time guidelines and also advised to send any unresolved issues of meeting for placing it for SLBC.

(Action: LDMs)

He also requested LDM controlling office of banks (Canara Bank, SBI, UBI & BoB), Karnataka State to advise your LDMs to conduct the DCC/DLRC as per prescribed / mandated schedules in future and ensure us for conducted DCC/DLRC meetings regularly for each quarter by your LDMs.

(Action: LDM controlling office of banks Canara Bank, SBI, UBI & BoB)

AGENDA 23: TIMELY SUBMISSION OF DATA BY BANK, ADHEREING TO THE SCHEDULE OF SLBC MEETING

Convenor requested member banks to provide quarterly data to portal within **within 15 days from the closure of the quarter"** and non-submitted banks information will be escalated to their top managements and RBI.

The Convenor requested all member Banks to update the data in Revamped Portal after due comparison with the existing portal data and he once again informed the banks that from **01.04.2021 banks have to provide data only in Revamped Portal.**

(Action: All Member Banks)

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

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

(Action: Line Department GoK)

LDMs are requested to review district wise performance/ progress in BLBC and DCC/DLRC meetings effectively.

(Action: LDMs)

AGENDA 24: SUB COMMITTEE MEETINGS HELD DURING THE REVIEW PERIOD:

Convenor informed house that all the Sub-Committee meeting were conducted except in case of Sub-committee on Retail Loans.

Chief Secretary, GoK advised Chairman (Principal Secretary, Housing Dept., and GoK) and Convenor (Bank of Baroda) of SLBC Sub-committee on Retails Loans to conduct meeting regularly.

(Action: Chairman (Principal Secretary, Housing Dept., GoK) and Convenor (Bank of Baroda))

Convenor requested the SLBC Sub-committee convenors to conduct meeting regularly, without any delay, so that SLBC can place the proceedings of sub-committees in SLBC meeting.

(Action: Convenors of all SLBC Sub-Committees, Canara Bank, SBI, UBI, BOB &State Director for RESETIs, Karnataka)

AGENDA 25: AatmaNirbhar Bharat Abhiyan

25.1: ECLGS for Existing MSME borrowers during COVID-19 situation:
Convener SLBC informed house that the last date of sanction and disbursement of fund-based loans under ECLGS 1.0, 2.0 and 3.0 has been extended upto 30.06.2021 and 30.09.2021 respectively. With regard to non-fund-based facility under ECLGS 2.0, the date by which first tranche should be utilized has been extended upto September 30.2021 or till guarantees for an amount of Rs. 3 lakh crores are issued by NCGTC, whichever is earlier.
Convener also informed that in our state, member banks have sanctioned 196890 accounts with amount of Rs.8125 crores under ECLGS 1.0 scheme against total eligible amount of Rs 10609 crores as on 31.12.2020.
General Manager, UBI has explained detail on ECLGS scheme.

The Chief Secretary, GoK has appreciated performance of all banks under ECLGS scheme.

25.2: PMSVANidhi scheme &Socio Economic profiling:

Convener informed that as on 03.04.2021 position of the above scheme, member banks have sanctioned 125968 accounts against total applications 239305 applied by street vendors under PMSVANidhi scheme and Karnataka secured 4th place in PAN India.
Convener SLBC requested all member banks to pay special attention to pendency in sanction and disbursement and also requested to revisit the already rejected applications.
ACS, Skill development, GoK has reviewed Bank wise and district wise progress and also progress in BBMP area under PMSVANdhi scheme and he opined that performance of BBMP area under this scheme is very poor and also requested to revisit the rejected applications

BBMP Special commissioner has expressed his dissatisfaction about performance of PMSVAnidhi scheme in BBMP area even though their repeated request and camps and also informed that certain bank managers not aware about the scheme and scheme guideline.
ACS &DC has opined that PMSVAnidhi performance in Bangalore urban and BBMP is very poor and also advised to BBMP to organize one special review meeting with bankers in coordination with SLBC.
ED, Canara Bank informed to house that Canara Bank progress under PMSVANidhi scheme is very good and Bank has repeatedly conducted review meeting with circle offices and ROs in Karnataka state.

(Action: NULM, GoK and ALL Banks & LDMs)

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

Convener informed the house about the details of the scheme and he also told that GOI has created portal https://mofpi.nic.in/pmfme/ and advised member banks to login said portal for further information and guidelines.
Convenor requestedGoK to source applications to banks for sanctions and disbursements to issue guidelines to agricultural department.

(Action: Line Department & All Banks)

ACS & DC instructed Special secretary of PM FME, AIF, AHIDF, Agricultural department, and Horticultural department to call meeting in coordination with SLBC to banks, NABARD to provide suitable information/guidelines to banks on the scheme in the next month.

(Action: Special officer of PM FME, AIF, AHIDF, Agricultural department, Horticultural department, & All Banks).

25.4: Agri infrastructure fund scheme:

Special Secretary GoK on AIF informed the house that, Bank has to submit fortnightly progress report, each district has to conduct Mela/Town hall meeting to popularise the scheme and to guide branches on AIF and requested to provide nodal officer/bank for each district.

Convenor informed the house that, target has been already allocated to all the member banks in consultation with NABARD for FY 20202-21 and as per the GoK advise, nodal bank has been allotted to each district to coordinate participation of banks in Bank Mela/Town Hall meeting.

ACS & DC instructed Special secretary of PM FME, AIF, AHIDF, Agricultural department, and Horticultural department to call meeting in coordination with SLBC to banks, NABARD to provide suitable information/guideline's to banks on the scheme in the next month.

(Action: Special officer of PM FME, AIF, AHIDF, Agricultural department, Horticultural department, & All Banks).

25.5: Animal Husbandry Infrastructure Development Fund (AHIDF)

Convener informed the house that, Prime Minister's recently announced AatmaNirbhar Bharat Abhiyan stimulus package mentioned about setting up of Rs.15,000 crores animal Husbandry Infrastructure Development Fund (AHIDF). He told that, the Animal Husbandry Infrastructure Development Fund has been approved for incentivizing investments by individual entrepreneurs, private companies, MSME, Farmers Producers Organization's (FPOs) and section 8 companies to establish (i) the dairy processing and value addition infrastructure, (ii). Meat processing and value addition infrastructure and (iii) Animal Feed Plant.

SLBC requested all member banks to advise the concerned branches to dispose off the applications as per extant guidelines.

(Action: All Banks)

ACS & DC instructed Special secretary of PM FME, AIF, AHIDF, Agricultural department, and Horticultural department to call meeting in coordination with SLBC to banks, NABARD to provide suitable information/guidelines to banks on the scheme in the next month.

(Action: Special officer of PM FME, AIF, AHIDF, Agricultural department, Horticultural department, & All Banks).

AGENDA 26 : Other Issues

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

The convenor informed the house regarding progress made by banks in the digital district of Raichur as on 31.03.21 is as follows.

a) out of the the total number of operative Savings bank accounts of 1618013, accounts covered with at least one of the facilities namely Debit/Rupay cards, net banking, mobile banking, UPI, USSD were 1617207 and percentage of such accounts to total operative accounts was 99.95%.
b) out of the total number of operative Current Accounts of 26851, number of accounts covered with at least one of digital modes of payments i.e. Net Banking, POS and QR code are 26529 i.e. 98.80%.
c) 942 Financial Literacy, camps on Digital Financial Literacy were conducted and participants were about 38071.

RBI requested, conformation from SLBC Sub-Committee Bank on 100% achievement.

RBI RD in his speech advised to do Expanding and Deepening of Digital Payments Ecosystem in another couple of districts (for digitalization of districts) in Karnataka.

(Action: Convenor: SLBC Sub-Committee Deepening of Digital Payments)

26.2. Implementation of Kannada language by Banks.

Convenor informed the house that, SLBC has received several references from The President, Kannada Abhivruddi Pradhikara, and GoK regarding better implementation of Kannada in bank branches in Karnataka state.

Hence, allmember banks and LDMs are requested to ensure

1) Availability of account opening forms, loan applications, challans etc., in Kannada language in the branches.
2). Use Kannada language in bank ATMs, BNAs, Sign boards, letter heads and bank/branch seal.

LDMs are requested to ensure the above said aspects in DLRC, DCC and BLBC meetings with district coordinators of banks and bank branch Managers.

Convenor requested all member banks to ensure above details and send confirmation to SLBC and same will be reviewed in next SLBC meeting.

(Action: All Banks & LDMs)

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

Convener, SLBC Karnataka has informed that, the functioning of KFRC being reviewed on quarterly basis through Board of Trustees meeting. On 02.02.2021, 31st BoT was held under the chairmanship of Convener, SLBC Karnataka.

26.4 New initiative by member banks for improving customer service:

Airtel payment bank has developed one new initiative that, even though the fraudsters obtain the OTP and other personnel details, final message will to go customer to their mobile to opt for "yes or No" for accepting/rejecting of the transactions.

Convenor requested all member banks to take new initiative to secure customer hard earned money from fraudulent.

(Action: All Banks)

TABLE AGENDA:

Table Agenda1: Convenor informed the house regarding IBA Management Committee vide its meeting dt. 21.04.21, having taken note of the rapidly spreading Covid19 in the present second wave at alarming levels i.e. increased positivity and mortality rates, issued guidelines and advisory to all the Banks to take all the necessary precautionary measures as well as ensure continued banking services particularly thro' ADCs.

Convenor informed the house & Chief Secretary GoK that, advisory has been issued for the banks in Karnataka by SLBC with the following major guidelines similar to those observed during 2020 covid19 first phase to break the spread of virus in the state.

Brief of advisory:

- The Banking business hours shall be from 10.00 am to 2.00 PM and working hours from 10.00 am to 4.00 PM (Both for administrative offices & Branches) effective from 22.04.2021 till 31.05.2021.Same shall be review on 31.05.2021.
- Administrative offices and Branches to function with reduced staff, preferably around 50 %.
- Only basic banking services like 1. Cash transaction, 2. Clearing services, 3. Remittances and 4. Government business & transactions to be extended by branches till 31.05.20201.

Table Agenda 2: Request for Vaccination to All Bank Employees in the State:

Convenor requested the Chief Secretary GoK regarding vaccination to bank staff and he brief the present situation of bank staff that:

- As majority of the officers & staff of banks, insurance companies, NPCI, BCs and other service providers in the state couldn't get vaccinated so far inview of demographic composition – those with less than 45 years age being in large numbers.

- In the present second wave of Covid this category is getting affected and need immediate vaccination to ensure better banking services in the state.

- Recently GOI has opened up vaccination to all persons above the age of 18 years from 01st May 2021.

Keeping this in view, it was suggested that all state Governments to put in place a special dispensation for bankers to avail vaccination easily and on priority basis (REF: DFS:MOF:GOI LR NO DO:12/1/2020-BO-II DT. 22.04.21)

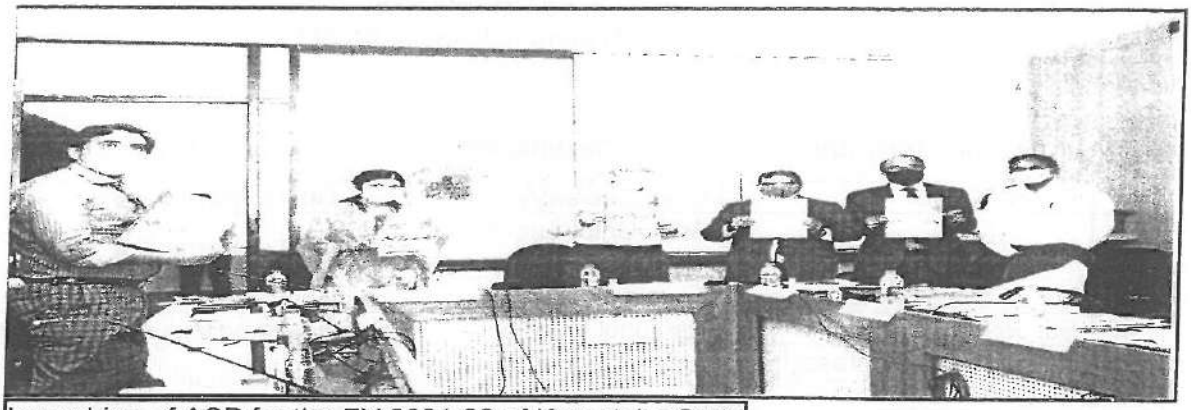
Convenor SLBC requested Chief Secretary GoK to advise the Medical & Health Department and DCs / DMs suitably in this regard to organize special vaccination camps to employees of financial sector i.e. Banks, Insurance Companies, BCs, NPCI and other service providers both Technical & Financial at various centres in all the districts.

(Action: GoK)

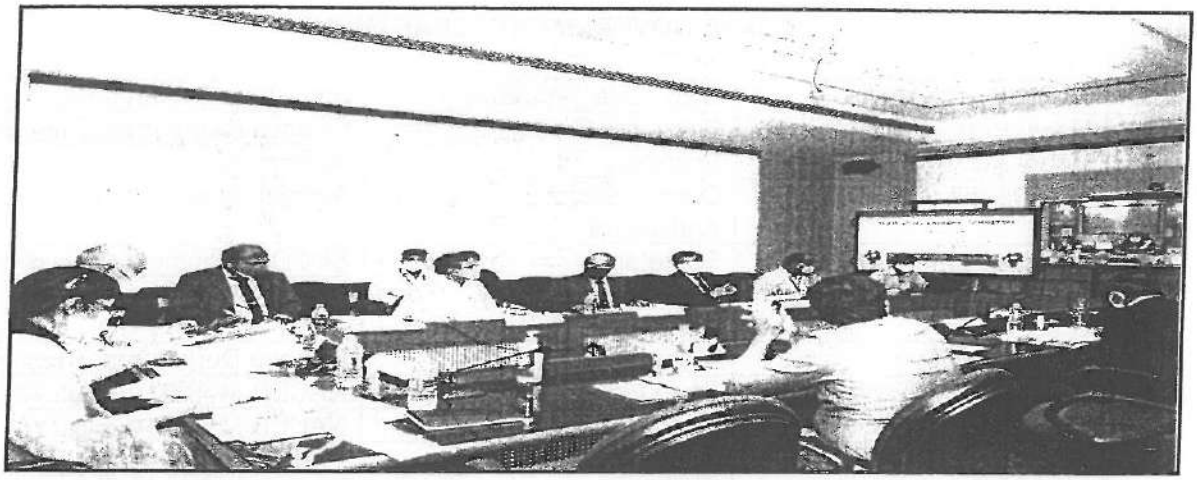
Conclusion

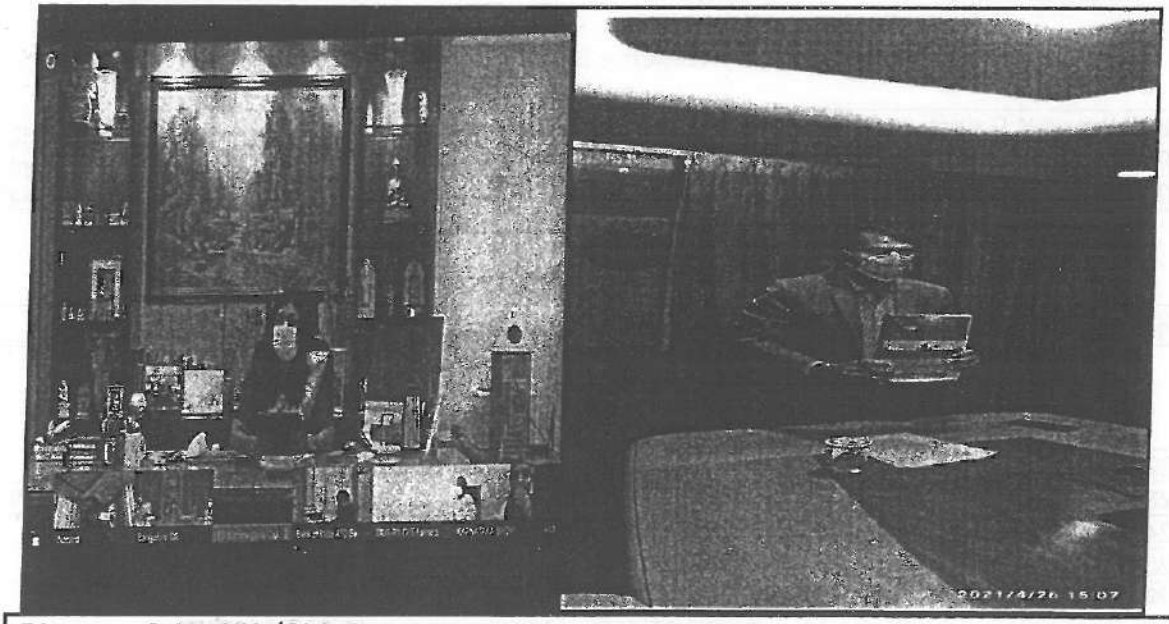
The 153rdSLBC meeting concluded by proposing ***Vote of thanks*** by Shri. Srinivas Rao, General Manager, Union Bank of India.

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



Launching of ACP for the FY 2021-22 of Karnataka State





Photos of the 153rdSLBC meeting held on 26.04.2021

LIST OF PARTICIPANTS
153rdSLBC Meeting held on 26.04.2021

Sl. No.	Name Shriyuths -	Designation	Organization
1	P.Ravi Kumar	Chief Secretary	Govt of Karnataka
2	Mrs. Vandita sharma	Addl. Chief Sec. & Dev. Com.	Govt of Karnataka
3	Ms. A. Manimekhalai	Executive Director	Canara Bank (Through VC)
4	Sri. Jose. J. Kattoor	Regional Director	Reserve Bank of India (Through VC)
5	Sri. B. Chandrasekhara Rao	Convenor-SLBC & GM	Canara Bank
6	Sri. Niraj Kumar Verma	Chief General Manager	NABARD (Through VC)
	STATE GOVERNMENT DEPARTMENTS		
7	Dr.Raj Kumar Khatri	Addl. Chief Secretary	Agriculture Department (Through VC)
8	Manju Prasannan Pillai	Secretary (Fiscal Reforms)	Finance Department (Through VC)
9	Manoj Kumar Meena	Secretary	Housing
10	B.K. Dikshit	Commissioner for Agriculture	Agriculture Department (Through VC)
11	S Selva Kumar	Secretary	Skill Development (Through VC)
12	Manoj Ranjan	Special Secretary, Food Processing-GoK	PMFME, AIF (Through VC)
13	Sunil Kurtkoti	Advisor	Finance Department (Through VC)
14	Ramakrishna Mane	State Director for RSETIs	NACER MoRD (Through VC)
15	Bipul Chandra Saha,	National Director RSETI'S	NACER MoRD (Through VC)
16	Dr. Ashish Dongare	PFRDA	PFRDA (Through VC)
17	Mahesh Kumar	KSRLPS	KSRLPS (Through VC)
	Reserve Bank of India		
18	Anand K Pathak	Dy. General Manager	Reserve Bank of India (Through VC)
19	N Nagaraj	Asst. General Manager	Reserve Bank of India (Through VC)
20	Md Yousuf Bakeir	Asst. Manager	Reserve Bank of India (Through VC)
	NABARD		
21	Sandeep Dharkar	Deputy General Manager	NABARD (Through VC)
	CONVENOR – Canara BANK		
22	J. V. S. Prasad	Deputy General Manager	Canara Bank
23	Sujatha G	Asst. General Manager	Canara Bank (Through VC)
24	Nagaraja B	Senior Manager	Canara Bank
25	Ravikumara	Senior Manager	Canara Bank
26	Rajesha H. P.	Senior Manager	Canara Bank
27	Nagalinga Murthy M. R.	Senior Manager	Canara Bank
28	Hemanth C V	Manager	Canara Bank
29	Harikrishna	Asst. Manager	Canara Bank

NATIONALISED BANKS			
30	V. M. Giridhar	Chief General Manager	Canara Bank
31	Shantanu Pendsey	General Manager	State Bank of India
32	Srinivas Rao	General Manager	Union Bank of India
33	Suma Pavithra	Chief Manager	Union Bank of India
34	Mini T. M.	Zonal Manager	Bank of Baroda **(Through VC)**
35	B. Indumathi	Senior Manager	Bank of Baroda **(Through VC)**
PRIVATE BANKS (Through VC)			
36	G. B. Nityanand	AVP& CRDM	Axis Bank
CO OPERATIVE BANKS/ OTHER BANKS/INSTITUTIONS (Through VC)			
37	N. S. Krishna Murthy	Chief General Manager	Apex Bank
Grameena Bank (Through VC)			
38	Shreenath Joshi	Chairman	Karnataka Gramin Bank
39	P. Gopi Krishna	Chairman	KVGB
Lead District Managers (Through VC)			
40	Babu Balaganur	LDM	Raichur
41	K Subba Naik	LDM	Bengaluru Urban
42	Narayana Swamy. N	LDM	Tumkur

Name of participants in VC Screen

Sl. No.	Name of participants in VC Screen	Name of participants in VC Screen	Name of participants in VC Screen
43,44,45	Abhigna	ACS Secretary	AD – Indust
46,47,48	AD – Agriculture Department	AH KMF	AHVS
49,50,51	Anand Pathak	Bangalore CR	Bank of India – AFD Bangalore
52,53,54	BOM Bangalore	Cbi	
55,56,57	DDG R1 DOT Karnataka	Director MSME	Director of Fisheries Karnataka
58,59,60	Divya Chatripally	DIT	INDIAN Bank
61,62,63	Jaykumar H S	KGB	Mini
64,65,66	JD – Horticulture	KSDB	Manjunath M
67,68,69	K P Venugopal	KSC Apex Bank Ltd	MD NULM
70,71,72	K Madhu Mohan Kumar	KSRLPS Mahesh	S.G. Raveendra
73,74,75	Karnataka Bhovi DevCorporation	LBO Cta	Sec Housing Karnataka
76,77,78	Pankaj Jain	Swaroopa	Somasehekar
79,80,81	Patel J S	Unnikrishnan. S	V. Seetharaman
82,83,84	Peeyush Pandey	V. Chandramouli	Vidyalaxmi. R
85	Prasad Prabhakar Nevagi		

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ANNEXURE- 4A

Bank Wise Bank Mitrs, Aadhaar Enrolment Centres & FLCs AS ON 31.3.2021

Sl.	NAME OF THE BANK	Bank Mitrs (BCs)				Aadhaar Enrolment Centres (AECs)			Financial Literacy Centres (FLCs)		
		Active BCs	Inactive BCs	Total BCs	Out of Total BCs, no. of BCs certified by IIBF	Functional as per UIDAI	Non Functional	Total AECs	Functional	Non Functional	Total FLCs
1	Canara Bank	1556	20	1576	1239	128	14	142	50	0	50
2	State Bank of India	3002	0	3002	1843	158	7	165	21	29	50
3	Union Bank Of India	268	12	280	245	86	0	86	8	16	24
4	Bank of Baroda	701	16	717	313	53	0	53	14	1	15
5	Bank of India	83	0	83	0	8	4	12	0	1	1
6	Bank of Maharastra	4	0	4	0	3	2	5	0	0	0
7	Central Bank of India	31	0	31	0	21	0	21	0	0	0
8	Indian Bank	25	5	30	0	10	0	10	0	0	0
9	Indian Overseas Bank	78	2	80	0	13	14	27	0	0	0
10	Punjab National Bank	9	1	10	0	3	3	6	0	0	0
11	Punjab and Synd Bank	0	0	0	0	2	0	2	0	0	0
12	UCO Bank	29	6	35	0	5	0	5	0	0	0
13	IDBI Bank	0	0	0	0	9	0	9	0	0	0
14	Karnataka Bank Ltd	84	0	84	50	47	0	47	4	1	5
15	Kotak Mahendra Bank	68	0	68	0	16	6	22	0	0	0
16	Catholic Syrian Bank Ltd	0	0	0	0	2	0	2	0	0	0
17	City Union Bank Ltd	0	0	0	0	2	0	2	0	0	0
18	Dhanalaxmi Bank Ltd.	0	0	0	0	1	0	1	0	0	0
19	Federal Bank Ltd.	1	0	1	0	8	0	8	0	0	0
20	J and K Bank Ltd	0	0	0	0	1	0	1	0	0	0
21	Karur Vysya Bank Ltd.	14	0	14	0	1	1	2	0	0	0
22	Lakshmi Vilas Bank Ltd	0	0	0	8	9	0	9	0	0	0
23	Ratnakar Bank Ltd	0	0	0	0	10	0	10	0	0	0
24	South Indian Bank Ltd	0	0	0	0	9	0	9	0	0	0
25	Tamil Nadu Merchantile Bank Ltd.	0	0	0	0	1	0	1	0	0	0
26	IndusInd Bank	0	0	0	0	6	0	6	0	0	0
27	HDFC Bank Ltd	451	13	464	92	34	0	34	0	0	0
28	Axis Bank Ltd	8	0	8	0	46	0	46	0	0	0
29	ICICI Bank Ltd	9	0	9	0	31	0	31	0	0	0
30	YES BANK Ltd.	0	0	0	0	5	0	5	0	0	0
31	Bandhan Bank	0	0	0	0	11	0	11	0	0	0
32	DCB Bank Ltd	0	0	0	0	1	0	1	0	0	0
33	IDFC Bank	553	0	553	24	7	0	7	0	0	0
34	Karnataka Grameena Bank	1254	46	1300	514	115	1	116	22	0	22
35	Karnataka Vikas Grameena Bank	682	15	697	532	63	1	64	10	0	10
36	KSCARD Bk.Ltd	0	0	0	0	0	0	0	0	0	0
37	K.S.Coop Apex Bank ltd	0	0	0	0	0	0	0	0	0	0
38	Indl.Co.Op.Bank ltd.	0	0	0	0	0	0	0	0	0	0
39	KSFC	0	0	0	0	0	0	0	0	0	0
40	Equitas Small Finance Bank	0	0	0	0	9	0	9	0	0	0
41	Ujjivan Small Finnance	0	0	0	0	9	0	9	0	0	0
42	Suryoday Small Finance Bank	6	0	6	0	0	0	0	0	0	0
43	ESAF Small Finance Bank	0	0	0	0	3	0	3	0	0	0
44	Jana Small Finance Bank	0	0	0	0	0	0	0	0	0	0
45	India Post Payments Bank Limited	0	0	0	0	0	0	0	0	0	0
46	Airtel Payments Bank	0	0	0	0	0	0	0	0	0	0
	Total	8916	136	9052	4860	946	53	999	129	48	177

Bankwise Status of AECs

Annexure-4B

Sr. No	Bank Name	Active Kits	Total Enrolments/ Updates in last 30 days	Avg. Enrolments/Updates/day
1	STATE BANK OF INDIA	157	77300	21
2	Canara Bank II(Syndicate Bank)	104	45111	19
3	Punjab National Bank	3	1241	18
4	Karnataka Bank	47	17560	16
5	Indian Bank	10	3666	16
6	IDFC BANK LIMITED	7	2565	16
7	Canara Bank	203	72370	16
8	IDBI Bank Ltd	9	3164	15
9	Federal Bank	8	2722	15
10	Bank of India	8	2631	14
11	Kotak Mahindra Bank	16	5205	14
12	Bank of Baroda	53	16795	14
13	ICICI Bank Limited	31	9473	13
14	Andhra Bank	9	2597	13
15	South Indian Bank	9	2527	12
16	BANK OF MAHARASHTRA	3	817	12
17	Corporation Bank	57	15469	12
18	Lakshmi Vilas Bank	9	2276	11
19	HDFC Bank Limited	34	7782	10
20	Karur Vysya Bank	1	215	9
21	IndusInd Bank	6	1272	9
22	City Union Bank Limited	2	403	9
23	Union Bank Of India	20	3721	8
24	YES Bank Limited	5	917	8
25	Axis Bank Ltd	46	7164	7
26	Equitas Small Finance Bank	9	1305	6
27	Ujjivan Small Finance Bank	9	1195	6
28	Central Bank of India	21	2760	6
29	Bandhan Bank Ltd	11	1363	5
30	Punjab & Sind Bank	2	227	5
31	UCO BANK	5	504	4
32	RBL Bank Limited	10	908	4
33	Dhanlaxmi Bank	1	85	4
34	Fincare Small Finance Bank Limited	25	1820	3
35	Tamil Nadu Mercantile Bank	1	60	3
36	INDIAN OVERSEAS BANK	13	656	2
37	ESAF SMALL FINANCE BANK LIMITED	3	69	1
38	Jammu and Kashmir Bank	1	9	0
Grand Total		**968**	**315924**	**14**

Annexure – 4C

Bankwise & Districtwise Performance of APY

Name of the State (as per NLCC District)	Bank Category	NLCC Reg. No.	Name of the APY-SP	No. of Branches as on 1st April, 2020	AAPB Target	Annual Target	APY accounts opened in the current (Q1, Q2, Q3 & Q4 of FY 2020-21) (From 1st April 2020 till 31st March, 2021)	AAPB Achieved (as on month end.....)	%age achievement of Annual Target
KARNATAKA	Major Bank	7000652	CENTRAL BANK OF INDIA	117	60	7,020	5,900	50	84%
KARNATAKA	Major Bank	7000663	PUNJAB AND SIND BANK	13	60	780	310	24	40%
KARNATAKA	Major Bank	7000803	AXIS BANK LTD	282	60	16,920	15,203	54	90%
KARNATAKA	Major Bank	7000825	ICICI BANK LIMITED	238	60	14,280	1,871	8	13%
KARNATAKA	Major Bank	7000965	HDFC BANK LTD	295	60	17,700	9,167	31	52%
KARNATAKA	Major Bank	7001750	CANARA BANK (Including eSYNDICATE BANK)	1,810	60	108,600	111,583	62	103%
KARNATAKA	Major Bank	7001785	INDIAN OVERSEAS BANK	227	60	13,620	5,704	25	42%
KARNATAKA	Major Bank	7001794	PUNJAB NATIONAL BANK (Including eORIENTAL BANK OF COMMERCE & UNITED BANK OF INDIA	161	60	9,660	1,690	10	17%
KARNATAKA	Major Bank	7001816	BANK OF INDIA	135	60	8,100	4,878	36	60%
KARNATAKA	Major Bank	7001820	BANK OF BARODA (Including Dena & Vijaya Bank)	800	60	48,000	5,064	6	11%
KARNATAKA	Major Bank	7001831	INDIAN BANK (Including eALLAHABAD BANK)	179	60	10,740	2,204	12	21%
KARNATAKA	Major Bank	7001875	UCO BANK	66	60	3,960	432	7	11%
KARNATAKA	Major Bank	7001886	BANK OF MAHARASHTRA	56	60	3,360	1,791	32	53%
KARNATAKA	Major Bank	7001912	UNION BANK OF INDIA (Including eANDHRA BANK & eCORPORATION BANK)	793	60	47,580	2,943	4	6%
KARNATAKA	Major Bank	7001945	IDBI BANK LTD	86	60	5,160	5,363	62	104%
KARNATAKA	Major Bank	7002015	STATE BANK OF INDIA	1,526	60	91,560	89,124	58	97%
KARNATAKA	PVT	7001035	INDUSIND BANK LIMITED	22	30	660	5	0	1%
KARNATAKA	PVT	7001120	YES BANK LIMITED	55	30	1,650	341	6	21%
KARNATAKA	PVT	7001293	STANDARD CHARTERED BANK	3	30	90	-	0	0%
KARNATAKA	PVT	7001330	TAMILNAD MERCANTILE BANK LTD	20	30	600	1,312	66	219%
KARNATAKA	PVT	7001433	THE LAKSHMI VILAS BANK LTD	59	30	1,770	12	0	1%
KARNATAKA	PVT	7001455	THE CATHOLIC SYRIAN BANK LIMITED	16	30	480	92	6	19%
KARNATAKA	PVT	7001492	THE FEDERAL BANK LTD	100	30	3,000	416	4	14%
KARNATAKA	PVT	7001525	DHANLAXMI BANK LIMITED	12	30	360	212	18	59%
KARNATAKA	PVT	7001540	KARNATAKA BANK LIMITED	527	30	15,810	8,242	16	52%
KARNATAKA	PVT	7001573	DCB BANK LIMITED	19	30	570	136	7	24%
KARNATAKA	PVT	7001584	RBL BANK LIMITED	25	30	750	184	7	25%
KARNATAKA	PVT	7001691	THE KARUR VYSYA BANK LTD	53	30	1,590	275	5	17%
KARNATAKA	PVT	7001735	THE JAMMU AND KASHMIR BANK LTD	8	30	240	1	0	0%
KARNATAKA	PVT	7001746	THE SOUTH INDIAN BANK LTD MARKETING DEPARTMENT NPS CELL	53	30	1,590	412	8	26%
KARNATAKA	PVT	7002343	CITY UNION BANK LTD	41	30	1,230	1,626	40	132%
KARNATAKA	PVT	7002866	KOTAK MAHINDRA BANK	162	30	4,860	436	3	9%
KARNATAKA	PVT	7004564	BANDHAN BANK LIMITED	23	30	690	14	1	2%
KARNATAKA	PVT	7004804	IDFC BANK LIMITED	50	30	1,500	293	6	20%
KARNATAKA	RRB	7000722	KARNATAKA VIKAS GRAMEENA BANK	639	60	38,340	68,750	108	179%
KARNATAKA	RRB	7005106	KARNATAKA GRAMIN BANK	1,161	60	69,660	64,324	55	92%
KARNATAKA Total				9,832		552,480	410,220	42	74%

Name of the District (as per NLCCs Mapping given by Bank)	Bank Category	No of Branches as on 1st April, 2020	AAPB Target	Annual Target	APY accounts opened in the current (Q1, Q2, Q3 & Q4 of FY 2020-21) (From 1st April 2020 till 31st March, 2021)	AAPB Achieved (as on month end ...)	%age achievement of Annual Target
BAGALKOTE	Major Bank	149	60	8,940	6,760	45	76%
BAGALKOTE	PVT	29	30	870	370	13	43%
BAGALKOTE	RRB	76	60	4,560	5,329	70	117%
BALLARI	Major Bank	179	60	10,740	11,296	63	105%
BALLARI	PVT	27	30	810	616	23	76%
BALLARI	RRB	89	60	5,340	8,477	95	159%
BELAGAVI	Major Bank	369	60	22,140	15,916	43	72%
BELAGAVI	PVT	56	30	1,680	518	9	31%
BELAGAVI	RRB	171	60	10,260	26,848	137	262%
BENGALURU	Major Bank	697	60	41,820	24,271	35	58%
BENGALURU	PVT	79	30	2,370	692	9	29%
BENGALURU RURAL	Major Bank	205	60	12,300	6,753	33	55%
BENGALURU RURAL	PVT	45	30	1,350	543	12	40%
BENGALURU RURAL	RRB	21	60	1,260	1,165	55	92%
BENGALURU URBAN	Major Bank	1,086	60	65,160	31,665	29	49%
BENGALURU URBAN	PVT	321	30	9,630	2,758	9	29%
BENGALURU URBAN	RRB	54	60	3,240	3,521	65	109%
BIDAR	Major Bank	99	60	5,940	8,432	85	142%
BIDAR	PVT	9	30	270	392	44	147%
BIDAR	RRB	54	60	3,240	2,283	42	70%
CHAMARAJANAGARA	Major Bank	79	60	4,740	3,924	50	83%
CHAMARAJANAGARA	PVT	10	30	300	128	13	43%
CHAMARAJANAGARA	RRB	28	60	1,680	2,252	80	134%
CHIKKABALLAPURA	Major Bank	96	60	5,760	5,139	53	89%
CHIKKABALLAPURA	PVT	17	30	510	57	1	11%
CHIKKABALLAPURA	RRB	37	60	2,220	769	21	35%
CHIKKAMAGALURU	Major Bank	162	60	9,720	7,666	47	79%
CHIKKAMAGALURU	PVT	35	30	1,050	785	22	75%
CHIKKAMAGALURU	RRB	56	60	3,360	2,005	36	60%
CHITRADURGA	Major Bank	104	60	6,240	3,463	33	55%
CHITRADURGA	PVT	23	30	690	268	12	39%
CHITRADURGA	RRB	84	60	5,040	4,569	54	91%
DAKSHINA KANNADA	Major Bank	470	60	28,200	15,699	33	56%
DAKSHINA KANNADA	PVT	89	30	2,670	822	9	31%
DAKSHINA KANNADA	RRB	27	60	1,620	1,187	44	73%
DAVANAGERE	Major Bank	135	60	8,100	4,152	31	51%
DAVANAGERE	PVT	32	30	960	595	19	62%
DAVANAGERE	RRB	65	60	3,900	4,808	74	123%
DHARWAD	Major Bank	216	60	12,960	6,817	32	53%
DHARWAD	PVT	43	30	1,290	348	8	27%
DHARWAD	RRB	77	60	4,620	5,059	66	110%
GADAG	Major Bank	85	60	5,100	4,334	51	85%
GADAG	PVT	9	30	270	55	6	20%
GADAG	RRB	60	60	3,600	5,927	99	165%
HASSAN	Major Bank	208	60	12,480	9,919	48	79%
HASSAN	PVT	41	30	1,230	329	8	27%
HASSAN	RRB	62	60	3,720	6,135	99	165%
HAVERI	Major Bank	101	60	6,060	5,128	51	85%
HAVERI	PVT	20	30	600	150	8	25%
HAVERI	RRB	80	60	4,800	15,363	392	520%
KALABURAGI	Major Bank	151	60	9,060	9,460	63	104%
KALABURAGI	PVT	18	30	540	100	6	19%
KALABURAGI	RRB	67	60	4,020	2,920	44	73%
KODAGU	Major Bank	114	60	6,840	3,276	29	48%
KODAGU	PVT	14	30	420	245	18	58%
KODAGU	RRB	26	60	1,560	444	17	28%
KOLAR	Major Bank	122	60	7,320	4,392	36	60%
KOLAR	PVT	12	30	360	197	16	55%
KOLAR	RRB	45	60	2,700	1,448	32	54%
KOPPAL	Major Bank	93	60	5,580	5,185	56	93%
KOPPAL	PVT	16	30	480	175	11	36%
KOPPAL	RRB	51	60	3,060	2,187	43	71%
MANDYA	Major Bank	165	60	9,780	5,723	35	59%
MANDYA	PVT	14	30	420	107	8	25%
MANDYA	RRB	59	60	3,540	1,893	32	53%
MYSURU	Major Bank	339	60	20,340	12,964	38	64%
MYSURU	PVT	64	30	1,920	462	7	24%
MYSURU	RRB	106	60	6,480	8,376	78	129%
RAICHUR	Major Bank	137	60	8,220	8,128	59	99%
RAICHUR	PVT	24	30	720	207	9	29%
RAICHUR	RRB	67	60	4,020	2,681	40	67%
RAMANAGARA	Major Bank	125	60	7,500	4,868	39	65%
RAMANAGARA	PVT	20	30	600	405	20	68%
RAMANAGARA	RRB	16	60	960	468	29	49%
SHIVAMOGGA	Major Bank	209	60	12,540	5,478	26	44%
SHIVAMOGGA	PVT	40	30	1,200	964	24	80%
SHIVAMOGGA	RRB	43	60	2,580	1,519	35	59%
TUMAKURU	Major Bank	201	60	12,060	11,907	59	99%
TUMAKURU	PVT	36	30	1,080	736	20	68%
TUMAKURU	RRB	70	60	4,200	2,758	39	66%
UDUPI	Major Bank	293	60	17,580	5,269	18	30%
UDUPI	PVT	52	30	1,560	347	7	22%
UDUPI	RRB	23	60	1,380	1,227	53	89%
UTTARA KANNADA	Major Bank	200	60	12,000	4,355	22	36%
UTTARA KANNADA	PVT	23	30	690	103	4	15%
UTTARA KANNADA	RRB	46	60	2,760	2,272	49	82%
VIJAYAPURA	Major Bank	138	60	8,280	6,833	50	83%
VIJAYAPURA	PVT	19	30	570	74	4	13%
VIJAYAPURA	RRB	79	60	4,740	5,538	70	117%
YADGIR	Major Bank	59	60	3,540	3,991	68	113%
YADGIR	PVT	11	30	330	451	41	137%
YADGIR	RRB	59	60	3,540	3,651	62	103%
KARNATAKA TOTAL		9,852		552,480	410,220	42	74%

Annexure - 4D

Progress of RSETIs as on 17.06.2021 under AAP - 2020-21

SN	RSETIs	2020-21 (31-03-2021)					Total settled	Self Employed		Wage Employed
		Targets		Achievements				Bank linked	Own funds	
		No.of Program	Total trained	No.of Program	Total trained	%				
1	CANB Chikkaballapura	20	450	17	463	103	158	110	48	2
2	CANB Davanagere	22	550	22	591	107	162	36	126	1
3	CANB Haliyal	26	650	34	860	132	133	13	120	1
4	CANB Harohalli	20	450	18	475	106	145	32	113	-
5	CANB Hassan	20	450	17	456	101	136	96	40	-
6	CANB Kolar	20	480	18	484	101	207	29	178	6
7	CANB Ramanagar	15	350	18	414	118	40	-	40	-
8	CANB Shimoga	20	450	24	665	148	22	14	8	-
9	CANB Sonnahallipur	20	375	15	385	103	64	7	57	-
10	CANB Belgaum	18	400	21	500	125	104	29	75	1
11	CANB Bellary	18	500	20	542	108	360	152	208	8
12	CANB Manipal	20	525	21	527	100	64	23	41	-
13	CANB Kumta	20	450	19	452	100	15	-	15	2
	CANB Total	**259**	**6080**	**264**	**6814**	**112**	**1610**	**541**	**1069**	**4**
14	RUDSETI Bengaluru	18	400	21	420	105	135	39	96	-
15	RUDSETI Brahmavar	15	375	15	395	105	145	21	124	-
16	RUDSETI Chitradurga	20	500	27	658	132	146	58	88	2
17	RUDSETI Dharwad	20	500	22	523	105	120	35	85	-
18	RUDSETI Mysore	20	465	20	467	100	92	35	57	8
19	RUDSETI Ujire	18	350	16	382	109	97	69	28	-
20	RUDSETI Vijayapur	20	450	21	501	111	13	13	-	-
	RUDSETI Total	**131**	**3040**	**142**	**3346**	**110**	**748**	**270**	**478**	**8**
21	SBI Chamarajanagar	6	100	2	39	39	2	-	2	-
22	SBI Gadag	20	450	27	623	138	220	105	115	2
23	SBI Gulbarga	18	375	19	393	105	47	-	47	1
24	SBI Koppal	22	510	28	697	137	311	206	105	-
25	SBI Raichur	20	500	21	552	110	154	119	35	-

26	SBI Tumkur	15	375	20	468	125	97	88	9	4
27	SBI Yadgir	15	300	15	337	112	87	26	61	-
	SBI Total	**116**	**2610**	**132**	**3109**	**119**	**918**	**544**	**374**	**0**
28	UBIN Chikmagalur	20	375	19	376	100	284	150	134	-
29	UBIN Kodagu	18	380	17	404	106	284	148	136	-
	UBIN Total	**38**	**755**	**36**	**780**	**103**	**568**	**298**	**270**	**0**
30	BOB Haveri	18	375	18	394	105	50	16	34	3
31	BOB Mandya	20	500	21	636	127	116	44	72	3
	BOB (VB) Total	**38**	**875**	**39**	**1030**	**118**	**166**	**60**	**106**	**0**
32	KMB Bagalkot	18	510	20	550	108	172	25	147	6
	KMB Total	**18**	**510**	**20**	**550**	**108**	**172**	**25**	**147**	**6**
33	DCCB Bidar	16	550	28	704	128	204	175	29	5
	DCCB Total	**16**	**550**	**28**	**704**	**128**	**204**	**175**	**29**	**5**
	Grand Total	**616**	**14420**	**661**	**16333**	**113**	**4386**	**1913**	**2473**	**18**

Annexure - 4E

Training Expenditure Claims (Year wise) for all RSETIs in Karnataka - as at 31-05-2021

NRLM-BPL Claims (RSETI wise) - Position as on 31-05-2021					
SN	RSETI	BPL Nos	Total Claimed	Total Received	Total Pending
1	CANB Chikkaballapur	4201	16802851	11866761	6936090
2	CANB Davanagere	1571	8924075	3759476	5164599
3	CANB Haliyal	4972	32368429	18534955	13833474
4	CANB Harohalli	5026	22705895	13519503	9186392
5	CANB Hassan	2914	11129604	6707800	4421804
6	CANB Kolar	2801	9976628	5496600	4480028
7	CANB Ramanagara	2836	9442150	4405200	5036950
8	CANB Shimoga	2752	11342220	6948440	4393780
9	CANB Sonnahallipur	2480	7874566	4438501	3436065
10	CANB Belgaum	3126	16192865	7312000	8880865
11	CANB Bellary	2245	9731392	3302200	6429192
12	CANB Manipal	2313	11822681	1964200	9858481
13	CANB Kumta	2418	21458992	11947590	9511402
	CANB Total	**39655**	**191772348**	**100203226**	**91569122**
14	RUDSETI Bengaluru	1772	8830169	3216438	5613731
15	RUDSETI Brahmavar	3000	14777520	4422200	10355320
16	RUDSETI Chitradurga	2734	20816013	10929000	9887013
17	RUDSETI Dharwad	2288	17253549	8526022	8727527
18	RUDSETI Mysore	2135	23043619	10662518	12381101
19	RUDSETI Ujre	2087	12472249	9188600	3283649
20	RUDSETI Vijayapura	3065	18003281	11641480	6361801
	RUDSETI Total	**17081**	**115196400**	**58586258**	**56610142**

21	SBI Chamarajanagar	180	627560	450000	177560
22	SBI Gadag	1713	11110643	3013817	8096826
23	SBI Gulbarga	1485	8305849	1383640	6922209
24	SBI Koppal	2145	17819437	6256870	11562567
25	SBI Raichur	2600	16372330	8976216	7396114
26	SBI Tumkur	2413	15258507	3585200	11673307
27	SBI Yadgir	666	4714745	90000	4624745
	SBI Total	**11202**	**74209071**	**23755743**	**50453328**
28	UBIB Chikmagalur	1228	11218786	1814592	9404194
29	UBIB Kodagu	2308	13666504	448000	13218504
	UBIN Total	**3536**	**24885290**	**2262592**	**22622698**
30	BOB Haveri	2647	16186285	10850563	5335722
31	BOB Mandya	3088	13255105	8603612	4651493
	BOB (VB) Total	**5735**	**29441390**	**19454175**	**9987215**
32	KMB Bagalkot	1413	9462671	3354688	6107983
	KMB Total	**1413**	**9462671**	**3354688**	**6107983**
33	DCCB Bidar	1041	10805356	2421200	8384156
	DCCB Total	**1041**	**10805356**	**2421200**	**8384156**
	Grand Total	**79663**	**455772526**	**210037882**	**245734644**

Annexure -4F

Ministry of Communications, Department of Telecommunications
O/o Deputy Director General (R1), Karnataka LSA,
First Floor, Sanchar Complex, 47th cross, 9th Main, 5th Block, Jaya Nagar, Bangalore -41
Ph: 080-26643020 and E-mail ID: ddgr1.ktk-dgt-dot@gov.in

No. DDGR1/KTK LSA/1-7/SLBC/19-20/Vol-II/ 47 dated @ Bangalore the 15.07.2021

To,

Md. Ibrahim Gadekar
Karnataka State Incharge , CSC-SPV,
Email Id: Ibrahim.Gadekar@csc.gov.in

Sir/Madam,

Sub: - Telecom connectivity for SLBC branches/Banking correspondents - reg.

Ref: - 1. SLBC letter no 114/SLBC/2021/F-612 dated 09-4-21.

2. CSC SPV Email dated 12.07.2021

Vide reference 1 above, State Level Bankers Committee (SLBC), Karnataka has taken up with this office about the case of 544 GPs/Villages, where opening/operation of branches/ Business Correspondents (BC points) is hampered due to lack of Telecom Connectivity. Department of Financial services, Govt of India has also requested SLBC to utilise the Bharatnet as it could help the DBT mission and financial inclusion. Accordingly, the list of these GPs/Villages was sent to you for verification of the availability of FTTH/Wi-Fi connections to these GPs/villages. Vide reference 2 above, it was confirmed by CSC that in 295 no. of villages FTTH services are operational and in 59 no. of villages Wi-Fi services are available.

In this regard, it is hereby requested to provide the FTTH/Wi-Fi connections to the branches/ BCs so that the banking services can be enabled in the villages where CSC services are operational. The contact numbers of the SLBC personnel in these villages were already provided to you earlier. Further, it is requested to endeavour to restore the FTTH/Wi-Fi services in other villages where they are reported as down and provide the connections to SLBC branches/ BCs. It is requested to confirm the status of provisioning the services to SLBC branches/ BCs to SLBC with a copy to this office.

Deputy Director General (R1)
Karnataka LSA, DoT, Bangalore-41.
उप महा निदेशक (आर-1)
Dy. Director General (R-1)
कर्नाटक एल एस ए - दूरसंचार विभाग
Karnataka LSA, Dept. of Telecommunications
बेंगलूरु-560001/Bengaluru

Copy:-

i. Advisor, Karnataka LSA, Ist floor, CTO building, Rajbhawan road, Bangalore-560001.
ii. DGM SLBC : With a request to submit the applications/requests to CSC SPV for the FTTH/Wi-Fi connections to Branches/BCs. The list of villages, where CSC-SPV services are available, is enclosed for necessary coordination with CSC please.

Ministry of Communications, Department of Telecommunications
O/o Deputy Director General (R1), Karnataka LSA,
First Floor, Sanchar Complex, 47th cross, 9th Main, 5th Block, Jaya Nagar, Bangalore -41
Ph: 080-26643020 and E-mail ID: ddgr1.ktk-dgt-dot@gov.in

No. DDGR1/KTK LSA/1-7/SLBC/19-20/Vol-II/ 48 dated @ Bangalore the 15.07.2021

To,

Shri Shantaram Pai,
Chief General Manager BBNL,
Indiranagar, Bengaluru – 08
Email Id: cgmbbnlka@gmail.com

Sub: - Telecom connectivity for SLBC branches/Banking correspondents - reg.

Ref: - 1. SLBC letter no 114/SLBC/2021/F-612 dated 09-4-21.

2. CSC SPV Email dated 12.07.2021 with list of FTTH and Wifi connections in 544 GPs.

Vide reference 1 above, State Level Bankers Committee (SLBC), Karnataka has taken up with this office about the case of 544 GPs/Villages, where opening/operation of branches/ Business Correspondents (BC points) is hampered due to lack of Telecom Connectivity. Department of Financial services, Govt of India has also requested SLBC to utilise the Bharatnet as it could help the DBT mission and financial inclusion. Accordingly, the list of these GPs/Villages was sent to M/s. BBNL and CSC for verification of the availability of FTTH/Wi-Fi connections to these GPs/villages. Vide reference 2 above, it was confirmed by M/s. CSC that in 148 no. of villages Bharatnet is not operational (ONTs may be down) and hence the FTTH/Wi-Fi services may not be available. The village wise list of ONT down cases is enclosed.

In this regard, it is hereby requested to restore these ONTs so that the FTTH/Wi-Fi connections to the branches/ BCs can be provided by CSC/TSPs. It is requested to confirm the Bharatnet restoration in these GPs/Villages.

Deputy Director General (R1)
Karnataka LSA, DOT, Bangalore-41.

Dy. Director General (R1)
कर्नाटक एल एस ए - दूरसंचार विभाग
Karnataka LSA, Dept. of Telecommunications
बेंगलूरु / Bengaluru

Copy:-

i. Advisor, Karnataka LSA, Ist floor, CTO building, Rajbhawan road, Bengaluru-560001.
ii. CSC SPV: for necessary coordination with M/s. BBNL, please.

सत्यमेव जयते
Ministry of Communications, Department of Telecommunications
O/o Deputy Director General (R1), Karnataka LSA,
First Floor, Sanchar Complex, 47th cross, 9th Main, 5th Block, Jaya Nagar, Bangalore -41
Ph: 080-26643020 and E-mail ID: ddgr1.ktk-dgt-dot@gov.in

No. DDGR1/KTK LSA/1-7/SLBC/19-20/Vol-II/49 dated @ Bangalore the 15.07.2021

To,

Shri Devesh Kumar,
Chief General Manager BSNL,
Karnataka Service Region,
Email Id: cgm_ktk@bsnl.co.in

Sir,

Sub: - Telecom connectivity for SLBC branches/Banking correspondents - reg.

Ref: - 1. SLBC letter no 114/SLBC/2021/F-612 dated 09-4-21.

2. CSC SPV Email dated 12.07.2021 with list of FTTH and Wifi connections in 544 GPs.

Vide reference 1 above, State Level Bankers Committee (SLBC), Karnataka has taken up with this office about the case of 544 GPs/Villages, where opening/operation of branches/ Business Correspondents (BC points) is hampered due to lack of Telecom Connectivity. Department of Financial services, Govt of India has also requested SLBC to utilise the Bharatnet as it could help the DBT mission and financial inclusion. Accordingly, the list of these GPs/Villages was sent to M/s. BBNL and CSC for verification of the availability of FTTH/Wi-Fi connections to these GPs/villages. Vide reference 2 above, it was confirmed by M/s. CSC that in 94 no. of villages Bharatnet is not operational since there are BSNL OF cable faults and hence the FTTH/Wi-Fi services may not be available. The village wise list of OFC faults is enclosed.

In this regard, it is hereby requested to kindly restore these OF Cable faults so that the FTTH/Wi-Fi connections to the branches/ BCs can be provided by CSC/TSPs. It is requested to kindly confirm the restoration of these faults in these GPs/Villages to CSC with a copy to this office.

Deputy Director General (R1)
Karnataka LSA, DoT, Bangalore-41.
उप महानिदेशक (आर1)
Dy. Director General (R1)
कर्नाटक एल एस ए – दूरसंचार विभाग
Karnataka LSA, Dept. of Telecommunications
बेंगलूरु / Bengaluru

Copy:-

i. Advisor, Karnataka LSA, Ist floor, CTO building, Rajbhawan road, Bengaluru-560001.
ii. CSC SPV: for necessary coordination with M/s. BSNL, please.
iii. GM/PGM operations, BSNL

ANNEXURE-5A

BANKWISE DATA ON CROP LOAN/ KCC DATA AS AT MARCH 2021 (Amount in Crore)

Sl. No	Name of the Bank	Target (AMT)	Cards issued from 01.04.2020 to 31.3.2021		KCC/Crop Loan O/s as MARCH 2021	
		2020 - 21	Cards	Amount	No.	Amount
(A)	**Major Banks**					
1	Canara Bank	12112.56	197397	3127.39	481908	6577.51
2	State Bank of India	11974.28	92763	2362.92	232698	4304.12
3	Union Bank Of India	3762.66	62815	1351.80	158164	4095.65
4	Bank of Baroda	3208.69	40251	700.53	94692	2068.45
	Total (A)	**31058.19**	**393226**	**7542.64**	**967462**	**17045.73**
(B)	**OtherNationalised Banks**					
1	Bank of India	983.61	3207	39.96	23086	478.82
2	Bank of Maharastra	186.18	1698	16.36	8852	151.61
3	Central Bank of India	360.42	2406	46.88	3651	92.55
4	Indian Bank	559.16	24344	414.44	27053	433.00
5	Indian Overseas Bank	639.88	14875	166.61	23685	344.18
6	Punjab National Bank	369.07	3454	67.32	12667	224.60
7	Punjab and Synd Bank	16.39	0	0.00	53	0.52
8	UCO Bank	86.30	98	2.21	3258	41.77
	Total (B)	**3201.01**	**50082**	**753.78**	**102305**	**1767.05**
(C)	**Other Comm.Banks**					
1	IDBI Bank	474.08	2560	50.61	6560	202.85
2	Karnataka Bank Ltd	1679.13	2598	61.03	19275	523.14
3	Kotak Mahendra Bank	317.55	0	0.00	1459	19.76
4	Cathelic Syrian Bank Ltd.	87.36	1	0.01	1	0.01
5	City Union Bank Ltd	68.87	1871	14.15	1650	12.82
6	Dhanalaxmi Bank Ltd.	31.64	0	0.00	0	0.00
7	Federal Bank Ltd.	534.55	134868	2417.45	81965	1449.00
8	J and K Bank Ltd	5.00	0	0.00	0	0.00
9	Karur Vysya Bank Ltd.	98.42	12250	224.09	13159	251.02
10	Lakshmi Vilas Bank Ltd	93.98	0	0.00	0	0.00
11	Ratnakar Bank Ltd	217.24	1868	35.32	3612	180.23
12	South Indian Bank Ltd	71.35	28	2.52	62	21.17
13	Tamil Nadu Merchantile Bank Ltd.	14.70	3858	41.89	3010	34.32
14	IndusInd Bank	52.05	0	0.00	0	0.00
15	HDFC Bank Ltd	1132.73	21882	969.59	27936	1552.41
16	Axis Bank Ltd	730.50	2383	164.53	32268	677.54
17	ICICI Bank Ltd	1180.74	19913	684.30	24463	1570.99
18	YES BANK Ltd.	167.51	128	3.44	105	2.91
19	Bandhan Bank	9.87	0	0.00	0	0.00
20	DCB Bank Ltd	1601.95	318	13.28	1247	182.27
21	IDFC Bank	13.63	555	46.66	585	49.34
	Total(C)	**8582.85**	**205081**	**4728.87**	**217357**	**6729.78**
(D)	**R R B 's**					
1	Karnataka Grameena Bank	7692.74	214871	3035.84	276111	3959.10
2	Karnataka Vikas Grameena Bank	3739.43	260341	4443.23	329743	5818.08
	Total (D)	**11432.17**	**475212**	**7479.07**	**605854**	**9777.18**
Total (Comm.Banks) A+B+C		**42842.05**	**648389**	**13025.29**	**1287124**	**25542.56**
Grand Total (A+B+C+D)		**54274.22**	**1123601**	**20504.36**	**1892978**	**35319.74**
(E)	**Co-Op Sector**					
1	KSCARD Bk.Ltd	279.29	0	0.00	0	0.00
2	K.S.Coop Apex Bank ltd	11441.47	2548942	16366.70	2588381	16199.15
3	Indl.Co.Op.Bank ltd.	1.62	0	0.00	0	0.00
	Total (E)	**11722.38**	**2548942**	**16366.70**	**2588381**	**16199.15**
(F)	KSFC	8.86	0	0.00	0	0.00
	TOTAL (F)	**8.86**	**0**	**0.00**	**0**	**0.00**
(G)	**Small Finance Bank**					
1	Equitas Small Finance Bank	7.01	0	0.00	0	0.00
2	Ujjivan Small Finnance	5.20	55	1.46	56	1.03
3	Suryoday Small Finance Bank	0.00	0	0.00	0	0.00
4	ESAF Small Finance Bank	0.00	0	0.00	0	0.00
5	Jana Small Finance Bank	0.00	0	0.00	0	0.00
	TOTAL (G)	**12.21**	**55**	**1.46**	**56**	**1.03**
(H)	**Payments bank**					
1	India Post Payments Bank Limited	0.00	0	0.00	0	0.00
2	Airtel Payments Bank	0.80	0	0.00	0	0.00
	TOTAL (H)	**0.80**	**0**	**0.00**	**0**	**0.00**
	TOTAL (A+B+C+D+E+F+G+H)	**66018.47**	**3672598**	**36872.52**	**4481415**	**51519.92**

ANNEXURE- 5B

DISTRICT WISE DATA ON CROP LOAN/ KCC AS AT 31.3.2021 (Amount in Crore)

Sl	Name of the District	Annual Target (Amount)	Disbursement During the quarter ending MARCH 2021		Outstanding as at the quarter ending MARCH 2021	
			TOTAL			
			Cards issued	Amount Sanctioned	No.	Amount
1	BAGALKOTE	4774	306044	2877	334761	3967
2	BALLARI	2571	125805	1584	155089	2264
3	BELAGAVI	5877	544444	3949	590957	5182
4	BENGALURU (Rural)	1199	54135	601	73603	906
5	BENGALURU (Urban + Metro)	2088	58463	1317	81923	1076
6	BIDAR	1917	166977	1071	204180	1603
7	Chamarajnagar	1151	37406	428	55271	663
8	CHICKBALLAPUR	1002	34727	419	56810	699
9	CHICKKMAGALURU	2514	70145	1423	91087	1999
10	CHITRADURGA	1525	103695	843	113006	1103
11	DAKSHINA KANNADA	2099	126254	1608	116020	1521
12	DAVANAGERE	1720	137262	1083	168535	1517
13	DHARWAD	2706	88952	1366	116465	2051
14	GADAG	1589	78538	1236	112319	2068
15	HASSAN	1940	183802	1445	243178	2215
16	HAVERI	1322	106864	1421	155270	2412
17	KALBURGI	3801	87252	1158	181303	2323
18	KODAGU	1885	58258	1000	62295	1313
19	KOLAR	1096	28486	372	43905	644
20	KOPPAL	1207	66035	680	86838	1019
21	MANDYA	2497	157484	1006	190540	1269
22	MYSURU	1731	106509	1228	151675	1657
23	RAICHUR	2790	123506	1256	138335	2104
24	RAMANAGAR	1370	82067	705	89228	831
25	SHIVAMOGGA	2339	129329	1376	140755	1615
26	TUMAKURU	3465	146114	1113	189022	1615
27	UDUPI	983	44545	566	43364	560
28	Uttarakannada	1546	88514	756	95023	740
29	VIJAYAPURA	4017	284541	2523	313174	3552
30	YADGIR	1299	46445	463	87484	1030
	TOTAL	**66018**	**3672598**	**36873**	**4481415**	**51520**

Annexure - 5C

2016-17 to 2020-21 Year wise/Season wise Claims settlement details (Rs. in lakhs) under PMFBY from 2016-17 to 2020-21 as on 30.03.2021

	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	682008	100244.64	681975	100063.48	33	181.15	Pending claims settlement is in progress through Escrow Account
	148679	1031018	1179697	1701619	6617.84	28148.59	28148.59	62915.02	1187996	85084.32	1164007	83584.77	23989	1499.55	
2017 Kharif	572141	761012	1333153	1873067	20303.06	75294.68	75294.68	170892.42	554306	60872.33	545060	59815.92	9247	1056.33	
2017-18 Rabi & Summer	11089	11832	22921	36063	231.16	960.80	960.80	2152.76	8983	1050.78	7712	1060.60	101	21.92	
2018 Kharif	532782	690206	1222988	1452383	15258.48	49354.79	49354.79	113968.06	825634	159298.76	819034	158318.47	6600	980.29	claims settlement is in progress
2018-19 Rabi & Summer	65779	496183	561962	737568	3626.60	17504.80	17504.80	38636.19	453457	100216.38	453091	100120.02	366	96.38	
2019 Kharif	597732	822711	1420443	1215211	13325.79	59127.73	59127.73	131581.25	549883	63587.45	519521	60762.70	30362	2824.75	
2019-20 Rabi & Summer	74448	607038	681486	828792	4030.11	22462.71	22462.71	48955.52	124409	12912.14	113709	12069.6	10700	842.54	
2020 Kharif	442111	902671	1344782	1261303	13196.0386	62211.77	58487.72	133895.5305	79463	5696.74	61294	4733.93	18169	962.81	Midseason adversity, Localised calamities and post harvest claims
2020-21 Rabi &Summer	9066	134596	143662	221013.43	1135.24	8108.2552	7985.67	17229.16	568	20.87	16	1.87	552	19.00	Localised calamities and post harvest claims

Annexure - 5D

Yearwise R-WBCIS Status from 2016-17 kharif to 2021 Kharif details as on 22-06-2021

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	% claim settled	Remarks
1	2	3	4	5	6	7	8	9	10	11	12	13	14
Kharif 2016	171198	154896	16302	4255.75	90427.58	26451.05	170567	26447.85	170557	3.20	10	99.99	
Rabi 2016	7598	2718	4880	410.60	7127.10	1834.25	7598	1834.25	7598	0.00	0	100.00	
Kharif 2017	150787	127612	23175	3768.88	67614.05	20860.07	150787	20689.95	149153	170.12	1634	99.18	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	3072	2893.17	3072	0.00	0	100.00	
Kharif 2018	172612	99533	73079	3955.66	72174.26	29504.48	150337	29237.97	149122	266.51	1215	99.10	Claim Settlement is under Progress for clear cases.
Rabi 2018	6617	1231	5386	458.97	7003.52	5069.27	6617	5063.12	6598	6.15	19	99.88	Returned due incorrect bank Acc.no/ IFSC code/ name mismatch etc., AEPS is under Progress.
Kharif 2019	238574	188418	50156	6135.12	114802.42	39350.9	206026	38408.75	200863	942.15	5163	97.61	Claim Settlement is under Progress for clear cases.
Rabi 2019	21006	5356	15650	1840.26	19852.12	19910.57	17431	18510.10	16635	1400.47	796	92.97	Claim Settlement is under Progress for clear cases.
Kharif 2020	282748	230444	52304	7158.51	136867.52	Termsheet entry is under progress							
Rabi 2020	8112	447	7665	320.52	7967.68	Termsheet entry is under progress							
Kharif 2021	61821	47510	14311	1908.47	37222.00	Enrollment is under progress							
Total	1124145	860410	263735	30498.73	564556.74	145873.76	712435	143085.17	703598	2788.60	8837	98.09	

Annexure - 5E

F.No. 19/11/2021-RRB
Ministry of Finance
Department of Financial Services

Jeevan Deep Building, Parliament Street
New Delhi, 19 July, 2021

To:

1. MDs and CEOs of all PSBs.
2. Chairman, NABARD.

Subject: Implementation of Farmers Registration and Unified Beneficiary InformaTion System (FRUITS) in the state of Karnataka- regarding.

Sir,

The Internal Working Group set up in RBI has, *inter alia*, made the following recommendations relating to 'Digitalization of Land Records' in the states:

(i) GoI should push state governments to complete the digitisation process and updation of land records in a time bound manner.

(ii) State governments should give access to banks to digitized land records in order to verify land title and create charge online. In such states, banks may use the Records of Rights available on the portal of the concerned state governments.

2. In this connection, Department of Land Resources (DoLR), Government of India, have requested the States to link land record database with banks and financial institutions so that any loan or charges created against any parcel of land is reflected in the land records on real time basis or at the shortest span of time.

3. Recognising the importance of a Farmers' data base and evolution of an integrated agriculture ecosystem in the State, the Government of Karnataka has developed a web-based application called FRUITS IT system for registering the crops loans and creating a charge while undertaking agriculture lending by banks. The FRUITS portal was launched by the State Govt. of Karnataka in December 2020 and is being implemented on pilot basis in the Bengaluru circle of Canara Bank.

4. In view of the above, to facilitate ease of carrying out agriculture lending by banks, the FRUITS portal may be utilised for rolling out across bank branches in Karnataka, after the successful implementation of this portal in the ongoing pilot project with Canara bank branches.

Yours Faithfully

A.K.Das
(A.K.Das)
Deputy Secretary
Tel : (011) 23748736

Copy to:

1. Additional Chief Secretary, Government of Karnataka
2. Secretary, Department of Land Resources (DoLR)
3. SLBC, Karnataka
4. CEO, NPCI

ANNEXURE : 6.A

Bank wise Amount released by the GoK under CLWS-2018 to Commercial banks & RRBs as on 05.07.2021

(Amt in Crores)

S N	Name of the Bank	Total amount since inception	
		No of a/cs	AMT
1	KGB (e-Pragathi Krishna Gramin Bank)	284583	1818.19
2	Karnataka VikasGrameena Bank	139501	966.10
3	Canarabank	106378	949.84
4	State Bank of India	166928	1310.42
5	KGB (e-KaveriGrameena Bank)	79870	677.25
6	Canarabank e-Syndicate Bank	65025	517.60
7	BoB (e-Vijaya Bank)	46211	402.84
8	UBI (e-Corporation Bank)	39587	425.53
9	Union Bank of India	11520	88.32
10	Karnataka Bank ltd	9976	65.50
11	ICICI bank ltd.	8898	41.05
12	Bank of India	6305	52.42
13	Indian Overseas Bank	7743	46.89
14	CBI	5210	41.04
15	Punjab National Bank	4756	34.30
16	HDFC Bank	5077	33.74
17	Axis Bank Ltd	4414	21.40
18	Indian Bank	3117	26.69
19	Bank of Maharashtra	3088	27.27
20	IDBI Bank	2329	20.05
21	UBI (e-Andhra Bank)	2023	11.95
22	PNB (e-Oriental Bank of Commerce)	844	8.53
23	RBL Bank	683	3.43
24	DCB Bank ltd.	219	0.81
25	KBS Bank	320	1.26
26	Indian Bank (e-Allahabad bank)	64	0.53
27	Kotak Mahindra bank	580	2.94
28	UCO bank	1821	15.87
29	BoB (e-Dena bank)	742	6.25
30	Tamilnad Mercantile Bank	11	0.04
31	PNB (e-United Bank of India)	3	0.03
32	Bank of Baroda	1285	5.82
33	Federal Bank	307	2.12
34	KarurVysya Bank	41	0.71
35	South Indian Bank	14	0.04
	Total	**1009473**	**7626.80**

Annexure -53

Bank wise Amount released by the GoK under CLWS-2018 to commercial banks & RRBs as on 05.07.2021

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

Bank wise Amount released by the GoK under CLWS-2018 to commercial banks & RRBs as on 05.07.2021

Amount in Lakh:

S N	Name of the Bank	Phase 8		Phase 9		Batch 1 total		Batch 2		Batch 3		Batch 4-Phase1	
		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 05.07.2021

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)	
		AC NO	AMT	AC NO	AMT	AC NO	AMT	AC NO	AMT	AC NO	AMT	AC NO	AMT	AC NO	AMT
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
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
3	CANARABANK	1730	1549.84	24845.00	4671.09	2834	3233.10			973	1067.48	3692	1304.36	3692	384.68
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
5	KAVERI GRAMEENA BANK	931	669.90	19190.00	3863.25	1459	1473.35			1713	1589.23				
6	SYNDICATE BANK	3176	1701.28	16142.00	2682.36	1710	1750.95			662	601.24	2358	711.02	2358	465.85
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
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
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
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
11	ICICI Bank Ltd.		0.00		0.00	492	496.19			14	4.55				
12	BANK OF INDIA	388	258.55	1570.00	246.75	170	173.95			50	53.01	117	36.72	117	21.56
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
14	CBI	399	327.35	1423.00	223.96	231	249.33	15	7.33	68	68.55	65	29.48	65	16.53
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
16	HDFC Bank	93	105.17		0.00	111	36.75	66	73.12	208	61.35	39	33.42	39	20.05
17	AXIS BANK LTD		0.00		0.00	222	258.27			8	8.55				
18	INDIAN BANK	157	121.24	592.00	116.86	35	36.70			15	19.35				
19	Bank of Maharashtra	439	306.66	731.00	151.56	223	283.34			113	133.35	75	48.99	75	4.51
20	IDBI BANK	184	237.02	693.00	158.99	106	107.02	17	7.04	11	6.98	10	3.48		
21	ANDHRA BANK	177	133.70	451.00	74.44	42	58.23			9	5.75				
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
23	RBL Bank	32	18.22	251.00	37.38	17	12.95			13	4.58				
24	DCB BANK LTD.		0.00	18.00	3.28	2	0.50			3	6.00				
25	KBS BANK	12	4.99	37.00	3.75	28	12.42			90	33.88	34	10.31	34	5.58
26	ALLAHABAD BANK		0.00	16.00	4.52		0.00								
27	Kotak Mahindra Bank	387	172.95	492.00	8.00	21	13.72	2	0.23	12	7.18	2	0.57		
28	UCO BANK		0.00	1.00	0.00	1191	1254.27			23	20.44	143	141.96		
29	DENA BANK	2	1.54	2.00	0.00	549	437.93			107	146.06	2	2.25		
30	Tamilnad Mercantile Bank		0.00	3.00	0.15		0.00								
31	United Bank of India		0.00		0.00		0.00								
32	BANK OF BARODA	2	0.03		0.00	934	467.94			240	65.60	33	15.42		
33	Federal Bank				0.00	266	195.35			18	9.03	41	19.87	41	0.12
34	Karur Vysya Bank				0.00	40	69.42								
35	South Indian Bank				0.00	3	0.50			1	0.75				
	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

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Bank wise Amount released by the GoK under CLWS-2018 to commercial banks & RRBs as on 05.07.2021

		Batch10 (Already paid & bounced)		Batch11		Batch12		Batch13		Total	
S N	Name of the Bank	AC NO	AMT	AC NO	AMT	AC NO	AMT	AC NO	AMT	No of A/cs	Amount
1	PRAGATHI KRISHNA GRAMIN BANK	308	90.81	6679.00	5215.23	2545	2012.60	2577	2083.84	284583	181819.06
2	KARNATAKA VIKAS GRAMEENA BANK	39	23.33	2497.00	2029.02	2529	1981.74	1195	978.54	139501	96610.20
3	CANARABANK	1524	534.05	2819.00	2532.00	508	486.37	507	446.96	106378	94984.03
4	STATE BANK OF INDIA	1683	887.37	3401.00	3122.77	3008	2751.36	789	681.10	166928	131041.78
5	KAVERI GRAMEENA BANK	5299	2553.67	2601.00	2272.45	851	620.08	1016	910.71	79870	67725.49
6	SYNDICATE BANK	1994	756.90	1751.00	1492.88	460	473.43	600	465.49	65025	51760.27
7	VIJAYA BANK	724	232.42	1237.00	1237.66	394	350.37	225	251.27	46211	40284.21
8	CORPORATION BANK	1160	1099.31	1901.00	2223.18	240	218.92	466	537.85	39587	42553.17
9	UNION BANK OF INDIA	123	86.60	453.00	393.44	77	52.77	100	65.64	11520	8831.62
10	Karnataka Bank Ltd	64	17.95	219.00	162.56	72	33.63	642	214.55	9976	6549.78
11	ICICI Bank Ltd.			2009.00	497.72	7	3.25	1	0.25	8898	4105.05
12	BANK OF INDIA	35	13.27	178.00	178.25	8	11.03	11	11.42	6305	5242.37
13	Indian Overseas Bank	131	36.27	211.00	127.25	14	4.54	55	35.43	7743	4689.30
14	CBI	101	68.65	251.00	148.45	8	2.67	35	32.45	5210	4104.17
15	PUNJAB NATIONAL BANK			37.00	27.98	4	2.76	17	13.98	4756	3430.17
16	HDFC Bank	20	11.13	102.00	26.74	51	11.83	16	7.50	5077	3374.46
17	AXIS BANK LTD			378.00	101.55	30	8.75	49	18.43	4414	2139.53
18	INDIAN BANK	222	114.31	118.00	134.75	50	38.87	2	1.44	3117	2668.59
19	Bank of Maharashtra	16	6.30	83.00	97.93	6	5.42	20	24.60	3088	2726.82
20	IDBI BANK			81	74.20	38	21.85	11	7.91	2329	2004.58
21	ANDHRA BANK	20	10.58	44	17.59			4	1.09	2023	1195.44
22	Oriental Bank of Commerce			10	13.27	1	1.50	4	3.83	844	853.14
23	RBL Bank			16	5.89	1	1.50	3	2.37	683	342.74
24	DCB BANK LTD.			11	8.00					219	80.62
25	KBS BANK	1	0.06	39	15.85	3	0.30	8	3.32	320	126.11
26	ALLAHABAD BANK			10	12.11					64	52.98
27	Kotak Mahindra Bank			2	0.64	19	10.49	1	0.27	580	294.38
28	UCO BANK			62	38.42	191	86.57	337	186.66	1821	1587.41
29	DENA BANK	25	10.51	66	29.22	5	6.47	2	2.25	742	625.45
30	Tamilnad Mercantile Bank				0.00					11	4.44
31	United Bank of India				0.00					3	3.11
32	BANK OF BARODA	4	4.13	85	37.07	8	7.96	7	3.05	1285	582.05
33	Federal Bank	1	1.50	14	3.47	3	2.25	6	1.50	307	211.71
34	Karur Vysya Bank			1	2.00					41	71.42
35	South Indian Bank			10	2.64					14	3.89
	Total	13494	6559.13	27376.00	22282.18	11131.00	9209.30	8706	6993.71	1009473	762679.58

ANNEXURE 6 C

CLWS amount to the accounts which were bounced back for various reasons

S N	Name of the Bank	No of Acs	Amount (Rs)
1	Indian Bank (e-Allahabad bank)	1	33998.5
2	UBI (e-Andhra Bank)	7	463957.66
3	AXIS BANK LTD	53	2257143.11
4	BANK OF BARODA	27	1936043.02
5	BANK OF INDIA	21	1375708.46
6	Bank of Maharashtra	25	3127992.81
7	CANARABANK	1733	79101072.37
8	CBI	16	981840.31
9	UBI (e-Corporation Bank)	621	65219015.11
10	BoB (e-Dena bank)	29	2677261.73
11	Federal Bank	5	107707
12	HDFC Bank	41	2089082.28
13	IDBI BANK	90	5521935.09
14	INDIAN BANK	364	19763808.04
15	Indian Overseas Bank	36	1700134.41
16	Karnataka Bank Ltd	136	7393755.44
17	KARNATAKA VIKAS GRAMEENA BANK	1	34826.2
18	KARUR VYSYA BANK	35	6739318.02
19	KGB (e-KaveriGrameena Bank)	2416	172108107.2
20	PNB (e-Oriental Bank of Commerce)	6	223186.03
21	KGB (e-Pragathi Krishna Gramin Bank)	5312	312546682.5
22	RBL Bank	4	42056.53
23	STATE BANK OF INDIA	1296	51263215.36
24	Canarabank (e-Syndicate Bank)	901	40535116.56
25	UCO BANK	30	2724557.9
26	UNION BANK OF INDIA	212	14892741.8
27	BoB (e-Vijaya Bank)	548	31559125.01
Grand Total		**13966**	**826419388.4**

Annexure - 6D

DRAFT - Internal Audit by Banks on Crop Loan Waiver Scheme Government of Karnataka 2018

BOOKLET

I. Background:

The **Government of Karnataka** announced Crop Loan Waiver Scheme2018 in order to help distressed farmers and started implementation by releasing waiver & incentive amount to farmers account. The Government of Karnataka vide reference number FD 08 CAM 2018 dated 07.06.2019 instructed banks to conduct internal audit on crop loan waiver scheme and submit reports/certificates so as to verify the proper implementation of CLWS scheme 2018 guidelines.

II. Current Reference:

Hence we are proposing the following on audit on CLWS 2018.

2.1. Audit Objective:

The main objectives of the audit are to ascertain whether:

- The programme achieved its objectives of extending the benefits of the scheme to all eligible beneficiaries as per the scheme guidelines.
- Ineligible persons/loans were not included under the scheme.
- The controls i.e. internal and inspection were effective enough for ensuring proper implementation of guidelines.
- Branches / Banks waived their portion of liability & / unapplied interest in case of all eligible NPA Loans as per GO on NPA Loans. CLWS OTS settlement to CLWS eligible NPA account (Annexure 8B, 8A).

2.2. Audit Criteria:

CLWS 2018 GO guidelines and subsequent clarifications issued are as under:

S No	Particulars	Annexure
1	**Government of Karnataka GO: FD 08 CAM 2018** (P) Bengaluru, dated 06.09.2018 (1.Scope of the Scheme, 2.Lending Institutions, 3.Definition of Family, 4.Excluded categories, 5.Implementation Process). Guidelines in Kannada and English are enclosed.	A
2	Standard Operating Procedure – for collection of data from Banks for implementing the Crop Loan waiver Scheme 2018-Modified Draft.	B
3	Modification in respect of regular accounts for release of incentive amount Go letter FD 08 CAM 2018 (p) BMC/CLWS/18/2018-19 dated 25.02.2019 and SLBC Karnataka mail dated 13.03.19 on the same.	C
4	Clarification on Crop Loans Sanctioned After 01.01.2017 for the First Time by CLWS Special Cell and SLBC.	D

5	Clarification on Restructured Loans "Date of Sanction" & "Date of Restructuring" on CLWS Government of Karnataka 2018.	E
6	Step by Step Standard Operating Procedure to ensure coordination for conduct of sample Pre-Audit of green list of Crop loans in Commercial Bank Crop Loan Waiver Scheme.	F
7	Implementation of CLWS 2018 – Observations made during the pre-audit letter NO BMC 24 CLWS 2018-19 dated 08.04.2019.	G
8	Proceedings of Government of Karnataka on CLWS Fund release dated 04.01.2019.	H
9	SS & LR letter Ref No SSLR/CLWS/159/2018-19 dated 21.01.19 on **final check of Green list accounts.**	I
10	Protocol to be observed on**converting Regular loans to Overdue or restructured or NPA by commercial banks** Ref No SSLR/CLWS/159/2018-19 dated 28.05.2019.	J
11	Government of Karnataka letter on important issues raised by certain banks on CLWS 2018 (FD 08 CAM 2018 dated 17.05.2019) and SS & LR letter BMC/CLWS/18/2018-19 dated 13.06.2019 **clarification on negative loan account balance as on 31.12.2017.**	K
12	GO letter with ref No FD 08 CAM 2018 dated 07.06.2019 with regard to : **A. Offer of the banks on sacrifice in case of NPA accounts and** **B. Internal audit by the banks.**	L
13	Proceedings of the Government of Karnataka GO No: FD 08 CAM 2018 (p), Bengaluru dated 14.06.2019 with regard to **waiver of NPA accounts under CLWS 2018.**	M
14	Government of Karnataka letter Ref No.FD 8 CAM 2018 dated 14.01.2019 – **Clarification on Tabacco input loans** eligibility under CLWS 2018.	N
15	Government of Karnataka letter Ref No.FD 8 CAM 2018 dated 14.01.2019 – **Clarification on Fuel Loans for tobacco barn repairs.**	O
16	Government of Karnataka letter Ref No.FD 8 CAM 2018 dated 14.01.2019 – **Clarification on Crop loans assigned to ARCIL by Bank of India.**	P
17	Government of Karnataka letter Ref No.FD 8 CAM 2018 dated 20.02.2019 –Request of SBI to include KCC account parked in **Advance Under Collection Account(AUCA)** under Crop Loan Waiver Scheme.	Q
18	Government of Karnataka letter Ref No.FD 08 CAM 2018 dated 19.07.2019–Crop Loan Waiver Scheme-2018 :**Request of SLBC regarding credit of waiver amount in case of closed / restructured accounts.**	R
19	Government of Karnataka letter Ref No.FD 8 CAM 2018 (P-13) dated 01.10.2019 – Proceedings of the Government of Karnataka.	S
20	Bhoomi Monitoring Cell, Ref letter No BMC/CLWS/221/2019-20 dated 04.01.2020 – Accept New	T

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	Ration Card which are issue after 05.07.2019.	

2.3 Excluded categories:

The following will **not be eligible** under the subject scheme:

i. Crop loans granted to legal entities other than individual farmers.

ii. Loans to farmers by companies or with corporate guarantee, even though disbursed by lending institutions and also Loans to institutions like Trusts, Partnerships and through institutions like Micro Finance Institutions (MFIs) /Urban Cooperative Banks (UCBs).

iii. Advances against pledge or hypothecation of agricultural produce other than standing crop or Jewel/gold loans permitted to farmers; or Loans granted for allied activities and fisheries.

iv. Crop loans extended to employees of the Government, Semi-Government or grant-in-aid institutions and Public Sector Undertakings.

v. Crop loans given to Pensioners drawing pension from Consolidated Fund of the State/Centre getting more than Rs.15,000 pension per month, excluding ex-servicemen or Crop loans given to Income Tax (IT) payers with assessable income in any one of the last 3 assessment years.

vi. Tie up loans/ loans given to Companies/Partnership firms for Contract Farming/Loans availed by Self Help Groups (SHGs) and Joint Liability Groups (JLGs)/Loans granted to sugar factories for onward lending to farmers.

vii. The beneficiaries of co-operative crop loan waiver shall be excluded under the scheme.

2.4 Pre-Audit (Scope and coverage):

The CLWS Special Cell, Government of Karnataka has informed that the pre-audit was conducted at random by selecting few accounts and they have observed few discrepancies during Pre-Audit.

2.5 The discrepancies found are detailed as below:

Out of 1532 accounts subjected for audit, in 27 accounts having **sanction date prior to 01.04.2009**, in 8 accounts the **purpose is other than crop loans**, in 10 accounts as on 31.12.2017 **balance outstanding is less than zero**, in 180 accounts the **information provided through CBS is not tallying with the records available** in the branches.

2.6 : URL/links to get some of the important reports from CLWS site (http://clws.karnataka.gov.in/):

- http://clws.karnataka.gov.in/clws/bank/fsd_report/BANK_IFR.aspx/
- http://clws.karnataka.gov.in/loanwaiverreport (Individual farmer wise or also overall district/bank/taluk/village wise crop loan waiver reports in links).
- http://clws.karnataka.gov.in/clws/pacs/citizenreport/

and for other reports available in CLWS website http://clws.karnataka.gov.in/

2.7 : Checking of amount credited to Beneficiates accounts:

Auditors has to check randomly for crediting of waiver/incentive amount to beneficiaries accounts or not and report the same.

III. Action by branches of member Banks of SLBC:

3.1Audit Methodology:

a) Audit is to be conducted through examination of records/files present in the branches and auditors have to verify at least 25% of the accounts to ascertain whether CLWS 2018 implemented as per GO guidelines and subsequent GO clarifications.

b) In case the variance / error percentage in any Branch is more than 5%, 100 % verification has to be done by the internal auditor/Concurrent Auditor/ Statutory Auditor Audit to confirm having verified 100 % of the cases. State Co-ordinator to verify the same and confirm in the matter in annexure 7A (to be included).

c) Auditor shall submit details of accounts where wrong or excess claim was observed and Branches should refund amount involved and refund the same to CLWS as per system in vogue for refund of wrong claims and confirm the same in annexure 7B (to be included). State Co-ordinator to verify the same and confirm in the matter in annexure 7A (to be included).

3.2Eligible farmers not extended benefit as per scheme guidelines:

- Wrong classification of category.
- Wrong data eg: Date, loan Balance, etc.
- Accounts eligible for waiver but instead received incentive.
- Accounts eligible for incentive but instead received waiver.
- Aadhaar/Ration Card/Land Survey Number authentication/verification un-success, even though accounts are eligible.
- Farmer eligible as per GO, but farmer details not available, farmers not visited branch and Not done FSD (Farmer Self Declaration).
- * Other reasons, TLC pending's etc., (* Then Quote specific reasons/remarks in separate sheet).

3.3Ineligible farmers got the benefits of scheme i.e. CLWS

- Loans sanctioned prior to 01.04.2009.
- Excluded category as per GO, Eg. Like Purpose is other than crop loans, etc.
- Accounts ineligible for waiver/incentive as per GO guidelines.
- Wrong classification of category.
- Wrong Data.
- * Other reasons (* Then Quote specific reason/remarks in separate sheet).

3.4Annexures for reporting by branches of member banks:

S N	Annexure	Details of annexure by branches
1	Annexure-1B	Crop Loan Waiver Scheme, 2018 account wise important details.
2	Annexure-2B	Summary report on Crop Loan Waiver Scheme, 2018.
3	Annexure-3B	Eligible accounts as per GO guidelines but not received waiver/incentive amount under CLWS 2018.
4	Annexure-4B	Ineligible accounts as per GO guidelines but received waiver/incentive amount under CLWS 2018.
5	Annexure-5B	Details of waiver amount re-credited to government as it is ineligible as per GO under CLWS 2018-Account wise.
6	Annexure-6B	Details of Incentive amount re-credited to government as it is ineligible as per GO under CLWS 2018-Account wise.
7	Annexure-7B	Details of accounts where wrong or excess claim was observed by Auditors (and Branches should refund amount involved and refund the same to CLWS as per system in vogue for refund of wrong claims and confirm the same in annexure 7B (to be included)) .
8	Annexure-8B	CLWS OTS settlement to CLWS eligible NPA account

B-Bank Branch

All the annexures shall contain signature of the

1. Officer & Branch manager and
2. The internal auditor/Concurrent Auditor/ Statutory Auditor.

IV. Action by State Coordinators of member banks:

4.1 The respective State Coordinators shall ensure **compliance** regarding internal audit reports and submit all consolidated annexures along with the following:

- A list of eligible farmers which are not received waiver/incentive amount, so that **CLWS special cell may work out modalities in CLWS portal to get the waiver/incentive amount to such beneficiaries after their verification.**
- A list of in eligible farmers - return of waiver/incentive amount to Government of Karnataka, which was received to ineligible accounts as per GO guidelines.

4.2 Reporting by State Coordinators of Bank: (Consolidated Reporting)

S N	Annexure	Details of annexure by administrative offices
1	Annexure-1A	Summary Report on Crop Loan Waiver Scheme, 2018 - Consolidated Branch wise Data for State.
2	Annexure-2A	Summary Report on Crop Loan Waiver Scheme, 2018 - Consolidated Data for State.
3	Annexure-3A	Eligible accounts as per GO guidelines but not received waiver/incentive amount under CLWS 2018 - Consolidated Data for State.
4	Annexure-4A	Ineligible accounts as per GO guidelines but received waiver/incentive amount under CLWS 2018 - Consolidated Data for State.

5	Annexure-5A	Details of waiver amount re-credited to government as it is ineligible as per GO Under CLWS 2018-Account wise - Consolidated Data for State.
6	Annexure-6A	Details of Incentive amount re-credited to government as it is ineligible as per GO Under CLWS 2018-Account wise - Consolidated Data for State.
7	Annexure-7A	Details of accounts where wrong or excess claim was observed by Auditors (and Branches should refund amount involved and refund the same to CLWS as per system in vogue for refund of wrong claims and confirm the same in based on annexure 7B (to be included)).
8	Annexure-8A	CLWS OTS settlement to CLWS eligible NPA account (Consolidated Data for State).

A-Administration Office

All the Consolidated annexures shall contain signature of the Officer of State Coordinator & State Controlling Head of respective bank.

The state Coordinators of the banks should **submit consolidated Annexure/reports to CLWS Special Cell under copy to Finance department-Government of Karnataka and SLBC,** along with the following:

- A list of eligible farmers which are not received waiver/incentive amount, so that **CLWS special cell may work out modalities in CLWS portal to get the waiver/incentive amount to such beneficiaries after their verification.**
- A list of in eligible farmers - return of waiver/incentive amount to Government of Karnataka, which was received to ineligible accounts as per GO guidelines.

V. Time schedule to complete the task:

S N	Particulars	Schedule	Actual Date
1	For branches	30 days time to branches to prepare the annexures (1B to 8B).	
2	For Internal Auditors/ Concurrent Auditor /Statutory auditor Certification	30 days time.	
3	For State Coordinators of the Banks (Consolidation of Annexures & Reporting)	10 days time for consolidation and submission (Annexures 1A to 8A).	
4	For Refund (to CLWS) of wrong / excess claims observed by Auditors and refunds made by Branch/Bank	7 days time for consolidation and submission (Annexures 7B & 7A).	

Branches / State Controlling office are advised to strictly adhere to the time schedule while submitting the statements / annexures.

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ANNEXURE -1B

Crop Loan Waiver Scheme, 2018 account wise important details

Name of the Bank:
Name of the Branch :

Name of the District:
Name of the Taluka:

IFSC Code :

(Amt. In Rs.)

S No	Farmer/Borrower Name	Customer ID	Crop Loan/KCC Loan Account number	Original Crop Loan sanction limit	Category of Loans (NPA,RSL, ODL & RGL)	Date of sanction as per document s	Amount Outstanding as on 31.12.2017	Is eligible for waiver/Incentive as per GO (Yes/No)	Out of Column I, If Yes, than waiver/Incentive received (amt)	Out of Column I, If Yes, than waiver/incentive not received (amt)	Out of (K) waiver amount credited to his/her family members a/c OR to his/her other commercial banks a/c OR to his family member commercial bank crop loan a/c (Yes/No)	Out of (k) if they receive amout in k1 than they canbe treate has ingligible farmer-raf GO and report remaining bennefiiciries who yet to receive (Amt) = K2	for K2, Reasons for eligibality (It is available in booklet Serial no 3.2)	Out of (I), If No, Amount of waiver/incentive received to ineligible accounts as per GO	Out of (L) Amount of Waiver/Incentive recredited to GoK, as it is ineligible as per GO .	Date of Debit for recredit to GoK, as it is ineligible as per GO .	For column (L) If ineligible quote reasons (It is available in booklet Serial no 3.3)
A	B	C	D	E	F	G	H	I	J	K	K1	If K1 "No" than K2=K, If K1 "Yes" than K2=NIL	K3	L = I (No Items) + K1 (Yes item)	M	N	O

ANNEXURE - 2B

Summary Report on Crop Loan Waiver Scheme, 2018

Name of the Bank:
Name of the Branch :

Name of the District:
Name of the Taluka:

IFSC Code :

(Amt. in Rs.)

S N	Perticulars		Column Anx 1B	a/c & Amt	NPA Crop Loans	Restructured Crop Loans	Overdue Crop Loans	Regular Crop Loans	Total
1	Crop Loans sanctioned on or after 01.04.2009 (Date of Sanction) and outstanding as on 31.12.2017	X	H	No of accounts					
		X		Amount (Rs.)					
2	Out of (1), details of accounts eligible for waiver/incentive as per GO.	X	(J+K2)	No of accounts					
3	Out of (2), details of eligible accounts not received waiver/incentive as per GO.	Should tally with Annexure 3 B	K2	No of accounts					
4	Details of waiver/incentive amount received from CLWS Sp. Cell/SS&LR GoK.	X	J	No of accounts					
				Amount (Rs.)					
5	Out of (4), waiver/incentive amount received to ineligible accounts as per GO	Should tally with Annexure 4 B	L	No of accounts					
				Amount (Rs.)					
6	Out of (5) the amount recredited to GoK, as it is ineligible as per GO.	Should tally with Annexure 5B & 6B	M	No of accounts					
				Amount (Rs.)					

S.N 1: Date of sanction : please refere SOP-for collection of data from Banks (s n. 36,50,67,85).

Book Liability as on 31.12.2017/Amount Outstanding as on 31.12.2017

S N (2) and (3) amount is not mentioned since CLWS cell, GoK crediting waiver/incentive amount on prorate basis, as branch can't access the details of amount.

Place:

Date:

Officer

Branch Manager

Internal Auditor / Concurrent Auditor / Statutory auditor

ANNEXURE - 3B

Eligible accounts as per GO guidelines but not received waiver/incentive amount under CLWS 2018 (Refer Column K2, K3 of Annexure 1B)

Name of the Bank:			**Name of the District:**		**IFSC Code :**		
Name of the Branch :			**Name of the Taluka:**			**(Amt. in Rs.)**	
S N	**Particulars**		**NPA Crop Loans**	**Restructured Crop Loans**	**Overdue Crop Loans**	**Regular Crop Loans**	**Total**
1	Wrong classification of category	No of accounts					
		Amount (Rs.)					
2	Wrong Data (Date, loan Balance, etc)	No of accounts					
		Amount (Rs.)					
3	Accounts eligible for waiver but received incentive	No of accounts					
		Amount (Rs.)					
4	Accounts eligible for incentive but received waiver	No of accounts					
		Amount (Rs.)					
5	Aadhara/Ration Card/Land Sy. No authentication/verification un-success, even though they are eligible	No of accounts					
		Amount (Rs.)					
6	Farmer may be eligible as per GO, but farmer not available, farmers not visited branch, Not done FSD	No of accounts					
		Amount (Rs.)					
7	Any Other reasons *	No of accounts					
		Amount (Rs.)					
8	Total	No of accounts					
		Amount (Rs.)					

* Then Quote specific reasons/remarks in separate sheet

Book Liability as on 31.12.2017/Amount Outstanding as on 31.12.2017 and it is not a waiver/incentive amount as SSLR deparment crediting amount on prorata basis, branches can not acess the details of amount.

Place:				
Date:		**Officer**	**Branch Manager**	**Internal Auditor / Concurrent Auditor / Statutory auditor**

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ANNEXURE - 4B

Ineligible accounts as per GO guidelines but received waiver/incentive amount under CLWS 2018 (Refer Column O of Annexure 1B)

Name of the Bank:
Name of the Branch :

Name of the District:
Name of the Taluka:

IFSC Code :

(Amt. In Rs.)

S N	Particulars		NPA Crop Loans	Restructured Crop Loans	Overdue Crop Loans	Regular Crop Loans	Total
1	Loans Sanctioned prior to 01.04.2009 (Date of Sanction).	No of accounts					
		Amount (Rs.)					
2	Excluded category as per GO (Like Purpose is other than crop loans, etc)	No of accounts					
		Amount (Rs.)					
3	Accounts ineligible for incentive as per GO guidelines	No of accounts					
		Amount (Rs.)					
4	Wrong classification of categoty	No of accounts					
		Amount (Rs.)					
5	Wrong Data	No of accounts					
		Amount (Rs.)					
6	Any Other reasons *	No of accounts					
		Amount (Rs.)					
7	Total	No of accounts					
		Amount (Rs.)					

S.N 1: Date of sanction : please refere SOP-for collection of data from Banks (s n. 36,50,67,85).

* Then Quote specific reasons/remarks in separate sheet

Book Liability as on 31.12.2017/Amount Outstanding as on 31.12.2017 and it is not a waiver/incentive amount as SSLR deparment crediting amount on prorata basis, branches can not acess the details of amount. .

Total amount returned by the Branch

Sl No	Date of Return	Amount	Remittance Reference		Letter No if any		
1							
2							
Total							

Place:

Date:

Officer

Branch Manager

Internal Auditor / Concurrent Auditor / Statutory auditor

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ANNEXURE - 5B

Details of waiver amount recredited to government as it is ineligible as per GO Under CLWS 2018-Account wise. (Refer Column M of Annexure 1B)

Name of the Bank:

S N	DISTRICT	Taluka	Branch name	IFSC CODE	Name of the borrower	Customer ID	Loan Account No	Amount of waiver credited	Amount of waiver returned	Date of waiver returned	Reference No of waiver returned	Remarks
1	2	3	4	5	6	7	8	9	10	11	12	13
Total												

Total amount returned by the Branch

Sl No	Date of Return	Amount	Remittance Reference		Letter No if any		
1							
2							
3							
4							
5							
6							
Total							

Wrong classification of category: The waiver amount recredited to CLWS Cell and if the same account is eligible for incentive and incentive amount is not received, than mention in remarks column that, eligible for incentive (received/not received)

Place:

Date: Officer Branch Manager Internal Auditor / Concurrent Auditor / Statutory auditor

ANNEXURE - 6B

Details of **Incentive** amount recredited to government as it is ineligible as per GO Under CLWS 2018-Account wise (Refer Column M of Annexure 1B)

Name of the Bank:

S N	DISTRICT	Taluka	Branch name	IFSC CODE	Name of the borrower	Customer ID	Loan Account No	Amount of Incentive credited	Amount of incentive returned	Date of incentive returned	Reference No of incentive returned	Remarks
1	2	3	4	5	6	7	8	9	10	11	12	13
Total												

Total amount returned by the Branch							
Sl No	Date of Return	Amount	Remittance Reference		Letter No if any		
1							
2							
3							
4							
5							
Total							

Wrong classification of category: The Incentive amount recredited to CLWS Cell and if the same account is eligible for waiver and waiver amount is not received, than mention in remarks that, eligible for waiver (received/not received) .

Place:

Date: Officer Branch Manager Internal Auditor / Concurrent Auditor / Statutory auditor

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ANNEXURE -7B

Details of accounts where wrong or excess claim was observed by Auditors (and Branches should refund amount involved and refund the same to CLWS as per system in vogue)

Name of the Bank:

S N	DISTRICT	Taluka	Branch name	IFSC CODE	Name of the borrower	Customer ID	Loan Account No	Amount of waiver credited	Excess claim of waiver / incentive observed	Amount of waiver/incentive returned	Date of waiver returned	Reference No of waiver returned
Total												

Total amount returned by the Branch

Sl No	Date of Return	Amount	Remittance Reference	Letter No if any
1				
2				
3				
4				
5				
Total				

Place:

Date:

Officer

Branch Manager

Internal Auditor / Concurrent Auditor / Statutory auditor

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ANNEXURE - 8B

CLWS OTS settlement to CLWS eligible NPA account

Name of the Bank:

S N	DISTRICT	Taluka	Branch name	IFSC CODE	Name of the borrower	Customer ID	Loan Account No	Amount Outstanding as on 31.12.2017	Amount of waiver received	Is bank setteled/closed NPL account for loan balance up to 266667 in case of Commercial banks and 235294 in case of RRBs (Yes/No)	Is bank setteled/closed NPL account for loan balnce more than 266667 in case of Commercial banks and 235294 in case of RRBs , where ever farmer share paid/received (Yes/No)

25 % sacrifice for Commercial banks and 15% in case of RRBs

Farmer share not required: balance up to 266667 in case of Commercial banks and 235294 in case of RRBs

Farmer share required: loan balnce more than 266667 in case of Commercial banks and 235294 in case of RRBs

Place:

Date:

Officer

Branch Manager

Internal Auditor / Concurrent Auditor / Statutory auditor

ANNEXURE - 1A

Summary Report on Crop Loan Waiver Scheme, 2018 - Consolidated Branchwise Data for State

Name of the Bank:

(Amt. In Rs.)

Sl No	Branch Name	District	IFSC Code	Total No of farmers	Amount Outstanding as on 31.12.2017	Total No of Eligible loans (Column J + K2 of annex 1B)	Total Amount of Eligible loans (Column J + K2 of annex 1B)	Total No of Loans where waiver/Incentive received (Column J of annex 1B)	Total Amt of Loans where waiver/Incentive received (Column J of annex 1B)	Total No of Loans where waiver/Incentive is not received (Column k2 of annex 1B)	Total Amt of Loans where waiver/Incentive is not received (Column k2 of annex 1B)	Total No of Loans where waiver/Incentive received for ineligible loans(Column L of annex 1B)	Total Amt of Loans where waiver/Incentive received for ineligible loans(Column L of annex 1B)	Total No of Loans where Amount of Waiver/Incentive recredited to GoK, as it is ineligible as per GO .(Column M of annex 1B)	Total Amount of Waiver/Incentive recredited to GoK, as it is ineligible as per GO .(Column M of annex 1B)	%age of loans audited by Auditor.	%age Variance / Discerpanies found of loans audited by Auditor.	If %age Variance / Discerpanies found by Auditor is more than 5%, whether 100% audit is done (Yes /No)
a	b	c	d	e	f	g	h	i	j	k	l	m	n	o	p	q	r	s
1																		
2																		
3																		
4																		
5																		
6																		
7																		
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22																		
23																		
24																		
25																		
26																		
27																		
28																		
29																		
30																		
Total																		

Place:
Date:

Officer of State Coordinator

State Controlling Head

ANNEXURE - 2A

Summary Report on Crop Loan Waiver Scheme, 2018 - Consolidated Data for State

Name of the Bank:

(Amt. in Rs.)

S N	Perticulars			NPA Crop Loans	Restructured Crop Loans	Overdue Crop Loans	Regular Crop Loans	Total
1	Crop Loans sanctioned on or after 01.04.2009 (Date of Sanction) and outstanding as on 31.12.2017	x	No of accounts					
		x	Amount (Rs.)					
2	Out of (1), details of accounts eligible for waiver/incentive as per GO.	x	No of accounts					
3	Out of (2), details of eligible accounts not received waiver/incentive as per GO.	Should tally with Annexure 3A	No of accounts					
4	Details of waiver/incentive amount received from CLWS Sp. Cell/SS&LR GoK.	x	No of accounts					
		x	Amount (Rs.)					
5	Out of (4), waiver/incentive amount received to ineligible accounts as per GO	Should tally with Annexure 4A	No of accounts					
			Amount (Rs.)					
6	Out of (5) the amount recredited to GoK, as it is ineligible as per GO.	Should tally with Annexure 5A+6A	No of accounts					
			Amount (Rs.)					

S.N 1: Date of sanction : please refere SOP-for collection of data from Banks (s n. 36,50,67,85).

Book Liability as on 31.12.2017/Amount Outstanding as on 31.12.2017

S N (2) and (3) amount is not mentioned since CLWS cell, GoK crediting waiver/incentive amount on prorate basis, as branch can't access the details of amount.

Place:

Date:

Officer of State Coordinator

State Controlling Head

ANNEXURE - 3A

Eligible accounts as per GO guidelines but not received waiver/incentive amount under CLWS 2018 - Consolidated Data for State (Refer Column K2, K3 of Annexure 1B)

Name of the Bank:

(Amt. in Rs.)

S N	Perticulars		NPA Crop Loans	Restructured Crop Loans	Overdue Crop Loans	Regular Crop Loans	Total
1	Wrong classification of categoty	No of accounts					
		Amount (Rs.)					
2	Wrong Data (Date, loan Balance, etc)	No of accounts					
		Amount (Rs.)					
3	Accounts eligible for waiver but received incentive	No of accounts					
		Amount (Rs.)					
4	Accounts eligible for incentive but received waiver	No of accounts					
		Amount (Rs.)					
5	Aadhara/Ration Card/Land Sy. No authentication/verification un-success, even though they are eligible	No of accounts					
		Amount (Rs.)					
6	Farmer may be eligible as per GO, but farmer not available, farmers not visited branch, Not done FSD	No of accounts					
		Amount (Rs.)					
7	Any Other reasons *	No of accounts					
		Amount (Rs.)					
8	Total	No of accounts					
		Amount (Rs.)					

* Then Quote specific reasons/remarks in separate sheet

Book Liability as on 31.12.2017/Amount Outstanding as on 31.12.2017 and it is not a waiver/incentive amount as SSLR deparment crediting amount on prorata basis, branches can not acess the details of amount.

Place:

Date:

Officer of State Coordinator

State Controlling Head

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ANNEXURE - 4A

Ineligible accounts as per GO guidelines but received waiver/incentive amount under CLWS 2018 - Consolidated Data for State (Refer Column O of Annexure 1B)

Name of the Bank:

(Amt. in Rs.)

S N	Perticulars		NPA Crop Loans	Restructured Crop Loans	Overdue Crop Loans	Regular Crop Loans	Total
1	Loans Sanctioned prior to 01.04.2009 (Date of Sanction).	No of accounts					
		Amount (Rs.)					
2	Excluded category as per GO (Like Purpose is other than crop loans, etc)	No of accounts					
		Amount (Rs.)					
3	Accounts ineligible for incentive as per GO guidelines	No of accounts					
		Amount (Rs.)					
4	Wrong classification of categoty	No of accounts					
		Amount (Rs.)					
5	Wrong Data	No of accounts					
		Amount (Rs.)					
6	Any Other reasons *	No of accounts					
		Amount (Rs.)					
7	Total (Suggested by FD FR)	No of accounts					
		Amount (Rs.)					

S.N 1: Date of sanction : please refere SOP-for collection of data from Banks (s n. 36,50,67,85).

* Then Quote specific reasons/remarks in separate sheet

Book Liability as on 31.12.2017/Amount Outstanding as on 31.12.2017 and it is not a waiver/incentive amount as SSLR deparment crediting amount on prorata basis, branches can not acess the details of amount. .

Total amount returned by the Bank

Sl No	Date of Return	Amount	Remittance Reference	Letter No if any
1				
2				
Total				

Place:

Date:

Officer of State Coordinator

State Controlling Head

ANNEXURE - 5A

Details of waiver amount recredited to government as it is ineligible as per GO Under CLWS 2018-Account wise.(Refer Column M of Annexure 1B)

Consolidated Data for State

Name of the Bank:

S N	DISTRICT	Taluka	Branch name	IFSC CODE	Name of the borrower	Customer ID	Loan Account No	Amount of waiver credited	Amount of waiver returned	Date of return of Waiver	Reference No if any	Remarks
1	2	3	4	5	6	7	8	9	10	11	12	13
Total												

Total amount returned by the Bank							
Sl No	Date of Return	Amount	Remittance Reference		Letter No if any		
1							
2							
Total							

Wrong classification of category: The waiver amount recredited to CLWS Cell and If the same account is eligible for incentive and incentive amount is not received, than mention in remarks column that, eligible for incentive (received/not received)

Place:

Date:

Officer of State Coordinator

State Controlling Head

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ANNEXURE - 6A

Details of **Incentive** amount recredited to government as it is ineligible as per GO Under CLWS 2018-Account wise.(Refer Column M of Annexure 1B)

Consolidated Data for State

Name of the Bank:

S N	DISTRICT	Taluka	Branch name	IFSC CODE	Name of the borrower	Customer ID	Loan Account No	Amount of Incentive credited	Amount of Incentive returned	Date of return of incentive	Reference No if any	Remarks
1	2	3	4	5	6	7	8	9	10	11	12	13
Total												

Total amount returned by the Bank

Sl No	Date of Return	Amount	Remittance Reference		Letter No if any		
1							
2							
3							
4							
5							
Total							

Wrong classification of category: The incentive amount recredited to CLWS Cell and if the same account is eligible for waiver and waiver amount is not received, than mention in remarks that, eligible for waiver (received/not received) .

Place:

Date:

Officer of State Coordinator

State Controlling Head

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ANNEXURE - 7A

Details of accounts where wrong or excess claim was observed by Auditors (and Branches should refund amount involved and refund the same to CLWS as per system in vogue)

Name of the Bank:

S N	DISTRICT	Taluka	Branch name	IFSC CODE	No of Loans where Excess claim of waiver / incentive observed	Excess claim of waiver / incentive observed	Amount of waiver/Incentive returned	Date of waiver returned	Reference No of waiver returned
Total									

Total amount returned by the Bank

Sl No	Date of Return	Amount	Remittance Reference	Letter No if any
1				
2				
3				
4				
5				
Total				

Place:

Date:

Officer of State Coordinator

State Controlling Head

ANNEXURE - 8A

CLWS OTS settlement to CLWS eligible NPA account (Consolidated Data for State)

Name of the Bank:

S N	DISTRICT	Taluka	Branch name	IFSC CODE	Total no of NPL ac	Total waiver amount received	Is bank setteled/closed NPL account for loan balance up to 266667 in case of Commercial banks and 235294 in case of RRBs (Yes/No)		Is bank setteled/closed NPL account for loan balnce more than 266667 in case of Commercial banks and 235294 in case of RRBs , where ever farmer share paid/received (Yes/No)	
							Total No of "Yes" items	Total No of "NO" items	Total No of "Yes" items	Total No of "NO" items

25 % sacrifice for Commercial banks and 15% in case of RRBs

Farmer share not required: balance up to 266667 in case of Commercial banks and 235294 in case of RRBs

Farmer share required: loan balnce more than 266667 in case of Commercial banks and 235294 in case of RRBs

Place:

Date:

Officer of State Coordinator

State Controlling Head

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Annexure : 7A

Gmail

SLBC KARNATAKA <karnatakaslbc@gmail.com>

Status of Fisheries Loan Waiver Scheme

1 message

director fisheries <dfkarnataka@rediffmail.com> Mon, Jun 14, 2021 at 12:30 PM
To: karnatakaslbc@gmail.com

Sir,
In continuation Please find details of Claims received and settled district & bank wise

Fisheries Loan Waiver Claims from Banks

District	Bank	No of Claims	Claim Amount Rs
DAKSHINA KANNADA	ANDHRA BANK	59	1698356
	BANK OF BARODA	1140	28055686
	CANARABANK	9	18337
	CORPORATION BANK	452	8997797
	SYNDICATE BANK	106	1971017
	VIJAYA BANK	109	4531202
DAKSHINA KANNADA Total		**1875**	**45272395**
UDUPI	Bank of Baroda (eVB)	318	4329369
	CORPORATION BANK	19503	522396441
	SYNDICATE BANK	62	2414234
	UCO Bank	8	230858
	VIJAYA BANK	1124	26995482
UDUPI Total		**21015**	**556366384**
UTTARA KANNADA	CANARABANK	24	740649
	STATE BANK OF INDIA	12	236864
	SYNDICATE BANK	22	1210640
UTTARA KANNADA Total		**58**	**2188153**
Grand Total		**22948**	**603826932**

DISTRICT	BANK	Claims Green Listed	Amount (Rs)
Dakshina Kannada	ANDHRA BANK	31	827575
	BANK OF BARODA	696	16599438

	CORPORATION BANK	259	5964045
	SYNDICATE BANK	4	144034
	VIJAYA BANK	50	1496893
Dakshina Kannada Total		**1040**	**25031985**
UDUPI	Bank of Baroda (eVB)	124	1892769
	CORPORATION BANK	13269	340939537
	VIJAYA BANK	666	17045457
UDUPI Total		**14059**	**359877763**
Grand Total		**15099**	**384909748**

Dear Sir,

With reference to the trailing mail we submit that the Green LIST of 15099 has been prepared against total claims form 22949 fishermen.

We now report the current status as follows -

Total entries in list - 15099
Out of 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/-
Further we processed for payment of the return accounts by providing alternate account with software modification from BHOOMI cell and payment made on 19.02.2021 for 4017 accounts amounting to Rs. 7.7 Cr. and also on 4.5.2021 for 67 accounts amounting to Rs. 0.98 Cr.
Second green list of Dakshina Kannada for 237 accounts has received and payment of Rs. 0.535 Cr. has been processed from the department
We are in the process to clear the remaining claims.
Regards

Annexure - 9A

Annexure 1

List of irrigation projects completed in Karnataka during 2020-21

SNo	Project Name	RIDF Tranche	District	Taluk	Project Cost
1	Construction of civil and electro-mechanical works for augmentation of filling up of 10 MI tanks in Bijapur and Bagalkot district	21	BAGALKOTE	Jamkhandi (Bagalkot) and Bijapur	5064.19
2	Improvements to Tank Siddapur Katte kere Tank (Jamakhandi Road side)	22	BAGALKOTE	Jamakhandi	160.00
3	Construction of Bandhara across nala near Shri Raosab Malashetti Field in Khaji-Bilagi Village in Jamkhnadi Taluk, Bagalkot District	23	BAGALKOTE	Jamkhandi	40.00
4	Construction of Bridge-cum-Barrage across Halla near Huliginal village of Hunagund Taluk, Bagalkot	23	BAGALKOTE	Hunagund	100.00
5	Construction of Bridge-cum-Barrage across Halla near Padanakatti village of Badami Taluk, Bagalkot	23	BAGALKOTE	Badami	100.00
6	Improvements to replacement of exisiting rising main pipe line of LIS at Lingapur in Bilagi Taluk of Bagalkot district	23	BAGALKOTE	Bilagi	100.00
7	Impts. To Hoskote Chikkakere in Hoskote Taluk of Bangalore Rural district	19	BANGALORE RURAL	Hoskote	50.00
8	Construction of Check Dam across nala near Lingadheera	22	BANGALORE RURAL	Doddaballapura	25.00
9	Improvements to Kondarahalli Tank in Hoskote Taluk , Bangalore (R) District	23	BANGALORE RURAL	Hoskote	100.00

10	Improvements to Ujjani Gowrammana Tank in Doddaballapur Taluk, Bangalore (R) District	23	BANGALORE RURAL	Doddaballapur	70.00
11	Constn. of CD Feeder channel to Madahalli Tank	19	BANGALORE URBAN	Anekal	10.00
12	Constn. of CD cum LLC across halla on road from Madivala to Bandekaval	19	BANGALORE URBAN	Anekal	30.00
13	Constn. of CD cum LLC across halla on road from Madivala to Maranayakanahalli	19	BANGALORE URBAN	Anekal	30.00
14	Construction of Lift Irrigation Scheme at Khadakalat village	20	BELGAUM	Chikkodi	100.00
15	Filling of Chinchani Tank by Pumping Water from Dudhganga River in Chikodi taluka	22	BELGAUM	Chikodi	690.00
16	Construction of Barrage across local Nala near Kulgod village	23	BELGAUM	Gokak	40.00
17	Constn.of Barrage across Tatti Nala near Kyarkoppa village, Bailahongal Tq.	23	BELGAUM	Bailahongal	150.00
18	Construction of Barrage cum Bridge across local nala near Tummarguddi village in Belgaum Taluka, Belgaum District	23	BELGAUM	Belgaum	50.00
19	Improvements to MI Tank at Bhendigeri	23	BELGAUM	Belagavi	29.50
20	Construction of Bridge-cum-Barrage across Nala near Amarapur village of Bailahongal Taluk, Belgaum	23	BELGAUM	Bailhongal	100.00

21	Improvements to MI Tank at Ullagaddi in Khanapur in Hukkeri Taluk , District Belgaum	23	BELGAUM	Hukkeri	100.00
22	Pickup work near Site-2, H.K.Halli.	20	BELLARY	Sandur	50.00
23	Providing LI facility to the FIELDS in SY no.256 to 264 (Shri Vijayakumar & others) in Havinal village in Siruguppa Taluk , Bellary District	23	BELLARY	Siruguppa	100.00
24	Constn.of checkdam near Sangameshwara village, H.B. Halli Tq.	23	BELLARY	Hagaribommanahalli	30.00
25	Providing LI facility to the FIELDS of Yerragudi (Site-1) village in Ballari Taluk of Ballari District in Siruguppa Taluk , Bellary District	23	BELLARY	Siruguppa	99.00
26	Construction of Percolation Tank for Hirehalla near Shivalinganahalli in Hadagali Taluk, Bellary District	23	BELLARY	Hadagali	94.00
27	B.C.B on Devar Navadagi-Kakkalmeli Road on DevarNavadagi	20	BIJAPUR	Sindagi	65.00
28	Construction of Bridge-cum-Barrage across Nala near Talewad Managuli Road in Basavanabagewadi Taluk, Bijapur District	23	BIJAPUR	Basavanabagewadi	100.00
29	Construction of bandhar across nala near hadalagerivillage	23	BIJAPUR	Mudebihal	100.00
30	Construction of Bridge-cum-Barrage across Halla near Animadu village of Sindagi Taluk , Bijapur	23	BIJAPUR	Sindagi	100.00
31	Construction of Bridge-cum-Barrage near Nala in Ingalagi Pawar Vasti Village Indi Taluk, Bijapur District	23	BIJAPUR	Indagi	100.00

32	Construction of Barrage across Halla near Deginal Village in Indi Taluka, Vijaypur District	23	BIJAPUR	Indi	90.00
33	Construction of Percolation Tank in Somaderahatti in Bijapur Taluk, Bijapur District	23	BIJAPUR	Bijapur	100.00
34	Constn.of checkdam near Nallojanahalli Majara Thimmanayaknahalli Sy.No.281 in Siddlaghatta Tq.	23	CHIKBALLAPUR	Siddlaghatta	30.00
35	Construction of Check Dam cum Pathway near Chinnakayalapalli in Bagepalli Taluk, Chikaballapura District	23	CHIKBALLAPUR	Bagepalli	28.00
36	Rejuvenation of Hosakere Tank in Ballekere village, Ballakere G.P. of Kadur Taluk	22	CHIKMAGALUR	Kadur	30.00
37	Rejuvenation of Ammana Kere in Makanahalli village, Chikkanavangala GP., Shivani Hobli	22	CHIKMAGALUR	Tarikere	50.00
38	Constn.of check dam across Rangapura Halla (BSR Land) in Tarikere Tq.	23	CHIKMAGALUR	Tarikere	90.00
39	Impts.to Aregundhi Tank at Kudulur village, Tarikere Tq.	23	CHIKMAGALUR	Tarikere	20.00
40	Constn.of Pick UP near Niluvagilu village in Koppa Tq.	23	CHIKMAGALUR	Koppa	25.00
41	Construction of Check dam & Causeway to Govt.halla (on the way of Burrial Ground) near R.S.No.44 of Padigatte village in Holalkere taluk	20	CHITRADURGA	Holalkere	10.00
42	Impts to Abbinahale Tank	21	CHITRADURGA	Hiriyur	30.00

43	Construction of Percolation Tank across Thorekummi Halla near Kenchapura village in Holalkere Taluk, Chitradurga District	23	CHITRADURGA	Holalkere	82.00
44	Rejuvenation of Thodama Kere Tank n Talipady village, Kinnigoll GP	22	DAKSHINA KANNADA	Mangaluru	50.00
45	Construction of Vented dam at Darkasu in Sulkeri Mogru village Belthangady taluk	22	DAKSHINA KANNADA	Belthangady	75.00
46	Rejuvenation of Israмpura Balekatte kere Tank in Honnali taluk, Davangere district	22	DAVANGERE	Honnali	39.00
47	Construction of Check Dam across Hagari River near Mattihalli village in Harapanahalli Taluk,Davangere District	23	DAVANGERE	Harapanahalli	100.00
48	Construction of Check Dam in K Kodihalli village & Construction of RCC thru Avaragere halla near Betur village Davangere Taluk, Davangere	23	DAVANGERE	Davangere	100.00
49	Construction of Bandhara across Local nala near Unakal-Shivalli village (Site No.1) in Hubli Tq	20	DHARWAD	Hubli	50.00
50	Construction of Bandhara across Ullagaddi Halla near Kudalgi	23	DHARWAD	Kalghatagi	35.00
51	Construction of Bridge-cum-Barrage across Local Nala near Bhagwad village in Kundagol Taluk Dharwad District	23	DHARWAD	Kundagol	100.00
52	Construction of Bridge-cum-Barrage across Local Nala near Honnapur village in Dharwad Taluk Dharwad District	23	DHARWAD	Dharwad	100.00
53	Construction of Bridge-cum-Barrage across Chikka halla near Uppin Betageri in Dharwad Taluk Dharwad District	23	DHARWAD	Dharwad	95.00

54	Construction of Bandhara across Badagi Halla near Tabakadhonnalli village in Kalghtagi Taluk Dharwad District	23	DHARWAD	Kalghatagi	35.00
55	Modernisation of Bhadrapur Tank in Navalgunda Taluk, Dharwad District	23	DHARWAD	Navalgunda	20.00
56	Modernisation of Itagatti Tank in Dharwad Taluk, Dharwad District	23	DHARWAD	Dharwad	25.00
57	Improvement to Yetnahalli Tank	21	GADAG	Shirahatti	55.00
58	Construction of Bandhara across halla near Hosalli village in Gadag Tq.	22	GADAG	Gadag	90.00
59	Construction of Bandhara across local nala near Malasumdra village in Gadag Tq.	22	GADAG	Gadag	50.00
60	Construction of bandhara across local nala near Budihal Kalakeri Seeds farm village of Mundaragi Tq.	22	GADAG	Mudargi	70.00
61	Construction of Bhandar across Dodda Halla near Nilugal village of Shirahatti Taluk, Gadag	23	GADAG	Shirahatti	100.00
62	Construction of Bridge-cum-Barrage across halla nearKurtakoti (Site 2) , Gadag Taluk, Gadag	23	GADAG	Gadag	100.00
63	Construction of Bridge-cum-Barrage across halla near Chikkanargund village , Naragund Taluk, Gadag	23	GADAG	Naragund	100.00
64	Construction of Bridge-cum-barrage near Devalaganagapura, Tellur village.	20	GULBURGA	Afzalpur	425.00

65	Construction of Bridge-cum-barrage near Jamaga (J).	20	GULBURGA	Alanda	100.00
66	Impts to main canals of Beeranahalli MI tank	21	GULBURGA	Chincholi	100.00
67	Construction of ANICUT near Srinivas Saradgi Village in Gulbarga Taluk of Gulbarga District	23	GULBURGA	Gulbarga	95.00
68	Construction of Bridge-cum-Barrage near Hagangundi village, Kalaburagi, Gulbarga	23	GULBURGA	Gulbarga	150.00
69	Construction of Flood protection work near Kallur Village	23	GULBURGA	Jewargi	80.00
70	Improvements to Mavinsur Tank and Canal in Chittapur Taluka Kalaburagi District	23	GULBURGA	Chittapur	90.00
71	Constn.of BCB across Santedaari Halla near Billhalli village, Ranebennur Tq.	23	HAVERI	Ranebennur	75.00
72	Modernisation of Torur MI Tank in Shiggaon Taluk of Haveri District (Improvements to Feeder Canal)	23	HAVERI	Shiggaon	12.30
73	Modernisation of Javalikatti MI tank	23	HAVERI	Hirekerur	30.00
74	Construction of Check Dam near Kotaramagulla in Bangarpet taluk.	20	KOLAR	Kolar	40.00
75	Construction of "Check dam" accors halla near Nellahalli in Malur taluk, Kolar District.	20	KOLAR	Malur	50.00

76	Construction of "Check dam" accors halla near Bantahalli in Malur taluk, Kolar District.	20	KOLAR	Malur	50.00
77	Construction of Pickup across Nala near Kanakageri village in Gangavathi Tq Koppal district	19	KOPPAL	Gangavathi	50.00
78	Construction of Pickup across Nala near Wadaki village in Gangavathi Taluka of Koppal district	19	KOPPAL	Gangavathi	25.00
79	Construction of Pickup across Nala near K Mallapur village in Gangavathi Taluk of Koppal district	19	KOPPAL	Gangavathi	45.00
80	Const of Pick up across Nala near Vanaballary village in Koppal Taluk and district	19	KOPPAL	Koppal	40.00
81	Development works to Tengunte tank.	20	KOPPAL	Kushtagi	50.00
82	Rejuvination of Katharaki	20	KOPPAL	Koppala	50.00
83	Development works to Betageri village tank.	20	KOPPAL	Koppal	50.00
84	Construction of pickup near Jalakunte tank.	20	KOPPAL	Kushtagi	50.00
85	Construction of pickup near Vanavanna in Killarahatti village.	20	KOPPAL	Kushtagi	50.00
86	Improvements to Yarehanchinal Tank (PT) Yarehanchinal village	21	KOPPAL	Yelburga	50.00

87	Improvements to canals of lift irrigation scheme near Tigari village	21	KOPPAL	Koppal	50.00
88	Construction of pickup across halla flowing near Kavalur village Site -2	21	KOPPAL	Koppal	100.00
89	Construction of Check Dam near Kyarihal village	21	KOPPAL	Gangavathi	100.00
90	Construction of Pick-up across nala near Ingaldal village	21	KOPPAL	Gangavathi	50.00
91	Improvements to Bannikoppa Tank at Bannikoppa village	21	KOPPAL	Yelburga	100.00
92	Constn of LIS from Land Sy.No.109 to 123 in Kakkargol village of SiddaPick-upra Hobli	21	KOPPAL	Gangavathi	200.00
93	Rejuvenation of Somenahalli Tank in Nagamangala Taluk, Mandya district	22	MANDYA	Nagamangala	50.00
94	Installation of Combined Lift and Fully Automated Drip Irrigation System in 4 villages of Nanjanagud taluk, Mysore district.	21	MYSORE	Nanjanagud	1471.36
95	Impts.to Tatanahalli Hirekere in Hally Mysore Hobli, H.N. Pura Tq.	23	MYSORE	Holenarasipura	20.00
96	Providing LIS to Digganayakan Bhavi village, Lingasugur taluk, Raichur district	19	RAICHUR	Lingasugur	60.00
97	Rejuvination of Oorakere Devanapalli MI tank near Devanapalli village in Raichur taluk of Raichur district.	19	RAICHUR	Raichur	40.00

98	Rejuvination of Rajalbanda MI tank near Rajalbanda village in Raichur Taluk of Raichur district.	19	RAICHUR	Raichur	25.00
99	Providing LIS in Badarli village in Sindhanur Taluk of Raichur District.	19	RAICHUR	Sindhanur	50.00
100	Rejuvination of Samudra Kere Maliyabad MI tank near Maliyabad village in Raichur Taluk & District.	19	RAICHUR	Raichur	35.00
101	Check dam near Manjarla village.	20	RAICHUR	Raichur	80.00
102	construction of Pickup near Idakall village.	20	RAICHUR	Manvi	50.00
103	Construction of pickup near Hokrani village.	20	RAICHUR	Sindhanur	50.00
104	Pickup near Yenne Mane Nala in Bassapur village.	20	RAICHUR	Manvi	50.00
105	L.I.S.works near Tidigola village.	20	RAICHUR	Sindhanur	100.00
106	Improvements to Modernization/percolation of tanks near Chikkaberige	22	RAICHUR	Sindhanur	41.00
107	Modernisation of Huvinabhavi MI Tank near Bhuvinabhavi Village	22	RAICHUR	Lingasaguru	100.00
108	Construction of Pick up across nala near Gobbarakal Village in Sindhanur taluk of Raichur district	23	RAICHUR	Sindhanur	98.00

109	Improvements to MudlapurI Tank in Manvi Taluk , Raichur District	23	RAICHUR	Manvi	84.54
110	Improvements to Byramangala reservior in Ramanagara taluk	22	RAMANAGARAM	Ramanagara	34.15
111	Improvements to Byramangla Reservoir in Ramanagara Taluk, Ramanagara District	23	RAMANAGARAM	Ramanagara	100.00
112	Improvements to Thattiguppe Tank in Kanakapura Taluk , Ramanagara District	23	RAMANAGARAM	Kanakapura	100.00
113	Construction of Bridge cum Barrage across Halla near Malagadde village.	20	SHIMOGA	Soraba	40.00
114	Construction of Check Dam in Thorehalla at Bisilamane village, Dodderi GP	22	SHIMOGA	Bhadravathi	50.00
115	Improvements to Thalagunda Koppada Kere in Shikaripura Taluk, Shivamoga District	23	SHIMOGA	Shikaripura	91.00
116	Improvements to pickup inSy No.35 of Adagadi village in Shimoga Taluk, Shimoga District	23	SHIMOGA	Shimoga	50.00
117	Construction of concrete channel to farmland of Hosakoppa and Kannur village from kollibachalu channel	23	SHIMOGA	Sagar	60.00
118	Construction of check dam across hall near Doddamarpanahalli S.No 114 in Tiptur Taluk Tumkur District	20	TUMKUR	Tiptur	70.00
119	Constructiion of pickup across Suvarnamukhi halla near Niruvagal village in Handanakere hobli, C.N.halli taluk, Tumkur District	20	TUMKUR	C.N.halli	100.00

120	Constn of Check Daum cum Causeway between Veerapura and Kalenahalli village a/c Jayamangale river in Chikmagalur GP of Kodigenahalli Hobli	21	TUMKUR	Madhugiri	150.00
121	Renovation of Girinathanahally tank in Kasaba Hobli, Sira taluk, Tumakuru dist	22	TUMKUR	Sira	40.00
122	Constn.of Percolation Tank near S.No.1/67 ub Eralagere village in Huchagondanahalli GP, Tiptur Tq.	22	TUMKUR	Tiptur	60.00
123	Constn.of Causeway cum Checkdam Across halla near Panjiganahalli village in Sira Tq.	22	TUMKUR	Sira	75.00
124	Constn.of Check Dam at Sy.No.4 of Eralagere village and at Asdhinayakanahalli Donihalla of Honavalli Hobli, Tiptur Tq.	22	TUMKUR	Tiptur	40.00
125	Constn.of Check Dam Across Kunikenahalli Halla (Kattehole) in Turuvekere Tq.	22	TUMKUR	Turuvekere	15.00
126	Repair works to Feeder Canal of Gopikunte village tank and additional work of constn.of Check Dam in Sira Tq.	22	TUMKUR	Sira	25.00
127	Construction of Pick-up across Waste weir Halla Dodda Bannagere Tank near Gandihalli village in Sira Taluk Tumkur district	22	TUMKUR	Sira	90.00
128	Impts.to Cholenahalli Tank in Madhugiri Tq.	22	TUMKUR	Madhugiri	100.00
129	Construction of Check Dam in Kurudanahalli village in Sira Taluk, Tumkur district	23	TUMKUR	Sira	100.00
130	Construction of Check Dam across Bijawara Halla in Kasaba Hobli, Madhugiri Taluk, Tumkur District	23	TUMKUR	Madhugiri	150.00

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131	Construction of Percolation Tank near Annamallenahalli & Biligere Palya in Tiptur Taluk, Tumkur District	23	TUMKUR	Tiptur	100.00
132	Construction of Check Dam across Kumbarhalli Halla near Halenahalli Village in Sira Taluk, Tumkur District	23	TUMKUR	Sira	100.00
133	Construction of Check Dam across Matappanahalla near Harogere village, Sira Taluk, Tumkur District	23	TUMKUR	Sira	85.00
134	Construction of Vented dam at Nelligudde Mallaru in Miyaru village.	20	UDIPI	Karkala	60.00
135	Construction of Amadalli Kharlandat Majali to Karwar taluk.	20	UTTAR KANNADA	Karwar	30.00
136	Construction of Kharland scheme near Gannapi Shankar Mukari home to Naryan Ramu Mukri home for Badagni river left bank	20	UTTAR KANNADA	Honnavar	25.00
137	Construction of Bridge across Tattihalla near Karigudda.	20	UTTAR KANNADA	Haliyala	100.00
138	Construction of Bandhara and Canal lining work near Payaswadi	21	UTTAR KANNADA	Joida	50.00
139	Construction of Bandhara nearAlloli	21	UTTAR KANNADA	Haliyal	50.00
140	Constn of VD near Sashihittlu	21	UTTAR KANNADA	Kumta	50.00
141	Construction of Bandhara at Adukala 9Jaddi) of Manki Panchayat 9Chittar) in Honnavar	23	UTTAR KANNADA	Honnavar	42.00

142	Construction of Bandhara near Vitnal village in Haliyal Tq.	23	UTTAR KANNADA	Haliyal	50.00
143	Constn.of Bandara across Karka Halla near Thatagera Village, Haliyal Tq.	23	UTTAR KANNADA	Haliyal	100.00
144	Protection work to Kharland scheme fom Sadashivgad to Devbag in Karwar Tq.	23	UTTAR KANNADA	Karwar	40.00
145	Restoration of suffering command under SBC Dy-9 near Kongandi village and facilitating Drinking water supply and augmenting ground water recharge	20	YADGIR	Shahapur	2843.00
146	Providing irrigation facility thro' Pipe line from Bheema River to Sy.No.28 of Smt.Malla w/o Channabasappa & Sy.No.22,58,119 and others of Hursagundagi village, Shahapur Tq.	23	YADGIR	Shapur	20.00
147	Construction of Bridge-cum-Barrage near Arakerj village across Nala in Shorapur Taluk , Yadgir district	23	YADGIR	Shorapur	58.00
148	Construction of Bridge-cum-Barrage near Bidrani Village to Tadibidi village , Shahpur, Yadgir	23	YADGIR	Shahpur	101.00
149	Providing canal to ongoing Kaladevanhalli Anicut in Shorapur Taluka, Yadgir Dsitrict	23	YADGIR	Shorapur	80.00
				TOTAL	20237.04

****

ANNEXURE- 10A

BANK WISE NUMBER OF BANK BRANCHES IN THE STATE AS ON 31.3.2021 VIS-À-VIS 31.12.2020

Sl.	Name of the Bank	AS ON 31.3.2021 No. of branches					AS ON 31.12.2020 No. of branches					Variation (MARCH 2021 over DECEMBER 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	774	435	344	274	1827	0	0	0	0	0
2	State Bank of India	458	391	335	354	1538	459	393	342	357	1551	-1	-2	-7	-3	-13
3	Union Bank Of India	220	211	188	191	810	220	211	188	191	810	0	0	0	0	0
4	Bank of Baroda	286	151	122	133	692	286	151	122	133	692	0	0	0	0	0
	Total (A)	1738	1188	989	952	4867	1739	1190	996	955	4880	-1	-2	-7	-3	-13
(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	24	18	62	11	9	22	17	59	0	0	2	1	3
7	Central Bank of India	10	32	30	38	110	10	32	30	38	110	0	0	0	0	0
8	Indian Bank	14	27	62	71	174	15	33	53	69	170	-1	-6	9	2	4
9	Indian Overseas Bank	71	62	47	46	226	71	66	53	46	236	0	-4	-6	0	-10
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	1	1	4	7	13	0	0	0	0	0
12	UCO Bank	8	10	20	25	63	8	10	20	25	63	0	0	0	0	0
	Total (B)	156	193	279	319	947	157	203	274	316	950	-1	-10	5	3	-3
(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	153	105	93	538	187	153	105	92	537	0	0	0	1	1
15	Kotak Mahendra Bank	44	32	38	67	181	43	32	38	67	180	1	0	0	0	1
16	Cathelic Syrian Bank Ltd.	4	0	7	18	29	4	0	8	7	19	0	0	-1	11	10
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	0	3	9	12	0	0	0	0	0
19	Federal Bank Ltd.	21	36	23	21	101	21	35	23	21	100	0	1	0	0	1
20	J and K Bank Ltd	0	0	2	7	9	0	0	2	7	9	0	0	0	0	0
21	Karur Vysya Bank Ltd.	0	14	14	24	52	0	14	14	24	52	0	0	0	0	0
22	Lakshmi Vilas Bank Ltd	3	6	29	24	62	3	6	29	24	62	0	0	0	0	0
23	Ratnakar Bank Ltd	3	12	5	34	54	3	12	5	23	43	0	0	0	11	11
24	South Indian Bank Ltd	1	8	16	26	51	1	9	15	23	48	0	-1	1	3	3
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	22	49	80	1	8	21	43	73	0	0	1	6	7
27	HDFC Bank Ltd	22	73	57	168	320	20	70	56	163	309	2	3	1	5	11
28	Axis Bank Ltd	15	76	63	134	288	15	76	63	133	287	0	0	0	1	1
29	ICICI Bank Ltd	41	88	46	162	337	41	88	46	162	337	0	0	0	0	0
30	YES BANK Ltd.	11	14	12	34	71	11	15	12	34	72	0	-1	0	0	-1
31	Bandhan Bank	9	72	43	28	152	9	70	43	28	150	0	2	0	0	2
32	DCB Bank Ltd	5	1	11	8	25	4	1	11	7	23	1	0	0	1	2
33	IDFC Bank	8	28	17	38	91	8	27	15	34	84	0	1	2	4	7
	Total(C)	382	671	555	992	2600	378	666	551	949	2544	4	5	4	43	56
	R R B 's															
34	Karnataka Grameena Bank	838	149	116	31	1134	838	149	116	31	1134	0	0	0	0	0
35	Karnataka Vikas Grameena Ba	427	140	62	0	629	426	138	65	0	629	1	2	-3	0	0
	Total (D)	1265	289	178	31	1763	1264	287	181	31	1763	1	2	-3	0	0
Grand Total (A+B+C+D)		3541	2341	2001	2294	10177	3538	2346	2002	2251	10137	3	-5	-1	43	40
Total (Comm.Banks) a+b+c		2276	2052	1823	2263	8414	2274	2059	1821	2220	8374	2	-7	2	43	40
(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	450	190	174	52	866	450	190	174	52	866	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)	628	194	219	66	1107	628	194	219	66	1107	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	6	21	33	20	80	6	21	33	20	80	0	0	0	0	0
41	Ujjivan Small Finnance	17	28	16	19	80	17	28	16	19	80	0	0	0	0	0
42	Suryoday Small Finance Bank	17	24	30	3	74	15	24	29	3	71	2	0	1	0	3
43	ESAF Small Finance Bank	2	8	5	8	23	2	8	3	4	17	0	0	2	4	6
44	Jana Small Finance Bank	7	5	19	20	51	7	5	19	20	51	0	0	0	0	0
	TOTAL (G)	49	86	103	70	308	47	86	100	66	299	2	0	3	4	9
H	**Payments bank**															
46	India Post Payments Bank Limited	0	8	23	0	31	0	19	11	1	31	0	-11	12	-1	0
45	Airtel Payments Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	TOTAL (H)	0	8	23	0	31	0	19	11	1	31	0	-11	12	-1	0
	TOTAL (A+B+C+D+E+F+G+H)	4218	2629	2375	2433	11655	4213	2645	2361	2387	11606	5	-16	14	46	49

Annexure – 10B
Minutes of DCC / DLRC

यूनियन बैंक Union Bank of India

आन्ध्रा Andhra

ಲೀಡ್ ಬ್ಯಾಂಕ್ ಕಛೇರಿ, ಪ್ರಸನ್ನ ಗಣಪತಿ ಮಂದಿರದ ಹತ್ತಿರ, ಎಂ.ಜಿ. ರಸ್ತೆ, ಚಿಕ್ಕಮಗಳೂರು-೫೭೭೧೦೧,ಕರ್ನಾಟಕ ರಾಜ್ಯ
अग्रणी बैंक कार्यालय, नियर प्रसन्न गणपति मंदिर, एम जी रोड,चिकमगलूर – 577101,कर्नाटक राज्य
Lead Bank Office, Near Prasanna Ganapathi Temple, M G Road, Chikkamagaluru–577101, Karnataka State

ಉಲ್ಲೇಖ/संदर्भ ನ Ref No. OR/LBO/58/2021 ದಿನಾಂಕ/ दिनांक Date 07/07/2021

ಗೆ सेवा में To,

The Convener
State Level Bankers Committee (SLBC)
Canara Bank (erstwhile Syndicate Bank)
Head office Annex
Gandhinagar, Bengaluru-09

ವಿಷಯ/विषय/Sub:- Approval for merger of CANARA BANK Sringeri Branch II with Sringeri Branch I and Koppa Branch I with Koppa Branch II of Chikkamagaluru district.

ಸರ್/ಮೇಡಂ/महोदय/महोदया / Sir / Madam,

With reference to above subject, hereby we wish to state that as per the request letter of Canara Bank Regional office, Chikkamagaluru, under agenda No.7 of DCC & DLRC meeting held on 25.06.2021, the committee has approved the proposal of Canara Bank to merge their Branches i.e., Sringeri Branch II (e-Syndicate Bank) with Sringeri Branch I (Canara Bank) and Koppa Branch I (Canara Bank) with Koppa Branch II (e-Syndicate Bank).

Sl. No.	Bank Name	Branches to be Merged	Category of Branches	Distance between Branches	Remarks
1	Canara Bank	Sringeri Branch II (e-Syndicate Bank) with Sringeri Branch I (Canara Bank)	Both are Rural Branches	200m	Due to amalgamation of Syndicate Bank with Canara Bank
2	Canara Bank	Koppa Branch I (Canara Bank) with Koppa Branch II (e-Syndicate Bank)	Both are Rural Branches	350m	Due to amalgamation of Syndicate Bank with Canara Bank

ಇ ಮೇಲ್ E-mail: cb0971@unionbankofindia.com ದೂರವಾಣಿ PH 08262-235770

यूनियन बैंक Union Bank of India

Andhra

ಲೀಡ್ ಬ್ಯಾಂಕ್ ಕಛೇರಿ, ಪ್ರಸನ್ನ ಗಣಪತಿ ಮಂದಿರದ ಹತ್ತಿರ, ಎಂ.ಜಿ. ರಸ್ತೆ, ಚಿಕ್ಕಮಗಳೂರು-೫೭೭೧೦೧,ಕರ್ನಾಟಕ ರಾಜ್ಯ

अग्रणी बैंक कार्यालय, निकट प्रसन्न गणपति मंदिर, एम जी रोड,चिकमगलूर – 577101,कर्नाटक राज्य

Lead Bank Office, Near Prasanna Ganapathi Temple, M G Road, Chikkamagaluru–577101, Karnataka State

During the meeting the following points were confirmed.

1. Bank has given prior intimation to the customers of merging branch, so as to avoid the inconvenience to them.

2. DLRC & DCC has ensured that availability of Banking outlet within 5 Km of radius.

3. DLRC & DCC has ensured that is continue to full fill the role entrusted under Government Sponsored programmes and Direct Benefit Transfer schemes on merging.

Minutes of DLRC & DCC held on 25/06/2021 is enclosed for your reference and for further needful action.

ಧನ್ಯವಾದಗಳು Thanking you

ತಮ್ಮ ವಿಶ್ವಾಸಿ ಭವದೀಯ Yours faithfully,

ಲೀಡ್ ಬ್ಯಾಂಕ್ ವ್ಯವಸ್ಥಾಪಕರು, ಚಿಕ್ಕಮಗಳೂರು
अग्रणीबैंक प्रबन्धक, चिकमगलूर
Lead District Manager, Chikkamagaluru

ಇ ಮೇಲ್ E mail: cb0971@unionbankofindia.com

ದೂರವಾಣಿ Ph:08262-235770

यूनियन बैंक Union Bank of India
आन्ध्रा Andhra Andhra Corporation
ಲೀಡ್ ಬ್ಯಾಂಕ್ ಕಛೇರಿ, ಪ್ರಸನ್ನ ಗಣಪತಿ ಮಂದಿರದ ಹತ್ತಿರ, ಎಂ.ಜಿ. ರಸ್ತೆ, ಚಿಕ್ಕಮಗಳೂರು-೫೭೭೧೦೧,ಕರ್ನಾಟಕ ರಾಜ್ಯ
अग्रणी बैंक कार्यालय, नियर प्रसन्न गणपति मंदिर एम. जी. रोड,चिकमगलूर – 577101,कर्नाटक राज्य
Lead Bank Office, Near Prasanna Ganapathi Temple, M G Road, Chikkamagaluru–577101, Karnataka State

OR/LBO/53/2021 Date: 28/06/2021

To,

All the Members of District Consultative Committee& District Level Review Committee Meeting

Dear Madam/Sir,

Sub: Minutes of the District Consultative Committee & District Level Review Committee Meeting held on at C.O.B.S.E.T.I, Chikkamagaluru.

We are enclosing here with the minutes of the above meeting held on 25/06/2021.

Yours Faithfully

Lead District Manager

Minutes of the District Consultative Committee & District Level Review Committee Meeting held through Virtual meet due to restriction of COVID-19 pandemic.

Due to prevailing COVID-19 pandemic restriction for conducting physical meeting, DCC & DLRC meeting for March 2021 was conducted through Virtual mode and all the members were joined the meeting through Virtual mode only.

The meeting commenced with welcome address by Mr.Ramesh, Director, COBSETI welcomed the dignitaries Smt. S.Poovitha, IAS, C E O., Z.P. Chairperson, District Consultative Committee represented by Mr. Kishore Kumar, DS2, ZP. Chikkamagaluru, Sri N. Nagaraj, LDO, RBI, Sri.A.Rajamani, DGM, Union Bank of India, Shivamaogga, Mr Giri Gowda J R, LDM, Chikkamagaluru, Sri.E.Prathap, DDM, NABARD and also welcomed other officials representing various banks & officers from government departments who were attended in the meeting through Virtual mode..

In welcome note, Sri.A.Rajamani, DGM Union Bank of India, Shivamogga welcomed all dignitaries on behalf of bankers and lead bank and he promised the chairman of the committee for extending all the support for financial requirements of the district. He requested all the bankers for timely submission of lead bank statements and thanked all the bankers for their cooperation in implementing different schemes.

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यूनियन बैंक Union Bank of India
आन्ध्रा Andhra
ಲೀಡ್ ಬ್ಯಾಂಕ್ ಕಛೇರಿ, ಪ್ರಸನ್ನ ಗಣಪತಿ ಮಂದಿರದ ಹತ್ತಿರ, ಎಂ.ಜಿ. ರಸ್ತೆ, ಚಿಕ್ಕಮಗಳೂರು-೫೭೭೧೦೧,ಕರ್ನಾಟಕ ರಾಜ್ಯ
अग्रणी बैंक कार्यालय, नियर प्रसन्न गणपति मंदिर, एम. जी. रोड, चिकमगलूर – 577101,कर्नाटक राज्य
Lead Bank Office, Near Prasanna Ganapathi Temple, M G Road, Chikkamagaluru–577101, Karnataka State

District Credit Plan (DCP) of Lead Bank for the year 2021-22 released by Mr.Kishore Kumar, DS2, ZP, Chikkamagaluru. LDM addressed the forum and highlighted the important points of DCP for the year 2021-22 and requested all the bankers to achieve the target allotted for the year 2021-22. DDM, NABARD highlighted the important NABARD schemes and recent. DDM, NABARD reviewed the poor performing branches and advised them to go through the statements before sending them. He expressed his displeasure over few banks for non-submission of LBR due to which the overall performance of the District is affected. LDM requested for approval of the minutes of last meeting and it was approved by all the members without any modifications.

LDM presented block wise performance of the district under DCP 2019-20 and requested all the bankers especially few private banks for prompt submission of LBR2, SLBC feedback statements and other lead bank statements in time. LDM presented different agendas of the meeting and sought the opinion of all the members of the committee on these matters.

As per the request of Regional Office, Canara Bank, Chikkamagaluru agenda of merger of Sringeri Branch 2 branch with Sringeri Branch 1 and Koppa Branch 1 branch with Koppa Branch 2 of Canara Bank taken up for approval of the committee. Sri.N.Nagaraj, LDO, RBI asked the confirmation from Regional office, Canara Bank about intimation of merger of branches to customers and distance between merging bank branches. Mr. Ashok Kumar, Chief Manager, Regional Office, Canara bank intimated the committee that Branch merger intimation already given to customers in the branches, through paper publications, Notice Board and Banner display and also intimated that Sringeri merging branches are located within 200m and Koppa merging branches are located within 350m. He also assured to service existing customers in the merged branches and requested for the approval of the merger proposals. So, approval given for merger of the branch subject to servicing of the all the Govt. sponsored schemes from the respective merged branches of Canara Bank.

DS2, ZP, Chikkamagaluru requested to cover more publics under social security schemes like PMJJBY, PMSBY, etc. He requested all the bankers to meet the targets allotted as early as possible and state departments to support for early implementation of approved schemes/ Govt. sponsored schemes targets. Progress in sanctioning of loans under Government Sponsored schemes, GECL, PMEGP, MSME loans, PM SVANidhi scheme loans and linkage of SHGs for taking up employment generation activities are reviewed in the meeting.

Mr.Siddaraju, Joint Director (JD), DIC, Chikkamagaluru intimated the committee that more than 125% of PMEGP target for 2020-21 achieved in the district and thanked all the bankers for support. He also intimated that KGB & Karnataka banks branches disbursements were less during 2020-21 and requested more disbursement for the year 2021-22. He requested for considering same PMEGP target of 2020-21 for 2021-22 year also and requested for same support from the Bankers for achieving the targets early.

Mr.N.Nagaraj, AGM, LDO, RBI, through web link reviewed the CD ratios, PM SVANidhi and GECL progress of all the bankers of the district. While reviewing CD Ratio of few banks for the quarter, advised to improve their advances in next quarter wherever CD ratio is less. LDO, RBI requested all the line departments to finalize Govt. sponsored scheme loans applications and submit to the banks well in advance to complete the disbursements to avoid year end pressure.

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Union Bank of India

Andhra

ಲೀಡ್ ಬ್ಯಾಂಕ್ ಕಛೇರಿ, ಪ್ರಸನ್ನ ಗಣಪತಿ ಮಂದಿರದ ಹತ್ತಿರ, ಎಂ.ಜಿ. ರಸ್ತೆ, ಚಿಕ್ಕಮಗಳೂರು-577101,ಕರ್ನಾಟಕ ರಾಜ್ಯ,

अग्रणी बैंक कार्यालय, निकट प्रसन्न गणपति मंदिर, एम.जी. रोड, चिकमगलूर - 577101,कर्नाटक राज्य

Lead Bank Office, Near Prasanna Ganapathi Temple, M.G. Road, Chikkamagaluru 577101, Karnataka State

LDM requested to effective implementation of KCC scheme of animal husbandry / fisheries / poultry, etc and sought the support of line departments for effective implementation of the scheme. LDM also requested all the bankers to lend for Housing loans under PMAY AHP scheme implemented by Chikkamagaluru Municipality and also KSDC (Karnataka Slum Development Corporation). Also requested to lend under extended OLCI PM SVANidhi, KCC saturation drive to help the customers to overcome the problem faced/facing due to COVID-19 pandemic.

LDM advised the line departments to send the targets of Govt. sponsored schemes as early as possible so that the sanctions are completed well in advance and bankers are not stressed during the month of March. He pointed out some banks poor performance in lending to govt. sponsored schemes, Mudra & other loans and requested all the bankers to achieve the targets as early as possible.

As per the agenda of the meeting, LDM requested all the bankers for covering more beneficiaries and all eligible loanee farmers under PMFBY & RWBCIS of 2021-22 and advised all to follow all COVID19 pandemic precautions and guidelines issued by District administration/SLBC/GOK/GOI.

The meeting concluded with the vote of thanks by the Director, COBSETI.

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ಇ ಮೇಲ್ E-mail: cb0971@unionbankofindia.com

ದೂರವಾಣಿ Ph:08262-235770

केनरा बैंक ಕೆನರಾ ಬ್ಯಾಂಕ್ Canara Bank
सिंडिकेट Syndicate

LEAD BANK OFFICE, SHIMOGA

Ref: LBO: 72 : 2021-22 Dated: 26/05/2021

To,

The General Manager
SLBC, Canara Bank,
Gandhinagara,
Bangalore
560009

ಮಾನ್ಯರೆ / महोदय / महोदया / Sir / Madam,

Sub: Approval for Closure/Merger of Canara Bank Branches in Shimoga District

During District Level Review Committee which was held on 06/04/2021 has approved proposal for merger of 3 rural branches in Shimoga district.

Please find the below details

Bank Name	Branch Name	Branches to be merged	Category of branches	Distance between branches	Remarks
Canara Bank	Shiralkoppa I	Shiralkoppa I	Medium Branch	200 mts	In the same Building
Canara Bank	Konandur II	Konandur I	Medium Branch	300 mts	In the same village
Canara Bank	ChickpeteNagar	Nagar	Medium Branch	350 mts	In the same village

During the meeting following points were confirmed

1. DLRC has confirmed that banking needs of rural/semi urban centre are met by alternative arrangements by banking Outlet while merging.
2. DLRC has to ensure that the availability of banking Outlet within 5 KM radius of existing banking outlet which is going to be merged with nearby rural/semi urban centre.
3. DLRC has ensured that Banking Outlet will continue to fulfill the role entrusted under Government Sponsored programs and direct Benefit Transfer Schemes on merging.
4. Bank has given prior intimation to the customers of merging /shifting branch so as to avoid the inconvenience to them.

Lead Bank Office
"Nelli Soudha"
Kuvempu Road
Shimoga
Ph: 08182 - 267749
Mail: lboshimoga@canarabank.com

Hence, we request you to approve the proposal for merger of the above bank branches.

Minutes of the DCC/DLRC held on 06.04.2021 is enclosed for your reference.

Yours Faithfully,

Lead Dist. Divisional Manager
Lead Bank Office, SHIVAMOGGA

Yetish M D
Lead District Divisional Manager
Shivamogga.

Lead Bank Office
"Nelli Soudha"
Kuvempu Road
Shimoga

Ph: 08182 - 267749
Mail: lboshimoga@canarabank.com

केनरा बैंक Canara Bank

Lead Bank Office, Shimoga

Ref : LBO DCC : 04: 2021-22 Date: 09.04.2021

TO

ALL THE MEMBERS OF DISTRICT LEVEL CONSULTATAIVE COMMITTEE (DCC) OF SHIMOGA DISTRICT.

Dear Sir/Madam,

SUB: MINUTES OF THE DISTRICT LEVEL CONSULTATIVE COMMITTEE (DCC) MEETING HELD ON 06-04-2021.

We are enclosing herewith the Minutes of the DCC Meeting held on 06/04/2021 at 11:00 AM at Abdul Nazeer Sab Meeting Hall, ZP Office , Shivamogga, for your kind perusal and records.

कृते केनरा बैंक
For CANARA BANK

Yours faithfully,

Yetish M.D

Lead District Divisional Manager.

Lead Bank Office
"Nelli Soudha"
Kuvempu Road
Shimoga

Ph: 08182 – 267749, 223668
Mail: lboshimoga@canarabank.com

केनरा बैंक Canara Bank

Lead Bank Office, Shimoga

Minutes of the DCC meeting held on 6th April, 2021

DCC meeting for the quarter ended Dec 2020 was held on 06.04.2021 to discuss the performance of banks and Current Issues which need guidance and support from District Administration, Lead Bank Office and Banks .The details of discussions/proceedings of the meeting are annexed, Hon. M.P Shri B.Y. Raghavendra, Smt Vyshali, CEO, Zilla Panchayath Chaired the meeting and Shri Sudhakar Kotary General Manager, Canara Bank, Shivamogga Region, Shri Yetish M.D,Lead District Divisional Manager, Shri B. Ravi NABARD ,DDM NABARD ,Shimoga and the District Coordinators of banks, Government Department representatives attended the meeting..

Agenda: 1

Shri Yetish M.D,Lead District Divisional Manager, Welcomed Hon M.P Shri B.Y. Raghavendra, Chairman, Smt Vyshali, CEO, Zilla Panchayath, all the dignitaries on the Dias and all the members present in the meeting. As there was no pending issues related to Previous DCC meeting, the proceedings of the meeting is adopted by the house.

The list of absentees bankers are furnished here below.

1. HDFC Bank
2. Indus Ind Bank
3. ICICI Bank
4. Karur vsya
5. Lakshmi Vilas Bank
6. Kotak Mahindra bank
7. Axis Bank
8. Central Bank of India.

Action Sought :The above absentee bank District Coordinators are hereby called upon to furnish the specific reasons for not attending the meeting, so as to enable us to appraise the chairperson.

Agenda :2

Launching of District Credit Plan for FY 2021-22.

Hon M.P Shri B.Y Raghavendra launched District Credit Plan of Shimoga District for the Financial Year 2021-22. Smt Vyshali, CEO, Zilla Panchayath, Shri Sudhakar Kotary General Manager, Canara Bank, Shivamogga Region, Shri Yetish M.D,Lead District Divisional Manager, Shri B. Ravi NABARD,DDM NABARD ,Shimoga were present in the meeting.

Shri Yetish M D ,LDDM ,Shimoga briefly explained about the District plan and mentioned that lion share is given to Agriculture sector and MSME sector in the Credit plan. Agriculture plays a major role in Shimoga district and MSME is also growing well in Shimoga district. He advised Bankers to lend more under Agriculture and MSME sector and informed that disbursement target for export credit is given as per PLP provided by NABARD and looking at potential available in the district.

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केनरा बैंक Canara Bank

Lead Bank Office, Shimoga

Agenda: 3 Key note address

Shri Sudhakar Kotary Deputy General Manager, Canara Bank, Regional office, Shivamogga presented the Key Note address.

In the Keynote address, it is informed that the total disbursement in the District was Rs.7745 crs showing an achievement of 98% of the yearly target of Rs. 7861crs. Agri. Sector disbursement was Rs.2830 crs showing an achievement of 79.69% of the yearly target of Rs.3551crs. MSME Sector disbursement was Rs. 1608crs showing an achievement of 99% of the yearly target of Rs. 1625 crs. Total Priorty Sector disbursement was Rs. 7546 crs showing an achievement of 73.19% of the yearly target of Rs.7546 crs.

Agenda: 4: Hon. M P Sri B Y Raghavendra, advising the bankers and line department present in the meeting to reach out for needy and poor people with respect to financial assistance and prompt implementation of Government Sponsor programs especially PM incentives. He also referred PMAY scheme "Housing for all by 2022" being implemented in Shimoga District. He requested the bankers to participate whole heartedly in successful implementation.

Agenda 7: Review of PM Initiative Schemes .

PMAY (CLSS) bank wise progress report as on 31.12.2020 for Shimoga District					
Sl No	Bank Name	Benf. No	Loan Amt	Loan Disb. Amt	Subsidy Received
1	Aadhar Housing Finance Ltd.	2	13	10.02	4.05
3	Aspire Home Finance Corporation Ltd.	9	69.01	68.11	13.13
4	Axis Bank Ltd.	2	35.79	27.87	4.53
5	Bank of India	1	34	10	2.35
6	Can Fin Homes Ltd.	4	94	73	9.72
7	Canara Bank	382	6538.41	2741.23	611.75
10	Dewan Housing Finance Corporation Ltd.	32	553.03	537.78	72.13
11	Equitas Small Finance Bank	5	47.46	47.46	4.76
12	Housing Development Finance Corporation Ltd.	11	282.5	206.39	21.99
13	ICICI Home Finance Company Ltd.	2	61	29	4.89
14	IDBI Bank Ltd.	1	30	9	2.12
15	India Bulls Housing Finance Ltd.	3	68.12	65.17	5.98
16	India Infoline Housing Finance Ltd.	1	29.06	24.83	2.67
17	Indian Bank	29	411.36	209.6	47.83
18	Indian Overseas Bank	3	31	17.5	5.12
19	Karnataka Bank Ltd.	36	669.04	398.28	68.72
20	LIC Housing Finance Ltd.	16	315.74	137.83	23.28
22	Pragathi Krishna Gramin Bank	3	22.5	22.5	6.39

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23	Punjab National Bank	16	257.45	184.54	32.33
24	Repco Home Finance Ltd.	1	20	20	1.95
25	South Indian Bank Ltd.	1	12	6	2.18
26	State Bank of India	131	2396.86	2145.42	275.1
27	Sundaram BNP Paribas Home Finance Ltd.	6	243.5	212.55	13.59
29	The Fedaral Bank Ltd.	1	17.1	6.6	1.03
30	UCO Bank	2	12	10	3.61
31	Union Bank of India	101	1505.29	824.63	203.46
33	Bank of Baroda	115	1962.23	947.54	177.17
34	Others	116	2655.65	1709.86	234.01
	Grand Total	1034	18387.1	10702.71	1855.84
	New Claims	33	802.1	498.22	67.49

PMAY (CLSS) progress report as on 31.12.2020 of Shimoga District				
ULB	Benificiary No	Sanction Amt	Disb. Amt	Subsidy Received
Bhadravati	100	1351.84	972.91	182.1
Hosanagara	7	20.92	16.96	6.19
Jog Kargal	1	10.8	6.8	2.15
Sagar	111	1536.74	867.82	212.27
Shikarpur	19	329	166.41	35.29
Shimoga	763	14663.14	8392.39	1354.14
Siralkoppa	21	249.31	109.9	41.4
Sorab	4	43.5	20.64	6.35
Tirthahalli	8	181.83	148.88	15.95
Shimoga District	1034	18387.08	10702.71	1855.84

Hon M.P Shri B.Y Raghavendra suggested incorporating progress made in AHP projects in Shimoga with respect to Govindapura, Gopishettikoppa, Bhadravathi projects along with AHP of Karnataka Slum Development Board. LDM informed that the project is in initial stage and ULBs and Karnataka Slum development Board has yet to submit application in this regard. He also informed the forum that Bank wise target is allocated for on-going as well as upcoming projects under AHP to Banks. Banks were told to submit CIBIL clear cases for further forwarding of application to Bank Branches from respective ULBs.

The Controlling offices are providing consent letter /In Principal sanction to the allocated Beneficiary list. SLBC Bangalore has instructed to generate CIBIL score for the allotted Beneficiary list. The Lead Bank Office is doing follow up with Bank Branches of Shimoga district where District Coordinators are yet to submit the report.

Sri Yetish M D, LDDM, Shimoga informed that ULBs and KSDB have to submit completed applications in all respect as per SOP provided by SLBC in order to further process and sanction eligible cases.

Action Sought: RGHCL KSDB and bankers

PMJDY

Sri Yetish M D, LDDM, Shimoga, informed that there is good progress with respect to mobile seeding at 12.13%; also there is decent growth with respect to Aadhar seeding at 7.53% and Rupay Cards Activation at 4.71. The chair appreciating the progress informed to take steps for saturation for mobile seeding, Aadhar seeding and activation of Rupay Cards besides opening of new Zero balance account.

Regarding making more enrolments under PMJJBY and PMSBY scheme, Bankers informed that If we concentrate on MNEREGA accounts and Loan Accounts we can make more number enrolments . Bankers requested Hon M.P. Shri B.Y Raghavendra to take up this matter with Government and If we receive Govt orders regarding making PMJJBY and PMSBY as mandatory for MNEREGA and loan accounts means we can make good number of enrolments under PM Initiative scheme.

Hon M.P. assured the house regarding taking up this issue with Government level.

Hon M.P Shri B.Y. Raghavendra informed all Bankers to make awareness program and distribute Death Claim Cheques to Customers in the presence of CEO, ZP and Hon M.P Shri B.Y Raghavendra in order to build awareness among the public about the benefit of the scheme.

Action Sought: All Banks

Pradhan Mantri Mudra Yojana

During review of PMMY scheme LDDM, Shimoga presented progress under the scheme with respect to No of accounts based on YOY growth it was at 54% and amount wise it was at 35%. The district has sanctioned 864 crores of loan and disbursed around 817 crores comprising of 113154 accounts.

Hon M.P. Shri B.Y Raghavendra informed all bankers to lend more under Mudra Scheme in Shimoga district. This scheme is helpful for small entrepreneurs and unemployed youths to set up own business. He also informed bankers to extend the facility as per the guidelines without taking guarantor and collateral up to ten lakhs and not harass customer for want of same.

Agenda: 8 Pradhan Mantri Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi)

1. A Special Micro-credit facility for Street vendors for making them self reliant by providing loan amount of Rs. 10,000/- with interest subsidy @ rate 7%.

Under the scheme the district has achieved 68% sanction when compared to application received. About 19% of the applications were rejected/at Market place for various reason and 9% of the applications are at pending state.

Hon M.P. Shri B.Y Raghavendra informed all bankers to complete the pending applications within a month.

Agenda: 9 Aadhar enrolment centres - Review.

22 Aadhaar Enrolment Bank centers are identified in our District as on 31/12/2020

Smt Vaishali M L, Chairman and CEO, ZP Shimoga, reviewed the performance of Aadhar Enrolment centres and requested Bankers to do more enrolments in shimoga. Chair also instructed to update /Modify the students Aadhar enrolments which is necessary for Students scholarship. The chair expressed displeasure regarding enrolment centres of Axis Bank, Shimoga, Union Bank, BH Road, Bhadravathi branch and Canara Bank, Thirthahalli where performance was not up to the mark and reasons for poor performance of AEC.

Agenda 10: Role of FLCs - Details of Awareness camps on Digitisation and Cash less transactions.

FLC Block / Taluk	Name of the Counsellor	No of Camps conducted	Persons Attended
Shimoga	Shankarappa	38	1707
Bhadravathi	Sri Lakshminarayan	73	2720
Shikaripura	Gudadaiah	52	6389
Sorabha	Ghouse Ali	42	1438
Sagara	Yet to Appoint	Union Bank of India	
Hosanagara	B.R. Srikanth	86	6755
Thirthalli	Yet to Appoint	Union Bank of India	

The Chair instructed Union Bank of India to expedite appointment of FLCs at Sagara and Thirthahalli. Chair also instructed to conduct as many FL camps as possible in order to educate people regarding financial aspects, frauds, phishing, and other cybercrimes besides regular financial literacy program.

Action Sought: Union Bank of India.

Agenda: 11 Self Employment program conducted by RSETI, Holalur.

PARTICULARS	TARGET 2020-21	CUMULATIVE PERFORMANCE FOR THE YEAR
No of Batches trained	30	04
No. of Candidates trained	750	122
No of Trainees Settled	562	508
No. of EAPs organized	180	05
No. of Follow up visits	240	48
No. of Trainees contacted	2400	211

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Chairman, Smt Vyshali CEO, ZP, Shimoga advised Bankers to extend financial support to the RSETI trained beneficiaries to start their self employment activity as settlement rate of trained Beneficiaries need to be improved further.

Agenda: 12 Merger and closure of Bank Branch

Canara Bank, Regional Office, Shimoga has requested the forum to permit the merger of their following Bank Branches. The proposals were placed in DCC meeting for discussion and approval.

Sl No	Name of the Branch to be Merged & DP Code	Acquiring branch with DP Code
1	Shiralkoppa - I (3758)	Shiralkoppa - II (11907)
2	Konandur - II (11924)	Konandur - I (0562)
3	Chickpet Nagar (1081)	Nagar (11906)

While discussing, the LDDM has explained the detail revised guidelines on the 'Rationalisation of Branch Authorisation Policy' in the house:

i. That banks which are having general permission can merge, shift any rural banking outlet subject to approval of DCC/DLRC.
ii. While merging/Shifting a rural or sole semi urban branch the DCC/DLRC shall ensure that the banking needs of the centre continue to be met.
iii. The bank should ensure that customers of the bank branch, which is being merged/Closed, are informed well in time so as to avoid inconveniences to them. Further bank should ensure that they continue to fulfil the role entrusted to these branches under the Government Sponsored Programmes and DBT schemes.
iv. The branches should be shifted within the same or to a lesser population category i.e. semi-urban to semi-urban or rural to rural centers.

He further informed that for closure/merger of branches, the banks have to follow RBI guidelines stipulated in the DBR, CO Circular No RBI/2016-17/306.DR. No.BAPD.BC.69/22.01.001/2016-17 Dated 18. May 2017 and FIDD.CO.LBS.BCNo.31/02.01.001/2016-17 dated June 8, 2017 regarding aligning roadmap for unbanked villages having population more than 5000. Then the branch wise discussion took place.

In view of above, the house approved the proposal for merger of above listed Canara Bank branches subject to following terms and conditions as per the following guidelines under RBI/2016-17/306 DBR. NoBAPD.BC.69/22.01.001/2016-17 dated May 18, 2017. Also the bank authorities are requiring submitting the confirmation in this regard.

1. The bank should have general permission to shift, merge or close the banking outlets.
2. The banks involved in the merger/Closure / Shifting shall ensure that the customers of the banking outlet, which is being merged/closed/shifted are informed well in time so as to avoid inconvenience to them.

Further, Banks should ensure that they continue to fulfil the role entrusted to these "Banking outlets" under the Government Sponsored programmes and DBT schemes.

Mr. Yogesh C S, Chief Manager, SR Road Branch, Bank of Baroda thanked all the members for the active participation in the discussion.

For CANARA BANK

Lead District Divisional Manager

Chairman of the Committee

CHIEF EXECUTIVE OFFICER
ZILLA PANCHAYATH, SHIVAMOGGA.

यूनियन बैंक ऑफ इंडिया Union Bank of India
ಯೂನಿಯನ್ ಬ್ಯಾಂಕ್ ಆಫ್ ಇಂಡಿಯಾ
(ಹಿಂದಿನ ಕಾರ್ಪೊರೇಷನ್ ಬ್ಯಾಂಕ್)
ಲೀಡ್ ಬ್ಯಾಂಕ್ ಕಛೇರಿ
ಕಾರ್ಪೊರೇಷನ್ ಬ್ಯಾಂಕ್ ಕಟ್ಟಡ
ಮೊದಲನೆ ಮಹಡಿ, ಕಾಲೇಜ್ ರಸ್ತೆ
ಮಡಿಕೇರಿ - ೫೭೧ ೨೦೧

यूनियन बैंक ऑफ इंडिया
(भूतपूर्व कार्पोरेशन बैंक)
लीड बैंक ऑफिस
कार्पोरेशन बैंक बिल्डिंग
पहला अंतस्थ, कॉलेज रास्ता
मडीकेरी - ५७१ २०१

UNION BANK OF INDIA
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Corporation Bank Bldg
1st Floor, College Road
Madikeri - 571 201

LBO/MDK/49/2021-22 Date: 21.06.2021

To,
The General Manager
SLBC Karnataka
Canara Bank
Head Office Annex
Gandhinagar
Bengaluru

ಮಾನ್ಯರೇ, महोदय/ महोदया, Dear Sir/Madam,

Subject: Approval for Merger/Co-location of Rural Branch

District Level Review Committee during the meeting held on 17.03.2021 has approved the proposal for Merger/Co-location of 1 Rural Branch in Kodagu district, details of which are as under:

Bank Name	Branch Name	Branches to be merged	Category of Branches	Distance between Branches	Remarks
State Bank of India	Main Road, Somwarpet Branch (40153)	Somwarpet Branch (11261)	Rural	100 mtrs	Merger of Branches are proposed due to amalgamation of State Bank group Branches with State Bank of India where two Branches of amalgamated entity are functioning in same locality within 100 meters range.

During the meeting, the following points were confirmed.

1. The Bank and DCC/DLRC has ensured that banking needs of rural/ semi urban centre are met by alternate arrangements by Banking Outlet while merging/co-locating.

2. DCC/DLRC has ensured that the availability of Banking Outlet within 5 KM radius of existing Banking Outlet which is going to merged/co-located with nearby rural/semi urban centre.

3. The Bank and DCC/DLRC has ensured that the Banking Outlet is continue to full fill the role entrusted under Government Sponsored programmes and Direct Benefit Transfer schemes on merging/co-locating.

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ಲೀಡ್ ಬ್ಯಾಂಕ್ ಕಛೇರಿ
ಕಾರ್ಪೊರೇಷನ್ ಬ್ಯಾಂಕ್ ಕಟ್ಟಡ
ಮೊದಲನೆ ಮಹಡಿ, ಕಾಲೇಜ್ ರಸ್ತೆ
ಮಡಿಕೇರಿ - ೩೭೧ ೨೦೧

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4. Bank has given prior intimation to the customers of merging/co-locating Branch so as to avoid the inconvenience to them.

Hence, we request you to approve the proposal for merger/co-location of above Bank Branches. Minutes of DCC/DLRC is enclosed for your kind perusal.

ತಮ್ಮ ವಿಶ್ವಾಸಿ, भवदीय, Yours faithfully,

Lead District Chief Manager
ಲೀಡ್ ಬ್ಯಾಂಕ್ ಮುಖ್ಯ ವ್ಯವಸ್ಥಾಪಕರು
ಜಿಲ್ಲಾ ಅಗ್ರಣೀ ಬ್ಯಾಂಕ್ ಕಾರ್ಯಾಲಯ
ಯೂನಿಯನ್ ಬ್ಯಾಂಕ್ ಆಫ್ ಇಂಡಿಯಾ
(ಹಿಂದಿನ ಕಾರ್ಪೊರೇಷನ್ ಬ್ಯಾಂಕ್)
ಮಡಿಕೇರಿ.

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LBO/MDK/MINS/04/2020-21 Date: 25.03.2021

Communicated to: All members & invitees

ಮಾನ್ಯರೇ, महोदय/महोदया, Dear Sir/Madam,

Sub: Minutes of the DCC Meeting held on *17/03/2021* for December 2020

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We thank you for your presence in the above meetings. We are furnishing here below the minutes of the same for your perusal and records. All the Heads of Controlling offices and Departments are requested to advise their absentee officials to attend the meeting without fail in future.

ತಮ್ಮ ವಿಶ್ವಾಸಿ, भवदीय, Yours faithfully,

Lead District Chief Manager [CONVENOR]
ಲೀಡ್ ಬ್ಯಾಂಕ್ ಮುಖ್ಯ ವ್ಯವಸ್ಥಾಪಕರು
ಜಿಲ್ಲಾ ಅಗ್ರಣೀ ಬ್ಯಾಂಕ್ ಕಾರ್ಯಾಲಯ
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(ಹಿಂದಿನ ಕಾರ್ಪೊರೇಷನ್ ಬ್ಯಾಂಕ್)
ಮಡಿಕೇರಿ.

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1. Welcome Address: Sri R K Balachandra, Lead District Chief Manager, Lead Bank Madikeri, welcomed, Ms. Charulatha Somal, IAS, Deputy Commissioner, Kodagu and the Chairman of the Committee, Sri Ravi Chandar, Deputy RH & AGM, Union Bank of India, Regional Office, Mysuru, Sri P V Sreenivas, DDM, NABARD, Sri Venkatesh Gopal, LDO & AGM, FIDD, RBI, who joined the meeting through Virtual Mode, Representatives/Executives from different Regional Offices, District Co-ordinators, District Level Officials of all the Line Departments and Representatives from media.

2. Welcome Note: Sri Ravi Chandar, Deputy Regional Head, Union Bank of India, Regional Office, Mysuru, in his welcome address informed the house about statistics of the district. As on 31.12.2020, the total deposits in various Banks in the district amounts to Rs. 6867 Crs and Aggregate Advances Rs. 5251 Crs, with CD Ratio of 76 %. Total Priority Sector advances amounts to Rs. 4479 Crs with Agriculture Advances of Rs. 2624 Crs, MSME Rs. 760 Crs and Other Priority Sector Rs. 1095 Crs. While reviewing the District performance, he opined that due to COVID 19 pandemic, the performance of the district is still recovering and he requested all Bankers to improve the overall performance. He once again welcomed all the Bankers and Line departments and requested them to actively participate in the deliberations.

(Action - All Banks in the district)

Every year, Lead Bank prepares Annual Credit Plan based on the Potential Linked Plan of NABARD which takes inputs from overall potential of the district with synchronizing the Branch Credit Plan which was fine tuned by the Controlling Offices of various Banks in the district. This year also, ACP 2021-22 is prepared holistically and with a special focus on "Collectivization of Agricultural Produce for Enhancing Farmers Income" in the district. The ACP 2021-22 was launched by the benign hands of Ms. Charulatha Somal, IAS, Deputy Commissioner, Kodagu district and Chairman of District Consultative Committee. After the launch, Sri Ravi Chandar, DRH, gave a brief outlay of ACP 2021-22 which is arrived at Rs.4500 Crores. Out of total outlay, 87% (Rs.3900 Crores) is earmarked for Priority Sector. Under priority sector, Rs.2600 Crores is earmarked for Agriculture (67%), Rs.700 Crores for MSE (18%) and Rs.600 Crores for Other Priority sectors (15%). He urged all the Bankers to achieve the set targets and contribute to the overall development of the district.

3. Ms. Charulatha Somal, IAS, Deputy Commissioner, Kodagu District: In her address to the Bankers, DC, Kodagu, informed that the meetings should be proactive. The deliberations in the meetings should be Constructive so as to improve the performance. The forum should be used for mutual discussion with regard to implementation of various schemes as well as problems faced by the Line Departments and Bankers. She further advised the Bankers to support the LDM by submitting proper data to Lead Bank in time. She also informed the house that any administrative issues can be taken up for deliberations in the forum and can be taken to the logical end. Replying to this, LDM assured the Deputy Commissioner on behalf of all Bankers to convene the next meetings as per feedback given by the chairman. Finally, LDM thanked the DC, Kodagu for her valuable suggestions/feedbacks.

(Action-All Banks in the district)

4. Approval of the Minutes of previous DCC/DLRC/DLSC/DLCMC meeting held on 26.11.2020: Minutes circulated vide LBO/MDK/MINS/03/2020-21 dated 15/12/2020 was approved/adopted by all the members without any modifications.

5. Relaxation of EDP Training for claiming Margin Money under PMEGP up to 31.03.2021: LDM informed that as per letter received from State Director, KVIC, Bengaluru, Ref: KNT/SO/PMEGP/EDP/Genl/2020-21 dated 03.03.2021, relaxation is given to EDP Training for claiming Margin Money under PMEGP up to 31.03.2021. Branches to disburse the first installment of the sanctioned loans and claim/upload the Margin Money subsidy on the PMEGP online portal without waiting for completion of EDP training and achieve the target for the year 2020-21. Further, all the pending EDP trainings pertaining to cases sanctioned up to 31.03.2021 shall be completed during the next quarter, i.e. up to 30.06.2021. **(Action - All Banks in the district)**

6. Advisory to extend Collateral-free loans up to Rs. 10 Lakh to all units financed under PMEGP administered by KVIC: LDM briefed the forum that as per IBA circular no: SB/Cir./PMEGP/2020-21/9672 dated 26.02.2021, an advisory has been issued by IBA to all the member banks to strictly adhere to the guidelines of PMEGP to extend collateral free loans up to Rs. 10 Lakhs to all units financed under PMEGP administered by KVIC. **(Action - All Banks in the district)**

7. Disbursement under SHG Credit Linkage of Bank in Kodagu District: LDM informed the house that as per mail communication received from SLBC subcommittee on SHG Bank linkage for the half year ended Sept 2020, the performance of Kodagu district was Rs. 7622.28 Lakhs as against the target of Rs. 28706.74 Lakhs, i.e. 26.55% achievement. Enquiring on this, the chairman requested for the Bank wise details which was not available at that time. Further, chairman enquired about the linkage of beneficiaries identified by ZP replying to which LDM informed that there was issues with portal updation and the same was discussed with DRDA department in the last DCC meeting. Chairman advised LDM to include those data in the main agenda sheets only and not in annexures. LDM assured the chairman that the same will be incorporated in the next meetings. Further, Chairman requested the Bankers to give feedback on SHG Bank Linkage issues faced by them. Replying to this, Canara Bank representative informed that more customers are availing loans from SKDRDP SHGs and very few approach Bank. Replying to this, Chairman questioned Bankers as such benefits are more in Banking sector compared to others, still why people are availing loans from others. Replying to this, SBI representative informed that the issue is with multiple financing of groups as found in their internal survey. Further, Chairman sought clarification from the Bankers that whether SHGs are financed individually or group wise to SHGs. She advised LDM to check the same in both NRLM and NULM.

KDCC Bank representative raised an issue with regard to refinance of Interest Subvention to SHGs which is pending to the tune of Rs.43 lakhs and the same is pending since 2017-18. She further informed that interest portion is still pending from NRLM department. Chairman enquired that whether the necessary

claims/certificates have been uploaded from respective department. Replying to this, KDCC representative informed that it is already updated. The chairman enquired with the Line department but the department representative was not present in the meeting. Hence, Chairman instructed to include the issue in the proceedings. Further, AGM, UBI, RO, Mysuru advised LDM to write letter to Line Departments before the next meeting. **(Action - KDCC Bank, NRLM, ZP)**

8. <u>APY- Annual Targets for FY 2020-21 (PSBs-60, Pvt Banks-30, RRBs-60)</u>: To increase the saturation of the APY scheme in the district, LDM informed that the targets for FY 2020-21 was distributed as each Branch of PSBs to contribute 60 accounts, Private Banks, 30 accounts and RRBs, 60 accounts. Chairman enquired about the total targets allotted to the district and the individual achievement of Banks. Replying to this, LDM informed that the data is available in annexures for which Chairman advised LDM to include such data in main agenda only and not in annexures. She further advised LDM to refer to SLBC meeting agenda and prepare the data accordingly. With respect to the overall APY enrolments in the district, Chairman enquired with the Bankers, issues faced by them in enrolling of customers. Replying to this, Canara Bank representative informed that withdrawals are increasing after enrolments due to the long period of the scheme and even though Bankers try to convince the customers to continue, they are reluctant and close the same during any difficulties. Chairman enquired about the structure of the scheme and Canara Bank representative explained same. Chairman advised the Bankers to discuss issues with regard to withdrawal from the scheme in coming DCC and submit the same to SLBC for taking up at state level. **(Action - All Banks in the district)**

9. <u>Not to insist for margin and third party Guarantee up to Rs 1.60 lakh for Priority Sector Advances</u>: As discussed in earlier meetings, LDM once again advised Bankers to not to insist for margin and third party Guarantee up to Rs 1.60 lakh for Priority Sector Advances including Fisheries loans and requested Bankers to see that no complaints to rise in future. **(Action - All Banks in the district)**

10. <u>Verification of crop insurance proposals pertaining to PMFBY Kharif 2019</u>: LDM informed that Agriculture Department, GoK has sent a list of verification of crop insurance proposals pertaining to PMFBY Kharif 2019 season pending at Branch Managers' user id in Samrakshane portal. He further briefed the process to be followed which was already circulated through mail and as per the data received, there were 259 cases pending of which 246 pertains to KDCC Bank, BOB 2, UBI 1 and KGB 10 cases. LDM requested the respective Bank representatives to complete the same and specifically requested KDCC Bank since the pendencies were more. KDCC Bank representative informed that many cases are pending due to connectivity issues at rural places. LDM advised the KDCC representative to take up the issue at HO level by completing the activities centrally. Chairman also suggested the Bank representative to take up technical issues with respective department and advised Bank to complete the activities latest by 31.03.2021. **(Action - KDCC, BOB, UBI, KGB)**

11. Implementation of Trilingual Policy (Kannada) at Bank Branches - Letter received from SLBC/KDA/Kannada Jagruthi Samiti: LDM informed the forum about receipt of letters/representation from SLBC, Kannada Development Authority and Kannada Jagruthi Samithi about usage of Kannada language at Bank Branches in Karnataka and implementing Trilingual Policy in Banks. He insisted Bankers to use Kannada language in daily routine transactions and also explained the steps taken by Lead Bank Kodagu in association with Canara Bank Kannada Sangha, Bengaluru, by posting Kannada learning videos in Lead Bank Whatsapp group for the benefit of non Kannadigas to help them learn Kannada words that can be used in routine banking transactions. **(Action - All Banks in the district)**

12. Opening of New Branches at rural area - Exploring the possibilities: LDM informed the house that due to amalgamation of few Banks, rationalization of Branches are taking place. Further, he informed that there are certain villages in the district which can be explored for opening of new Branches by the Banks. Hence, LDM requested all the Controlling Offices/District Coordinators to send such proposals to Lead Bank for further action. **(Action - All Banks in the district)**

13. Not obtaining of NOCs by PSBs from KDCC Bank and vice versa while sanctioning loans: LDM informed the forum about the representation from KDCC Bank where in some of the PSBs are not taking NOCs from KDCC Bank resulting in double finance. Similarly, some of the Branches of PSBs have also shared the same concern with respect to KDCC Bank. Replying to this, SBI representative informed the house that NOC has been waived due to obtaining of CIBIL in their Bank. Chairman sought the guidelines regarding obtaining of NOCs by Banks. Replying to this, AGM, UBI, RO, Mysuru informed the chairman that NOCs are mandatory for financing Government Sponsored Schemes in service area whereas for other loans, as a general practice, NOCs are obtained in the interest of Banks. He further opined that there will be operational difficulties but it has to be addressed case by case. Hence, he suggested all Bankers to follow the stipulated guidelines. **(Action - All Banks in the district)**

14. New scheme launched by GoK for poultry: LDM informed the house about the new scheme launched by GoK to promote poultry where in loan amount of Rs. 52000/- will be given to applicants with subsidies up to 90% for SC/ST. He further informed the house that the detailed guidelines of the scheme has already been shared with Banks.

15. Special Refinance facility in Watershed and Wadi projects by NABARD: Sri P V Srinivas, DDM, NABARD, informed about implementation of Special Refinance Scheme by NABARD in Watershed and Wadi Project Areas where the interest rate on this Special Refinance Scheme will be at 3% per annum and the ultimate lending rate to be charged by Banks/FIs should not be more than 06 months MCLR+1% or EBLR+2.5% whichever is lower. The areas in Somwarpet and Virajpet have been selected for implementing this project. He requested all Bankers to give more focus to sanction loans as early as possible since the subsidy is available based on First come First Serve basis. He further briefed about AMI scheme, AIF scheme etc. He elaborated on the initiative of digitization of SHGs by NABARD which is named as E-Shakti where in all

the credit linked SHGs are brought under single digital platform. Already SHGs of SKDRDP are covered in the scheme and remaining SHGs will be covered in due course. He further informed about the training initiative taken by NABARD for SHGs to generate income apart from internal lending and NABARD has already assisted 2 FPOs and 1 rural mart in the district. He requested Bankers to use the services of FLCs to approach Hadis and open accounts, social security schemes. Further, he insisted all the Bankers to finance under Animal Husbandry and Agri allied activities in order support farmers to reach the national scheme of Doubling of Farmers' Income by 2022. **(Action - All Banks in the district)**

16. <u>More focus on Government Sponsored Schemes such as PMSVANidhi, KCC-AH, Fisheries, PMAY, PMEGP, MUDRA loans etc:</u> Due to the pandemic situation caused by COVID 19, LDM informed the forum that there is more scope for taking up self employment generation programmes which is the main agenda of Aatmanirbhar Bharat. Hence, he requested all the Bankers to extend full co-operation for sanctioning of loans under Government Sponsored schemes, PMEGP, Mudra, MSME loans and linkage of SHGs for taking up Employment generation activities.
(Action - All Banks in the district)

17. <u>50% Concession on Stamp Duty to PMSVANidhi Beneficiaries</u>: LDM informed the house about the communication received from Mission Director, NULM, GoK, where in 50% of stamp duty to PMSVANidhi beneficiaries in loan agreements has been waived. The step was taken by the Government considering the proposals from various stake holders considering the hardship faced by the Street vendors to execute loan documents. Replying to this Chairman informed the forum that Kodagu district in Top 5 position in implementation of PMSVANidhi scheme in Karnataka state. She expressed her happiness over this and congratulated all the Bankers for the support extended. **(Action - All Banks in the district)**

18. <u>Aadhar linkage mandatory for availing Interest Subvention scheme benefits, for the short term Agriculture loans availed by the borrowers:</u> LDM brought to the notice of forum that Aadhar has been made mandatory for interest subvention and the relevant circulars were circulated among the Branches from Lead Bank and was also discussed in the recently held BLBC meetings. He further informed that the Interest Subvention for KCC loans will be credited through DBT only and hence there will not be any manual interventions. Further, he advised that no interest subvention is available for pure jewel loans as per recent RBI guidelines.
(Action - All Banks in the district)

19. <u>Closing of Rural Branches in Karnataka State - Approval of SLBC is mandatory:</u> Referring to the communication received from SLBC, ref no. 0027/SLBC/Rural Branches/2021 dated 01.02.2021, LDM informed that for closure of rural branches, issue needs to be discussed and minutised during DCC/DLRC meetings in respective district and the same has to be forwarded to SLBC for approval and respective Banks have to justify in SLBC meeting. (151st and 152nd SLBC Meeting proceedings, Point No 10.2) Actual closure to be implemented after receipt of

communication from SLBC only. **(Action - All Banks in the district)**

20. **SOP on Credit Guarantee scheme for PM SVANidhi scheme:** LDM briefed about the Standard Operating Procedure on Credit Guarantee scheme for PMSVANidhi scheme to be followed if in case of default by the borrowers. He further informed that the claim with regard to guarantee scheme should be submitted for Bank wise portfolio and not individual account wise.

21. **Implementation of Pradhan Mantri Adarsh Gram Yojana (PMAGY):** LDM informed the house about Pradhan Mantri Adarsh Gram Yojana (PMAGY) which is a rural development programme launched by the central government in India for the development of villages having a higher ratio (over 50%) of people belonging to the scheduled castes through convergence of central and state schemes and allocating financial funding on a per village basis. As per the scheme, the Banks and District Administration have to create awareness about the Central Government Schemes such as PMJDY, PMJJBY, PMSBY, APY etc. among the people of the identified villages in the district by organizing camps. **(Action - All Banks in the district)**

22. **Review of Performance of Banks under Annual Credit Plan for Third Quarter December 2020:** Sri P V Srinivas, DDM, NABARD, started the review of ACP performance for the 3rd quarter, December 2020. The sector wise achievement of ACP was reviewed which is 57% in Crop Loans, Term Loans 56%, Allied sector 43%, thus overall Agriculture was at 56%. Further, MSME was only 36% whereas OPS was at 72% with total achievement of the district in Priority sector was at 53%.While reviewing the performance of 3 blocks, DDM brought to the notice of house that Madikeri Block has achieved only 38%, Somwarpet block has achieved 54% and Virajpet block has achieved 76%. He further informed that since already 3 quarters have been completed and in last quarter the focus will be more on recovery and overall disbursements will be less. With regard to this, Chairman enquired why the achievement of Madikeri Block was less. Replying to this, DDM informed that disbursements are less mainly due to the pandemic caused by COVID 19 and due to under reporting by the Branches.

    Further, DDM, NABARD, reviewed the ACP performance of individual Banks where in performance of Private sector Banks were very poor and remaining Banks have contributed to the maximum extant. While reviewing of Bank wise data, difficulties faced by the Banks in achieving the targets were discussed and necessary guidance were given. DDM, NABARD also brought to the notice of the forum that some of the private sector Banks are not submitting the requested data. Chairman advised the LDM to bring it to the notice of SLBC. Canara Bank representative informed the house that in certain cases under reporting of data was mainly due to amalgamation of Banks which makes the extraction of data from amalgamated entities difficult. Finally, DDM, NABARD, suggested all the Bankers that the overall achievement can be improved by collective efforts and proper and timely submission of data to Lead Bank office. **(Action - All Banks in the district)**

23. Timely submission of data by Banks: LDM once again urged all the Controlling offices/District Coordinators to submit the requested data in a time bound manner so that proper performance of the district can be presented in various public forums and to avoid embarrassing situations, if any, which may arise due to non availability of data in the meeting when sought by People representatives/Officials.

(Action - All Banks/Line Departments in the district)

24. Issues with any Line Departments: LDM requested the representatives of various Line Departments to address the Bankers, issues faced during implementation of Government Sponsored Schemes.

a. Fisheries Department - Representative from the Department informed the house that there are 72 applications pending for sanction. So, she requested Bankers to consider the applications by current financial year and remaining can be considered for next financial year. She further requested KDCC Bank representative to consider Fisheries Society of 20 members as a single group for SHG financing. Replying to this, KDCC Bank representative informed that the same is considered in KDCC Bank, Suntikoppa Branch under GoKs Kayaka Scheme.

b. KVIB Department - Representative from the department informed the house that there are total of 45 targets for the district and total 86 applications are received online. Out of the 45 targets, 32 applications have been sanctioned and 21 applications are pending at Bank Branches. He requested LDM to instruct the Branches to expedite sanctions and claim the subsidy before the completion of financial year.

c. Women & Child Welfare Department - Representative from the department informed the forum that total of 19 targets have been allocated for the district. Total 69 applications have been received and 44 applications were forwarded to the Banks. The Banks have already achieved the targets.

d. JD, Agriculture informed the forum about the new scheme launched by GoI which is PMFME under ODOP scheme. Currently, Coffee is selected as product of Kodagu district. She further informed that there was a target of 100 applications to be sourced before end of March but as on date received only 5 applications and they will be forwarding the same to concerned Banks shortly. She requested the Bankers to sanction the loans at the earliest before the end of current financial year.

AGM, UBI, RO, Mysuru advised the Line departments that the pending applications details should be given to Lead Bank in advance so that necessary follow up can be done with respective Banks for early sanctions. Chairman suggested providing the most updated data so that the current trends can be analysed thoroughly and necessary guidance can be given. Further, Regional Manager, KGB, Madikeri requested the chairman to advise the departments not to submit government sponsored scheme applications at the fag end of financial year since the processing of applications will be delayed due to scheduled year end activities.

(Action - All Banks/Line Departments in the district)

25. Timely submission of data: LDM informed the house about importance of Submission of Correct and Consistent data of their respective Banks in timely manner so as to project the proper performance of the district. He further informed that in most of the cases, Banks submit inconsistent data with respect to earlier quarters and Lead Bank has to pursue with such Banks for correction/revision of data, which may lead to projection of under performance of the district. In view of this, LDM requested all Banks Controlling Offices/District Coordinators to go through the earlier quarter's data before submission and to submit within the timeline stipulated for smooth review of district performance. **(Action - All Banks in the district)**

26. Credit Linkage by UBISETI, Kudige: Dr. Suresha G, Director, UBISETI, Kudige informed the house that out of the target of 380 for current year, institute has already completed training for404 trainees with 106% achievement. Already trainings for Udyogini, PMEGP have been completed and for PMEGP loans that are sanctioned up to 31.03.2021, subsidies can be claimed and training can be completed by 30.06.2021. With regard to ODOP, he informed that from growing to value additions, Entrepreneurs to be selected and sent to RSETIs for training. CFTRI will be providing the hand holding support with regard to technology transformation and the trainees will be assisted till production level. Hence, he requested Bankers to encourage more and more people to take up the activities.

27. Co-location of Bank Branches in Belugunda (BOB), Madikeri (UBI) & Somwarpet (SBI) on account of Amalgamation of Banks: Due to the amalgamation of Banks as per Government notification, many Banks are in the process of rationalization of Branches. In this regard, three Banks have submitted their proposals to DCC for consideration.

    a. Union Bank of India has submitted its proposal to co-locate Branches in Madikeri town which are 50 mtrs away. As per RBI guidelines, Banks may shift, merge or close all Branches except Rural Branches and sole semi-urban Branches at their discretion. Madikeri comes under Semi Urban category. Hence, the proposal is considered favorably. **(Action - UBI)**

    b. State Bank of India has also submitted its proposal to co-locate its Somwarpet Branch(11261) into Main Road, Somwarpet Branch(40153) in the last DCC meeting and the Branch category was Rural. Hence, DCC Chairman advised LDM to conduct a field visit and submit the report to DCC for consideration. Accordingly, LDM has submitted the report to DCC and it was observed that the Branches are at a distance of only 100 mtrs. Hence, as per the recommendation of DCC, the co-location of Somwarpet Branch (11261) into Main Road, Somwarpet Branch (40153) is permitted. Further, SBI is advised to refer *Agenda Point No.19* for further course of action. **(Action - SBI)**

    c. Bank of Baroda has submitted its proposal to co-locate Belugunda Branch to

Virajpet Branch. Chairman sought clarification from LDM regarding the co-location of the Branch. LDM informed that the Branch belongs to Rural category and on his visit to Branch for inspection purpose, it was observed that nearby there are no other Bank Branches. Further, LDM requested the Bank representative to present their views on the issue but it was observed that the Bank representative was absent for the meeting. Hence, the issue was deferred. **(Action - BOB)**

28. Other issues: The Chairman informed the forum about recent death occurred by the tiger attack, the compensation amount for the legal heirs was not settled due to the non availability of Bank account. In this regard, chairman requested all Bankers to open basic savings accounts of people of tribal haadis so that the compensation amount will be settled immediately. Replying to this, LDM informed that previous year, with the help of Zilla Panchayath, Banks have conducted camps in Haadis for opening BSBD accounts. Further, necessary steps were taken for linking Aadhar to scholarship accounts result of which Kodagu district was in No.1 stage in state of Karnataka. In order to increase financial inclusion in the district, Chairman assured that representative from ITDP department will also be instructed to attend the meeting without fail. She further informed that Financial Inclusion is part of livelihood mission. Replying to this, LDM informed that to increase financial inclusion, APY accounts of coffee workers were opened by conducting camps at Coffee estates with the help of BCs and FLCs.

Chairman enquired about BCs in the district replying to which LDM informed that there are approximately 80 BCs working under various Banks. Chairman requested LDM to include BCs data in the next meeting. She further inquired about the difference between BC and BC Sakhi. LDM clarified that BCs are appointed by Banks managed by outsourced agencies whereas BC Sakhis are appointed by Zilla Panchayath selected from the SHGs. Training will be provided by the RSETIs and hand held machines will be supplied by ZP. **(Action - LDM, All Banks in the district)**

29. Vote of Thanks: Sri P V Srinivas, DDM, NABARD, Kodagu bid vote of thanks to all the delegates including dignitaries on the dais and participants from various Banks and Line Departments.

Ms Charulatha Somal IAS,
Chairman of District Consultative Committee
& Deputy Commissioner, Kodagu

Sri R.K Balachandra
Convenor
LDM, Union Bank of India
Madikeri, Kodagu district

अग्रणी जिला कार्यालय: बेलगावी LEAD DISTRICT OFFICE: BELAGAVI

सं सं : 223A/2021/DLRC/0541/Q4-2020-21 दिनांक:25.05.2021

To
THE GENERAL MANAGER
SLBC,
Canara Bank, HO Annexe
Gandhi Nagar,
Bengaluru

महोदय / महोदया Sir / Madam

विषय / Sub: Approval for Merger of Rural Branches

District Level Review Committee during the meeting held on 30.03.2021 has approved the proposal for merger of branches in Belagavi District. The details are as follows.

SN	Bank Name	Branches to be merged	Category of Branches	Distance between Branches	Remarks	Other Bank Branches servicing in the area
1	Bank of Baroda	Khanagaon with Maruthigalli Branch, Belagavi	Rural to urban branch	12 kms	Accounts will be maintained at Maruthigalli Branch. Business Correspondent will be appointed in Khanagaon.	KVGB Kanabargi 5kms, IDFC Muchandi 5 kms KVGB Marihal 9kms; Canara Bank Pant balekundri 10kms, SBI Sambra, KVGB Sambra 10.50 kms;
2	ICICI Bank	Galatga with Bhoj Branch	Rural to Rural	7 Kms	Bhoj is 7 kms from Galatga. Other Banks present in Galatga, No issue of unbanked area.	KVGB and SBI present in Galatga
3	ICICI Bank	Karatga with Shiradwad	Rural to Rural	7 Kms	Shiradwad is 7 kms from Galatga. Other Banks present in Karatga, No issue of unbanked area.	Canara Bank present in Karatga
4	Canara Bank	Kulgod II (e-Syndicate) with Kulgod I (Canara Bank)	Rural	10 Mtrs	Merger of Canara Bank and Syndicate Bank. Two branches in Kulgod	NA

During the meeting the following points were confirmed

1. DLRC has ensured that Banking needs of rural / semi urban centres are met by alternate arrangements by Banking outlet while merging.
2. DLRC has ensured that the availability of Banking outlet within 5 kms radius of existing Banking outlet which is going to be merged with nearby rural / semiurban centre.
3. DLRC has ensured that the Banking Outlet to full fill the role entrusted under Government Sponsored Programmes and Direct Benefit Transfer Schemes on merging.
4. Bank has given prior intimation to the customers of merging / shifting branch so as to avoid inconvenience.

Hence we request you to approve the proposal for merger of above Bank branches. Minutes of DLRC held on 30.03.2021 is enclosed for your reference.

Yours faithfully,

Vijayapuri Rahul Poojar
Lead District Divisional Manager

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केनरा बैंक Canara Bank
Syndicate

अग्रणी जिला कार्यालय: बेलगावी LEAD DISTRICT OFFICE: BELAGAVI

PROCEEDINGS OF DISTRICT CONSULTATIVE COMMITTEE / DISTRICT LEVEL REVIEW COMMITTEE MEETING HELD ON 30-03-2021

District Consultative Committee Meeting and District Level Review Committee meeting, was held on 30.04.2021 under the Chairmanship of Sri Darshan H.V. I.A.S. Chief Executive Officer, Zilla Panchayath, Belgaum and on his behalf Sri Parashuram Dudagunti Chief Accounts Officer, ZP Belagavi and Sri Project Director DRDA were present for the meeting. Sri Vinjamuri Rahul, Lead District Divisional Manager, welcomed the Chief Accounts Officer, Zilla Panchayath, Belagavi, Project Director, DRDA, Sri N Krishnappa, Deputy General Manager, Canara Bank, Belagavi, Sri Vivek Hegde Assistant General Manager, Canara Bank, District Coordinators and Government Officials present on the occasion.

Later, the House has taken up the Agenda items for discussion.

Agenda 1: Confirmation of the Minutes of DCC/DLRC meeting held on 19-12-2020

The Committee has unanimously approved the Minutes of DCC / DLRC meeting held on 19-12-2020.

Agenda 2. LAUNCHING OF ANNUAL CREDIT PLAN FOR 2021-22 :

The Chairman of the Committee has launched Potential Credit Plan for 2021-22 Speaking on the occasion, Lead District Manager informed the house that the Credit Potential for 2021-22 estimated at Rs 18108 crores, which is an increase of 6.19% over the projections made for 2020-21. The theme for PLP 2021-22 is "Collectivization of Agricultural Produce for Enhancing Farmer's Income." District Credit Plan for formulated with the same back ground and enhanced the Credit to be extended to Agriculture Sector by 10%. All the Bankers were requested to achieve the targets of 2021-22 well in advance with proper planning.

Agenda 3. Performance of Annual Credit Plan for 2020-21 (for 3rd quarter).

The Lead District Divisional Manager informed the House that the District has shown overall achievement of Rs 5965 Cr achievement of 116.62% against the 3rd quarter target of Rs 5116 crores. In total Rs 14989 Cr is achieved up to December 2020 by which 87.90% of Annual Target of Rs 17052 Cr is achieved. He informed the House that the District has achieved the targets under Agriculture, MSME, Housing, Total PSA, Non PSA and Total Credit for 3rd quarter,

Highlighting the business of the District, Lead District Divisional Manager, informed that total business of the District stood at Rs 60189 Cr. CD Ratio stood at 72.60% against stipulated CD ratio of 60%.

Bank of Baroda, Bank of Maharashtra, Central Bank of India, Punjab National Bank, State Bank of India, , UCO bank, , Catholic Syrian Bank Ltd., DCB Bank Ltd, Indus Ind Bank, Federal Bank, Karnataka Bank, , Karur Vysya Bank Ltd, Lakshmi Vilas Bank Ltd, Ratnakar Bank Ltd and South Indian Bank Ltd. **(Action: Concerned banks)**

Agenda 4: PMSVANIDHI scheme and progress achieved.

LDDM informed the House that the progress of the scheme is being monitored on daily basis by DFS and special emphasis is given to achieve the alotted target of 13678 i.e. 1% of Urban Population covering 33 Urban Local Bodies. Identification of street vendors are done by 33 Urban Local Bodies in Belgaum District. Review of the performance is bases on the disbursemnt and also the digital transactions done by the beneficiaries. Interest subsidy is available for interest paid during the scheme period i.e. till March 31,2022. Banks to cover these loans under CGTMSE to safeguard Bank"s interest. Belagavi City was selected among 125 cities in India for Socio Economic Survey. Of which under DFS category all the Banks which have disbursed the loans have to mandatorily enroll under PMSBY, PMJJBY, PMJDY account with issuance of RuPay Card. Belgavi City Bank Branches need to submit the confirmation applicant wise to LDO for submission to DFS online. (Action: All Banks)

अग्रणी जिला कार्यालय LEAD BANK OFFICE, केनरा बैंक, CANARA BANK, जेएनएमसी कैम्पस JNMC Campus,
नेहरु नगर Nehru Nagar, बेलगावी Belagavi-590 010.
ई-मेल Email ldo.belgaum@syndicatebank.co.in; ldo.belgaum@gmail.com Tele No.0831-2470895. Mob.9449860533

The latest progress achieved as on date is given below for the information of banks

Bank Name	New Applications	Market place	Returned	Sanctioned but not Disbursed	Disbursed	Total	% Disbursed
Axis Bank	15	3		1		19	0.00
BANDHAN BANK LIMITED		1				1	0.00
Bank of Baroda	8	1	97	31	133	270	49.26
Bank of India	9	1	172		523	705	74.18
Bank of Maharashtra			124	10	167	301	55.48
Baroda Rajasthan Kshetriya Gramin Bank	1					1	0.00
Canara Bank	214	8	1579	85	1240	3126	39.67
Central Bank of India	5		61	1	186	253	73.52
City Union Bank	1					1	0.00
Federal Bank	72	1	20	1	4	98	4.08
HDFC Bank	16			4	2	22	9.09
ICICI Bank		1	1	3	1	6	16.67
IDBI Bank	19	13	44	2	29	107	27.10
IDFC First Bank Ltd		24				24	0.00
Indian Bank	45		11	10	64	130	49.23
Indian Overseas Bank	2	54	43	3	46	148	31.08
Karnataka Bank Ltd	165	2	43	28	37	275	13.45
Karur Vysya Bank Ltd	5	1			2	8	25.00
Kotak Mahindra Bank Ltd	3					3	0.00
Lakshmi Vilas Bank	4					4	0.00
Punjab National Bank	3		35		25	63	39.68
RBL Bank Limited	6		15			21	0.00
RRB Karnataka Vikas GB	2442	5	76	4	1221	3748	32.58
SOUTH INDIAN BANK			5		1	6	16.67
State Bank of India	106	6	180	617	1361	2270	59.96
THE SARASWAT CO-OPERATIVE BANK LTD	1		1			2	0.00
Ujjivan Small Finance Bank	7					7	0.00
UCO Bank			14	1	16	31	51.61
Union Bank of India	154		555	565	870	2144	40.58
Yes Bank Ltd.	1	1				2	0.00
Grand Total	**3304**	**122**	**3076**	**1366**	**5928**	**13796**	**42.97**

Agenda 5: Pradhan Mantri Adarsh Gram Yojana (PMAGY):

The following three schemes of DFS have been identified by the Department of Social Justice & Empowerment (DOSJ&E) for implementation in convergence of Pradhan Mantri Adarsh Gram Yojana (PMAGY) :-

1. Pradhan Mantri Jan Dhan Yojana (PMJDY)
2. Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)
3. Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)

The following villages have been identified by the DOSJ&E for implementation of the above scheme

Village Code	Village Name	TALUKA	Total Popln.	SC Popln.	%	Coverage by Bank/s	Name of the Branch
598012	Karikatti	KHANAPUR	636	591	92.92	BOM	KAKKERI
598323	Shirasapur	RAMDURG	1347	1347	100.00	KVGB	BATKURKI
598322	Chennapur	RAMDURG	1415	710	50.18	KVGB	BATKURKI
598334	Kalamad	RAMDURG	977	497	50.87	UBI	MUDENUR
598353	Venkateshwarnagar	RAMDURG	1439	1439	100.00	UBI	MUDENUR
598355	Gokulnagar	RAMDURG	1014	1011	99.70	UBI	MUDENUR
598312	Shivanakote	RAMDURG	791	761	96.21	UBI	MUDENUR
598356	Durganagar	RAMDURG	1779	1775	99.78	CANARA BANK	RAMDURG
598352	Sarakote Devapur	RAMDURG	2047	2045	99.90	CANARA BANK	RAMDURG
598333	Krishnanagar	RAMDURG	600	599	99.83	UBI	MUDENUR
598324	Chetan Nagar	RAMDURG	613	604	98.53	KVGB	BATKURKI
598374	Ramapur	RAMDURG	886	718	81.04	CANARA BANK	RAMDURG
598226	Venkateshnagar	SAUNDATTI	1802	1799	99.83	KVGB	BATKURKI
598203	Jangamabudagatti	SAUNDATTI	799	798	99.87	UBI	TADASALUR
598206	Girinagar	SAUNDATTI	673	666	98.96	UBI	MUDENUR
598271	Ramanagar	SAUNDATTI	973	954	98.05	UBI	MURGOD
598204	Shivanagar	SAUNDATTI	574	574	100.00	UBI	MURGOD
598253	Renukanagar	SAUNDATTI	1534	1522	99.22	KVGB	SAUNDATTI
598227	Aladakatti K.Y	SAUNDATTI	942	861	91.40	KVGB	YAKKUNDI
598202	Mahantheshnagar	SAUNDATTI	545	510	93.58	UBI	TADASALUR
598272	Katamalli	SAUNDATTI	531	371	69.87	KVGB	SAUNDATTI

Bank branches are required to conduct camps in their area of operations to cover eligible persons in the villages under Pradhan Mantri Adarsh Gram Yojana. The Lead District Divisional Manager informed the House that concerned Banks should necessarily cover eligible persons under Pradhan Mantri Adarsh Gram Yojana. (Action: Concerned Banks and Branches)

Agenda 6: Kisan Credit Cards (KCC) Saturation on Animal Husbandry and Fisheries

Lead District Divisional Manager, informed the House that Reserve Bank of India, has issued guidelines for covering KCC facility to Animal Husbandry farmers and Fisheries for their working capital requirements vide FIDD.CO.FSD.BC.No.6/05.05.010/2018-19 dated July 4, 2018 and latest instructions vide letter No: FNo.1/2/2018-Credit-I dated 21.05.2020.

Lead District Divisional Manager, informed the House that detailed guidelines regarding sanction of loans to KCC AH beneficiaries were already circulated to all Banks and banks need to follow the guidelines without fail. Lead District Divisional Manager, further informed the House that KMF Belagavi has assured milk proceeds will be routed through the financing Bank branches either by NEFT / Cheque along with the list of beneficiaries. Banks are advised to credit to the beneficiary saving account and recover the required amount only. It is advised by the committee to KMF for instructing their milk societies to remit the milk proceeds to the financing bank branches mandatorily.

Lead District Divisional Manager brought to the notice of the House that there is wide gap between PM Kisan Beneficiaries to KCC account holders. It is high time Banks should penetrate into the domain of Farmers community to achieve Cent percent saturation. All bank branches need to update the daily progress regarding sanctions / rejections under PMFBY portal without fail. (Action: All Banks)

Agenda 7: CLWS 2018- progress of FSDs filing/ uploading/ rejections / pending claims.

Lead District Divisional Manager informed the house that Government of Karnataka has introduced Crop Loan Waiver Scheme 2018. In Belagavi District, 25 Banks (consisting 496 Bank Branches) are participating in Crop loan waiver scheme. The Bank wise FSDs not started and FSDs incomplete, CLWS payment received, are given below:

Bank Name	Green List Pendency	FSDs not Uploaded	CLWS payment Received
Bank of Baroda		9+3	
Bank of India	7	299	12.67
Bank of Maharashtra	9	46	3.43
Canara Bank	21	258	22.12
Syndicate Bank	110	601	51.49
Central Bank of India		2	2.01
Indian Bank		4	2.97
Indian Overseas Bank		1	0.81
Punjab National Bank			0.01
State Bank of India	3	166	22.04
Corporation Bank	44	234	21.17
Union Bank of India		214	7.94
Vijaya Bank		70	3.32
Oriental Bank of Commerce		1	1.84
Dena Bank			
Axis Bank Ltd	6	47	0.7
Federal Bank Ltd			
HDFC Bank Ltd	1		0.9
ICICI Bank Ltd	2	77	2.37
IDBI Bank		8	0.85
Karnataka Bank Ltd		2	0.56
Kotak Mahindra Bank			
Ratnakar Bank Ltd	6	21	1.31
R R B s - K V G Bank	54	314	147.58
	265	2377	306.09

The Lead District Divisional Manager advised the banks to bring FSDs not started and FSDs incomplete to NIL status. He also informed the House that so far Belgaum District has received under CLWS an amount of Rs 306.09 crores. Other guidelines issued from time to time to be followed scrupulously for avoiding pendency and issued if any. **(Action: All Banks)**

Agenda 8: Doubling of farmer's income by 2022, Benchmark and growth parameters.

Lead District Divisional Manager, informed the House that in all the BLBC meetings strategies to be adopted by Bank Managers for doubling the farmers income by 2022 as detailed in NABARD letter were discussed at length. Lead District Office is constantly monitoring the progress achieved in this direction. Statement for the same to be submitted in time. **(Action: All Banks)**

Agenda 9: PMMY, Weavers Credit card, Mudra, Stand up India schemes, CGTMSE etc.,

LDM, informed the House that all weavers and ancillary workers involved in weaving activities are eligible for getting Credit card. Banks can lend to this sector up to maximum of Rs 2 Crores. LDM informed the House that the services extended by CBRSETI shall be utilised by all the banks and banks should come forward to sponsor the eligible candidates for undergoing training at CBRSETI. All these loans can be covered under CGTMSE as per scheme guidelines.

Financing of SC, ST and Women enterprises under Stand Up India Programme:

Speaking on the occasion, Lead District Divisional Manager informed that under Stand up India Programme each branch has to canvass / mobilize minimum one proposal under each category. In this regard, to facilitate the Banks, KVIC has launched an intensive campaign to mobilize applications under PMEGP for SC, ST and Women Enterprises. The size of credit under this scheme starts from Rs 10 lakhs and up to Rs 100 lakhs. Margin reduced from 25% to 15%. Allied activities under agriculture are also included in Stand Up India Programme. With the latest modification Banks can show the progress and improve the reporting system under MIS.

Lead District Divisional Manager informed the House that Government of India, Ministry of Micro, Small and Medium Enterprises (MSMEs) had announced Interest subvention scheme for MSMEs 2018 on November 2, 2018 for SCBs and extended to Co-operative Banks. He advised the banks to claim subsidy for all eligible cases as per RBI Circular No. RBI/2020-21/48 DOR (PCB)BPD cir no. 3/13.05.001/2020-21 dated 07-10-2020 and avoid complaints in this regard. (Action: All Banks)

Lead District Divisional Manager brought to the notice of house disbursement figures of district as on 31-12-2020 and announced **Belagavi rants first in number of accounts and ranks second in sanctions and disbursement in Karnataka state for the present financial year up to 31.12.2020**

Shishu		Kishore		Tarun		Total	
Accts	Amount	Accts	Amount	Accts	Amount	Accts	Amount
146124	379.35	39885	419.01	5249	387.76	191258	1184.73

Agenda 10: Credit linkage of SHGs, JLGs and focus on FPOs

Lead District Divisional Manager informed the house that considering the potential of SHGs, banks need to extend credit flow to this unorganized sector by following the prescribed guidelines issued by RBI from time to time. Among other things, Banks need to follow the process of customer due diligence as laid down RBI circular No.RBI/2018-19/07 dated 2nd July 2018 on SGH-Bank -Linkage Programme. Lead District Divisional Manager informed the house that the following circulars give clear cut guidelines about DAY NRLM, DAY NULM, and Joint Liability Groups. Banks should explore the possibility of extending loans to the eligible beneficiaries without any delay.

DAY NRLM: RBI/2020-2021/39 FIDD.GSSD.CO.BC. No.06/09.01.01/2020-21 dated 18.09.2020.
DAY NULM: RBI/2019-20/05 FIDD.GSSD.CO.BC.No.01/09.16.03/2019-20 dated 01.07.2019.
JLGs: RBI /2014-15 /304 FIDD.CO.FSD.BC 42/05.02.02/2014-15 dated 13.11.2014
FPOs: Operational Guidelines on Formation and Promotion of 10,000 FPOs.

Lead District Divisional Manager, informed the house that an FPO, formed by a group of farm producers, is a registered body with producers as shareholders in the organisation. It deals with business activities related to the farm produce and it works for the benefit of the member producers.

Representative from BDCC bank informed the house that they have financed 130 godown proposals and there are still some proposals are in pipeline. Reacting to this, DDM, NABARD informed the house that all these loans can be covered under CGTMSE and no collateral is required upto Rs 2 crores. BDCC is getting refinance from NABARD in this venture. Commercial Banks can avail benefits of refinance, which is a good proposition at this juncture. **(Action: All Banks)**

Agenda 11: Credit linked subsidy scheme (CLSS) :PMAY (U) Scheme:

Lead District Divisional Manager informed that Ministry of Housing and Urban Affairs, Government of India, has launched Credit linked Subsidy Scheme (EWS/LIG) on 17.06.2015 and extended the said scheme to MIG 1 and MIG 2 category on 01.01.2017. Banks should claim interest subsidy in respect of loans sanctioned immediately for all the MIG I and II customers as the last date is 31.03.2021. Scheme period for EWS and LIG is up to 31.03.2022. Further, SLBC has fixed target of 11523 to our District and the same has been communicated to all Banks. It is requested to achieve the targets without fail. Banks should achieve the targets fixed under this scheme. **(Action: All Banks)**

Agenda 12: Affordable Housing: RGHCL and KSDB

Lead District Manager brought to notice to the house that Affordable Housing units at Belagavi District have started under RGHCL in Belagavi (1484) and Nipani (2052); under KSDB with ongoing projects at Chikodi (449), Gokak (302), Kudachi(301) and Ramdurg (570); KSDB new /up coming projects at 13 ULBs (11982). Banks were advised to verify the credit information reports in the Ongoing projects and submit the details to the respective department for fixation of allotment number to the beneficiaries. Also for New Projects consent letter has to be submitted by the Banks and revised target list is being provided to Major Banks in the district. All bankers were guided by the LDM wrt vide ref no 053/SLBC/2944/HPR/2020/F-AHP dated 23.02.2021 with required documents and simplified housing loan application form which were circulated. (Action: All Banks)

Agenda 13: Bhoomi Portal – Implementation and usage

LDDM informed the house that Banks to visit https://kaverionline.karnataka.gov.in and be guided by the Manual of Instruction available in the site and effectively utilise the services of KOS for filing declarations under KACO&MP Act.1974. For further details banks can visit official website landrecords.karnataka.gov.in.

Lead District Divisional Manager, also informed the house that Banks should necessarily make use of Bhoomi portal and can avoid maximum queries of customers. (Action: All Banks)

Agenda 14: Discussion on Atal Pension Yojana (APY) enrolment, Target fixed for 2020-21

The Lead District Divisional Manager informed the House that the enrolments under PMSBY, PMJJBY and APY are not at desired level of expectations from Private Banks. Enrolments as on February 2021 are 38569 as against the annual target of 34080. Of which maximum enrolments are done by KVGB, Canara Bank and SBI. RM KVGB informed the House that they have canvassed under APY an average of 150 accounts per branch. Lead District Divisional Manager advised the banks to go for enrolments and achieve the targets allocated to them. (Action: All Banks)

	Rural	Urban	Total	Age Group	Pop' age wise in the Dist (Approx)
PMSBY	545357	357761	903118	18-70	31.06 Lakhs
PMJJBY	239141	197271	436412	18-50	23.47 Lakhs
APY	94741	107559	202300	18-40	17.18 Lakhs

Agenda 15.: Reallocation of service area villages and opening of new bank branches:

Lead District Divisional Manager informed that the following requests have been received from the various elected representatives and general public for opening of new branches:

Sn	Represented by	Place where the branch to be opened	Desired bank branch
1.	Sri Late Suresh Angadi, Hon'ble Minister of State for Railways, Govt. of India.	Koujalgi, Gokak	SBI
2.	Sri Jagadeesh Shettar, Hon Minister for Large and Medium Industries Karnataka and Sri Annasaheb Shankar Jolle, Hone MP, Chikodi	Islampur, Hukkeri Taluk	KVGB
3.	Sri Late Suresh Angadi, Hon'ble Minister of State for Railways, Govt. of India.	Marikatti village, Belagavi tq	Canara Bank
4.	Sri Mahantesh Doddagoudar, MLC, Kittur	Kalabhavi, Kittur taluk	Canara Bank
5.	Smt. Lakshmi R Hebbalakar, MLA, Belagavi Rural	Kukadoli Village	KVGB or Canara Bank
6.	Panchayat Development officer	Chulaki village Soundatti tq	KVGB
7.	Grampanchayat, Mangasuli	Mangasuli, Athani	UBI
8.	Grampanchayat, Govankoppa	Govinkoppa Tq Bailhongal	UBI
9.	Grampanchayat, Salapura	Salapura, Ramdurg Taluk	SBI
10.	Grampanchayat, Pattihalli K.B Bailhongal Tq	Pattihalli K.B	UBI
11	Gram Panchayat, Kunnur	Kunnur village, Chikodi tq	Indian Bank
12.	Gramapanchayat Dhamne(S)	Dhamne(S) taluk Belagavi	KVGB
13.	TMCMugalkhod &Public Representation	Mugalkhod	Nationalised Bank

Letters to the concerned Banks were sent for conducting survey and advised them to explore the possibility of opening new branches at the above places. Desired Banks reply is awaited. The concerned Banks shall open branches within the stipulated time and comply with RBI directives.

(Action: Concerned Banks)

Representation for Closure / Merger of the following Bank Branches:

SN	Bank Name	Branch Name	R/SU	Taluk	Request for	Further Service available at	Reason
1	Bank of Baroda	Khanagaon	Rural	Belagavi	Merger / Closure	Maruthigalli Branch, Belagavi	No improvement in Business. Closure of Rural Branch and accounts will be maintained at Maruthigalli Branch. BC will be appointed in Khanagaon
2	ICICI Bank	Borgaon	Semi Urban	Chikodi	Merger / Closure	Bhoj	Non Profitable, Other Banks Present, No issue of unbanked area
3	ICICI Bank	Galatga	Rural	Chikodi	Merger / Closure	Bhoj	Non Profitable, Other Banks Present, No issue of unbanked area
4	ICICI Bank	Karatga	Rural	Nippani	Merger / Closure	Shiradwad	Non Profitable, Other Banks Present, No issue of unbanked area
5	Canara Bank	Kulgod II	Rural	Gokak	Merger / Closure	Kulgod I	Merger of Canara Bank and Syndicate Bank. Two branches in Kulgod
6	Canara Bank	Hukkeri I	Semi Urban	Hukkeri	Merger / Closure	Hukkeri II	Merger of Canara Bank and Syndicate Bank. Two branches in Hukkeri
7	Canara Bank	Nippani I	Semi Urban	Nippani	Merger / Closure	Nippani II	Merger of Canara Bank and Syndicate Bank. Three branches in Nippani
8	Canara Bank	Munavalli II	Semi Urban	Saundatti	Merger / Closure	Munavalli I	Merger of Canara Bank and Syndicate Bank. Two branches in Munavalli

In this regard, Lead District Divisional Manager informed the House that Banks may shift, merge or close all branches except rural branches and sole semi-urban branches at their discretion subject to fulfilling the guidelines stipulated by Reserve Bank of India, vide their circular DBR. No. BAPD. BC. 69/ 22.01.001 / 2016-17 dated 18.05.2017 for SCBs and No: DBR. RRB. BL. BC.No. 40/ 31.01.002/2018-19 dated 31.05.2019 for RRBs.

The above representations were discussed at length and the committee considered the same favourably. The committee recommends to SLBC for approving the same. The decision of the SLBC will be informed to the representing Banks.

The concerned Bank branch is advised to follow the guidelines of RBI in closure/merger of the Branch and inform the customers the nearest or concerned branch for contact. Also it is advised to uphold the customer service norms and should not lead to complaints.

Agenda 16: Aadhar Seeding, Students Scholarship, PMGKY, Parihara, Security Pensioners and PM Kisan Samman.

Lead District Divisional Manager, informed the house that Central Government/State Government/other Agencies are passing the benefit of subsidy to the eligible beneficiaries of Students, Pensioners, Farmers and other categories, provided their accounts are Aadhar seeded and mapped with NPCI. Hence banks should seed Aadhar for all accounts and ensure that all seeded accounts are mapped with NPCI for getting Direct Benefit Transfer without any delay. It may please be noted that any laxity on the part of the bankers may cause unnecessary hardships to the beneficiaries, which should be avoided.

Lead District Divisional Manager assured the Chief Executive Officer, that subsidy received would not be adjusted to loan accounts of beneficiaries and if any such cases found, he would immediately reverse the same.

(Action: All Banks)

Agenda 17: Digital and e - Payments for cashless transactions, FAME

The Lead District Divisional Manager informed that Government of India is emphasizing on Cashless transactions and Digital and e Payments mode. It is high time that all the bankers should educate their customers in this direction and also issue Rupay Cards to all eligible accounts. FLCCs are to be utilised in creating awareness on digital transactions. Lead District Divisional Manager, insisted the bankers to encourage Payment gateways and apps which are registered under NPCI and RBI

Lead District Divisional Manager informed the house that Financial Awareness Message booklets of RBI have been dispatched to all the Banks for distribution to their Rural Branches to create awareness among the customers. (Action: All Banks)

Agenda 18: Review and Implementation of Govt Sponsored Schemes

LDM informed the house that Banks are required to dispose of the applications received under Government Sponsored Agencies within 30 days of receipt. Banks can do either sanction or rejection as per norms in the relevant portal and inform the same to the beneficiary without fail. Further, due to Covid 19 targets allocated for 2019-20 have been carried over to the financial year 2020-21.

Speaking on the occasion, District Manager, Dr.B.R. Ambedkar Development Corporation, Belagavi said that there are 43 applications pending with Bank branches in respect of ISB scheme for the year 2019-20 and gap to target is 4. Dept wise progress kept in the annexure to the agenda. NIL pendency in respect of both 2018-19 and 2019-20 cases to be achieved at the earliest. (Action: All banks)

Agenda 19: Latest RBI and NABARD guidelines.

Lead District Divisional Manager, informed the house that RBI has prescribed Comprehensive Notice Board Annexure vide their circular No. RBI/2008-09/151 UBD. PCB. Cir. No. 10 /12.05.001/2008-09, which is to be put up by the Bank branches for information of the customers.

Government of India has given thrust for formation of FPOs, financing infrastructure through AIF (Agriculture Infrastructure Fund), AHIF (Animal Husbandry Infrastructure fund), food processing etc., NABARD, is also promoting FPOs in a big way, as they have potential to facilitate income enhancement at the individual farmer level. While concluding he said financing Agriculture Term Loan, SHGs, JLGs, encouraging integrated farming will help in doubling the income of farmers.

Agenda 20: Discussion on Complaints with reference To CM Janata Darshan and General Complaints

Lead District Divisional Manager, advised the banks to give top priority and dispose of the complaints immediately by marking a copy to the complainant under information to Lead District Office.
(Action: All Banks)

Agenda 21: Review of CBRSETI, Belagavi.

Speaking on the occasion, Director CBRSETI, informed the House about the performance of the Institute upto September 2020. Due to COVID 19, training classes could not be conducted as expected but completed 7 batches with 152 candidates. Director, requested ZP to for release pending claims by conducting inspection at the earliest. (Action: CBRSETI, ZP Belagavi)

Agenda: 22: Prompt Submission of Statements by Banks and Other Statutory Returns like LBR

Lead District Chief Manager advised the banks to submit the Statements at regular quarterly intervals without expecting frequent reminders or phone calls from Lead District Office. Finally he informed the house that painstaking efforts of the banks would go waste if these statements are not properly sent on time to the Lead District office, Belagavi. (Action: All Banks)

The meeting was ended with vote of thanks by Lead District Divisional Manager.

SRI DARSHAN H.V. I.A.S.
Chief Executive Officer
Zilla Panchayath, Belagavi

अग्रणी जिला कार्यालय LEAD BANK OFFICE, केनरा बैंक, CANARA BANK, जेएनएमसी कैम्पस JNMC Campus,
नेहरु नगर Nehru Nagar, बेलगावी Belagavi-590 010.
ई-मेल Email ldo.belgaum@syndicatebank.co.in; ldo.belgaum@gmail.com Tele No.0831-2470895, Mob.9449860533

केनरा बैंक ಕೆನರಾ ಬ್ಯಾಂಕ್ Canara Bank

सिंडिकेट Syndicate

ಪಂ.ಪಂ./ಸಂ.ಸಂ:/Ref.No:145/LDO-DK/MERGER/2021-22 तारीख/Date:21.06.2021

To,
The General Manager
State Level Bankers Committee-Karnataka
Head Office Annexe,V Floor
5th Main,Gandhi Nagar,
Bengaluru 560009

Dear Sir,

Sub: Approval for Merger of Rural Branches

District Level Review Committee meeting held on 24.03.2021 and 29.12.2020 have approved the proposal for merger of 6 rural branches in Dakshina Kannada District, the details are as follows:

Sl No	Bank Name	Merging Branch	Acquiring Branch	Category of Branches	Distance	Remarks
1	Union Bank of India	Derlakatte (UBI)	Derlakatte (E CB)	Rural	200 Mtrs	Merger of branches proposed due to amalgamation of Corporation Bank with Union Bank of India
2	Bank of Baroda	Athikaribettu	Mulki	Rural	3.5 Kms	Merger due to Road Widening and connectivity issues
3	Canara Bank	Shree Kshethra Dharmasthala	Dharmasthala	Rural	300 Mtrs	Merger of branches proposed due to amalgamation of Syndicate Bank with Canara Bank
4	Canara Bank	Belthangady	Belthangady-II	Rural	100 Mtrs	
5	Canara Bank	Guruvayankere -II	Guruvayankere	Rural	500 Mtrs	
6	Canara Bank	Kurnad Mudipu	Ammembal	Rural	100 Mtrs	

अग्रणी जिला कार्यालय / LEAD DISTRICT OFFICE, Syndicate Bank Building, L H H Road,
Hampanakatta, Mangaluru-575 001, Tel : 0824-2445755 MOB: 9449860916
E-mail: ldo.mangalore@syndicatebank.co.in

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ಪತ್ರ ಸಂ./ಸ ಸ /Ref No 145/LDO-DK/MERGER/2021-22 ದಿನಾಂಕ/Date 21.06.2021

During the meeting the following points were confirmed:

1. DLRC has ensured that the banking needs of Rural/semi urban centre are met by alternate arrangements by Banking Outlet while merging
2. DLRC has ensured that the availability of Banking Outlet within 5 kms radius of existing Banking Outlet which is going to be merged with nearby rural/semi urban centre
3. DLRC has ensured that the Banking Outlet is continue to full fill the role of entrusted under Government Sponsored Programmes and Direct benefit transfer schemes on merging.
4. Bank has given prior intimation to the customers of merging/shifting branch so as to avoid the inconvenience to them

Hence we request you to approve the proposal for merger of above bank branches.

ಗೌರವಗಳೊಂದಿಗೆ/सादर / With regards.

मुख्य प्रबन्धक / Chief Manager.

जिला अग्रणी बैंक / District Lead Bank.

===अग्रणी जिला कार्यालय / LEAD DISTRICT OFFICE, Syndicate Bank Building, L H H Road,
Hampanakatta, Mangaluru-575 001, Tel : 0824-2445755 MOB: 9449860916
E-mail: ldo.mangalore@syndicatebank.co.in

केनरा बैंक ಕೆನರಾ ಬ್ಯಾಂಕ್ Canara Bank

सिंडिकेट Syndicate

ಸಂ.ಸಂ. /सं.सं:/Ref. No.:145/LDO-DK/SLBC/2021 ತಾರೀಖ /Date:19.06.2021

The Convenor,
SLBC, Karnataka,
Bengalooru.

ಮಾನ್ಯರೆ/ प्रिय महोदय /Dear Sir,

विषय /Subject: **Closing/merging of Rural Branches.**
सं:/Ref.:Your letter No.27/SLBC/Rural Branches/2021 dt.01.02.2021.

Referring to your letter on the above subject, we are enclosing a copy of Minutes of DLRC meeting held on 24.03.2021, wherein 19 branches of Canara Bank / e-Syndbank, one branch each of Bank of Baroda and Union Bank were accorded permission in DCC/DLRC meeting held for the 4th Quarter of Year 2020-21.

Further, we confirm that Banks and DCC/DLRC has ensured that,

1. banking needs of rural/ semi urban centre are met by alternate arrangements by Banking Outlet while merging/closing,
2. availability of Banking Outlet within 5 KM radius of existing Banking Outlet which is going to merge/close with nearby rural/semi urban centre,
3. Banking Outlet continues to full fill the role entrusted under Government Sponsored programmes and Direct Benefit Transfer schemes on merging/closing.
4. Bank has given prior intimation to the customers of merging/shifting branch so as to avoid the inconvenience to them.
5. Merging / shifting is done mainly to avoid duplication of Branches subsequent to amalgamation, in case of Canara Bank/e-Syndicate Bank.

We request you to kindly communicate your approval.

ಗೌರವಗಳೊಂದಿಗೆ/ सादर / With regards,

मुख्य प्रबन्धक / Chief Manager,
जिला अग्रणी बैंक / District Lead Bank.

जिला अग्रणी बैंक / District Lead Bank.
Syndicate Bank Building, L H H Road, Hampanakatta, Mangalore-575 001,
Tel : 0824-2445755 MOB: 9449860916 E-mail: ldo.mangalore@syndicatebank.co.in

केनरा बैंक ಕೆನರಾ ಬ್ಯಾಂಕ್ Canara Bank

सिंडिकेट Syndicate

Minutes of District Level Review Committee (DLRC) Meeting held on 24.03.2021

Sl. No.	Subject	Resolution
01	Confirmation of minutes of previous meeting	Chairman and Committee duly approved the minutes of District Level Review Committee Meeting for 3rd Quarter of the year 2020-21, communicated vide letter No.28A/LDO-DK/2020-21/QTR-III dated 28.01.2021
02	Launching of Annual Credit Plan	Annual Credit Plan for the District for the year 2021-22 was launched successfully by the Dr. Kumara, IAS, Chairman, DCC/ DLRC and other dignitaries.
03	Key note address	Sri Balamukund Sharma, Dy. Gen. Manager, Canara Bank, Circle Office, Mangalooru, in his keynote address informed that the performance of our district is to be improved for the last quarter. He narrated sector wise performance of Banks under ACP 2020-21 in the District as under: • The total credit disbursement in the District was Rs.10972.70crore showing an achievement of 74% of the 3rd Quarter target of Rs.14899.44crore. • Agri. Sector disbursement was Rs.3570.14crore showing an achievement of 60% of the quarterly target of Rs.5998.51crore. • MSME Sector disbursement was Rs.2444.14crore showing an achievement of 70% of the quarterly target of Rs.3472.78crore. • Total Priority Sector disbursement was Rs.6915.02crore showing an achievement of 62% of the quarterly target of Rs.11218.81crore. He appreciated performances as fairly well in the 3rd Quarter, in spite of lockdown and prevailing pandemic COVID-19. Further he congratulated performance of all Banks in PMSVANidhi Scheme. He expressed pleasure to inform that Banks in District have met all the mandatory targets under level of advances as on 31.12.2021 Also he requested Honourable Chairman DCC/DLRC, controlling heads of all Banks and line departments to continue their support to Lead Bank for smooth implementation of Government sponsored schemes and Priority Sector lending to achieve success in all parameters in ensuing

DLRC-1

		Quarters of the financial year.
04	Review of business performance of Banks in the District as on 31.12.2021	Total deposits of Banks in the District as on 31.12.2021 was Rs.51188.36crore showing a growth of 5.61% Year on Year. Total advances showed growth of 14.57% Y-o-Y and stood at Rs.31427.99crore. Total business showed a growth of 8.85% and stood at Rs.82616.35crore. CD ratio during the same period showed a rise of 4.80% and stood at 61.40%, which is above the mandatory level of 60%. CD Ratio of Semi Urban Branches was below the mandatory level, i.e. 55.84% as on 31.12.2021. CD Ratio of banks like Canara Bank, SBI, Bank of India, Bank of Maharashtra, Central Bank of India, Punjab National Bank, Karnataka Bank, ICICI are below mandatory level. **All Banks in Semi Urban areas as well as the banks in which CD Ratio are below mandatory level were advised to monitor Branch wise performance and ensure CD ratio above 60% here onwards.** **(Action: All Banks having CDR <60% and all banks having Branches in Semi Urban Areas)**
05	Performance of Banks under Annual Credit Plan 2020 – 2021.	The Banks in the District have disbursed an amount of Rs.10972.70 crore and achieved 74% of the quarterly total credit target of Rs.14899.44crore. Banks have performed fairly well under Agri., MSME, Total Priority as well as total credit. However, performance under Housing and Education sectors are very poor by the end of 3rd quarter of the Financial Year. • Rs.38.83crore under Education against the target for the 3rd Quarter of Rs.123.12crore achieving 32%; • Rs.401.86crore under Housing against the target for the 3rd Quarter of Rs.1040.00crore achieving 39%. **In all the BLBC meetings Lead Bank Manager is escalated by the Branch managers that,** **a) there was a minimum delay of 1 to 2 months for mortgage registration process for Housing Loans & other mortgaged loans;** **b) in property sketch, roads are not indicated hindering financing banks to ascertain the accessibility to the site.** Chairperson assured to resolve the said issues. Overall performance of the Banks under the situation of lockdown and pandemic COVID-19 were appreciated and Banks were advised to achieve the targets under ACP in the ensuing quarter. **(Action: Office of CEO)**
06	Sector-wise outstanding advances as on 31.12.2021	District has achieved all the Priority sector mandatory targets as on 31.12.2021 as stipulated by RBI.

07	Financial support by Banks under GECL	Banks in the District have sanctioned Rs.503.39 crore comprising 13078 accounts under Guaranteed Emergency Credit Line Scheme (GECL) as on 31.01.2021. Banks were urged to use the extended time limit (31.03.2021) and provide finance to all the needy and eligible MSME borrowers under the scheme.
08	Kisan Credit Card (KCC) and issuing Rupay Debit Cards	Banks in the District have issued, • 104832 KCCs for an amount of Rs.117243lakh for Crop production; • 430 KCCs for an amount of Rs.537lakh for Fisheries & • 12926 KCCs for an amount of Rs.3292lakh for animal husbandry. Banks were requested to issue KCC to all the needy farmers of crop, fish as well as animal husbandry, in time. As per representative of the Fisheries Department, many applications are pending under KCC Fisheries Scheme in various banks, the same has to be disposed (sanction \ rejection) at the earliest. Agriculture as well as Horticulture Departments were advised to give adequate training to all banks regarding various new schemes. **(Action: All Banks, Agriculture& Horticulture Departments)**
09	Implementation of NULM	Department was advised to follow-up with Bank Branches and clear all the application pending at various banks under **SEP-I, SEP- G,** as well as **SHG credit linkage** at the earliest. **(Action: District Skill Manager)**
10	Implementation of PM-SVANIdhi Scheme	As on 12.03.2021, Banks have sanctioned 4565 applications and out of them 4378 disbursements (96%) were made. Our district bagged the 2nd position in disbursement in the State. **CEO congratulated all bankers for the same.** **But the performance in digital on boarding is not satisfactory. Banks were advised to hold campaign and provide training.** **(Action: Banks)**
11	SHG Bank Linkage under NRLM	Under NRLM an amount of Rs.131571.74 lakh was disbursed to 59076 SHGs by the Quarter ended Dec 2020. Department informed some Bank branches (Canara Bank, Yedapadavu, Punjalkatte, etc...) are insisting PAN card to open SHG a/cs, there is delay in opening of accounts for SHG Members and banks are asking for unnecessary documents for opening accounts. **Banks were advised to not to insist for Pan card for opening SHG account and strictly follow prevailing RBI guidelines while sanctioning SHG loans.** **(Action: Banks)**

DLRC-3

12	Implementation of PMEGP	Banks in the District have sanctioned 402 applications as on date against the target of 281 for the year 2020-21. Out of the 1287 applications forwarded to Banks, 510 are returned and 383 applications are pending for sanction with various Banks. Banks -Union Bank of India, HDFC, SCDCC, AXIS, Federal, ICICI, PNB, Indian Bank, DBS Bank, South Indian Bank, Central Bank of India, UCO Bank, IDBI – which have not achieved the allotted target were advised to achieve the same. Chairperson informed not to reject the eligible applications due to Year end and the same can be considered during the next financial year for sanction. **Banks were advised to try maximum for sanctioning the eligible cases and the remaining applications may be considered for sanction during next financial year.** **(Action: Banks & DIC, KVIC &KVIB)**
13	Implementation of State Govt. Sponsored schemes.	ISB Scheme: 1) Dr B. R. Ambedkar Development Corporation. 2) Karnataka Adijambava Development Corporation. 3) Karnataka Bhovi Development Corporation. 4) Maharishi Valmiki ST Development corporation scheme. The Corporation is yet to inform targets for the FY 2020-21. **(Action: Dr B R Ambedkar Development Corporation)**
14	Performance under "Chaitanya" Scheme of D Devraj Urs Backward Classes Corpn.	The Corporation is yet to inform targets for the FY 2020-21. **(Action: D Devraj Urs Backward Classes Corpn.)**
15	Schemes of KMDC for the year 2019-20.	Purchase of Taxi / Goods vehicle- 47 is the target allotted by the Department to various Banks for the year 2020.21. Department informed no applications received as the subsidy amount was reduced. **(Action:KMDC, M'looru)**
16	Scheme of animal husbandry and vet. Services Dept.	Target for the year 2020-21 yet to be conveyed by the Department. **(Action: Department of animal husbandry and veterinary services)**

17	Udyogini Scheme during 2020-21	64 is the target; 41 were the applications sanctioned in committee & forwarded to the Banks, 29 were sanctioned and 12 are pending. Department raised issue of one pending application with Karnataka Bank. Bank assured to follow-up & inform within 2/3 days. **(Action: WCD Dept. & Banks)**
18	Aadhar Scheme for Self Employment of Divyang Persons	22 is the target. Beneficiaries selected in Committee Meeting are 22. Department informed, so far 7 applications are received and 1 sanctioned. **(Action: Divyang persons' and Senior Citizens' Empowerment Dept. & Banks)**
19	Agriculture Department Horticulture Department Fisheries Department	Joint Director of Agriculture explained about the PMFME Scheme. Dy. Director Horticulture informed about pending mismatches of loanee farmers crop data under RWBCIS, which were pushed to Branch Managers login credentials. Banks were requested to advise their Branches to verify and rectify immediately. KCC Fisheries Applications Pending at banks needs to be followed up. **(Action: Depts. & Banks)**
20	Performance of Amulya FLC	AFLCs in the District have totally conducted 208 programmes involving 11587 participants under various target groups. Also counselled 308 persons over phone and 125 customers were given preventive counselling. AFLC Counsellor was advised to conduct more FLC programmes at Grama Panchayath level and impart financial literacy and information about social welfare schemes to rural folk. **(Action: AFLC Counsellors of all the Taluks)**
21	Progress in training candidates at RUDSETI, Ujire	Director RUDSETI, Ujire informed that 143 candidates were trained under 6 batches during current year. Number of trainees settled during the same period is 227. Further, he requested Banks to sponsor the applicants under GSS schemes for training which is provided free of cost. Also assured to provide details of training schedule in advance to Banks. **(Action: Banks & RUDSETI)**

DLRC-5

22	Implementation of Prime Minister's "MUDRA" Yojana	Banks in the District have disbursed Rs.198.33crore to 14614 borrowers up to 3rd Quarter during the financial year & the outstanding amount as on 31.12.2020 was Rs.609.55crore comprising of 41456 borrowers.
23	Implementation of Prime Ministers social welfare schemes: PMJDY, PMJJBY, PMSBY and APY.	As at the end of the 3rd Quarter of 2020-21, there were 1. 378540 PMJDY SB a/cs with 244022 RUPAY cards issued and 5416 a/cs with OD facility availed. **Considering the poor performance of Banks in sanction of OD, Chairperson advised to fix targets to Banks. Accordingly a target of 10 OD per Branch is fixed for sanction by June 2021.** 2. 208497 PMJJBY covered accounts with 498 settled claims and only 4 pending claims; 3. 430813 PMSBY covered accounts with 244 settled claims and 3 pending claims;& **Considering the total population of the District (21lakh) as advised by Chairperson, a target of 10 additional accounts per Branch is fixed to be canvassed by the end of June Quarter.** 4. 88054 Atal Pension Yojana accounts. It was advised to reach 1lakh APY accounts by the end of Quarter. Accordingly a target of 20 per Branch is fixed. Banks were advised to achieve the set targets in time (Action: All Banks)
24	Implementation of STAND-UP INDIA Scheme	Banks in the District have sanctioned Rs.5.09crore to 35 beneficiaries under the scheme since April 2020 **Seeing the poor performance, it was decided to fix target of 1 loan for each branch for the remaining Quarter.** (Action: All Banks)
25	PFMS management	No Issue.
26	Aadhaar enrolment	Banks were advised to properly analyse the terms linking / seeding / enrolling and serve as required. **Representative of KMDC raised issue of some 400students of 2018-19 not able to get scholarship due to non-linking of Aadhaar. Department was advised to provide list of such accounts & Major Banks were requested to participate in Taluk level Aadhaar enrolling camps.** (Action: KMDC & Major Banks)
27	Merger of Bank Branches	**Closure and merger of Bank Branches :-** Post amalgamation, mainly with the objective of avoiding duplication of Branches following Banks have sought approval for merging of the following rural & semi-urban Branches:

Sl.No.	Bank Name	Merging Branch	Acquiring Branch
1	Canara Bank	B C Road (CNRB0010270)	Specialised SME, B C Road (CNRB0005303)
		Vittal (CNRB0003058)	Vittal-II (CNRB0010141)
		Shree Kshethra Dharmasthala (CNRB0010246)	Dharmasthala (CNRB0003058)
		Bantwal (CNRB0000602)	Bantwal-II (CNRB0010137)
		Belthangady (CNRB0002749)	Belthangady-II (CNRB0010120)
		Guruvayankere-II(CNRB0010183)	Guruvayankere (CNRB0006423)
		Sullia-II (CNRB0010139)	Sulya (CNRB0002483)
		Sullia Kurunjibagh-II (CNRB0010251)	Sulya Kurunjibagh (CNRB0008518)
		Ujire-II (CNRB0010253)	Ujire (CNRB0005156)
		Kurnad Mudipu (CNRB0010256)	Ammembal (CNRB0000771)
		Kotekara (CNRB0003059)	Kotekar (CNRB0010147)
		Puttur Market Yard (CNRB0010208)	Puttur-II (CNRB0010134)
		Derlakatte (CNRB0003326)	Derlakette II (CNRB0010219)
		Kaikamba (CNRB0010151)	Gurpur Kaikamba (CNRB0005302)
		Moodubidre (CNRB0002674) Moodubidre Kodangallu (CNRB0010243)	Moodubidre II(CNRB0010128)
		Mulki II (CNRB0010117) Mulki Vijaya College (CNRB0010250)	Mulki (CNRB0000613)
		Kinnigoli (CNRB0000635)	Kinnigoli II (CNRB0010136)
2	Bank of Baroda	Athikaribettu (BARB0VJATHI)	Mulki (BARB0VJMULK)
3	Union Bank of India	B C Road (UBIN0569828)	B C Road (UBIN0916595)

Above mergers were permitted subject to Bank fulfilling following guidelines of 'Rationalisation of Branch Authorisation Policy':

1. **The customers of merging Branch be informed well in time to avoid inconveniences to them;**
2. **Bank ensuring continues fulfillment of role entrusted to them**

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		under Govt. sponsored programmes and DBT scheme; and 3. Bank following RBI guidelines stipulated in the DBR. CO Circular No RBI/2016-17/306.DBR. No. BAPD.BC.69/22.01.001/2016-17 Dated 18. May 2017 and FIDD.CO.LBS.BCNo.31/02.01.001/2016-17 dated June 8, 2017 regarding aligning roadmap for unbanked villages having population more than 5000.
28	Implementation of Tri Lingual Policy in Banks	Banks were advised to implement trilingual policy strictly. It was reiterated that it is the responsibility of the Bank to ensure 'Nil complaint' in this regard. (Action: All Banks)
29	Remarks by Sri G Venkatesh, AGM, LBS, RBI.	In his virtual presence, RBI official advised Banks, 1. Arrange camps and provide training on Digital On boarding; 2. Update data in BC registry & 3. Create awareness among general public regarding Banking Ombudsman scheme. (Action: All Banks)
30	Remarks by Smt.Sangeetha S Kartha, DDM, NABARD, Mangalooru	Informed details of, 1. Animal husbandry Infrastructure Development Fund (AHIDF), and 2. Pradhana Manthri Formalisation of Micro Food Processing Enterprises (PMFME) Schemes.
31	Other issues	1. Absence to DCC / DLRC meetings: following Banks remained absent for the meeting. a. Central Bank of India b. South Indian Bank Ltd. c. Kotak Mahindra Bank Ltd. d. Indusind Bank, e. IDFC First Bank (Action : Remarks by above Banks) 2. Attended unprepared: following Banks attended meeting unprepared. a. ICICI Bank Ltd. b. HDFC Bank. (Action : Remarks by above Banks) 3. Banks were advised to submit Quarterly progress report (SLBC feedback statement) before 15th of succeeding month of the Quarter ended, so as to enable Lead Bank, to arrange for review meetings (DCC/DLRC), in time , for a meaningful review and timely resolution. (Action: All Banks)
32	Remarks by Chairperson Dr. Kumara,	In concluding speech Chairperson advised, 1. Banks to encourage Govt Schemes to reach common man; 2. Banks be customer centric and provide quality service;

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	CEO, DKZP.	3. Financial Literacy should reach rural areas by involving Grama Panchayath; 4. Banks to achieve allocated Annual Credit Plan targets; 5. Banks to monitor the CD ratio of all the Branches in general and branches in semi urban area and Branches having CD ratio less than 60% in particular; 6. Govt. Departments should coordinate with Bank branches and customers for better implementation of Govt.Sponsored Schemes & 7. Banks should focus to improve performance under PMJDY, PMJJBY, PMSBY and APY. He appreciated Banks' performance under GECL, PMSVANidhi and PMEGP as commendable and remarkable performance. **(Action: All Banks and Line Depts.)**
33	Vote of thanks	Meeting was concluded with vote of thanks by Sri Padadayya C Hiremath, Director, RUDSET, Ujire.

Sri Praveen M. P
Lead Bank Manager

Mangalore
29.03.2021

Dr.Kumara, IAS
Chairperson, DLRC.

अग्रणी जिला कार्यालय / LEAD DISTRICT OFFICE, Syndicate Bank Building, L H H Road,
Hampanakatta, Mangalore-575 001, Tel: 0824-2445755 MOB: 9449860916
E-mail: ldo.mangalore@syndicatebank.co.in

LEAD BANK OFFICE – HASSAN

(CONVENOR – CANARA BANK)

केनरा बैंक Canara Bank

CANARA BANK HASSAN LEAD BANK OFFICE

Ref: LBO/HSN/2021 Dated: 30/06/2021

To,

The General Manager
SLBC, Karnataka,
Canara Bank, Head Office Annex,
Gandhinagar, Banagaluru.

Dear Sir/Madam,
Sub : Approval for merger and closure of Rural Branches.

District level review committee during the DCC/DLRC meeting held on 30/03/2021 has approved the following proposal for merger and closure of bank branches in Hassan district as mentioned below.

Si no	Bank Name	Branches to be shifting, merger and closure	Category of Branches	Distance between the branches	Remarks
2	DCC bank	**Closure:** Hanabalu, Sakleshapura Taluka	Rural	100 mts	Business loss
3	Canara Bank	**Merger:** Aluru –II (11415-e syndicate bank) with Canara –I Alur (6323)	Rural	within a vicinity of 600 mts.	Merger of branches proposed due to amalgamation of Syndicate bank with Canara bank amalagamated entity are functioning in same locality within a vicinity of 600 mts.
4	Canara Bank	Halebeedu –II (11409-e syndicate bank) with Canara –I Halebeedu (552)	Rural		

During the meeting the following points were confirmed

1. DLRC has ensured that banking needs of rural /semi urban centre are met by alternate arrangements by banking outlet while merging and closing.

2. DLRC has ensured that the availability of banking outlet within 5 Km radius of existing banking outlet which is going to be merged and closed with nearby rural/semi urban centre.

3. DLRC has ensured that the banking outlet is continue to fulfill the role entrusted under Government Sponsored programmes and Direct Benefit Transfer Schemes on merging and closing

LEAD BANK OFFICE – HASSAN

(CONVENOR – CANARA BANK)

केनरा बैंक Canara Bank

CANARA BANK HASSAN LEAD BANK OFFICE

4. Bank has given prior intimation to the customers' of merging and closing of branches so as to avoid the inconvenience to them.

Hence we request you to approve the Proposal for merger and closure of above bank branches.

Minutes of DLRC held on 30/03/2021 is enclosed for your reference.

With regards

Revathi sudhakar
कृते केनरा बैंक
For CANARA BANK

Lead District Manager
लीड जिला प्रबंधक
Lead District Manager
अग्रणी बैंक कार्यालय, हासन
LEAD BANK OFFICE, HASSAN

PROCEEDINGS OF DCC/ DLRC MEETING HELD ON 30/03/2021

The DCC/DLRC meeting for the quarter ending March-2021 to review performance of Banks as on DEC-20 was conducted on 30/03/2021 at Zilla Panchayat, Hassan. Sri. B A PARAMESH CEO ZP Hassan chaired the meeting. Honourable Member of parliament Sri PRAJWAL REVANNA, Deputy commissioner of Hassan Sri R GIRISH ,Sri. V G Bhat DDM NABARD and Sri T JAGADEESH AGM , RO CANARABANK & Raghavendra DM,RAH CANARABANK , Smt. Revathi Sudhakar, Lead District Divisional Manager, Hassan were on the dias. Smt Revathi Sudhakar, LDDM started the proceedings by welcoming all the dignitaries and members of the DCC/DLRC.

The LDM started the proceedings, and requested the members to approve the last proceedings and same is approved.

Welcoming the participants, LDM briefed about the main objectives of the meeting viz. launching of DCP 2021-22. The meeting started with the launching of DCP by the CEO, ZP Hassan. LDM briefed the highlights of the DCP, the activity wise projections, the increase over last year's plan, taluk wise, bank wise allocation (as tabulated).

Deputy Commissioner of Hassan expressed his opinion about the necessity to create required infrastructure to boost the economic development in the district. He complimented the Lead Bank and line departments for preparation & launching the DCP well in time.

The comparison of estimates in PLP and DCP is as under. (Rs. Crore)

TOTAL OUTLAY UNDER DCP
939498
TOTAL OUTLAY UNDER PRIORITY SECTOR
866072
OUT OF TOTAL OUTLAY-SHARE OF
PRIORITY SECTOR ADVANCES
866072
AGRICULTURE SECTOR
583572
NON FARM SECTOR
167975
OTHER PRIORITY SECTOR
114525
NON PRIORITY SECTOR
73426
COMMERCIAL BANKS
755126
REGIONAL RURAL BANKS
83773
CO-OPERATIVE BANKS
94559

KSFC AND KASCARD
6025
TOTAL POTENTIAL LINKED PLAN 2020-21
938498
DISTRICT CREDIT PLAN 2020-21 (PRIORITY)
866072
% OF DCP TO PLP-(PRIORITY)
92.18%

CEO, ZP, there after reviewed the progress in implementation of Government schemes. As the target was minimal this year, the same has been achieved comfortably by all banks.LDM requested the line departments to not to recommend the applications at the financial year end .

Agriculture deparment JDA informed about ODOP(one district one Product) concept , under this coconut products are selected for this and also spoke on PMFME max .subsidy of Rs 10.00 lakhs(state 15% and central 35%), till date 18 applications are received under this portal & informed that 31/03/2021 is the last date to apply. JDA also spoke on AIF , under this 3% interest subvention available upto the maximum of Rs 2.00 crore. For this DC advised to take initiation/focussed programme on AIF.In Hassan District ,out of 75 targets , 71 have been sanctioned by DCC bank only .

Honourable Member of Parliment Sri .Prajwal Revanna , attending DCC/DLRC meeting , expressed that bankers are doing well in this District as per the DC reports. M P expressed bankers can uplift the people in the society through different schemes, with targets. Other than agriculture banks should concentrate on devolopment of small scale industries for the over all devolopment of district driving economy . Also requested good response through polite & customer freindly service in local language conversant to local community and language should not be barrier for lending quality and guaranteed service. M P advised that unbanked areas survey is required in the district , and advised CEO to take initiation with revenue & other concerned departments. M P appreciated banks for increase of agriculture portfolio year on year basis. Every year existing scheme will come in diffrent names, so awereness camps should be organised in taluk level ,in this way schemes will get published and will reach the needy people and thus economy of the district will improve .

Deputy Commissioner spoke and expressed that success of any schemes & its implementation depends mainly on the better coordnation between line department and banks.

RSETI director Sri.Ranga Swamy explained about the institution and their activities.For that M P advised to create awereness about training institutions in governament schools with the help of EO and DDPI office.

Animal Husbandry department representive informed that NO applications are pending with the Banks.

Women & child department informed that this year 20-21 total targets 35 under Udyogini scheme,out of which 12 were sanctioned.

Sericulture department representative informed that under credit area devolopment scheme, 5 cr for 5 years target allotted, in that out of 24 applications 5 nos have been sanctioned.CEO said that , LDM should visit all line departments frequently so that pending issues on specific schemes can be resolved .

DIC representative informed that out of 38 target of this year , 35 were acheived and there is no issues pending at banker side.

DAY-NULM Department representative informed that under PMSVANidhi target was 3426 nos, out of which 1610 nos sanctioned, 806 nos rejected and 420 nos under process.CEO advised LDM that banks should sanction all applications invaribly otherwise will report to state level committee .

M P advised to DAY-NULM deparment to create awereness at all CMC offices well in advance about all newely launched programmes, so that information will reach to all general public for the benefit of society .

DDM NABARD has explained about the credit planning process in the district , consisting of PLP and DCP. He has elaborated about the PLP Process and DCP process , their inclusions and the realistic method adopted for preparing the DCP. DDM in the absence of RBI representative reviewed that the CD ratio of banks and pointed out that Karnataka Bank and SBI bank among the major banks in the district , having less than 60% CD ratio and requested the representatives to raise the ratio to the expected level.

CEO then spoke about the thrust being given to credit linked SHGs and requested the bankers to provide credit to SHGs to the maximum possible extent. He Indicated that FLC and RSETI should inform public to take precautions against falling victims to PONZI schemes

and if any such schemes are running, it should be brought to the notice of Lead Bank or NABARD.

CEO has expressed his displeasure over the absence of stakeholders and observed that many bankers /line departments/ stakeholders have not attended the meeting regularly and instructed to take suitable action against those who were absent continuously by reporting to SLBC/Head office, to issue notice to the absentees and to give suitable warning and to take action against them (as per ANNEXURE attached)

DDM ,NABARD requested the bank managers to co-operate in achieving all targets under different schemes . DDM ,NABARD then took up the agenda regarding doubling of farmer's income and sought feed-back from the forum. Different departments highlighted different ways through which the farmer's income can be increased.

M P Asked LDM about the appilcability of the CIBIL scores while processing loan applications under various schemes and insisted to be liberal in considering CIBIL score for agricultural loans.

Issues in respect of shifting, relocation ,merger and closure of bank branches:

	Shifting of Bank branches		
1	**Bank & branch name**	**Existing or old place**	**New place of Business**
	Indian Overseas Bank	**B M Road, Sakleshpura,573134**	**1 St Floor, Adi Shakti Complex, Municipal Property,no 2-6-26 Ward No.878/7493 Ashoka Road, Sakleshpura 573134**
		Population Category	Semi Urban
2	**Merger of Bank branches**		
	Name of the branch to be merged& DP code	**Acquiring Branch With DP Code & population category**	
	E syndicate banks branch-es	**Canara Bank**	
	Alur-II(11415)	Alur (6323)	Rural
	Halebeedu-II(11409)	Halebeedu (552)	Rurai
	Arkargud-II(11414)	Arkargud (782)	Semi-Urban
	Arsikere(781)CANARA BANK	Arsikere(11401)e-SYNDICATE BANK	Semi-Urban
	Holenarasipura-II(11407)	Holenarasipura (588)	Semi-Urban
	Sakleshpura-II(11403)	Sakleshpura(694)	Semi-Urban
3	**Closure of Bank Branches**		
	DCC bank branch Hanbalu Sakleshapura Taluka	started in 1999	Closure Initiated in 2020

M P had initially Not accepted the closure of DCC bank, because that is rural bank branch & important to village people & advised to offer competitive rate of interest in lending. In this regard ,requested to review the matter in board meeting again and out come will be discussed in the next DCC & DLRC meeting .And later, on the same day it was agreed and accepted for closure of the Hanbalu branch.

All Merger & shifting of bank branches issues were discussed ,agreed and accepted in the meeting.

Merger ,Shifting and Closure of bank branches are permitted subject to bank fulfilling the following guidelines of Rationalization **of Branch Authorization Policy:**

1. **The customer of merging/shifting branch be informed well in time to avoid inconvenience to them.**
2. **Bank ensuring continued fulfillment of role entrusted to them under govt sponsored programmes and DBT schemes; and Bank following RBI guidelines stipulated in the DBR, Co Circular no RBI/2016-17/306 DBR.No.BAPD.BC.69/22.01.001/2016-17 dated May 18, 2017 and FIDD.CO.LBS.BCNO.31/02.01.001/2016-17 dated June 8,2017 regarding aligning road map for un banked villages having population more than 5000**

The meeting concluded with vote of thanks by LDM.

कृते केनरा बैंक
For CANARA BANK

लीड डिस्ट्रिक्ट प्रबंधक
CONVENOR
Lead District Manager
अग्रणी बैंक कार्यालय, हासन
LEAD BANK OFFICE, HASSAN

CHAIRMAN
DCC/DLRC

ANNEXURE

DCC DLRC ATTENDENCE FOR 2020-21

CHAIRMAN:CHIEF EXECUTIVE OFFICER , ZILLA PANCHAYATH HASSAN

VICE CHAIRMAN:DEPUTY COMMISSIONER , HASSAN DISTRICT, HASSAN

CONVENOR:LEAD DISTRICT MANAGER , LEAD BANK OFFICE, HASSAN

DISTRICT DEVELOPMENT MANAGER

ASST. GENERAL MANAGER, FIDD & ISSUES DEPARTMENT,RESERVE BANK OF INDIA, BENGALURU

MEMBERS

		DATE	DATE	DATE
	BANKS	22/10/2020	21/01/2021	30/03/2021
1	AXIS BANK	X	Present	X
2	BANK OF BARODA	Present	Present	X
3	BANK OF INDIA	Present	X	X
4	BANK OF MAHARASHTRA	X	Present	X
5	CANARA BANK	Present	Present	Present
6	CENTRAL BANK OF INDIA	X	Present	
7	CITY UNION BANK	X	Present	Present
8	FEDERAL BANK	X	X	X
9	HDFC BANK	X	X	X
10	ICICI BANK	X	Present	X
11	IDBI BANK	X	X	X
12	INDIAN BANK	Present	Present	X
13	INDIAN OVERSEAS BANK	Present	Present	Present
14	KOTAK MAHINDRA BANK-ING VYSYA	X	X	X
15	KARNATAKA BANK	Present	Present	X
16	KARUR VYSYA BANK	X	Present	X
17	LAKSHMI VILAS BANK	X	X	X
18	PUNJAB NATIONAL BANK	X	X	X
19	STATE BANK OF INDIA	Present	Present	Present
20	TAMILNADU MERCANTILE BANK	X	X	X
21	UCO BANK	X	Present	X
22	UNION BANK OF INDIA	Present	Present	Present
23	RRB (KARNATAKA GRAMEENA BANK)	Present	Present	Present
24	KSCARD BANK	X	X	X
25	HDCC BANK	X	Present	Present
26	OTRHERS (KSFC)	Present	Present	Present

LEAD BANK OFFICE * HASSAN * CANARA

ANNEXURE

	MEMBER	DATE	DATE	DATE
	DEPARTMENTS	22/10/2020	21/01/2021	30/03/2021
1	DEPUTY SECRETARY (DEV) ZILLA PANCHAYATH,HASSAN	X	X	X
2	CHIEF PLANNING OFFICER,ZILLA PANCHAYATH,HASSAN	X	X	X
3	DISTRICT MANAGER, DISTRICT SKILL DEVELOPMENT OFFICE I T I COLLEGE CAMPUSHASSAN 573201	X	X	Present
4	MANAGING DIRECTOR, KARNATAKA MILK UNION (KMF) B M ROAD HASSAN	Present	Present	X
5	DEPUTY DIRECTOR, DEPT OF FISHERIES, HASSAN	Present	Present	Present
6	STATE DIRECTOR ,KHADI&VILLAGE IND.COM.(KVIC) VIJINAPURA, DOORVANINAGAR, BANGALORE- 560006	Present	X	X
7	PROJECT DIRECTOR (DRDA) ZILLA PANCHAYATH , HASSAN	X	X	X
8	DEPUTY DIRECTOR, SPICE BOARD,SAKALESHAPURA,HASSAN DISTRICT	X	X	X
9	ASSISANT DIRECTOR, KARNATAKA TOURISM DEPARTMENT HASSAN	Present	X	X
10	DISTRICT MANAGER, D DEVARAJA URS BACKWORD CLASS DEV. CORPORATION SAMPIGE ROAD, K R PURAM HASSAN 573201	X	Present	X
11	DISTRICT MANAGER, KARNATAKA MINORITIES DEV. CORPORATION HASSAN	X	Present	X
12	DISTRICT OFFICER, KVIB, DIC BUILDING, BM ROAD HASSAN	Present	Present	Present
13	ASISTANT DIRECTOR ,HANDLOOM & TEXTILES DEPARTMENT	X	X	X
14	SMT KUSUMA ,COUNCELLER, AMULYA FINANCIAL LITTERACY CENTRE,SAMARTHYA SOUDHA,TALUK PANCHAYATH,ARASIKERE	Present	Present	X
15	SRI K R MALLESHA ,COUNSELLOR, AMULYA FINANCIAL LITTERACY CENTRE,TALUK PANCHAYATH HASSAN.	Present	Present	Present
16	COUNCELLER ,AMULYA FINANCIAL LITTERACY CENTRE OLD COURT CIRCLE,ALUR	X	X	X
17	SRI MANJUNATH , CONCELLER,FINANCIAL LITTERACY CENTRE TALUK PANCHAYATH,MAIN ROAD BELUR	X	X	X
18	COUNCELLER ,FINANCIAL LITTERACY CENTRE,STATE BANK OF INDIA,ARAKALGUD ROAD,HOLENARASIPURA.	X	X	X
19	SRI MANJUBHARGAVA ,COUNCELLER, AMULYA FINANCIAL LITTERACY CENTRE,TALUK PANCHAYATH,ARAKALGUD	X	Present	X
20	COUNCELLER,FINANCIAL LITTERACY CENTRE,TALUK PANCHAYATH OFFICE CHANNARAYAPATNA	X	X	X
21	SRI GANGADHARA,COUNCELLER,JNANA JYOTHI FINANCIAL LITTERACY CENTRE,MEETING HALL BUILDING TALUK PANCHAYATH COMPOUND SAKLESHAPURA	Present	Present	X
22	DISTRICT CO ORDINATOR,L I D K A R ADUVALLI,HASSAN-573201,	X	X	X
23	DISTRICT HORTICULTURE OFFICER, DEPT OF HORTICULTURE HASSAN	X	X	X

24	DISTRICT SOCIAL WLFARE OFFICER ,SOCIAL WLFARE OFFICE DR. B. R. AMBEDKAR BHAVANA,HARSHAMAHAL ROAD HASSAN 573201	X	Present	Present
25	DEPUTY DIRECTOR, ANIMAL HUSBANDRY , & VETERINERY SCIENCES, HASSAN	X	Present	Present
26	DISTRICT MANAGER, DR. B R AMBEDKAR DEVELOPMENT CORPORATION,NEAR 'JANAKALYANA CITY SCAN CENTRE',1ST FLOOR OF UBI SALAGAME ROAD Br.HASSAN 573201	Present	Present	Present
27	DEVELOPMENT OFFICER ,WATERSHED DEVELOPMENT DEPT NEAR SUDHA HOTEL, HASSAN 573201	X	X	X
28	DEPUTY REGISTRAR OF CO –OP SOCIETIES HASSAN	X	X	X
29	DEPUTY CONSERVATOR OF FOREST FOREST DEPT (SOCIAL FORESTRY) HASSAN	X	X	X
30	DISTRICT MANAGER, KARNATAKA VISHWAKARMA COMMUNITIES DEV. CORPORATION HASSAN	X	X	X
31	BRANCH MANAGER,BAJAJ ALLIANCE INSURANCE CO. HASSAN	X	X	X
32	JOINT DIRECTOR,DISTRICT INDUSTRIES CENTRE, HASAN	Present	Present	Present
33	DEPUTY DIRECTOR, DEPT OF SERICULTURE HASSAN	Present	Present	Present
34	PROJECT DIRECTOR (SJSRY),DISTRICT URBAN DEV. CELL (DUDC) D C OFFICE BUILDING HASSAN	X	X	X
35	DEPUTY DIRECTOR, WOMEN & CHILD DEVELOPMENT DEPT 11 TH CROSS KR PURAM,HASSAN	X	X	Present
36	DIRECTOR, CANARA BANK RURAL SELF EMPLOYMENT TRAINING INSTITUTE, KIADB CIRCLE HNPURA ROAD, HASSAN-573201	Present	Present	Present
37	DEPUTY DIRECTOR, DISTRICT INFORMATION OFFICE BM RAOD HASSAN	X	X	X
38	JOINT DIRECTOR, DEPT OF AGRICULTURE, HASSAN	Present	Present	Present
39	EXECUTIVE ENGINEER, CHESCOM, HASSAN	X	X	X
40	DISTRICT MANAGER, KARNATAKA MAHARSHI VALMIKI ST. DEV. CORPORATION HASSAN	X	Present	Present
41	CMC Hassan	X	Present	X
42	DC OFFICE	X	Present	X
43	ZPDS	X	Present	X

ANNEXURE- 12C

BANK WISE NUMBER OF ATMs IN THE STATE AS ON 31.3.2021 VIS-À-VIS 31.3.2020

Sl.	Name of the Bank	AS ON 31.3.2021 No. of ATMs					AS ON 31.3.2020 No. of ATMs					Variation (MARCH 2021 over MARCH 2020)				
		Rural	S.Urban	Urban	M/PT	Total	Rural	S.Urban	Urban	M/PT	Total	Rural	S.Urban	Urban	M/PT	Total
A	**Major Banks**															
1	Canara Bank	744	735	791	768	3038	744	735	791	768	3038	0	0	0	0	0
2	State Bank of India	546	1025	1298	1599	4468	461	856	1299	1449	4065	85	169	-1	150	403
3	Union Bank Of India	242	288	326	488	1344	242	288	326	488	1344	0	0	0	0	0
4	Bank of Baroda	218	153	206	321	898	228	182	239	362	1011	-10	-29	-33	-41	-113
	Total (A)	**1750**	**2201**	**2621**	**3176**	**9748**	**1675**	**2061**	**2655**	**3067**	**9458**	**75**	**140**	**-34**	**109**	**290**
(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	21	21	52	3	7	17	20	47	0	0	4	1	5
7	Central Bank of India	9	27	19	41	96	6	28	19	41	94	3	-1	0	0	2
8	Indian Bank	9	22	49	71	151	12	17	45	89	163	-3	5	4	-18	-12
9	Indian Overseas Bank	45	59	81	0	185	63	71	66	63	263	-18	-12	15	-63	-78
10	Punjab National Bank	11	21	63	93	188	11	21	63	93	188	0	0	0	0	0
11	Punjab and Synd Bank	1	0	3	7	11	0	0	4	7	11	1	0	-1	0	0
12	UCO Bank	7	7	11	28	53	6	6	11	28	51	1	1	0	0	2
	Total (B)	**100**	**161**	**282**	**332**	**875**	**116**	**168**	**260**	**412**	**956**	**-16**	**-7**	**22**	**-80**	**-81**
(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	382	318	280	1108	119	375	316	278	1088	9	7	2	2	20
15	Kotak Mahendra Bank	10	17	42	213	282	10	17	42	206	275	0	0	0	7	7
16	Cathelic Syrian Bank Ltd.	2	0	2	16	20	2	0	5	5	12	0	0	-3	11	8
17	City Union Bank Ltd	0	9	19	59	87	0	9	19	59	87	0	0	0	0	0
18	Dhanalaxmi Bank Ltd.	0	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	0
21	Karur Vysya Bank Ltd.	1	32	21	50	104	4	25	22	51	102	-3	7	-1	-1	2
22	Lakshmi Vilas Bank Ltd	3	6	42	56	107	1	13	33	61	108	2	-7	9	-5	-1
23	Ratnakar Bank Ltd	1	8	6	23	38	1	8	5	17	31	0	0	1	6	7
24	South Indian Bank Ltd	1	8	21	50	80	2	9	22	62	95	-1	-1	-1	-12	-15
25	Tamil Nadu Merchantile Bank	0	17	7	9	33	0	17	7	9	33	0	0	0	0	0
26	IndusInd Bank	1	7	21	123	152	1	8	17	121	147	0	-1	4	2	5
27	HDFC Bank Ltd	32	121	125	846	1124	29	102	126	869	1126	3	19	-1	-23	-2
28	Axis Bank Ltd	141	361	342	782	1626	131	340	335	826	1632	10	21	7	-44	-6
29	ICICI Bank Ltd	45	83	162	937	1227	45	83	162	937	1227	0	0	0	0	0
30	YES BANK Ltd.	5	14	12	49	80	5	15	12	52	84	0	-1	0	-3	-4
31	Bandhan Bank	0	0	11	10	21	0	0	11	10	21	0	0	0	0	0
32	DCB Bank Ltd	4	1	8	5	18	4	1	8	5	18	0	0	0	0	0
33	IDFC Bank	1	16	6	52	75	2	8	4	36	50	-1	8	2	16	25
	Total(C)	**407**	**1152**	**1269**	**3674**	**6502**	**388**	**1102**	**1251**	**3727**	**6468**	**19**	**50**	**18**	**-53**	**34**
	R R B 's															
34	Karnataka Grameena Bank	136	65	39	2	242	134	64	38	0	236	2	1	1	2	6
35	Karnataka Vikas Grameena Ba	17	29	30	0	76	17	29	30	0	76	0	0	0	0	0
	Total (D)	**153**	**94**	**69**	**2**	**318**	**151**	**93**	**68**	**0**	**312**	**2**	**1**	**1**	**2**	**6**
Grand Total (A+B+C+D)		**2410**	**3608**	**4241**	**7184**	**17443**	**2330**	**3424**	**4234**	**7206**	**17194**	**80**	**184**	**7**	**-22**	**249**
Total (Comm.Banks) a+b+c		**2257**	**3514**	**4172**	**7182**	**17125**	**2179**	**3331**	**4166**	**7206**	**16882**	**78**	**183**	**6**	**-24**	**243**
(E)	**Co-Op Sector**															
36	KSCARD Bk.Ltd	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
37	K.S.Coop Apex Bank ltd	26	31	42	22	121	23	30	31	11	95	3	1	11	11	26
38	Indl.Co.Op.Bank ltd.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total (E)	26	31	42	22	121	23	30	31	11	95	3	1	11	11	26
39	KSFC	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	TOTAL (F)	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	0	0	0	0	0
G	**Small Finance Bank**															
40	Equitas Small Finance Bank	3	7	14	9	33	3	7	14	9	33	0	0	0	0	0
41	Ujjivan Small Finnance	2	28	16	20	66	2	28	16	20	66	0	0	0	0	0
42	Suryoday Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
43	ESAF Small Finance Bank	0	1	1	2	4	0	0	0	0	0	0	1	1	2	4
44	Jana Small Finance Bank	0	2	8	13	23	0	0	0	0	0	0	2	8	13	23
	TOTAL (G)	5	38	39	44	126	5	35	30	29	99	0	3	9	15	27
H	**Payments bank**															
45	India Post Payments Bank Lim	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
46	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)	2441	3677	4322	7250	17690	2358	3489	4295	7246	17388	83	188	27	4	302

ANNEXURE - IIA

Statement showing Achievement vis-à-vis Targets for the quarter ended March 2021 and Balance Outstanding as on 31.03.2021

TOTAL FOR STATE

Name of the State/Union Territory:KARNATAKA

(No. in actuals , Amount in Rs Crore)

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 31.3.2021	
		Number	Amount	Number	Amount	Number	Amount	Number	Amount
1	**Priority Sector**								
1A	**Agriculture= 1A(i)+1A(ii)+1A (iii)**	7695060	112199	11341744	126457	147	113	11535808	149082
i)	Farm Credit	6816154	95027	10367330	108270	152	114	10851595	130510
1A(ii)	Agriculture Infrastructure	449605	7026	412172	2390	92	34	293719	4878
1A(iii)	Ancillary Activities	429301	10146	562242	15797	131	156	390494	13694
1B	**Micro, Small and Medium Enterprises = 1B(i)+1B(ii)+1B(iii)+1B(iv)+1B(v)**	1852201	93089	2059706	98626	111	106	2748987	103830
1B(i)	Micro Enterprises (Manufacturing + Service advances)	671875	35635	1668330	40598	248	114	2568010	46764
1B(ii)	Small Enterprises (Manufacturing + Service advances)	362217	23250	297059	35535	82	153	141519	38788
1B(iii)	Medium Enterprises (Manufacturing + Service advances)	171436	12880	15313	13378	9	104	12487	14622
1B(iv)	Khadi and Village Industries	164467	7449	1805	309	1	4	3366	67
1B(v)	Others under MSMEs	482206	13875	77199	8807	16	63	23605	3588
1C	**Export Credit**	19364	3019	6741	4292	35	142	2371	2243
1D	**Education**	162227	5805	87249	1299	54	22	205945	6451
1E	**Housing**	297366	27055	176754	5811	59	21	422089	36018
1F	**Social Infrastructure**	100591	2318	9492	276	9	12	5211	74
1G	**Renewable Energy**	57878	1702	182	10	0	1	7430	201
1H	**Others**	533718	10754	496788	8910	93	83	1178489	13901
2	**Sub total= 1A+1B+1C+1D+1E+1F+1G+1H**	10718405	255940	14178656	245681	132	96	16106330	311799
3	**Loans to weaker Sections under Priority Sector**	1480960	40079	6524732	83289	441	208	7729310	87867
4	**Non-Priority Sector**								
4A	**Agriculture**	63053	1820	40501	1738	64	95	6135	1636
4B	**Education**	46202	1920	10460	675	23	35	12940	1678
4C	**Housing**	88028	12897	155082	29246	176	227	434464	114085
4D	**Sector**	423155	17942	760590	33769	180	188	1469787	44165
4E	**Others**	715088	75036	4699815	214371	657	286	6120602	328736
5	**Sub-total=4A+4B+4C+4D+4E**	1335526	109616	5666448	279799	424	255	8043928	490301
	GRAND Total=2+5	**12053931**	**365556**	**19845104**	**525480**	**165**	**144**	**24150258**	**802100**

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AGENDA
ANNEXURE – 11B

BANKWISE DATA ON DISBURSEMENTS (ACP)UNDER PRIORITY SECTOR ADVANCES AS AT 31.3.2021 (Amount in Crore)

Sl.No	Name of Bank	AGRICULTURE			Micro, Small and Medium Enterprises			Export Credit			EDUCATION			HOUSING			Social Infrastructure			Renewable Energy			OTHERS			TOTAL PRIORITY		
		TARGET	Disbursements		TARGET	Disbursements		TARGET	Disbursements		TARGET	Disbursements		TARGET	Disbursements		TARGET	Disbursements		TARGET	Disbursements		TARGET	Disbursements		TARGET	Disbursements	
			During the Qtr	ive from 1st April		During the Qtr	ve from 1st April		During the Qtr	tive from 1st		During the Qtr	tive from 1st		During the Qtr	ive from 1st April		During the Qtr	ative from		During the Qtr	ative from		During the Qtr	ve from 1st April		During the Qtr	e from 1st April
(A)	Major Banks																										
1	Canara Bank	22187	10303	25923	15989	3653	17642	1164	1536	3527	1469	180	500	5182	624	1453	366	0	164	370	2	3	2051	13	79	48779	16311	49291
2	State Bank of India	19928	2483	15402	16903	5996	25915	881	326	553	1542	41	257	9172	251	887	391	0	0	378	0	0	2686	0	0	51882	9098	43014
3	Union Bank Of India	7419	7044	17022	6368	1324	11422	232	0	44	396	29	201	2238	271	601	166	5	30	145	0	1	596	0	18	17549	8672	29340
4	Bank of Baroda	6181	2190	8216	6112	1257	2938	284	0	0	386	62	138	1740	264	619	136	0	50	138	0	0	625	0	0	15602	3774	11962
	Total (A)	55715	22020	66563	45372	12231	57916	2561	1863	4124	3794	312	1096	18333	1409	3561	1049	5	244	1031	2	5	5958	13	97	133812	37856	133607
(B)	Oth.Nationalised Bks																										
1	Bank of India	1804	464	1172	1827	262	2032	8	0	11	99	3	12	293	20	71	30	0	1	26	0	0	180	0	1	4267	749	3298
2	Bank of Maharastra	349	43	150	1174	223	857	5	0	0	25	1	3	194	10	35	16	0	0	9	0	0	50	269	506	1822	546	1552
3	Central Bank of India	658	30	212	825	47	748	8	0	0	236	3	9	337	24	64	19	2	2	16	0	0	65	0	182	2166	106	1216
4	Indian Bank	1094	123	511	1015	539	815	13	0	0	88	5	15	318	20	60	23	0	0	24	0	0	144	2	4	2720	690	1405
5	Indian Overseas Bank	1253	163	591	1021	193	546	34	0	0	80	1	2	376	34	74	41	0	0	40	0	0	267	62	155	3113	453	1367
6	Punjab National Bank	734	22	110	2550	390	997	26	0	16	72	20	43	551	54	96	22	0	0	20	0	0	108	6	21	4082	492	1283
7	Punjab and Sind Bank	38	0	0	74	10	50	5	7	25	4	0	0	36	4	7	2	0	0	3	0	0	12	0	0	174	23	83
8	UCO Bank	247	0	258	382	7	12	1	0	0	33	0	0	200	0	303	36	0	0	37	0	0	66	0	0	1002	7	574
	Total (B)	6177	846	3004	8867	1671	6057	101	8	52	637	34	84	2306	167	710	190	2	3	175	0	0	894	339	870	19347	3067	10780
(C)	Other Comm.Banks																										
Amou	IDBI Bank	1482	980	2654	951	589	1864	32	0	0	103	4	18	134	103	247	27	0	0	15	0	0	98	5	5	2842	1682	4788
2	Karnataka Bank Ltd	3316	734	3005	2614	538	2177	76	0	0	192	8	32	858	72	271	53	1	2	60	0	4	411	202	209	7580	1554	5700
3	Kotak Mahendra Bank	616	650	1143	4100	628	1830	11	4	9	49	0	0	217	0	0	17	0	0	17	0	0	265	152	222	5292	1435	3204
4	Catholic Syrian Bank Ltd.	123	25	181	229	86	236	0	0	0	7	0	0	38	0	0	1	0	0	2	0	0	13	0	0	413	111	417
5	City Union Bank Ltd	122	19	54	137	50	782	0	0	0	3	0	0	55	1	6	3	0	0	4	0	0	36	0	1	359	70	843
6	Dhanalaxmi Bank Ltd.	40	25	26	46	2	4	0	0	0	2	0	0	37	2	6	1	0	0	1	0	0	21	108	108	146	138	144
7	Federal Bank Ltd.	987	622	3910	2420	412	2162	21	0	0	17	1	2	119	9	28	16	0	0	14	0	0	68	19	31	3663	1062	6132
8	J and K Bank Ltd	17	0	245	53	0	251	0	0	0	2	0	5	43	0	50	1	0	0	1	0	0	12	0	87	128	0	638
9	Karur Vysya Bank Ltd.	174	75	593	319	11	15	2	0	0	9	0	0	65	2	19	3	0	0	3	0	0	36	0	0	611	89	627
10	Lakshmi Vilas Bank Ltd	236	0	315	195	0	374	6	0	0	7	0	0	41	0	0	4	0	0	4	0	0	15	0	65	508	0	755
11	Ratnakar Bank Ltd	562	218	502	1213	304	575	0	0	0	4	0	0	9	1	14	5	0	0	4	0	0	17	21	35	1813	544	1128

AGENDA

ANNEXURE

BANKWISE DATA ON DISBURSEMENTS (ACP)UNDER PRIORITY SECTOR ADVANCES AS AT 31.3.2021 (Amount in Crore)

Sl..No	Name of Bank	AGRICULTURE			Micro, Small and Medium Enterprises			Export Credit			EDUCATION			HOUSING			Social Infrastructure			Renewable Energy			OTHERS			TOTAL PRIORITY		
		TARGET	Disbursements		TARGET	Disbursements		TARGET	Disbursements		TARGET	Disbursements		TARGET	Disbursements		TARGET	Disbursements		TARGET	Disbursements		TARGET	Disbursements		TARGET	Disbursements	
			During the Qtr	ive from 1st April		During the Qtr	ve from 1st April		During the Qtr	tive from 1st		During the Qtr	tive from 1st		During the Qtr	ive from 1st April		During the Qtr	ative from		During the Qtr	ative from		During the Qtr	ve from 1st April		During the Qtr	e from 1st April
12	South Indian Bank Ltd	167	274	1058	615	616	2326	58	0	0	11	0	1	115	2	6	18	0	2	13	0	0	49	10	10	1044	902	3404
13	Tamil Nadu Merchantile Bank	49	64	246	165	167	599	0	0	0	11	0	0	18	3	11	1	0	0	1	0	0	1	0	0	245	234	856
14	Indusind Bank	137	825	1399	2203	1451	4006	0	57	103	5	0	0	35	4	9	2	0	0	5	0	0	12	0	0	2399	2338	5517
15	HDFC Bank Ltd	2383	807	2639	4782	1334	4070	49	0	0	91	0	0	860	25	89	49	0	0	32	0	0	221	0	0	8467	2166	6799
16	Axis Bank Ltd	1319	1361	2068	3452	1015	1757	52	0	0	147	12	25	561	16	52	38	0	0	27	0	0	224	200	6872	5821	2603	9775
17	ICICI Bank Ltd	1974	0	2668	6251	0	4912	41	0	3	74	0	4	486	0	13	36	0	0	29	0	0	160	0	35	9051	0	7636
18	YES BANK Ltd.	354	255	680	2943	955	2536	5	0	0	20	0	0	70	7	37	8	0	0	8	0	1	28	1	2	3437	1219	3256
19	Bandhan Bank	18	87	143	19	289	568	0	0	0	1	0	0	11	19	70	0	0	0	0	0	0	2	0	238	50	394	1019
20	DCB Bank Ltd	3225	100	232	329	22	54	0	0	0	15	0	2	171	18	37	45	0	0	15	0	0	67	0	1	3866	140	326
21	IDFC Bank	31	690	1122	26	395	1185	0	0	0	2	0	0	8	116	187	0	17	25	0	0	0	5	0	0	73	1217	2519
	Total(C)	17335	7812	24883	33062	8864	32282	352	61	116	770	25	90	3949	397	1153	325	18	29	254	0	4	1760	719	6923	57807	17896	65480
(D)	RRB's																											
1	Karnataka Grameena	11061	2271	9011	1532	223	776	0	0	0	432	3	13	1434	27	91	184	0	0	119	0	0	1155	0	0	15917	2524	9891
2	Karnataka Vikas Gra	6451	1104	4778	982	275	863	4	0	0	101	10	15	316	31	100	89	0	0	37	0	0	214	80	185	8195	1499	5941
	Total (D)	17512	3375	13789	2514	498	1638	4	0	0	533	12	28	1750	58	191	272	0	0	156	0	0	1370	80	185	24112	4023	15832
Total (Comm.Banks) A+B+C		79226	30678	94450	87301	22767	96254	3014	1931	4292	5200	371	1270	24587	1973	5425	1564	25	276	1461	2	10	8611	1071	7890	210965	58819	209867
Grand Total (A+B+C+D)		96739	34052	108239	89815	23265	97892	3018	1931	4292	5733	383	1299	26337	2031	5616	1837	25	276	1617	2	10	9981	1152	8075	235077	62842	225699
(E)	Co-Op Sector																											
1	KSCARD Bk.Ltd	803	232	409	199	0	0	0	0	0	2	0	0	11	0	0	0	0	0	1	0	0	50	0	0	1066	232	409
2	K.S.Coop Apex Bank	14563	4403	17106	1912	0	0	0	0	0	45	0	0	649	0	0	471	0	0	74	0	0	612	0	0	18327	4403	17106
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	4635	17515	2113	0	0	0	0	0	47	0	0	661	0	0	472	0	0	75	0	0	662	0	0	19404	4635	17515
(F)	KSFC	28	0	0	1098	166	433	0	0	0	21	0	0	40	0	8	7	0	0	8	0	0	88	0	0	1290	166	442
	TOTAL (F)	28	0	0	1098	166	433	0	0	0	21	0	0	40	0	8	7	0	0	8	0	0	88	0	0	1290	166	442
(G)	Small Finance Bank																											
1	Equitas Small Financ	21	32	93	11	109	229	0	0	0	1	0	0	6	7	24	0	0	0	1	0	0	8	21	50	48	170	396
2	Ujjivan Small Finan	16	138	361	21	12	26	0	0	0	2	0	0	7	49	103	1	0	0	1	0	0	10	242	469	58	441	960
3	Suryoday Small Finar	0	38	71	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	51	98	1	90	170
4	ESAF Small Finance I	0	40	94	10	15	21	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	32	37	10	87	153
5	Jana Small Finance B	0	43	83	0	10	24	0	0	0	0	0	0	0	46	59	0	0	0	0	0	0	0	84	180	0	184	347
	TOTAL (G)	37	291	702	43	146	301	0	0	0	3	0	0	13	103	188	1	0	0	2	0	0	18	431	834	117	972	2025
(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	38979	126457	93089	23577	98626	3019	1931	4292	5805	384	1299	27055	2134	6811	2318	25	276	1702	2	10	10754	1583	8910	255940	68615	245681

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BANKWISE DATA ON DISBURSEMENTS (ACP) UNDER NON- PRIORITY SECTOR ADVANCES AS AT 31.3.2021 (Amount in Crore)

Sl.No	Name of Bank	Agriculture			EDUCATION			HOUSING			Personal Loans under Non-prioritySector			OTHERS			TOTAL NON PRIORITY		
		TARGET	Disbursements		TARGET	Disbursements		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
(A)	Major Banks																		
1	Canara Bank	353	6	402	416	162	346	1155	2580	5549	3474	3974	6619	15888	13952	42384	21286	20675	55300
2	State Bank of India	737	7	52	623	20	46	2009	2631	9559	1807	2625	9596	5547	0	0	10723	5283	19253
3	Union Bank Of India	71	131	344	109	25	73	699	446	1901	1391	34	3207	3721	95	6751	5991	731	12276
4	Bank of Baroda	105	0	31	149	66	121	701	392	7929	639	374	1616	2515	12370	21539	4110	13201	31236
	Total (A)	1267	145	829	1297	274	585	4565	6048	24939	7310	7007	21038	27671	26417	70673	42110	39890	118064
(B)	Oth.Nationalised Bks																		
1	Bank of India	11	0	0	15	1	4	271	116	344	122	7	282	493	2230	7901	912	2354	8531
2	Bank of Maharastra	5	0	0	14	2	8	134	68	214	61	0	59	268	238	3234	483	308	3515
3	Central Bank of India	16	0	0	83	0	7	71	101	187	87	165	268	425	295	530	683	562	992
4	Indian Bank	27	0	0	33	18	34	187	72	151	462	23	58	2356	239	2811	3066	353	3053
5	Indian Overseas Bank	51	0	0	28	0	0	126	2	19	269	4	25	1249	114	306	1724	120	349
6	Punjab National Bank	21	0	0	34	4	8	222	180	288	323	50	324	1594	2235	4285	2193	2468	4905
7	Punjab and Synd Bank	3	0	0	3	0	1	26	3	3	20	0	0	103	0	209	156	3	213
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	25	63	1090	542	1209	1388	249	1016	6696	5352	19279	9533	6167	21569
(C)	Other Comm.Banks																		
1	IDBI Bank	8	0	1	28	0	1	2663	0	467	1786	0	61	2313	774	1348	6799	774	1879
2	Karnataka Bank Ltd	57	2	6	36	4	15	252	261	995	664	108	434	2837	871	3226	3845	1246	4677
Amoun	Kotak Mahendra Bank	33	0	0	14	0	0	187	0	0	95	0	0	213	2655	5357	543	2655	5357
4	Cathelic Syrian Bank Ltd.	7	0	510	23	0	0	166	0	0	212	0	0	1123	361	741	1530	361	1251
5	City Union Bank Ltd	3	0	0	5	0	1	66	2	13	62	64	283	277	0	40	414	66	337
6	Dhanalaxmi Bank Ltd.	2	0	0	4	0	0	111	0	0	37	0	0	191	41	41	345	41	41
7	Federal Bank Ltd.	9	0	0	7	0	1	54	230	705	89	43	164	93	19	11647	252	292	12516
8	J and K Bank Ltd	3	0	0	3	0	1	14	0	205	107	3	15	298	0	4009	424	3	4229
9	Karur Vysya Bank Ltd.	4	34	152	8	0	0	695	14	99	320	76	348	1390	0	3	2416	124	603
10	Lakshmi Vilas Bank Ltd	4	0	0	5	0	0	57	0	13	267	0	13	460	290	563	793	290	590
11	Ratnakar Bank Ltd	0	4	4	17	0	0	24	2	4	131	1	1902	411	3418	8553	584	3424	10462
12	South Indian Bank Ltd	8	0	0	6	0	1	65	13	75	268	4	6	492	503	2058	839	520	2141
13	Tamil Nadu Merchantile Bank Ltd.	0	0	0	4	0	0	10	7	27	51	49	175	35	193	604	100	248	805
14	Indusind Bank	4	0	0	6	0	0	44	4	18	64	0	0	223	2032	7046	340	2036	7064

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BANKWISE DATA ON DISBURSEMENTS (ACP) UNDER NON- PRIORITY SECTOR ADVANCES AS AT 31.3.2021 (Amount in Crore)

Sl..No	Name of Bank	Agriculture			EDUCATION			HOUSING			Personal Loans under Non-priority Sector			OTHERS			TOTAL NON PRIORITY		
			Disbursements			Disbursements			Disbursements			Disbursements			Disbursements			Disbursements (Amount)	
		TARGET	During the Qtr	Cumulative from 1st April	TARGET	During the Qtr	Cumulative from 1st April	TARGET	During the Qtr	Cumulative from 1st April	TARGET	During the Qtr	Cumulative from 1st April	TARGET	During the Qtr	Cumulative from 1st April	TARGET	During the Qtr	Cumulative from 1st April
15	HDFC Bank Ltd	40	0	0	35	0	0	396	0	0	584	2581	7344	10831	11099	35207	11887	13680	42552
16	Axis Bank Ltd	31	0	0	33	0	0	1673	0	2	724	0	0	3299	4266	15304	5760	4266	15306
17	ICICI Bank Ltd	40	0	0	50	0	0	115	0	0	2392	0	0	8144	0	9205	10742	0	9205
18	YES BANK Ltd.	2	0	0	5	0	0	42	26	35	484	154	400	2227	2523	7613	2760	2703	8049
19	Bandhan Bank	0	0	0	0	0	0	2	0	80	1	0	3	4	255	281	8	255	365
20	DCB Bank Ltd	0	0	3	0	0	0	39	41	85	31	0	53	113	57	132	184	98	274
21	IDFC Bank	0	0	0	0	0	0	3	0	0	4	0	0	3	2540	9266	11	2540	9266
	Total(C)	255	39	677	289	5	21	6678	600	2824	8374	3083	11202	34977	31896	122245	50573	35623	136969
(D)	R R B 's																		
1	Karnataka Grameena Ba	92	0	0	44	1	4	261	22	73	246	89	274	1095	97	322	1738	208	673
2	Karnataka Vikas Grame	30	0	0	33	0	2	88	7	20	203	39	217	494	291	888	847	337	1126
	Total (D)	123	0	0	77	1	5	349	29	93	448	128	491	1589	387	1210	2585	545	1799
Total (Comm.Banks) A+B+C		1661	184	1508	1806	303	669	12333	7190	28972	17072	10338	33256	69343	63685	212197	102216	81681	276602
Grand Total (A+B+C+D)		1784	184	1508	1883	304	675	12682	7218	29065	17521	10466	33747	70932	64053	213407	104802	82226	278401
(E)	Co-Op Sector																		
1	KSCARD Bk.Ltd	0	0	0	0	0	0	1	0	0	27	0	0	348	0	0	375	0	0
2	K.S.Coop Apex Bank ltd	30	0	0	34	0	0	204	0	0	385	0	0	1328	0	0	1981	0	0
3	Indl.Co.Op.Bank ltd.	0	0	0	1	0	0	2	0	0	3	0	0	5	0	0	12	0	0
	Total (E)	30	0	0	36	0	0	207	0	0	415	0	0	1680	0	0	2368	0	0
(F)	KSFC	0	0	0	0	0	0	6	0	0	4	0	0	2412	0	0	2423	0	0
	TOTAL (F)	0	0	0	0	0	0	6	0	0	4	0	0	2412	0	0	2423	0	0
(G)	Small Finance Bank																		
1	Equitas Small Finance Ba	3	0	0	1	0	0	2	0	0	2	0	0	6	129	406	13	129	406
2	Ujjivan Small Finance	2	0	0	1	0	0	1	39	81	1	11	22	5	153	226	10	203	329
3	Suryoday Small Finance	0	0	0	0	0	0	0	0	0	0	0	1	0	0	6	0	0	7
4	ESAF Small Finance Ban	0	0	10	0	0	0	0	0	0	0	0	0	0	31	39	0	31	49
5	Jana Small Finance Bank	0	220	220	0	0	0	0	53	100	0	0	0	0	167	287	0	440	607
	TOTAL (G)	5	220	230	1	0	0	3	92	181	3	11	23	11	479	964	23	803	1398
(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	405	1738	1920	304	675	12897	7311	29246	17942	10478	33769	75036	64532	214371	109616	83029	279799

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BANKING DATA - LEVEL OF PRIORITY SECTOR ADVANCES AS AT 31.3.2021 (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	1611523	30654	413188	21189	2188	1683	83236	2262	64690	4798	15	1	777	21	7204	19	2182821	60627	883815	17617
2	State Bank of India	650400	13224	90220	11356	98	313	31775	1671	95922	9429	0	0	0	0	719	151	869134	36143	188226	3406
3	Union Bank Of India	523697	13928	137360	9929	0	0	17795	460	34019	3263	303	26	59	13	30566	5	743799	27623	504873	11637
4	Bank of Baroda	580462	9728	105184	6531	3	155	25372	667	33847	4673	8	3	118	103	2213	242	747207	22103	448323	7486
	Total (A)	3366082	67534	745952	49004	2289	2152	158178	5059	228478	22163	326	30	954	137	40702	417	4542961	146496	2025237	40146
B)	Oth.Nationalised Bks																				
1	Bank of India	78562	2400	35902	2184	6	1	2927	74	5029	451	14	1	0	0	2	0	122442	5112	71894	1775
2	Bank of Maharastra	12495	534	8025	1432	0	0	881	23	2627	272	0	0	4	0	22909	1976	46941	4238	12942	596
3	Central Bank of India	29430	497	13892	572	0	0	2837	99	3786	387	2	6	4	0	25	0	49976	1561	512	6
4	Indian Bank	31812	760	47817	2137	0	0	2525	78	9987	940	0	0	0	0	38204	5857	130345	9772	41100	2044
5	Indian Overseas Bank	68814	1128	36539	1398	0	0	2891	88	6444	1067	0	0	59	0	106776	742	221523	4424	88608	1964
6	Punjab National Bank	23987	565	16515	2215	17	19	2990	114	5665	773	1	0	1	4	1778	84	50954	3775	22347	320
7	Punjab and Synd Bank	108	6	541	105	35	18	122	5	560	63	15	1	1	0	512	17	1894	214	188	22
8	UCO Bank	25421	252	9577	590	0	0	909	31	2703	156	0	0	0	0	71	2	38681	1032	8004	262
	Total (B)	270629	6141	168808	10635	58	37	16082	513	36801	4109	32	9	69	4	170277	8679	662756	30127	245595	6988
C)	Other Comm.Banks																				
1	IDBI Bank	118556	2816	19109	1083	0	0	2001	88	15780	1775	7	2	0	0	14	0	155467	5763	121380	2881
2	Karnataka Bank Ltd	191749	3962	39972	6622	0	0	4536	132	16809	1540	12	6	59	34	3881	980	257018	13276	163428	2197
3	Kotak Mahendra Bank	425610	2208	13559	4508	0	0	21	0	27	4	0	0	1	2	157802	301	597020	7024	579864	2359
4	[illegible] Ltd.	16394	139	3586	90	0	0	12	0	83	7	0	0	0	0	18	105	20093	342	7132	75
5	City Union Bank Ltd	1800	99	1870	625	0	0	34	1	514	47	0	0	0	0	2	0	4220	772	1570	12
6	Dhanalaxmi Bank Ltd.	26	50	181	59	0	0	30	3	283	63	0	0	0	0	575	210	1095	384	0	0
7	Federal Bank Ltd.	85463	1664	1045	679	0	0	828	22	2368	318	0	0	1	2	19796	148	109501	2833	89279	1313
8	J and K Bank Ltd	77	174	1023	194	0	0	87	5	537	46	0	0	0	0	0	0	1724	419	1197	294
9	Karur Vysya Bank Ltd.	13165	257	1685	539	1	1	84	4	481	56	1	0	0	0	203	0	15620	857	11142	139
10	Lakshmi Vilas Bank Ltd	6714	109	681	70	0	0	45	1	0	0	0	0	0	0	851	57	8291	237	0	0
11	Ratnakar Bank Ltd	268320	1023	8358	613	0	0	67	0	464	10	0	0	0	0	15426	41	292635	1686	285770	696
12	South Indian Bank Ltd	27609	719	2036	1068	0	0	137	5	867	94	8	4	0	0	195	10	30852	1900	27758	535
13	[illegible] Bank Ltd.	11609	166	1218	233	0	0	40	1	424	43	0	0	0	0	27	0	13318	443	10123	126
14	Indusind Bank	696696	1796	709432	3107	20	48	0	0	458	40	0	0	0	0	282	1	1406888	4992	298256	867

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ANNEXURE

BANKING DATA - LEVEL OF PRIORITY SECTOR ADVANCES AS AT 31.3.2021 (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	195055	4238	252799	5375	0	0	51	1	16543	2263	0	0	0	0	16	0	464464	11877	375318	2794
16	Axis Bank Ltd	47694	1952	10140	2165	0	0	1683	109	7174	459	0	0	0	0	116415	415	183106	5099	3155	75
17	ICICI Bank Ltd	99396	3426	28631	5552	3	5	26	6	32	10	0	0	0	0	11090	908	139178	9907	82987	2533
18	YES BANK Ltd.	91335	875	6869	2217	0	0	0	0	1702	136	5	4	3	5	586	1	100500	3239	92597	527
19	Bandhan Bank	37695	127	149834	535	0	0	0	0	4344	449	0	0	0	0	180	11	192053	1122	181442	537
20	DCB Bank Ltd	79259	500	2288	343	0	0	144	2	1662	128	0	0	0	0	1016	8	84369	980	77691	330
21	IDFC Bank	221036	931	92640	1063	0	0	0	0	33186	187	4820	17	0	0	0	0	351682	2198	288820	791
	Total(C)	2635258	27230	1346956	36739	24	54	9826	379	103738	7674	4853	35	64	44	328375	3197	4429094	75351	2698909	19079
(D)	R R B 's																				
1	Karnataka Grameena Ban	1362392	19208	226089	2260	0	0	13309	325	15636	1131	0	0	3778	11	63	0	1621267	22935	1299375	13537
2	Karnataka Vikas Grameen	418528	7624	158280	1760	0	0	8369	175	9812	593	0	0	2565	4	15055	230	612609	10387	361265	5326
	Total (D)	1780920	26832	384369	4020	0	0	21678	500	25448	1725	0	0	6343	15	15118	230	2233876	33322	1660640	18863
Total (Comm.Banks) A+B+C		6271969	100904	2261716	96378	2371	2243	184086	5951	369017	33946	5211	74	1087	185	539354	12292	9634811	251973	4969741	66214
Total of Comm Bks+RRBs		8052889	127737	2646085	100398	2371	2243	205764	6451	394465	35670	5211	74	7430	201	554472	12522	11868687	285296	6630381	85076
(E)	Co-Op Sector																				
1	KSCARD Bk.Ltd	327546	1840	0	0	0	0	0	0	0	0	0	0	0	0	0	0	327546	1840	0	0
2	K.S.Coop Apex Bank ltd	2711718	18209	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2711718	18209	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)	3039264	20049	0	0	0	0	0	0	0	0	0	0	0	0	0	0	3039264	20049	0	0
(F)	KSFC	0	0	5333	2310.0759	0	0	0	0	0	0	0	0	0	0	0	0	5333	2310.0759	0	0
	TOTAL (F)	0	0	5333	2310.0759	0	0	0	0	0	0	0	0	0	0	0	0	5333	2310.0759	0	0
(G)	Small Finance Bank																				
1	Equitas Small Finance Ban	50368	274.93	13157	619.61	0	0	0	0	375	36.25	0	0	0	0	83681	83.8	147581	1014.59	124979	154
2	Ujjivan Small Finnance	200540	501.2014	62822	178.034391	0	0	1	0.0075544	20905	197.2047	0	0	0	0	238148	582.87	522416	1459.322364	522416	1459
3	Suryoday Small Finance B	52711	109.8709	421	3.43939965	0	0	0	0	2	0.0665	0	0	0	0	86662	172.13	139796	285.5056402	80081	163
4	ESAF Small Finance Bank	81544	192.7773	13288	34.7506	0	0	180	0.2494	358	1.1508	0	0	0	0	23011	37.49	118381	266.4181	118379	266
5	Jana Small Finance Bank	58492	217.19	7881	286.19	0	0	0	0	5984	112.5	0	0	0	0	192515	502.44	264872	1118.32	253074	748
	TOTAL (G)	443655	1295.97	97569	1122.02439	0	0	181	0.2569544	27624	347.172	0	0	0	0	624017	1378.7	1193046	4144.156105	1098929	2790.462955
(H)	Payments bank																				
1	India Post Payments Bank	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	11535808	149082	2748987	103830	2371	2243	205945	6451	422089	36018	5211	74	7430	201	1178489	13901	16106330	311799	7729310	87867

AGENDA

ANNEXURE – 11 E

BANKING DATA - LEVEL OF NON PRIORITY SECTOR ADVANCES AS AT 31.3.2021 (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	814	615	5968	617	52925	13916	224604	1920	429743	34981	714054	52049
2	State Bank of India	0	0	630	71	221949	46158	579255	17580	37103	44729	838937	108537
3	Union Bank Of India	4	138	1455	304	16668	5602	89217	3454	60373	14509	167717	24007
4	Bank of Baroda	416	161	1102	236	19722	7683	43867	786	73589	22205	138696	31072
	Total (A)	**1234**	**913**	**9155**	**1229**	**311264**	**73360**	**936943**	**23740**	**600808**	**116424**	**1859404**	**215666**
(B)Oth.Nationalised Bks													
1	Bank of India	0	0	148	31	4282	1615	6889	71	22543	13685	33862	15401
2	Bank of Maharastra	0	0	175	30	2587	811	788	15	2218	1973	5768	2829
3	Central Bank of India	9	1	485	106	7406	1901	11925	284	5025	1050	24850	3342
4	Indian Bank	1741	260	1609	88	5456	1245	2836	242	35093	2885	46735	4721
5	Indian Overseas Bank	0	0	160	17	395	212	2378	32	198294	1578	201227	1839
6	Punjab National Bank	19	9	439	50	4545	1645	5083	112	12558	8517	22644	10334
7	Punjab and Synd Bank	0	0	25	7	56	20	0	0	1655	627	1736	655
8	UCO Bank	117	6	0	3	293	963	1202	121	2539	979	4151	2071
	Total (B)	**1886**	**275**	**3041**	**333**	**25020**	**8412**	**31101**	**878**	**279925**	**31293**	**340973**	**41191**
(C)	**Other Comm.Banks**												
1	IDBI Bank	0	0	6	0	11431	4102	10487	353	1557	657	23481	5112
2	Karnataka Bank Ltd	39	21	317	46	15004	5059	21682	1939	57683	5760	94725	12825
3	Kotak Mahendra Bank	0	0	0	0	0	0	0	0	136528	10966	136528	10966
4	Cathelic Syrian Bank Ltd.	0	0	0	0	46	10	17240	336	8976	363	26262	709
(Amou	City Union Bank Ltd	0	0	23	5	549	194	6915	270	1294	695	8781	1163
6	Dhanalaxmi Bank Ltd.	0	0	0	0	0	0	0	0	4528	207	4528	207
7	Federal Bank Ltd.	0	0	31	4	3594	1783	13227	214	85610	7680	102462	9682
8	J and K Bank Ltd	7	286	5	1	772	234	2129	287	422	3548	3335	4357
9	Karur Vysya Bank Ltd.	2815	107	14	2	1107	479	12785	319	2690	1684	19411	2591
10	Lakshmi Vilas Bank Ltd	0	0	10	2	174	26	337	35	3926	1447	4447	1510
11	Ratnakar Bank Ltd	35	29	0	0	137	26	2317	42	2642	1285	5131	1383
12	South Indian Bank Ltd	3	2	28	6	1087	421	193	5	27204	1650	28515	2084
13	Bank Ltd.	0	0	2	0	376	103	3377	72	184	229	3939	404
14	Indusind Bank	0	0	0	0	85	18	0	0	176727	8477	176812	8495

AGENDA

ANNEXURE

BANKING DATA - LEVEL OF NON PRIORITY SECTOR ADVANCES AS AT 31.3.2021 (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	1	0	19023	4429	320209	14022	2232971	38226	2572204	56676
16	Axis Bank Ltd	0	0	0	0	0	0	0	0	217390	35677	217390	35677
17	ICICI Bank Ltd	0	0	99	18	36349	13850	0	0	802038	20391	838486	34260
18	YES BANK Ltd.	0	0	0	0	517	157	17730	773	150018	9287	168265	10217
19	Bandhan Bank	0	0	0	0	0	0	0	0	5606	741	5606	741
20	DCB Bank Ltd	107	3	8	0	1380	355	132	0	5525	490	7152	849
21	IDFC Bank	0	0	0	0	0	0	0	0	483201	6922	483201	6922
	Total(C)	**3006**	**448**	**544**	**86**	**91631**	**31246**	**428760**	**18667**	**4406720**	**156382**	**4930661**	**206829**
(D)	**R R B 's**												
1	Karnataka Grameena Bank	0	0	140	23	1310	531	33550	577	21410	731	56410	1862
2	Karnataka Vikas Grameena Bank	0	0	13	2	108	39	14212	265	108804	1040	123137	1346
	Total (D)	**0**	**0**	**153**	**26**	**1418**	**570**	**47762**	**842**	**130214**	**1771**	**179547**	**3208**
Total (Comm.Banks) A+B+C		**6126**	**1636**	**12740**	**1648**	**427915**	**113018**	**1396804**	**43284**	**5287453**	**304100**	**7131038**	**463686**
Total of Comm Bks+RRBs		**6126**	**1636**	**12893**	**1674**	**429333**	**113588**	**1444566**	**44126**	**5417667**	**305870**	**7310585**	**466894**
(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	47	5	0	0	0	0	636580	20723	636627	20728
3	Indl.Co.Op.Bank ltd.	0	0	0	0	0	0	0	0	1	171	1	171
	Total (E)	**0**	**0**	**47**	**5**	**0**	**0**	**0**	**0**	**636581**	**20894**	**636628**	**20899**
(F)	KSFC	0	0	0	0	0	0	0	0	164	122	164	122
	TOTAL (F)	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**164**	**122**	**164**	**122**
(G)	**Small Finance Bank**												
1	**Equitas Small Finance Bank**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**14949**	**858**	**14949**	**858**
2	**Ujjivan Small Finnance**	**9**	**0**	**0**	**0**	**3508**	**222**	**2565**	**27**	**30243**	**474**	**36325**	**723**
3	**Suryoday Small Finance Bank**	**0**	**0**	**0**	**0**	**0**	**0**	**22656**	**12**	**68**	**5**	**22724**	**16**
4	**ESAF Small Finance Bank**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**1020**	**34**	**1020**	**34**
5	**Jana Small Finance Bank**	**0**	**0**	**0**	**0**	**1623**	**276**	**0**	**0**	**19910**	**480**	**21533**	**756**
	Total (G)	**9**	**0**	**0**	**0**	**5131**	**498**	**25221**	**39**	**66190**	**1850**	**96551**	**2386**
(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	**6135**	**1636**	**12940**	**1678**	**434464**	**114085**	**1469787**	**44165**	**6120602**	**328736**	**8043928**	**490301**

Annexure - 12A

Bank wise Operative CASA accounts seeded with Aadhaar for Karnataka state as on 28.05.2021 (Figures in Lakhs)					
State Name	Bank Name	Bank Type	Number of operative CASA	Number of Aadhaar seeded CASA	% of CASA Aadhaar seeding
Karnataka	Airtel Payment Bank	PVT	23.06	23.06	100.00
Karnataka	Axis Bank Ltd	PVT	16.52	12.07	73.06
Karnataka	Bandhan Bank	PVT	2.74	2.52	91.97
Karnataka	Bank of Baroda	PSB	58.11	48.13	82.83
Karnataka	Bank of Baroda	RRB	0	0	#DIV/0!
Karnataka	Bank of India	PSB	10.6	10.08	95.09
Karnataka	Bank of Maharashtra	PSB	3.48	3	86.21
Karnataka	Bank of Maharashtra	RRB	0	0	#DIV/0!
Karnataka	Canara Bank	PSB	161.49	149.65	92.67
Karnataka	Canara Bank	RRB	144.61	116.67	80.68
Karnataka	Catholic Syrian Bank Ltd	PVT	0.38	0.35	92.11
Karnataka	Central Bank of India	PSB	5.8	5.16	88.97
Karnataka	City Union Bank Ltd	PVT	0.62	0.53	85.48
Karnataka	DCB Bank Limited	PVT	0.24	0.16	66.67
Karnataka	Dhanalakshmi Bank Ltd	PVT	0.27	0.18	66.67
Karnataka	Federal Bank Ltd	PVT	5.41	4.91	90.76
Karnataka	HDFC Bank Ltd	PVT	25.2	16.07	63.77
Karnataka	ICICI Bank Ltd	PVT	19.66	16.12	81.99
Karnataka	IDBI Bank Ltd.	PVT	7.7	6.56	85.19
Karnataka	IDFC Bank Ltd.	PVT	5.18	0	0.00
Karnataka	India Post Payment Bank	PVT	22.22	22.22	100.00
Karnataka	Indian Bank	PSB	11.15	9.3	83.41
Karnataka	Indian Overseas Bank	PSB	9.6	7.6	79.17
Karnataka	Indian Overseas Bank	RRB	0	0	#DIV/0!
Karnataka	IndusInd Bank Ltd	PVT	7.21	6.92	95.98
Karnataka	Jammu & Kashmir Bank Ltd	PVT	0.3	0.26	86.67
Karnataka	Karnataka Bank Ltd	PVT	45.03	39.41	87.52
Karnataka	Karur Vysya Bank	PVT	2.36	2.18	92.37
Karnataka	Kotak Mahindra Bank Ltd	PVT	15.73	13.68	86.97
Karnataka	Lakshmi Vilas Bank Ltd	PVT	1	0.79	79.00
Karnataka	Nainital Bank Ltd	PVT	0	0	#DIV/0!
Karnataka	Paytm Payment Bank	PVT	0	0	#DIV/0!
Karnataka	Punjab & Sind Bank	PSB	0.31	0.3	96.77
Karnataka	Punjab National Bank	PSB	8.81	6.36	72.19
Karnataka	Punjab National Bank	RRB	0	0	#DIV/0!
Karnataka	RBL Bank Ltd	PVT	5.44	5.21	95.77
Karnataka	South Indian Bank Ltd	PVT	2.17	1.89	87.10
Karnataka	State Bank of India	PSB	167.89	152.24	90.68
Karnataka	State Bank of India	RRB	0	0	#DIV/0!
Karnataka	Tamilnadu Mercantile Bank Ltd	PVT	0.43	0.34	79.07
Karnataka	UCO Bank	PSB	3.33	3.07	92.19
Karnataka	Union Bank of India	PSB	61.54	52.6	85.47
Karnataka	Union Bank of India	RRB	0	0	#DIV/0!
Karnataka	Yes Bank Ltd	PVT	2.53	1.67	66.01
Total			**858.12**	**741.26**	**86.38**

Annexure - 12B

Bank wise Operative saving accounts seeded with mobile for Karnataka state as on 28.05.2021 (Figures in Lakhs)					
State Name	Bank Name	Bank Type	No. of operative savings a/c	No. of operative savings a/c seeded with Mobile	% of Mobile Seeding of Operative SB Acs
Karnataka	Airtel Payment Bank	PVT	23.06	23.06	100.00
Karnataka	Axis Bank Ltd	PVT	15.32	14.49	94.58
Karnataka	Bandhan Bank	PVT	2.67	2.66	99.63
Karnataka	Bank of Baroda	PSB	57.41	49.09	85.51
Karnataka	Bank of Baroda	RRB	0	0	#DIV/0!
Karnataka	Bank of India	PSB	10.51	9.71	92.39
Karnataka	Bank of Maharashtra	PSB	3.48	3.13	89.94
Karnataka	Bank of Maharashtra	RRB	0	0	#DIV/0!
Karnataka	Canara Bank	PSB	159.61	139.82	87.60
Karnataka	Canara Bank	RRB	144.24	105.41	73.08
Karnataka	Catholic Syrian Bank Ltd	PVT	0.36	0.33	91.67
Karnataka	Central Bank of India	PSB	5.62	4.27	75.98
Karnataka	City Union Bank Ltd	PVT	0.61	0.61	100.00
Karnataka	DCB Bank Limited	PVT	0.22	0.19	86.36
Karnataka	Dhanalakshmi Bank Ltd	PVT	0.22	0.21	95.45
Karnataka	Federal Bank Ltd	PVT	5.37	5.32	99.07
Karnataka	HDFC Bank Ltd	PVT	24.25	24.23	99.92
Karnataka	ICICI Bank Ltd	PVT	18.71	18.49	98.82
Karnataka	IDBI Bank Ltd.	PVT	7.59	7.35	96.84
Karnataka	IDFC Bank Ltd.	PVT	5.16	5.13	99.42
Karnataka	India Post Payment Bank	PVT	23.7	23.7	100.00
Karnataka	Indian Bank	PSB	10.69	9	84.19
Karnataka	Indian Overseas Bank	PSB	9.42	7.78	82.59
Karnataka	Indian Overseas Bank	RRB	0	0	#DIV/0!
Karnataka	IndusInd Bank Ltd	PVT	6.75	6.75	100.00
Karnataka	Jammu & Kashmir Bank Ltd	PVT	0.28	0.28	100.00
Karnataka	Karnataka Bank Ltd	PVT	44.16	42.53	96.31
Karnataka	Karur Vysya Bank	PVT	2.32	2.23	96.12
Karnataka	Kotak Mahindra Bank Ltd	PVT	15.18	0	0.00
Karnataka	Lakshmi Vilas Bank Ltd	PVT	0.92	0.9	97.83
Karnataka	Nainital Bank Ltd	PVT	0	0	#DIV/0!
Karnataka	Paytm Payment Bank	PVT	0	0	#DIV/0!
Karnataka	Punjab & Sind Bank	PSB	0.32	0.31	96.88
Karnataka	Punjab National Bank	PSB	8.27	7.57	91.54
Karnataka	Punjab National Bank	RRB	0	0	#DIV/0!
Karnataka	RBL Bank Ltd	PVT	5.37	5.35	99.63
Karnataka	South Indian Bank Ltd	PVT	2.15	2.11	98.14
Karnataka	State Bank of India	PSB	172.99	152.81	88.33
Karnataka	State Bank of India	RRB	0	0	#DIV/0!
Karnataka	Tamilnadu Mercantile Bank Ltd	PVT	0.51	0.51	100.00
Karnataka	UCO Bank	PSB	3.27	2.96	90.52
Karnataka	Union Bank of India	PSB	60.66	50.69	83.56
Karnataka	Union Bank of India	RRB	0	0	#DIV/0!
Karnataka	Yes Bank Ltd	PVT	2.31	2.31	100.00
Total			853.68	731.29	85.66

ANNEXURE-~~17~~ 12 C

BANK WISE PROGRESS REPORT UNDER PMJDY AS ON 31.3.2021

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	No. of accounts availed PMJDY Overdraft facility	Amount availed under PMJDY Overdraft facility (IN LAKHS)	% of Aadhaar Seeding	% of Rupay Cards Activated	% of Mobile Seeding
1	Canara Bank	2798450	2439581	278270	783814	419591	2348916	131269	2543.41	87.18	53.53	83.94
2	State Bank of India	3702557	2889556	113490	1866931	1098107	2910706	53	0.25	78.04	58.82	78.61
3	Union Bank Of India	1985230	1559022	700576	1098146	797639	1073769	79493	0.00	78.53	72.64	54.09
4	Bank of Baroda	1147408	858814	31699	1060874	750403	946095	1669	42.47	74.85	70.73	82.45
5	Bank of India	242188	227329	16040	202424	139071	242183	5592	124.77	93.86	68.70	100.00
6	Bank of Maharastra	71037	64970	7550	36088	36088	0	0	0.00	91.46	100.00	0.00
7	Central Bank of India	113415	92987	3053	60572	47110	89316	4521	154.33	81.99	77.78	78.75
8	Indian Bank	157260	122443	16988	123030	109483	125073	0	0.00	77.86	88.99	79.53
9	Indian Overseas Bank	275024	230477	26079	248241	168804	188764	0	0.00	83.80	68.00	68.64
10	Punjab National Bank	263692	186880	28809	119462	74744	234147	84	1.86	70.87	62.57	88.80
11	Punjab and Synd Bank	3090	3010	241	3082	3082	3082	0	0.00	97.41	100.00	99.74
12	UCO Bank	114517	95678	16621	16258	16258	99241	0	0.00	83.55	100.00	86.66
13	IDBI Bank	34063	23943	3906	30753	29467	31171	1774	5.00	70.29	95.82	91.51
14	Karnataka Bank Ltd	120623	101055	23854	38155	23560	97954	0	0.00	83.78	61.75	81.21
15	Kotak Mahendra Bank	35969	22687	16312	4703	3052	24390	0	0.00	63.07	64.89	67.81
16	Cathelic Syrian Bank Ltd.	2139	0	43	1110	248	1856	0	0.00	0.00	22.34	86.77
17	City Union Bank Ltd	3625	2312	500	939	320	3080	0	0.00	63.78	34.08	84.97
18	Dhanalaxmi Bank Ltd.	38	14	5	0	0	26	0	0.00	36.84	#DIV/0!	68.42
19	Federal Bank Ltd.	38876	12084	4626	13020	4482	12084	0	0.00	31.08	34.42	31.08
20	J and K Bank Ltd	3887	2408	550	2817	1247	3865	0	0.00	61.95	44.27	99.43
21	Karur Vysya Bank Ltd.	16181	13078	5769	14553	14553	13868	0	0.00	80.82	100.00	85.71
22	Lakshmi Vilas Bank Ltd	7011	6892	43	4217	3893	6085	0	0.00	98.30	92.32	86.79
23	Ratnakar Bank Ltd	16645	11015	84	16645	1218	16631	0	0.00	66.18	7.32	99.92
24	South Indian Bank Ltd	8721	6754	1735	4430	4430	8480	0	0.00	77.45	100.00	97.24
25	Tamil Nadu Merchantile Bank Ltd	999	737	9	470	265	989	0	0.00	73.77	56.38	99.00
26	IndusInd Bank	2892	1928	231	2373	1668	2409	0	0.00	66.67	70.29	83.30
27	HDFC Bank Ltd	145895	74054	21293	145891	84932	143893	31	1.38	50.76	58.22	98.63
28	Axis Bank Ltd	80150	59695	0	64416	64416	0	0	0.00	74.48	100.00	0.00
29	ICICI Bank Ltd	95856	80429	71199	95856	95856	7475	0	0.00	83.91	100.00	7.80
30	YES BANK Ltd.	258	249	83	256	75	257	0	0.00	96.51	29.30	99.61
31	Bandhan Bank	0	0	0	0	0	0	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!
32	DCB Bank Ltd	689	0	187	0	0	0	0	0.00	0.00	#DIV/0!	0.00
33	IDFC Bank	1052	890	158	843	381	1052	0	0.00	84.60	45.20	100.00
34	Karnataka Grameena Bank	2590507	2003061	227677	260644	260644	1580147	5532	163.00	77.32	100.00	61.00
35	Karnataka Vikas Grameena Bank	1811314	1729638	71545	1606536	1065819	1198613	4035	191.67	95.49	66.34	66.17
36	KSCARD Bk.Ltd	0	0	0	0	0	0	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!
37	K.S.Coop Apex Bank ltd	0	0	0	0	0	0	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!
38	Indl.Co.Op.Bank ltd.	0	0	0	0	0	0	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!
39	KSFC	0	0	0	0	0	0	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!
40	Equitas Small Finance Bank	0	0	0	0	0	0	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!
41	Ujjivan Small Finnance	0	0	0	0	0	0	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!
42	Suryoday Small Finance Bank	852	0	506	816	0	0	0	0.00	0.00	0.00	0.00
43	ESAF Small Finance Bank	126487	0	126487	117442	117442	117442	0	0.00	0.00	100.00	92.85
44	Jana Small Finance Bank	151	33	45	151	151	151	0	0.00	21.85	100.00	100.00
45	India Post Payments Bank Limited	2142980	2142980	304903	0	0	2142980	0	0.00	100.00	#DIV/0!	100.00
46	Airtel Payments Bank	0	0	0	0	0	0	0	0.00	#DIV/0!	#DIV/0!	#DIV/0!
	Total	18161728	15066683	2121166	8045958	5438499	13676190	234053	3228.14	82.96	67.59	75.30

Annexure - 12B

Aadhaar Based Payment Report for MGNREGA workers in Karnataka state as on 03-06-2021

S No.	District	Total Worker	Total Number of Workers Converted into Aadhaar Based Payment	Total Number of Workers Converted into Aadhaar Based Payment
1	2	3	4	5=4/3
1	HASSAN	302307	210049	69.48
2	DHARWAR	140756	92643	65.82
3	RAMANAGARA	256960	162799	63.36
4	CHIKKAMAGALURU	172805	109003	63.08
5	MANDYA	235525	146594	62.24
6	UTTARA KANNADA	134262	83524	62.21
7	SHIVAMOGGA	284025	176423	62.12
8	GADAG	239016	143771	60.15
9	HAVERI	264705	150394	56.82
10	TUMAKURU	385161	204284	53.04
11	BALLARI	537757	282906	52.61
12	DAVANAGERE	212240	109751	51.71
13	CHITRADURGA	335989	173404	51.61
14	BENGALURU RURAL	101551	51749	50.96
15	DAKSHINA KANNADA	108479	53894	49.68
16	CHIKKABALLAPURA	259025	127191	49.10
17	KODAGU	45425	22165	48.79
18	MYSURU	268921	130790	48.64
19	CHAMARAJA NAGARA	219625	105497	48.04
20	RAICHUR	520416	245514	47.18
21	UDUPI	56564	26553	46.94
22	KOLAR	234530	109778	46.81
23	BELAGAVI	623408	282070	45.25
24	KOPPAL	370422	161158	43.51
25	BAGALKOTE	233044	96189	41.28
26	VIJAYPURA	259338	103861	40.05
27	BIDAR	233382	79987	34.27
28	KALABURAGI	405900	128559	31.67
29	BENGALURU	11620	3659	31.49
30	Yadgir	183359	47679	26.00
Total		**7636517**	**3821838**	**50.05**

ANNEXURE - 12 B

Bank DISTRICT WISE CUMULATIVE PROGRESS UNDER SOCIAL SECURITY SCHEMES AS ON 31.3.2021

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	332934	321065	339	220276	202827	369	1077810	773063	763550	909	703335	637761	1121	2879739	165893	136819	39	103047	95754	28	501580
2	State Bank of India	419829	202619	17	265519	109326	58	997368	998411	264472	532	605508	158928	2179	2030030	36425	30145	3	79659	70716	14	216962
3	Union Bank Of India	74826	33030	20	142657	86830	16	337379	74826	33030	20	142657	86830	16	337379	576	509	0	1609	76	6	2776
4	Bank of Baroda	110331	97284	1	68517	55304	2	331439	288647	267679	1	199313	166520	3	922163	8811	57561	24	42279	31951	19550	160176
5	Bank of India	11351	9403	8	36101	25207	32	82102	15928	13053	8	59891	40474	49	129403	4980	2731	2	16871	8909	29	33522
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	8574	8662	0	8606	8751	0	34593	17827	22719	0	18515	19970	0	79031	5079	6387	0	4638	3426	0	19530
8	Indian Bank	11631	3547	0	37199	11996	0	64373	15080	3021	0	61541	20807	0	100449	1645	270	0	11380	4891	0	18186
9	Indian Overseas Bank	13179	11165	0	22017	17596	0	63957	40235	33713	0	60453	47629	0	182030	6858	3999	6	9633	5200	11	25707
10	Punjab National Bank	1190	593	0	12339	7265	27	21414	7166	4835	36	47984	28226	98	88345	810	370	0	8722	3969	8	13879
11	Punjab and Synd Bank	0	0	0	1606	1461	0	3067	0	0	0	4957	4766	0	9723	0	0	0	992	996	0	1988
12	UCO Bank	4607	2713	0	7020	3524	0	17864	6965	4764	0	12549	8822	0	33100	1751	814	0	1660	898	0	5123
	Total for PSBs	990683	691568	385	825455	532728	504	3041323	2242306	1413683	1506	1923593	1225826	3466	6810380	233915	240291	74	281713	227533	19646	1003172
13	IDBI Bank	2246	1225	0	26115	25406	0	54992	3542	3934	0	39764	49743	0	96983	578	1441	0	20894	33813	0	56726
14	Karnataka Bank Ltd	23824	14780	0	88157	68691	0	195452	39135	26957	0	130533	88589	0	285214	8863	3908	0	27825	12243	23	52862
15	Kotak Mahendra Bank	3721	1902	0	14163	5115	0	24901	6073	3305	0	24675	8337	0	42390	147	51	0	1160	432	0	1790
16	Cathelic Syrian Bank Ltd.	33	18	0	326	148	0	525	61	23	0	475	227	0	786	43	12	0	141	30	0	226
17	City Union Bank Ltd	0	0	0	1965	1272	0	3237	0	0	0	2519	1581	0	4100	0	0	0	1327	641	0	1968
18	Dhanalaxmi Bank Ltd.	0	0	0	623	319	0	942	0	0	0	965	425	0	1390	0	0	0	588	167	0	755
19	Federal Bank Ltd.	3721	1791	2	2949	2103	3	10569	5736	2786	2	5363	3245	10	17142	233	166	0	566	343	0	1308
20	J and K Bank Ltd	0	0	0	196	118	0	314	0	0	0	309	145	0	454	0	0	0	30	25	0	55
21	Karur Vysya Bank Ltd.	385	209	0	5637	3096	0	9327	429	231	0	7534	4420	0	12614	20	5	0	187	171	0	383
22	Lakshmi Vilas Bank Ltd	50	86	0	1686	1888	0	3710	21	33	0	1219	1499	0	2772	5	6	0	57	56	0	124
23	Ratnakar Bank Ltd	831	174	0	122	36	1	1164	2066	5069	8	192	3657	0	10992	260	77	0	13	4	0	354
24	South Indian Bank Ltd	165	152	0	2854	2452	0	5623	166	79	0	4379	3449	0	8073	0	0	0	0	0	0	0
25	Tamil Nadu Merchantile Bank Ltd.	0	0	0	1274	818	0	2092	0	0	0	1903	1127	0	3030	0	0	0	1253	630	0	1883
26	Indusind Bank	3	1	0	62	25	0	91	68	38	0	800	273	0	1179	0	0	0	5	5	0	10

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ANNEXURE -

Bank DISTRICT WISE CUMULATIVE PROGRESS UNDER SOCIAL SECURITY SCHEMES AS ON 31.3.2021

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
27	HDFC Bank Ltd	4340	1238	0	58160	20385	0	84123	5411	1599	0	81933	32101	0	121044	2418	558	0	43495	13601	0	60072
28	Axis Bank Ltd	4161	853	0	15002	4238	1	24255	1302	374	19	42216	9552	812	54275	33335	8856	0	0	0	0	42191
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	294	74	0	448	82	8	0	328	87	0	505	629	97	0	73	24	0	823
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	4	1	0	7	7	0	19	13	1	0	14	7	0	35	211	29	0	229	51	0	520
33	IDFC Bank	952	345	0	328	140	0	1765	2237	1840	1	663	456	0	5197	499	201	0	169	36	0	905
	Total for Private sector Banks	45908	22965	2	254597	146760	5	470237	69094	46589	30	415102	226236	822	757873	47497	15526	0	98995	62653	23	224694
34	Karnataka Grameena Bank	145965	147067	10	11595	14112	0	318749	315757	301132	11	25038	28889	0	670827	134661	130322	42	15135	22311	0	302471
35	Karnataka Vikas Grameena Bank	223582	134773	0	91563	64234	0	514152	597633	271707	0	207646	112335	0	1189321	72811	53482	0	44529	35392	0	206214
	Total for RRBs	369547	281840	10	103158	78346	0	832901	913390	572839	11	232684	141224	0	1860148	207472	183804	42	59664	57703	0	508685
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	1839	1281	0	3120	0	0	0	3765	2210	0	5975	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	1839	1281	0	3120	0	0	0	3765	2210	0	5975	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	20	12	0	105	20	0	157	135	93	0	123	71	0	422	4	0	0	53	9	0	66
43	ESAF Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	182	165	0	101	35	0	483
44	Jana Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	Total Small Finance Bank	20	12	0	105	20	0	157	135	93	0	123	71	0	422	186	165	0	154	44	0	549
45	India Post Payments Bank Limited	0	0	0	367	0	0	367	0	0	0	0	0	0	0	0	0	0	0	0	0	0
46	Airtel Payments Bank	273	63	0	505	118	0	959	0	0	0	0	0	0	0	7657	1050	0	14420	1745	0	24872
	Total Payments bank	273	63	0	872	118	0	1326	0	0	0	0	0	0	0	7657	1050	0	14420	1745	0	24872
	All banks-Total	1406431	996448	397	1186026	759253	509	4349064	3224925	2033204	1547	2575267	1595567	4288	9434798	496727	440836	116	454946	349678	19669	1761972

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ANNEXURE - 12F

DISTRICT WISE CUMULATIVE PROGRESS UNDER SOCIAL SECURITY SCHEMES AS ON 31.3.2021

	PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (PMJJBY) status as on 31.3.2021							PRADHAN MANTRI SURAKSHA BIMA YOJANA (PMSBY) status as on 31.3.2021							ATAL PENSION YOJANA (APY) status as on 31.3.2021						
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	54763	28969	3	32428	18625	29	134817	138832	66011	39	74168	37983	185	317218	16252	11351	4	15490	9100	217	52414
BALLARI	75973	42104	42	68836	40188	113	227256	130049	64835	210	109204	65576	771	370645	23179	19139	5	13957	11969	219	68468
BELAGAVI	121778	83482	20	63570	40706	40	309596	233305	138173	75	139408	78659	216	589836	42986	30911	3	29880	22053	456	126289
BENGALURU (Rural)	57007	37859	8	38406	27257	6	160543	113884	74043	45	67093	27405	450	282920	16170	15234	1	5921	3205	15	40546
BENGALURU (Urban + Met	30230	22031	6	436284	247355	56	735962	64617	52574	7	1014222	616294	256	1747970	21206	17891	5	143433	120258	7937	310730
BIDAR	38650	16863	8	13048	6383	7	74959	84091	33649	54	35115	13819	79	166807	14060	9515	2	7419	5738	66	36800
Chamarajnagar	27794	18752	5	7898	4008	13	58470	57383	39323	33	17614	7644	105	122102	6619	7436	1	2946	1701	42	18745
CHICKBALLAPUR	23959	17780	1	9667	5736	0	57143	64312	51132	15	17131	9656	18	142264	11963	11702	3	3453	1658	70	28849
CHICKKMAGALURU	43303	39373	22	11908	9765	6	104377	90222	75576	44	21787	17513	28	205170	14883	13383	3	9717	9665	118	47769
CHITRADURGA	37295	34974	22	13645	11456	6	97398	93724	90311	74	28265	23569	97	236040	18313	21311	6	7012	6094	162	52898
DAKSHINA KANNADA	49893	39188	25	52117	32061	23	173307	160231	115414	117	105984	73620	217	455583	13187	17803	4	33219	20718	2064	86995
DAVANAGERE	45793	33079	11	29388	23506	12	131789	105599	60183	23	59150	40607	37	265599	16516	11823	2	7434	4712	274	40761
DHARWAD	49412	27324	0	45482	30768	20	153006	132893	58676	19	99272	73864	106	364830	11237	10561	1	18331	17312	1294	58736
GADAG	35645	26022	19	18170	13442	9	93307	101596	45558	49	41557	26239	91	215090	14354	9385	5	9003	7049	215	40011
HASSAN	54777	45980	5	17060	13574	8	131404	115142	87559	49	36418	26304	152	265624	20857	20280	1	10778	7444	323	59683
HAVERI	55808	33487	6	24771	16868	3	130943	123955	64485	44	52137	33501	75	274197	19843	14708	0	10885	7198	222	52856
KALBURGI	44166	21113	5	23444	15555	18	104301	97838	41297	17	53577	30953	131	223813	18478	15936	10	7845	7824	378	50471
KODAGU	21943	19972	14	5660	7554	0	55143	47928	42024	31	9159	11142	26	110310	9223	9831	1	3474	4819	853	28201
KOLAR	28234	22736	3	9029	7410	9	67421	64957	50142	28	20648	15431	115	151321	15813	15299	9	4752	3398	268	39539
KOPPAL	29230	19360	19	11507	6686	10	66812	57339	34352	64	27100	14497	81	133433	13886	8322	15	6234	2932	102	31491
MANDYA	66092	61039	16	17902	11450	8	156507	136851	115761	40	34915	21234	91	308892	16162	23087	4	11142	3262	654	54311
MYSURU	64342	53511	11	62786	47153	12	227815	160602	102513	31	136699	93094	130	493069	20274	24816	6	17575	17265	1423	81359
RAICHUR	44437	25339	6	22052	16040	23	107897	85639	43685	24	49546	31821	106	210821	16019	9318	4	8558	6177	127	40203
RAMANAGAR	26848	22204	5	12984	5825	12	67878	65112	50763	46	19700	8421	134	144176	10489	9933	0	4770	1822	3	27017
SHIVAMOGGA	48870	41610	21	30089	25230	4	145824	110936	81218	54	61829	47183	84	301304	17704	15718	1	8795	8741	518	51477
TUMAKURU	67950	52384	15	34287	20105	3	174744	175115	111316	85	79340	42302	183	408341	16639	18678	3	9942	7175	126	52563
UDUPI	38025	34176	32	20622	17571	19	110445	105843	77373	76	46657	36342	59	266350	16348	16161	5	16043	8566	1313	58436
Uttarakannada	47178	34099	32	17939	18164	20	117432	130766	85890	98	44479	32350	98	293681	14984	12518	5	11243	9240	14	48004
VIJAYAPURA	52734	25551	15	28704	15609	18	122631	122828	52823	42	57207	32053	74	265027	17145	11264	3	10325	8354	163	47254
YADGIR	24302	16087	0	6343	3203	2	49937	53336	26545	14	15886	6491	93	102365	11938	7522	4	5370	4229	33	29096
TOTAL	1406431	996448	397	1186026	759253	509	4349064	3224925	2033204	1547	2575267	1595567	4288	9434798	496727	440836	116	454946	349678	19669	1761972

ANNEXURE- 12 A	
LIST OF BANKS HAVING 50 OR MORE BRANCHES IN THE STATE OF KARNATAKA AS ON 31.03.2021	
Sl.	Name of the Bank
1	Canara Bank
2	State Bank of India
3	Bank of Baroda
4	Union Bank Of India
5	Punjab National Bank
6	Bank of India
7	Central Bank of India
8	Indian Bank
9	Indian Overseas Bank
10	Karnataka Bank
11	Kotak Mahindra Bank
12	Federal Bank
13	HDFC Bank
14	Axis Bank
15	ICICI Bank
16	Bandhan Bank
17	Karnataka Gramin Bank
18	Karnataka Vikasa Grameena Bank
19	South Indian Bank
20	Jana Small Finance Bank
21	Karur Vysya Bank
22	RBL Bank
23	Bank of Maharastra
24	DBS (e-LVB) Bank
25	UCO Bank
26	YES Bank
27	Suryoday Small Finance Bank
28	IndusInd Bank
29	Equitas Small Finance Bank
30	Ujjivan Small Finance Bank
31	IDBI Bank
32	IDFC First Bank
33	K S Coop Apex Bank

NATIONAL RURAL LIVELIHOODS MISSSION BANK LINKAGE 31.03.2021 (FY 2020-21)

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

S.No	Bank Name	Target					Achievement			Achievement Percentage(%)		
		SHGs			Total Disbursement Amt.	Total Outstanding Amt.	Total SHGs	Total Disbursement Amt.	Total Outstanding Amt.	SHGs(8/5*100)	Disbursement (9/6*100)	Outstanding (10/7*100)
		Fresh SHG's	Repeat/ Renewals / Enhancement	Total SHG's								
1	2	3	4	5	6	7	8	9	10	11	12	13
1	ALLAHABAD BANK	10	70	80	180.00	600.00	173	424.38	0	100.00	100.00	0.00
2	ANDHRA BANK	0	40	40	100.00	230.00	46	111.80	153.34	100.00	100.00	66.67
3	BANK OF BARODA	0	10	10	60.00	500.00	41301	52706.91	132976.61	100.00	100.00	100.00
4	BANK OF INDIA	10	130	140	330.00	1440.00	228	974.79	2025.62	100.00	100.00	100.00
5	BANK OF MAHARASHTRA	10	0	10	20.00	910.00	12	30.75	146.39	100.00	100.00	16.09
6	CANARA BANK	2090	24060	26150	48310.00	116880.00	19210	46398.73	126700.57	73.46	96.04	100.00
7	CENTRAL BANK OF INDIA	10	170	180	580.00	1530.00	286	941.61	1514.60	100.00	100.00	98.99
8	CORPORATION BANK	7350	111080	118430	184660.00	248410.00	151175	307524.92	322473.73	100.00	100.00	100.00
9	DENA BANK	0	0	0	20.00	80.00	0	0.00	0	0.00	0.00	0.00
10	IDBI	3340	72270	75610	181010.00	205660.00	99981	187588.81	194533.17	100.00	100.00	94.59
11	INDIAN BANK	80	380	460	700.00	2660.00	682	911.29	2297.86	100.00	100.00	86.39
12	INDIAN OVERSEAS BANK	160	730	890	1180.00	8080.00	1726	1485.84	6720.04	100.00	100.00	83.17
13	ORIENTAL BANK OF COMMERCE	20	0	20	40.00	150.00	6	1.27	0	30.00	3.18	0.00
14	PUNJAB AND SIND BANK	0	0	0	0.00	0.00	0	0.00	3.55	0.00	0.00	100.00
15	PUNJAB NATIONAL BANK	0	90	90	190.00	180.00	95	282.24	443.32	100.00	100.00	100.00
16	STATE BANK OF INDIA	1840	30820	32660	93050.00	82730.00	22633	101426.36	81015.65	69.30	100.00	97.93
17	SYNDICATE BANK	1900	38080	39980	40830.00	83800.00	24012	40297.12	91921.11	60.06	98.69	100.00
18	UCO BANK	20	310	330	440.00	620.00	168	275.53	369.42	50.91	62.62	59.58
19	UNION BANK OF INDIA	3550	59030	62580	202540.00	186820.00	109946	230898.89	229057.34	100.00	100.00	100.00
20	UNITED BANK OF INDIA	0	0	0	0.00	0.00	1	0.00	0	100.00	0.00	0.00
21	VIJAYA BANK	810	24090	24900	140970.00	83020.00	18203	94552.34	0	73.10	67.07	0.00
	Public Sector Bank	**21200**	**361360**	**382560**	**895210.00**	**1024300.00**	**489884**	**1066833.58**	**1192352.32**	**100.00**	**100.00**	**100.00**
1	Karnataka Gramin Bank	3130	65090	68220	62680.00	215770.00	70502	160386.41	201635.11	100.00	100.00	93.45
2	KARNATAKA VIKAS GRAMEENA BANK	160	3700	3860	14120.00	19610.00	5037	13562.47	14472.27	100.00	96.05	73.80
	Regional Rural Bank	**3290**	**68790**	**72080**	**76800.00**	**235380.00**	**75539**	**173948.88**	**216107.38**	**100.00**	**100.00**	**91.81**
1	HDFC BANK	160	3170	3330	38720.00	48370.00	11533	45395.35	58050.97	100.00	100.00	100.00
2	ICICI BANK	170	3470	3640	8960.00	13310.00	2860	10577.07	17058.02	78.57	100.00	100.00
3	Karnataka Bank	0	0	0	0.00	0.00	0	0.00	2322.71	0.00	0.00	100.00
4	Tamilnad Mercantile Bank	0	0	0	0.00	0.00	0	0.00	1.28	0.00	0.00	100.00
	Private Sector Bank	**330**	**6640**	**6970**	**47680.00**	**61680.00**	**14393**	**55972.42**	**77432.98**	**100.00**	**100.00**	**100.00**
1	KARNATAKA STATE CO-OP APEX BANK	220	13880	14100	19170.00	140550.00	19473	71715.91	185421.21	100.00	100.00	100.00
	Coperative Bank	**220**	**13880**	**14100**	**19170.00**	**140550.00**	**19473**	**71715.91**	**185421.21**	**100.00**	**100.00**	**100.00**
	Grand Total	**25040**	**450670**	**475710**	**1038860.00**	**1461910.00**	**599289**	**1368470.79**	**1671313.89**	**100**	**100**	**100**

District Wise NRLM: SHG Bank linkage Achievement as on 31.03.2021 (FY 2020-21)

Sl. No.	District	Target			Achievement			Achievement Percentage(%)		
		SHGs	Total Disbursement Amt.	Total Outstanding Amt.	SHGs	Total Disbursement Amt.	Total Outstanding Amt.	SHGs(8/5*100)	Disbursement Amt. (9/6*100)	Outstanding Amt (10/7*100)
1	BAGALKOT	970	3,112.57	4,230.28	17,905	33,422.31	31,804.90	100.00	100.00	100.00
2	BANGALORE	5,570	20,726.78	28,169.68	6,206	17,470.50	25,546.62	100.00	84.29	90.69
3	BANGALORE RURAL	11,900	34,601.79	47,027.14	13,471	32,420.40	38,418.13	100.00	93.70	81.69
4	BELGAUM	66,610	77,049.66	1,04,717.85	50,194	1,06,176.86	1,15,656.77	75.36	100.00	100.00
5	BELLARY	19,560	41,283.19	56,107.80	20,232	49,142.09	55,621.10	100.00	100.00	99.13
6	BIDAR	10,250	11,351.42	15,427.67	12,797	22,538.79	57,035.48	100.00	100.00	100.00
7	BIJAPUR	6,140	3,550.78	4,825.85	7,949	11,282.11	10,321.65	100.00	100.00	100.00
8	CHAMARAJANAGAR	3,110	9,309.57	12,652.60	17,694	37,534.43	44,798.65	100.00	100.00	100.00
9	CHIKKABALLAPURA	960	3,572.14	4,854.89	13,315	37,678.26	49,183.24	100.00	100.00	100.00
10	CHIKMAGALUR	10,930	42,696.48	58,028.60	10,509	25,194.58	31,965.46	96.15	59.01	55.09
11	CHITRADURGA	23,620	55,492.75	75,419.95	12,981	21,194.92	64,326.68	54.96	38.19	85.29
12	DAKSHINA KANNADA	26,420	81,908.80	1,11,321.88	65,846	1,67,251.56	1,75,944.73	100.00	100.00	100.00
13	DAVANAGERE	2,090	4,169.94	5,667.35	29,048	65,583.20	75,116.69	100.00	100.00	100.00
14	DHARWAD	13,300	42,067.76	57,174.11	18,522	36,629.27	46,703.79	100.00	87.07	81.69
15	GADAG	7,710	15,847.14	21,537.78	12,416	22,347.46	20,943.80	100.00	100.00	97.24
16	GULBARGA	16,640	11,512.36	15,646.39	15,210	22,175.40	24,843.75	91.41	100.00	100.00
17	HASSAN	29,890	53,910.61	73,269.67	29,502	75,295.64	86,510.72	98.70	100.00	100.00
18	HAVERI	10,880	32,134.14	43,673.36	15,970	35,996.29	37,196.32	100.00	100.00	85.17
19	KODAGU	6,290	28,706.74	39,015.21	6,054	12,513.33	19,102.94	96.25	43.59	48.96
20	KOLAR	23,940	98,179.08	1,33,434.75	17,999	59,312.97	98,986.39	75.18	60.41	74.18
21	KOPPAL	3,640	4,662.90	6,337.32	17,056	35,573.99	33,777.46	100.00	100.00	100.00
22	MANDYA	42,970	52,261.39	71,028.23	31,149	72,329.42	91,906.55	72.49	100.00	100.00
23	MYSORE	6,980	24,404.89	33,168.58	30,677	71,218.32	81,162.93	100.00	100.00	100.00
24	RAICHUR	15,280	31,341.42	42,595.99	17,914	28,147.97	33,695.62	100.00	89.81	79.11
25	RAMANAGARA	12,750	31,845.74	43,281.40	15,157	33,198.82	44,865.51	100.00	100.00	100.00
26	SHIMOGA	23,600	69,540.21	94,511.80	17,786	48,770.53	70,705.22	75.36	70.13	74.81
27	TUMKUR	42,750	65,289.37	88,734.49	33,300	72,688.31	1,14,360.54	77.89	100.00	100.00
28	UDUPI	11,880	50,312.62	68,379.66	11,330	10,262.95	9,539.73	95.37	20.40	13.95
29	UTTARA KANNADA	18,770	37,696.91	51,233.70	19,507	88,371.88	53,152.04	100.00	100.00	100.00
30	YADGIR	310	320.81	436.02	5,444	9,131.50	9,866.91	100.00	100.00	100.00
31	UNMATCHED SHGS	0	0	0	6,149	7,616.73	18,253.57	100.00	100.00	100.00
	Total	4,75,710	10,38,859.96	14,11,910.00	5,99,289	13,68,470.79	16,71,313.89	100.00	100.00	100.00

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DETAILS OF BANK WISE ACHIVEMENT UNDER PMEGP IN KARNATAKA STATE DURING 2020-21 (AS ON 31-03-2021)

.N	Name of the Bank	Forwarded to Bank		Sanctioned by Bank		Margin Money Claimed		MM Disbursed		Referred back for Rectification		Returned by Bank		Pending at bank		Pending for MM Disbursement	
		No of Prj.	MM Involve (In Lakh)	No of Prj.	MM Involve (In Lakh)	No of Prj.	MM Involve (In Lakh)	No of Prj.	MM Involve (In Lakh)	No of Prj.	MM Involve (In Lakh)	No of Prj.	MM Involve (In Lakh)	No of Prj.	MM Involve (In Lakh)	No of Prj.	MM Involve (In Lakh)
	NATIONALISED BANKS																
1	CANARA BANK	4976	17191.59	940	3027.6	933	2933.87	822	2627.58	63	152.07	3218	11023	946	3267.85	119	325.67
	SYNDICATE BANK	3416	9690.52	691	1708.6	803	1899.1	677	1609.49	70	154.25	2473	6953.86	368	1027.43	131	299.85
	TOTAL	**8392**	**26882.11**	**1631**	**4736**	**1736**	**4833**	**1499**	**4237.1**	**133**	**306.3**	**5691**	**17977**	**1314**	**4295.3**	**250**	**625.5**
2	BANK OF BARODA	2250	7705.07	501	1839.19	435	1671.07	387	1506.87	18	43.12	455	1541.7	1352	4383.81	52	174.78
	VIJAYA BANK	98	315.44	5	13.27	1	3.5	1	3.5	0	0	5	14	88	282.14	0	0
	DENA BANK	44	103.91	0	0	0	0	0	0	0	0	3	9.35	41	94.56	0	0
	TOTAL	**2392**	**8124.42**	**506**	**1852.5**	**436**	**1674.6**	**388**	**1510.37**	**18**	**43.12**	**463**	**1565.1**	**1481**	**4760.51**	**52**	**174.78**
3	STATE BANK OF INDIA	6577	20776.85	897	1825.9	624	1371.2	542	1207.62	45	88.09	4579	14673	1189	3660.15	89	179.5
4	UNION BANK OF INDIA	1343	4130.27	264	752.91	205	577.69	168	482.09	16	37.67	181	595.5	947	2807.54	37	95.6
	CORPORATION BANK	1228	3784.29	151	485.31	105	361.51	84	272.98	7	24.16	198	641	891	2654.01	23	92.38
	ANDHRA BANK	251	917.83	36	166.8	35	158.28	33	158.98	2	1.93	62	222.72	156	531.06	5	11.43
	TOTAL	**2822**	**8832.39**	**451**	**1405**	**345**	**1097**	**285**	**914.05**	**25**	**63.76**	**441**	**1459**	**1994**	**5992.6**	**65**	**199.4**
5	BANK OF INDIA	727	2482.95	139	405.83	124	325.62	112	302.72	9	20.07	339	1079.91	269	998.26	13	28.5
6	INDIAN OVERSEAS BANK	460	1502.43	106	354.85	101	314.86	88	280.75	7	11.83	120	374.73	259	825.8	14	36.63
7	CENTRAL BANK OF INDIA	335	1130.99	92	319.5	81	272.3	69	236.34	8	24.89	150	523.16	107	315.39	16	44.76
8	INDIAN BANK	445	1467.77	85	256.5	67	196.66	57	170.42	9	22.74	145	468.96	233	758.68	10	26.24
	ALLAHABAD BANK	130	357.87	15	41.86	13	29.94	13	29.94	0	0	27	97.92	90	219.69	0	0
	TOTAL	**575**	**1825.64**	**100**	**298.4**	**80**	**226.6**	**70**	**200.36**	**9**	**22.74**	**172**	**566.9**	**323**	**978.37**	**10**	**26.24**

Annexure- 13B

9	BANK OF MAHARASHTRA	212	668.36	38	134.13	38	116.01	37	106.84	1	6.25	64	181.37	121	369.11	2	10.67
10	PUNJAB NATIONAL BANK	250	866.83	47	145.82	28	98.37	18	67.96	3	12.97	161	538	45	151.33	10	30.41
	ORIENTAL BANK OF COMMERCE	2	2.54	0	0	0	0	0	0	0	0	0	0	2	2.54	0	0
	UNITED BANK OF INDIA	1	2.5	0	0	0	0	0	0	0	0	0	0	1	2.5	0	0
	TOTAL	253	871.87	47	145.8	28	98.37	18	67.96	3	12.97	161	538	48	156.37	10	30.41
11	UCO BANK	142	454.78	12	43.11	10	29.25	11	37.56	0	0	43	132.33	88	274.8	0	0
12	PUNJAB AND SIND BANK	18	53.9	2	2.25	1	0.75	1	0.75	0	0	8	15.9	8	35.25	0	0
	GRAMINA BANK																
13	KARNATAKA VIKAS GRAMEENA BANK	4518	10492.04	855	1323.8	771	1222	682	1096.31	51	67.17	1358	3103.1	2442	5874.26	97	137.89
14	KARNATAKA GRAMIN BANK	15	39.95	1	1.75	3	9.95	3	9.95	0	0	0	0	15	39.95	0	0
	PRAGATHI KRISHNA GRAMIN BANK	2622	7829.28	287	385.99	284	431.93	223	365.88	50	56.61	770	2297.1	1686	5137.52	67	70.94
	TOTAL	2637	7869.23	288	387.74	287	441.88	226	375.83	50	56.61	770	2297.1	1701	5177.47	67	70.94
	PRIVATE BAKS																
15	FEDERAL BANK	136	464.01	8	24.73	6	23.16	6	23.16	0	0	60	179.49	70	269.7	0	0
16	HDFC BANK	173	646.04	7	24.42	2	14.28	2	14.28	0	0	5	19.25	164	603.04	0	0
17	UJJIVAN SMALL FINANCE BANK LIMITED	5	43.75	2	17.5	1	8.75	1	8.75	0	0	0	0	3	26.25	0	0
18	Ujjivan Small Finance Bank Limited	10	41.4	1	8.75	1	8.75	1	8.75	0	0	0	0	9	32.65	0	0
19	CITY UNION BANK LIMITED	16	60.25	0	0	1	6.25	1	6.25	0	0	0	0	16	60.25	0	0
20	AXIS BANK LTD	137	613.06	10	19.91	7	7.94	5	5.79	2	2.15	9	55.66	121	531.25	2	2.15
21	ICICI BANK LIMITED	278	1885.28	139	1189.2	135	1154.2	131	1125.78	2	11.25	5	36.23	135	679.03	4	28.4
22	KARNATAKA BANK LTD	1830	5869.94	200	560.02	191	550.88	175	507.75	10	24.45	655	2027.1	1044	3399.01	18	47.18
23	KARUR VYSYA BANK	64	247.71	2	8.44	1	2.5	1	2.5	0	0	7	27.25	56	214.21	0	0
24	IDBI BANK	235	769.98	30	86.54	29	87.45	24	69.09	3	9.61	103	326.25	106	361.28	5	18.36

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25	TAMILNAD MERCANTILE BANK LTD	9	38.45	1	2.45	1	2.45	1	2.45	0	0	0	0	8	36	0	0
26	BANDHAN BANK LTD	2	2.75	0	0	0	0	0	0	0	0	0	0	2	2.75	0	0
27	CATHOLIC SYRIAN BANK LTD	2	2.88	0	0	0	0	0	0	0	0	0	0	2	2.88	0	0
28	DHANALAKSHMI BANK LTD	3	12.75	0	0	0	0	0	0	0	0	0	0	3	12.75	0	0
29	GOPINATH PATIL PARSIK JANATA SAHAKARI BANK LTD	1	7	0	0	0	0	0	0	0	0	0	0	1	7	0	0
30	IDFC FIRST BANK LTD	36	85.51	0	0	0	0	0	0	0	0	0	0	36	85.51	0	0
31	INDUSIND BANK	6	25.98	0	0	0	0	0	0	0	0	0	0	6	25.98	0	0
32	JAMMU AND KASHMIR BANK LTD	3	12.25	0	0	0	0	0	0	0	0	0	0	3	12.25	0	0
33	KALLAPPANNA AWADE ICHALKARANJI JANATA SAHAKARI BANK LTD	2	2	0	0	0	0	0	0	0	0	0	0	2	2	0	0
34	KOLAR CHIKKABALLAPUR CO OP CENTRAL BANK LTD.	71	471	0	0	0	0	0	0	0	0	2	17.5	68	451	0	0
35	KOTAK MAHINDRA BANK LTD	39	113.42	0	0	0	0	0	0	0	0	0	0	39	113.42	0	0
36	LAXMI VILAS BANK	5	17.06	0	0	0	0	0	0	0	0	0	0	5	17.06	0	0
37	NKGSB COOPERATIVE BANK LTD	2	4.75	0	0	0	0	0	0	0	0	0	0	2	4.75	0	0
38	PUNJAB AND MAHARASHTRA COOPERATIVE BANK LTD	1	2.5	0	0	0	0	0	0	0	0	0	0	1	2.5	0	0
39	RATNAKAR BANK LTD	9	28.1	0	0	0	0	0	0	0	0	1	1.5	8	26.6	0	0
40	SARASWAT COOPERATIVE BANK LTD	5	19.12	1	8.73	0	0	0	0	0	0	1	1.5	3	8.89	0	0
41	SHAMRAO VITHAL COOPERATIVE BANK LTD	2	6.75	0	0	0	0	0	0	0	0	0	0	2	6.75	0	0
42	SOUTH INDIAN BANK	34	132.81	3	15.5	1	1.22	0	0	1	1.22	9	20.53	23	94.78	1	1.22
43	SUCO SOUHARDA SAHAKARI BANK LTD	16	124.13	14	122.5	1	8.75	0	0	1	8.75	0	0	2	1.63	1	8.75
44	THE KARANATAKA STATE COOPERATIVE APEX BANK LIMITED	13	39.48	0	0	0	0	0	0	0	0	1	1.75	12	37.73	0	0
45	TUMKUR GRAIN MERCHANTS COOPERATIVE BANK LTD	1	3.4	0	0	0	0	0	0	0	0	0	0	1	3.4	0	0
46	YES BANK	26	87.32	0	0	0	0	0	0	0	0	13	41.61	13	45.71	0	0
	GRAND TOTAL	33233	103857.54	5583	15332	5040	13909	4377	12357.8	378	781.25	15230	47242	13310	40891.6	716	1671.3

DETAILS OF DISTRICT WISE ACHIVEMENT UNDER PMEGP IN KARNATAKA STATE DURING 2020-21 (AS ON 31-03-2021)

Sl. No	District Name	Forwarded to Bank		Sanctioned by Bank		Margin Money Claimed		Disbursement Made by Nodal Branches		No of Applications Returned by Bank		Pending at Bank		Pending for MM Disbursement	
		No of Prj.	MM Involve (In Lakh)	No of Prj.	MM Involve (In Lakh)	No of Prj.	MM Involve (In Lakh)	No of Prj.	MM Involve (In Lakh)	No of Prj.	MM Involve (In Lakh)	No of Prj.	MM Involve (In Lakh)	No of Prj.	MM Involve (In Lakh)
1	BELGAUM	4551	11782.22	673	1709.29	664	1719.32	569	1513.04	2059	5152.66	1957	4994.97	96	207.53
2	BIJAPUR	3009	7985.8	476	1492.23	438	1328.87	391	1244.67	1316	3245.43	1283	3166.83	52	96.62
3	DAKSHIN KANNAD	1302	5070.68	416	1266.67	359	1096.2	325	997.88	541	2181.5	387	1569.72	36	105.42
4	BANGALORE	3258	11871.48	302	1220.62	241	999.02	207	880.42	1449	5290.76	1560	5454.84	38	128.1
5	UDUPI	626	2205.02	247	791.77	230	749.06	205	678.81	218	825.44	178	586.01	25	70.25
6	BAGALKOT	1875	5514.61	303	833.29	251	722.78	214	638.81	758	2056.19	846	2612.56	39	89.22
7	BELLARY	1342	3708.23	252	566.95	290	657.87	230	543.46	569	1595.31	591	1551.24	66	131.2
8	SHIMOGA	947	3340.07	198	619.57	180	571.13	162	504.89	426	1517.02	344	1189.42	19	72.49
9	MYSORE	865	3260.61	162	516.75	172	532.1	158	483.51	416	1566.92	332	1258.69	18	57.62
10	UTTARA KANNADA	888	2571.35	210	543.43	203	526.43	173	449.91	428	1196.89	266	803.78	30	76.52
11	CHIKKBALLAPUR	927	3198.58	116	466.43	113	445.46	108	412.36	516	1632.44	319	1143.35	6	34
12	HAVERI	1653	4517.25	267	515.49	225	464.59	202	411.86	732	2055.55	691	1842.77	27	58.38
13	MANDYA	497	1942.27	121	384.71	116	380.8	105	325.01	216	853.17	190	743.01	13	59.47
14	DAVANGERE	555	2229.67	130	365.62	120	345.75	109	313.37	287	1182.96	172	715.9	13	37.16
15	RAMANAGARA	479	1761.57	87	282.04	101	314.09	91	294.31	219	794.21	193	717.63	10	19.78
16	CHIKMAGALUR	664	2178.18	102	279.28	95	298.62	86	272.17	364	1212.56	201	647.56	10	30.58
17	HASSAN	665	2034.19	137	348.12	119	280.35	103	247.49	325	941.95	225	716.57	16	32.86
18	BANGALORE RURAL	502	2122.76	94	339.19	71	240.92	69	243.2	234	941.01	191	844.49	5	10.62
19	KOLAR	966	4139.53	98	300.17	86	256.65	79	236.71	522	2159.56	372	1709.88	7	19.94
20	DHARWAD	1174	2149.15	199	323.55	156	256.43	136	226.91	509	893.08	474	885.84	20	29.52
21	KODAGU	306	1126.33	84	272.74	86	264.88	72	222.26	174	665.81	54	178.97	14	42.62
22	CHITRADURGA	676	2356.54	102	341.59	90	218.26	74	177.8	323	1123.8	268	883.72	16	40.46
23	TUMKUR	729	2778.37	128	287.99	84	207.88	66	177	406	1560.6	215	869.01	19	32.72
24	CHAMARAJNAGAR	371	1123.11	91	209.46	75	169.88	72	162.88	175	533.04	122	348.48	3	7
25	GADAG	632	1771.03	121	247.57	106	202.36	76	153.84	325	840.89	218	676.42	35	56.37
26	RAICHUR	559	2059.24	78	205.04	67	164.6	61	153.26	234	870.72	265	978.73	10	18.44
27	KOPPAL	796	2089.46	107	165.62	107	175.64	71	126.52	464	1236.48	241	654.57	37	49.3
28	BIDAR	1385	4091.09	107	180.22	74	141.32	60	117.48	654	2048.36	639	1738.84	16	26.33
29	YADAGIRI	472	1294.11	96	138.8	76	114.22	68	99.13	168	482.06	234	609.97	9	15.65
30	GULBARGA	562	1585.04	79	118.23	45	63.66	35	48.87	203	585.51	290	828.62	11	15.14
	Total	33233	103857.54	5583	15332.43	5040	13909.14	4377	12357.83	15230	47241.88	13318	40922.39	716	1671.31

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PERFOMANCE OF KARNATAKA STATE UNDER PMEGP SCHEME AS ON 2020-21

Sl.No	Name of the State	No of Applications Forwarded to Bank	Sanctioned by Bank		EDP Training undergone (In Nos)	MM Claimed		MM Disbursement		No of Applications Returned	Pending at Bank		Pending for MM Disbursement		
			No of Prj.	MM Involve (In Lakh)		No of Prj.	MM Involve (In Lakh)	No of Prj.	MM Involve (In Lakh)	by Bank	No of Prj.	MM Involve (In Lakh)	No of Prj Referred for Rectificat	Total	MM
1	UTTAR PRADESH	48707	12741	41423.25	9072	11730	38125.68	9954	32791.15	33497	3028	10247.6	762	780	2253.23
2	GUJARAT	14194	4176	28975.84	3906	3255	22910.14	2812	20173.3	4464	5726	35225.29	183	185	893.29
3	JAMMU KASHMIR	28823	15601	34326.76	11934	11440	24728.87	8552	18207	8609	5233	12540.58	1104	1119	2534.77
4	TAMIL NADU	22740	6044	15758.88	5508	5461	14637.79	5163	13770.11	10483	7018	20678.34	52	55	120.07
5	MADHYA PRADESH	22017	6202	17334.87	4645	5412	15311.73	4840	13719.85	12227	3727	10369.54	131	135	333.68
6	**KARNATAKA**	**33001**	**5724**	**15748.71**	**4504**	**5082**	**14020.41**	**4384**	**12367.27**	**16952**	**10890**	**33607.86**	**330**	**333**	**637.16**
7	ODISHA	14740	3936	11270.78	1907	3659	10379.39	3164	8722.41	9300	1853	6384.97	95	97	295.5
8	MAHARASHTRA	22153	3966	11060.51	2911	3427	9572.06	3070	8721.7	11025	7751	25195.57	121	121	290.28
9	RAJASTHAN	11608	3021	9828.13	2942	2894	9138.45	2757	8680.63	7112	1609	5158.3	18	18	37.81
10	WEST BENGAL	12288	1874	6992.44	1746	2150	7768.38	2045	7404.3	7622	3090	10841.75	26	26	55.72
11	BIHAR	21774	2633	8777.76	1990	2436	7969.19	2187	7175.25	16069	3198	11511.22	100	102	307.23
12	ANDHRA PRADESH	7501	2049	8432.07	2046	1804	7394.09	1663	6818.07	2475	3275	13325.93	32	32	91.89
13	TELANGANA	17255	2416	7528.93	2098	2301	7155.92	2022	6351.88	10020	5315	16487.43	92	95	211.12
14	CHHATTISGARH	12164	3236	7325	2864	2977	6567.51	2711	6051.9	8184	975	2289.36	97	97	175
15	MANIPUR	9573	1825	7058.23	1321	1821	6688.1	1547	5883.67	6210	1693	9718.34	44	45	82.11
16	HARYANA	8936	2031	6713.52	1782	1845	5913.93	1725	5455.45	5840	1171	4210.64	24	24	77.81
17	KERALA	7774	2840	6161.04	2176	2668	5875.27	2386	5217.66	3434	1808	4806.43	114	116	266.8
18	ASSAM	19894	3385	5820.77	2400	3584	5955.93	2936	4943.72	15201	1458	3056.02	176	176	262.22
19	PUNJAB	6907	1832	5921.27	1556	1751	5388.94	1599	4909.88	4328	837	2068.28	51	51	123.88
20	UTTARAKHAND	7292	2636	5286.9	2245	2431	4927.94	2241	4519.19	4387	297	725.33	46	46	103.7
21	JHARKHAND	10981	1747	4453.59	1613	1688	4266.13	1504	3829.31	7945	1343	3719.22	78	78	159.01
22	HIMACHAL PRADESH	2886	1246	3581.41	1061	1246	3488.58	1204	3372.6	1544	153	531.12	9	9	16.78
23	NAGALAND	1821	1097	2613.01	858	1038	2603.12	724	2025.17	477	326	1742.32	132	133	159.09
24	TRIPURA	3397	1034	2285.08	1055	1035	2190.34	837	1744.57	1913	498	1396.01	21	21	35.96
25	MIZORAM	1858	865	1594.5	196	922	1608.95	810	1412.46	521	687	1402.42	51	51	93.58
26	LADAKH (UT)	863	452	1823.47	310	315	1300.61	281	1168.41	314	109	487.68	17	17	61.12
27	MEGHALAYA	1510	511	786.8	358	475	751.05	358	576.32	876	174	382.16	33	35	61.09
28	ARUNACHAL PRADESH	227	112	292.13	54	113	287.6	89	222.15	91	23	98.48	4	4	8.4
29	ANDAMAN NICOBAR	387	199	236.89	228	172	203.86	154	184.62	177	49	69.15	6	6	4.26
30	SIKKIM	165	72	201.64	57	63	165.82	57	152.28	49	46	145.23	3	3	4.93
31	DELHI	962	92	184.21	82	83	175.48	72	145.61	734	134	232.9	3	3	10.97
32	GOA	244	73	208.73	66	65	176.87	53	142.15	109	64	261.51	3	3	8.38
33	PUDUCHERRY	197	82	183.77	55	48	119.34	44	116.81	59	74	202.98	4	4	6.29
34	DADRA NAGAR HAVELI	8	7	22.31	9	8	25.84	8	25.84	2	0	0	0	0	0
35	CHANDIGARH-UT	82	21	42.75	11	13	23.72	10	16	56	6	12	1	1	0.68
36	LAKSHADWEEP	26	6	22.11	3	5	18.86	3	15.36	17	0	0	1	1	1.11
37	DAMAN AND DIU	15	4	20.76	5	3	18.13	2	9.8	4	9	20.11	1	1	8.33
	Total	374970	95788	280298.82	75574	85420	247854.02	73968	217043.85	212327	73647	249152.07	3965	4023	9793.25

SHG-CL DAY-NULM DISTRICT-WISE DETAILS 2020-21 as on March- 2021

Name of the Component	Bankwise Target given by the LDM SEP(I)	No. of Applications Submitted to Bank	Applications Submitted to Bank 0 Amt in lakh	No of Applications Sanctioned	Amount Sanctioned Rs(.In lakhs)	No of Applications Disbursed	Amount Disbursed Rs(.In lakhs)	Pending	No of Applications Rejected	% on disbursement against target
1	2	3	4	5	6	7	8	9	10	11
Self employment Programme-Individual enterprises	3000	8016	8841.09	1588	3081.69	1476	2101.75	5844	584	49.20
Self employment Programme- Group Enterprises	300	386	1768.00	168	689.72	122	502.72	116	102	40.67
SHGs Credit Linkages	1500	2446	5505.38	1293	2632.16	1129	2367.76	940	213	75.27
Total	**4800**	**10848**	**16114.47**	**3049**	**6403.57**	**2727**	**4972.23**	**6900**	**899**	**56.81**

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Annexure - 13C

DAY NULM : Self Employment Program (as on March-2021)

Name of the District	Individual Enterprenuership						Group Enterprenuership						SHGs Credit Linkages					
	Bankwise Target given by the LDM	No. of Applications Submitted to Bank	No of Applications Sanctioned	Amount Sanction Rs(.In lakhs)	No of applications Pending with Bank	No of Applications Rejected	Bank wise Target Given by LDM (Group)	No. of Applications Submitted to Bank	No of Applications Sanctioned	Amount Sanction Rs. (in Lakhs)	No of applications Pending with Bank	No of applications Rejected by Bank	Bank wise Target Given by LDM (Group)	No. of Applications Submitted to Bank	No of Applications Sanctioned	Amount Sanction Rs. (in Lakhs)	No of applications Pending with Bank	No of applications Rejected by Bank
BBMP	0	2	1	4	1	0	0	0	0	0	0	0	0	10	3	9	5	2
BAGALAKOTE	119	588	105	290.76	418	65	10	35	7	35	10	18	75	104	62	63.12	37	5
BANGALORE(R)	78	98	4	14.71	93	1	6	3	2	5	1	0	37	24	24	28	0	0
BANGALORE(U)	52	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
BELGAUM	303	680	237	324.33	369	74	60	69	35	129.18	16	18	230	340	212	292.36	103	25
BELLARY	342	744	180	237.7	517	47	54	45	42	167.41	3	0	260	378	235	227.6	105	38
BIDAR	97	338	75	108.38	263	0	6	8	1	5	5	2	44	40	17	39	18	5
BIJAPUR	90	432	84	184.1	328	20	16	21	10	74	6	5	47	46	43	25.54	3	0
CHAMARAJANAGARA	48	308	37	96.3	249	22	2	3	2	14	1	0	18	82	35	82.72	35	12
CHIKKABALLAPUR	41	168	2	8	145	21	4	19	1	10	13	5	8	42	0	0	27	15
CHIKMAGALUR	0	296	58	136.72	215	23	0	2	2	9	0	0	24	36	18	43.88	18	0
CHITRADURGA	68	256	49	110.12	162	45	5	8	1	4	3	4	21	64	16	32	44	4
D.KANNADA	47	192	61	136.02	119	12	4	3	2	7	1	0	25	50	23	69.08	22	5
DAVANGERE	127	712	117	255.7	533	62	9	13	9	35	4	0	44	118	40	158.35	66	12
DHARWAD	115	354	73	162.68	273	8	8	24	1	3	13	10	59	82	41	132.08	41	0
GADAG	124	260	18	48.18	242	0	12	21	2	12	14	5	57	126	5	4.09	106	15
HASSAN	91	172	18	46.3	139	15	6	5	5	26.87	0	0	34	66	10	12	50	6
HAVERI	66	292	62	114.3	215	15	3	6	2	8	4	0	35	58	20	54.3	33	5
KALBURGI	101	262	45	68.08	196	21	19	32	14	37.05	5	13	73	116	53	190	49	14
KODAGU	45	0	0	0	0	0	5	0	0	0	0	0	0	0	0	0	0	0
KOLAR	90	318	45	118.02	249	24	7	18	5	19.5	7	6	58	142	73	192.4	51	18
KOPPAL	52	252	15	44.02	203	34	4	3	1	2	0	2	24	54	9	23	45	0
MANDYA	104	154	6	16	146	2	3	2	2	10	0	0	21	30	6	21	18	6
MYSORE	95	136	51	104.1	85	0	15	17	11	18.71	6	0	29	56	27	49.05	29	0
RAICHUR	71	86	6	16	80	0	5	4	0	0	2	2	16	26	1	3.6	25	0
RAMANAGARAM	84	118	1	4	107	10	5	4	0	0	0	4	45	40	38	84	2	0
SHIMOGA	180	214	35	90.6	174	5	10	5	4	20	1	0	35	78	29	198.38	35	14
TUMKUR	204	350	124	178.08	174	52	10	8	7	38	1	0	70	100	65	217.03	23	12
UDUPI	25	34	5	16.16	28	1	2	0	0	0	0	0	10	8	3	5.05	5	0
UTTARA KANNADA	71	56	35	67.94	20	1	0	0	0	0	0	0	51	50	49	75.5	1	0
YADGIR	70	144	39	80.39	101	4	10	8	0	0	0	8	50	80	44	35.63	36	0
TOTAL	3000	8016	1588	3081.69	5844	584	300	386	168	689.72	116	102	1500	2446	1293	2367.76	940	213

DAY NULM : Self Employment Program (as on March- 2021)

.N	Name of the Bank	Individual Enterprenuership						Group Enterprenuership						SHGs Credit Linkages					
		Bankwise Target given by the LDM	No. of Applications Submitted to Bank	No of Applications Sanctioned	Amount Sanction Rs(.In lakhs)	No of applications Pending with Bank	No of Applications Rejected	Bank wise Target Given by LDM (Group)	No. of Applications Submitted to Bank	No of Applications . Sanctioned	Amount Sanction Rs. (in Lakhs)	No of applications Pending with Bank	No of applications Rejected by Bank	Bank wise Target Given by LDM (Group)	No. of Applications Submitted to Bank	No of Applications Sanctioned	Amount Sanction Rs. (in Lakhs)	No of applications Pending with Bank	No of applications Rejected by Bank
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
	Alahabad Bank	20	38	2	5.00	36	0	4	4	3	20.00	1	0	13	22	6	20.00	16	0
2	Andhra Bank	33	76	15	41.56	61	0	6	12	2	10.00	9	1	11	30	10	20.00	20	0
3	Axis Bank	13	40	2	8.00	38	0	0	0	0	0.00	0	0	2	24	2	1.60	22	0
4	Bagalkot District Cooperative Bank	0	0	0	0.00	0	0	0	0	0	0	0	0	0	0	0	0.00	0	0
5	Bank of Baroda	111	258	33	126.84	214	11	10	8	8	30.20	0	0	62	68	42	144.12	14	12
6	Bank of Hyderabad	2	0	0	0.00	0	0	0	0	0	0.00	0	0	0	0	0	0.00	0	0
7	Bank of India	77	226	28	66.98	180	18	3	4	4	20.00	0	0	27	74	30	52.00	32	12
8	Bank of Maharastra	29	82	12	38.00	70	0	22	20	14	38.26	6	0	13	30	16	31.00	6	8
9	Bharatiya Mahila Bank	0	0	0	0.00	0	0	0	0	0	0	0	0	0	0	0	0.00	0	0
10	Canara Bank	598	1692	443	686.74	944	305	72	98	52	196.00	6	40	368	596	354	704.96	201	41
11	Catholic Bank	0	0	0	0.00	0	0	0	0	0	0	0	0	0	0	0	0.00	0	0
12	Cauvery Kalpataru Grameen Bank	2	2	0	0.00	2	0	0	0	0	0.00	0	0	2	4	0	0.00	4	0
13	Cauvery Grameen Bank	12	60	6	14.00	50	4	0	0	0	0.00	0	0	3	2	2	5.00	0	0
14	Central Bank of India	66	108	18	60.34	87	3	0	0	0	0.00	0	0	14	36	8	15.00	28	0
15	City Union Bank	6	10	0	0.00	10	0	0	0	0	0.00	0	0	2	0	0	0.00	0	0
16	Corporation Bank	141	346	125	96.52	213	8	6	10	2	4.00	8	0	45	126	35	50.14	75	16
17	DCC Bank	14	36	0	0.00	36	0	4	4	2	6.32	2	0	62	44	42	137.80	2	0
18	Dena Bank	12	16	1	3.00	15	0	0	0	0	0.00	0	0	0	0	0	0.00	0	0
19	Dhanalakshmi Bank	3	4	0	0.00	4	0	0	0	0	0.00	0	0	1	0	0	0.00	0	0
20	Federal Bank	16	26	2	6.00	22	2	0	0	0	0.00	0	0	1	0	0	0.00	0	0
21	HDFC Bank	20	38	4	11.00	34	0	4	6	4	18.00	2	0	25	28	22	42.16	6	0
22	IDBI Bank	27	54	8	28.00	45	1	0	0	0	0.00	0	0	68	76	61	76.86	9	6
23	Indian Bank	60	128	12	32.12	110	6	6	6	3	6.00	3	0	3	18	2	10.00	10	6
24	Indian Overseas Bank	56	138	16	58.10	114	8	5	10	4	23.20	5	1	24	34	18	30.00	6	10
25	ING Vysya Bank	0	0	0	0.00	0	0	0	0	0	0	0	0	48	66	45	68.92	19	2
26	Kanara District Central Cooperative Bank	3	16	7	23.00	9	0	0	0	0	0.00	0	0	0	0	0	0.00	0	0
27	Karnataka Bank Ltd	10	80	0	0.00	80	0	0	0	0	0.00	0	0	0	0	0	0.00	0	0
28	Karnataka Bank	179	478	51	164.40	399	28	10	18	0	0	13	5	48	94	34	63.00	35	25
29	Karnataka State Financial Corporation (KSFC)	0	0	0	0.00	0	0	0	0	0	0	0	0	0	0	0	0.00	0	0
30	Karnataka Grameen Bank	130	230	40	80.10	184	6	23	16	12	34.00	4	0	45	58	38	48.10	5	15
31	Karnataka Krishna Grameena Bank	0	0	0	0.00	0	0	2	0	0	0.00	0	0	0	0	0	0.00	0	0
32	Karnataka Vikas Grameen Bank	269	832	213	454.84	609	10	30	36	19	71.90	12	5	131	246	105	119.00	140	1
33	Karur Vysya Bank	16	42	3	8.00	39	0	0	0	0	0.00	0	0	4	10	0	0.00	10	0

34	Kotak Mahendra Bank	4	6	0	0.00	6	0	0	0	0	0.00	0	0	0	0	0	0.00	0	0
35	Kaveri Grameena Bank	24	6	2	9.00	3	1	1	0	0	0.00	0	0	0	0	0	0.00	0	0
36	Lakshmi Vilas Bank	5	52	2	6.00	50	0	0	0	0	0.00	0	0	0	0	0	0.00	0	0
37	Mysore District Cooperative Bank		0		0.00	0			0	0	0.00	0			0	0	0.00	0	
38	Maharashtra Bank	5	2	0	0.00	2	0	1	0	0	0.00	0	0	2	0	0	0.00	0	0
39	Oriental Bank of Commerce	9	26	6	46.00	20	0	3	0	0	0.00	0	0	2	2	0	0.00	1	1
40	Pragthi Krishna Gramin Bank	101	290	38	83.80	227	25	15	24	12	42.00	4	8	54	100	44	48.00	38	18
41	Primary cooperative agriculture and rural development bank limited	0	0	0	0.00	0	0	0	0	0	0	0	0	0	0	0	0.00	0	0
42	Punjab & Sind Bank	0	0	0	0.00	0	0	0	0	0	0	0	0	0	0	0	0.00	0	0
43	Punjab National Bank	21	60	8	18.00	51	1	1	0	0	0.00	0	0	9	22	2	2.00	10	10
44	Rathnakar Bank	1	8	1	2.00	7	0	0	0	0	0.00	0	0	0	0	0	0.00	0	0
45	South Indian Bank	3	10	0	0.00	10	0	0	0	0	0.00	0	0	0	0	0	0.00	0	0
46	State Bank of Hyderabad	0	0	0	0.00	0	0	0	0	0	0	0	0	0	0	0	0.00	0	0
47	State Bank of India	514	1494	306	590.18	1066	122	39	71	7	57.00	23	41	225	346	198	104.08	123	25
48	Syndicate Bank	0	0	0	0.00	0	0	0	0	0	0	0	0	0	0	0	0.00	0	0
49	TAMILNADU MERCANTEL BANK	4	26	0	0.00	26	0	0	0	0	0.00	0	0	0	0	0	0.00	0	0
50	UCO Bank	38	80	6	18.00	70	4	1	4	2	18.00	2	0	12	24	11	38.40	13	0
51	Union Bank of India	136	370	56	175.38	299	15	10	10	4	30.00	5	1	65	90	64	173.80	26	0
52	United Bank	0	0	0	0.00	0	0	0	0	0	0	0	0	0	0	0	0.00	0	0
53	Urban bank	0	0	0	0.00	0	0	0	0	0	0	0	0	0	0	0	0.00	0	0
54	Vijaya Bank	201	522	122	120.79	394	6	19	23	12	62.84	11	0	109	176	102	360.82	69	5
55	Yes Bank	1	2	0	0.00	2	0	0	0	0	0.00	0	0	0	0	0	0.00	0	0
	Total	3000	8016	1588	3081.69	5844	584	300	386	168	689.72	116	102	1500	2446	1293	2367.76	940	213

Annexure - 13D

Dr. B.R.AMBEDKAR DEVELOPMENT CORPORATION LIMITED, BENGALURU

Progress Report for the year 2020-21, Cummulative progress upto the end of MARCH - 2021

Name of the Scheme: Indusrty Service and Business Scheme

(Rs. in lakhs)

Sl.No	Name of the District	Target		Achievement			
		Physical	Financial Subsidy	Physical	Financial		
					Subsidy	Bank Loan	Total
1	2	3	4	5	6	7	8
	BENGALURU DIVISION						
1	Bengaluru Urban	985	1611.00	491	2029.00	1945.70	3974.70
2	Bengaluru Rural	118	203.00	91	256.64	182.25	438.89
3	Chitradurga	472	915.00	153	450.30	338.56	788.86
4	Chikkaballapur	260	370.00	56	170.54	156.06	326.60
5	Kolar	435	548.50	144	451.00	391.50	842.50
6	Davangere	552	771.00	269	511.97	450.10	962.07
7	Ramanagar	95	155.50	24	78.49	62.42	140.91
8	Shimoga	131	209.50	175	324.19	224.00	548.19
9	Tumkur	304	438.00	148	481.98	415.00	896.98
	MYSORE DIVISION						
10	Chamarajanagar	112	168.50	52	125.51	105.20	230.71
11	Chickmagalur	98	148.00	53	104.76	95.25	200.01
12	Dakshina Kannada	51	51.00	69	237.40	206.25	443.65
13	Hassan	141	222.50	123	200.33	158.50	358.83
14	Kodagu	31	31.00	13	38.91	26.91	65.82
15	Mandya	178	245.00	131	263.89	220.98	484.87
16	Mysore	313	482.00	233	606.65	515.72	1122.37
17	Udupi	22	22.00	40	92.23	42.63	134.86
	BELAGAVI DIVIDION						
18	Bagalkot	400	589.5	226	470.21	360.50	830.71
19	Belagavi	565	777.00	188	494.12	379.24	873.36
20	Bijapur	427	668.50	257	560.20	432.70	992.90
21	Dharwad	87	131.00	126	264.37	194.00	458.37
22	Gadag	87	134.50	57	104.08	95.84	199.92
23	Haveri	87	132.5	106	279.66	235.00	514.66
24	Uttara Kannada	51	77.50	92	193.05	175.00	368.05
	KALABURAGI DIVISION						
25	Bellary	279	392.50	398	925.02	842.15	1767.17
26	Bidar	268	415.50	65	253.00	120.50	373.50
27	Kalaburagi	1045	2121.00	461	936.41	832.43	1768.84
28	Koppal	213	311.50	99	388.20	350.88	739.08
29	Raichur	343	480.50	67	265.50	224.73	490.23
30	Yadagiri	129	197.00	109	394.60	350.00	744.60
	Total	**8279**	**13020.00**	**4516**	**11952.21**	**10130.00**	**22082.21**

MANAGING DIRECTOR

Dr: B.R.Ambedkar Development Corporation

Name of the Scheme : ISB

Bank wise Progress during the year 2020-21 (01.04.2020 to 31.03.2021)

Programme year: 2020-21

Sl.No.	Name of the Bank	Target	Applications Sponsored	Sanctioned	Rejected	Pending
1	Canara Bank	1822	1866	1010	44	812
2	Pragathi Krishna Grameena Bank	893	972	293	79	600
3	State Bank of India	1836	1870	1044	34	792
4	Kaveri / Cauvery/Kar Grameena Bank	1442	1555	684	114	757
5	Union Bank of India	401	416	224	15	177
6	Karnataka Bank	344	369	264	25	80
7	Indian Overseas Bank	171	175	132	4	39
8	Indian Bank	156	159	122	3	34
9	Bank of India	98	98	19	0	79
10	Central Bank of India	63	63	50	0	13
11	Bank of Baroda	674	676	447	2	227
12	Punjab National Bank	203	205	174	2	29
13	Karur Vysya Bank	33	33	11	0	22
14	Uco Bank	34	34	10	0	24
15	Bank of Maharashtra	22	23	8	1	14
16	Axis Bank	17	17	0	0	17
17	HDFC	13	13	1	0	12
18	Federal Bank	4	4	1	0	3
19	Lakshmi Vilas Bank	3	3	0	0	3
20	Oriental Bank of India	9	9	0	0	9
21	Central Bank	15	16	13	1	2
22	IDBI	9	9	5	0	4
23	Kotak Mahendra Bank	2	3	0	1	2
24	Punjab Sind Bank	2	2	1	0	1
25	South Indian Bank	4	4	0	0	4
26	TMB	1	1	0	0	1
27	ICICI	8	9	3	1	5
	Total	8279	8604	4516	326	3762

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SLBC KARNATAKA::CONVENOR:SINDYCATE BANK
PROGRESS UNDER GOVT.SPONSORED SCHEMES DURING 2020-21

IKA STATE WOMEN DEVELOPMENT CORPORATION
HE SCHEME: UDYOGINI

Annuxure-1

UPTO: 15.06.2021

SL.	NAME OF THE BANK	TARGET		APPLICATIONS SPONSORED		APPLICATIONS SANCTIONED		APPLICATIONS DISBURSED	APPLICATIONS REJECTED	APPLICATIONS PENDING
		NUMBER	AMOUNT IN LAKH	NUMBER	AMOUNT IN LAKH	NUMBER	AMOUNT IN LAKH	NUMBER	NUMBER	NUMBER
1	Canara Bank	243	611	486	528	174	284	82	16	315
2	Corporation Bank	62	125	87	54	20	40	11	10	59
3	Syndicate Bank	74	95	83	39	7	29	7	0	76
4	S.Bk of Hyderabad	2	6	2	0	0	0	0	0	2
5	S.Bk of India	434	373	481	312	56	113	22	11	410
6	S.Bk of Mysore	0	0	0	0	0	0	0	0	0
7	Vijaya Bank	35	71	35	57	11	25	2	0	24
8	Allahabad Bank	11	8	9	2	2	6	0	0	7
9	Andra Bank	8	11	10	3	0	0	0	0	10
10	Bank Of Baroda	139	164	166	159	42	84	5	3	121
11	Bank Of India	16	49	24	16	6	36	5	0	18
12	Bank Of Maharashtra	5	5	5	5	1	0	0	0	4
13	Bharathiya Mahila Bank	0	0	0	0	0	0	0	0	0
14	Central Bk of India	22	29	27	23	9	14	3	2	16
15	Dena bank	2	0	2	0	0	0	0	0	2
16	IDBI Bank Limited	9	8	14	3	3	5	0	0	11
17	Indian Bank	24	59	26	19	7	35	3	1	18
18	Indian Overseas Bank	47	26	49	16	3	12	8	0	46
19	Oriental Bank Of Commerce	1	2	1	2	0	0	0	0	1
20	Punjab Natl Bank	7	8	3	3	1	3	0	0	2
21	Punjab & Sind Bank	0	0	0	0	0	0	0	0	0
22	S Bk of Patiala	0	0	0	0	0	0	0	0	0
23	S. Bk of B & J	0	0	0	0	0	0	0	0	0
24	S.Bk of Travancor	3	9	3	9	3	8	0	0	0
25	U C O Bank	4	2	9	2	0	0	0	3	6
26	Union Bank Of India	62	84	64	72	33	62	10	0	31
27	United Bank Of India	0	0	2	0	0	0	0	0	2
28	Axis Bank Ltd	4	5	4	2	0	0	0	0	4
29	Catholic Syrian Bank	1	3	1	3	0	0	0	0	1
30	City Union Bank	0	0	0	0	0	0	0	0	0
31	Dhanalakshmi Bank	0	0	0	0	0	0	0	0	0
32	Federal Bank Ltd	4	4	3	6	1	3	1	0	2
33	HDFC Bank LTd	4	5	6	2	0	0	0	0	6
34	ICICI Bank Ltd	2	4	2	4	0	0	0	0	2
35	Indusind Bank Ltd	4	12	4	12	4	9	0	0	0
36	J & K Bank	0	0	0	0	0	0	0	0	0
37	Karnataka Bank Ltd	130	212	156	232	28	113	12	6	122
38	Karur Vyasya Bank	4	54	9	1	4	50	1	0	5
39	Kotak Mahindra Bank	1	15	1	0	1	15	1	0	0
40	Lakshmi Vilas Bank	1	2	1	2	0	0	0	0	1
41	Ratnakar Bank	0	0	0	0	0	0	0	0	0
42	South Indian Bank	2	0	2	0	0	0	0	0	2
43	Tamilnad Merc Bank	0	0	1	0	0	0	0	0	1
44	Yes Bank	1	2	1	2	0	0	0	0	1
45	PKGB	140	353	274	260	73	75	13	0	201
46	KVGB	130	200	106	174	52	95	11	1	53
47	Kaveri Gr. Bank	151	173	231	173	54	109	4	3	174
48	Other Banks	31	36	34	33	29	37	20	2	5
	Total	1820	2821.85	2424	2230	624	1263	221	58	1758

Managing Director
K.S.W.D.C.

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Annexure - 13E

KARNATAKA STATE WOMEN DEVELOPMENT CORPORATION Bangalore

SLBC: KARNATAKA

FORMATE FOR REVIEW OF PROGRESS UNDER GOVT SPONSORED SCHEMES FOR THE FINANCIAL YEAR 2020-21

Scheme Name: Udyogini(District Consolidation)

Annuxure-2

UPTO: 15.06.2021

Sl No	Name of the District	TARGET		APPLICATIONS SPONSORED		APPLICATIONS SANCTIONED		APPLICATIONS DISBURSED		APPLICATIONS REJECTED	APPLICATIONS PENDING
		NUMBER	AMOUNT IN LAKH	NUMBER	AMOUNT IN LAKH	NUMBER	AMOUNT IN LAKH	NUMBER	AMOUNT IN LAKH	NUMBER	NUMBER
1	Bangalore [Urban]	17	0	17	0	2	0	0	0	0	15
2	Bangalore [Rural]	24	72	61	183	6	17	0	0	0	55
3	Belagavi	44	42	44	42	44	42	44	42	0	0
4	Vijayapur	44	125.9	4	11	4	11	0	0	0	0
5	Bagalkot	54	69.99	54	6.61	8	6.61	8	0	0	46
6	Bellari	90	104	168	201	51	47	51	47	0	117
7	Bidar	10	30	10	30	3	9	0	0	0	7
8	Chamarajnagar	32	114	33	117	2	6	0	0	0	31
9	Chitradurga	62	0	62	0	22	23.3	0	0	0	40
10	Chikkamagalur	27	81	35	84	28	66	0	0	0	0
11	Chikkaballapur	42	51	32	35	22	23	0	0	0	10
12	Davanageri	59	71.1	62	71.1	13	3.6	0	0	0	46
13	Dakshina Kannada	64	123.6	48	114.6	45	114.6	44	111.6	3	0
14	Dharwad	47	0	47	0	10	7.84	8	7.84	0	39
15	Gadag	31	93	49	150	14	37	7	19	0	35
16	Kalburgi	36	108	22	66	6	15.95	0	0	1	15
17	hassan	126	270	126	270	46	122.6	0	0	0	0
18	Haveri	51	0	20	0	11	24	11	18	0	9
19	Kolar	36	0	146	0	32	0	0	0	4	110
20	Koppal	40	116	40	0	1	2	1	2	0	39
21	Kodagu	69	171	29	30	29	30	22	24	0	0
22	Mandya	60	168	85	168	26	54	0	0	1	58
23	Mysore	511	0	511	0	29	48.45	0	0	3	479
24	Raichur	70	88.8	70	88.8	9	5.96	0	0	0	61
25	Ramanagar	53	0	228	0	63	94.97	0	0	35	130
26	Shimoga	100	300	100	0	0	0	0	0	0	100
27	Tumkur	182	262	182	159	14	262	182	0	0	168
28	Uttara Kannada	33	99	33	99	21	53	0	0	1	11
29	Udapi	29	87	42	126	30	90	0	0	9	3
30	Yadgeri	56	168	57	171	13	35	0	0	0	44
Total		2099	2814.95	2417	2223.16	604	1251.36	378	270.39	57	1668

Managing Director
K.S.W.D.C.

ಡಾ॥ ಬಾಬು ಜಗಜೀವನ ರಾಂ ಚರ್ಮ ಕೈಗಾರಿಕಾ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿಯಮಿತ.,
(ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ಒಂದು ಉದ್ಯಮ)
ಪ್ರಧಾನ ಕಛೇರಿ: ನಂ.32, 1ನೇ ಮಹಡಿ, ಡಾ॥ ಬಾಬು ಜಗಜೀವನರಾಂ ಲಿಡ್‌ಕರ್ ಭವನ, ಮಿಲ್ಲರ್ಸ್‌ಟ್ಯಾಂಕ್ ಬಂಡ್‌ಏರಿಯಾ,
ಯು.ಎನ್.ಐ. ಬಿಲ್ಡಿಂಗ್‌ಎದುರು, ವಸಂತ ನಗರ, ಬೆಂಗಳೂರು-560052.ಇಮೇಲ್: lidkar2018@gmail.com

ಸ್ವಯಂ ಉದ್ಯೋಗ ಯೋಜನೆಗಳು:- ಸ್ವಂತ ಮಾರಾಟ ಮಳಿಗೆ/ಸಂಚಾರಿ ಮಾರಾಟ ಮಳಿಗೆ/ದುಡಿಮೆ ಬಂಡವಾಳ ಸಹಾಯ ಯೋಜನೆಯಡಿ ಸಬ್ಸಿಡಿ ಅನುದಾನ ಬಿಡುಗಡೆಯ ಫಲಾನುಭವಿಗಳ ಪಟ್ಟಿ (2018-2019-2020)

ಕ್ರಮ. ಸಂ.	ಅರ್ಜಿ ಸಂಖ್ಯೆ	ಫಲಾನುಭವಿಗಳ ಹೆಸರು ಮತ್ತು ವಿಳಾಸ	ಯೋಜನೆ	ವರ್ಷ	ಜಿಲ್ಲೆ	ಬ್ಯಾಂಕಿನಿಂದ ಸಾಲ ಮಂಜೂರಾತಿ ಬ್ಯಾಂಕ್	ಬ್ಯಾಂಕ್ ಕ್ಲೈಮ್ ದಿನಾಂಕ	ಮೊತ್ತ
1	5548	ರಾಮಪ್ಪ ತಂದೆ ಪೌಲಪ್ಪ, ವಿಜಯಪುರ.	ನೇರ ಮಾರಾಟ ಮಳಿಗೆ	2019-20	ವಿಜಯಪುರ	ಕರ್ನಾಟಕ ವಿಕಾಸ ಗ್ರಾಮೀಣ ಬ್ಯಾಂಕ್, ತಾಳಿಕೋಟಿ.	27.12.2019	500000
2	5705	ಕೆಂಚಪ್ಪ ತಂದೆ ಪರಸಪ್ಪ ಮಾದರ, ಗುಬ್ಬೇವಾಡ ವಿಜಯಪುರ.	ನೇರ ಮಾರಾಟ ಮಳಿಗೆ	2019-20	ವಿಜಯಪುರ	ಕರ್ನಾಟಕ ವಿಕಾಸ ಗ್ರಾಮೀಣ ಬ್ಯಾಂಕ್, ಗುಬ್ಬೇವಾಡ.	27.12.2019	350000
3	1299	ಮಹದೇವಪ್ಪ ತಂದೆ ಚಂದ್ರಪ್ಪ ದೊಡ್ಡಮನಿ, ಕಟ್ಟೂರ, ಹುಬ್ಬಳ್ಳಿ, ಧಾರವಾಡ.	ದುಡಿಮೆ ಬಂಡವಾಳ	2019-20	ಧಾರವಾಡ	ಬ್ಯಾಂಕ್ ಆಫ್ ಬರೋಡಾ, ಹುಬ್ಬಳ್ಳಿ	18.01.2020	50000
4	14712	ಹುಲುಗಮ್ಮ ಗಂಡ ಅಂಬಣ್ಣ, ದರ್ಶನಾಪೂರು. ಶಹಪುರ, ಯಾದಗಿರಿ.	ದುಡಿಮೆ ಬಂಡವಾಳ	2019-20	ಯಾದಗಿರಿ	ಸ್ಟೇಟ್ ಬ್ಯಾಂಕ್ ಆಫ್ ಇಂಡಿಯಾ, ಗೋಗಿ.	24.12.2019	350000
5	14792	ಶರಣಮ್ಮ ಗಂಡ ತಿಪ್ಪಣ್ಣ, ಹುಣಸಗಿ, ಸುರಪುರ, ಯಾದಗಿರಿ.	ದುಡಿಮೆ ಬಂಡವಾಳ	2019-20	ಯಾದಗಿರಿ	ಸ್ಟೇಟ್ ಬ್ಯಾಂಕ್ ಆಫ್‌ಇಂಡಿಯಾ, ಹುಣಸಗಿ.	06.01.2020	350000
6	8903	ವೇಲು ತಂದೆ ವರದನ್, ಹನುಮಂತನಗರ, ಶೃಂಗೇರಿ, ಚಿಕ್ಕಮಗಳೂರು.	ದುಡಿಮೆ ಬಂಡವಾಳ	2019-20	ಚಿಕ್ಕಮಗಳೂರು	ಕೆನರಾ ಬ್ಯಾಂಕ್, ಶೃಂಗೇರಿ.	31.12.2019	50000
7	8942	ಹೇಮಾಕೇಶಿರಪ್ಪ ತಂದೆ ಗಂಗಪ್ಪ, ವಿಠ್ಠಲಾಪುರ, ಅಮೃತಪುರ, ತರಿಕೆರೆ.	ನೇರ ಮಾರಾಟ ಮಳಿಗೆ	2019-20	ಚಿಕ್ಕಮಗಳೂರು	ಕೆನರಾ ಬ್ಯಾಂಕ್, ನೇರಳಕೆರೆ.	06.12.2019	500000
8	6179	ಸಿದ್ದಲಿಂಗಯ್ಯ ಕೆ. ತಂದೆ ಕರಿಯಯ್ಯ, ಅಲಕಗೂಡು. ಕೆ.ಆರ್.ಪೇಟೆ, ಮಂಡ್ಯ.	ನೇರ ಮಾರಾಟ ಮಳಿಗೆ	2019-20	ಮಂಡ್ಯ	ಸ್ಟೇಟ್ ಬ್ಯಾಂಕ್ ಆಫ್ ಇಂಡಿಯಾ, ಕೋಡಿಯಾಳ.	28.02.2020	350000

Annexure- 13F

ಕ್ರಮ. ಸಂ.	ಅರ್ಜಿ ಸಂಖ್ಯೆ	ಫಲಾನುಭವಿಗಳ ಹೆಸರು ಮತ್ತು ವಿಳಾಸ	ಯೋಜನೆ	ವರ್ಷ	ಜಿಲ್ಲೆ	ಬ್ಯಾಂಕಿನಿಂದ ಸಾಲ ಮಂಜೂರಾತಿ ಬ್ಯಾಂಕ್	ಬ್ಯಾಂಕ್ ಕ್ಲೈಮ್ ದಿನಾಂಕ	ಮೊತ್ತ
9	4782	ಸುರೇಶ ಟಿ.ಎಸ್. ತಂದೆ ಸಣ್ಣಕಲ್ಲಯ್ಯ, ತೇಗನಹಳ್ಳಿ. ಕೆ.ಆರ್.ಪೇಟೆ. ಮಂಡ್ಯ.	ನೇರ ಮಾರಾಟ ಮಳಿಗೆ	2019-20	ಮಂಡ್ಯ	ಕರ್ನಾಟಕ ಗ್ರಾಮೀಣ ಬ್ಯಾಂಕ್, ಹೆಸರಘಟ್ಟನ ಕೆ.ಆರ್.ಪೇಟೆ.	29.02.2020	350000
10	4914	ನರಸಿಂಹಮೂರ್ತಿ ತಂದೆ ಕಂಗಯ್ಯ, ಬಿಂಡಿಗನವಿಲೆ. ನಾಗಮಂಗಲ. ಮಂಡ್ಯ.	ನೇರ ಮಾರಾಟ ಮಳಿಗೆ	2019-20	ಮಂಡ್ಯ	ಸ್ಟೇಟ್ ಬ್ಯಾಂಕ್ ಆಫ್ ಇಂಡಿಯಾ, ಬಿಂಡಿಗನವಿಲೆ.	05.03.2020	350000
11	4750	ರಾಜಯ್ಯ ತಂದೆ ಬೆಟ್ಟಯ್ಯ, ಕಾಡಮಣಸು, ಕೆ.ಆರ್.ಪೇಟೆ. ಮಂಡ್ಯ.	ನೇರ ಮಾರಾಟ ಮಳಿಗೆ	2019-20	ಮಂಡ್ಯ	ಕರ್ನಾಟಕ ಗ್ರಾಮೀಣ ಬ್ಯಾಂಕ್, ಕೆ.ಆರ್. ಪೇಟೆ.	14.01.2020	350000
12	1761	ಎನ್.ರಾಮು ತಂದೆ ಜಡಿಯಾ. ಮೂಡುಕೆಡ್ಡೆ. ದಕ್ಷಿಣ ಕನ್ನಡ	ದುಡಿಮೆ ಬಂಡವಾಳ	2019-20	ದಕ್ಷಿಣ ಕನ್ನಡ	ಸಿಂಡಿಕೇಟ್ ಬ್ಯಾಂಕ್, ಕದರಿ.	20.01.2020	350000
13	6074	ಕೆ.ಮೂರ್ತಿ ತಂದೆ ಕೃಷ್ಣಯ್ಯ, ಕಾರ್ಲಾಪುರ ಸೂಜ್ಞೇಪಳ್ಳಿ. ಬೆಂಗಳೂರು ನಗರ ಜಿಲ್ಲೆ	ನೇರ ಮಾರಾಟ ಮಳಿಗೆ	2019-20	ಬೆಂಗಳೂರು ನಗರ	ಕರ್ನಾಟಕ ಗ್ರಾಮೀಣ ಬ್ಯಾಂಕ್, ಹೆಸರಘಟ್ಟ.	01.01.2020	500000
14	5403	ಎನ್.ಸಿ ಧನರಾಜ್ ತಂದೆ ಚಂದುಲಾಲ್, ಶಿವಾಜಿನಗರ. ಬೆಂಗಳೂರು.	ದುಡಿಮೆ ಬಂಡವಾಳ	2019-20	ಬೆಂಗಳೂರು ನಗರ	ಬ್ಯಾಂಕ್ ಆಫ್ ಬರೋಡಾ, ಹುಬ್ಬಳ್ಳಿ ಗಂಗಾನಗರ್.	05.02.2020	350000
15	6110	ಸರ್ವಮಂಗಳ ಕೋಂ ಡಿ.ಎಜ್. ತಿಪ್ಪೇಸ್ವಾಮಿ, ಮಾಮತಿ ನಗರ. ಕಾಮಾಕ್ಷಿಪಾಳ್ಯ, ಬೆಂಗಳೂರುನಗರ.	ನೇರ ಮಾರಾಟ ಮಳಿಗೆ	2019-20	ಬೆಂಗಳೂರು ನಗರ	ಯುನಿಯನ್ ಬ್ಯಾಂಕ್. ಬಸವೇಶ್ವರ ನಗರ.	13.01.2020	500000
16	6064	ರಾಮಚಂದ್ರ ತಂದ ಹನುಮಂತಯ್ಯ ಜಿ. ಗೋಪಾಲಪುರ. ಮಾಗಡಿರೋಡ್, ಬೆಂಗಳೂರು ಉತ್ತರ.	ನೇರ ಮಾರಾಟ ಮಳಿಗೆ	2019-20	ಬೆಂಗಳೂರು ನಗರ	ಯುನಿಯನ್ ಬ್ಯಾಂಕ್, ಬಸವೇಶ್ವರ ನಗರ.	04.01.2020	500000
17	19482	ಎನ್.ನರೇಶ ತಂದೆ ಪಿ. ನರಸಿಂಹ. ಐ.ಬಿ. ಎಕ್ಸಿಟೆನ್ಷನ್ ರಾಮನಗರ.	ನೇರ ಮಾರಾಟ ಮಳಿಗೆ	2019-20	ರಾಮನಗರ	ಕೆನರಾ ಬ್ಯಾಂಕ್. ಬಿ.ಎಮ್ ರೋಡ್ ರಾಮನಗರ.	19.11.2019	350000
18	9720	ನಾಗರಾಜು ಸಿ. ತಂದೆ ಚಿಕ್ಕರಂಗಯ್ಯ, ಸಂತೇಮರಹಳ್ಳಿ. ಚಾಮರಾಜನಗರ.	ನೇರ ಮಾರಾಟ ಮಳಿಗೆ	2019-20	ಚಾಮರಾಜನಗರ	ಸ್ಟೇಟ್ ಬ್ಯಾಂಕ್ ಆಫ್ ಇಂಡಿಯಾ, ಸಂತೇಮರಹಳ್ಳಿ.	06.02.2020	210000
19	11097	ರಾಜು ಸಿ ತಂದೆ ಚಿಕ್ಕಣ್ಣ. ಬೈರನಾಥ. ಚಾಮರಾಜನಗರ	ನೇರ ಮಾರಾಟ ಮಳಿಗೆ	2019-20	ಚಾಮರಾಜನಗರ	ಸ್ಟೇಟ್ ಬ್ಯಾಂಕ್ ಆಫ್ ಇಂಡಿಯಾ, ಹನೂರು.	02.03.2020	350000

ಕ್ರಮ. ಸಂ.	ಅರ್ಜಿ ಸಂಖ್ಯೆ	ಫಲಾನುಭವಿಗಳ ಹೆಸರು ಮತ್ತು ವಿಳಾಸ	ಯೋಜನೆ	ವರ್ಷ	ಜಿಲ್ಲೆ	ಬ್ಯಾಂಕಿನಿಂದ ಸಾಲ ಮಂಜೂರಾತಿ ಬ್ಯಾಂಕ್	ಬ್ಯಾಂಕ್ ಕ್ಲೈಮ್ ದಿನಾಂಕ	ಮೊತ್ತ
20	2925	ನಾಗರಾಜು ತಂದೆ ಶಿವಣ್ಣ ಹರಿಜನ. ಧರ್ಮಾಪುರ. ಮುಂಡಗೋಡು.	ಸೇರ ಮಾರಾಟ ಮಳಿಗೆ	2019-20	ಉತ್ತರಕನ್ನಡ	ಕೆನರಾ ಬ್ಯಾಂಕ್. ಮಂ.	03.02.2020	150000
21	12793	ಕಾತೀನಾಥ ತಂದೆ ಆದೆಪ್ಪ ಜಂಬಗಿ. ಮುನವಳ್ಳಿ. ಬೆಳಗಾವಿ.	ಸಂಚಾರಿ ವಾಹನ	2019-20	ಬೆಳಗಾವಿ	ಕರ್ನಾಟಕ ವಿಕಾಸ ಗ್ರಾಮೀಣ ಬ್ಯಾಂಕ್. ಮುನವಳ್ಳಿ.	14.02.2020	117640
22	12745	ರಾಘವೇಂದ್ರ ಮಹಾದೇವ ರೇಡಿಪಾಳಕರ. ಹಳ್ಳೂರು. ಗೋಕಾಕ. ಬೆಳಗಾವಿ.	ದುಡಿಮೆ ಬಂಡವಾಳ	2019-20	ಬೆಳಗಾವಿ	ಕರ್ನಾಟಕ ವಿಕಾಸ ಗ್ರಾಮೀಣ ಬ್ಯಾಂಕ್. ಹಳ್ಳೂರು.	07.02.2020	140000
23	12968	ಶಿವಮೂರ್ತಿ ತಂದೆ ಮಾರಪ್ಪ. ಮೊಸಳ್ಳಿಹಳ್ಳಿ. ಜಗಳೂರು.	ದುಡಿಮೆ ಬಂಡವಾಳ	2019-20	ದಾವಣಗೆರೆ	ಪಾಥಮಿಕ ಕೃಷಿ ಪತ್ತಿನ ಸಹಕಾರ ಸಂಘ. ಏಗಳೂರು.	02.01.2020	150000
24	4032	ಜಯಲಕ್ಷ್ಮೀ ಕೋಂ ಸುರೇಶ. ಎಸ್.ಓ.ಜಿ. ಕಾಲೋನಿ. ಎ ಬ್ಲಾಕ್. ದಾವಣಗೆರೆ.	ದುಡಿಮೆ ಬಂಡವಾಳ	2019-20	ದಾವಣಗೆರೆ	ಕೆನರಾ ಬ್ಯಾಂಕ್. ಶಿರಮಗೊಂಡನಹಳ್ಳಿ.	04.02.2020	150000
						ಒಟ್ಟು		31,87,640 -

Director
Development Officer
Bangalore - 560 001

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ಮಾನ್ಯ ಅಧ್ಯಕ್ಷರು ಮತ್ತು ಸದಸ್ಯರು ಕೃಷಿ ಉತ್ಪನ್ನ ಮಾರುಕಟ್ಟೆ ಸಮಿತಿ ಸಿರುಗುಪ್ಪ.

ಸಂಸ್ಥೆಯ ಅಭಿವೃದ್ಧಿಗಾಗಿ- ಸಮಿತಿ / ಸದಸ್ಯರ ಪಾಲಿನಿಂದ ಅಂದಾಜು ಮೊತ್ತ
ವೆಚ್ಚವಾದರೆ ಸಭೆ ಪಡೆದು ಮಾಡಲು ಅನುಮತಿ ಕೋರಿದೆ 2020-21

ಕ್ರ.ಸಂ	ಕಾಮಗಾರಿಯ ಹೆಸರು	ಮೊತ್ತ	ವರ್ಷ	ಯಾವ ಕಛೇರಿಯ ಅಧೀನದಲ್ಲಿ ಕಾಮಗಾರಿ ನಡೆಯಬೇಕು	ಕಾಮಗಾರಿ ಪ್ರಾರಂಭಿಸಬೇಕಾದ ದಿನಾಂಕ	ಅಂದಾಜು ಮೊತ್ತ	ಅಂದಾಜು ಮೊತ್ತ ಪಡೆಯಲು ಸಭೆಯ ನಿರ್ಣಯ ಸಂಖ್ಯೆ	ಷರಾ
1	ಸಮಿತಿ ಆವರಣದಲ್ಲಿ ಹಳೆ ಕಾಂಪೌಂಡ್ ಗೋಡೆ ತೆಗೆದು ಹೊಸ ಕಾಂಪೌಂಡ್ ಗೋಡೆ ನಿರ್ಮಿಸುವುದು ಮತ್ತು ಗೇಟ್ ಅಳವಡಿಸುವುದು	ಸಾಮಾನ್ಯ ಮೊತ್ತ	2018-19	ಆದೇಶ	ಕಾರ್ಯನಿರ್ವಾಹಕ ಅಧಿಕಾರಿಗಳು, ಸಿರುಗುಪ್ಪ	30-12-2020	200000	ಕಾಮಗಾರಿ ಪ್ರಾರಂಭವಾಗಿದೆ
2	ಸಮಿತಿ ಆವರಣದಲ್ಲಿ ಹೊಸ ಶೌಚಾಲಯ ನಿರ್ಮಿಸುವುದು ಮತ್ತು ಹಳೆ ಶೌಚಾಲಯ ತೆಗೆಯುವುದು	ಸಾಮಾನ್ಯ ಮೊತ್ತ	2018-19	ಆದೇಶ	ಸಹಾಯಕ ಕೃಷಿ ನಿರ್ದೇಶಕರು, ಸಿರುಗುಪ್ಪ	30-12-2020	200000	ಈ ಕಾಮಗಾರಿಯ ಅಂದಾಜು ಪಟ್ಟಿಯಲ್ಲಿ ಕಾಮಗಾರಿಯ ಹೆಸರು ಮತ್ತು ಅಂದಾಜು ಮೊತ್ತ ಸರಿಯಾಗಿ ಬರೆದಿರುವುದಿಲ್ಲ ಆದ್ದರಿಂದ ಸರಿಪಡಿಸಿ ಸಭೆಯ ಅನುಮತಿ ಪಡೆಯಲು ಷರಾ ಬರೆಯಲಾಗಿದೆ
3	ಸಮಿತಿ ಆವರಣದಲ್ಲಿ ಹಳೆ ಶೌಚಾಲಯ ತೆಗೆದು, ಹೊಸ ಶೌಚಾಲಯ ನಿರ್ಮಿಸುವುದು	ಸಾಮಾನ್ಯ ಮೊತ್ತ	2020-21	ಆದೇಶ	ಸಹಾಯಕ ಕೃಷಿ ನಿರ್ದೇಶಕರು, ಸಿರುಗುಪ್ಪ	12.1.2021	200000	ಈ ಕಾಮಗಾರಿಯ ಅಂದಾಜು ಪಟ್ಟಿಯಲ್ಲಿ ಕಾಮಗಾರಿಯ ಹೆಸರು ಮತ್ತು ಅಂದಾಜು ಮೊತ್ತ ಸರಿಯಾಗಿ ಬರೆದಿರುವುದಿಲ್ಲ ಆದ್ದರಿಂದ ಸರಿಪಡಿಸಿ ಸಭೆಯ ಅನುಮತಿ ಪಡೆಯಲು ಷರಾ ಬರೆಯಲಾಗಿದೆ
4	ಸಮಿತಿ ಆವರಣದಲ್ಲಿ ಸಿಮೆಂಟ್ ಕಾಂಕ್ರೀಟ್ ರಸ್ತೆ, ಚರಂಡಿ, ಕಾಂಪೌಂಡ್ ಗೋಡೆ ನಿರ್ಮಿಸುವುದು	ಸಾಮಾನ್ಯ ಮೊತ್ತ	2020-21	ಆದೇಶ	ಕಾರ್ಯನಿರ್ವಾಹಕ ಅಧಿಕಾರಿಗಳು, ಸಿರುಗುಪ್ಪ	18-02-2021	100000	ಈ ಕಾಮಗಾರಿಯ ಅಂದಾಜು ಪಟ್ಟಿಯಲ್ಲಿ ಕಾಮಗಾರಿಯ ಹೆಸರು ಮತ್ತು ಅಂದಾಜು ಮೊತ್ತ ಸರಿಯಾಗಿ ಬರೆದಿರುವುದಿಲ್ಲ ಆದ್ದರಿಂದ ಸರಿಪಡಿಸಿ ಸಭೆಯ ಅನುಮತಿ ಪಡೆಯಲು ಷರಾ ಬರೆಯಲಾಗಿದೆ
5	ಸಮಿತಿ ಆವರಣದಲ್ಲಿ ಪಿ.ಸಿ.ಸಿ. ಕಾಂಕ್ರೀಟ್ ರಸ್ತೆ, ಚರಂಡಿ ನಿರ್ಮಿಸುವುದು ಮತ್ತು ಕಾಂಪೌಂಡ್ ಗೋಡೆ ನಿರ್ಮಿಸುವುದು	ಸಾಮಾನ್ಯ ಮೊತ್ತ	2020-21	ಆದೇಶ	ಸಹಾಯಕ ಕೃಷಿ ನಿರ್ದೇಶಕರು ಸಿರುಗುಪ್ಪ	1.2.2021	300000	ಆದೇಶ ಪ್ರಾರಂಭವಾಗಿದೆ
6	ಆವರಣದಲ್ಲಿ ಹೊಸ ಹಳೆ -ಅಳವಡಿಸಿ, ಚರಂಡಿ, ಕಾಂಪೌಂಡ್ ಗೋಡೆ ನಿರ್ಮಿಸುವುದು ಮತ್ತು ಹಳೆ ಕಾಂಪೌಂಡ್ ಗೋಡೆ ತೆಗೆಯುವುದು	ಸಾಮಾನ್ಯ ಮೊತ್ತ	2020-21	ಆದೇಶ	ಸಹಾಯಕ ಕೃಷಿ ನಿರ್ದೇಶಕರು ಸಿರುಗುಪ್ಪ	1.2.2021	300000	ಆದೇಶ ಪ್ರಾರಂಭವಾಗಿದೆ
7	ಸಮಿತಿ ಆವರಣದಲ್ಲಿ ಸಿಮೆಂಟ್ ಕಾಂಕ್ರೀಟ್ ರಸ್ತೆ, ಚರಂಡಿ, ಕಾಂಪೌಂಡ್ ಗೋಡೆ ಮತ್ತು ಹಳೆ ಕಾಂಪೌಂಡ್ ಗೋಡೆ ತೆಗೆಯುವುದು	ಸಾಮಾನ್ಯ ಮೊತ್ತ	2020-21	ಆದೇಶ	ಸಹಾಯಕ ಕೃಷಿ ನಿರ್ದೇಶಕರು ಸಿರುಗುಪ್ಪ	1/2/2021	400000	ಆದೇಶ ಪ್ರಾರಂಭವಾಗಿದೆ

ಕಾರ್ಯನಿರ್ವಾಹಕ ಅಧಿಕಾರಿಗಳು 31/03/2021

8	೮೭	ಎಸ್ ಬಸವ ಬಿನ್ ಲೇ ಸಿದ್ದಪ್ಪ, ಜಿರಾಯತು ದಕ್ಷಿ ವಕೀಲರು, ನಂ: 213, ಇಂದಿರಾ ಗಾಂಧಿನಗರ ಬಿಡದಿ ಹೋಬಳಿ	ಸ್ವಾವಲಂಬಿ ಮಹಿಳಾ ಮಂಡಳಿ	2020-21	ಬಿಡದಿ	ಬಿಡದಿ ಪಟ್ಟಣ ಪಂಚಾಯಿತಿ ವ್ಯಾಪ್ತಿಯಲ್ಲಿ ಬರುವುದು	25-03-2021	400000	400000	ಹೊಲಿಗೆ ಯಂತ್ರ ಘಟಕವನ್ನು
9	AL4XNK V	ರಾಜಮ್ಮ ಕೋಂ ಬಸವಯ್ಯ ಬೆಳ್ಳಿ ವಿಜಯಪುರ, ಮಾಗಡಿತಾಲ್ಲೂಕು, ಹೊಸಪಾಳ್ಯದ ಹೋಬಳಿ A ಖಾತಾ ಹೊಸದು	ಮಹಿಳಾ ಮಂಡಳಿ	2020-21	ಹೊಸದು	ಕರ್ನಾಟಕ ಪ್ರಾಂತ್ಯ ಹೊಸಪಾಳ್ಯದ ಶಾಖೆ	18-02-2021	50000	50000	ಮಂಜುನಾಥ ಮಹಿಳಾ ಬೆಳ್ಳಿ ಕುಟೀರದಲ್ಲಿ ಅಗತ್ಯ ಸಹಾಯವನ್ನು ಮಾಡಲಾಗಿ ಸಹಾಯವನ್ನು
10	3752	ಮೀನ ಮೇಷವಿಲ್ಲದೆ ಸಾಲವಾಗಿ ಬಿನ ಮೊಷವಿಲ್ಲದೆ, ಕೊಡಲು ನ್ಯಾ. ಖಾತಾಮ ಖಾ. ಮಾಗುಡಿತಾಲ್ಲೂ	ಸ್ವಾವಲಂಬಿ ಮಹಿಳಾ ಮಂಡಳಿ	2019-20	ಮಾಗುಡಿತಾಲ್ಲೂ	ಕರ್ನಾಟಕ ವಿಕಾಸ ಗ್ರಾಮೀಣ ಪ್ರಾಂತ್ಯ, ಕೊಡಲು	4.2.2020	300000	200000	ಮಾಸಿಕವಾಗಿ ಕಂತುಗಳನ್ನು
11	6634	ಮಾರಣ್ಣ ಸಿಂಗಸಂದ್ರ ಮಾಡಿದ, ಬಡವಲ್ಲು, ಕೊಡಲು ನ್ಯಾ. ಖಾತಾಮ ಖಾ. ಮಾಗುಡಿತಾಲ್ಲೂ	ಸ್ವಾವಲಂಬಿ ಮಹಿಳಾ ಮಂಡಳಿ	2019-20	ಮಾಗುಡಿತಾಲ್ಲೂ	ಗ್ರಾಮೀಣ ಪ್ರಾಂತ್ಯ ಅಭಿವೃದ್ಧಿ ಕಂಪನಿ, ಕೊಡಲು	15-10-2021	300000	200000	ಮಾಸಿಕವಾಗಿ ಕಂತುಗಳನ್ನು
12	10876	ತೆಂಡ್ಲ ಬಿನ ಮೊಷ್ಟ ಮಾಲುಮಾಡಿ ಮಾಡಿದ, ಅಬೂಬಿ, ಬಿನ ಕೆ ಮೊಷ್ಟ, ಕೊಡಲು ಮಾಡಾಮ ಖಾ. ಮಾಗುಡಿತಾಲ್ಲೂ	ಸ್ವಾವಲಂಬಿ ಮಹಿಳಾ ಮಂಡಳಿ	2019-20	ಮಾಗುಡಿತಾಲ್ಲೂ	ಗ್ರಾಮೀಣ ಪ್ರಾಂತ್ಯ ಅಭಿವೃದ್ಧಿ ಕಂಪನಿ, ಕೊಡಲು	15-10-2021	300000	200000	ಮಾಸಿಕವಾಗಿ ಕಂತುಗಳನ್ನು
13	6342	ಬಸವರಾಜ ತಿಪ್ಪಣ ಮಾಡಿದ, ಅಬೂಬಿ, ಬಿನ ಕೆ ಮೊ, ಕೊಡಲು ಮಾಡಾಮ ಖಾ. ಮಾಗುಡಿತಾಲ್ಲೂ	ಸ್ವಾವಲಂಬಿ ಮಹಿಳಾ ಮಂಡಳಿ	2019-20	ಮಾಗುಡಿತಾಲ್ಲೂ	ಕರ್ನಾಟಕ ವಿಕಾಸ ಗ್ರಾಮೀಣ ಪ್ರಾಂತ್ಯ, ಕೊಡಲು ಶಾಖೆ, ಮಾ	4.2.2021	300000	200000	ಮಾಸಿಕವಾಗಿ ಕಂತುಗಳನ್ನು
14	4921	ಬಳ್ಳಿ ಕೋಂ ಮಾದಪ್ಪ ಮಲಿಯ, ಸಂಪಿಗೆನಗರ, ಕಲಿಪಾಳ್ಯ, ಬಾಗಲೂರು	ಮಹಿಳಾ ಮಂಡಳಿ	2018-19	ಬಾಗಲೂರು	ಕರ್ನಾಟಕ ಗ್ರಾಮೀಣ ಕೌಶಲ್ಯ ಪ್ರಾಂತ್ಯ, ಕಲಿಪಾಳ್ಯ ಶಾಖೆ	12.1.2020	50000	30000	ಮಾಡಿದ ಸಾಲವನ್ನು ಪೂರ್ತಿಯಾಗಿ ಮರುಪಾವತಿ ಮಾಡಿದ್ದಾರೆ ಸ್ವಯಂ ಪ್ರೇರಿತರಾಗಿ ಮತ್ತೆ ಸಾಲವನ್ನು ಪಡೆಯಲು ಬಂದಿದ್ದಾರೆ
15	ಅನ್ ಫೈನ್	ಮೈಸೂರು ಜಿಲ್ಲೆಯ ತಾಲೂಕು ಕೋಂ ಜಯಣ್ಣರವರ, ಸರಸ್ವತಿಪುರಂ, ಮೊದಲ ಮೈಲಿಗೆ, ಬಾಲಾಜಿ ಶಾಖೆ : ಮೈಸೂರು	ಮಹಿಳಾ ಮಂಡಳಿ	2020-21	ಬಾಲಾಜಿ	ಕರ್ನಾಟಕ ಪ್ರಾಂತ್ಯ ಕಚೇರಿಗೆ	13-01-2021	100000	100000	ಮಾಸಿಕ ಕಂತಿನ ರೂಪದಲ್ಲಿ ಮರುಪಾವತಿ ಮಾಡಿದ್ದಾರೆ
16	ಅನ್ ಫೈನ್	ಕಮಲಾಕರ ಗುಪ್ತ ಮೊಗಸೇರಿ, ಹಳಿಯಾಳ, ಉತ್ತರ ಕನ್ನಡ ಜಿಲ್ಲೆ	ಸ್ವಂತ ಮಾಡಾಯ ಮಂಡಳಿ	2020-21	ಉತ್ತರಕನ್ನಡ	ಕರ್ನಾಟಕ ವಿಕಾಸ ಗ್ರಾಮೀಣ ಪ್ರಾಂತ್ಯ, ಬಿಜ್ಜೂರ ಶಾಖೆ	29-01-2021	300000	200000	ಪ್ರಾಂತ್ಯ ಕೇಂದ್ರ ಮಟ್ಟದಿಂದ ಅನುಮತಿ ಬಂದಿದ್ದು ಬಿಡುಗಡೆಗೆ ಕಾಯುತ್ತಿದ್ದಾರೆ. ಮೊದಲನೇ ಕಂತಿನಲ್ಲಿ ಕಟ್ಟಿರುತ್ತಾರೆ
17	5995	ಅರ್ಜುನ ಲಂಬಾಣಿ ಮೊಷ್ಟಮಾಲು ಬಿನ ಲಂಬಾಣಿ ಮೊಷ್ಟಮಾಲು, ಸುರಹಿಪಳ್ಳ, ಬಳೆಗಾನೂರು, ಸಿಂಧೂರು ತಾಲೂ ಮಿಯಾಪುರ	ಸ್ವಾವಲಂಬಿ ಮಹಿಳಾ ಮಂಡಳಿ	2019-20	ಮಿಯಾಪುರ	ಕರ್ನಾಟಕ ವಿಕಾಸ ಗ್ರಾಮೀಣ ಪ್ರಾಂತ್ಯ , ಲಿಂಗಸೂರು ಶಾಖೆ	27-10-2020	500000	200000	ಮೊದಲ ಕಂತಿನಲ್ಲಿ ಕಂಡ ಮಾಡಿ ಮಾಡಿದ ಹಣವನ್ನು ಸ್ವಂತದ ಕೊಡಲು ಬಂದ ಕಟ್ಟಿರುತ್ತಾರೆ
18	5854	ನೀತಾ ಮಾಡಾಯಿತ ಮಾಡಿದ, ಮಾಮಾಳಿ, ಮಿಯಾಪುರ	ಸ್ವಾವಲಂಬಿ ಮಹಿಳಾ ಮಂಡಳಿ	2019-20	ಮಿಯಾಪುರ	ಲಿಂಗಸೂರು ಪ್ರಾಂತ್ಯ, ಹೊಸಪಾಳ್ಯ ಶಾಖೆ	29-01-2021	350000	200000	ಮೊದಲ ಕಂತಿನ ಹಣ ಇನ್ನೂ ಬಂದಿಲ್ಲ ಹಣ ಬಂದಿರುವ ಸ್ಥಿತಿಯಲ್ಲಿ ಹಣ ಬಂದಿರುವುದಿಲ್ಲ

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19	3161	ಲಕ್ಷ್ಮಮ್ಮ ಕೋಂ ಬಿಕೆಜಗದೀಶ್, ಜೇಗೂರು, ಮುಟ್ಟಾರು, ರಾಮೇನಹಳ್ಳಿ, ಬೆಲಯಾಹಳ್ಳಿ, ಮೈಸೂರು	ಮಿಶ್ರಿತ ಬಂಡವಾಳ	2019-20	ಮೈಸೂರು	ಯುಕೋ ಬ್ಯಾಂಕ್, ಶಾಖಾ ಕಚೇರಿ ಗಾಯ	8/2/2021	210000	100000	[illegible]
20	6485	ಜ್ಯೋತಿ ವಿ ಕೋಂ ಎದ್ದಾಮ, ಹೊಸಿನ ಕೊಪ್ಪಲು, ಕಿಮಾನಹಳ್ಳಿ, ಮಳವಳ್ಳಿ, ಮಂಡ್ಯ	ಸ್ವಾವಲಂಬಿ ಮಾರಾಟ ಮಳಿಗೆ	2019-20	ಮಂಡ್ಯ	ಕೆನರಾ ಬ್ಯಾಂಕ್ ಆಫ್ ಇಂಡಿಯಾ, ಕಲ್ಯಾಣ ಶಾಖೆ	18-02-2021	500000	200000	ಮೂಲ ಪತ್ರ ಇದಾಗ ಪ್ರತಿ ಮತ್ತು ಬೆಲ್ಲ ಉತ್ಪನ್ನ ಕಚೇರಿ ಪತ್ರ ಇರುತ್ತದೆ
21	ಆನ್ ಲೈನ್	ಬಸವೇಶ್ವರ ಫಂಡಾರ್ ಏನ್ ಸುರೇಶ್, ಹಕ್ಕೇರಿ, ಬೆಳಗಾವಿ	ಸ್ವಾವಲಂಬಿ ಮಾರಾಟ ಮಳಿಗೆ	2020-21	ಬೆಳಗಾವಿ	ಕರ್ನಾಟಕ ವಿಕಾಸ ಗ್ರಾಮೀಣ ಬ್ಯಾಂಕ್, ಹಕ್ಕೇರಿ ಶಾಖೆ	21-01-2021	200000	200000	ಕ್ಷೇತ್ರ ಭೇಟಿ ಸಮಯದಲ್ಲಿ ಚೆಕ್ ಬಂದಿದೆ. ಬಳಕೆ ವಿಷಯಕ ವಿಲ್ಲ ಮತ್ತು ಮಾಹಿತಿ ಪ್ರಮಾಣ ಪತ್ರ
22	3414	ಸಿದ್ದಯ್ಯ ಏನ್ ಲೇ. ಹೊಣಕರಯ್ಯ, ಕೆವಿಕೆ ಏನ್ ಬಡಾವಣೆ, 2ನೇ ಮಂತ ನಂಜುಪೇಟೆ, ಚಾಮರಾಜನಗರ	ಸ್ವಾವಲಂಬಿ ಮಾರಾಟ ಮಳಿಗೆ	2019-20	ಚಾಮರಾಜನಗರ	ಕೆನರಾ ಬ್ಯಾಂಕ್ ಆಫ್ ಇಂಡಿಯಾ, ನಂಜುಪೇಟೆ	3/2/2021	350000	200000	ಮಾಹಿತಿ ಕಚೇರಿ ಪತ್ರ, ಮಾರಿಕತ್ತ ಪ್ರತಿಗಳಾದ ಪತ್ರ ಮತ್ತು ಮೂಲ ಪ್ರತಿ ಪ್ರಮಾಣ ಪತ್ರ
ಒಟ್ಟು ಮೊತ್ತ ರೂ.								6470000	4200000	

ಕ್ರಸಂ	ಯೋಜನೆ	ಗುರಿ	ಸಾಧನೆ	ಬಾಕಿ
1	ಮಿಶ್ರಿತ ಬಂಡವಾಳ	80	33	47
2	ಸ್ವಂತ ಕಟ್ಟಡ ಮಾರಾಟ ಮಳಿಗೆ	72	64	8
		152	97	55

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16

ಸಹಾಯಕ ವ್ಯವಸ್ಥಾಪಕರು (ಆಲೆಪ)

ಪ್ರ ವ್ಯವಸ್ಥಾಪಕರು (ಅಭಿವೃದ್ಧಿ)

ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು

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

ಸ್ವಯಂ ಉದ್ಯೋಗ ಯೋಜನೆಗಳು:- ಸ್ವಾವಲಂಬಿ ಮಾರಾಟ / ಸಂಚಾರಿ ಮಳಿಗೆ/ಮುಡಿಮೆ ಬಂಡವಾಳ ಸಹಾಯ
ಯೋಜನೆಯಡಿ ಸಬ್ಸಿಡಿ ಅನುದಾನ ಬಿಡುಗಡೆಯ ಫಲಾನುಭವಿಗಳ ಪಟ್ಟಿ 2020-21

ಕ್ರ.ಸಂ	ಅರ್ಜಿ ಸಂಖ್ಯೆ	ಫಲಾನುಭವಿಗಳ ಹೆಸರು ಮತ್ತು ವಿಳಾಸ	ಯೋಜನೆ	ವರ್ಷ	ಜಿಲ್ಲೆ	ಬ್ಯಾಂಕಿನಿಂದ ಸಾಲ ಮಂಜೂರಾತಿ ಬ್ಯಾಂಕ್	ಬ್ಯಾಂಕ್ ಕ್ಲೈಮ್ ದಿನಾಂಕ	ಮೊತ್ತ	ಸಬ್ಸಿಡಿ/ಮುಖ್ಯ ಕೇಂದ್ರ ವಿಭಾಗದ ಪಾಲು	ಷರಾ
1	10664	ಎಂ.ವಿಜಯಕುಮಾರ್ ಬಿನ್ ವಿ.ಎನ್. ಮುನಿನಾರಾಯಿಣಪ್ಪ, ವಿ.ವೆಂಕಟಪುರ ಮೋಟಗಿ, ಬಂಗಾರಪೇಟೆ ತಾ॥ ಕೆಜಿಎಫ್, ಚಿಕ್ಕಬಳ್ಳಾಪುರ	ಸ್ವಾವಲಂಬಿ ಮಾರಾಟ ಮಳಿಗೆ	2019-20	ಚಿಕ್ಕಬಳ್ಳಾಪುರ	ಜಿಲ್ಲಾ ಸಹಕಾರಿ ಬ್ಯಾಂಕ್, ಚಿಕ್ಕಬಳ್ಳಾಪುರ	20-11-2020	500000	200000	ಮಾಹಿತಿಗಳು ಸರಿಯಿರುತ್ತವೆ
2	6325	ಮಹೇಂದ್ರ ಕುಮಾರ್.ಎಲ್. ಬಿನ್ ಎಲ್.ಜಿ. ಏಡ್ಕಾ, ಲಕ್ಷ್ಮಿಪುರ ಗ್ರಾಮ ಪಂಚಾಯಿತಿ, ಯಮ್ಮೂರು ಹೋಬಳಿ, ಕಸಬಾ, ಶ್ರೀನಿವಾಸಪುರ, ಕೋಲಾರ	ಸಂಚಾರಿ ಮಾರಾಟ ಮಳಿಗೆ	2019-20	ಕೋಲಾರ	ಡಿ.ಸಿ.ಸಿ ಬ್ಯಾಂಕ್, ಶ್ರೀನಿವಾಸಪುರ	10/9/2020	500000	200000	ಮಾಹಿತಿಗಳು ಸರಿಯಿರುತ್ತವೆ
3	ಅನ್ ಲೈನ್	ಪ್ರಸನ್ನ ಪಿ ಬಿನ್ ಲೆ ಮಟ್ಟುರಂಗಯ್ಯ, ನಂ 238, 6ನೇ ಮುಖ್ಯ ರಸ್ತೆ, ಚಿ.ನರಸೀಪುರ ರಸ್ತೆ, ಆಲನಹಳ್ಳಿ ಲೇಔಟ್, ಮೈಸೂರು	ಸ್ವಾವಲಂಬಿ ಮಾರಾಟ ಮಳಿಗೆ	2020-21	ಮೈಸೂರು	ಕೆನರಾ ಬ್ಯಾಂಕ್, ಕೆ.ಆರ್.ಸರ್ಕಲ್,	28-12-2020	400000	400000	ದಾಖಲೆ ಸರಿಯಿರುತ್ತವೆ
4	6454	ಮಮಮಾಲ ಕೋಂ ವಿಜಯಪ್ರಕಾಶ್, ಸಂಜಯಗೌಡ ಗೃಹಾಂತರ, ಕಸಬಾ ಹೋಬಳಿ, ಮೈಸೂರು	ಸ್ವಾವಲಂಬಿ ಮಾರಾಟ ಮಳಿಗೆ	2019-20	ಮೈಸೂರು	ಯೂನಿಯನ್ ಬ್ಯಾಂಕ್ ಆಫ್ ಇಂಡಿಯಾ, ವಿವೇಕಾನಂದ ರಸ್ತೆ, ಮೈಸೂರು	1/1/2021	500000	200000	ದಾಖಲೆಗಳು ಸರಿಯಿರುತ್ತವೆ
5	4855	ಎನ್.ಬಿ ನಿಂಗರಾಜು ಬಿನ್ ಚಿಕ್ಕಮೇಕಟರಾಮಣ್ಣ, ಸೆಲುವನಿ, ಕೆರಟ್ಟಿನಕೆರೆ ಹೋ॥ ಶ್ರೀರಂಗಪಟ್ಟಣ ತಾ॥ ಮಂಡ್ಯ ಜಿಲ್ಲೆ	ಸ್ವಾವಲಂಬಿ ಮಾರಾಟ ಮಳಿಗೆ	2019-20	ಮಂಡ್ಯ	ಕೆನರಾ ಬ್ಯಾಂಕ್ ಆಫ್ ಇಂಡಿಯಾ, ಕಾವೇರಿಪುರ ಶಾಖೆ	14-12-2020	350000	200000	ದಾಖಲೆ ಸರಿಯಿರುತ್ತವೆ
6	6479	ಡಿ.ರಾಜು ಬಿನ್ ಲೇ. ದಾಸಯ್ಯ, ಮುದಗಂಡುರು ಗ್ರಾಮ, ಮದ್ದೂರು ಹೋ॥ ಮಂಡ್ಯ ತಾ॥ & ಜಿಲ್ಲೆ	ಸ್ವಾವಲಂಬಿ ಮಾರಾಟ ಮಳಿಗೆ	2019-20	ಮಂಡ್ಯ	ಸಹಕಾರಿ ಸ್ವಾಮಿನಾಥನ್ ಬ್ಯಾಂಕ್, ಮದ್ದೂರು ಶಾಖೆ	11/11/2020	350000	200000	ದಾಖಲೆ ಸರಿಯಿರುತ್ತವೆ
7	6439	ಸುಗಂಧ ಕೋಂ ಲೇ. ಮಹೇಶ್, ಬಳಗೆರೆಪಳ್ಳ, ಮದ್ದೂರು ತಾ॥ ಮಂಡ್ಯ	ಸ್ವಾವಲಂಬಿ ಮಾರಾಟ ಮಳಿಗೆ	2019-20	ಮಂಡ್ಯ	ಕೆನರಾ ಬ್ಯಾಂಕ್ ಆಫ್ ಇಂಡಿಯಾ, ಮದ್ದೂರು ಶಾಖೆ	1/12/2020	350000	200000	ದಾಖಲೆ ಸರಿಯಿರುತ್ತವೆ
8	3196	ಮಂಜೇಶ್ ಎ.ಬಿ ವೆಂಕಯ್ಯ, ಆಲಗೂಡು ಗ್ರಾಮ, ತಡಗವಾಡಿ, ಅರಕೆರೆ, ಶ್ರೀರಂಗಪಟ್ಟಣ, ಮಂಡ್ಯ	ಸ್ವಾವಲಂಬಿ ಮಾರಾಟ ಮಳಿಗೆ	2019-20	ಮಂಡ್ಯ	ಕೆನರಾ ಬ್ಯಾಂಕ್ ಆಫ್ ಇಂಡಿಯಾ, ಮದ್ದೂರು ಶಾಖೆ	1/12/2020	350000	200000	ದಾಖಲೆ ಸರಿಯಿರುತ್ತವೆ
9	4827	ರತ್ನಮ್ಮ ಕೋಂ ಮಟ್ಟಸ್ವಾಮಿ, ಕನ್ನಲ್ಲಿ, ಕಸಬಾ, ಮಂಡ್ಯ ತಾ॥ ಜಿಲ್ಲೆ	ಸಂಚಾರಿ ಮಾರಾಟ ಮಳಿಗೆ	2019-20	ಮಂಡ್ಯ	ಎಂ.ಡಿ.ಸಿ.ಸಿ ಬ್ಯಾಂಕ್ ನಿಯಮಿತ ಶಾಖೆ	17-10-2020	500000	200000	ಇಲ್ಲಿ ಬ್ಯಾಂಕ್ ಇರುವುದಿಲ್ಲ
10	6391	ಶಂಕರಾ ಕೋಂ ಮುರಗನ್ನ, ಕೆ.ವಿನ್.ದಾಪ ನಗರ, ಹಾಸನ, ಮೂಲ ವಿಳಾಸ ಕನ್ನಡ	ಸ್ವಾವಲಂಬಿ ಮಾರಾಟ ಮಳಿಗೆ	2019-20	ಹಕ್ಕಿಪಿಕ್ಕಿ	ಕೆನರಾ ಬ್ಯಾಂಕ್, ಮಾಲ್ಕಿ ಶಾಖೆ	24-01-2020	300000	300000	ಮೂಲ ವಿಳಾಸದ ಧೃಢೀಕರಣ ಲಗತ್ತಿಸಿರುತ್ತದೆ

ವಿ॥ ನಾಗರಾಜಯ್ಯ

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11	7560	ವಿಜಯಂದ ಬಿನ್ ಮಹಮಂತಪ್ಪ ಹುರುಡಿಹಳ್ಳಿ ಗ್ರಾಮ ಬೇರ್ಯಾಪಹಳ್ಳಿ ಗುಬ್ಬಿ(ತ), ಹಾಮಿ ತಾ॥ ಬೆಳ್ಳಾರಿ	ಮಡಿಮೆ ಬಂಡವಾಳ	2020-20	[illegible]	[illegible] ಶಾಖೆ ಮಾದಗಿರಿ	10/1/2021	350000	100000	ಮಾಹಿತಿ ಸಂಗ್ರಹಿಸಿದೆ
12	10409	ಪ್ರವೀಣಕುಮಾರ್ ತಮಪಲ್ಲಾರ ಬಿನ್ ಯಮನಪ್ಪ ತಮಪಲ್ಲಿಪುರ, ಇಟ್ಟಿಮಾಡು, ಸಿಂಧಗಿ ತಾ॥ ವಿಜಯಪುರ	ಸ್ವಾವಲಂಬಿ ಮಾರಾಟ ಮಳಿಗೆ	2019-20	ವಿಜಯಪುರ	ಕರ್ನಾಟಕ ವಿಕಾಸ ಗ್ರಾಮೀಣ ಬ್ಯಾಂಕ್, ಸಂಖೆಯಾಗ ಶಾಖೆ	3/11/2020	350000	200000	ಮಾಹಿತಿ ಪಡೆದಿದೆ
13	8420	ಬಸ್ಸಾಪ್ಪ ನಿಂಗಪ್ಪ ಮಾಯರ, ಜುಮನಾಳ, ಸಿಂಧಗಿ ತಾ॥, ವಿಜಯಪುರ	ಸ್ವಾವಲಂಬಿ ಮಾರಾಟ ಮಳಿಗೆ	2019-20	ವಿಜಯಪುರ	ಕರ್ನಾಟಕ ವಿಕಾಸ ಗ್ರಾಮೀಣ ಬ್ಯಾಂಕ್, ಸಿಂಧಿಗಾಳ ಶಾಖೆ	7/12/2019	500000	200000	[illegible] ಮಾಹಿತಿ ಪಡೆದಿದೆ
14	10408	ಭೀಮಾಶಂಕರ ಧರ್ಮಣ್ಣ ಬಿಂಗಳಿ, ಬಿನ್ ಧರ್ಮಣ್ಣ ಬಿಂಗಳಿ, ಮಾವರ ಓಣಿ, ಸಿಂಧಗಿ ಪೋ॥ & ತಾ॥, ವಿಜಯಪುರ	ಮಡಿಮೆ ಬಂಡವಾಳ	2019-20	ವಿಜಯಪುರ	ಕರ್ನಾಟಕ ವಿಕಾಸ ಗ್ರಾಮೀಣ ಬ್ಯಾಂಕ್, ಕನ್ನಾಳ ಶಾಖೆ	6/11/2020	350000	100000	ಕರ್ನಾಟಕ ಗ್ರಾಮೀಣ ಬ್ಯಾಂಕ್, ಸಂಸ್ಥೆ ಮಾಹಿತಿ ಪ್ರಸ್ತಾವನೆ ಪಡೆದಿದೆ
15	11317	ಯಲ್ಲಪ್ಪ ಕೋಂ ರವಿ ನಾಮದಾಮಡ ಗ್ರಾಮ, ಮಳ್ಳೂರ (ವಿ) ಹುಮನಾಬಾದ್, ಬೀದರ್ ಜಿಲ್ಲೆ	ಮಡಿಮೆ ಬಂಡವಾಳ	2019-20	ಬೀದರ್	ಕರ್ನಾಟಕ ಬ್ಯಾಂಕ್ ಚಿಟಗುಪ್ಪ ಬ್ರಾಂಚ್,	7/10/2020	500000	100000	ಮಾಹಿತಿಗಾಗಿ ಸಂಪರ್ಕಿಸಲಾಗಿದೆ
16	4359	ಬಿ.ಚಂದ್ರಪ್ಪ ಬಿನ್ ತಿಪ್ಪಯ್ಯ ಲಿಡಕರ್ ಕಾಲೋನಿ, ಬಸವೇಶ್ವರ ನಗರ, ಬಿ.ಜಿ.ಕೆರೆ, ಕಸಬಾ, ಹೊಳಕಾಲ್ಮೂರು, ಚಿತ್ರದುರ್ಗ	ಸ್ವಾವಲಂಬಿ ಮಾರಾಟ ಮಳಿಗೆ	2019-20	ಚಿತ್ರದುರ್ಗ	ಕರ್ನಾಟಕ ಗ್ರಾಮೀಣ ಬ್ಯಾಂಕ್, ಬಿ.ಜಿ.ಕೆರೆ ಶಾಖೆ	16-03-2020	200000	200000	ಬ್ಯಾಂಕಿನ ಪರವಾಗಿ ಮಾನ್ಯ ವ್ಯವಸ್ಥಾಪಕರು ಸಂಸ್ಥೆಗೆ ಭೇಟಿ ನೀಡಿದ್ದಾಗ ವಿವರಗಳನ್ನು ಪಡೆದಿದ್ದಾರೆ
17	1469	ಬಸವರಾಜ ಮುರಗಪ್ಪ ಮುಳ್ಳಾಲ, ಬಕ್ಕುಂದಿ, ಬೆಟಗೇರಿ, ಗದಗ	ಸಂಘಾರಿ ಮಾರಾಟ ಮಳಿಗೆ	2018-19	ಗದಗ	ಬಿಡಿಕೇಟ್ ಬ್ಯಾಂಕ್, ವಂಚಾಯಿತ ಬಲ್ಲಿಂಗ ಪೈನ್ ಕೋಡ್ ಶಾಖೆ	30-01-2020	500000	200000	ಸ್ಥಳ ಪರಿಶೀಲನೆಯನ್ನು ಮಾಡಲಾಗಿದ್ದು ಸಂಸ್ಥೆಯ ಸದಸ್ಯರು ಸಂಸ್ಥೆಯ ಅಭಿವೃದ್ಧಿಗಾಗಿ ಸಹಕಾರ ನೀಡುತ್ತಿದ್ದಾರೆ
18	LIDSES001191	ಮಂಜುನಾಥ ಶಲೂಡಿ ಬಿನ್ ಮಾರುತಿ ಶಲೂಡಿ, 458/28ಎ, ಜವಳಗಲ್ಲಿ, ಯಲ್ಲಮ್ಮ ದೇವಸ್ಥಾನ, ಗದಗ ಜಿಲ್ಲೆ	ಮಡಿಮೆ ಬಂಡವಾಳ	2020-21	ಗದಗ	ಬ್ಯಾಂಕ್ ಆಫ್ ಬರೋಡ, ಗದಗ ಶಾಖೆ	6/1/2021	100000	100000	ಮಾಹಿತಿ ಕಾರ್ಯಕ್ರಮ ಪತ್ರ ನೀಡಲಾಗಿದ್ದು ಮಾಹಿತಿ ಅಳತೆ ಮಾಪ ಚಿಕ್ಕಮಾಪಿ ಕಡೆಗೆ ಸಲ್ಲಿಸಿದ ನಂತರ ಪರಿಗಣಿಸಲಾಗುವುದು
19	1171	ಆಶೋಕ ಫಕೀರಪ್ಪ ನರಗುಂದ, ಜವಳಗಲ್ಲಿ, ಯಲ್ಲಮ್ಮದೇವಿ ಗುಡಿ ಹತ್ತಿರ, ಗದಗ ಜಿಲ್ಲೆ	ಮಡಿಮೆ ಬಂಡವಾಳ	2019-20	ಗದಗ	ಬ್ಯಾಂಕ್ ಆಫ್ ಬರೋಡ, ಗದಗ ಶಾಖೆ,	17-07-2020	50000	50000	ಮಾಹಿತಿಗಾಗಿ ಸಂಪರ್ಕಿಸಲಾಗಿದೆ
20	19368	ಚಂದ್ರಕಲಾ ಕೋಂ ವೆಂಕಟಯ್ಯ, ನೆಲಮಾಕನಪಳ್ಳಿ, ಎಲೆತೋಟದಪಳ್ಳಿ, ವಿರೂಪಾಕ್ಷಪುರ, ಚನ್ನಪಟ್ಟಣ, ರಾಮನಗರ	ಸ್ವಾವಲಂಬಿ ಮಾರಾಟ ಮಳಿಗೆ	2019-20	ರಾಮನಗರ	ಯೂನಿಯನ್ ಬ್ಯಾಂಕ್ ಆಫ್ ಇಂಡಿಯಾ, ಇಗ್ಗಲೂರು	10/9/2020	300000	200000	ಪೂರ್ಣ ಪ್ರಮಾಣ ಪತ್ರ ಪಡೆಸಲಾಗಿದೆ
21	19360	ಭೈರಲಿಂಗಯ್ಯ ಎಂ.ಸಿ ಬಿನ್ ಲೇ. ಚಿಕ್ಕಬೋರಯ್ಯ, ಮಳೇಪಳ್ಳಿ, ಕೂಟಗಲ್, ತಿಮ್ಮಸಂದ್ರ, ರಾಮನಗರ ತಾ॥ & ಜಿಲ್ಲೆ.	ಸ್ವಾವಲಂಬಿ ಮಾರಾಟ ಮಳಿಗೆ	2018-20	ರಾಮನಗರ	ಕರ್ನಾಟಕ ಗ್ರಾಮೀಣ ಬ್ಯಾಂಕ್, ಲಕ್ಕಿಮತ ಶಾಖೆ	25-09-2020	100000	100000	ಮಾಹಿತಿ ಸಂಗ್ರಹಿಸಿದೆ

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22	1543	ಸುರಾಜ್ ಜಿನ್ ಲೇ. ಕೃಷ್ಣಪ್ಪ, ಅರಮನೆ, ಹಾಸನ ಜಿಲ್ಲೆ	ಮಧ್ಯಮ ಬಂಡವಾಳ	2019-20	ಹಾಸನ	ಆಂಧ್ರಬ್ಯಾಂಕ್ ಮಿಡಕೂರ್ ಬ್ರಾಂಚ್, ಅರಸೀಕೆರೆ ಶಾಖೆ	1/9/2020	50000	50000	ಸ್ಥಳ ಪರಿಶೀಲನಾ ವರದಿ ಸಲ್ಲಿಸಲು ಹಾಗೂ ಬ್ಯಾಂಕ್ ಕ್ಲೈಂ ಪಡೆಯಲು ಹಾಗೂ ಪೈಪ್ ಪ್ರಮಾಣ ಪತ್ರ ಅವಾಯ ಪ್ರಮಾಣ ಪತ್ರ ಬೇಕಾಗಿರುತ್ತದೆ
23	11363	ಬಾಯಿ ತಂದೆ ಲಕ್ಷ್ಮಣ, ಕೆಳ್ಕರಹಾಪಳಗಿ, ಅತನೂರ, ಅಫಜಲ್‌ಪುರ, ಕಲಬುರಗಿ	ಮಧ್ಯಮ ಬಂಡವಾಳ	2020-21	ಕಲಬುರಗಿ	ಸೆಂಟ್ರಲ್ ಬ್ಯಾಂಕ್ ಆಫ್ ಇಂಡಿಯಾ, ಸಾಗನೂರ ಶಾಖೆ	5/9/2020	140000	92400	ಸಮಾನಿಯಪಟ್ಟಿಯಲ್ಲಿ ಮಳಗೆಯ ಅಳತೆ ಮತ್ತು ಚಿಕ್ಕುಂದಿ ಇಯಿಸುವಿಲ್ಲ
24	9420	ಅಮೃತ ಕೋಂ ಬಾಯಿರಾಮ, ಕುರಿಕೋಟ-ಸ್ಯಾಂಪಂ, ಮಹಾಗಾಂವ-ಮೋಬಳಿ, ಕಲಬುರಗಿ-ತಾ| ಜಿಲ್ಲೆ.	ಸಂಯುಕ್ತ ಮಾರಾಟ ಮಳಗೆ	2018-19	ಕಲಬುರಗಿ	ಕರ್ನಾಟಕ ಗ್ರಾಮೀಣ ಬ್ಯಾಂಕ್ ಶಾಖೆ Mahagoan Cross.	12/8/2020	500000	200000	ಪೈಪ್ ಪ್ರಮಾಣ ಪತ್ರ ವಿಸಾಯವನ್ನು ಸಮಾನಿಯಿಲ್ಲ/ಬ್ಯಾಂಕ್ ಲಬಾಯಿ ಬಾಕಿಯ ಪ್ರಮಾಣ ಪತ್ರ ಇಯಿಸುವಿಲ್ಲ/ಸ್ಥಳ ಪರಿಶೀಲನಾ ವರದಿಗೆ ಬೆಸಂದ ಬಾಯಾಚಿತ್ರ ಇಲ್ಲ.
25	11382	ಅನಿತಾ ಗಂಡ ಅಂಬಾರಾಯ, ಕಾ| ಕುರಿಕೋಟ-ಸ್ಯಾಂಪಂ, ಮಹಾಗಾಂವ-ಮೋಬಳಿ, ಕಲಬುರಗಿ-ತಾ| ಜಿಲ್ಲೆ.	ಮಧ್ಯಮ ಬಂಡವಾಳ	2018-19	ಕಲಬುರಗಿ	ಕರ್ನಾಟಕ ಗ್ರಾಮೀಣ ಬ್ಯಾಂಕ್ ಶಾಖೆ , Mahagoan Cross.	12/8/2020	350000	100000	ಹೊಸ ಮಳಗೆಯ ಛಾಯಾಚಿತ್ರ ಇಲ್ಲ ಬಾಡಿಗೆ ಪ್ರಮಾಣ ಪತ್ರದಲ್ಲಿ ಚ್ಯುಯಂದಿ ಮತ್ತು ಅಳತೆಯೂ ಸರಿ ಇಲ್ಲ ದಾರೀಕರ್ತರ ಪ್ರಮಾಣ ಪತ್ರದಲ್ಲಿ ವಿದ್ಯುತ್ ಬಲ್ಬಿನಲ್ಲಿ ಸರಿಯಾಗಿ ಹೆಸರು ಮುದ್ರಾಣಗಳ್ಳು
26	4815	ರಂಜನ ತಂದೆ ಜಮನಧಾಸ, ಕಾ| ಮಾರ್ಕೆ ನಂ.31, ಗಾಜಿಪುರ ರೋಡ್, ಮಿಲನ್ ಚಾಕ್, ಗುಲ್ಬರ್ಗಾ ಜಿಲ್ಲೆ	ಮಧ್ಯಮ ಬಂಡವಾಳ	2019-20	ಕಲಬುರಗಿ	ಕೆನರಾ ಬ್ಯಾಂಕ್, ಕಲಬುರಗಿ ಶಾಖೆ	22-09-2020	350000	100000	ಸ್ಥಳ ಪರಿಶೀಲನೆ ವರದಿ ರಲ್ಲಿ ಒಬಿ ಕುಟುಂಬದ ಛಾಯಾಚಿತ್ರ ಸಲಲ್ಲಿಸಿದ್ದಾರೆ. ಬಾಡಿಗೆ ಕರಾರು ಪತ್ರ ನಿಮ್ಮ ಮಳಗೆಯ ಛಾಯಾಚಿತ್ರ ಇಲ್ಲ/ಮೂಲ ಬ್ಯಾಂಕ್ ಕ್ಲೈಂ ಪಾರಂ ಇಲ್ಲ/ಚರ್ಮಾರಿಕೆ ಮುಂದುವರೆಯುತ್ತಿರುವುದಕ್ಕೆ ಛಾಯಾಚಿತ್ರ ರಮೇತ ಫಲಾನುಭವಿಯ ಜೊತೆ ಬೆಸಂದ ವರದಿ ಬೇಕಾಗಿದೆ
27	1547	ಮರೆಮ್ಮ ಕೋಂ ಭೀಮರಾಯ, ಮರಗಲ, ನೋಳಾ 6- ಗ್ರಾಮ, ರಹಾಪುರ ಹೋಬಳಿ, ಚಿತ್ತಾಪೂರ ತಾ| ಕಲಬುರಗಿ	ಮಧ್ಯಮ ಬಂಡವಾಳ	2019-20	ಕಲಬುರಗಿ	ಕೆನರಾ ಬ್ಯಾಂಕ್, ರಹಾಪುರ ಶಾಖೆ	1-10-2020	350000	100000	ದಾಖಲೆಗಳು ಸರಿಯಿರುತ್ತವೆ
28	ಆನ್‌ಲೈನ್	ಸುಭಾಷಿಣಿ ಎಂ. ಜಿನ್ ಮುನಿಯಪ್ಪ, ನಂ.83, ಸೊಲ್ಲಪಲ್ಲಿ, ತೂಬುಗೆರೆ, ಮಾದೋನಪಲ್ಲಿ, ಮೊಡ್ಡಪಲ್ಲಿಪುರ ತಾ| ಪೆಂಗ್ರಿ	ಸ್ವಾವಲಂಬಿ ಮಾರಾಟ ಮಳಗೆ	2020-21	ಪೆಂಗ್ರಿಮಾಂತರ	ಕೆನರಾ ಬ್ಯಾಂಕ್, ಮಾದನಹೊನಪಲ್ಲಿ ಶಾಖೆ	7/1/2021	350000	200000	ಜಿಲ್ಲಾ ಸಂಯೋಜಕರ ಜೊತೆಗೆ ಮಳಗೆಯ ಹೊರಗೆ ಒಳಗಿನ ದೃಶ್ಯವಳಿರುವ ಹೊಸ ಫೋಟೋ/ಮೂಲಬಾಡಿಗೆ ಪ್ರಮಾಣಪತ್ರ/ಕಾಜ ಜಾತಿ ಪ್ರಮಾಣ ಪತ್ರ ಬೇಕಾಗಿದೆ
29	ಆನ್‌ಲೈನ್	ವಿನೋದ ಗುರುಮಿತ್ರ ಪಾಟಳಿಗೆ, ಬೆಣಾಯಿ ಏರಿ, ಮರ್ಗಾಪೆಂದಿ ನದಿ, ಎಂವಿಗಲ್ಲಿ, ಹುಬ್ಬಳ್ಳಿ	ಸ್ವಾವಲಂಬಿ ಮಾರಾಟ ಮಳಗೆ	2020-21	ಧಾರವಾಡ	ಕರ್ನಾಟಕ ವಿಕಾಸ ಗ್ರಾಮೀಣ ಬ್ಯಾಂಕ್ , ಸೈದಾಪುರ ರಸ್ತೆ, ಮುಖ್ಯ	29-12-2020	400000	400000	ಬಾಡಿಗೆ ಪ್ರಮಾಣಪತ್ರದಲ್ಲಿ ಚ್ಯುಯಂದಿ & ಅಳತೆ ಮಾಡಿಸಬೇಕಾಗಿದೆ.ಕ್ಲೈಂ ಫಾರಂ ಸಲ್ಲಿಸಿಯಾಗಿ ಸ್ಟ್ಯಾಂಪ್ ಮಾಡಿಲ್ಲ
30	8348	ಆಂಜನೇಯ ಜಿನ್ ಆನಂದ, ಎನ್.ಟಿ.ಪಿ ಕಾಲೋನಿ, ದೇವನಹಾಡಿ, ರಾಯಚೂರು ತಾ| ಜಿ	ಮಧ್ಯಮ ಬಂಡವಾಳ	2019-20	ರಾಯಚೂರು	ಸ್ಟೇಟ್ ಬ್ಯಾಂಕ್ ಆಫ್ ಇಂಡಿಯಾ, ರಾಯಚೂರ ಶಾಖೆ	4/2/2021	100000	100000	ಬಾಡಿಗೆ ಪ್ರಮಾಣ ಪತ್ರದಲ್ಲಿ ಅಳತೆ & ಚಿಕ್ಕುಂದಿ ಮಾಡಿ ಸೀಲು/ಸಿಯಾಗಿಲ್ಲ

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31	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]
32	7051	[illegible]	[illegible]	2019-20	[illegible]	[illegible]	17-12-2020	1900000	200000	[illegible]
33	7070	[illegible]	[illegible]	2019-20	[illegible]	[illegible]	16-12-2020	350000	100000	[illegible]
34	1182	ಮಣ್ಣಿನ ಹೊಂಡ ದುರಸ್ತಿ ಅಂಬಲ್ಲಿ, ಕಲ್ಲುಬಾಗಿಲು, ಬೆಣಚಿಮ್ಮಿ ದಾಸನಮಠ, ಸುತ್ತಲು, ಮಾವಿಂ	ಸ್ಥಾನಿಯ ಮಾಹಾಯ ಮಂಡಳಿ	2018-19	ಮಾವಿಂ	ಕರ್ನಾಟಕ ಸ್ಟೇಟ್ ಬೀಜ ಪ್ರಾಧಿಕಾರ, ಸುತ್ತಲ ರಾಜ್ಯ	18-08-2020	420000	200000	[illegible]
35		ಕೆರೆ ಸುಂಟರ್ ಬಿನ್ ಮೋಡಮ್ಮ, 1ನೇ ಪಿಯು, ಬೀಸನಗರ, ಅಂಬೇಡ್ಕರ್ ನಗರ, ಧಮ್ಮಾವತಿ ವಿದೇಶ್ಗ	ಸಂಯುಕ್ತ ಮಾಹಾಯ ಮಂಡಳಿ	2020-21	ವಿದೇಶ್ಗ	ಕೆನರಾ ಬ್ಯಾಂಕ್ ವಿದ್ಯಾರಂಭ, ಭಕ್ತರು ಮೋಡ ಧಮ್ಮಾವು	22-12-2020	300000	200000	[illegible]
		ಒಟ್ಟು ಮೊತ್ತ ರೂ						12040000	6092400	

ಕ್ರಮ	ಯೋಜನೆ	ಗುರಿ	ಸಾಧನೆ	ಬಾಕಿ
1	ಪಿಯು ಬಂಡವಾಳ	80	27	53
2	ಶಾಶ್ವತ ಸಂಯುಕ್ತ ಮಾಹಾಯ ಮಂಡಳಿ	72	48	24
		152	75	77

ಮುಖ್ಯ ವ್ಯವಸ್ಥಾಪಕರು (ಆ) ಸಹಾಯಕ ವ್ಯವಸ್ಥಾಪಕರು (ಆಲೆಪ) 3/3/2021 ವ್ಯವಸ್ಥಾಪಕರು (ಅ) ಉ.ಪ್ರ ವ್ಯವಸ್ಥಾಪಕರು (ಅಭಿವೃದ್ಧಿ) ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು

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ಡಾ॥ ಬಾಬು ಜಗಜೀವನ ರಾಂ ಚರ್ಮ ಕೈಗಾರಿಕಾ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿಯಮಿತ.

ಸ್ವಯಂ ಉದ್ಯೋಗ ಯೋಜನೆಗಳು:- ಸ್ವಾವಲಂಬಿ ಮಾರಾಟ / ಸಂಚಾರಿ ಮಳಿಗೆ/ದುಡಿಮೆ ಬಂಡವಾಳ ಸಹಾಯ
ಯೋಜನೆಯಡಿ ಸಬ್ಸಿಡಿ ಅನುದಾನ ಬಿಡುಗಡೆಯ ಫಲಾನುಭವಿಗಳ ಪಟ್ಟಿ 2020-21 (02-02-2021 ರ ವರೆಗೆ)

ಕ್ರ.ಸಂ	ಅರ್ಜಿ ಸಂಖ್ಯೆ	ಫಲಾನುಭವಿಗಳ ವೆಸರು ಮತ್ತು ವಿಳಾಸ	ಯೋಜನೆ	ವರ್ಷ	ಜಿಲ್ಲೆ	2020-21ನೇ ಸಾಲಿನ ನಿಗುತ ಗುರಿ		2020-21ನೇ ಸಾಲಿನ ಸಾಧನೆ (ಈ ಪಟ್ಟಿಯು ಸೇರಿ)		ಬ್ಯಾಂಕಿನಿಂದ ಪಡೆದ ಮಂಜೂರಾತಿ ಬ್ಯಾಂಕ್	ಬ್ಯಾಂಕ್ ಸ್ವೀಕೃತ ದಿನಾಂಕ	ಮೊತ್ತ	ಸಾಲಗಾರರಿಗೆ ಕಂದ್ರ/ ಮಹಾನಗರ ಪಾಲಿಕೆ	ಸಂದಾಯ	ಮತ್ತಿತರೆ
						ಸ್ವಂತ ಮಾರಾಟ ಮಳಿಗೆ	ದುಡಿಮೆ ಬಂಡವಾಳ	ಸ್ವಂತ ಮಾರಾಟ ಮಳಿಗೆ	ದುಡಿಮೆ ಬಂಡವಾಳ						
1	12117	ಉಮೇಶ ಬಿನ ಹೊಸಪ್ಪ ಬನ್ನಿಗಟ್ಟಿ, ನೇಕಾರ ನಗರ, ಮಳೇ ಹುಬ್ಬಳ್ಳಿ, ಧಾರವಾಡ	ಸಂಚಾರಿ ಮಾರಾಟ ಮಳಿಗೆ	2018-19	ಧಾರವಾಡ					ಯೂನಿಯನ್ ಬ್ಯಾಂಕ್ ಆಫ್ ಇಂಡಿಯಾ, ಗೋಕುಲ ರಸ್ತೆ ಶಾಖೆ	3/8/2020	114000	114000	ಸಬ್ಸಿಡಿಯನ್ನು ಸಂಚಾರಿ ವಾಹನ ಖರೀದಿಸಲು ಅವಶ್ಯಕ ಕಚೇರಿಯಾದ್ಯಂತ ಅನುದಾನವನ್ನು ಮಿಷ್ಯರಿಯಾಗಿ ನೀಡಲಾಗುತ್ತಿದೆ.	
2	5041	ಶ್ರೀಮತಿ ಲಕ್ಷ್ಮಿ ತಾಮಣ್ಣ ಮಾವರ, ಸಾವಕ್ಕ, ಸವದತ್ತಿ ತಾಲ್ಲೂಕು, ಧಾರವಾಡ ಜಿಲ್ಲೆ	ದುಡಿಮೆ ಬಂಡವಾಳ	2019-20	ಧಾರವಾಡ	2	2	0	1	ಕರ್ನಾಟಕ ವಿಕಾಸ ಗ್ರಾಮೀಣ ಬ್ಯಾಂಕ್, ಶಾಖಾಪುರ ಶಾಖೆ	1/10/2020	25000	25000	ಸಾಲಿಗೆಗಳು ಕರುಮಿಸಿದ್ದಾರೆ		
3	10557	ವಾಣಿಶ್ರೀ ಕಿಲಿ ಬಿನ್ ಸರಸಿಂಹಮೂರ್ತಿ, ಕಲ್ಲೂರು, ನಿಪ್ಪೆ ತಾ॥ ಪಡಿಕೂರು	ದುಡಿಮೆ ಬಂಡವಾಳ	2019-20	ಪಡುಕೂರು	2	5	0	2	ಸ್ಟೇಟ್ ಬ್ಯಾಂಕ್ ಆಫ್ ಇಂಡಿಯಾ, ಕಲ್ಲೂರು ಶಾಖೆ	21-08-2020	50000	50000	ಸಾಲಿಗೆಗಳು ಕರುಮಿಸಿದ್ದಾರೆ. (ಆಮಿಕ ಕುಟುಂ ಕೆಲಸ ಪಡೆದಿರುವುದರಿಂದ ರೂ 50,000/- ಗಳ ದುಡಿಮೆ ಬಂಡವಾಳ ಸಹಾಯ ಯೋಜನೆಗೆ ಪರಿಗಣಿಸಿದೆ)		
4	12224	ಮಹಾಂತೇಶ.ಕೆ. ಕೋಂ ಉದಯ್, 6ನೇ ಕ್ರಾಸ್, ವಿನಾಯಕನಗರ, ಪಡುಕೂರು								ಸ್ಟೇಟ್ ಬ್ಯಾಂಕ್ ಆಫ್ ಇಂಡಿಯಾ, ಕಲ್ಲೂರು ಶಾಖೆ	17-11-2020	50000	50000			
5	1040	ಫಕೀರವ್ವ ಪಮಿಂಡಿಪ್ಪ ಫಮಕ್ಕನವರ, ಮೊಹ್ಮದ, ಬಕ್ಕಿಲ್ಲಾ ತಾ॥ ಗದಗ	ದುಡಿಮೆ ಬಂಡವಾಳ	2019-20	ಗದಗ	2	2	2	1	ಕೆನರಾ ಬ್ಯಾಂಕ್, ಏಣಿ ಶಾಖೆ	22-09-2020	50000	50000	~~ಸಾಲಿಗೆಗಳು ಕರುಮಿಸಿದ್ದಾರೆ~~ ರಾಜು ಪತ್ತಿಗೆ ಅರ್ಜಿ		
6	14391	ರಮೇಶ ಮಿಲ್ಲಪ್ಪ ಮೀಳ್ಳಳ್ಳಿ, ಶಾಲಕ್ಕುಂಡಿ, ಬಕ್ಕುಂಡಿ, ಬೇವಿನಕಟ್ಟಿ, ಗದಗ ತಾ॥ & ಜಿಲ್ಲೆ	ಸಂಚಾರಿ ಮಾರಾಟ ಮಳಿಗೆ	2019-20	ಗದಗ					ಕೆನರಾ ಬ್ಯಾಂಕ್, ಬಕ್ಕುಂಡಿ ಶಾಖೆ	23-10-2020	500000	100000	ಸಾಲಿಗೆಗಳು ಕರುಮಿಸಿದ್ದಾರೆ		
7	11015	ಮಂಜುಳ ಕೋಂ ಸುರೇಶ್, ವಿಶ್ವೇಶ್ವರಪುರ, ಹೊಸ್ಕೊಪ್ಪಲು, ನಂಜನಗೂಡು, ಮೈಸೂರು	ನೇರ ಮಾರಾಟ ಮಳಿಗೆ	2019-20	ಮೈಸೂರು	5	6	3	0	ಬ್ಯಾಂಕ್ ಆಫ್ ಬರೋಡ, ನಂಜನಗೂಡು	30-11-2020	350000	200000	ಸಾಲಿಗೆಗಳು ಕರುಮಿಸಿದ್ದಾರೆ.		
8	3123	ಮೋಹನ ಬಿನ ಲೇ ಚಿಮಪಯ್ಯ, ಬೆಳಗೆರೆ ಗ್ರಾಮ, ಗೆಂಡಗೆರೆ ಹೋ॥ ಮಗ್ಗೂರು ತಾ॥ ಮೈಸೂರು	ನೇರ ಮಾರಾಟ ಮಳಿಗೆ	2019-21	ಮೈಸೂರು					ಇಂಡಿಯನ್ ಓವರ್‌ಸೀಸ್ ಬ್ಯಾಂಕ್, ಕಟ್ಟೆಮಳಲವಾಡಿ ಶಾಖೆ	9/01/2020	210000	210000	ಸಾಲಿಗೆಗಳು ಕರುಮಿಸಿದ್ದಾರೆ		
9	6404	ಶಾಂತ ಕೋಂ ಮಲ್ಲಪ್ಪ, ನಂ.14, 5ನೇ ಮಖ್ಯ, ಬೆಂಗಳೂರು ಉತ್ತರ, ಬೆಂಗಳೂರು ನಗರ	ನೇರ ಮಾರಾಟ ಮಳಿಗೆ	2019-20	ಬೆಂಗಳೂರು ನಗರ	6	6	6	0	ಫೆಡರಲ್ ಬ್ಯಾಂಕ್ ಲಿಮಿಟೆಡ್, ಯಲಹಂಕ ಶಾಖೆ	11-01-2020	500000	500000	ಸಾಲಿಗೆಗಳು ಕರುಮಿಸಿದ್ದಾರೆ		
10	6434	ಎ ಲಕ್ಷ್ಮಿ ಬಿನ್ ಮುನಿಯಪ್ಪ, ನಂ 274, 18ನೇ ಮುಖ್ಯರಸ್ತೆ, 2ನೇ ಅಡ್ಡರಸ್ತೆ, ಅಶ್ವತ್ಥ ರಸ್ತೆ, ಕುವೆಂಪುನಗರ, ಬೆಂಗಳೂರು. - 03	ನೇರ ಮಾರಾಟ ಮಳಿಗೆ	2019-20	ಬೆಂಗಳೂರು ನಗರ					ಕರ್ನಾಟಕ ಬ್ಯಾಂಕ್, ಬಿಟಿ ಮಾರ್ಕೆಟ್ ಶಾಖೆ, ಬೆಂಗಳೂರು	31-12-2020	500000	500000	ಸಾಲಿಗೆಗಳು ಕರುಮಿಸಿದ್ದಾರೆ		
11	6452	ವಿರೇಶ ಬಿನ ಬಿನ್ ಮುನಿಯಪ್ಪ, ವಿ.ಕೆ.ಹಾಲೋಸು, ಸಾದರಗುಂಟೆಪಾಳ್ಯ, ಗಾರ್ಮೆಂಟ್ ಮಜಸ್ಥಾನ, ಕೆ.ಪಿ.ರಾಜಣ್ಣ ನಗರ, ಪಶ್ಚಿಮ, ಬೆಂಗಳೂರು ನಗರ	ನೇರ ಮಾರಾಟ ಮಳಿಗೆ	2019-20	ಬೆಂಗಳೂರು ನಗರ					ಯೂನಿಯನ್ ಬ್ಯಾಂಕ್ ಆಫ್ ಇಂಡಿಯಾ, ಬಾಗ್ಮನೆ ಟೆಕ್ ಪಾರ್ಕ್, ಮಹದೇವಪುರ ನಗರ,	5.11.2020	500000	500000	ಸಾಲಿಗೆಗಳು ಕರುಮಿಸಿದ್ದಾರೆ		

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

ಸ್ವಯಂ ಉದ್ಯೋಗ ಯೋಜನೆಗಳು:- ಸ್ವಾವಲಂಬಿ ಮೂರಾಟ / ಸಂಚಾರಿ ಮಳಿಗೆ/ದುಡಿಮೆ ಬಂಡವಾಳ ಸಹಾಯ

ಯೋಜನೆಯಡಿ ಸಬ್ಸಿಡಿ ಅನುದಾನ ಬಿಡುಗಡೆಯ ಫಲಾನುಭವಿಗಳ ಪಟ್ಟಿ 2020-21

ಕ್ರಮ ಸಂಖ್ಯೆ	ಅರ್ಜಿ ಸಂಖ್ಯೆ	ಫಲಾನುಭವಿಗಳ ಹೆಸರು ಮತ್ತು ವಿಳಾಸ	ಯೋಜನೆ	ವರ್ಷ	ಜಿಲ್ಲೆ	2020-21ನೇ ಸಾಲಿನ ನಿಗದಿತ ಗುರಿ		2020-21ನೇ ಸಾಲಿನ ಸಾಧನೆ		ಬ್ಯಾಂಕಿನಿಂದ ಸಾಲ ಮಂಜೂರಾತಿ ಬ್ಯಾಂಕ್	ಬ್ಯಾಂಕ್ ಸ್ವೀಕೃತ ದಿನಾಂಕ	ಮೊತ್ತ	ಸಾಲ್ಸಿಡಿ/ಬಿಡುಗಡೆಗೆ ಕಂಡ್ರ/ ಮಹಾನಗರ ಪಾಲಿಕೆ	ಷರಾ
						ಸ್ವಂತ ಮೂರಾಟ ಮಳಿಗೆ	ದುಡಿಮೆ ಬಂಡವಾಳ	ಸ್ವಂತ ಮೂರಾಟ ಮಳಿಗೆ	ದುಡಿಮೆ ಬಂಡವಾಳ					
1	4056	ಮಂಜುನಾಥ್ ಎನ್ ಬಿನ್ ಬಸಪ್ಪ ವಿಭಿಗೆ, ದಗಲೂರು	ಸ್ವಂತ ಮೂರಾಟ ಮಳಿಗೆ	2019-20	ದಾವಣಗೆರೆ	3	2	2	2	ಕರ್ನಾಟಕ ಗ್ರಾಮೀಣ ಬ್ಯಾಂಕ್, ಪಲ್ಲಾಗಟ್ಟೆ ಶಾಖೆ, ದಗಲೂರು	12/10/2020	360000	200000	ದಾಖಲೆಗಳು ಪರಿಯಿತ್ತವೆ
2	11404	ಜಿ.ಎಂಸಿದ್ದಿಮಾರ್ ಬಿನ್ ರಮೇಶಪ್ಪ, ಎ.ಕೆ.ಕಾಲೋನಿ, 1ನೇ ಕ್ರಾಸ್, ಲಕ್ಷ್ಮಿ ಟಾಕೀಸ್ ಹತ್ತಿರ, ಚನ್ನಗಿರಿ, ದಾವಣಗೆರೆ	ದುಡಿಮೆ ಬಂಡವಾಳ	2017-18	ದಾವಣಗೆರೆ					ಕೆನರಾ ಬ್ಯಾಂಕ್, ಚನ್ನಗಿರಿ ಶಾಖೆ, ದಾವಣಗೆರೆ	17-04-2018	50000	50000	ದಾಖಲೆಗಳು ಪರಿಯಿತ್ತವೆ
3	5674	ಆನಂದ್ ಬಿನ್ ಗುಡದಪ್ಪ, ಕರುಬ, ಚನ್ನಗಿರಿ, ದಾವಣಗೆರೆ	ದುಡಿಮೆ ಬಂಡವಾಳ	2017-18	ದಾವಣಗೆರೆ					ಕೆನರಾ ಬ್ಯಾಂಕ್, ಚನ್ನಗಿರಿ ಶಾಖೆ, ದಾವಣಗೆರೆ	17-04-2018	50000	50000	ದಾಖಲೆಗಳು ಪರಿಯಿತ್ತವೆ
4	4041	ಪ್ರಭಾವತಿ ಬಿನ್ ಮಹದೇವಪ್ಪ, ನಂ.90, ಎಸ್.ಎಸ್.ಎಸ್ ನಗರ, ಮೂದಾಳ ರಸ್ತೆ, ದಾವಣಗೆರೆ	ಸಂಚಾರಿ ವಾಹನ	2019-20	ದಾವಣಗೆರೆ					ಬ್ಯಾಂಕ್ ಆಫ್ ಬರೋಡ, ಪಿ.ಜಿ.ಎಕ್ಸ್‌ಟೆನ್ಷನ್ ಶಾಖೆ	25-05-2020	450000	300000	ಪೈಕಿ ಪ್ರಥಮ ಪತ್ರ / ಕಾರ್ಯ ಪ್ರಗತಿಯಲ್ಲಿ
5	6453	ಜಗಾ ಶ್ರೀ ಕೋಟ ವೆಂಗಮ್ಮಾ, ನಂ.20,11ನೇ ಸ್ಟ್ರೀಟ್, ಇಂದ್ ಸ್ಟ್ರೀಟ್ ರಸ್ತೆ, ಶಿವಾಜಿನಗರ, ಬೆಂಗಳೂರು ಉತ್ತರ, ಬೆಂಗಳೂರು ನಗರ	ನೇರ ಮೂರಾಟ ಮಳಿಗೆ	2019-20	ಬೆಂಗಳೂರು ನಗರ	6	6	3	0	ಫೆಡರಲ್ ಬ್ಯಾಂಕ್ ಲಿಮಿಟೆಡ್, ಫ್ರೀರಂಗನಪಟ್ಟಣ	14-01-2020	500000	500000	ದಾಖಲೆಗಳು ಪರಿಯಿತ್ತವೆ
6	6452	ವಾಣಿ ಬಿನ್ ಗುಂಡಪ್ಪ, ನಂ.16/1, 11ನೇ ಸ್ಟ್ರೀಟ್, ಇಂದ್ ಸ್ಟ್ರೀಟ್ ರಸ್ತೆ, ಶಿವಾಜಿನಗರ, ಇಡಿ, ಬೆಂಗಳೂರು ನಗರ ಜಿಲ್ಲೆ	ನೇರ ಮೂರಾಟ ಮಳಿಗೆ	2019-20	ಬೆಂಗಳೂರು ನಗರ					ಫೆಡರಲ್ ಬ್ಯಾಂಕ್ ಲಿಮಿಟೆಡ್, ಫ್ರೀರಂಗನಪಟ್ಟಣ	14-01-2021	500000	500000	ಮಂಗಳ ಆಳತ ಬೇಕಾಗಿದೆ
7	6998	ಆಶ್ರಿನ್ ಕೋಟ ಸತೀಶ್, ನಂ.40, ಲಿಡಕರ್ ಕಾಲೋನಿ, ಕೆ.ಜಿ.ಹಳ್ಳಿ, ಬೆಂಗಳೂರು	ನೇರ ಮೂರಾಟ ಮಳಿಗೆ	2019-20	ಬೆಂಗಳೂರು ನಗರ					ಫೆಡರಲ್ ಬ್ಯಾಂಕ್ ಲಿಮಿಟೆಡ್, ಫ್ರೀರಂಗನಪಟ್ಟಣ	14-01-2022	500000	500000	ಮಂಗಳ ಅಂತ ಬೇಕಾಗಿದೆ
8	1156	ಉಮಾದೇವಿ ಗಂಡಿಮನಿ ಕೋಂ ರವಿ ಗಂಡಿಮನಿ, ಅಂಬೇಡ್ಕರ ನಗರ, ಕಿರಾಪ್ಪ ಶಾ ಗದಗ ಜಿಲ್ಲೆ	ಸ್ವಂತ ಮೂರಾಟ ಮಳಿಗೆ	2019-20	ಗದಗ	2	2	1	0	ಇಂಡಿಯನ್ ಬ್ಯಾಂಕ್, ಗದಗ ಶಾಖೆ,	28-12-2020	500000	300000	ಮಳಿಗೆ ತಾಗ ಬೇಕಾಗಿದೆ
9	4372	ವಿರೇಶಪ್ಪ ಬಿನ್ ಮಾರಪ್ಪ ಪೆಗಲಹಳ್ಳಿ, ಬಿ.ಜಿ.ಕೆರೆ, ಹೊಳಲ್ಕೆರೆ, ಕಸಬಾ ಹೋಬಳಿ, ಚಿತ್ರದುರ್ಗ ಜಿಲ್ಲೆ	ದುಡಿಮೆ ಬಂಡವಾಳ	2019-20	ಚಿತ್ರದುರ್ಗ	3	3	0	1	ಕರ್ನಾಟಕ ಗ್ರಾಮೀಣ ಬ್ಯಾಂಕ್, ಬಿ.ಜಿ.ಕೆರೆ ಶಾಖೆ	21-03-2020	50000	50000	ದಾಖಲೆಗಳು ಪರಿಯಿತ್ತವೆ
10	9872	ರವಿ ಬಿನ್ ಸೋಮಪ್ಪ ಗೆಜ್ಜಾರ, ಕಸಬಾ ಹೋಬಳಿ, ಮಾದಾ ನಂ.21, ಶ್ರೀರಂಗಪಟ್ಟಣ ತಾ ಮಂಡ್ಯ ಜಿಲ್ಲೆ	ಸ್ವಂತ ಮೂರಾಟ ಮಳಿಗೆ	2019-20	ಮಂಡ್ಯ	2	2	2	0	ಯೂನಿಯನ್ ಬ್ಯಾಂಕ್ ಆಫ್ ಇಂಡಿಯಾ, ಶ್ರೀರಂಗಪಟ್ಟಣ	9/10/2020	350000	200000	ದಾಖಲೆಗಳು ಪರಿಯಿತ್ತವೆ
11	6484	ರಾಮಕೃಷ್ಣ ದಡಿ ಶಿಂಪಯ್ಯ ಜಾಮನಹಳ್ಳಿ ಮದ್ದೂರು ತಾ, ಮಂಡ್ಯ	ನೇರ ಮೂರಾಟ ಮಳಿಗೆ	2019-20	ಮಂಡ್ಯ					ಸ್ಟೇಟ್ ಬ್ಯಾಂಕ್ ಆಫ್ ಇಂಡಿಯಾ, ತಿಮ್ಮಪುರ ಶಾಖೆ	12/11/2020	350000	200000	ದಾಖಲೆಗಳು ಪರಿಯಿರುತ್ತವೆ

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ಕ್ರಮಂ	ಅರ್ಜಿ ಸಂಖ್ಯೆ	ಫಲಾನುಭವಿಗಳ ಹೆಸರು ಮತ್ತು ವಿಳಾಸ	ಯೋಜನೆ	ವರ್ಷ	ಜಿಲ್ಲೆ	2020-21ನೇ ಸಾಲಿನ ಸಾಧನೆ ಗುರಿ		2020-21ನೇ ಸಾಲಿನ ಸಾಧನೆ		ಬ್ಯಾಂಕಿನಿಂದ ಸಾಲ ಮಂಜೂರಾತಿ ಬ್ಯಾಂಕ್	ಸ್ಕೆಚ್ ಸ್ವೀಕರಿಸಿದ ದಿನಾಂಕ	ಮೊತ್ತ	ಸಾಲಸೌಲಭ್ಯ ಪಡೆದ ಬಗ್ಗೆ ಪಾಲಿಕೆ ಪ್ರಮಾಣ ಪತ್ರ	ಷರಾ
						ಸ್ವಂತ ಮಾರಾಟ ಘಟಕ	ಡಿಡಿಪಿ ಯಿಂದ	ಸ್ವಂತ ಮಾರಾಟ ಘಟಕ	ಡಿಡಿಪಿ ಯಿಂದ					
12	6974	ಕಮಂತಣ್ಣಾ ರಾಮಪ್ಪ ತಳವಾಟ ಟೋಲ್ ರಾಮಪ್ಪ ತಿಪ್ಪೇಗೌಡ, ತೊರವಿ, ತಿಪ್ಪೂರು ಮೊಗ, ವಿಜಯಪುರ ತಾ& ಜಿಲ್ಲೆ	ನೇರ ಮಾರಾಟ ಘಟಕ	2019-20	ವಿಜಯಪುರ	3	4	2	6	ಕರ್ನಾಟಕ ಗ್ರಾಮೀಣ ಬ್ಯಾಂಕ್, ತೊರವಿ ಶಾಖೆ	13-08-2020	500000	200000	ಸ್ಥಳದಲ್ಲಿ ಕಾಣುವ ಮಂಗಳ ಧಾಯಾಚಿತ್ರ ಬೇಕಾಗಿರುತ್ತದೆ
13	5771	ಮಲ್ಲಪ್ಪ ದೇವಪ್ಪ ಕೆಂಗಾರ ಬಿನ್ ದೇವಪ್ಪ ಕೆಂಗಾರ, ಆರ್ಜಾಳ, ಬಸ್ಟೂರ, ಸೂಳಿಭಾವಿ, ಧಾವತಿ ತಾ& ವಿಜಯಪುರ	ನೇರ ಮಾರಾಟ ಘಟಕ	2019-20	ವಿಜಯಪುರ					ಕರ್ನಾಟಕ ವಿಕಾಸ ಗ್ರಾಮೀಣ ಬ್ಯಾಂಕ್, ಭುವನಗಿರಿ ಶಾಖೆ	9/9/2020	350000	300000	ಮಾಲು ಸ್ಥಳದಲ್ಲಿ ಇದ್ದು ಮಾರಿಕ್ಕೆ ದೃಢೀಕರಣ ಇದ್ದಿದಿಲ್ಲ
14	12117	ಕೃಷ್ಣಮೂರ್ತಿ ಹೆಚ್.ಟಿ ಬಿನ್ ತಿಮ್ಮಯ್ಯ ಬಿಗ್ಗನಹಳ್ಳಿ, ತಾಗಲಹಳ್ಳಿ, ಕಬ್ಬೂ ಹೋಬಳಿ, ಬಿಗ್ಗನಹಳ್ಳಿ ಅಂಚೆ, ರಾಮನಗರ ತಾ & ಜಿಲ್ಲೆ	ಡಿಡಿಪಿ ಬಂಡವಾಳ	2019-20	ರಾಮನಗರ	2	2	0	1	ಕೆನರಾ ಬ್ಯಾಂಕ್, ಬಿಗ್ಗನಹಳ್ಳಿ ಶಾಖೆ	6/12/2020	300000	100000	ಪಾಪಲೆಗಾ ಪಯಿಬಿತ್ತಿದೆ
15	11015	ಎಸ್.ನಾಗೇಶ್ ಬಿನ್ ಲೇ ಶಿವೆಂಗಯ್ಯ ನಂ.15ಸಿ, ಲಿಡಕರ್ ಕಾಲೋನಿ, ಸಾತಗಳ್ಳಿ, ರಾಜೇಂದ್ರನಗರ, ಮೈಸೂರು	ನೇರ ಮಾರಾಟ ಮಳಿಗೆ	2019-20	ಮೈಸೂರು	5	6	1	0	ಯೂನಿಯನ್ ಬ್ಯಾಂಕ್ ಆಫ್ ಇಂಡಿಯಾ, ಅತ್ತೂರಕೋಡ್, ಮೈಸೂರು	14-10-2020	350000	350000	ಮಾರಿಗೆ ಕಾಣದ ಕಪ್ಪ ದಿಕ್ಕ ಮಾರಿಗಾ ದೃಢೀಕೃತ ಪತ್ರ ಬೇಕಾಗಿರುತ್ತದೆ
16	14064	ಮಮಪುರಾಮ ಕಲ್ಲೋಳಪ್ಪ ಸನದಿ, ಹುಕ್ಕೇರಿ, ಹುಕ್ಕೇರಿ ತಾ&, ಬೆಳಗಾವಿ	ಡಿಡಿಪಿ ಬಂಡವಾಳ	2019-20	ಬೆಳಗಾವಿ	3	5	0	1	ಸಿಂಡಿಕೇಟ್ ಬ್ಯಾಂಕ್, ಹುಕ್ಕೇರಿ ಶಾಖೆ	24-02-2020	140000	100000	ಯೋಜನಾವರಿ ಅಂಗಡಿ ತೆರೆಯಲು ಗುರುತಿಸಿಕೊಂಡಿದ್ದ ಜಾಗದಲ್ಲಿ ಧಾಯಾಚಿತ್ರ ಮತ್ತು ಮಾರಿಕ್ಕೆ ಪಾಪಲಾಕಿ ಬೇಕಾಗಿರುತ್ತದೆ
17	1761	ಎಸ್.ರಾಮು ಬಿನ್ ಚಿಡಿಯಾ, ನಿಸರ್ಗಧಾಮನಗರ, ಪಿರಿಯಾ, ಮೂಡುಪೆರ್ಮು, ದಕ್ಷಿಣ ಕನ್ನಡ ಜಿಲ್ಲೆ	ಡಿಡಿಪಿ ಬಂಡವಾಳ	2019-20	ದಕ್ಷಿಣ ಕನ್ನಡ	1	1	0	1	ಸಿಂಡಿಕೇಟ್ ಬ್ಯಾಂಕ್, ಕಟ್ಟಿ ಶಾಖೆ	20-01-2020	350000	100000	ಅಪ ಜಾತಿ ಪ್ರಮಾಣ ಪತ್ರ ಇದ್ದಿದಿಲ್ಲ ಮಾರಿಗೆ ಕಾಣದ ಪತ್ರ ಕೃಷ್ಣಮೂರ್ತಿರವರು ಹೊರಸ್ಥಿದಿಲ್ಲ
18	8975	ಮರಗಪ್ಪ ಬಿನ್ ಶಂಕ್ರಪ್ಪ, ಕಲ್ಲೂರು, ಚೇವರ್ಗಿ ತಾ& ಕಲಬುರಗಿ ಜಿಲ್ಲೆ	ಡಿಡಿಪಿ ಬಂಡವಾಳ	2018-19	ಕಲಬುರಗಿ	2	4	0	1	ಸ್ಟೇಟ್ ಬ್ಯಾಂಕ್ ಆಫ್ ಇಂಡಿಯಾ, ಮಂದೇವಾಲ ಶಾಖೆ	14-11-2020	140000	100000	ಮಾಲು ಅರ್ಜಿ ಇದ್ದಿದಿಲ್ಲ ಮಾರಿಕ್ಕೆ ದೃಢೀಕರಣ ಪತ್ರ ಮಾರಿಕರ ಹೆಸರಿನ ವಿಮ್ಮಕ ರಿಸ್ಟ ಇದ್ದಿದಿಲ್ಲ ಯೋಜನಾ ವರದಿಗೆ ಫಲಾನುಭವಿ ಸಹಿ ಇದ್ದಿದಿಲ್ಲ
19	5475	ವಿಯಸ್ತ್ರೀ ರವಿ ಮಾದರ ಗಂ ರವಿ ಮಾದರ, ವಾರ್ಡ್ , ಬೀಳಗಿ ಹೋಬಳಿ, ಅಂಬೇತ್ಕರ್ ಸರ್ಕಲ್ ಮಾದರ ಓಣಿ, ಬೀಳಗಿ ತಾ&, ಬಾಗಲಕೋಟೆ	ಡಿಡಿಪಿ ಬಂಡವಾಳ	2019-20	ಬಾಗಲಕೋಟೆ	5	4	0	1	ಕರ್ನಾಟಕ ವಿಕಾಸ ಗ್ರಾಮೀಣ ಬ್ಯಾಂಕ್, ಬೀಳಗಿ ಶಾಖೆ	31-03-2020	350000	900000	ಮೀಗೆ ಅಳತೆ ಮತ್ತು ಧಾಯಾಚಿತ್ರ ಮಾರಿಕ್ಕೆ ದೃಢೀಕರಣ ಬೇಕಾಗಿದೆ

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ಕ್ರಮ	ಅರ್ಜಿ ಸಂಖ್ಯೆ	ಫಲಾನುಭವಿಗಳ ಹೆಸರು ಮತ್ತು ವಿಳಾಸ	ಯೋಜನೆ	ವರ್ಷ	ತಾಲ್ಲೂಕು	2020-21ನೇ ಸಾಲಿನ ನಿಗದಿತ ಗುರಿ		2020-21ನೇ ಸಾಲಿನ ಸಾಧನೆ		ಬ್ಯಾಂಕಿನಿಂದ ಸಾಲ ಮಂಜೂರಾತಿ ಬ್ಯಾಂಕ್	ಬ್ಯಾಂಕ್ ಕ್ಲೈಮ್ ದಿನಾಂಕ	ಮೊತ್ತ	ಕಾಮಗಾರಿ/ಜಿಲ್ಲಾ ಕೇಂದ್ರ/ ಮಹಾನಗರ ಸಾಲಿಕ	ಪದಾ
						ಸ್ತ್ರೀಶಕ್ತಿ ಪುರುಷ	ಮಹಿಳೆ ಪುರುಷ	ಸ್ತ್ರೀಶಕ್ತಿ ಮಹಿಳೆ	ಮಹಿಳೆ ಪುರುಷ					
20	14794	ಮಾರಪ್ಪ ಬಿನ್ ಗೋಳಪ್ಪ, ಯತ್ನಲಮೊಸ್ತಿ, ಹೆಡಗಿನಾಳ ಹೋಬಳಿ, ಸಿಂಧನೂರು ತಾಲೂಕು, ರಾಯಚೂರು ಜಿಲ್ಲೆ	ಮಹಿಳೆ ಪುರುಷ	2019-20	ರಾಯಚೂರು	2	2	0	1	ಯೂನಿಯನ್ ಬ್ಯಾಂಕ್, ಸಿಂಧನೂರು ಶಾಖೆ	14-08-2020	232000	100000	ಡಾಬಲೆಗಳು ಸರಿಯಾಗುತ್ತವೆ
21	4599	ವಾಲಪ್ಪ ಲೊಡಪ್ಪ, ಬೇಗೂರು, ಶಿಕಾರಿಪುರ, ಶಿವಮೊಗ್ಗ	ಮಹಿಳೆ ಪುರುಷ	2019-20	ಶಿವಮೊಗ್ಗ	2	2	0	1	ಕಾರ್ಪೋರೇಷನ್ ಬ್ಯಾಂಕ್, ಶಿಕಾರಿಪುರ	19-03-2020	210000	100000	ಡಾಬಲೆಗಳು ಸರಿಯುತ್ತವೆ
22	8347	ದಯಾನಂದ ಬಿನ್ ಹುಚ್ಚಯ್ಯ, ಮೊದ್ದ ಬೆಳವಂಗಲ ಗ್ರಾಮ, ಮೊದ್ದಬಳ್ಳಾಪುರ ತಾಲೂಕು, ಬೆಂಗಳೂರು ಗ್ರಾಮಾಂತರ	ನೇರ ಮಾರಾಟ ಮಳಿಗೆ	2019-20	ಬೆಂಗಳೂರು ಗ್ರಾಮಾಂತರ	3	3	1	0	ಯೂನಿಯನ್ ಬ್ಯಾಂಕ್ ಆಫ್ ಇಂಡಿಯಾ, ಕನಕಪುರ	18-08-2020	500000	200000	ಜಿಲ್ಲಾ ಆಯ್ಕೆಯ ಅಪೀಲಿನ ಪಟ್ಟಿ ಬಳಿ ಪರಿಶೀಲನಾ ವರದಿ ಹಾಗೂ ಯೋಜನೆ ವರದಿ, ಡಾಬಲೆ ಸಲ್ಲಿಸಿದ ನಂತರ ಅನುದಾನ ಬಿಡುಗಡೆ
23	8197	ಶೆಟ್ ಎಂ ಕುಮಿತ್ರ ಕೋಂ ಮುನಿರಾಜು, ಅರಾವಿಕೊತ್ತನೂರು, ದಕ್ಕಲೇರಿ ಹೋಬಳಿ, ಕೋಲಾರ ತಾಲ್ಲೂಕು	ನೇರ ಮಾರಾಟ ಮಳಿಗೆ	2019-20	ಕೋಲಾರ	2	2	1	0	ಕೆನರಾ ಬ್ಯಾಂಕ್, ಕೋಲಾರ	1/10/2020	500000	200000	ಡಾಬಲೆಗಳು ಪರಿಷಿದುತ್ತವೆ
ಒಟ್ಟು ಮೊತ್ತ ರೂ.						46	51	13	10			7612000.00	4800000.00	

ಸಹಾಯಕ ವ್ಯವಸ್ಥಾಪಕರು (ಅ)

ವ್ಯವಸ್ಥಾಪಕರು (ಅ)

ಉ.ಪ್ರ ವ್ಯವಸ್ಥಾಪಕರು (ಫಲವೃದ್ಧಿ)

ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು

ಅಧ್ಯಕ್ಷರು

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Annexure - 136

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

ಪರಿಶಿಷ್ಟ ಪಂಗಡಗಳ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿಯಮಿತ

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

No: KMVSTDC:SLBC:CR.19:2020-21 | 170

Dated: 01.07.2021

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

Sir,

Sub : Submission of Progress Report as on **March-2021** in respect of Schemes implemented by Karnataka Maharshi Valmiki Scheduled Tribes Development Corporation Ltd.

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With Reference to the above subject, we are forwarding herewith the Progress Report as on **March-2021**.

(Rs in lakhs)

Name of the Scheme	Target for 2019-20 & 2020-21		Progress as at 31st March - 2021			Total
	No of Beneficiaries	Financial Target (Subsidy)	Achievement (Physical)	Financial		
				Subsidy	Bank Loan	
Self Employment Programme	164	458.50	164	55.59	129.35	183.94
ISB Scheme – (Unit cost @ 70%, maximum subsidy-Rs.3.50 lakhs)	1579	6500.00	1216	3764.10	933290.74	937054.84
ISB Scheme – (Unit cost @ 60%, maximum subsidy-Rs.5.00 lakhs)						
Total	1743	6958.50	1380	3819.69	933420.09	937238.78

The above Achievement is for the financial year 2018-19, 2019-20 & 2020-21. The Scheme wise, District and Bank wise progress report is enclosed for your perusal.

Please acknowledge the receipt.

Thanking you,

Yours faithfully,

MANAGING DIRECTOR

Encl: As above.

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

SLBC KARNATAKA :: CONVENOR: CANARA (E-SYNDICATE) BANK

PROGRESS UNDER GOVT. SPONSORED SCHEMES From 01-04-2020 to 31.03.2021 (2020-21)

NAME OF THE DEPARTMENT: KARNATAKA MAHARSHI VALMIKI SCHEDULED TRIBES DEVELOPMENT CORPORATION

NAME OF THE SCHEME: Self Employment Scheme

Sl No.	Bank Name	Applications Sponsored including		Applications Sanctioned				Applications Disbursed				Applications Rejected	Applications Pending
		Number	Amt. in Lakh	Number	Amt. in Lakh			Number	Amt. in Lakh				
			Subsidy from Corp		Subsidy	Bank Loan	Total		Subsidy	Bank Loan	Total		
1	ALLAHABAD BANK	1	0.35	1	0.35	0.65	1.00	1	0.35	0.65	1.00	0	0
2	ANDHRA BANK	1	0.35	0	0.00	0.00	0.00	0	0.00	0.00	0.00	0	0
3	BANK OF BARODA	3	0.35	1	0.35	0.65	1.00	1	0.35	0.65	1.00	0	2
4	BANK OF INDIA	1	0.35	3	1.75	1.75	3.50	3	1.75	1.75	3.50	0	0
5	CANARA BANK	14	4.2	11	2.64	3.24	5.88	11	2.64	3.24	5.88	0	2
6	CORPORATION BANK	3	0.7	0	0.00	0.00	0.00	0	0.00	0.00	0.00	0	1
7	FEDARAL BANK	2	0.35	2	0.35	0.65	1.00	2	0.35	0.65	1.00	0	0
8	INDIAN OVERSEAS BANK	4	1.05	9	1.92	2.22	4.14	9	1.92	2.22	3.14	0	1
9	KARNATAKA BANK	3	0.35	8	2.80	4.90	7.70	8	2.80	4.90	7.70	0	2
10	KARNATAKA VIKASA GRAMINA BANK	38	7.43	22	7.43	13.60	21.03	22	7.43	13.60	21.03	8	8
11	KAVERI GRAMINA BANK	23	8.05	60	19.93	19.93	39.86	60	19.90	19.93	39.83	0	0
12	PUNJAB NATIONAL BANK	5	1.4	3	1.05	1.95	3.00	3	1.05	1.95	3.00	0	1
13	RDCC Bank	5	1.75	4	1.40	2.60	4.00	4	1.40	2.60	4.00	0	0
14	STATE BANK OF INDIA	24	7.77	24	9.05	6.38	15.43	21	9.05	6.38	15.43	0	3
15	SYNDICATE BANK	13	3.45	6	1.88	1.93	3.80	6	1.88	1.93	3.80	1	2
16	UCO BANK	0	0	2	0.88	0.88	1.75	2	0.88	0.88	1.75	0	0
17	VIJAYA BANK	10	1.75	11	3.85	68.03	71.88	11	3.85	68.03	71.88	1	4
	Grand Total	150	39.65	167	55.62	129.35	184.97	164	55.59	129.35	183.94	10	26

Managing Director

SLBC KARNATAKA :: CONVENOR: CANARA (E-SYNDICATE) BANK

PROGRESS UNDER GOVT. SPONSORED SCHEMES From 01-04-2020 to 31.03.2021 (2020-21)

NAME OF THE DEPARTMENT: KARNATAKA MAHARSHI VALMIKI SCHEDULED TRIBES DEVELOPMENT CORPORATION

NAME OF THE SCHEME: Self Employment Scheme

Sl No.	District	Applications Sponsored including last		Applications Sanctioned				Applications Disbursed				Applications Rejected	Applications Pending
		Number	Amt. in Lakh	Number	Amt. in Lakh			Number	Amt. in Lakh				
			Subsidy from Corp		Subsidy	Bank Loan	Total		Subsidy	Bank Loan	Total		
1	Dharwad	73	12.53	37	12.53	86.10	98.63	37	12.53	86.10	97.63	10	26
2	Mysuru	70	24.67	125	41.34	40.00	81.34	122	41.31	40.00	81.31	0	0
3	Raichur	7	2.45	5	1.75	3.25	5.00	5	1.75	3.25	5.00	0	0
	Grand Total	150	39.65	167	55.62	129.35	184.97	164	55.59	129.35	183.94	10	26

Managing Director

SLBC KARNATAKA :: CONVENOR: CANARA (E-SYNDICATE) BANK

PROGRESS UNDER GOVT. SPONSORED SCHEMES From 01-04-2020 to 31.03.2021 (2020-21)

NAME OF THE DEPARTMENT: KARNATAKA MAHARSHI VALMIKI SCHEDULED TRIBES DEVELOPMENT CORPORATION

NAME OF THE SCHEME: ISB 3.5

Sl No.	Bank Name	Applications Sponsored		Applications Sanctioned				Applications Disbursed				Applications Rejected	Applications Pending
		Number	Amt. in Lakh	Number	Amt. in Lakh			Number	Amt. in Lakh				
			Subsidy from Corp		Subsidy	Bank Loan	Total		Subsidy	Bank Loan	Total		
1	Canara Bank	2	2.5	1	2.50	2.50	5.00	1	2.50	2.50	5.00	1	0
2	ANDHRA BANK	3	10	3	10.00	4.50	14.50	3	10.00	4.50	14.50	0	0
3	AXIS BANK	0	0	0	0.00	0.00	0.00	0	0.00	0.00	0.00	0	0
4	BANK OF BARODA	55	160.61	45	128.11	97.82	225.93	40	115.36	91.32	206.68	3	7
5	BANK OF INDIA	18	51.08	17	47.58	32.22	79.80	14	38.58	28.72	67.55	0	1
6	BANK OF MAHARASTRA	12	41.5	9	23.00	25.50	48.50	9	23.00	25.50	48.50	0	3
7	CANARA BANK	155	433.52	145	353.74	291.33	645.07	132	321.66	268.94	590.60	3	24
8	Canara Bank	9	31.5	7	24.50	10.50	35.00	7	24.50	10.50	35.00	0	2
9	Central Bank Of indai	2	7	1	3.50	1.50	5.00	1	3.50	1.50	5.00	0	1
10	CENTRAL BANK OF INDIA	2	7	2	7.00	3.00	10.00	2	7.00	3.00	10.00	0	0
11	CORPORATION BANK	32	83.54	18	48.04	23.02	76.06	18	47.56	22.83	70.39	0	12
12	DCB Bank	1	3.5	1	3.50	3.50	7.00	1	3.50	3.50	7.00	0	0
13	FEDARAL BANK	9	30	9	30.00	16.00	46.00	7	24.50	12.50	37.00	0	0
14	ICICI BANK	2	7	2	7.00	6.05	13.05	0	0.00	0.00	0.00	0	0
15	IDBI BANK	8	22	6	14.50	17.25	31.75	6	14.50	17.25	31.75	0	2
16	INDIAN BANK	15	40.09	11	24.59	21.04	45.63	12	28.09	22.29	50.38	3	1
17	INDIAN OVERSEAS BANK	16	44.06	14	36.29	28.64	64.93	8	22.00	16.14	38.14	0	2
18	INDUSIND BANK	13	45.5	13	45.50	45.50	91.00	13	45.50	45.50	91.00	0	0
19	JAMMU & KASHMIR BANK	1	3.5	1	3.50	1.50	5.00	1	3.50	1.50	5.00	0	0
20	Karnataka Bank	5	14	2	4.20	3.08	7.28	1	3.50	2.38	5.88	0	2
21	KARNATAKA GRAMINA BANK	96	268.97	72	177.31	159.97	337.28	72	177.31	159.97	338.28	0	22
22	KARNATAKA BANK	47	118.36	35	78.26	75.80	154.06	27	56.97	55.80	112.77	3	8
23	KARNATAKA VIKASA GRAMINA BANK	93	230.72	77	184.12	163.27	347.39	57	122.12	132.27	254.39	3	12
24	KAVERI GRAMINA BANK	28	70.75	18	46.00	44.00	90.00	8	20.50	19.00	39.50	1	9
25	KOTAK MAHINDRA BANK	36	130.8	38	130.80	116.97	247.77	35	127.30	114.97	242.27	0	0
26	MAHENDRA & MAHENDRA FINANCE PVT Ltd	8	27	7	23.50	20.20	43.70	4	14.00	11.20	25.20	0	1
27	ORIENTAL BANK OF COMERCE	0	0	0	0.00	0.00	0.00	0	0.00	0.00	0.00	0	0
28	PRAGATHI KRISHNA GRAMINA BANK	69	241.5	66	231.00	107.30	338.30	66	231.00	107.30	338.30	0	3
29	PUNJAB & SINDH BANK	3	9.12	3	9.12	8.87	17.99	3	9.12	8.87	17.99	0	0
30	PUNJAB NATIONAL BANK	3	10.5	2	7.00	4.30	11.30	2	7.00	4.30	11.30	0	1
31	RDCC Bank	2	7	2	7.00	7.00	14.00	2	7.00	7.00	14.00	0	0
32	STATE BANK OF INDIA	148	409.06	104	293.46	309.54	602.50	88	243.46	268.79	511.75	3	38
33	SYNDICATE BANK	82	195.44	58	131.17	91.28	222.45	50	115.21	77.30	188.51	2	19
34	UCO BANK	8	24.77	4	16.50	9.00	25.50	4	16.50	9.00	25.50	2	2
35	UNION BANK	29	84.9	24	71.05	50.46	121.51	18	51.55	44.46	89.51	1	3
36	VIJAYA BANK	43	112.22	31	73.71	43.14	116.85	31	73.71	41.64	115.35	3	10
37	Yes Bank	1	3.5	1	3.50	3.50	7.00	1	3.50	3.50	7.00	0	0
	Grand Total	1056	2982.51	849	2300.55	1849.05	4154.10	744	2015.00	1645.74	3650.99	28	185

Managing Director

PROGRESS UNDER GOVT. SPONSORED SCHEMES From 01-04-2020 to 31.03.2021 (2020-21)

NAME OF THE DEPARTMENT: KARNATAKA MAHARSHI VALMIKI SCHEDULED TRIBES DEVELOPMENT CORPORATION

NAME OF THE SCHEME: ISB 3.5

Sl No.	District Name	Applications Sponsored		Applications Sanctioned				Applications Disbursed				Applications Rejected	Applications Pending
		Number	Amt. in Lakh	Number	Amt. in Lakh			Number	Amt. in Lakh				
			Subsidy from Corp		Subsidy	Bank Loan	Total		Subsidy	Bank Loan	Total		
1	Bagalakote	46	88.1	36	54.75	59.00	118.75	33	47.00	53.75	100.75	1	14
2	Bangalore Rural	6	15	6	15.00	19.52	34.52	6	15.00	19.52	34.52	0	0
3	Bangalore URBAN	66	200.15	66	200.15	149.96	350.11	66	200.15	149.96	350.11	0	0
4	BELAGAVI	61	200.25	48	157.00	68.80	225.80	12	39.50	14.45	54.20	4	8
5	Bidar	43	150.5	25	87.50	37.50	125.00	25	87.50	37.50	125.00	0	18
6	Chamarajanagara	56	142.33	30	58.83	58.00	116.83	30	58.83	58.00	116.83	0	26
7	CHIKKABALLAPURA	35	140.5	43	137.50	85.50	223.00	43	137.50	85.50	223.00	0	1
8	Chikmagalur	15	28	11	26.45	20.47	46.92	6	17.50	13.92	31.42	0	1
9	chitradurga	79	273	77	264.00	127.52	391.52	77	264.00	127.52	391.52	0	2
10	DAKSHINA KANNADA	23	50.06	23	50.06	17.89	67.95	23	50.06	17.89	67.95	0	0
11	Davanagere	97	339.5	72	148.09	201.00	349.09	72	148.09	201.00	342.59	0	25
12	Dharwad	45	136.5	22	60.30	56.45	116.75	22	60.30	56.45	116.75	12	11
13	Gadag	29	92.3	28	86.80	105.17	191.97	28	86.80	105.17	191.97	0	1
14	Hassan	15	23.25	7	12.50	15.92	28.42	7	12.50	15.92	28.42	6	2
15	KALABURGI	13	45.5	9	31.50	13.50	44.50	9	31.50	13.50	44.50	0	4
16	Kodagu	10	28.95	6	17.67	7.57	25.24	6	17.67	7.57	26.24	0	4
17	Kolar	19	66.5	17	58.50	23.00	81.50	16	55.00	21.50	76.50	0	3
18	KOPPAL	23	83.5	25	83.50	34.50	118.00	22	83.50	34.00	113.50	1	1
19	MANDYA	20	31.35	20	31.35	23.52	54.87	20	31.35	23.52	54.87	0	0
20	Mysuru	66	165.68	50	133.39	124.50	257.89	0	0.00	0.00	0.00	2	14
21	Raichur	56	196	56	196.00	196.00	392.00	56	196.00	196.00	392.00	0	0
22	Shivamogga	90	202.78	78	172.53	129.05	301.58	78	172.53	129.05	301.58	2	10
23	TUMAKURU	61	97	27	46.75	45.21	91.96	27	46.75	45.21	91.96	0	34
24	UDUPI	18	38.81	17	35.31	20.90	56.21	10	20.85	10.24	31.09	0	1
25	UTTARA KANNADA	22	0	17	19.97	30.55	50.52	17	19.97	30.55	50.52	0	5
26	VIJAYAPUR	3	10.5	3	10.50	4.50	15.00	3	10.50	4.50	15.00	0	0
27	Yadagiri	39	136.5	30	104.65	173.55	278.20	30	104.65	173.55	278.20	0	0
	Grand Total	1056	2982.51	849	2300.55	1849.05	4154.10	744	2015.00	1645.74	3650.99	28	185

Managing Director

SLBC KARNATAKA :: CONVENOR: SYNDICATE BANK

PROGRESS UNDER GOVT. SPONSORED SCHEMES From 01-04-2020 to 31.03.2021

NAME OF THE DEPARTMENT: KARNATAKA MAHARSHI VALMIKI SCHEDULED TRIBES DEVELOPMENT CORPORATION

ISB 5.0

Sl No.	Bank Name	Applications Sponsored including		Applications Sanctioned				Applications Disbursed				Applications Rejected	Applications Pending
		Number	Amt. in Lakh	Number	Amt. in Lakh			Number	Amt. in Lakh				
			Subsidy from Corp		Subsidy	Bank Loan	Total		Subsidy	Bank Loan	Total		
1	Canara Bank	0	0.00	0	0.00	0.00	0.00	1	3.50	3.50	0.00	0	0
2	AXIS BANK	1	5.00	1	5.00	5.00	10.00	1	5.00	5.00	10.00	0	0
3	BANK OF BARODA	40	201.57	34	128.18	129.14	257.32	33	123.18	125.99	249.17	1	4
4	BANK OF INDIA	10	33.15	9	33.15	24.54	57.69	9	28.60	24.54	53.14	0	1
5	BANK OF MAHARASTRA	0	0.00	0	0.00	0.00	0.00	0	0.00	0.00	0.00	0	0
6	CANARA BANK	120	437.09	96	300.91	310.86	611.77	84	259.37	262.88	522.25	5	22
7	Canara Bank	4	60.00	3	15.00	12.00	27.00	3	15.00	12.00	27.00	0	1
8	CENTRAL BANK OF INDIA	9	37.00	4	12.50	11.00	23.50	4	12.50	11.00	23.50	0	5
9	CORPORATION BANK	2	10.00	1	3.00	5.00	8.00	1	3.00	5.00	8.00	0	1
10	Corporation Bank	17	62.17	12	41.67	30.67	72.34	9	26.67	23.17	49.84	0	4
11	DHANALAKSHMI BANK	1	1.00	1	1.00	0.70	1.70	1	1.00	0.70	1.70	0	0
12	FEDARAL BANK	3	11.00	3	11.00	9.30	20.30	3	11.00	9.30	20.30	0	0
13	HDFC BANK	2	10.00	3	11.20	9.80	21.00	2	10.00	9.00	19.00	0	0
14	ICICI Bank	1	5.00	1	5.00	3.50	8.50	1	5.00	3.50	8.50	0	0
15	IDBI	7	35.00	7	28.00	30.00	58.00	7	28.00	30.00	58.00	0	0
16	IDBI BANK	6	26.00	5	21.00	15.39	36.39	2	10.00	5.00	15.00	0	1
17	INDIAN BANK	7	28.50	7	26.50	26.65	53.15	7	26.50	26.65	53.15	0	0
18	Indian Overseas Bank	8	31.69	7	27.70	26.74	54.44	6	22.70	21.74	44.44	0	1
19	INDUSIND BANK	9	45.00	9	45.00	45.00	90.00	9	45.00	45.00	90.00	0	0
20	KARNATAKA BANK	37	145.59	28	101.09	92.46	193.55	26	93.09	82.96	166.55	3	6
21	Karnataka Gramina Bank	45	238.11	39	153.60	162.86	316.46	38	151.10	160.36	311.46	0	8
22	KARNATAKA VIKASA GRAMINA BAN	62	278.30	47	143.14	115.01	258.15	34	89.30	80.84	170.14	2	13
23	KAVERI GRAMINA BANK	14	32.50	10	22.00	27.00	49.00	3	4.00	7.00	11.00	1	3
24	KOTAK MAHINDRA BANK	35	148.25	35	143.25	117.55	260.80	25	113.50	87.92	201.42	0	1
25	Maharashtra Bank	7	35.00	6	22.00	37.00	59.00	6	22.00	37.00	59.00	0	1
26	MAHENDRA & MAHENDRA FINANCI	4	19.00	4	19.00	19.67	38.67	4	19.00	19.67	38.67	0	0
27	MAHINDRA FINANCE	6	15.27	6	15.27	15.00	30.27	0	0.00	0.00	0.00	0	0
28	PRAGATHI KRISHNA GRAMINA BAN	32	165.00	32	160.00	140.42	300.42	32	160.00	140.42	300.42	0	1
29	PUNJAB NATIONAL BANK	1	5.00	1	5.00	5.00	10.00	1	5.00	5.00	10.00	0	0
30	RDCC BANK	1	5.00	1	5.00	5.00	10.00	1	5.00	5.00	10.00	0	0
31	South Indian Bank	1	5.00	1	4.00	3.50	7.50	1	4.00	3.50	7.50	0	0
32	STATE BANK OF INDIA	89	412.94	86	240.94	930223.31	930464.25	62	222.69	930202.20	930419.34	1	18
33	SYNDICATE BANK	38	173.59	25	106.54	92.15	198.69	21	91.15	79.56	170.71	1	9
34	TDCC	1	2.00	1	2.00	2.00	4.00	1	2.00	2.00	4.00	0	0
36	UNION BANK	19	75.55	19	75.55	59.83	135.38	15	56.70	44.33	101.03	0	0
37	VIJAYA BANK	30	121.58	18	53.78	50.10	103.88	14	51.28	44.60	95.88	5	9
38	UCO BANK	6	29.77	5	23.27	18.78	42.05	5	23.27	18.78	42.05	0	1
	Grand Total	675	2946.62	567	2011.24	931881.93	933893.17	472	1749.10	931645.11	933372.16	19	110

Managing Director

SLBC KARNATAKA :: CONVENOR: SYNDICATE BANK

PROGRESS UNDER GOVT. SPONSORED SCHEMES From 01-04-2020 to 31.03.2021

NAME OF THE DEPARTMENT: KARNATAKA MAHARSHI VALMIKI SCHEDULED TRIBES DEVELOPMENT CORPORATION

ISB 5.0

No.	District	Applications Sponsored including		Applications Sanctioned				Applications Disbursed				Applications Rejected	Applications Pending
		Number	Amt. in Lakh	Number	Amt. in Lakh			Number	Amt. in Lakh				
			Subsidy from Corp		Subsidy	Bank Loan	Total		Subsidy	Bank Loan	Total		
1	Bagalakote	52	256.00	53	55.00	56.70	111.70	32	53.00	52.20	105.20	1	16
2	Bangalore Rural	9	28.25	9	28.25	20.37	48.62	9	28.25	20.37	48.62	0	0
3	Bangalore URBAN	58	219.70	58	219.70	176.66	396.36	58	219.70	176.66	396.36	0	0
4	BELAGAVI	31	144.36	24	115.95	71.96	187.91	7	26.25	16.30	42.55	2	5
5	Bidar	23	291.50	12	60.00	48.00	108.00	12	60.00	48.00	108.00	0	11
6	Chamarajanagara	19	26.00	15	20.50	25.00	45.50	15	20.50	25.00	45.50	0	4
7	CHIKKABALLAUR	22	110.00	20	100.00	75.75	175.75	20	100.00	75.75	175.75	0	2
8	Chikmagalur	16	30.00	11	23.40	20.50	43.90	5	12.20	9.70	21.90	3	3
9	chitradurga	35	175.00	35	160.00	132.31	292.31	35	160.00	132.31	292.31	0	0
10	DAKSHINA KANNADA	12	54.57	11	49.77	32.42	82.19	11	49.77	32.42	82.19	1	0
11	Davanagere	64	320.00	54	187.45	286.50	473.95	54	187.45	286.50	473.95	0	10
12	Dharwad	40	200.00	20	70.09	73.40	143.49	20	70.09	73.40	143.49	6	14
13	Gadag	14	54.00	13	47.00	49.17	96.17	12	44.00	45.77	89.77	0	1
14	Hassan	6	14.50	3	10.00	8.80	18.80	3	10.00	8.80	18.80	2	1
15	KALABURGI	13	65.00	11	55.00	38.50	93.50	11	55.00	38.50	93.50	0	2
16	Kodagu	7	33.78	5	24.13	23.94	48.07	5	24.13	23.94	48.07	0	2
17	Kolar	18	90.00	11	55.00	55.00	110.00	10	50.00	50.00	100.00	0	8
18	Koppal	15	80.00	16	70.00	930050.00	930120.00	15	70.00	930050.00	930120.00	0	2
19	MANDYA	10	48.13	10	48.13	41.73	89.86	10	48.13	41.73	89.86	0	0
20	Mysuru	43	131.06	42	128.56	134.00	262.56	0	0.00	0.00	0.00	0	1
21	Raichur	36	180.00	36	180.00	180.00	360.00	36	180.00	180.00	360.00	0	0
22	Ramanagara	5	20.50	5	20.50	15.52	36.02	2	8.50	8.00	0.00	0	0
23	Shivamogga	41	79.39	34	68.17	79.27	147.44	34	68.17	79.27	147.44	2	5
24	TUMAKURU	37	102.19	15	44.25	41.91	86.16	15	44.25	41.91	86.16	2	20
25	UDUPI	10	42.69	9	37.69	35.70	73.39	6	27.01	19.76	41.22	0	1
26	VIJAYAPUR	16	35.00	14	30.00	26.00	56.00	14	30.00	26.00	56.00	0	2
27	Yadagiri	23	115.00	21	102.70	82.82	185.52	21	102.70	82.82	185.52	0	0
	Grand Total	675	2946.62	567	2011.24	931881.93	933893.17	472	1749.10	931645.11	933372.16	19	110

Managing Director

SLBC KARNATAKA :: CONVENOR: CANARA (E-SYNDICATE) BANK

PROGRESS UNDER GOVT. SPONSORED SCHEMES From 01-04-2020 to 31.03.2021 (2020-21)

NAME OF THE DEPARTMENT: KARNATAKA MAHARSHI VALMIKI SCHEDULED TRIBES DEVELOPMENT CORPORATION

NAME OF THE SCHEME: Skill Development

Sl No.	Bank Name	Applications Sponsored including		Applications Sanctioned				Applications Disbursed				Applications Rejected	Applications Pending
		Number	Amt. in Lakh	Number	Amt. in Lakh			Number	Amt. in Lakh				
			Subsidy from Corp		Subsidy	Bank Loan	Total		Subsidy	Bank Loan	Total		
1	AXIS BANK	5	12.50	8	20.00	0.00	0.00	0	0.00	0.00	0.00	0	0
2	CENTRAL BANK OF INDIA	0	0.00	1	2.50	2.50	5.00	1	2.50	2.50	5.00	0	0
3	INDIAN OVERSEAS BANK	0	0.00	1	2.50	2.50	5.00	1	2.50	2.50	5.00	0	0
4	KARNATAKA VIKASA GRAMINA BANK	0	0.00	1	2.50	2.50	5.00	1	2.50	2.50	5.00	0	0
5	STATE BANK OF INDIA	3	7.50	2	5.00	5.00	10.00	2	5.00	5.00	10.00	1	0
6	SYNDICATE BANK	2	5.00	1	2.50	2.50	5.00	1	2.50	2.50	5.00	0	1
7	UNION BANK	0	0.00	1	2.50	2.50	5.00	1	2.50	2.50	5.00	0	0
8	UNION BANK OF INDIA	0	0.00	1	2.50	2.50	5.00	1	2.50	2.50	5.00	0	0
	Grand Total	10	25.00	16	40.00	20.00	40.00	8	20.00	20.00	40.00	1	1

Managing Director

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Annexure - 13G1

ಕರ್ನಾಟಕ ಸರ್ಕಾರ

ಆಪಸಂ/ಕೆ.ಡಿ.ಪಿ/ಪ್ರವ/ವಿವ-3/2020-21

ಆಯುಕ್ತರವರ ಕಾರ್ಯಾಲಯ
ಪಶುಪಾಲನಾ ಮತ್ತು ಪಶುವೈದ್ಯ ಸೇವಾ ಇಲಾಖೆ
ಹೆಬ್ಬಾಳ, ಬೆಂಗಳೂರು.
ಬೆಂಗಳೂರು, ದಿನಾಂಕ: 19.04.2021

ಆಯುಕ್ತರು,
ಸಮಾಜ ಕಲ್ಯಾಣ ಇಲಾಖೆ,
5 ನೇ ಮಹಡಿ, ಬಹುಮಹಡಿಗಳ ಕಟ್ಟಡ,
ಬೆಂಗಳೂರು.

ಮಾನ್ಯರೆ,

ವಿಷಯ: **2020-21** ನೇ ಸಾಲಿನ ಮಾರ್ಚ್-**2021** ನೇ ಮಾಹೆಯ ವಿಶೇಷ ಘಟಕ ಯೋಜನೆ ಮತ್ತು ಗಿರಿಜನ ಉಪ ಯೋಜನೆಯ ಪ್ರಗತಿ ವರದಿ ಸಲ್ಲಿಸುವ ಬಗ್ಗೆ.

*****

2020-21ನೇ ಸಾಲಿನ ಮಾರ್ಚ್-**2021** ವಿಶೇಷ ಘಟಕ ಯೋಜನೆ ಮತ್ತು ಗಿರಿಜನ ಉಪ ಯೋಜನೆಯ ಪ್ರಗತಿ ವರದಿಯನ್ನು ಈ ಪತ್ರದೊಂದಿಗೆ ಲಗತ್ತಿಸಿ ಮುಂದಿನ ಕ್ರಮಕ್ಕಾಗಿ ಸಲ್ಲಿಸಲಾಗಿದೆ.

ತಮ್ಮ ವಿಶ್ವಾಸಿ
ಸಹಿ/-
ನಿರ್ದೇಶಕರು

ಪ್ರತಿಯನ್ನು:

1. ಕಾರ್ಯದರ್ಶಿಗಳು ಪಶುಸಂಗೋಪನೆ ಮತ್ತು ಮೀನುಗಾರಿಕೆ ಇಲಾಖೆ, ಬೆಂಗಳೂರು ಇವರಿಗೆ ಮಾಹಿತಿಗಾಗಿ ಸಲ್ಲಿಸಿದೆ.
2. ನಿರ್ದೇಶಕರು, ಪರಿಶಿಷ್ಟ ವರ್ಗಗಳ ಕಲ್ಯಾಣ ಇಲಾಖೆ, ಕೃಷಿ ಭವನ, ಬೆಂಗಳೂರು ಮಾಹಿತಿ ಹಾಗೂ ಮುಂದಿನ ಕ್ರಮಕ್ಕಾಗಿ ಸಲ್ಲಿಸಿದೆ.
3. ನಿರ್ದೇಶಕರು, ಯೋಜನೆ, ಕಾರ್ಯಕ್ರಮ ಸಂಯೋಜನೆ ಮತ್ತು ಸಾಂಖ್ಯಿಕ ಇಲಾಖೆ, ಬೆಂಗಳೂರು, ಇವರಿಗೆ ಮಾಹಿತಿ ಹಾಗೂ ಮುಂದಿನ ಕ್ರಮಕ್ಕಾಗಿ ಕಳುಹಿಸಿದೆ.

ನಿರ್ದೇಶಕರು

O/C

ದಿನಾಂಕ.20.4.2021 ರಂದು ರವಾನಿಸಿದೆ.
ಸಹಿ

ಅನುಬಂಧ-I

2020-21ನೇ ಸಾಲಿನ ವಿಶೇಷ ಘಟಕ ಯೋಜನೆ ಮತ್ತು ಗಿರಿಜನ ಉಪ ಯೋಜನೆ ಕಾರ್ಯಕ್ರಮಗಳ ಸಾಧನೆ

ಮಾಹೆ : ಮಾರ್ಚ್-2021

ರೂ. ಕೋಟಿಗಳಲ್ಲಿ

ಕ್ರ ಸಂ	ಲೆಕ್ಕ ಶೀರ್ಷಿಕೆ ಹಾಗೂ ಯೋಜನೆ ಹೆಸರು	ಆರ್ಥಿಕ						% ಶೇಕಡಾವಾರು ಸಾಧನೆ		
		ನಿಗಧಿ ಪಡಿಸಿರುವ ಅನುದಾನ	ಬಿಡುಗಡೆ ಅನುದಾನ	ಮಾಹೆಯ ಗುರಿ	ಮಾಹೆಯ ವೆಚ್ಚ	ಸಂಚಿತ ಗುರಿ	ಸಂಚಿತ ವೆಚ್ಚ	% ಗುರಿಗೆ	% ಬಿಡುಗಡೆಗೆ	% ಅನುದಾನಕ್ಕೆ
	ಪಶುಸಂಗೋಪನೆ									
1	ವಿಶೇಷ ಘಟಕ ಯೋಜನೆ	99.66	92.27	12.25	21.04	99.66	91.89	92.20	99.59	92.20
2	ಗಿರಿಜನ ಉಪ ಯೋಜನೆ	58.29	55.47	8.64	15.64	58.29	54.56	93.60	98.36	93.60

2020-21 ನೇ ಸಾಲಿನ ವಿಶೇಷ ಘಟಕ ಯೋಜನೆ ಪ್ರಗತಿ ವರದಿ

ಮಾಹೆ :ಮಾರ್ಚ್-2021

(ರೂ. ಕೋಟಿಗಳಲ್ಲಿ)

ಕ್ರ ಸಂ	ಲೆಕ್ಕ ಶೀರ್ಷಿಕೆ ಹಾಗೂ ಯೋಜನೆ ಹೆಸರು	ಘಟಕ	ಆರ್ಥಿಕ									ಭೌತಿಕ				
			ನಿಗದಿ ಪಡಿಸಿರುವ ಆದಾಯ	ಬಿಡುಗಡೆ ಆದಾಯ	ಮಾಹೆಯ ಗುರಿ	ಮಾಹೆಯ ಪ್ರೆಟ್ಟ	ಸಂಚಿತ ಗುರಿ	ಸಂಚಿತ ಪ್ರೆಟ್ಟ	% ವೆಚ್ಚದ ಸಾಧನೆ			ಘಟಕಗಳ ಸಂಖ್ಯೆ	ಮಾಹೆಯ ಗುರಿ	ಮಾಹೆಯ ಸಾಧನೆ	ಸಂಚಿತ ಗುರಿ	ಸಂಚಿತ ಸಾಧನೆ
									% ಗುರಿಗೆ	% ಬಿಡುಗಡೆಗೆ	% ಆದಾಯಕ್ಕೆ					
1	2403-00-001-0-01 ನಿರ್ವಹಣಾ ಮತ್ತು ಆಡಳಿತ	4212 ಪಶುವೈದ್ಯಕೀಯ ಸಂಸ್ಥೆಗಳಲ್ಲಿ ಎಸ್ ಸಿ ಕುಟುಂಬಗಳಿಗೆ ನೇರವಾಗಿ ಪ್ರಾಣಿವಾರು ಪ್ರಾಣಿವಾರುಗಳ ವಿತರಣೆ	1.80	1.80	0.15	0.15	1.80	1.80	100.00	100.00	100.00		ಸಮೂಹ ಆಧಾರಿತ ಕಾರ್ಯಕ್ರಮ			
2	2403-00-101-0-21 ಪ್ರಾಣಿವಾರು ರೋಗಗಳ ನಿಯಂತ್ರಣ	ರಾಜ್ಯದ ಎಲ್ಲಾ ಪ್ರಾಣಿವಾರುಗಳಿಗೆ ಸಮೂಹ ಲಸಿ	8.48	8.48	0.71	1.01	8.48	8.44	99.46	99.46	99.46		ಸಮೂಹ ಆಧಾರಿತ ಕಾರ್ಯಕ್ರಮ			
3	2403-00-104-0-02 ಕರ್ನಾಟಕ ಕುರಿ ಮತ್ತು ಉಣ್ಣೆ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿಯಮಿತ	ಪರಿಶಿಷ್ಟ ಜಾತಿ ಫಲಾನುಭವಿಗಳಿಗೆ 6+1 ಕುರಿ/ ಮೇಕೆ ಘಟಕಗಳನ್ನು ಒದಗಿಸುವುದು. ಘಟಕ ವೆಚ್ಚದ ಶೇಕಡಾ 90% ರಷ್ಟನ್ನು ಸಹಾಯಧನವಾಗಿ ಹಾಗೂ ಉಳಿದ ಶೇ.10 ರಷ್ಟನ್ನು ಬ್ಯಾಂಕ್ ಸಾಲ ಅಥವಾ ಫಲಾನುಭವಿಗಳ ವಂತಿಕೆ ರೂಪದಲ್ಲಿ ಒದಗಿಸುವುದು.	1.15	1.15	0.10	0.00	1.15	1.15	100.00	100.00	100.00	ಫಲಾನುಭವಿಗಳ ಸಂಖ್ಯೆ	283	24	24	283	283
4	2403-00-104-0-12	ಕುರಿ ಮತ್ತು ಮೇಕೆಗಳ ಅರಿಸ್ಮಿತ ಸಾವಿಗೆ ಕುರಿ ಮಾಲೀಕರಿಗೆ ಆಸರ್ಥಿಕ ನೆರವು	4.30	4.30	4.30	4.30	4.30	4.30	100.00	100.00	100.00					
4	2403-00-106-0-03 ರಾಷ್ಟ್ರೀಯ ಪ್ರಾಣಿವಾರು ನಿಧಿಗಾ	ವಿವಿಧ ಬಿಳಿಪಡದ ರಸ / ಎಮ್ಮೆಗಳ ಆಕ್ಸ್ಟಿಕೆಯಾಗಿ ಮರಣಕ್ಕೆ ಪರಿಹಾರ, ಕುರಿ ಘಟಕ, ಕುಕ್ಕುಟ ಯೋಜನೆ, ಮೇವಿನ ಬೀಜ ವಿತರಣೆ, ಪ್ರಾಣಿವಾರು ವಿಮೆ ಕೇಂದ್ರ ಸರ್ಕಾರದ ಮಾರ್ಗಸೂಚಿಗಳಂತೆ ಅನುಷ್ಠಾನ ಮಾಡುವುದು	7.39	0.00	0.62	0.00	7.39	0.0	0	0	0	ಫಲಾನುಭವಿಗಳ ಸಂಖ್ಯೆ	ಕೇಂದ್ರ ಸರ್ಕಾರದಿಂದ ಅನುದಾನ ಬಿಡುಗಡೆಯಾಗಿರುವುದಿಲ್ಲ				
5	2403-00-115-0-06 ವೆಟರಿನರಿ ಮತ್ತು ಸ್ಯಾನ್ ವಿದ್ಯಾಸಂಗಗಳ ವಿಶ್ವವಿದ್ಯಾಲಯ ಬೆಂಗಳೂರು	ಪಶು ವೈದ್ಯಕೀಯ ವಿದ್ಯಾರ್ಥಿಗಳಿಗೆ ಹೆಚ್ಚುವರಿ ಯೋಜನ ವೆಚ್ಚ, ಅಧ್ಯಯನ ಪ್ರವಾಸ ವೆಚ್ಚ, ಸಾಲಿಲ್ಲಾಯ ವೆಚ್ಚ ಮತ್ತು ವಿದ್ಯಾರ್ಥಿಗಳಿಗೆ ರಿಯಾಯಿತಿ ಪುಸ್ತಕ ಒದಗಿಸುವುದು. ಪರಿಶಿಷ್ಟ ಜಾತಿ ಎಸ್ಟಿ ವಿದ್ಯಾರ್ಥಿಗಳಿಗೆ ಮಾಸಿಕ ರೂ. 10000/- ವಿಶೇಷ ವೇತನ ನೀಡುವುದು. ಉಳಿಕೆ ಅನುದಾನವನ್ನು ಪರಿಶಿಷ್ಟ ಜಾತಿ ಬಿಪಿಎಲ್ ಕುಟುಂಬಗಳಿಗೆ ತಲಾ ೨ ಸಂ. ಕುರಿ/ ಮೇಕೆ	2.00	2.00	0.17	1.00	2.00	2.0	100.00	100	100.00	ವಿದ್ಯಾರ್ಥಿಗಳ ಸಂಖ್ಯೆ	1517	379	379	1517	1138
6	2404-00-191-1-17 ಹಾಲು ಉತ್ಪಾದಕರಿಗೆ ಪ್ರೋತ್ಸಾಹ	ಹಾಲು ಉತ್ಪಾದಕರಿಗೆ ಪೂರೈಸುವ ಪ್ರತೀ ಲೀಟರ್ ಹಾಲಿಗೆ ರೂ.5/- ಪ್ರೋತ್ಸಾಹಧನ ಉಳಿಕೆ ಅನುದಾನವನ್ನು ಪರಿಶಿಷ್ಟ ಜಾತಿ ಬಿಸಿಎಲ್ ಕುಟುಂಬಗಳಿಗೆ ಕುರಿ/ ಮೇಕೆ (6+1) ಮತ್ತು ಹಸು/ ಎಮ್ಮೆಗಳಿಗೆ ಸಹಾಯಧನ ನೀಡುವುದು. ಅರ್ಹರಾದ ಸಮುದಾಯಗಳಿಗೆ	73.38	73.38	6.12	13.43	73.38	73.04	99.54	99.54	99.54	ಹಾಲು ಪೂರೈಕೆ ಸಂಘಗಳ ಸಂ	1	1	2	15	15
7	4403-00-102-1-01 ಪಶುಭವನ ಮತ್ತು ಇತರೆ ಕಟ್ಟಡಗಳ ನಿರ್ಮಾಣ	ಪಶು ಭವನ ಕಟ್ಟಡ ನಿರ್ಮಾಣ ಹಾಗೂ ವೀಕ್ಷಣಾ ವಿಭಾಗದಲ್ಲಿ ಕ್ಷೇತ್ರಗಳಲ್ಲಿ ಪಶು ಚಿಕಿತ್ಸಾ ಕಟ್ಟಡಗಳ ನಿರ್ಮಾಣ/ನಿರ್ವಹಣೆ	1.16	1.16	0.10	1.16	1.16	1.16	100	100.00	100.00		ಸಮೂಹ ಆಧಾರಿತ ಕಾರ್ಯಕ್ರಮ			
	ಒಟ್ಟು ಮೊತ್ತ		99.66	92.27	12.25	21.04	99.66	91.89	92.20	99.59	92.20					

ಕ್ರಮ ಸಂ. 4 ಮತ್ತು 7 ರ ಕಾರ್ಯಕ್ರಮಗಳಿಗೆ ಅನುದಾನ ಬಿಡುಗಡೆಯಾಗಿರುವುದಿಲ್ಲ

ನಿರ್ದೇಶಕರು

2020-21 ನೇ ಸಾಲಿನ ಗರಿಷ್ಠ ಉಪಯೋಜನೆ ಪ್ರಗತಿ ವರದಿ

ಮಾಹೆ : ಮಾರ್ಚ್-2021

(ರೂ. ಕೋಟಿಗಳಲ್ಲಿ)

ಕ್ರ ಸಂ	ಲೆಕ್ಕ ಶೀರ್ಷಿಕೆ ಹಾಗೂ ಯೋಜನೆ ಹೆಸರು	ಘಟಕ	ಆರ್ಥಿಕ						ಭೌತಿಕ						
			ಸಿಗಬಹುದಾದ ಅನುದಾನ	ವೆಚ್ಚಗೆ ಅನುಮತಿ	ಮಾಹೆಯ ಗುರಿ	ಮಾಹೆಯ ವೆಚ್ಚ	ಸಂಚಿತ ಗುರಿ	ಸಂಚಿತ ವೆಚ್ಚ	% ವೆಚ್ಚದ ಸಾಧನೆ			ಭೌತಿಕ				
									% ಗುರಿಗೆ	% ಅನುಮತಿಗೆ	% ಅನುಮತಿಕ್ಕೆ		ವಾರ್ಷಿಕ ಭೌತಿಕ ಗುರಿ	ಮಾಹೆಯ ಗುರಿ	ಮಾ ಕೆಯ ಸಾಧನೆ	ಸಂಚಿತ ಗುರಿ	ಸಂಚಿತ ಸಾಧನೆ
1	2403-00-001-0-01 ನಿರ್ವಹಣೆ ಮತ್ತು ಆಡಳಿತ	4212 ಪರಿಶಿಷ್ಟೇತರ ಸಂಸ್ಥೆಗಳಲ್ಲಿ ಎಸ್.ಸಿ ಕುಟುಂಬಗಳಿಗೆ ಸೇರಿದ ಜಾನುವಾರುಗಳಿಗೆ ಔಷಧಿ ಹಾಗೂ ಜಾನುವಾರುಗಳ ವಿಮೆ	1.33	1.33	0.11	0.66	1.33	1.33	100.00	100.00	100.00						
2	2403-00-101-0-21 ಜಾನುವಾರು ರೋಗಗಳ ನಿಯಂತ್ರಣ	ರಾಜ್ಯದ ಎಲ್ಲಾ ಜಾನುವಾರುಗಳಿಗೆ ಸಮೂಹ ರೋಗ	4.24	4.24	0.35	2.38	4.24	4.10	96.73	96.73	96.73		ಸಮೂಹ ಆಧಾರಿತ ಕಾರ್ಯಕ್ರಮ				
3	2403-00-104-0-02 ಕೃಷಿಕ ಹಸಿ ಮತ್ತು ಉಣ್ಣೆ ಅಭಿವೃದ್ಧಿ ನಿಗಮ ನಿಯಮಿತ	ಪರಿಶಿಷ್ಟ ಪಂಗಡ ಫಲಾನುಭವಿಗಳಿಗೆ 6+1 ಹಸು/ ಮೇಕೆ ಘಟಕಗಳನ್ನು ಒದಗಿಸುವುದು. ಘಟಕ ವೆಚ್ಚದ ಶೇಕಡಾ 90% ರಷ್ಟನ್ನು ಸಹಾಯಧನವಾಗಿ ಹಾಗೂ ಉಳಿದ ಶೇ.10 ರಷ್ಟನ್ನು ಬ್ಯಾಂಕ್ ಸಾಲ ಅಥವಾ ಫಲಾನುಭವಿಗಳ ವಂತಿಕೆ ರೂಪದಲ್ಲಿ ಒದಗಿಸುವುದು.	0.47	0.47	0.04	0.00	0.47	0.47	100.00	100.00	100.00	ಫಲಾನುಭವಿಗಳ ಸಂಖ್ಯೆ	ಸಮೂಹ ಆಧಾರಿತ ಕಾರ್ಯಕ್ರಮ				
4	2403-00-104-0-12	ಹುರಿ ಮತ್ತು ಮೇವಿಗಳ ಅಕಸ್ಮಿಕ ಸಾವಿಗೆ ಹುರಿ ದಾರಿಕರಿಗೆ ಆಸರೆಯ ಕೊಡುಗೆ	4.13	4.13	4.13	4.13	4.13	4.13	100.00	100.00	100.00		116	10	10	116	116
4	2403-00-106-0-03 ರಾಷ್ಟ್ರೀಯ ಜಾನುವಾರು ಮಿಷನ್	ನಿರ್ದಿಷ್ಟ ಒಳಹರಿವಿನ ಪರ / ಎಮ್ಮೆಗಳ ಆಹ್ಯಕರಣಕ್ಕಾಗಿ ಸಿರಾಕ್ಟ್ ಪರಿಷ್ಕರಣ, ಹಸಿ ಘಾಸ, ಮೇವು ಬೀಜ ಯೋಜನೆ, ಮೇವಿನ ಬೀಜ ವಿತರಣೆ, ಜಾನುವಾರು ವಿಮೆ, ಕೇಂದ್ರ ಸರ್ಕಾರದ ಮಾರ್ಗಸೂಚಿಗಳಂತೆ ಅನುಷ್ಠಾನ ಮಾಡಲಾಗುವುದು.	2.82	0.00	0.24	0.00	2.82	0.00	0	0	0	ಫಲಾನುಭವಿಗಳ ಸಂಖ್ಯೆ	ಕೇಂದ್ರ ಸರ್ಕಾರದಿಂದ ಅನುದಾನ ಬಿಡುಗಡೆಯಾಗಿರುವುದಿಲ್ಲ				
5	2403-00-113-0-04 ಪಶುವೈದ್ಯಕೀಯ ಪಶು ಆಸ್ಪತ್ರೆ ವಿದ್ಯಾಸಂಗಮ ವಿಶ್ವವಿದ್ಯಾನಿಲಯ ಶಾಖೆ	ಹಸು ವೈದ್ಯಕೀಯ ವಿದ್ಯಾರ್ಥಿಗಳಿಗೆ ಪಠ್ಯಪುಸ್ತಕ ಮೊದಲಾದ ಮೊತ್ತ ಅಧ್ಯಯನ ಕ್ರಮಾಗಿ ಮೊತ್ತ ಸಾಲಿನಲ್ಲಿ ಮೊತ್ತ ಮತ್ತು ವಿದ್ಯಾರ್ಥಿಗಳಿಗೆ ಧರಿಸಲ್ಲ ಮಧ್ಯಾಹ್ನ ಒದಗಿಸುವುದು. ಪರಿಶಿಷ್ಟ ಪಂಗಡ ಬಿ.ವೆಟ್.ಸಿ ವಿದ್ಯಾರ್ಥಿಗಳಿಗೆ ಮಾಸಿಕ ರೂ 10000/- ಶಿಷ್ಯ ವೇತನ ನೀಡುವುದು. ಉಳಿದ ಅನುದಾನವನ್ನು ಪರಿಶಿಷ್ಟ ಪಂಗಡ ಪಿ.ಜಿ.ಎಲ್	1.00	1.00	0.08	0.50	1.00	1.00	100.00	100	100.00	ವಿದ್ಯಾರ್ಥಿಗಳ ಸಂಖ್ಯೆ	529	132	132	529	397
6	2404-00-191-1-17 ಹಾಲು ಉತ್ಪಾದಕರಿಗೆ ಉತ್ತೇಜನ	ಪ್ರತಿ ಲೀಟರ್ ಹಾಲಿಗೆ ಪ್ರೋತ್ಸಾಹಧನ ಮೊದಲನೇ ಪ್ರೋ ರೈತರಿಗೆ ಪಾವತಿ ರೂ 5/- ಪ್ರೋತ್ಸಾಹಧನ. ಉಳಿದ ಅನುದಾನವನ್ನು ಉಳಿದ ಅವಧಿಯಾವನ್ನು ಪರಿಶಿಷ್ಟ ಜಾತಿ ಪಿ.ಹೆಚ್.ಎಲ್ ಕುಟುಂಬಗಳಿಗೆ 6+1 ಮೇಕೆ (6+1) ಮತ್ತು ಹಸು/ ಎಮ್ಮೆ/ಕುರುಗಳಿಗೆ ಸಹಾಯಧನ ನೀಡಲಾಗುವುದು. ಆಯಾಯ ಸಮಿತಿಗಳಿಗೆ	43.54	43.54	3.63	7.21	43.54	42.77	98.22	98.22	98.22	ಪಶು ಸಂಗೋಪನಾ ಇಲಾಖೆಗಳಲ್ಲಿ	9	2	2	10	9
7	4403-00-102-1-03 ಪಶುಭಾಗ್ಯ ಮತ್ತು ಇತರೆ ಕ್ಷೀರಭಾಗ್ಯ ನಿರ್ಮಾಣ	ಪಶು ಭವನ ಸಮುಚ್ಚಯ ನಿರ್ಮಾಣ ಹಾಗೂ ನಿರ್ವಹಣೆ ವಿಧಾನಸಭಾ ಕ್ಷೇತ್ರಗಳಲ್ಲಿ ಪಶು ಆಸ್ಪತ್ರೆ ಕಟ್ಟಡಗಳ ನಿರ್ಮಾಣ/ನಿರ್ವಹಣೆ.	0.76	0.76	0.06	0.76	0.76	0.76	100.00	100.00	100.00		ಸಮೂಹ ಆಧಾರಿತ ಕಾರ್ಯಕ್ರಮ				
	ಒಟ್ಟು ಮೊತ್ತ		58.29	55.47	8.64	15.64	58.29	54.56	93.60	98.36	93.60						

ಕ್ರಮ ಸಂ: 4 ಮತ್ತು 7 ರ ಕಾರ್ಯಕ್ರಮಗಳಿಗೆ ಅನುದಾನ ಬಿಡುಗಡೆಯಾಗಿರುವುದಿಲ್ಲ

ನಿರ್ದೇಶಕರು

Bankwise PMAY - CLSS Progress as on 15.06.2021

PLI	EWS			LIG			MIG-I			MIG-II			Grand Total		
Name of the Bank	Total Beneficiaries	Subsidy Released(in Cr.)	Loan Amount(in Cr).	Total Beneficiaries	Subsidy Released(in Cr.)	Loan Amount(in Cr).	Total Beneficiaries	Subsidy Released(in Cr.)	Loan Amount(in Cr).	Total Beneficiaries	Subsidy Released(in Cr.)	Loan Amount(in Cr).	Total Beneficiaries	Subsidy Released (in Cr.)	Loan Amount(in Cr).
SBI LHO-Bangalore	201	3.97	12.89	3951	92.9	532.93	9220	200.57	2100.46	5670	118.88	1596.66	19042	416.32	4242.94
HDFC	161	3.06	10.94	1751	39.16	221.91	5352	115.69	1419.58	3178	66.31	1078.29	10442	224.22	2730.72
State Bank of India	138	2.16	7.89	881	17.04	91.13	4202	91.72	899.1	3883	81.96	1026.4	9104	192.88	2024.52
LIC Housing Finance Ltd.	76	1.45	5.29	1139	24.01	134.77	5285	108.8	1141.45	2174	43.42	632.38	8674	177.68	1913.89
Syndicate Bank	882	12.66	42.64	2127	41.14	194.53	977	19.16	164	178	3.44	37.72	4164	76.4	438.89
Canara Bank	604	5.86	17.43	1593	25.24	107.34	1607	30.77	264.44	292	5.89	75.57	4096	67.76	464.78
ICICI Bank Ltd.	40	0.97	4.36	343	8.21	59.3	1203	25.53	321.82	666	13.73	231.27	2252	48.44	616.75
Dewan Housing Finance Corporation Ltd.	184	4.28	17.74	579	13.14	87.21	978	20.51	254.33	197	3.83	70.98	1938	41.76	430.26
Corporation Bank	279	3	9.14	636	10.16	51.7	443	9.16	89.07	169	3.37	48.17	1527	25.69	198.08
PNB Housing Finance Ltd.	16	0.38	3.04	142	3.63	32.66	690	15.64	240.06	452	9.95	194.11	1300	29.6	469.87
Bank of Baroda	74	1.01	3.34	345	6.61	33.79	561	11.14	105.34	211	4.3	65.5	1191	23.06	207.97
Vijaya Bank	357	3.34	11.13	486	6.75	31.1	293	5.54	44.81	51	0.89	13.55	1187	16.52	100.59
Axis Bank Ltd.	33	0.75	3.08	257	6.19	39.8	515	11.38	128.12	310	6.47	100.51	1115	24.79	271.51
Karnataka Bank Ltd.	127	1.28	3.85	444	7.24	31.45	461	9.83	85.81	70	1.41	18.78	1102	19.76	139.89
IIFL Home Finance Ltd.	42	0.81	2.87	375	9.25	61.44	572	12.57	133.27	111	2.31	29.85	1100	24.94	227.43
India Bulls Housing Finance Ltd.	20	0.48	2.09	267	6.61	54.77	532	11.53	144.61	162	3.36	57.67	981	21.98	259.14
Can Fin Homes Ltd.	70	1.65	6.5	307	7.48	46.86	509	11.09	123.33	79	1.74	28.04	965	21.96	204.73
Andhra Bank	41	0.68	2.81	203	4.52	29.89	551	11.91	141.33	159	3.23	46.42	954	20.34	220.45
Bajaj Housing Finance Ltd	1	0.03	0.16	97	2.4	22.59	546	12.27	206.51	256	5.6	112.47	900	20.3	341.73
Karnataka VikasGrameena Bank	287	4.02	13.11	350	6.79	28.4	93	1.89	14.22	9	0.16	1.39	739	12.86	57.12
Indian Bank	69	0.68	2.3	245	2.61	12.06	262	5.01	38.35	65	1.34	16.82	641	9.64	69.53
Pragathi Krishna Gramin Bank	187	3.62	12.74	334	7.19	37.11	95	1.99	17.49	16	0.34	3.12	632	13.14	70.46
IDBI Bank Ltd.	11	0.22	0.88	73	1.7	12.1	425	9.16	115.87	117	2.52	39.42	626	13.6	168.27
Allahabad Bank	21	0.34	1.14	91	2.09	14.88	383	8.62	107.22	123	2.73	42.02	618	13.78	165.26
Home First Finance Company India Ltd.	72	1.69	5.23	327	8.1	31.09	178	4.03	32.38	21	0.5	6.93	598	14.32	75.63
Bank of Maharashtra	35	0.69	2.63	179	4	26.06	199	4.4	49.31	56	1.18	18.05	469	10.27	96.05
SUNDARAM HOME FINANCE LTD	26	0.49	1.88	176	3.16	16.84	185	3.63	35.15	37	0.7	10.41	424	7.98	64.28
Piramal Housing Finance Limited	0	0	0	35	0.92	4.88	258	5.75	68.78	111	2.32	33.74	404	8.99	107.4
Oriental Bank of Commerce	30	0.41	1.24	166	3.02	12.68	149	3.13	30.37	42	0.87	13.67	387	7.43	57.96
GRUH Finance Ltd.	109	1.81	5.38	170	3.42	14.96	95	1.93	11.99	11	0.19	1.37	385	7.35	33.7
Nivara Home finance limited	125	1.38	3.81	228	2.53	7.24	29	0.46	2.56	0	0	0	382	4.37	13.61
Union Bank of India	53	1.06	3.98	111	2.66	16.74	132	2.91	37.32	44	0.97	17.27	340	7.6	75.31
L & T Housing Finance Ltd.	6	0.16	1.08	59	1.47	11.45	200	4.32	56.84	32	0.67	11.6	297	6.62	80.97
Bank of India	30	0.58	2.62	93	1.72	10.05	123	2.52	29.24	31	0.63	11.43	277	5.45	53.34
Aadhar Housing Finance Ltd.	51	0.66	1.82	94	1.59	5.71	88	1.65	12.57	12	0.36	2.91	245	4.26	23.01
Bandhan Bank Ltd	48	0.9	2.66	101	2	7.86	53	0.97	5.9	12	0.26	1.85	214	4.13	18.27
United Bank of India	10	0.19	0.74	69	1.58	8.76	73	1.6	16.15	33	0.74	11.58	185	4.11	37.23
Bank of Baroda h	1	0	0	19	0.42	2.29	78	1.75	16.63	76	1.6	24.16	174	3.77	43.08
Muthoot Housing Finance Company Ltd.	34	0.63	1.97	83	1.62	7.37	26	0.54	5	1	0.02	0.25	144	2.81	14.59
Indian Overseas Bank	14	0.2	0.65	66	1.29	6.48	36	0.67	6.85	6	0.14	1.65	122	2.3	15.63
Repco Home Finance Ltd.	8	0.18	0.63	48	1.12	6.1	52	1.1	12.26	5	0.1	1.7	113	2.5	20.69
ICICI Home Finance Company Ltd.	4	0.09	0.38	71	1.58	9.85	21	0.41	3.75	7	0.15	1.54	103	2.23	15.52

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MuthootHomefin(India) Ltd.	30	0.43	1.12	44	0.83	2.88	25	0.48	3.37	0	0	0	99	1.74	7.37
Aditya Birla Housing Finance Ltd.	6	0.14	0.63	51	1.26	9.81	27	0.57	6.7	7	0.16	2.01	91	2.13	19.15
The Federal Bank Ltd	1	0.03	0.21	19	0.29	1.96	47	0.88	11.94	21	0.44	7.06	88	1.64	21.17
Aptus Value Housing Finance India Ltd.	7	0.12	0.36	39	0.82	3.39	36	0.66	4.51	0	0	0	82	1.6	8.26
GIC Housing Finance Ltd.	1	0.03	0.09	17	0.43	3.18	47	1.03	13.49	15	0.3	5.25	80	1.79	22.01
Central Bank of India	1	0.02	0.15	22	0.54	3.63	48	1.08	12.34	9	0.19	2.72	80	1.83	18.84
YES BANK LIMITED	12	0.19	0.59	32	0.56	2.45	30	0.63	6.26	5	0.12	1.61	79	1.5	10.91
Cholamandalam Investment Finance Company Ltd.	4	0.08	0.56	10	0.23	1.2	53	1.1	10.32	12	0.23	3.1	79	1.64	15.18
Motilal Oswal Home Finance Limited Formerly known as Aspire Home Finance Corporation Limited	34	0.56	1.85	38	0.75	3.75	6	0.12	0.78	0	0	0	78	1.43	6.38
Religare Housing Development Finance Corporation Ltd.	11	0.25	0.86	36	0.79	4.33	22	0.47	4.58	0	0	0	69	1.51	9.77
Punjab National Bank	9	0.08	0.21	17	0.25	0.67	31	0.68	7.81	9	0.19	3.69	66	1.2	12.38
Tata Capital Housing Finance Ltd.	14	0.31	1	22	0.47	3.8	27	0.6	8.57	2	0.05	0.73	65	1.43	14.1
Shriram Housing Finance Ltd.	8	0.09	0.23	37	0.66	2.41	14	0.24	2.63	2	0.04	0.76	61	1.03	6.03
JANA Small Finance Bank	14	0.25	1	25	0.48	2.22	16	0.3	2.7	1	0.02	0.15	56	1.05	6.07
South Indian Bank Limited	6	0.1	0.38	18	0.37	1.68	17	0.35	4.39	7	0.13	1.64	48	0.95	8.09
UCO Bank	6	0.06	0.17	2	0.05	0.21	24	0.55	6.94	13	0.28	3.54	45	0.94	10.86
IDFC Bank Ltd	5	0.06	0.2	11	0.21	1.67	19	0.37	5.36	9	0.2	3.82	44	0.84	11.05
Dena Bank	9	0.18	0.52	17	0.4	2.15	13	0.29	2.6	0	0	0	39	0.87	5.27
The Saraswat Co-op Bank Ltd	3	0.07	0.24	11	0.26	2.24	19	0.4	4.3	4	0.08	1.06	37	0.81	7.84
Fullerton Home Finance Company Ltd.	3	0.07	0.34	14	0.32	1.96	15	0.31	3.35	3	0.07	1.35	35	0.77	7
Bharat Co-operative Bank (Mumbai) Ltd	4	0.1	0.44	13	0.31	1.91	15	0.33	3.88	2	0.04	0.27	34	0.78	6.5
Manipal Housing Finance Syndicate Ltd	4	0.08	0.28	22	0.54	3.08	4	0.09	0.79	1	0.02	0.13	31	0.73	4.28
Tamilnad Mercantile Bank Ltd.	0	0	0	13	0.19	0.86	11	0.23	2.12	5	0.1	0.76	29	0.52	3.74
Kallappanna Awade Ichalkaranji Janta Sahakari Bank Ltd.	5	0.09	0.28	13	0.28	0.8	7	0.15	0.78	1	0.01	0.12	26	0.53	1.98
SBI LHO-Bhubaneswar	1	0.03	0.3	3	0.08	0.8	13	0.31	3.92	7	0.16	2.51	24	0.58	7.53
Equitas Small Finance Bank Ltd	1	0.01	0.03	14	0.16	0.9	7	0.1	0.99	1	0.01	0.2	23	0.28	2.12
DCB Bank Ltd	2	0.05	0.23	5	0.11	0.75	14	0.31	4.47	1	0.02	0.44	22	0.49	5.89
SBI LHO-Patna	0	0	0	6	0.15	1.67	13	0.25	3.03	2	0.04	0.53	21	0.44	5.23
Kotak Mahindra Bank Ltd	0	0	0	1	0.02	0.22	9	0.2	3.12	9	0.2	3.28	19	0.42	6.62
J&K Bank Ltd.	0	0	0	2	0.05	0.27	13	0.29	3.61	4	0.08	1.04	19	0.42	4.92
Punjab & Sind Bank	5	0.07	0.25	4	0.05	0.13	6	0.08	0.71	2	0.05	0.85	17	0.25	1.94
The Catholic Syrian Bank Ltd	3	0.02	0.09	11	0.21	0.77	2	0.04	0.2	1	0.02	0.42	17	0.29	1.48
Altum Credo Home Finance Pvt Ltd	3	0.05	0.15	8	0.18	0.67	3	0.05	0.36	2	0.03	0.19	16	0.31	1.37
City Union Bank	0	0	0	4	0.08	1.16	12	0.2	3.39	0	0	0	16	0.28	4.55
Reliance Home Finance Ltd	0	0	0	1	0.03	0.13	9	0.19	2.22	3	0.07	1.09	13	0.29	3.44
KarurVysya Bank Ltd.	0	0	0	10	0.23	1.12	2	0.03	0.45	1	0.02	0.16	13	0.28	1.73
Kaveri Grameena Bank	2	0.03	0.1	10	0.22	0.95	1	0.02	0.26	0	0	0	13	0.27	1.31
Abhyudaya Co-Operative Bank Ltd.	1	0.03	0.15	8	0.21	1.47	4	0.08	0.71	0	0	0	13	0.32	2.33
SVC Cooperative Bank Ltd.	2	0.04	0.15	3	0.07	0.48	5	0.11	1.26	0	0	0	10	0.22	1.89
Edelweiss Housing Finance Ltd.	0	0	0	1	0.03	0.3	8	0.17	2.2	0	0	0	9	0.2	2.5
Indostar Home Finance Private Limited	2	0.04	0.14	3	0.05	0.2	4	0.09	0.96	0	0	0	9	0.18	1.3

TJSB Sahakari Bank Ltd.	0	0	0	0	0	0	7	0.16	1.76	2	0.05	0.71	9	0.21	2.47
Punjab & Maharastra Co-operative Bank Ltd.	0	0	0	2	0.05	0.26	5	0.1	1.07	1	0.01	0.14	8	0.16	1.47
DHFL Vysya Housing Finance Ltd.	2	0.03	0.08	5	0.05	0.16	0	0	0	0	0	0	7	0.08	0.24
Ujjivan Small Finance Bank	4	0.05	0.19	3	0.04	0.25	0	0	0	0	0	0	7	0.09	0.44
SBI LHO-Bhopal	0	0	0	0	0	0	5	0.12	1.49	2	0.05	0.46	7	0.17	1.95
SBI LHO-Lucknow	0	0	0	0	0	0	3	0.05	0.54	4	0.08	1.28	7	0.13	1.82
Cosmos Co-operative Urban Bank Ltd.	0	0	0	3	0.07	0.48	3	0.06	0.62	0	0	0	6	0.13	1.1
Manvi Pattana Southarda Sahakari Bank Niyamita	2	0.01	0.06	0	0	0	2	0.04	0.2	2	0.04	0.31	6	0.09	0.57
Equitas Housing Finance Pvt. Ltd.	0	0	0	5	0.06	0.26	0	0	0	0	0	0	5	0.06	0.26
Magma Housing Finance	0	0	0	1	0.02	0.1	4	0.07	0.96	0	0	0	5	0.09	1.06
SBI LHO-Amaravati	0	0	0	0	0	0	4	0.09	1.38	1	0.02	0.55	5	0.11	1.93
JM Financial Home Loans Limited	0	0	0	2	0.05	0.3	2	0.04	0.56	0	0	0	4	0.09	0.86
The Karnataka State Cooperative Apex Bank Ltd.	0	0	0	4	0.1	0.9	0	0	0	0	0	0	4	0.1	0.9
SBI LHO-Bhopal	0	0	0	1	0.03	0.25	1	0.02	0.19	2	0.05	0.85	4	0.1	1.29
State Bank of Hyderabad	3	0.01	0.02	0	0	0	0	0	0	0	0	0	3	0.01	0.02
SBI LHO-Ahmedabad	0	0	0	1	0.03	0.15	2	0.05	0.63	0	0	0	3	0.08	0.78
SBI LHO-Delhi	0	0	0	0	0	0	3	0.07	0.77	0	0	0	3	0.07	0.77
Mannappuram Home Finance Ltd.	0	0	0	2	0.04	0.2	0	0	0	0	0	0	2	0.04	0.2
NKGSB Co-operative Bank Ltd	1	0.03	0.13	1	0.03	0.23	0	0	0	0	0	0	2	0.06	0.36
Dhanlaxmi Bank Limited	0	0	0	2	0.03	0.07	0	0	0	0	0	0	2	0.03	0.07
SBI LHO-Hyderabad	0	0	0	0	0	0	1	0.02	0.46	1	0.02	0.3	2	0.04	0.76
SBI LHO-Thiruvananthapuram	0	0	0	0	0	0	2	0.05	0.32	0	0	0	2	0.05	0.32
Capital First Home Finance Ltd.	0	0	0	0	0	0	1	0.02	0.23	0	0	0	1	0.02	0.23
Svatantra Micro Housing Finance Corporation Ltd.	0	0	0	1	0.01	0.07	0	0	0	0	0	0	1	0.01	0.07
National Trust Housing Finance Ltd.	1	0.02	0.05	0	0	0	0	0	0	0	0	0	1	0.02	0.05
SBI LHO-Chandigarh	0	0	0	0	0	0	1	0.02	0.08	0	0	0	1	0.02	0.08
SBI LHO-Guwahati	0	0	0	0	0	0	1	0.02	0.35	0	0	0	1	0.02	0.35
SBI LHO-Jaipur	0	0	0	0	0	0	0	0	0	1	0.02	0.12	1	0.02	0.12
SBI LHO-Kolkata	0	0	0	0	0	0	1	0.02	0.09	0	0	0	1	0.02	0.09
SBI LHO-Maharashtra	0	0	0	0	0	0	1	0.02	0.38	0	0	0	1	0.02	0.38
Grand Total	**4809**	**71.73**	**247.89**	**19781**	**408.09**	**2254.04**	**38477**	**818.72**	**8908.09**	**19312**	**402.29**	**5792.42**	**82379**	**1700.83**	**17202.44**

Districtwise PMAY - CLSS Progress as on 15.06.2021

District	EWS			LIG			MIG-I			MIG-II			Total Beneficiaries		
	Total Beneficiaries	Subsidy Released(In Cr.)	Loan Amount(In Cr).	Total Beneficiaries	Subsidy Released(In Cr.)	Loan Amount(In Cr).	Total Beneficiaries	Subsidy Released(In Cr.)	Loan Amount(In Cr).	Total Beneficiaries	Subsidy Released(In Cr.)	Loan Amount(In Cr).	Total Beneficiaries	Subsidy Released(In Cr.)	Loan Amount(In Cr).
State:Karnataka															
Belgaum	402	6.34	23.31	1096	23.26	23.31	1099	22.24	23.31	144	2.75	23.31	2741	54.59	93.24
Bagalkot	110	1.35	4.28	352	6.41	4.28	230	4.34	4.28	29	0.47	4.28	721	12.57	17.12
Bijapur	139	2.11	7.27	433	8.37	7.27	320	6.07	7.27	46	0.83	7.27	938	17.38	29.08
Bidar	75	1.1	3.27	258	4.76	3.27	190	3.51	3.27	22	0.34	3.27	545	9.71	13.08
Raichur	233	3.68	12.96	688	13.51	12.96	360	6.97	12.96	40	0.73	12.96	1321	24.89	51.84
Koppal	90	1.17	3.88	267	5.07	3.88	107	2.1	3.88	12	0.21	3.88	476	8.55	15.52
Gadag	95	1.42	4.21	301	5.68	4.21	121	2.29	4.21	11	0.21	4.21	528	9.6	16.84
Dharwad	315	3.95	13.2	1252	25.12	13.2	1355	28.17	13.2	229	4.58	13.2	3151	61.82	52.8
Uttara Kannada	50	0.55	1.75	172	3.45	1.75	152	2.99	1.75	24	0.48	1.75	398	7.47	7
Haveri	118	1.42	4.27	314	5.69	4.27	193	3.74	4.27	16	0.31	4.27	641	11.16	17.08
Bellary	188	3.01	10.78	668	13.34	10.78	565	11.11	10.78	105	2.04	10.78	1526	29.5	43.12
Chitradurga	81	1.12	4.06	401	8.08	4.06	381	7.39	4.06	56	1.04	4.06	919	17.63	16.24
Davanagere	178	2.87	9.74	551	10.43	9.74	509	10.1	9.74	73	1.43	9.74	1311	24.83	38.96
Shimoga	276	2.69	9.14	705	10.94	9.14	575	11.1	9.14	89	1.71	9.14	1645	26.44	36.56
Udupi	240	3.04	9.46	548	10.54	9.46	390	8.11	9.46	83	1.75	9.46	1261	23.44	37.84
Chikmagalur	50	0.55	1.82	134	2.46	1.82	105	2.18	1.82	15	0.29	1.82	304	5.48	7.28
Tumkur	129	2.05	7.07	452	8.27	7.07	468	8.59	7.07	62	1.14	7.07	1111	20.05	28.28
Bangalore	545	10.35	40.28	5512	128.71	40.28	26168	570.95	40.28	17151	359.59	40.28	49376	1069.6	161.12
Mandya	101	1.71	4.97	220	4.2	4.97	156	3.14	4.97	21	0.36	4.97	498	9.41	19.88
Hassan	79	1.32	4.25	403	8.09	4.25	438	8.8	4.25	64	1.16	4.25	984	19.37	17
Dakshina Kannada	417	5.45	18.05	1178	23.92	18.05	1187	25.33	18.05	325	6.76	18.05	3107	61.46	72.2
Kodagu	15	0.17	0.61	28	0.43	0.61	19	0.37	0.61	7	0.16	0.61	69	1.13	2.44
Mysore	258	4.43	16.04	1562	32.89	16.04	1634	34.32	16.04	369	7.54	16.04	3823	79.18	64.16
Chamarajanagar	59	0.96	3.26	147	2.83	3.26	35	0.68	3.26	3	0.04	3.26	244	4.51	13.04
Gulbarga	301	4.79	16.44	1266	24.09	16.44	755	13.83	16.44	90	1.61	16.44	2412	44.32	65.76
Yadgir	85	1.25	4.22	169	3.1	4.22	57	1.04	4.22	3	0.08	4.22	314	5.47	16.88
Kolar	32	0.56	1.93	177	3.76	1.93	137	2.9	1.93	12	0.23	1.93	358	7.45	7.72
Chikkaballapura	20	0.3	0.99	82	1.56	0.99	64	1.26	0.99	7	0.11	0.99	173	3.23	3.96
Bangalore Rural	70	1.18	3.84	306	6.7	3.84	512	10.96	3.84	163	3.49	3.84	1051	22.33	15.36
Ramanagara	51	0.73	2.28	103	1.85	2.28	61	1.24	2.28	8	0.19	2.28	223	4.01	9.12
	4802	71.62	247.63	19745	407.51	2250.27	38343	815.82	8873	19279	401.63	5782.62	82169	1696.58	17153.82
	4802	71.62	247.63	19745	407.51	2250.27	38343	815.82	8873	19279	401.63	5782.62	82169	1696.58	17153.82

PMAY:AHP : RGHCL Status as on 05.07.2021

Bank/ District	Ballary	Belgavi	Bidar	Chikkamagaluru	Chitradurga	Dakshin Kannada	Dakshin Kannada	Dharawad	Gadag	Hassan	Haveri	Mysore	Ramnagar	Shivamogga	Uttara Kannada	Vijayapura	Grand Total	Applications Sactioned
Canara Bank	1593	397	0	47	422		455	0		135	293	46	118	178	300	151	4135	411
Union Bank of India		187	0	35	54			0			12	23	118	2040	0		2469	0
KGB	1220	300	0	25	507			0		0	127	0	57	125	0	77	2438	0
SBI	248	117		41	510	123				157	116	0		74	200	275	1861	8
IIFL									979								979	0
Karnataka Bank		60		22	335					8	15	18	59	24	100	51	892	0
Bank of Baroda		64		23	342					10	25	37	118	0		8	627	0
Syndicate Bank		130			211						14					110	465	0
State bank of india					100						230		118				448	0
Federal Bank		17		15	195					184				2			413	0
Axis bank	235	13		10	83					0				14		16	371	0
Union Bank Of India	111	49								1				47	100	56	364	0
Corporation Bank		55			218						12					16	301	0
Karnataka Vikas Grameen Bank											100				100	97	297	42
KDCC															278		278	103
IDBI BANK	158	2		10	83						1			3		8	265	0
Kotak Mahindra Bank				19	208							0		3		15	245	0
Bank of India		50		9	83						18	16		1		64	241	0
Vijaya Bank		35			199												234	0
HDFC BANK	60	2		11	83					1				7		8	172	0
ICICI BANK	55	2		10	83					0				6		8	164	0
Karur Vysya Bank					160					0				3			163	0
Central Bank of India				14	27					1	3			3	100	8	156	0
Canara Bank					134												134	0
SBI Bank					132												132	0
Indian Bank		56		14	27							25		1		8	131	0
Indian Overseas Bank				12	27					0	10	21		6		8	84	0
Punjab National Bank				6	27						6	15		0		24	78	0
Karnataka Bank											67						67	0
(blank)					56												56	0
Bank of Maharashtra		49															49	0
Karnataka Vikas Grameen		42															42	0
Sidda Siri Co-operative Bank																	42	0
Uco Bank				14	27											42	42	42
Other		38															41	0
Allahabad bank					27												38	0
Laxmi Vilas Bank					27											8	35	0
Oriental Bank of Commerce					27												27	0
IDFC Bank				14							2						27	0
IndusInd Bank				10													16	0
Cosmos Bank		13												4			14	0
Post Office (Bank)		9															13	0
YES Bank				9													9	0
Lakshmi Vilas Bank																	9	0
Ratnakar Bank Ltd..		4												5			5	0
South Indian Bank																	4	0
Fino Bank		1												3			3	0
Kallappanana Avade Bank		1															1	0
Dena Bank																	1	0
Federal Bank											0						0	0
HDFC BANK,											0						0	0
Grand Total	3680	1693	0	370	4414	123	455	0	979	497	1051	201	588	2549	1178	1058	18846	606

Annexure - 13H

Karnataka Slum Development Board as on 06.07.2021

Bankwise Loan progress details for Ongoing Projects
Loan Applications Submitted with Relevant documents

District	No.of DUs	Beneficiary Details Submitted to LDMs for Cibil Clearance			CIBIL cleared by Bank /Consent received	Loan Applications Submitted with Relevant documents	Loan Sanctioned	BANK OF INDIA	CANARA BANK	CENTRAL BANK OF INDIA	CORPORATION BANK	FEDERAL BANK	HDFC BANK	ICICI BANK	IDBI BANK	INDIAN BANK	INDIAN OVERSEAS BANK	KARNATAKA BANK	KARUR VYSYA BANK	KOTAK MAHINDRA BANK	KGB	PUNJAB NATIONAL BANK	STATE BANK OF INDIA	UCO BANK	UNION BANK OF INDIA	VIJAYA BANK	SOUTH INDIAN BANK	INDUSIND BANK	KDCC	IDFC	KVGB	BANK OF BARODA	BANK F MAHARASHTRA	AXIS BANK	EQUITAS SF BANK
				No.allotted by LDM																																
Bengaluru Urban Total	12877	8908	0	8908	90	400	0	2	152	0	0	0	1	0	10	9	0	41	1	0	0	3	72	3	71	0	2	0	0	0	0	32	1	0	0
Ramanagara Total	1954	1954	0	1954	0	153	0	0	31	0	0	0	0	0	0	0	0	17	0	0	5	0	30	0	30	0	0	0	0	0	0	16	0	24	0
Kolar Total	1500	1420	0	1420	80	78	0	0	78	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Bengaluru Rural Total	500	244		244	0	0	0																												
Chikkaballapura Total	720	720	0	720	500	90	0	0	21	0	0	0	0	0	0	0	0	0	0	0	16	0	35	0	18	0	0	0	0	0	0	0	0	0	0
Tumakur Total	2008	619	0	619	288	156	0	0	26	0	4	2	0	0	0	0	0	38	0	9	3	0	138	0	6	0	0	0	0	0	0	38	0	0	0
Chikkamagaluru Total	934	533	0	533	273	144	0	0	33	0	0	2	0	8	2	2	5	11	0	6	9	1	19	0	17	0	0	3	0	5	0	15	0	6	0
Hassan Total	1360	398	0	398	702	119	0	0	25	5	0	1	3	5	0	0	8	15	3	0	7	0	17	0	8	0	0	0	0	0	0	16	0	6	0
Mysore Total	3762	780	0	780	397	153	0	0	28	0	0	0	5	4	0	0	9	2	0	0	49	0	30	0	2	0	0	0	0	0	0	13	0	11	0
Chamarajanagara Total	700	520	0	520	276	22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	4	0	0	0	0	0	0	0	0	18	0	0	0
Mandya Total	1500	1026	0	1026	1500	132	0		25	0	0	0	0	0	0	0	8	11	0	0	8	0	39	0	9		0	0	0	0	0	32	0	0	0
Shivamogga Total	2590	1618	0	1618	1488	290	0	0	102	0	0	0	0	0	0	0	26	20	0	0	8	0	58	0	0	0	0	0	0	0	0	76	0	0	0
Udupi Total	500	240		240	240	240	0																									240			
Mangaluru Total	500	500		500	500	0	0																												
Bagalkote Total	1750	1750	0	1750	780	68	0	0	10	0	0	0	0	0	0	1	0	0	0	0	0	0	29	0	1	0	0	0	0	0	3	24	0	0	0
Belagavi Total	1950	1622	0	1622	754	162	0	0	46	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	29	0	0	0	0	0	116	0	0	0	0
UK Total	709	709	0	709	564	103	0	0	39	25	0	0	0	0	0	0	0	6	0	0	0	0	17	0	5	1	0	0	4	0	6	0	0	0	0
Vijayapura Total	3100	1959	0	1959	479	64	0	2	22	3	0	0	2	5	3	1	0	2	0	1	0	2	3	1	15	0	0	0	0	0	2	0	0	0	0
Dharwad Total	3092	3092	0	3092	3092	1018	0	351	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Gadag Total	1032	982	0	982	0	75	0	0	10	0	0	0	8	0	0	8	0	0	0	0	0	0	153	0	200	0	0	0	0	0	119	195	0	0	0
Bellary Total	2625	2224	0	2224	1605	623	0	50	0	25	0	0	34	0	0	25	25	25	0	0	0	25	339	25	25	0	0	0	0	0	4	11	0	0	0
Chitradurga Total	1931	1931	0	1931	0	48	0	4	17	0	1	2	0	1	2	0	0	4	0	3	0	0	0	0	0	0	0	0	0	0	0	0	25	0	0
Davanagere Total	1303	1007	0	1007	0	43	0	0	5	0	0	0	0	0	0	0	2	7	0	0	5	0	20	0	0	0	0	0	0	0	0	8	0	3	0
Haveri Total	2288	1050	0	1050	0	62	0	0	28	0	4	2	0	0	0	0	1	1	0	0	0	16	0	0	1	0	0	0	0	0	4	0	0	1	4
Bidar Total	650	363	0	363	290	14	0	0	14	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Kalaburagi Total	3300	2004	0	2004	1962	236	0	0	54	0	0	0	0	0	0	0	0	29	0	0	42	4	102	0	9	0	0	0	0	0	0	27	0	5	0
Raichur Total	1250	1123	0	1123	818	41	0	0	4	1	0	0	0	1	0	4	0	0	0	0	1	0	24	0	1	0	0	0	0	0	0	5	0	0	0
Yadgir Total	700	681	0	681	320	75	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	75	0	0	0	0	0	0	0	0	0	0	0	0
GRAND TOTAL	57085	40902	0	39977	12149	4609	0	409	770	59	9	9	53	24	17	50	84	229	4	19	153	64	1213	29	459	1	2	3	4	5	254	766	30	56	4

ANNEXURE: 13I

BANK WISE DISBURSEMENT AND BALANCE OUSTSTANDING TO MINORITY COMMUNITY IN KARNATAKA STATE AS ON MARCH 2021 (Amount in Crore)

Sl	Name of Bank	CHRISTIANS				MUSLIMS				SIKHS				NEO-BUDISTS			
		Disb 1st April to MARCH 2021		Balance O/s as on 31.3.2021		Disb 1st April to MARCH 2021		Balance O/s as on 31.3.2021		Disb 1st April to MARCH 2021		Balance O/s as on 31.3.2021		Disb 1st April to MARCH 2021		Balance O/s as on 31.3.2021	
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	8345	248.51	200612	2766.65	54990	904.18	501422	14377.31	106	3.46	469	29.31	2097	73.31	12406	479.40
2	State Bank of India	7150	471.49	19483	1652.33	33678	1184.87	71397	2769.90	305	13.36	790	63.44	72	2.66	205	5.65
3	Union Bank Of India	2892	99.48	7921	434.58	12412	288.36	35518	1051.42	43	5.45	133	15.47	30425	587.73	30492	919.50
4	Bank of Baroda	1642	31.58	9698	357.41	15647	212.45	62977	1701.34	48	2.41	293	20.75	79	1.33	525	13.60
	Total (A)	**20029**	**851.06**	**237714**	**5210.97**	**116727**	**2589.86**	**671314**	**19899.97**	**502**	**24.68**	**1685**	**128.97**	**32673**	**665.03**	**43628**	**1418.15**
(B)	**Oth.Nationalised Bks**																
5	Bank of India	413	24.15	1109	93.62	4616	94.61	8727	324.68	5	3.02	18	26.06	0	0.00	1	0.09
6	Bank of Maharastra	0	0.00	499	55.37	0	0.00	3188	146.70	0	0.00	9	0.11	0	0.00	7	0.87
7	Central Bank of India	30	0.60	768	43.62	375	0.85	4427	142.78	4	0.08	42	6.49	0	0.00	11	0.17
8	Indian Bank	864	180.65	1976	173.78	3739	172.20	7312	254.64	7	0.27	24	2.31	0	0.00	3	0.05
9	Indian Overseas Bank	31	0.72	7735	100.13	17	0.21	23301	300.56	0	0.00	1	0.08	0	0.00	0	0.00
10	Punjab National Bank	185	7.42	934	61.87	1023	24.40	3934	150.17	16	0.53	59	3.02	1	0.03	5	0.11
11	Punjab and Synd Bank	11	0.39	33	2.51	100	1.37	188	7.69	0	0.00	0	0.00	0	0.00	0	0.00
12	UCO Bank	277	8.01	277	8.01	1812	36.50	1812	36.50	0	0.00	0	0.00	850	28.98	850	28.98
	Total (B)	**1811**	**221.93**	**13331**	**538.91**	**11682**	**330.14**	**52889**	**1363.72**	**32**	**3.90**	**153**	**38.07**	**851**	**29.01**	**877**	**30.26**
(C)	**Other Comm.Banks**																
13	IDBI Bank	664	44.81	1731	229.47	3723	104.06	4353	286.85	22	3.15	43	9.77	4	0.40	5	0.57
14	Karnataka Bank Ltd	1920	33.81	2572	108.34	16545	206.04	17538	386.52	10	0.10	18	0.80	22	0.72	27	1.16
15	Kotak Mahendra Bank	673	3.00	2411	28.09	296	15.80	4868	138.39	6	0.71	38	34.59	1	0.33	7	2.31
16	Cathelic Syrian Bank Ltd.	0	0.00	1974	36.67	0	0.00	4871	72.34	0	0.00	1	0.02	0	0.00	1	0.03
17	City Union Bank Ltd	61	0.94	46	2.74	308	7.94	250	9.02	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.	9826	277.89	7863	433.44	28118	577.54	17772	459.71	56	46.83	56	27.40	7	0.13	3	0.08
20	J and K Bank Ltd	13	0.60	71	4.71	846	274.83	2877	1417.06	8	0.42	26	2.84	0	0.00	1	0.00
21	Karur Vysya Bank Ltd.	36	0.93	56	2.71	587	11.73	902	20.22	0	0.00	81	1.93	2	5.81	2	0.06
22	Lakshmi Vilas Bank Ltd	62	0.65	43	0.99	324	45.98	127	1.98	2	0.01	0	0.00	0	0.00	0	0.00
23	Ratnakar Bank Ltd	615	1.86	897	2.30	6102	19.89	12395	35.65	10	0.03	16	0.04	16	0.06	42	0.12
24	South Indian Bank Ltd	2292	51.97	2383	109.75	6775	106.25	5994	111.05	10	0.10	11	0.13	23	0.63	14	0.31

Annexure - 13I

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ANNEXURE:

BANK WISE DISBURSEMENT AND BALANCE OUSTSTANDING TO MINORITY COMMUNITY IN KARNATAKA STATE AS ON MARCH 2021 (Amount in Crore)

Sl	Name of Bank	CHRISTIANS				MUSLIMS				SIKHS				NEO-BUDISTS			
		Disb 1st April to MARCH 2021		Balance O/s as on 31.3.2021		Disb 1st April to MARCH 2021		Balance O/s as on 31.3.2021		Disb 1st April to MARCH 2021		Balance O/s as on 31.3.2021		Disb 1st April to MARCH 2021		Balance O/s as on 31.3.2021	
25	Tamil Nadu Merchantile Bank Ltd	280	14.29	308	22.00	2830	63.52	2105	52.19	0	0.00	0	0.00	0	0.00	0	0.00
26	IndusInd Bank	6462	18.42	8048	21.28	373696	1075.77	501397	1079.04	7	0.60	6	0.51	0	0.00	0	0.00
27	HDFC Bank Ltd	1335	15.39	3038	40.00	13346	105.52	42045	266.42	6	0.10	21	0.16	0	0.00	3	0.07
28	Axis Bank Ltd	295	7.81	1575	53.47	2500	104.83	12877	238.60	3	0.60	18	1.00	0	0.00	4	0.07
29	ICICI Bank Ltd	854	72.26	6593	738.55	6897	217.49	26799	1415.37	29	1.68	250	38.32	29	1.68	123	8.63
30	YES BANK Ltd.	156	3.93	635	12.17	1699	45.20	5322	97.48	9	0.08	16	0.34	24	0.07	40	0.05
31	Bandhan Bank	588	3.41	796	3.39	58561	272.98	72302	243.36	0	0.00	0	0.00	6	0.02	5	0.02
32	DCB Bank Ltd	40	0.14	195	2.47	276	3.33	2861	67.87	0	0.00	2	0.07	0	0.00	1	0.04
33	IDFC Bank	201	0.76	549	7.53	10795	45.44	27006	79.65	76	0.33	160	1.19	10	0.04	16	0.04
	Total(C)	**26373**	**552.87**	**42344**	**1871.86**	**534224**	**3304.13**	**765490**	**6488.97**	**255**	**54.75**	**764**	**119.10**	**144**	**9.89**	**294**	**13.56**
	R R B 's																
34	Karnataka Grameena Bank	2604	31.16	3444	58.35	35251	314.51	59385	692.05	18	0.24	52	1.24	110	1.07	187	2.28
35	Karnataka Vikas Grameena Bank	839	11.95	7850	116.46	7410	98.52	116589	1023.84	5	0.10	10150	93.65	0	0.00	10180	71.25
	Total (D)	**3443**	**43.12**	**11294**	**174.81**	**42661**	**413.02**	**175974**	**1715.89**	**23**	**0.34**	**10202**	**94.89**	**110**	**1.07**	**10367**	**73.53**
Grand Total (A+B+C+D)		51656	1668.98	304683	7796.55	705294	6637.16	1665667	29468.56	812	83.66	12804	381.02	33778	704.99	55166	1535.50
Total (Comm.Banks) a+b+c		**48213**	**1625.86**	**293389**	**7621.74**	**662633**	**6224.14**	**1489693**	**27752.66**	**789**	**83.33**	**2602**	**286.14**	**33668**	**703.93**	**44799**	**1461.97**
(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	30515	291.36	46613	403.44	143367	851.12	133757	856.87	3	2.01	3	1.04	19	0.09	84	0.40
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)	**30515**	**291.36**	**46613**	**403.44**	**143367**	**851.12**	**133757**	**856.87**	**3**	**2.01**	**3**	**1.04**	**19**	**0.09**	**84**	**0.40**
39	**KSFC**	6	1.51	40	13.06	55	18.94	321	117.75	0	0.00	0	0.00	0	0.00	0	0.00
	TOTAL (F)	**6**	**1.51**	**40**	**13.06**	**55**	**18.94**	**321**	**117.75**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**
G	Small Finance Bank																
40	Equitas Small Finance Bank	355	1.03	1839	2.54	4764	12.38	23844	36.58	25	0.07	54	0.10	77	0.20	304	0.44
41	Ujjivan Small Finnance	192	0.83	11194	30.26	2769	10.92	68613	163.63	7	0.03	252	0.59	2	0.01	34	0.10
42	Suryoday Small Finance Bank	479	1.21	1070	1.98	14893	33.73	30736	56.66	25	0.07	60	0.10	7	0.01	25	0.04
43	ESAF Small Finance Bank	161	0.86	269	1.31	2557	10.13	3704	12.52	3	0.01	6	0.01	2	0.01	7	0.01
44	Jana Small Finance Bank	2782	16.76	6385	25.68	9474	60.09	42812	149.30	12	0.05	104	0.20	9514	52.85	9842	52.46
	TOTAL (G)	**3969**	**20.68**	**20757**	**61.76**	**34457**	**127.25**	**169709**	**418.69**	**72**	**0.24**	**476**	**1.00**	**9602**	**53.08**	**10212**	**53.04**
H	Payments bank																
45	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
46	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)	**86146**	**1982.53**	**372093**	**8274.81**	**883173**	**7634.46**	**1969454**	**30861.86**	**887**	**85.91**	**13283**	**383.07**	**43399**	**758.16**	**65462**	**1588.94**

ANNEXURE:

BANK WISE DISBURSEMENT AND BALANCE OUSTSTANDING TO MINORITY COMMUNITY IN KARNATAKA STATE AS ON MARCH 2021 (Amount in Crore)

Sl	Name of Bank	JAINS				ZORASTRIANS				TOTAL IN CRORES			
		Disb 1st April to MARCH 2021		Balance O/s as on 31.3.2021		Disb 1st April to MARCH 2021		Balance O/s as on 31.3.2021		Disb 1st April to MARCH 2021		Balance O/s as on 31.3.2021	
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	1348	54.12	4583	256.08	76	1.12	762	15.79	66962	1285	720254	17925
2	State Bank of India	389	43.44	917	90.60	1	0.68	6	0.66	41595	1716	92798	4583
3	Union Bank Of India	475	68.22	1190	117.41	3	0.23	10	0.37	46250	1049	75264	2539
4	Bank of Baroda	102	1.87	2616	125.03	37	0.64	149	4.66	17555	250	76258	2223
	Total (A)	**2314**	**168**	**9306**	**589**	**117**	**3**	**927**	**21**	**172362**	**4301**	**964574**	**27269**
(B)	**Oth.Nationalised Bks**												
5	Bank of India	100	10.21	272	38.17	0	0.00	0	0.00	5134	132	10127	483
6	Bank of Maharastra	0	0.00	257	65.50	0	0.00	0	0.00	0	0	3960	269
7	Central Bank of India	25	0.49	107	8.05	0	0.00	0	0.00	434	2	5355	201
8	Indian Bank	31	3.65	98	9.77	0	0.00	1	0.76	4641	357	9414	441
9	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	0	0.00	48	1	31037	401
10	Punjab National Bank	12	0.46	63	8.65	1	0.01	1	0.03	1238	33	4996	224
11	Punjab and Synd Bank	0	0.00	0	0.00	0	0.00	0	0.00	111	2	221	10
12	UCO Bank	620	28.90	620	28.90	0	0.00	0	0.00	3559	102	3559	102
	Total (B)	**788**	**44**	**1417**	**159**	**1**	**0**	**2**	**1**	**15165**	**629**	**68669**	**2131**
(C)	**Other Comm.Banks**												
13	IDBI Bank	69	5.36	144	20.95	1	0.04	1	0.04	4483	158	6277	548
14	Karnataka Bank Ltd	243	6.86	390	21.78	14	0.16	11	0.10	18754	248	20556	519
15	Kotak Mahendra Bank	198	94.24	595	386.23	0	0.00	0	0.00	1174	114	7919	590
16	Cathelic Syrian Bank Ltd.	0	0.00	0	0.00	0	0.00	1	0.02	0	0	6848	109
17	City Union Bank Ltd	2	0.10	2	0.13	0	0.00	0	0.00	372	9	299	12
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	38007	902	25694	921
20	J and K Bank Ltd	2	0.01	9	2.13	0	0.00	0	0.00	869	276	2984	1427
21	Karur Vysya Bank Ltd.	2	0.11	3	0.14	0	0.00	0	0.00	627	19	1044	25
22	Lakshmi Vilas Bank Ltd	136	0.97	4	0.02	0	0.00	0	0.00	524	48	174	3
23	Ratnakar Bank Ltd	2	0.01	9	0.04	0	0.00	4	0.05	6745	22	13363	38
24	South Indian Bank Ltd	1	0.01	1	0.10	30	0.29	28	0.38	9131	159	8431	222

ANNEXURE:

BANK WISE DISBURSEMENT AND BALANCE OUSTSTANDING TO MINORITY COMMUNITY IN KARNATAKA STATE AS ON MARCH 2021 (Amount in Crore)

Sl	Name of Bank	JAINS				ZORASTRIANS				TOTAL IN CRORES			
		Disb 1st April to MARCH 2021		Balance O/s as on 31.3.2021		Disb 1st April to MARCH 2021		Balance O/s as on 31.3.2021		Disb 1st April to MARCH 2021		Balance O/s as on 31.3.2021	
25	Tamil Nadu Merchantile Bank Ltd	7	0.08	70	8.05	0	0.00	0	0.00	3117	78	2483	82
26	IndusInd Bank	4	0.31	11	0.69	0	0.00	0	0.00	380169	1095	509462	1102
27	HDFC Bank Ltd	15	0.39	38	2.19	0	0.00	3	0.10	14702	121	45148	309
28	Axis Bank Ltd	0	0.00	0	0.00	0	0.00	2	0.19	2798	113	14476	293
29	ICICI Bank Ltd	45	28.37	367	128.66	10	1.02	43	2.61	7864	323	34175	2332
30	YES BANK Ltd.	31	45.27	42	16.79	0	0.00	0	0.00	1919	95	6055	127
31	Bandhan Bank	10	0.03	10	0.02	0	0.00	0	0.00	59165	276	73113	247
32	DCB Bank Ltd	2	0.12	11	1.72	0	0.00	0	0.00	318	4	3070	72
33	IDFC Bank	14	0.08	34	2.03	2	0.01	4	0.01	11098	47	27769	90
	Total(C)	**783**	**182**	**1740**	**592**	**57**	**2**	**97**	**3**	**561836**	**4105**	**810729**	**9089**
	R R B 's												
34	Karnataka Grameena Bank	533	14.97	725	25.19	0	0.00	0	0.00	38516	362	63793	779
35	Karnataka Vikas Grameena Bank	234	3.56	1310	13.35	0	0.00	0	0.00	8488	114	146079	1319
	Total (D)	**767**	**19**	**2035**	**39**	**0**	**0**	**0**	**0**	**47004**	**476**	**209872**	**2098**
Grand Total (A+B+C+D)		4652	412.19	14498	1378.34	175	4.19	1026	25.76	796367	9511	2053844	40586
Total (Comm.Banks) a+b+c		**3885**	**393.66**	**12463**	**1339.80**	**175**	**4.19**	**1026**	**25.76**	**749363**	**9035**	**1843972**	**38488**
(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	52658	301.73	15896	131.34	0	0.00	0	0.00	226562	1446	196353	1393
38	Indl.Co.Op.Bank ltd.	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0
	Total (E)	**52658**	**301.73**	**15896**	**131.34**	**0**	**0.00**	**0**	**0.00**	**226562**	**1446**	**196353**	**1393**
46	KSFC	4	4.47	7	8.46	1	0.48	3	1.21	66	25	371	140
	TOTAL (F)	**4**	**4.47**	**7**	**8.46**	**1**	**0.48**	**3**	**1.21**	**66**	**25**	**371**	**140**
G	Small Finance Bank												
40	Equitas Small Finance Bank	46	0.15	154	0.23	10	0.03	42	0.06	5277	14	26237	40
41	Ujjivan Small Finnance	21	0.13	144	0.48	1	0.01	6	0.02	2992	12	80243	195
42	Suryoday Small Finance Bank	0	0.00	5	0.01	12	0.03	25	0.04	15416	35	31921	59
43	ESAF Small Finance Bank	8	0.17	11	0.21	0	0.00	0	0.00	2731	11	3997	14
44	Jana Small Finance Bank	33	0.36	146	1.09	0	0.00	0	0.00	21815	130	59289	229
	TOTAL (G)	**108**	**0.81**	**460**	**2.02**	**23**	**0.06**	**73**	**0.12**	**48231**	**202**	**201687**	**537**
H	Payments bank												
45	India Post Payments Bank Limite	0	0.00	0	0.00	0	0.00	0	0.00	0	0	0	0
46	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)	**57422**	**719.20**	**30861**	**1520.16**	**199**	**4.73**	**1102**	**27.10**	**1071226**	**11185**	**2452255**	**42656**

ANNEXURE- 13J

BANK WISE ADVANCES TO MINORITY COMMUNITIES AS ON 31.3.2021 (Amount in Crore)

Sl.	Name of the Bank	AS ON MARCH 2021			
		Disb 1st April to MARCH 2021		Balance outstanding	
A	**Major Banks**	No. A/cs	Amt.	No. A/cs	Amt.
1	Canara Bank	66962	1285	720254	17925
2	State Bank of India	41595	1716	92798	4583
3	Union Bank Of India	46250	1049	75264	2539
4	Bank of Baroda	17555	250	76258	2223
	Total (A)	**172362**	**4301**	**964574**	**27269**
(B)	**Other Nationalised Banks**				
5	Bank of India	5134	132	10127	483
6	Bank of Maharastra	0	0	3960	269
7	Central Bank of India	434	2	5355	201
8	Indian Bank	4641	357	9414	441
9	Indian Overseas Bank	48	1	31037	401
10	Punjab National Bank	1238	33	4996	224
11	Punjab and Synd Bank	111	2	221	10
12	UCO Bank	3559	102	3559	102
	Total (B)	**15165**	**629**	**68669**	**2131**
(C)	**Other Comm.Banks**				
13	IDBI Bank	4483	158	6277	548
14	Karnataka Bank Ltd	18754	248	20556	519
15	Kotak Mahendra Bank	1174	114	7919	590
16	Cathelic Syrian Bank Ltd.	0	0	6848	109
17	City Union Bank Ltd	372	9	299	12
18	Dhanalaxmi Bank Ltd.	0	0	1389	22
19	Federal Bank Ltd.	38007	902	25694	921
20	J and K Bank Ltd	869	276	2984	1427
21	Karur Vysya Bank Ltd.	627	19	1044	25
22	Lakshmi Vilas Bank Ltd	524	48	174	3
23	Ratnakar Bank Ltd	6745	22	13363	38
24	South Indian Bank Ltd	9131	159	8431	222
25	Tamil Nadu Merchantile Bank Ltd.	3117	78	2483	82
26	IndusInd Bank	380169	1095	509462	1102
27	HDFC Bank Ltd	14702	121	45148	309
28	Axis Bank Ltd	2798	113	14476	293
29	ICICI Bank Ltd	7864	323	34175	2332
30	YES BANK Ltd.	1919	95	6055	127
31	Bandhan Bank	59165	276	73113	247
32	DCB Bank Ltd	318	4	3070	72
33	IDFC Bank	11098	47	27769	90
	Total(C)	**561836**	**4105**	**810729**	**9089**
	R R B 's				
34	Karnataka Grameena Bank	38516	362	63793	779
35	Karnataka Vikas Grameena Bank	8488	114	146079	1319
	Total (D)	**47004**	**476**	**209872**	**2098**
Grand Total (A+B+C+D)		**796367**	**9511**	**2053844**	**40586**
Total (Comm.Banks) a+b+c		**749363**	**9035**	**1843972**	**38488**
(E)	**Co-Op Sector**				
36	KSCARD Bk.Ltd	0	0	0	0
37	K.S.Coop Apex Bank ltd	226562	1446	196353	1393
38	Indl.Co.Op.Bank ltd.	0	0	0	0
	Total (E)	**226562**	**1446**	**196353**	**1393**
39	**KSFC**	66	25	371	140
	TOTAL (F)	**66**	**25**	**371**	**140**
G	**Small Finance Bank**				
40	Equitas Small Finance Bank	5277	14	26237	40
41	Ujjivan Small Finnance	2992	12	80243	195
42	Suryoday Small Finance Bank	15416	35	31921	59
43	ESAF Small Finance Bank	2731	11	3997	14
44	Jana Small Finance Bank	21815	130	59289	229
	TOTAL (G)	**48231**	**202**	**201687**	**537**
H	**Payments bank**				
45	India Post Payments Bank Limited	0	0	0	0
46	Airtel Payments Bank	0	0	0	0
	TOTAL (H)	**0**	**0**	**0**	**0**
	TOTAL (A+B+C+D+E+F+G+H	**1071226**	**11185**	**2452255**	**42656**

Annexure-13K

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 MARCH 2021 (Amount in lakhs)		Cumulative Bank Loan disbursed during the year (from 1 April 2020 up to qtr MARCH 2021 (Amount in lakhs)	
		Total	Of which exclusively to Women	Total	Of which exclusively to Women
1	Canara Bank	226434	210550	218930	204001
2	State Bank of India	927	927	4870	3693
3	Union Bank Of India	15655	13589	2781	2285
4	Bank of Baroda	20151	19515	59932	57491
5	Bank of India	244	236	958	935
6	Bank of Maharastra	0	0	0	0
7	Central Bank of India	307	307	408.7	408.7
8	Indian Bank	83	62	253.56	196.32
9	Indian Overseas Bank	67	67	256.97	256.97
10	Punjab National Bank	53	19	114.71	31.6
11	Punjab and Synd Bank	0	0	0	0
12	UCO Bank	8	0	19.83	0
13	IDBI Bank	0	0	0	0
14	Karnataka Bank Ltd	149	140	798.71	756.71
15	Kotak Mahendra Bank	0	0	0	0
16	Cathelic Syrian Bank Ltd.	0	0	0	0
17	City Union Bank Ltd	0	0	0	0
18	Dhanalaxmi Bank Ltd.	0	0	0	0
19	Federal Bank Ltd.	0	0	0	0
20	J and K Bank Ltd	0	0	0	0
21	Karur Vysya Bank Ltd.	0	0	0	0
22	Lakshmi Vilas Bank Ltd	0	0	0	0
23	Ratnakar Bank Ltd	0	0	0	0
24	South Indian Bank Ltd	0	0	0	0
25	Tamil Nadu Merchantile Bank Ltd.	0	0	0	0
26	IndusInd Bank	0	0	0	0
27	HDFC Bank Ltd	12213	12213	47933.29	47933.29
28	Axis Bank Ltd	0	0	0	0
29	ICICI Bank Ltd	0	0	0	0
30	YES BANK Ltd.	0	0	0	0
31	Bandhan Bank	0	0	0	0
32	DCB Bank Ltd	0	0	0	0
33	IDFC Bank	0	0	0	0
	Commercial Banks-Sub Total	**276291**	**257625**	**337256.77**	**317988.59**
34	Karnataka Grameena Bank	86780	72979	228485	191676
35	Karnataka Vikas Grameena Bank	5260	4816	14344.18	13079.38
	RRBs-Sub Total	**92040**	**77795**	**242829.18**	**204755.38**
36	KSCARD Bk.Ltd	0	0	0	0
37	K.S.Coop Apex Bank ltd	323893	47655	175577.7	164304.05
38	Indl.Co.Op.Bank ltd.	0	0	0	0
	Cooperative baks-Sub Total	**323893**	**47655**	**175577.7**	**164304.05**
39	KSFC	**0**	**0**	**0**	**0**
	KFSC Total	**0**	**0**	**0**	**0**
40	Equitas Small Finance Bank	0	0	0	0
41	Ujjivan Small Finnance	0	0	0	0
42	Suryoday Small Finance Bank	0	0	0	0
43	ESAF Small Finance Bank	0	0	0	0
44	Jana Small Finance Bank	0	0	0	0
	Small Finance -Sub Total	**0**	**0**	**0**	**0**
45	India Post Payments Bank Limited	0	0	0	0
46	Airtel Payments Bank	0	0	0	0
	Payment Bank -Sub Total	**0**	**0**	**0**	**0**
	All banks-Total	**692224**	**383075**	**755663.65**	**687048.02**

Annexure – 13L

STATE LEVEL BANKERS' COMMITTEE-Karnataka			
COVENOR - Canara Bank, Head Office Annexe, Bangalore			
	AGENDA	ALL BANKS	
	ANNEXURE		
Progress Report under SHG Bank Linkage for the quarter		MARCH 2021	
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	10938	10282
2	Cumulative number of SB accounts of SHGs (from 1st April of the year to end of quarter)	35729	33685
3	Total No of SB Accounts of ALL SHGs outstanding at the end of the reporting quarter	810273	691646
4	Total balance of SB Accounts of ALL SHGs outstanding at the end of reporting quarter	148514	123681
B	DIRECT CREDIT LINKAGE DURING THE YEAR		
1	SHGs credit linked during the quarter	128399	119114
2	Bank Loan disbursed during the quarter (Rs. lakh)	218701	201437
3	Cumulative no. of SHGs credit linked during the year (from 1 April up to end of qtr)	692224	383075
4	Cumulative Bank Loan disbursed during the year (from 1 April up to end of qtr)(Rs. lakh)	755664	687048
5	Of B3 above, No. of repeat SHGs credit linked	96606	89868
6	Of B4 above, Bank Loan disbursed for repeat SHGs (Rs. lakh)	175602	149836
7	Of B3 above, No. of SHGs provided loan for Agriculture Purposes	86818	80507
8	Of B4 above, Bank Loan disbursed to SHGs for Agriculture Purposes (Rs. lakh)	165909	151662
C	INDIRECT CREDIT LINKAGE OF SHGs THROUGH LOANS TO NGOs/MFIs FOR ONLENDING TO SHGs		
1	SHGs indirectly credit linked during the quarter	4889	4727
2	Cumulative no. of SHGs indirectly credit linked during the year (from 1 April upto end of qtr)	60699	54609
3	Loan disbursed indirectly during the quarter (Rs. lakh)	34829	34528
4	Cumulative Loan disbursed indirectly during the year (from 1 April upto end of qtr)(Rs. lakh)	195956	167830
5	Of C2 above No. of SHGs provided loan for agriculture purpose	5399	5084
6	Of C4 above, Bank loan disbursed to SHGs for agriculture purposes [Rs in lakh]	34696	34421
D	CUMULATIVE CREDIT LINKAGE		
1	Cumulative number of SHGs Credit Linked (since inception)	3666305	3135514
2	Cumulative Bank Loan disbursed since inception (Rs, lakh)	4659145	4240694
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 - 13 M

DATA ON JLG AS PER NABARD FORMAT AS ON MARCH 2021

Amount Rs. In Crore:

Sl	Name of the Bank	Target for the FY 2018-19		Disbursements from 01.04.2020 to 31.3.2021				Balance Outstanding as at the end of the MARCH 2021				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	7533	64.17	7516	60.96	19083	373.88	18128	355.18	0
2	State Bank of India	0	0.00	1416	573.65	1398	377.65	3319	729.66	3230	476.04	0
3	Union Bank Of India	800	0.00	215	0.68	184	0.65	3867	51.88	2475	36.78	12
4	Bank of Baroda	0	0.00	184	6.32	184	6.32	1014	193.12	1014	193.12	0
	Total (A)	**800**	**0.00**	**9348**	**644.82**	**9282**	**445.78**	**27283**	**1348.54**	**24847**	**1061.12**	**12**
(B)	Oth.Nationalised Bks											
1	Bank of India	0	0.00	7	0.37	7	0.37	79	1.76	79	1.76	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	0.12	5	0.12	0
4	Indian Bank	0	0.00	1	0.06	1	0.06	16	0.40	16	0.40	0
5	Indian Overseas Bank	0	0.00	0	0.00	0	0.00	126	1.33	126	1.33	0
6	Punjab National Bank	0	0.00	0	0.00	0	0.00	3	0.04	2	0.03	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	53	0.75	0	0.00	189	3.45	45	1.38	0
	Total (B)	**265**	**1.25**	**61**	**1.18**	**8**	**0.42**	**439**	**8.06**	**273**	**5.01**	**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	57	0.79	50	0.73	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	25328	408.41	21621	347.64	155257	652.00	102956	571.09	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 Bank	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	6223	111.92	2241	38.53	25133	228.52	8489	81.33	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	6935	126.49	6853	125.19	19195	173.31	19014	171.91	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	25830	85.21	25830	85.21	72236	119.82	71221	119.66	0
21	IDFC Bank	0	0.00	54162	196.57	39257	142.86	238388	561.55	167525	413.69	0
	Total(C)	**0**	**0.00**	**125806**	**970.98**	**102961**	**780.81**	**518774**	**1872.46**	**377761**	**1494.85**	**122**
(D)	R R B 's											
1	Karnataka Grameena Bank	5000	200.00	17321	160.00	13510	124.80	46996	520.00	36656	405.60	0
2	Karnataka Vikas Grameena Ba	0	0.00	3072	35.48	0	0.00	3694	45.82	0	0.00	0
	Total (D)	**5000**	**200.00**	**20393**	**195.48**	**13510**	**124.80**	**50690**	**565.82**	**36656**	**405.60**	**0**
Total (Comm.Banks) A+B+C		**1065**	**1.25**	**135215**	**1616.98**	**112251**	**1227.02**	**546496**	**3229.06**	**402881**	**2560.99**	**134**
Grand Total (A+B+C+D)		**6065**	**201.25**	**155608**	**1812.46**	**125761**	**1351.82**	**597186**	**3794.88**	**439537**	**2966.59**	**134**
(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	266	3.25	26	1.40	1787	16.24	665	7.30	9163
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**	**266**	**3.25**	**26**	**1.40**	**1787**	**16.24**	**665**	**7.30**	**9163**
(F)	KSFC	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0
	TOTAL (F)	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**	**0.00**	**0**
(G)	Small Finance Bank											
1	Equitas Small Finance Bank	0	0.00	12604	95.11	4488	38.69	45734	153.83	9876	70.13	0
2	Ujjivan Small Finnance	0	0.00	202149	786.87	70771	284.38	512775	1167.20	189447	435.93	0
3	Suryoday Small Finance Bank	0	0.00	50645	168.08	18721	64.52	139380	282.01	48962	101.33	0
4	ESAF Small Finance Bank	0	0.00	31938	162.70	15492	104.15	53934	265.84	33709	192.78	0
5	Jana Small Finance Bank	0	0.00	8924	185.52	2937	81.43	39187	455.32	9182	168.22	0
	TOTAL (G)	**0**	**0.00**	**306260**	**1398.28**	**112409**	**573.17**	**791010**	**2324.19**	**291176**	**968.39**	**0**
(H)	Payments bank											
1	India Post Payments Bank Lim	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	462134	3213.99	238196	1926.39	1389983	6135.31	731378	3942.28	9297

BANK-WISE Progres under Standup India (SUI) from 01.04.2020 to 31.03.2021

State : Karnataka

[Amount Rs. in Crore]

SL No.	Lender	Target SC/ST	SC			ST			Target Women	Women (General)			Total Target	Total		
			No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt		No Of A/Cs	Sanctioned Amt	Disbursement Amt		No Of A/Cs	Sanctioned Amt	Disbursement Amt
1	**Private Sector Banks**															
1.1	IDBI Bank	89	0	0	0	0	0	0	89	1	0.5	0.5	178	1	0.5	0.5
	Total		0	0	0	0	0	0		1	0.5	0.5		1	0.5	0.5
2	**Public Sector Banks**															
2.1	Bank of India	139	1	0.15	0.1	0	0	0	139	4	0.83	0.69	278	5	0.98	0.79
2.2	Bank of Maharashtra	64	0	0	0	0	0	0	64	1	0.16	0.16	128	1	0.16	0.16
2.3	Canara Bank	1817	76	16.41	13.76	6	0.93	0.62	1817	206	47.21	38.08	3634	288	64.55	52.46
2.4	Indian Overseas Bank	244	1	0.18	0.18	2	0.3	0.3	244	2	0.3	0.15	488	5	0.78	0.63
2.5	State Bank of India	1851	1	0.35	0.3	0	0	0	1851	12	2.08	1.66	3702	13	2.42	1.96
2.6	UCO Bank	63	2	0.51	0.51	0	0	0	63	4	0.94	0.92	126	6	1.45	1.43
	Total		81	17.59	14.85	8	1.22	0.91		229	51.52	41.66		318	70.33	57.42
	Grand Total		**81**	**17.59**	**14.85**	**8**	**1.22**	**0.91**		**230**	**52.02**	**42.16**		**319**	**70.83**	**57.92**

Annexure - 13N

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District -Wise Progress under Standup India (SUI) from 01.04.2020 to 31.03.2021

[Amount Rs. in Crore]

SL No.	StateName/DistrictName	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	KARNATAKA												
1.1	BAGALKOTE	0	0	0	0	0	0	1	0.16	0.16	1	0.16	0.16
1.2	BALLARI	2	0.21	0.19	1	0.11	0.05	3	0.38	0.33	6	0.69	0.56
1.3	BELAGAVI	9	2.38	1.26	1	0.24	0.17	11	2.26	1.46	21	4.89	2.89
1.4	BENGALURU RURAL	2	0.2	0.2	0	0	0	8	1.52	1.52	10	1.72	1.72
1.5	BENGALURU URBAN	17	5.57	5.39	2	0.3	0.3	67	16.62	14.27	86	22.48	19.95
1.6	BIDAR	0	0	0	2	0.22	0.22	2	0.34	0.34	4	0.56	0.56
1.7	CHIKKABALLAPURA	4	0.41	0.23	0	0	0	3	0.29	0.29	7	0.69	0.51
1.8	CHIKKAMAGALURU	0	0	0	0	0	0	5	0.86	0.86	5	0.86	0.86
1.9	CHITRADURGA	1	0.1	0.05	0	0	0	3	1.3	0.49	4	1.4	0.54
1.1	DAKSHINA KANNADA	0	0	0	0	0	0	17	3.36	3.07	17	3.36	3.07
1.11	DAVANGERE	1	0.24	0.03	0	0	0	3	0.56	0.32	4	0.8	0.35
1.12	DHARWAD	31	3.98	3.89	1	0.2	0.01	12	2.97	2.14	44	7.14	6.03
1.13	GADAG	0	0	0	0	0	0	1	0.2	0.17	1	0.2	0.17
1.14	HASSAN	0	0	0	0	0	0	4	0.86	0.86	4	0.86	0.86
1.15	HAVERI	0	0	0	0	0	0	5	0.77	0.69	5	0.77	0.69
1.16	KALABURAGI	1	0.12	0.12	0	0	0	6	0.96	0.71	7	1.08	0.83
1.17	KODAGU	0	0	0	0	0	0	4	0.51	0.51	4	0.51	0.51
1.18	KOLAR	2	0.24	0.24	0	0	0	2	0.26	0.26	4	0.5	0.5
1.19	KOPPAL	0	0	0	0	0	0	2	0.34	0.11	2	0.34	0.11
1.2	MANDYA	1	0.24	0.24	0	0	0	3	0.48	0.24	4	0.72	0.48
1.21	MYSURU	3	1.29	1.25	0	0	0	10	1.62	1.36	13	2.91	2.61
1.22	RAMANAGARA	0	0	0	0	0	0	8	1.19	1.15	8	1.19	1.15
1.23	SHIVAMOGGA	3	1.22	1.05	0	0	0	5	0.6	0.55	8	1.82	1.59
1.24	TUMAKURU	0	0	0	0	0	0	5	2.71	1.88	5	2.71	1.88
1.25	UDUPI	1	0.18	0.06	0	0	0	28	6.86	5.07	29	7.04	5.13
1.26	UTTARA KANNADA	3	1.21	0.68	1	0.17	0.17	10	2.88	2.34	14	4.25	3.18
1.27	VIJAYAPURA	0	0	0	0	0	0	2	1.17	1.02	2	1.17	1.02
	Total	81	17.59	14.88	8	1.24	0.92	230	52.03	42.17	319	70.82	57.91

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Districtwise Mudra loan sanction and Disbursment as on 31.03.2021

[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	Bangalore urban	237962	664.71	660.35	106735	1529.87	1483.55	19809	2026.47	1980.19	364506	4221.06	4124.09
1.2	Other	351488	1314.34	1314.34	78194	1514.05	1510.9	14058	902.45	898.05	443740	3730.84	3723.29
1.3	Belgaum	252098	702.26	700.46	74244	811.38	801.69	8995	686.11	675.16	335337	2199.74	2177.32
1.4	Mysore	286194	814.58	813.26	86076	834.4	823.2	2831	207.58	200.5	375101	1856.56	1836.96
1.5	Tumkur	162688	454.12	453.11	59450	567.82	562.03	1247	92.58	88.91	223385	1114.53	1104.04
1.6	Bellary	148385	410.2	408.89	46321	509.62	503.17	1666	186.97	184	196372	1106.79	1096.07
1.7	Mandya	146553	422.69	421.89	61234	606.34	598.48	800	59.49	57.01	208587	1088.52	1077.38
1.8	Davangere	157841	431.46	430.37	49422	490.37	484.33	1766	121.83	117.88	209029	1043.67	1032.59
1.9	Bagalkot	76106	216.77	216.04	23143	273.88	271.09	6744	512.79	509.41	105993	1003.45	996.54
1.1	Kolar	97031	266.82	266.47	45834	545.3	539.09	1561	121.2	119.88	144426	933.32	925.44
1.11	Shimoga	93296	259.87	258.9	28404	403.81	394.36	3327	256.64	249.66	125027	920.32	902.92
1.12	Dharwad	111200	311.27	310.51	30508	381.22	373.35	2989	220.93	210.87	144697	913.42	894.73
1.13	Chitradurga	124344	347.11	346.12	49709	499.51	494.26	712	50.23	48.76	174765	896.85	889.15
1.14	Dakshina Kannada	39439	94.55	93.11	20388	425.34	409.58	4365	335.6	321.08	64192	855.5	823.77
1.15	Hassan	114584	328.75	327.58	40565	393.31	385.13	1252	95.67	92.33	156401	817.73	805.04
1.16	Bijapur	96628	277.77	277.08	28351	312.76	310.24	1065	77.3	74.66	126044	667.83	661.98
1.17	Chamarajanagar	103911	295.51	294.73	31851	289.86	286	460	35.9	34.77	136222	621.26	615.49
1.18	Uttara Kannada	51184	146.61	145.75	21456	324.41	318.82	1790	134.69	129.52	74430	605.71	594.09
1.19	Bidar	68700	199.33	199.16	19030	232.59	230.01	1765	143.2	140.78	89495	575.11	569.95
1.2	Haveri	81549	234.65	234	21844	249.45	246.1	889	68.62	66.44	104282	552.72	546.54
1.21	Gulbarga	90065	247.43	246.76	16358	184.33	181.93	1398	106.12	104.24	107821	537.87	532.93
1.22	Chikmagalur	63958	177.97	177.49	20053	239.49	232.74	1043	77.2	72.77	85054	494.65	483
1.23	Raichur	74365	212.06	211.67	17809	213.95	211.02	752	55.76	54.16	92926	481.77	476.85

Annexure - 130

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1.24	Gadag	52139	146.83	146.69	15924	192.25	191.11	1461	108.48	107.87	69524	447.57	445.67
1.25	Ramanagara	75653	212.68	211.41	23165	190.99	185.75	539	41.05	38.7	99357	444.71	435.86
1.26	Udupi	27553	69.17	68.33	12629	216.84	207.58	1796	130.47	121.37	41978	416.48	397.28
1.27	Bangalore Rural	69239	187.45	186.7	13259	138.53	130.78	776	58.21	51.6	83274	384.19	369.08
1.28	Kodagu	60117	157.95	157.43	16763	179.75	173.67	542	41.81	38.79	77422	379.5	369.89
1.29	Koppal	55588	162.06	161.51	12937	153.39	151.29	537	41.08	40.48	69062	356.53	353.28
1.3	Chikkaballapura	56183	146.13	145.68	12922	109.91	108.01	391	30.38	28.64	69496	286.42	282.32
1.31	Yadgir	40030	112.57	112.24	6499	79.92	78.89	722	52.08	50.63	47251	244.56	241.77
	Total	**3466071**	**10025.67**	**9998.03**	**1091077**	**13094.63**	**12878.14**	**88048**	**7078.88**	**6909.13**	**4645196**	**30199.18**	**29785.29**

Bankwise Sanctions and Disbursement under Mudra Loan as on 31.03.2021

[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	-	25410	36.51	36.38	23957	667.32	663.89	27344	2560.17	2558.24	76711	3264.01	3258.51
		Total		25410	36.51	36.38	23957	667.32	663.89	27344	2560.17	2558.24	76711	3264.01	3258.51
2	Public Sector Commercial Banks														
2.1		Bank of Baroda	-	9604	36.62	35.9	7700	170.9	164.91	2093	176.01	172.6	19397	383.53	373.4
2.2		Bank of India	-	8671	17.84	17.51	12720	222.24	213.22	7133	567.1	554.35	28524	807.19	785.09
2.3		Bank of Maharashtra	-	47635	130.92	126.25	3444	36.33	35.67	189	15.78	15.19	51268	183.03	177.11
2.4		Canara Bank	-	149618	352.43	351.24	46439	1088.67	1079.09	12243	1018.02	1009.7	208300	2459.11	2440.03
2.5		Central Bank of India	-	4914	7.54	5.92	2127	46.25	38.63	517	42.32	37.98	7558	96.11	82.53
2.6		Indian Bank	-	30463	66.86	66.33	2914	62.76	60.29	1194	84.86	83.8	34571	214.47	210.42
2.7		Indian Overseas Bank	-	3593	8.96	8.93	7658	130.95	129.62	329	25.91	25.28	11580	165.82	163.83
2.8		Punjab National Bank	-	1877	4.86	3.31	1968	44.59	35.39	626	54.39	45.45	4471	103.84	84.16
2.9		Union Bank of India	-	25123	54.32	44.08	29432	525.21	425.53	4068	336.21	270.55	58623	915.73	740.16
2.1		Punjab & Sind Bank	-	334	0.4	0.25	139	3.49	2.65	41	3.34	3.09	514	7.23	6
2.11		UCO Bank	-	3527	5.38	3.28	1101	20.3	16.72	141	12.18	10.53	4769	37.85	30.53
		Total		285359	686.13	663	115642	2351.69	2201.73	28574	2336.11	2228.53	429575	5373.93	5093.26
3	Private Sector Commercial Banks														
3.1		Catholic Syrian Bank	-	913	2.84	2.84	0	0	0	0	0	0	913	2.84	2.84
3.2		Federal Bank	-	222	0.72	0.42	363	5.66	3.7	44	3.7	3.26	629	10.08	7.37
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	-	74	0.14	0.14	346	8.49	8.41	117	9.79	9.6	537	18.42	18.15
3.5		Karnataka Bank	-	6066	6.62	5.94	3297	70.64	45.5	2353	119.41	64.19	11716	196.67	115.63
3.6		Karur Vysya Bank	-	0	0	0	9	0.19	0.17	4	0.34	0.34	13	0.53	0.51
3.7		Ratnakar Bank	-	10565	16.75	16.75	85	3.09	3.09	86	6.4	6.4	10736	26.24	26.24
3.8		South Indian Bank	-	0	0	0	14	0.54	0.54	10	0.93	0.93	24	1.47	1.47
3.9		ICICI Bank	-	207	0.72	0.72	1177	33.83	33.83	924	66.26	66.26	2308	100.81	100.81
3.1		Axis Bank	-	58761	185.54	185.54	700	20	20	731	63.16	63.16	60192	268.7	268.7
3.11		IndusInd Bank	-	924774	2229.15	2229.15	109448	812.1	812.1	1773	87.34	87.34	1035995	3128.59	3128.59
3.12		Yes Bank	-	36654	125.73	125.73	0	0	0	16	1.59	1.59	36670	127.32	127.32
3.13		HDFC Bank	-	72955	219.15	219.15	27986	235.16	235.16	1663	99.29	99.29	102604	553.6	553.6
3.14		DCB Bank	-	6	0.01	0.01	795	28.28	28.28	314	17.3	17.3	1115	45.59	45.59
3.15		Kotak Mahindra Bank	-	159320	534.42	534.42	38971	137.45	137.45	105	3.25	3.25	198396	675.13	675.13
3.16		Bandhan Bank	-	60372	216.15	216.15	34187	313.55	313.55	347	27.02	27.02	94906	556.72	556.72
3.17		IDFC Bank Limited	-	82991	278.04	278.04	38343	448.68	447.08	815	54.71	54.63	122149	781.43	779.75
3.18		IDBI Bank Limited	-	690	1.01	1.01	1001	11.32	11.32	661	25.4	25.4	2352	37.72	37.72
		Total		1414570	3816.98	3816	256732	2129.79	2100.31	9964	585.94	530.01	1681266	6532.71	6446.32
4	Regional Rural Banks														
4.1		Karnataka Vikas Grameena Bank	Syndicate Bank	36877	104.36	104.36	52656	974.15	974.15	2019	164.38	164.38	91552	1242.89	1242.89
4.2		Karnataka Gramin Bank		227786	659.15	659.15	239701	3204.92	3172.87	5549	483.96	483.96	473036	4348.03	4315.98

		Total		264663	763.51	763.51	292357	4179.07	4147.02	7568	648.34	648.34	564588	5590.92	5558.87
5	Micro Finance Institutions															
5.1		NON NBFC-Micro Finance Institutions	-	1367	30.2	30.2	0	0	0	0	0	0	1367	30.2	30.2
		Total		1367	30.2	30.2	0	0	0	0	0	0	1367	30.2	30.2
6	NBFC-Micro Finance Institutions															
6.1		Annapurna Microfinance Pvt. Ltd.	-	2217	6.58	6.58	0	0	0	0	0	0	2217	6.58	6.58
6.2		Muthoot Microfin Ltd	-	17687	67.54	67.54	1946	11.6	11.6	0	0	0	19633	79.15	79.15
6.3		Samasta Microfinance Limited	-	79728	264.9	264.9	0	0	0	0	0	0	79728	264.9	264.9
6.4		Grameen Koota Financial Services Private Limited	-	399230	1080.32	1080.32	290750	2155.73	2155.73	0	0	0	689980	3236.05	3236.05
6.5		MADURA MICRO FINANCE LIMITED	-	19178	71.9	71.9	0	0	0	0	0	0	19178	71.9	71.9
6.6		Chaitanya India Fin Credit Pvt Ltd	-	130526	436.62	433.3	0	0	0	0	0	0	130526	436.62	433.3
6.7		SHARE MICROFIN LIMITED	-	21252	59.98	59.98	3457	19.22	19.22	0	0	0	24709	79.2	79.2
6.8		Belstar Investment and Finance Private Limited	-	53654	172.34	172.34	2331	15.56	15.56	0	0	0	55985	187.9	187.9
6.9		SVATANTRA MICROFIN PRIVATE LIMITED	-	9982	32.3	32.3	1	0.01	0.01	0	0	0	9983	32.31	32.31
6.1		Satin Creditcare Network Limited	-	39243	113.09	113.09	0	0	0	0	0	0	39243	113.09	113.09
6.11		Navachetana Microfin Services Pvt Ltd	-	45028	88.73	88.73	0	0	0	0	0	0	45028	88.73	88.73
6.12		Asirvad Microfinance Pvt. Ltd	-	51957	161.1	161.1	4660	27.1	27.1	0	0	0	56617	188.2	188.2
6.13		Arohan Financial Services Pvt. Ltd.	-	0	0	0	4	0.14	0.14	8	0.62	0.62	12	0.75	0.75
6.14		SMILE Microfinance Limited	-	387	1.16	1.16	0	0	0	0	0	0	387	1.16	1.16
6.15		IDF FINANCIAL SERVICES PRIVATE LIMITED	-	6396	24.44	24.44	1566	9.81	9.81	0	0	0	7962	34.26	34.26
6.16		SATYA MicroCapital Limited	-	5411	18.93	18.93	4	0.03	0.03	0	0	0	5415	18.95	18.95
		Total		881876	2599.95	2596.63	304719	2239.19	2239.19	8	0.62	0.62	1186603	4839.76	4836.44
7	Non Banking Financial Companies															
7.1		Mahindra and Mahindra Financial Services Limited	-	0	0	0	0	0	0	176	10.45	9.89	176	10.45	9.89
7.2		Magma Fincorp Limited	-	121	0.5	0.5	999	15.89	15.89	51	3.8	3.8	1171	20.19	20.19
7.3		Bajaj Finance Limited	-	0	0	0	2016	64.79	63.24	1595	115.64	111.88	3611	180.43	175.12
7.4		Fullerton India Credit Company Limited	-	41283	123.85	123.85	4308	88.42	88.42	235	14.4	14.4	45826	226.67	226.67
7.5		Shriram Transport Finance Co. Ltd.	-	206	0.9	0.9	25936	755.73	755.73	8294	523.71	523.71	34436	1280.34	1280.34

7.6		Tata Motors Finance Limited	-	664	2.56	2.56	4560	87.23	87.23	1787	111.51	111.51	7011	201.3	201.3
7.7		Cholamandalam Investment and Finance Private Limited.	-	0	0	0	4	0.16	0.16	27	1.83	1.83	31	1.99	1.99
7.8		L&T Finance Limited	-	224766	877.93	877.93	0	0	0	0	0	0	224766	877.93	877.93
7.9		Hinduja Leyland Finance Limited	-	22	0.15	0.15	1689	46.34	46.34	1044	63.35	63.35	2755	109.84	109.84
7.1		India Infoline Finance Limited	-	0	0	0	922	39.67	39.67	331	26.37	26.37	1253	66.04	66.04
7.11		Aye Finance Private Limited	-	9	0.04	0.04	871	13.9	13.9	0	0	0	880	13.95	13.95
7.12		Indostar Capital Finance Limited	-	68	0.21	0.21	343	6.98	6.98	70	5.46	5.46	481	12.64	12.64
7.13		Neogrowth credit	-	0	0	0	340	15.07	15.07	531	35.75	35.75	871	50.82	50.82
7.14		Lending Kart	-	16	0.06	0.06	464	12.49	12.49	447	35.29	35.29	927	47.84	47.84
		Total		267155	1006.21	1006.21	42452	1146.67	1145.12	14588	947.56	943.24	324195	3100.44	3094.57
8	Small Finance Banks														
8.1		SURYODAY MICRO FINANCE LIMITED	-	50548	167.51	167.51	82	1.51	1.5	2	0.15	0.15	50632	169.18	169.16
8.2		Fincare Small Finance Bank	-	60768	199	199	0	0	0	0	0	0	60768	199	199
8.3		Ujjivan Small Finance Bank	-	159945	552.24	552.24	53325	364.77	364.77	0	0	0	213270	917.02	917.02
8.4		Jana Small Finance Bank Limited	-	33	0.2	0.13	558	6.47	6.47	0	0	0	591	6.68	6.6
8.5		Equitas Small Finance Bank	-	34584	95.1	95.1	0	0	0	0	0	0	34584	95.1	95.1
8.6		ESAF Small Finance Bank	-	19793	72.12	72.12	1253	8.13	8.13	0	0	0	21046	80.25	80.25
		Total		325671	1086.18	1086.1	55218	380.89	380.87	2	0.15	0.15	380891	1467.22	1467.13
		Grand Total		3466071	10025.67	9998.03	1091077	13094.63	12878.14	88048	7078.88	6909.13	4645196	30199.18	29785.29

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Statewise Mudra loan sanction and Disbursement as on 31.03.2021

[Amount Rs. in Crore]

Sr No	State Name	Shishu			Kishore			Tarun			Total		
		No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt	No Of A/Cs	Sanction Amt	Disbursement Amt
1	Karnataka	3466071	10025.67	9998.03	1091077	13094.63	12878.14	88048	7078.88	6909.13	4645196	30199.18	29785.29
2	Tamil Nadu	4150574	13512.48	13455.17	721372	10052.34	9789.17	75786	5403.15	5290.21	4947732	28967.97	28534.56
3	West Bengal	4145668	9377.55	9323.34	1251084	16086.82	15636.53	54168	3871.62	3569.99	5450920	29335.98	28529.86
4	Uttar Pradesh	3898753	10301.14	10016.97	737244	11040.15	10461.37	102455	7890.06	7396.79	4738452	29231.35	27875.13
5	Maharashtra	2912303	7708.51	7665.66	736733	9836.89	9565.76	105127	7663.23	7392.64	3754163	25208.63	24624.06
6	Bihar	4487990	12828.81	12720.1	772612	9369.03	8156.55	46092	3391.47	3143.13	5306694	25589.31	24019.78
7	Rajasthan	1876486	5509.36	5458	535265	8002.8	7833.83	69545	5059.23	4931.56	2481296	18571.38	18223.39
8	Madhya Pradesh	2693204	7410.99	7260.72	495472	6782.83	6494.94	60482	4280.42	4067.18	3249158	18474.24	17822.84
9	Odisha	3193856	8429.96	8365.76	411288	4738.48	4543.71	29854	2160.19	2009.56	3634998	15328.63	14919.04
10	Andhra Pradesh	811412	1501.61	1423.98	266191	5162.8	4983.51	74549	5363.93	5157.18	1152152	12028.33	11564.66
11	Gujarat	1114077	3380.54	3352.66	265308	4482.22	4370.74	51571	3716.5	3589.84	1430956	11579.26	11313.24
12	Kerala	1158550	3204.99	3189.14	389831	5022.85	4933.52	37877	3188.6	3115.9	1586258	11416.45	11238.55
13	Jharkhand	1391806	3675.3	3634.65	251914	2997.45	2869.52	24561	1798.44	1673.62	1668281	8471.2	8177.78
14	Assam	862844	2238.6	2215.83	306802	3962.07	3822.95	20183	1456.52	1360.89	1189829	7657.19	7399.66
15	Haryana	785940	2353.2	2303.93	188173	2911.21	2798.04	31340	2287.66	2201.13	1005453	7552.06	7303.11
16	Punjab	903435	2505.96	2430.85	161127	2677.79	2523.74	29581	2229.7	2110.51	1094143	7413.44	7065.11
17	Telangana	443057	737.32	696.04	150057	3099.52	3010.97	43105	3111.05	3058.02	636219	6947.89	6765.03
18	Chhattisgarh	821423	2320.11	2284.9	180074	2558.65	2360.22	25769	1868.04	1777.95	1027266	6746.8	6423.07
19	Union Territory of Jammu and Kashmir	94698	262.34	257.47	175326	3458.12	3396.58	24477	1793	1747.89	294501	5513.46	5401.94
20	Delhi	227677	533.22	516.93	77223	1645.79	1603.06	25597	1951.29	1883.84	330497	4130.3	4003.83
21	Uttarakhand	213968	653.72	630.76	74072	1368.86	1302.91	13830	1078.24	1019.91	301870	3100.82	2953.57
22	Himachal Pradesh	64163	171.31	143.87	53224	1170.41	1051.71	13107	1023.35	968.26	130494	2365.06	2163.83
23	Tripura	233223	673.71	667.03	90827	1236.72	1184.72	2805	206.38	188.6	326855	2116.81	2040.35
24	Pondicherry	88226	274.99	272.9	19082	239.22	232.03	1467	104.56	101.98	108775	618.77	606.91
25	Goa	19166	56.98	55.18	15391	275.55	254.26	2963	221.18	192.03	37520	553.7	501.47
26	Chandigarh	9564	25.09	23.49	7259	173.34	165.91	3472	250.93	242.82	20295	449.35	432.22
27	Manipur	56050	135.13	132.67	12312	184.87	168.16	1544	115.42	105.85	69906	435.42	406.68
28	Meghalaya	26513	69.05	68.17	11744	185.28	180.1	2221	160.34	154.16	40478	414.67	402.43
29	Nagaland	9000	23.42	22.85	9529	141.3	132.98	1258	96.35	88.65	19787	261.07	244.48
30	Union Territory of Ladakh	615	1.71	1.7	6593	132.94	131.31	1269	93.41	90.74	8477	228.05	223.75
31	Mizoram	3849	12.03	11.54	8011	150.23	136.68	856	83.04	62.94	12716	245.3	211.15
32	Sikkim	7437	20.17	19.4	7067	117.01	113.28	852	63.77	60.41	15356	200.95	193.09
33	Arunachal Pradesh	2506	3.98	3.65	2094	54.77	52.77	1559	120.56	115.7	6159	179.31	172.12
34	Andaman and Nicobar Islands	2376	5.65	5.52	2321	56.6	54.74	771	60.75	59.06	5468	123.01	119.32
35	Dadra and Nagar Haveli	1953	5.34	5.15	1504	23.99	23.27	330	23.44	22.67	3787	52.77	51.09
36	Lakshadweep	1096	2.5	2.49	631	14.62	14.51	72	5.95	5.95	1799	23.06	22.94
37	Daman and Diu	586	0.91	0.73	326	8.2	7.37	228	18.94	11.01	1140	28.05	19.11
–	Total	40180115	109953.34	108637.24	9486160	132516.34	127239.57	1068771	79289.57	75877.66	50735046	321759.25	311754.47

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Annexure -14A

ANNEXURE -14(a)

BANKING DATA - CD Ratio

Sl. No.	Name of Bank	BANKING DATA -CD Ratio AS AT MARCH 2020					BANKING DATA - CD Ratio AS AT MARCH 2021					Variation in Total (march 21 over March20)
		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	86	53	48	60	2
2	State Bank of India	63	48	42	77	63	66	47	44	71	61	-2
3	Union Bank Of India	88	90	58	66	68	93	96	115	26	58	-11
5	Bank of Baroda	81	81	62	121	97	92	77	65	116	96	-1
	Total (A)	81	68	50	69	65	85	68	60	60	63	-2
(B)	Oth.Nationalised Bks											
1	Bank of India	85	196	93	187	158	66	164	102	200	166	8
2	Bank of Maharastra	83	69	47	306	173	90	78	49	378	206	33
3	Central Bank of India	102	77	82	93	90	84	80	78	90	86	-3
4	Indian Bank	318	74	47	96	89	170	78	54	100	92	3
5	Indian Overseas Bank	86	97	43	69	67	96	117	49	59	66	-1
6	Punjab National Bank	147	83	66	123	113	131	136	53	157	132	19
7	Punjab and Synd Bank	#DIV/0!	14	149	124	122	39	124	169	111	113	-9
8	UCO Bank	80	134	97	90	92	108	138	118	79	88	-5
	Total (B)	111	107	64	122	109	97	114	67	132	116	7
(C)	Other Comm.Banks											
1	IDBI Bank	442	163	66	90	92	476	132	66	84	88	-4
2	Karnataka Bank Ltd	45	53	44	53	50	46	57	48	52	51	2
3	Kotak Mahendra Bank	141	32	64	77	77	137	34	66	54	57	-20
4	Cathelic Syrian Bank Ltd.	508	#DIV/0!	84	#DIV/0!	97	487	#DIV/0!	120	#DIV/0!	133	36
5	City Union Bank Ltd	#DIV/0!	230	138	59	71	#DIV/0!	184	164	61	74	3
5	Dhanalaxmi Bank Ltd.	#DIV/0!	107	56	131	120	#DIV/0!	#DIV/0!	91	161	151	32
6	Federal Bank Ltd.	79	124	157	173	155	122	151	153	185	171	16
7	J and K Bank Ltd	#DIV/0!	#DIV/0!	273	541	532	#DIV/0!	#DIV/0!	255	417	413	-118
8	Karur Vysya Bank Ltd.	#DIV/0!	63	106	82	79	#DIV/0!	64	114	82	80	0
9	Lakshmi Vilas Bank Ltd	39	108	84	107	100	50	47	40	109	88	-13
10	Ratnakar Bank Ltd	130	65	25	58	52	126	53	62	37	42	-10
11	South Indian Bank Ltd	271	83	94	69	74	289	97	99	61	69	-5
12	Tamil Nadu Merchantile Bank	#DIV/0!	237	52	30	49	#DIV/0!	216	57	34	59	10
13	IndusInd Bank	3768	8218	261	178	221	4640	133	152	126	160	-61
14	HDFC Bank Ltd	54	178	151	52	60	49	163	134	45	52	-7
15	Axis Bank Ltd	22	73	92	88	87	25	40	87	76	75	-12
16	ICICI Bank Ltd	49	140	82	64	66	41	123	75	51	54	-12
17	YES BANK Ltd.	72	72	197	265	250	48	79	143	171	163	-87
18	Bandhan Bank	#DIV/0!	165	311	298	299	754	637	251	151	207	-92
19	DCB Bank Ltd	415	256	110	109	126	349	558	169	99	135	10
20	IDFC Bank	1828	685	221	133	155	1282	382	130	85	104	-51
	Total(C)	89	91	83	75	77	89	88	83	62	67	-10
(D)	R R B 's											
1	Karnataka Grameena Bank	122	65	31	32	77	129	68	30	36	80	3
2	Karnataka Vikas Grameena Ba	107	49	30	#DIV/0!	73	108	48	29	#DIV/0!	73	0
	Total (D)	116	59	30	32	76	121	60	30	36	77	2
Total (Comm.Banks) A+B+C		83	74	60	75	73	86	74	67	65	68	-5
Total of Comm Banks and RRBs		92	73	58	75	73	95	73	64	65	68	-4
(E)	Co-Op Sector											
1	KSCARD Bk.Ltd	#DIV/0!	#DIV/0!	0	0	534	#DIV/0!	#DIV/0!	0	0	384	-150
2	K.S.Coop Apex Bank ltd	108	93	103	136	111	111	96	113	39	88	-23
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	128	96	108	39	91	-23
(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	4150	837	159	79	129	-93
2	Ujjivan Small Finnance	851	454	196	134	205	718	349	164	95	161	-44
3	Suryoday Small Finance Bank	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	4097	2227	90	2	78	#DIV/0!
4	ESAF Small Finance Bank	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	3783	2444	1031	44	179	#DIV/0!
5	Jana Small Finance Bank	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	6138	835	114	88	111	#DIV/0!
	TOTAL (G)	1205	470	228	143	212	1561	492	143	80	129	-83
(H)	Payments bank											
1	India Post Payments Bank Limi	#DIV/0!	0	0	0	0	#DIV/0!	0	0	#DIV/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	99	76	67	65	70	-5

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 MARCH 2021					Variation (MARCH 2021 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	22842.85	25220.69	42919.66	97542.69	188525.89	5799.45
2	State Bank of India	13871.41	34346.83	49585.69	112722.25	210526.18	15303.54	37256.04	54571.15	130740.92	237871.64	27345.46
3	Union Bank Of India	5073.16	9043.30	17776.24	42099.53	73992.24	5465.16	9944.20	19975.83	54012.00	89397.19	15404.95
4	Bank of Baroda	7468.37	6820.79	11084.13	26060.62	51433.91	7990.27	7668.45	11702.32	27898.97	55260.01	3826.10
	Total (A)	47344.52	73348.06	116950.81	281035.38	518678.77	51601.81	80089.38	129168.96	310194.58	571054.73	52375.96
(B)	Other.Nationalised Banks											
1	Bank of India	821.66	764.94	2428.39	6496.40	10511.39	817.44	922.51	2828.56	7800.42	12368.93	1857.54
2	Bank of Maharastra	224.29	329.39	1075.83	1432.57	3062.08	243.49	352.27	1253.41	1580.44	3429.61	367.53
3	Central Bank of India	167.15	454.20	968.67	3616.64	5206.66	222.80	553.19	1016.90	3880.58	5673.48	466.82
4	Indian Bank	242.70	840.64	2661.17	10581.17	14325.67	337.10	816.99	2797.26	11734.58	15685.93	1360.26
5	Indian Overseas Bank	906.25	765.23	2110.56	4588.51	8372.55	1001.56	849.28	2273.12	5384.14	9508.10	1135.55
6	Punjab National Bank	169.20	325.58	2017.02	10045.96	12557.76	222.51	329.05	2447.03	7691.10	10689.70	-1868.06
7	Punjab and Synd Bank	0.00	34.09	78.31	962.66	1075.06	26.85	4.59	57.73	678.90	768.06	-307.00
8	UCO Bank	122.43	131.34	415.14	1999.45	2668.36	120.28	185.54	408.97	2818.41	3533.21	864.85
	Total (B)	2655.68	3645.41	11755.09	39723.35	57779.53	2992.04	4013.43	13082.98	41568.57	61657.02	3877.49
(C)	Other Comm.Banks											
1	IDBI Bank	132.76	1013.23	4049.41	6214.76	11410.16	145.38	1332.36	4233.58	6683.54	12394.85	984.69
2	Karnataka Bank Ltd	5143.32	9304.04	14310.75	19136.67	47894.78	5697.90	9937.45	15167.48	20102.03	50904.87	3010.08
3	Kotak Mahendra Bank	1138.44	843.63	2350.05	20089.04	24421.16	1126.46	874.83	2516.47	26836.60	31354.36	6933.21
4	Cathelic Syrian Bank Ltd.	16.77	0.00	629.91	0.00	646.68	26.65	0.00	765.66	0.00	792.31	143.62
5	City Union Bank Ltd	0.00	90.31	199.46	2384.99	2674.76	0.00	88.79	214.88	2325.94	2629.62	-45.15
6	Dhanalaxmi Bank Ltd.	0.00	12.74	49.17	302.00	363.91	0.00	0.00	55.56	334.76	390.32	26.41
7	Federal Bank Ltd.	599.12	842.15	976.64	4108.41	6526.32	755.01	734.58	976.63	4857.79	7324.01	797.69
8	J and K Bank Ltd	0.00	0.00	23.68	623.33	647.01	0.00	0.00	28.45	1126.76	1155.21	508.20
9	Karur Vysya Bank Ltd.	0.00	779.10	148.88	3217.75	4145.73	0.00	845.26	152.50	3332.65	4330.41	184.68
10	Lakshmi Vilas Bank Ltd	27.36	83.02	604.29	1690.03	2404.71	11.62	113.47	505.36	1360.62	1991.07	-413.64
11	Ratnakar Bank Ltd	51.84	614.55	1464.34	4506.89	6637.62	77.66	809.65	596.00	5855.60	7338.91	701.29
12	South Indian Bank Ltd	13.73	165.09	898.85	4496.59	5574.26	16.34	158.89	976.18	4637.13	5788.54	214.28
13	Tamil Nadu Merchantile Bank Ltd.	0.00	105.25	221.68	1077.53	1404.46	0.00	166.37	238.48	1029.94	1434.78	30.32
14	IndusInd Bank	58.74	1.95	662.74	5714.11	6437.54	55.60	157.23	1264.95	6937.58	8415.37	1977.83
15	HDFC Bank Ltd	1169.36	2402.13	5252.19	92325.15	101148.83	1539.32	3175.97	6868.93	119197.47	130781.68	29632.85
16	Axis Bank Ltd	389.54	2528.99	6656.56	34484.36	44059.46	447.36	3202.26	8407.77	41987.20	54044.58	9985.12
17	ICICI Bank Ltd	2003.50	1133.55	6408.47	51952.47	61498.00	2383.99	1506.25	8345.05	69029.55	81264.83	19766.84
18	YES BANK Ltd.	272.45	44.58	342.68	5000.95	5660.66	338.51	73.59	508.40	7312.37	8232.87	2572.21
19	Bandhan Bank	0.00	9.23	141.70	308.40	459.32	2.83	52.09	234.92	608.21	898.05	438.72
20	DCB Bank Ltd	65.13	19.30	436.19	902.47	1423.09	84.48	10.17	335.46	921.98	1352.09	-71.00
21	IDFC Bank	12.70	130.82	312.53	5121.57	5577.61	29.74	348.18	758.89	7597.21	8734.02	3156.41
	Total(C)	11096.76	20123.67	46140.18	263657.47	341018.07	12738.84	23587.39	53151.59	332074.93	421552.75	80534.68
(D)	R R B 's											
1	Karnataka Grameena Bank	12278.23	5421.98	8905.78	1824.88	28430.87	13298.63	5678.86	9615.20	2475.48	31068.17	2637.30
2	Karnataka Vikas Grameena Bank	7685.10	3410.42	4082.88	0.00	15178.40	8084.27	3668.96	4346.27	0.00	16099.51	921.11
	Total (D)	19963.33	8832.39	12988.66	1824.88	43609.26	21382.90	9347.83	13961.48	2475.48	47167.67	3558.41
	Total (Comm.Banks) A+B+C	61096.95	97117.14	174846.08	584416.20	917476.36	67332.69	107690.20	195403.53	683838.07	1054264.50	136788.14
	Total of Comm Banks and RRBs	81060.28	105949.53	187834.74	586241.08	961085.63	88715.59	117038.03	209365.01	686313.55	1101432.17	140346.54
(E)	Co-Op Sector											
1	KSCARD Bk.Ltd	0.00	0.00	273.97	72.66	346.63	0.00	0.00	384.05	95.12	479.18	132.55
2	K.S.Coop Apex Bank ltd	8930.00	8529.75	10633.46	10890.36	38983.57	10773.93	10390.18	11020.14	11868.68	44052.93	5069.36
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	10773.93	10410.07	11574.67	12095.69	44854.36	5201.90
(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	2.52	15.82	627.18	809.39	1454.91	746.12
2	Ujjivan Small Finnance	13.75	165.92	192.71	681.95	1054.33	21.07	234.04	248.86	851.35	1355.33	301.00
3	Suryoday Small Finance Bank	0.00	0.00	0.00	0.00	0.00	0.55	5.91	158.84	222.15	387.44	387.44
4	ESAF Small Finance Bank	0.00	0.00	0.00	0.00	0.00	1.05	5.05	6.65	154.46	167.21	167.21
5	Jana Small Finance Bank	0.00	0.00	0.00	0.00	0.00	1.64	22.76	424.21	1244.94	1693.55	1693.55
	TOTAL (G)	21.18	169.60	506.78	1065.56	1763.12	26.84	283.58	1465.74	3282.28	5058.44	3295.32
(H)	Payments bank											
1	India Post Payments Bank Limited	0.00	47.31	16.93	9.41	73.65	0.00	26.01	115.48	0.00	141.49	67.84
2	Airtel Payments Bank	0.00	0.00	0.00	0.00	0.00	9.19	7.83	3.29	0.19	20.50	20.50
	TOTAL (H)	0.00	47.31	16.93	9.41	73.65	9.19	33.84	118.77	0.19	161.99	88.34
	Grand Total	90011.46	114716.08	199436.35	598410.95	1002574.85	99525.54	127765.51	222524.19	701691.71	1151506.96	148932.11

Annexure – 14C

ANNEXURE - 6

BANKING DATA - ADVANCES

Amount Rs. In Crore

Sl		AS AT MARCH 2020					AS AT MARCH 2021					Variation (MARCH 2021 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	21132.47	21760.07	22923.82	46860.05	112676.41	6815.46
2	State Bank of India	8795.51	16387.74	20921.89	86451.61	132556.75	10164.65	17547.10	24168.84	92800.13	144680.72	12123.97
3	Union Bank Of India	4469.02	8109.58	10309.18	27705.72	50593.50	5065.74	9514.22	22883.45	14166.66	51630.08	1036.58
4	Bank of Baroda	6039.78	5502.08	6926.74	31548.10	50016.70	7386.45	5927.08	7620.25	32240.70	53174.48	3157.78
	Total (A)	**38182.31**	**49543.32**	**58757.42**	**192544.85**	**339027.90**	**43749.31**	**54748.47**	**77596.37**	**186067.54**	**362161.69**	**23133.78**
(B)	**Oth.Nationalised Banks**											
1	Bank of India	698.09	1498.38	2261.74	12159.56	16617.77	542.63	1512.87	2894.44	15562.55	20512.49	3894.72
2	Bank of Maharastra	186.27	226.84	507.78	4385.73	5306.61	219.16	273.19	608.58	5966.28	7067.20	1760.59
3	Central Bank of India	170.65	348.91	795.96	3357.57	4673.09	186.53	440.42	790.22	3485.87	4903.03	229.94
4	Indian Bank	772.88	624.84	1245.67	10109.67	12753.05	573.27	639.78	1506.79	11772.55	14492.39	1739.34
5	Indian Overseas Bank	784.52	743.71	911.63	3158.08	5597.94	956.82	992.64	1118.56	3194.52	6262.54	664.59
6	Punjab National Bank	248.45	269.07	1323.44	12319.54	14160.50	291.34	447.02	1298.02	12072.09	14108.46	-52.03
7	Punjab and Synd Bank	0.00	4.91	116.48	1193.24	1314.63	10.41	5.70	97.75	754.74	868.60	-446.04
8	UCO Bank	97.67	175.74	400.95	1792.25	2466.60	129.33	256.39	483.31	2234.34	3103.37	636.77
	Total (B)	**2958.53**	**3892.39**	**7563.65**	**48475.63**	**62890.20**	**2909.48**	**4568.01**	**8797.66**	**55042.93**	**71318.08**	**8427.89**
(C)	**Other Comm.Banks**											
1	IDBI Bank	586.34	1650.29	2674.09	5606.50	10517.22	691.97	1756.03	2781.46	5646.40	10875.86	358.64
2	Karnataka Bank Ltd	2336.58	4928.79	6316.85	10168.99	23751.21	2647.65	5645.28	7349.42	10458.84	26101.20	2349.98
3	Kotak Mahendra Bank	1608.63	273.13	1505.29	15422.73	18809.78	1543.16	296.37	1673.40	14476.77	17989.70	-820.08
4	Cathelic Syrian Bank Ltd.	95.43	0.00	531.06	0.00	626.49	129.73	0.00	921.16	0.00	1050.88	424.39
5	City Union Bank Ltd	0.00	207.90	274.78	1409.99	1892.67	0.00	163.25	351.64	1420.17	1935.06	42.39
6	Dhanalaxmi Bank Ltd.	0.00	13.69	27.68	394.37	435.74	0.00	0.00	50.71	540.39	591.10	155.36
7	Federal Bank Ltd.	473.01	1044.98	1531.73	7089.40	10139.13	918.58	1106.66	1498.82	8990.86	12514.91	2375.79
8	J and K Bank Ltd	0.00	0.00	64.55	3375.28	3439.83	0.00	0.00	72.48	4703.45	4775.93	1336.10
9	Karur Vysya Bank Ltd.	0.00	493.62	157.57	2634.16	3285.35	0.00	541.62	173.21	2733.32	3448.14	162.79
10	Lakshmi Vilas Bank Ltd	10.65	89.53	505.01	1809.46	2414.65	5.78	53.68	202.83	1484.83	1747.12	-667.53
11	Ratnakar Bank Ltd	67.56	399.90	359.42	2602.53	3429.42	97.64	431.81	370.82	2168.38	3068.65	-360.77
12	South Indian Bank Ltd	37.20	136.73	845.27	3108.66	4127.86	47.29	153.61	967.33	2816.22	3984.45	-143.41
13	Tamil Nadu Merchantile Ba	0.00	249.32	114.76	321.87	685.94	0.00	359.40	135.44	352.25	847.09	161.15
14	IndusInd Bank	2213.32	160.26	1730.23	10149.64	14253.45	2580.15	208.68	1923.08	8775.03	13486.94	-766.51
15	HDFC Bank Ltd	636.33	4274.59	7929.60	47752.65	60593.17	753.08	5183.62	9184.86	53431.42	68552.99	7959.81
16	Axis Bank Ltd	87.33	1850.38	6094.02	30340.45	38372.18	109.79	1273.19	7349.32	32042.98	40775.29	2403.11
17	ICICI Bank Ltd	972.24	1592.04	5234.82	33009.40	40808.51	975.44	1859.13	6245.19	35086.85	44166.61	3358.10
18	YES BANK Ltd.	195.70	32.25	673.86	13267.94	14169.75	163.70	58.24	729.46	12504.59	13455.99	-713.76
19	Bandhan Bank	0.00	15.22	440.07	918.79	1374.08	21.31	331.95	589.28	920.57	1863.11	489.03
20	DCB Bank Ltd	270.26	49.38	480.01	986.34	1785.99	294.57	56.68	565.66	911.62	1828.53	42.54
21	IDFC Bank	232.08	895.66	690.63	6832.28	8650.65	381.23	1328.36	985.08	6425.42	9120.08	469.43
	Total(C)	**9822.66**	**18357.66**	**38181.32**	**197201.42**	**263563.07**	**11361.07**	**20807.55**	**44120.65**	**205890.37**	**282179.64**	**18616.56**
(D)	**R R B 's**											
1	Karnataka Grameena Ban	14977.72	3506.76	2737.41	578.13	21800.02	17172.50	3833.94	2894.36	896.07	24796.88	2996.85
2	Karnataka Vikas Grameen	8246.92	1672.28	1212.40	0.00	11131.60	8725.09	1763.14	1245.32	0.00	11733.55	601.96
	Total (D)	23224.64	5179.04	3949.81	578.13	32931.62	25897.60	5597.08	4139.69	896.07	36530.43	**3598.81**
Total (Comm.Banks) A+B+C		**50963.50**	**71793.37**	**104502.39**	**438221.91**	**665481.17**	**58019.86**	**80124.03**	**130514.67**	**447000.85**	**715659.41**	**50178.24**
Total of Comm Banks and RR		**74188.14**	**76972.40**	**108452.20**	**438800.05**	**698412.79**	**83917.46**	**85721.11**	**134654.36**	**447896.91**	**752189.83**	**53777.05**
(E)	**Co-Op Sector**											
1	KSCARD Bk.Ltd	1851.26	0.00	0.00	0.00	1851.26	1840.10	0.00	0.00	0.00	1840.10	-11.17
2	K.S.Coop Apex Bank ltd	9660.78	7920.13	10907.54	14804.27	43292.71	11913.47	10003.50	12437.94	4582.41	38937.32	-4355.39
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**	**13753.56**	**10007.42**	**12513.16**	**4673.85**	**40947.99**	**-4366.56**
(F)	KSFC	0.00	0.00	1848.17	342.52	2190.69	0.00	0.00	0.00	2431.65	2431.65	240.97
	TOTAL (F)	**0.00**	**0.00**	**1848.17**	**342.52**	**2190.69**	**0.00**	**0.00**	**0.00**	**2431.65**	**2431.65**	**240.97**
(G)	**Small Finance Bank**											
1	Equitas Small Finance Ban	138.20	42.62	779.29	608.55	1568.66	104.57	132.36	996.40	639.27	1872.60	303.94
2	Ujjivan Small Finnance	117.02	753.80	378.65	915.27	2164.74	151.40	817.44	406.97	806.39	2182.21	17.47
3	Suryoday Small Finance B	0.00	0.00	0.00	0.00	0.00	22.40	131.55	142.53	5.31	301.79	301.79
4	ESAF Small Finance Bank	0.00	0.00	0.00	0.00	0.00	39.88	123.30	68.58	68.26	300.04	300.04
5	Jana Small Finance Bank	0.00	0.00	0.00	0.00	0.00	100.67	190.12	484.84	1098.39	1874.02	1874.02
	TOTAL (G)	**255.22**	**796.42**	**1157.94**	**1523.82**	**3733.40**	**418.93**	**1394.78**	**2099.33**	**2617.63**	**6530.66**	**2797.25**
(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**	**98089.95**	**97123.30**	**149266.84**	**457620.04**	**802100.13**	**52448.70**

ANNEXURE-14D

District Wise C.D. Ratio as on 31.03.2021				
Sl.No.	Name of the District	(Rs. In Crores)		
		Deposits	Advances	CD Ratio
1	Uttara Kannada	17574	7223	41.10
2	Udupi	28532	13027	45.66
3	Dakshina Kannada	53369	32199	60.33
4	Shimoga	17600	11257	63.96
5	Bengaluru [Urban]	683794	441452	64.56
6	Dharwad	27163	18264	67.24
7	Gulbarga	13294	9135	68.71
8	Belagavi	37533	25904	69.02
9	Kodagu	7198	5310	73.77
10	Bengaluru [Rural]	10747	7943	73.91
11	Ballari	20374	15084	74.03
12	Mysore	46487	34823	74.91
13	Chickmagalur	11078	8848	79.86
14	Tumkur	14913	12194	81.77
15	Gadag	5925	4889	82.52
16	Vijayapura	13512	11738	86.87
17	Hassan	13141	11447	87.11
18	Bidar	8028	7022	87.47
19	Bagalkot	13234	11766	88.91
20	Kolar	8022	7206	89.84
21	Koppal	5665	5152	90.94
22	Mandya	9106	8416	92.43
23	Chamrajanagara	3477	3288	94.58
24	Chickballapura	5023	5065	100.83
25	Raichur	9142	9357	102.35
26	Haveri	6944	7120	102.53
27	Chitradurga	41175	44410	107.86
28	Davanagere	9486	10411	109.75
29	Yadgir	3054	3641	119.23
30	Ramanagara	6916	8510	123.05
	All Districts-Total	1151507	802100	69.66

ANNEXURE-~~38~~ 15A

BANK WISE NON-PERFORMING ASSETS - POSITION AS ON MARCH 2021

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	397861	14789.43	220861	6503.63	100112	4326.57	422	1.61	60186	3204.36	2896875	112676.41
2	State Bank of India	302757	4812.94	257973	3223.42	24995	794.27	60	79.89	15020	565.16	1708071	144680.72
3	Union Bank Of India	72650	4358.09	25062	895.44	26571	1074.68	7296	177.02	7996	2094.65	911516	51630.08
4	Bank of Baroda	56269	1355.88	42365	681.90	9735	496.80	109	5.12	1352	39.03	885903	53174.48
	Total (A)	829537	25316.34	546261	11304.39	161413	6692.32	7887	263.64	84554	5903.20	6402365	362161.69
(B)	Nationalised Banks												
1	Bank of India	20879	1185.07	13923	359.38	2995	187.46	2457	571.13	890	10.22	156304	20512.49
2	Bank of Maharastra	7379	411.78	3224	76.42	1735	127.39	1470	103.78	720	71.12	52709	7067.20
3	Central Bank of India	11970	325.37	5486	95.01	3197	80.01	37	0.07	2438	109.75	74826	4903.03
4	Indian Bank	4222	90.89	2558	31.54	1364	44.81	52	0.91	71	9.34	177080	14492.39
5	Indian Overseas Bank	19197	754.92	10031	170.86	6907	290.83	472	6.46	1352	253.46	422750	6262.54
6	Punjab National Bank	24916	1084.19	5296	149.72	18069	172.11	0	0.00	801	728.57	73598	14108.46
7	Punjab and Synd Bank	328	40.65	8	0.85	146	26.21	80	7.19	74	4.96	3630	868.60
8	UCO Bank	6830	508.29	3148	52.90	867	77.40	1356	38.49	1003	237.68	42832	3103.37
	Total (B)	95721	4401.16	43674	936.68	35280	1006.22	5924	728.03	7349	1425.10	1003729	71318.08
(C)	Private Banks												
1	IDBI Bank	2779	310.20	1808	65.43	630	31.17	5	0.00	212	206.55	178948	10875.86
2	Karnataka Bank Ltd	24804	1141.58	13075	303.13	6171	320.83	234	17.49	4098	443.62	351743	26101.20
3	Kotak Mahendra Bank	10380	274.08	1865	17.43	347	42.35	5	0.01	8149	214.09	733548	17989.70
4	Cathelic Syrian Bank Ltd.	27030	253.39	23781	161.53	3162	84.51	0	0.00	0	0.00	46355	1050.88
5	City Union Bank Ltd	400	109.94	34	3.69	132	37.24	2	1.80	215	66.31	13001	1935.06
6	Dhanalaxmi Bank Ltd.	236	83.37	2	0.08	29	9.48	91	48.41	80	11.68	5623	591.10
7	Federal Bank Ltd.	4198	163.53	833	34.03	26	5.88	996	2.56	2178	111.81	211963	12514.91
8	J and K Bank Ltd	884	1417.50	2	8.27	113	55.08	0	0.00	741	1352.46	5059	4775.93
9	Karur Vysya Bank Ltd.	865	94.29	392	17.86	391	45.75	5	2.93	0	0.00	35031	3448.14
10	Lakshmi Vilas Bank Ltd	15190	2979.10	36	160.01	27	105.09	14777	2416.84	342	197.31	12738	1747.12
11	Ratnakar Bank Ltd	10068	356.59	8062	232.78	1109	33.03	282	0.56	552	89.84	297766	3068.65
12	South Indian Bank Ltd	486	131.95	40	13.58	134	49.18	1	0.01	282	67.31	59367	3984.45
13	Tamil Nadu Merchantile Bank Ltd	120	8.99	25	0.17	53	4.78	1	0.00	34	3.65	17257	847.09
14	IndusInd Bank	92727	201.14	37914	96.33	48451	80.74	0	0.00	6362	24.07	1583700	13486.94
15	HDFC Bank Ltd	54879	816.16	9899	195.72	14213	52.92	1	0.00	30696	566.81	3036668	68552.99
16	Axis Bank Ltd	9441	408.92	996	60.00	74	83.37	8088	9.55	234	253.33	400496	40775.29
17	ICICI Bank Ltd	617651	132.56	4496	78.00	734	30.01	652	8.83	611612	8.70	977664	44166.61
18	YES BANK Ltd.	8267	3470.25	6235	488.32	431	280.28	134	53.43	1367	2635.25	268765	13455.99
19	Bandhan Bank	8783	32.21	1613	1.97	7047	18.85	0	0.00	52	4.30	197659	1863.11
20	DCB Bank Ltd	3814	53.76	3032	8.63	154	22.66	314	0.55	260	18.21	91521	1828.53
21	IDFC Bank	356502	2215.67	221036	930.57	92640	1063.27	4820	17.37	4820	17.37	834883	9120.08
	Total (C)	1249504	14655.17	335176	2877.53	176068	2456.46	30408	2680.34	672286	6292.65	9359755	282179.64
(D)	R R B 's												
1	Karnataka Grameena Bank	221364	3289.98	147768	2201.90	57003	717.28	0	0.00	9572	155.79	1677677	24796.88
2	Karnataka Vikas Grameena Bank	110956	1562.55	65827	1097.42	21146	224.84	18213	130.69	2758	40.97	735746	11733.55
	Total (D)	332320	4852.53	213595	3299.32	78149	942.12	18213	130.69	12330	196.76	2413423	36530.43
	Grand Total(A+B+C+D)	2507082	49225.20	1138706	18417.92	450910	11097.12	62432	3702.70	776519	13817.71	19179272	752189.83
(E)	Co-Operative Sector												
1	KSCARD Bk.Ltd	327546	1840.10	327546	1840.10	0	0.00	0	0.00	0	0.00	327546	1840.10
2	K.S.Coop Apex Bank ltd	53245	2657.00	32172	1480.28	0	0.00	5170	523.46	15903	653.26	3348345	38937.32
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)	380791	4497.10	359718	3320.37	0	0.00	5170	523.46	15903	653.26	3675892	40947.99
	OTHER BANKS												
(F)	KSFC	1821	908.25	0	0.00	1294	524.93	39	44.49	488	338.83	5497	2431.65
	Total (F)	1821	908.25	0	0.00	1294	524.93	39	44.49	488	338.83	5497	2431.65
(G)	Small Financial Bank												
1	Equitas Small Finance Bank	4585	53.09	1813	7.49	479	19.13	1839	2.85	444	22.38	162530	1872.60
2	Ujjivan Small Finnance	31757	27.66	14458	10.73	4172	4.94	11044	7.60	720	2.49	556741	2182.21
3	Suryoday Small Finance Bank	14241	19.16	4254	5.85	43	0.47	8623	12.24	1321	0.60	162520	301.79
4	ESAF Small Finance Bank	7821	14.32	5859	11.53	1319	2.14	638	0.64	0	0.00	119401	300.04
5	Jana Small Finance Bank	107	11.69	0	0.00	20	3.85	16	0.01	71	7.83	286405	1874.02
	Total (G)	58511	125.92	26384	35.60	6033	30.54	22160	23.34	2556	33.30	1289597	6530.66
(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	2948205	54756.46	1524808	21773.89	458237	11652.59	89801	4293.99	795466	14843.10	24150258	802100.13

ANNEXURE- 15B

NPAs UNDER HOUSING AND EDUCATION LOANS AS ON 31.3.2021 VIS-À-VIS 31.3.2020

Amount Rs. In Crore:

		As on 31.3.2021				As on 31.3.2020				Variation on (MARCH 2021 over MARCH 2020)			
		Housing		Education		Housing		Education		Housing		Education	
Sl.	Name of the Bank	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.	A/cs	Amt.
(A)	Lead Banks												
1	Canara Bank	5983	531.11	10297	222.15	5789	361.18	10009	206.57	194	169.93	288	15.58
2	State Bank of India	2541	100.20	2168	50.00	5281	324.25	4004	81.88	-2740	-224.05	-1836	-31.88
3	Union Bank Of India	4021	83.32	1704	32.98	5521	723.96	2256	70.10	-1500	-640.64	-552	-37.12
4	Bank of Baroda	1184	110.17	1524	22.86	1512	177.10	1592	41.32	-328	-66.93	-68	-18.46
	Total (A)	**13729**	**824.80**	**15693**	**327.99**	**18103**	**1586.49**	**17861**	**399.87**	**-4374**	**-761.69**	**-2168**	**-71.88**
(B)	**Nationalised Banks**												
1	Bank of India	288	51.91	326	4.97	386	54.61	467	9.02	-98	-2.70	-141	-4.05
2	Bank of Maharastra	165	31.80	65	1.27	184	29.13	102	1.74	-19	2.68	-37	-0.47
3	Central Bank of India	368	31.20	444	9.33	342	32.66	500	5.49	26	-1.46	-56	3.84
4	Indian Bank	75	2.87	102	1.43	379	36.58	227	2.77	-304	-33.71	-125	-1.34
5	Indian Overseas Bank	175	27.60	260	5.72	191	28.53	208	4.48	-16	-0.93	52	1.24
6	Punjab National Bank	289	22.89	461	10.89	597	102.43	513	12.76	-308	-79.54	-52	-1.87
7	Punjab and Synd Bank	10	1.13	10	0.31	41	3.66	11	0.17	-31	-2.53	-1	0.14
8	UCO Bank	287	98.02	169	3.80	255	90.09	185	4.25	32	7.93	-16	-0.45
	Total (B)	**1657**	**267.41**	**1837**	**37.72**	**2375**	**377.67**	**2213**	**40.68**	**-718**	**-110.26**	**-376**	**-2.96**
(C)	**Private Banks**												
1	IDBI Bank	68	5.72	56	1.33	73	10.68	71	1.97	-5	-4.96	-15	-0.64
2	Karnataka Bank Ltd	813	52.54	413	3.97	448	21.54	282	2.20	365	31.00	131	1.77
3	Kotak Mahendra Bank	1	0.00	13	0.20	283	6.25	15	1.42	-282	-6.24	-2	-1.22
4	Cathelic Syrian Bank Lt	78	7.05	9	0.30	88	8.20	10	0.36	-10	-1.15	-1	-0.06
5	City Union Bank Ltd	9	0.75	8	0.14	9	0.70	7	0.17	0	0.05	1	-0.02
6	Dhanalaxmi Bank Ltd.	32	13.63	2	0.09	9	2.60	1	0.03	23	11.03	1	0.06
7	Federal Bank Ltd.	122	8.16	43	1.09	129	8.29	41	0.95	-7	-0.13	2	0.14
8	J and K Bank Ltd	27	1.69	1	0.01	33	3.17	1	0.01	-6	-1.48	0	0.00
9	Karur Vysya Bank Ltd.	65	27.53	12	0.21	11	1.05	13	0.24	54	26.49	-1	-0.03
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	50	0.35	13	0.02	48	0.30	2	0.01	2	0.06	11	0.02
12	South Indian Bank Ltd	25	1.79	4	0.08	45	8.69	3	0.05	-20	-6.90	1	0.03
13	Tamil Nadu Merchantile	5	0.37	2	0.02	7	0.60	2	0.02	-2	-0.23	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	69	0.72	1	0.00	42	0.57	0	0.00	27	0.15	1	0.00
16	Axis Bank Ltd	22	1.93	27	0.74	64	4.28	99	2.87	-42	-2.35	-72	-2.13
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.	100	12.97	0	0.00	12	1.70	0	0.00	88	11.27	0	0.00
19	Bandhan Bank	71	7.09	0	0.00	0	0.00	0	0.00	71	7.09	0	0.00
20	DCB Bank Ltd	52	3.69	2	0.02	20	1.53	0	0.00	32	2.16	2	0.02
21	IDFC Bank	33186	187.09	0	0.00	206	0.29	0	0.00	32980	186.80	0	0.00
	Total (C)	**34941**	**439.33**	**625**	**8.86**	**1673**	**186.68**	**566**	**10.91**	**33268**	**252.65**	**59**	**-2.06**
(D)	**R R Bs**												
1	Karnataka Grameena B	2393	105.78	4628	109.23	3639	173.85	5367	125.45	-1246	-68.07	-739	-16.22
2	Karnataka Vikas Grame	1514	42.40	1498	26.22	1960	51.88	2063	36.73	-446	-9.48	-565	-10.51
	Total (D)	**3907**	**148.18**	**6126**	**135.45**	**5599**	**225.73**	**7430**	**162.18**	**-1692**	**-77.55**	**-1304**	**-26.73**
	Grand Total(A+B+C+D)	**54234**	**1679.73**	**24281**	**510.02**	**27750**	**2376.57**	**28070**	**613.64**	**26484**	**-696.84**	**-3789**	**-103.62**
(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	10	1.24	0	0.00	7	0.94	0	0.00	3	0.30	0	0.00
2	Ujjivan Small Finnance	1363	1.90	0	0.00	4543	10.09	0	0.00	-3180	-8.19	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	4	0.01	1	0.00	0	0.00	0	0.00	4	0.01	1	0.00
5	Jana Small Finance Bar	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	Total (G)	**1377**	**3.15**	**1**	**0.00**	**4550**	**11.03**	**0**	**0.00**	**-3173**	**-7.89**	**1**	**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	**55611**	**1682.88**	**24282**	**510.02**	**32300**	**2387.60**	**28070**	**613.64**	**23311**	**-704.73**	**-3788**	**-103.62**

ANNEXURE - 15C

NPA LEVEL OF PMEGP 31.3.2021 (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	3312	16388	2740	9821	1912	7969	4352	1555	1390	26.56	15.83	17.44
2	State Bank of India	254	1000	818	1919	1126	5064	174	330	477	17.41	17.17	9.42
3	Union Bank Of India	752	1012	635	1089	242	808	195	178	142	19.27	16.35	17.57
4	Bank of Baroda	654	2841	289	1438	489	2541	84	548	947	2.96	38.11	37.27
	Total (A)	**4972**	**21241**	**4482**	**14267**	**3769**	**16382**	**4805**	**2611**	**2956**	**22.62**	**18.30**	**18.05**
	Oth.Nationalised Bks												
5	Bank of India	343	1702	0	0	0	0	145	0	0	8.52	#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	163	45	0	0	0	0	0	0	0	0.00	#DIV/0!	#DIV/0!
8	Indian Bank	0	0	0	0	47	221	0	0	33	#DIV/0!	#DIV/0!	15.05
9	Indian Overseas Bank	123	1653	0	0	0	0	0	0	0	0.00	#DIV/0!	#DIV/0!
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)	**786**	**3890**	**75**	**279**	**47**	**221**	**236**	**152**	**33**	**6.08**	**54.48**	**15.05**
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	1	1	0	0	1	#DIV/0!	#DIV/0!	100
24	South Indian Bank Ltd	0	0	0	0	2	1	0	0	0	#DIV/0!	#DIV/0!	0
25	Tamil Nadu Merchantile Bank Lt	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
26	IndusInd Bank	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
27	HDFC Bank Ltd	0	0	0	0	1	2	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**	**4**	**4**	**0**	**0**	**1**	**#DIV/0!**	**#DIV/0!**	**20**
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 Ban	352	2188	709	2858	914	4409	0	0	0	0	0	0
	Total (D)	**1254**	**3840**	**1737**	**5333**	**2529**	**7175**	**908**	**1217**	**1133**	**24**	**23**	**16**
	Grand Total(A+B+C+D)	**7012**	**28971**	**6294**	**19879**	**6349**	**23782**	**5949**	**3979**	**4124**	**21**	**20**	**17**
	Total (Comm.Banks)	**5758**	**25131**	**4557**	**14546**	**3820**	**16607**	**5042**	**2763**	**2990**	**20**	**19**	**18**
E	**Co-Op Sector**												
35	KSCARD Bk.Ltd	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
37	K.S.Coop Apex Bank ltd	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
38	Indl.Co.Op.Bank ltd.	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
	Total (E)	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**#DIV/0!**	**#DIV/0!**	**#DIV/0!**
39	KSFC	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
	TOTAL(F)	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**#DIV/0!**	**#DIV/0!**	**#DIV/0!**
G	**Small Finance Bank**												
40	Equitas Small Finance Bank	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
41	Ujjivan Small Finnance	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
42	Suryoday Small Finance Bank	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
43	Suryoday Small Finance Bank	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
44	Jana 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**												
45	India Post Payments Bank Limite	0	0	0	0	0	0	0	0	0	#DIV/0!	#DIV/0!	#DIV/0!
46	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	**7012**	**28971**	**6294**	**19879**	**6349**	**23782**	**5949**	**3979**	**4124**	**21**	**20**	**17**

ANNEXURE-~~II~~ 15 D

BANKWISE RECOVERY PERFORMANCE undetr KPMR & KACOMP ACT AS AT MARCH 2021 (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	19115	62434	5399	6711	6235	8009	18279	61136	6293	6045	5941	18279
2	State Bank of India	15248	31579	1210	2716	1502	2059	14956	32236	7845	2987	4124	14956
3	Union Bank Of India	1984	2861	612	101	0	0	2596	2962	581	1301	714	2596
4	Bank of Baroda	1292	1472	0	0	0	0	1292	1472	451	391	450	1292
	Total (A)	37639	98345	7221	9528	7737	10068	37123	97806	15170	10724	11229	37123
(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	43	271	0	0	0	0	43	271	5	7	31	43
9	Indian Overseas Bank	9	13	0	0	4	6	5	7	4	1	0	5
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)	52	284	0	0	4	6	48	278	9	8	31	48
(C)	Private Banks												
1	IDBI Bank	0	0	0	0	0	0	0	0	0	0	0	0
2	Karnataka Bank Ltd	360	289	1	1	4	2	357	287	64	107	186	357
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)	360	289	1	1	4	2	357	287	64	107	186	357
(D)	R R B 's												
1	Karnataka Grameena Bank	229	255	0	0	0	0	229	255	3	131	95	229
2	Karnataka Vikas Grameena Bank	4483	8064	341	652	630	2376	4194	6339	703	1642	1849	4194
	Total (D)	4712	8319	341	652	630	2376	4423	6594	706	1773	1944	4423
	TOTAL OF ALLBANKS	42763	107237	7563	10181	8375	12452	41951	104966	15949	12612	13390	41951
(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
5	Jana 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	42763	107237	7563	10181	8375	12452	41951	104966	15949	12612	13390	41951

ANNEXURE- 15 F

Bank wise recovery under SARFAESI, DRT and Lok Adalats as on 31.3.2021

SI	Name of the Bank	Amount Rs. In Lakh								
		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	1851	153310	19531	1772	106443	35059	5433	3762	307
2	State Bank of India	1651	15494	3725	1224	15444	475	14874	48856	21139
3	Union Bank Of India	1261	59886	3256	768	174933	10981	1755	3208	285
4	Bank of Baroda	0	0	0	1364	77527	335	0	0	0
	Total (A)	**4763**	**228690.2**	**26512.2**	**5128**	**374347**	**46850.3**	**22062**	**55825.44**	**21731.4**
(B)	**Other Nationalised Banks**									
5	Bank of India	121	5111	1003	0	0	0	609	1857	25
6	Bank of Maharastra	0	0	0	0	0	0	0	0	0
7	Central Bank of India	30	800	100	0	0	0	0	0	0
8	Indian Bank	0	0	0	1	44	0	0	0	0
9	Indian Overseas Bank	71	2015	0	0	0	0	0	0	0
10	Punjab National Bank	236	206910	345	214	508912	0	825	43	9
11	Punjab and Synd Bank	0	0	0	0	0	0	0	0	0
12	UCO Bank	150	4875	1860	86	800	35	56	50	20
	Total (B)	**608**	**219710**	**3308**	**301**	**509756**	**35**	**1490**	**1950**	**54**
(C)	Other Comm.Banks									
13	IDBI Bank	14	569	455	15	1712	462	0	0	0
14	Karnataka Bank Ltd	283	32969	2765	95	11152	161	4	26	2
15	Kotak Mahendra Bank	0	0	0	0	0	0	0	0	0
16	Cathelic Syrian Bank Ltd.	0	0	0	0	0	0	0	0	0
17	City Union Bank Ltd	0	0	0	0	0	0	0	0	0
18	Dhanalaxmi Bank Ltd.	0	0	0	4	211	0	3	7	1
19	Federal Bank Ltd.	13	162	12	17	347	10	1	11	0
20	J and K Bank Ltd	0	0	0	0	0	0	0	0	0
21	Karur Vysya Bank Ltd.	13	2283	564	2	345	0	0	0	0
22	Lakshmi Vilas Bank Ltd	4	22615	48	1	13157	284	0	0	0
23	Ratnakar Bank Ltd	0	0	0	0	0	0	0	0	0
24	South Indian Bank Ltd	8	5714	2887	12	4584	2510	0	0	0
25	Tamil Nadu Merchantile Bank Ltd.	0	0	0	0	0	0	0	0	0
26	IndusInd Bank	0	0	0	0	0	0	0	0	0
27	HDFC Bank Ltd	21	505	11	51	1691	72	501	0	0
28	Axis Bank Ltd	0	0	0	0	0	0	0	0	0
29	ICICI Bank Ltd	0	0	0	0	0	0	0	0	0
30	YES BANK Ltd.	0	0	0	0	0	0	0	0	0
31	Bandhan Bank	0	0	0	0	0	0	0	0	0
32	DCB Bank Ltd	0	0	0	0	0	0	0	0	0
33	IDFC Bank	0	0	0	0	0	0	0	0	0
	Total(C)	**356**	**64817**	**6742**	**197**	**33199**	**3499**	**509**	**44**	**3**
(D)	R R B 's									
34	Karnataka Grameena Bank	1857	15020	11019	54	3282	155	271	1131	21
35	Karnataka Vikas Grameena Bank	2192	15408	3598	86	2513	39	123	306	306
	Total (D)	**4049**	**30428**	**14617**	**140**	**5795**	**194**	**394**	**1437**	**327**
	Grand Total (A+B+C+D	**9776**	**543645**	**51178**	**5766**	**923097**	**50578**	**24455**	**59256**	**22114**
	Total (Comm.Banks)	**5727**	**513217**	**36561**	**5626**	**917302**	**50384**	**24061**	**57819**	**21787**
(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**	**0**
39	KSFC	0	0	0	0	0	0	0	0	0
	TOTAL (F)	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**	**0**
(G)	Small Financil Bank									
40	Equitas Small Finance Bank	204	1209	80	0	0	0	0	0	0
41	Ujjivan Small Finnance	0	0	0	0	0	0	0	0	0
42	Suryoday Small Finance Bank	0	0	0	0	0	0	0	0	0
43	ESAF Small Finance Bank	0	0	0	0	0	0	0	0	0
44	Jana Small Finance Bank	156	2584	452	0	0	0	0	0	0
	Total (G)	**360**	**3793**	**532**	**0**	**0**	**0**	**0**	**0**	**0**
(H)	**Payments bank**									
45	India Post Payments Bank Limited	0	0	0	0	0	0	0	0	0
46	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)	**10147**	**629614**	**51710**	**5766**	**923097**	**50578**	**24455**	**59256**	**22114**

ANNEXURE – 15F

Information on cases Pending at DM level under SARFAESI Act 2002 AS ON 30.06.2021			
SL No.	Name of the Bank	Cases pending at District Magistrate (DM) Level	
		No.of A/cs	Amount in lakhs
1	CANARA BANK	1593	98262.93
2	BANK OF BARODA	411	6825.40
3	STATE BANK OF INDIA	232	4758.55
4	PUNJAB NATIONAL BANK	2	124.10
5	UBI	81	4173.46
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	KSC Apex Bank Ltd	6	746.41
15	The Federal Bank Limited	10	1078.14
16	LAKSHMI VILAS BANK	14	521.38
17	Karura Vysya Bank	1	31.86
18	Yes Bank	3	125
19	South Indian Bank	1	4.7
	Total	**2785**	**124453.74**

ANNEXURE – 16A

Data on relief measures extended by banks on account of natural calamities as on 31.3.2021 (Amount in lakhs)

Consolidation

Sl.No.	NAME OF THE DISTRICT	Outstanding Priority Sector Advances as on 31.3.2021		Total Outstanding eligible for reschedulement / restructuring		Amount restructured / rescheduled from 01.01.2021 to 31.3.2021		% of achievement of rescheduled / restructured to eligible for rescheduling / restructuring		Fresh finance / relending provided from 01.01.2021 to 31.3.2021		Date of notification of natural calamity & Date (s) of Special SLBC in the State (if any)	Date of Special DCC meeting held in calamities affected district	Remarks (indicating State specific issues, details regarding natural calamity, etc.)
		No. of A/cs	Amt	No. of A/cs	Amt	No. of A/cs	Amt	No. of A/cs	Amt	No. of A/cs	Amt			
1	BAGALKOTE	592157	938477	2829	16492	358	771	12.65	4.68	2456	16802			
2	BALLARI	505040	1030110	4322	16986	1047	1030	24.22	6.06	3484	16603			
3	BELAGAVI	1237217	1934961	3630	10347	2471	6800	68.07	65.72	1676	5112			
4	BENGALURU (Rural)	349609	609119	4099	10799	3407	2306	83.12	21.36	718	11764			
5	BENGALURU (Urban + Metro)	1044775	8688767	10158	6027	10573	26056	104.09	432.34	1	8			
6	BIDAR	410914	895923	1876	5279	901	390	48.03	7.39	941	5172			
7	Chamarajnagar	379133	349445	1426	823	1373	601	96.28	73.00	88	487			
8	CHICKBALLAPUR	341143	397221	266	1563	47	277	17.67	17.75	245	1814			
9	CHICKKMAGALURU	312297	654119	509	4898	83	236	16.31	4.82	384	5711			
10	CHITRADURGA	495231	596586	1744	7712	577	2533	33.08	32.84	1238	5333			
11	DAKSHINA KANNADA	462269	1451512	148	483	510	7017	344.59	1453.03	71	320			
12	DAVANAGERE	578263	904845	3507	16564	1612	1583	45.97	9.55	1827	18284			
13	DHARWAD	392152	966045	3773	13645	1778	3209	47.12	23.52	2015	10705			
14	GADAG	240891	446386	714	2905	253	651	35.43	22.40	593	3091			
15	HASSAN	760617	882619	1699	7668	1212	3354	71.34	43.74	452	5272			
16	HAVERI	413766	589636	1674	9314	189	236	11.29	2.53	1399	9046			
17	KALBURGI	476748	770864	4657	22972	731	590	15.70	2.57	3672	23409			
18	KODAGU	207370	416866	119	1511	17	451	14.29	29.87	46	1299			
19	KOLAR	295999	542162	133	2625	35	1591	26.32	60.59	118	2619			
20	KOPPAL	253064	431419	2490	11181	715	4104	28.71	36.71	1853	8230			
21	MANDYA	698465	677636	119	363	37	84	31.09	23.12	120	421			
22	MYSURU	969968	1388473	4736	12785	3945	6392	83.30	49.99	988	16050			
23	RAICHUR	377464	780128	7292	27872	1416	4323	19.42	15.51	5666	24509			
24	RAMANAGAR	1748032	715050	1075	7231	301	797	28.00	11.02	832	9352			
25	SHIVAMOGGA	513582	796561	2119	9065	1091	1413	51.49	15.59	879	6805			
26	TUMAKURU	650897	899478	1537	2780	814	589	52.96	21.18	896	2735			
27	UDUPI	263801	798369	137	2069	81	392	59.12	18.93	85	2255			
28	Uttarakannada	357880	458089	597	1878	172	857	28.81	45.61	143	789			
29	VIJAYAPURA	548555	862419	2108	15133	744	568	35.29	3.76	1328	9118			
30	YADGIR	229031	306624	3121	15264	445	2807	14.26	18.39	2581	13114			
	Total	16106330	31179906	72614	264235	36935	82007	50.86	31.04	36795	236230			

Data on relief measures extended by banks on account of natural calamities as on 31.3.2021 (Amount in lakhs)

SR. NO.	NAME OF THE BANK	Outstanding Priority Sector Advances as on 31.3.2021		Total Outstanding eligible for rescheduleement / restructuring		Amount restructured / rescheduled from 01.01.2021 to 31.3.2021		% of achievement of rescheduled / restructured to eligible for rescheduling / restructuring		Fresh finance / relending provided from 01.01.2021 to 31.3.2021		Date of notification of natural calamity & Date (s) of Special SLBC in the State (if any)	Date of Special DCC meeting held in calamities affected district	Remarks (indicating State specific issues, details regarding natural calamity, etc.)
		No. of A/cs	Amt	No. of A/cs	Amt	No. of A/cs	Amt	No. of A/cs	Amt	No. of A/cs	Amt			
1	Canara Bank	2182821	6062709	3883	22637	3883	22637	100.00	100.00	0	0			
2	State Bank of India	869134	3614345	0	0	1594	40608	#DIV/0!	#DIV/0!	0	0			
3	Union Bank Of India	743799	2762273	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
4	Bank of Baroda	747207	2210263	2981	11934	0	0	0.00	0.00	0	0			
5	Bank of India	122442	511193	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
6	Bank of Maharastra	46941	423780	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
7	Central Bank of India	49976	156115	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
8	Indian Bank	130345	977160	14	25	14	25	100.00	100.00	458	742			
9	Indian Overseas Bank	221523	442360	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
10	Punjab National Bank	50954	377469	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
11	Punjab and Synd Bank	1894	21396	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
12	UCO Bank	38681	103189	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
13	IDBI Bank	155467	576338	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
14	Karnataka Bank Ltd	257018	1327642	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
15	Kotak Mahendra Bank	597020	702361	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
16	Cathelic Syrian Bank Ltd.	20093	34219	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
17	City Union Bank Ltd	4220	77157	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
18	Dhanalaxmi Bank Ltd.	1095	38431	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
19	Federal Bank Ltd.	109501	283333	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
20	J and K Bank Ltd	1724	41940	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
21	Karur Vysya Bank Ltd.	15620	85725	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
22	Lakshmi Vilas Bank Ltd	8291	23684	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
23	Ratnakar Bank Ltd	292635	168579	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
24	South Indian Bank Ltd	30852	190011	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
25	Tamil Nadu Merchantile Bank Ltd.	13318	44336	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
26	IndusInd Bank	1406888	499156	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
27	HDFC Bank Ltd	464464	1187654	37135	208465	2843	3549	7.66	1.70	34672	232804			
28	Axis Bank Ltd	183106	509865	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
29	ICICI Bank Ltd	139178	990662	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
30	YES BANK Ltd.	100500	323936	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
31	Bandhan Bank	192053	112234	0	5987	0	0	#DIV/0!	0.00	0	0			
32	DCB Bank Ltd	84369	97996	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
33	IDFC Bank	351682	219830	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
34	Karnataka Grameena Bank	1621267	2293505	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
35	Karnataka Vikas Grameena Bank	612609	1038707	1665	2684	1665	2684	100.00	100.00	1665	2684			
36	KSCARD Bk.Ltd	327546	184010	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
37	K.S.Coop Apex Bank ltd	2711718	1820921	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
38	Indl.Co.Op.Bank ltd.	0	0	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
39	KSFC	5333	231008	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
40	Equitas Small Finance Bank	147581	101459	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
41	Ujjivan Small Finnance	522416	145932	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
42	Suryoday Small Finance Bank	139796	28551	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
43	ESAF Small Finance Bank	118381	26642	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
44	Jana Small Finance Bank	264872	111832	26936	12503	26936	12503	100.00	100.00	0	0			
45	India Post Payments Bank Limited	0	0	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
46	Airtel Payments Bank	0	0	0	0	0	0	#DIV/0!	#DIV/0!	0	0			
	Total	16106330	31179906	72614	264235	36935	82007	50.86	31.04	36795	236230			

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ANNEXURE – 21A

SUCCESS STORY OF MANJULA R OF ATTIBELE, ANEKAL TQ

PARTICULARS OF THE CANDIDATE

Name of the Trained candidate	: **Mrs. Manjula R.**
Age	: **40 years**
Education	: **10th Pass**
Address	: **Mayasandra, Athibele, AnekalTq, Bangalore dist.**
Contact No: Mobile No.	: **93535 47249**

TRAINING DETAILS

Training at RSETI	: **Canara Bank RSETI Harohalli**
Training Batch	: **General EDP**
Batch No.	: **655**
Training Period	: **09-12-2019 To: 14-12-2019**
Settled Date	: **17-11-2020**

PARTICULARS OF BANK LOAN & INCOME

Bank name	: **Canara Bank Mayasandra**
Loan Amount	: **Rs.0.50 lakh**
Own Funds	: **Rs.0.50 lakh**
Activity undertaken	: **Dairy**
Income	: **Rs.20000/-per month**

SUCCESS STORY OF RUDRASWAMY S OF HOLALKERE, CHITRADURGA

PARTICULARS OF THE CANDIDATE

Name of the Trained candidate	: Mr. Rudraswamy.
Age	: 28 years
Education	: ITI, Diploma
Address	: Chikkandavadi, Tq: Holalkere, Dist: Chitradurga
Contact No: Mobile No.	: 9611877317

TRAINING DETAILS

Training at RSETI	: RUDSETI Chitradurga
Training Batch	: Computer DTP
Batch No.	: 1006
Training Period	: 10.08.2019 to 22.08.2019

PARTICULARS OF BANK LOAN & INCOME

Bank name	: -
Loan Amount	: Rs.0.00 lakh
Own Funds	: Rs.0.50 lakh
Activity undertaken	: Creative Technical work
Income	: Rs.25000/-per month

ANNEXURE — 22 A

Gmail

slbcbangalore bangalore <slbcbangalore@gmail.com>

FW: State coordinator of Kotak Mahindra Bank : SUBMISSION OF fortnightly report for sanctioning of loans by Ingaleshwar & Tadawalaga Kotak Mahindra Bank branches

1 message

Suman.Guptha@kotak.com <Suman.Guptha@kotak.com> 14 July 2021 at 13:33
To: slbcbangalore@gmail.com, karnatakaslbc@gmail.com

Sir,

Please find below details as required.

Name of Branch: Ingaleshwar branch

S N	Details	No of accounts	Amount
1	KCC loans	0	0
2	Agri term loans	683	18739000
3	MSME	0	0
4	Housing loans	0	0
5	Education loan	0	0
6	other Govt. Sponsored scheme loans	0	0
7	Other Priority sector Loans	226	6153000
8	**Total Priority Sector Advances**	**909**	**24892000**
9	**Total Non-Priority Sector Advances**	**0**	**0**
10	**Total Credit**	**909**	**24892000**

Name of Branch: Tadawalaga branch

S N	Details	No of accounts	Amount
1	KCC loans	0	0
2	Agri term loans	0	0
3	MSME	0	0
4	Housing loans	0	0
5	Education loan	0	0
6	other Govt. Sponsored scheme loans	0	0
7	Other Priority sector Loans	0	0
8	**Total Priority Sector Advances**	**0**	**0**
9	**Total Non-Priority Sector Advances**	**0**	**0**
10	**Total Credit**	0	0

Regards,

Suman guptha

From: SLBC KARNATAKA <karnatakaslbc@gmail.com>
Sent: 24 June 2021 16:54
To: Suman Guptha (Commercial Bank, KMBL) <Suman.Guptha@kotak.com>; Hariprasad K. B (Commercial Bank, KMBL) <Hariprasad.KB@kotak.com>
Cc: slbcbangalore bangalore <slbcbangalore@gmail.com>
Subject: Fwd: State coordinator of Kotak Mahindra Bank : SUBMISSION OF fortnightly report for sanctioning of loans by Ingaleshwar & Tadawalaga Kotak Mahindra Bank branches

""The Sender of this email is from non Kotak domain""

TO:

State coordinator of Kotak Mahindra Bank,

KARNATAKA STATE

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Sir/Madam,

We herewith below placed proceeding part of 153rd SLBC meeting held on 26.04.2021.

QUOTE:

AGENDA 22 : ISSUES REMAINING UNRESOLVED AT DCC/DLRC MEETING

Convenor informed the house about the issues of Ingaleshwar & Tadawalaga branches of Kotak Mahindra Bank as it was discussed in DCC meeting of Vijayapura.

1. Branches are not at all entertaining any applications referring to PS Advances, KCC loans & other Govt Sponsored schemes.

2. Branches are not responding to LDM reminder letters in attending to customer complaints.

Chief Secretary, GoK instructed State controlling coordinator of Kotak Mahindra Bank to advise your Ingaleshwar & Tadawalaga branches for providing proper service to customer, sanctioning Priority Sector Advances, KCC loans & other Govt Sponsored schemes.

He also instructed, both the branches to submit fortnightly report for sanctioning of loans (Priority Sector Advances, KCC loans & other Govt Sponsored schemes) to LDMs. LDMs again has to submit the same to SLBC with feedback.

State coordinator of Kotak Mahindra Bank, has to monitor these branches very minutely and submit fortnightly report for sectioning of loans by these branches to SLBC.

(Action: State Coordinator of Kotak Mahindra Bank)

UNQUOTE:

We request State Coordinator of Kotak Mahindra Bank to submit report for sanctioning of loans (Priority Sector Advances, Agri term loans, KCC loans, MSME, Housing loans, Education loan & other Govt Sponsored schemes, Number of accounts and amount sanctioned) of your Ingaleshwar & Tadawalaga branches from 01.04.2021 to 16.06.2021 immediatley for placing in 154th SLBC meeting Agenda.

Name of Branch:

S N	Details	No of accounts	Amount
1	KCC loans		
2	Agri term loans		

3	MSME		
4	Housing loans		
5	Education loan		
6	other Govt Sponsored scheme loans		
7	Other Priority sector Loans		
8	**Total Priority Sector Advances**		
9	**Total Non Priority Sector Advances**		
10	**Total Credit**		

ಗೌರವಗಳೊಂದಿಗೆ / सादर / Regards

ಕರ್ನಾಟಕ ರಾಜ್ಯಮಟ್ಟದ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿ/

कर्नाटक राज्य स्तरीय बैंकर्स समिति/State Level Bankers' Committee – Karnataka

ಸಂಯೋಜಕರು / संयोजक / Convenor

ಕೆನರಾ ಬ್ಯಾಂಕ್ / केनरा बैंक / Canara Bank

---------- Forwarded message ---------
From: **SLBC KARNATAKA** <karnatakaslbc@gmail.com>
Date: Thu, Jun 17, 2021 at 10:50 AM
Subject: Fwd: State coordinator of Kotak Mahindra Bank : SUBMISSION OF fortnightly report for sanctioning of loans by Ingaleshwar & Tadawalaga Kotak Mahindra Bank branches
To: <Suman.Guptha@kotak.com>, <Hariprasad.KB@kotak.com>, <Suman.guptha@kotak.com>
Cc: slbcbangalore bangalore <slbcbangalore@gmail.com>

TO:

State coordinator of Kotak Mahindra Bank,

KARNATAKA STATE

Sir/Madam,

We herewith below placed proceeding part of 153rd SLBC meeting held on 26.04.2021.

QUOTE:

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ANNEXURE – 24A

ವಾಣಿಜ್ಯ ಮತ್ತು ಕೈಗಾರಿಕೆ ಇಲಾಖೆ,
ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ಸಚಿವಾಲಯ,
ವಿಕಾಸ ಸೌಧ, ಡಾ. ಬಿ. ಆರ್. ಅಂಬೇಡ್ಕರ್ ರ
ಬೆಂಗಳೂರು –560001. ದೂ. 22034319

ಸಂಖ್ಯೆ: ಕಿಐ 99 ಸಿಎಸ್‌ಸಿ 2019

ದಿನಾಂಕ: 17.07.2021.

ಇಂದ:

ಸರ್ಕಾರದ ಕಾರ್ಯದರ್ಶಿ,
(ಎಂ.ಎಸ್.ಎಂ.ಇ. ಮತ್ತು ಗಣಿ),
ವಾಣಿಜ್ಯ ಮತ್ತು ಕೈಗಾರಿಕೆ ಇಲಾಖೆ,
ವಿಕಾಸಸೌಧ, ಬೆಂಗಳೂರು–01.

ಇವರಿಗೆ:

ಸಂಚಾಲಕರು,
SLBC ಉಪ ಸಮಿತಿ (MSME) ಹಾಗೂ
ಜನರಲ್ ಮ್ಯಾನೇಜರ್,
ಕೆನರಾ ಬ್ಯಾಂಕ್, 2ನೇ ಕ್ರಾಸ್,
ಗಾಂಧೀನಗರ, ಬೆಂಗಳೂರು–01.

ಮಾನ್ಯರೇ,

ವಿಷಯ: ದಿ: 29.06.2021ರಂದು ನಡೆದ 33ನೇ ರಾಜ್ಯ ಮಟ್ಟದ ಬ್ಯಾಂಕರ್‌ಗಳ ಉಪ ಸಮಿತಿ ಸಭೆಯ (SLBC Sub-Commitee Meeting) ನಡವಳಿ ಕುರಿತು.

* * * * *

ಮೇಲ್ಕಂಡ ವಿಷಯಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ, ದಿ: 29.06.2021 ರಂದು ನಡೆದ 33ನೇ ರಾಜ್ಯ ಮಟ್ಟದ ಬ್ಯಾಂಕರ್‌ಗಳ ಉಪ ಸಮಿತಿ ಸಭೆಯ ಸಭಾ ನಡವಳಿಯನ್ನು ಈ ಪತ್ರದೊಂದಿಗೆ ಅನುಬಂಧಿಸಿ, ಮುಂದಿನ ಸೂಕ್ತ ಕ್ರಮಕ್ಕಾಗಿ ತಮಗೆ ಕಳುಹಿಸಿಕೊಡಲಾಗಿದೆ.

ತಮ್ಮ ನಂಬುಗೆಯ,

17.7.2021

(ಆರ್. ರಾಜೇಶ್ವರಿ)
ಸರ್ಕಾರದ ಅಧೀನ ಕಾರ್ಯದರ್ಶಿ,
ವಾಣಿಜ್ಯ ಮತ್ತು ಕೈಗಾರಿಕೆ ಇಲಾಖೆ (ಸಪ್ರಕೈ).

Proceedings of the 33rd Meeting of SLBC Sub-Committee on MSME held on 29.06.2021 at 11.00AM under the Chairmanship of Secretary to Government, Commerce & Industries Department, (MSME & Mines), Bangalore.

The 33rd meeting of the SLBC sub-committee on MSMEs for the State of Karnataka was held on 29.06.2021 to 11.00 am virtually through Microsoft Teams. The meeting was presided by Shri. Pankaj Kumar Pandey, IAS, Secretary to Government, Commerce & Industries Department (MSME & Mines) and convened by Shri. D. Chandra Mohan Reddy, Field General Manager and Sri. P. Seetharamaiah, Deputy General Manager and Sri. Sunil Kumar Yadav, Deputy Zonal Manager of Union Bank of India. The key issues deliberated during the meeting and action points emanating from the discussion are summarized as below:

At the outset, Sri. P. Seetharamaiah, Deputy General Manager, Union Bank of India welcomed all the participants to the meeting. Sri. D. Chandra Mohan Reddy, GM, UBI briefed the rationale behind conducting the meeting and explained the importance of MSME lending in the present context. Ms. Suma Pavithran, Chief Manager, Union Bank of India presented the previous meeting proceedings held on 17.03.2021 and the same was confirmed by the committee. She further deliberated the MSME performance in the State of Karnataka for the quarter ended March 2021 under various sectors.

Some important discussions held in the meeting are;

1. Sri. Suresh, representative of KASSIA appreciated the MSME performance of the Karnataka State for the quarter ended March 2021. He further requested for extending moratorium period for MSME loans besides concentrating on credit flow to ECGLS scheme. He had further requested all the Banks to restructure all the eligible MSME accounts as per RBI's policy and to give special thrust on Sub ordinate Debt scheme as the same is not picking up. **(Action:** All Banks & F.Is).

   He made a special request to Government of Karnataka to redress the Beneficiary Policy 2020 and Kalyana Karnataka Scheme of Karnataka.
   (Action: Govt. of Karnataka, Dept. of MSME).

2. The Director (MSME), Government of Karnataka informed that, there is regional disparity with regard to bank-wise and District-wise sanction and disbursement of PMEGP loans in the State. As such, she requested to dispose of all the pending applications in portal pertaining to previous years of 2018, 2019 and 2020 besides advised to sanction all the applications for the year 2021. **(Action:** All Banks & F.Is).

3. The KVIC representative requested to clear all the pending applications under PMEGP portal as they are pending since long. The General Manager, UBI informed that, these applications pertains to previous years and are pending due to various reasons and the Banks shall be advised to clear the same besides concentrating on sanction of applications pertaining to present FY. **(Action:** All Banks & F.Is)

4. The Director (MSME), Government of Karnataka also requested for reviewing the progress under other MSME schemes such as, CLCSS, interest subvention scheme for MSME and Sub Debt Scheme. Since, Convenor, SLBC sub-committee informed that SLBC is not providing data pertaining to the same & therefore SLBC is to be requested to collect the same from all the Banks in the State and provide us in order to review the performance of the same in the next meeting.

5. The representative of AWAKE thanked all the Banks for extending financial support to women entrepreneurs in the State. She further requested for providing reasons for rejection of loans so that they can mend / rectify themselves and submit viable proposals to the Bank. The Union Bank Representative informed that, the Banks are already providing reasons for rejection of the applications and no loan shall be rejected without proper reason.

   She further requested Canara / Indian Bank to co-ordinate with AWAKE for taking up online mentoring program to women entrepreneurs under MSME Prerana. **(Action:** Canara / Indian Bank)

Besides, the following decisions were made after detailed deliberations:

1. To review the performance of CLCSS, interest subvention scheme for MSME and Sub Debt scheme in the next Sub-committee meeting on MSME.
2. It is decided that, all the PMEGP application pending have to be disposed-of immediately.
3. As few Banks have poor performance in advances to MSMEs, such Banks are to be informed to take necessary steps.
4. Convenor SLBC sub-committee on MSME to formally request SLBC Convenor to facilitate data on progress made under MSME schemes such as CLCSS, interest subvention scheme, Sub Debt scheme, etc...

The meeting concluded with a vote of thanks to the Chair.

16.7.

(Pankaj Kumar Pandey)
Secretary to Government,
Commerce and Industries Dept,
(MSME & Mines).

ANNEXURE – 24B

DRAFT

SLBC CELL
AGRICULTURE FINANCE & PRIORITY SECTOR SECTION
CIRCLE OFFICE: BENGALURU

MINUTES OF THE SLBC SUB COMMITTEE MEETING ON SHG BANK LINKAGE FOR MARCH '2021 HELD ON 5th JULY 2021.

The SLBC Sub Committee Meeting On SHG Bank Linkage For March '2021 Held On 5th July 2021.

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.

Smt. Bhavani Mannan, Assistant General Manager, Canara Bank, Circle Office, Bengaluru (Convener) welcomed Dr. S. Selva Kumar, IAS, Chairman of the Sub-committee & Secretary, Skill Development, Entrepreneurship & Livelihood Department, Govt of Karnataka, Smt. Manjushree N, Mission Director, KSRLM, SANJEEVNI, Government of Karnataka, officials from RBI, NABARD, 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 20.03.2021 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 31.03.2021.

The Convener informed the house that state has achieved 131.73% under Disbursements and 114.32% under Outstanding as on 31.03.2021 against the target fixed for the FY 2020-21.

(Action: KSRLPS/Banks/Lead Banks)

CANARA BANK Circle Office Bengaluru-1 State Level Bankers Committee Cell

Agenda 3.Bank wise Performance during 2020-21 vis-à-vis Target as on 31.03.2021 under Disbursements.

The Convener informed the house about the Bank–wise performance under disbursements as on 31.03.2021 for FY 2020-21 and further informed that PSBs have achieved 139%, RRBs 226%, Private Sector Banks disbursed 117%, APEX banks achieved 374% under disbursement and overall achievement is 132%.

Further, convener informed that among major banks Bank of India stands top (295%) under disbursement followed by Indian Central Bank of India (162%) and least performance by UCO Bank (63%) and in RRBs Karnataka Grameena Bank achievement is 256% and in Private sector banks ICICI Bank achievement is 118%.

The Chairman has informed that UCO Bank needs to be improve disbursement performance and also advised convener to follow up closely with the bank to improve the performance.

(Action: KSRLPS/Banks/Lead Banks)

Agenda 4. Bank wise Performance during 2020-21 vis-à-Vis Target as on 31.03.2021 under Outstanding.

The Convener informed the house about the Bank–wise performance under Outstanding Balance target v/s achievement as on 31.03.2021 and informed that overall PSBs have achieved 116.41%, Overall RRBs have achieved 91.81%, overall Private Sector Banks achieved 125.54% and APEX bank achieved 131.93% under outstanding and overall achievement is 114.32%.

(Action: KSRLPS/Banks/Lead Banks)

Agenda 5. District wise Performance during 2020-21 vis-à-vis Target as on 31.03.2021 under Disbursements.

The Convener has informed the house about the District–wise performance under disbursements as on 31.03.2021 for FY 2020-21 and informed that the districts like Yadgir, Davanagere, Bagalkot, Chikkaballapur, Koppal, Chamarajanagar , Vijayapura, Mysuru and Uttara Kannada have performed extremely well and convener also informed that out of 30 districts in the state, 20 districts have achieved more than 100% under disbursement. Districts like Kolar, Chikkamagalur, Kodagu, Chitradurga and Udupi are least performing districts with less than 70% of achievement.

CANARA BANK Circle Office Bengaluru-I State Level Bankers Committee Cell

The Chairman advised the convener to write letters to LDMs of low performing districts and advise them to improve the disbursement performance in the ensuing quarter.

(Action: concerned Lead Banks &KSRLPS)

Agenda 6. District wise Performance during 2020-21 vis-à-vis Target as on 31.03.2021 under Outstanding.

The Convener informed the house about the District-wise performance under outstanding as on 31.03.2021 under FY 2020-21.

The Convener informed the house that districts like Yadgir, Davanagere, Chikkaballapur, Bagalkote, Koppal ,Bidar., Chamarajanagar, Mysuru , Vijayapura have performed extremely well under outstanding and also informed that out of 30 districts in the State, 17 districts have achieved more than 100% achievement and districts like Udupi, Kodagu, Chikkamagalur are low performing districts with less than 70% achievement.

The Chairman advised the convener to write letters to LDMs of low performing districts and advise them the performance under outstanding should be above 100% in the ensuing quarter.

(Action: Concerned Lead Banks, Banks &KSRLPS)

Agenda 7. NPA Status under SHG Loans as on 31.03.2021.

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 India, Bank of Maharashtra, Indian Bank, UCO Bank and State Bank of India. The state wise average NPA status under SHGs is 2.06%.

The Chairman reviewed the Bank wise NPA status and sought the views of the house about the strategies to be followed for regularizing these NPA accounts.

The Convener informed the member banks with high NPA percentage to increase the SHG advances and reduce the NPA level in the ensuing quarter.

CANARA BANK Circle Office Bengaluru-1 State Level Bankers Committee Cell

(Action: KSRLPS & Banks)

Agenda 8. Credit Plan for 2021-22 Bank wise Target.

The Convener informed the house about the credit plan fixed under DAY-NRLM for FY 2021-22 by the MoRD. The targets allotted by MoRD for Karnataka State for FY 2021-22 are given below,

Fresh Account (Physical)	Renewal Account (Physical)	Total Eligible Accounts (Physical)	Disbursement Target (Amt in Lakh)	Outstanding Target (Amt in Lakh)
17000	470270	487270	1390000	1796000

The Convener requested the member banks for submission of data in time for regular review of the bank's performance. The Convener assured Chairman the allotted targets for the FY 2021-22 will be achieved.

(Action: Banks/ KSRLPS)

Agenda 8. Credit Plan for 2021-22 District wise Target.

The Convener informed about the District wise credit plan fixed under DAY-NRLM for 2021-22 by the KSRLPS/MoRD. The targets allotted by KSRLPS/MoRD for districts in Karnataka State for FY 2021-22 are given below,

Total Eligible Accounts	Disbursement Targets (Amt in Lakhs)	Outstanding Targets (Amt in Lakhs)
487270	1390000	1796000

(Action: Banks, All lead Banks,KSRLPS)

Agenda 11: NULM-Target v/s Achievement as on 31.03.2021 for 2020-21 and Targets for FY 2021-22.

The Convener informed the house about the performance Bank-wise under DAY-NULM scheme during FY 2020-21.

The Chairman informed the house that though there is a potential for lending, still banks performance under DAY-NULM is not upto the mark and advised the house that all the banks needs to make a strategy for achieving the allotted targets under DAY- NULM in the ensuing quarter.

The Convener assured Chairman that member bank will focus to achieve the allotted targets under DAY-NULM in the ensuing quarter.

The NULM Target for FY 2021-22

Deen Dayal Anthyodaya Yojana-National Urban Livelihood Mission 2021-22

Rs in Lakhs

Sl No	Name of the Component	Physical Target	Financial Target
1	Self Employment -Individual	2409	192.72
2	Self Employment -Group	273	109.2
3	Self Employment - SHGs Credit Linkages	1249	87.43

Agenda 12: Some of the general issues pertains to SHG account opening and other related matters not followed by Bank branches as per RBI Master Circular:

The Mission Director, DAY-NULM informed some of the general issues that few Bank branches are not following the guidelines as per RBI Master Circular:

1. Insisting SHG Registration, PAN card for SHG account opening,
2. Denying loans to SHGs, If one SHG member is defaulter.
3. Cash transaction tax is being collected by branches while remitting cash by GPLF's amount pertains to recovery of CIS.
4. While getting CIBIL certificates some branches are insisting charges from all SHG members without considering the SHG as a single account.
5. At Belagavi: GPLF account opening issues with bank.
6. At Bellary: Lack of cooperation for Bankers (SBI sandor branch) hence, delay in account opening of WLFs and GPLFs.

The Convener requested the member banks to circulate the RBI Master Circular to all the branches so that such issues should not get repeated and also Convener assured Mission Director, DAY NULM that each issues will be reviewed individually with respective Banks & respective LDMS and will be resolved.

Agenda 13: Any other matter with the permission of the Chair.

The Mission Director, DAY NULM informed the House about the Insurance Schemes PMJJBY and PMSBY and informed that MoRD has issued notification wherein it has advised to cover 70% SHG members under PMJJBY AND PMSBY insurance schemes and advised the committee members to ensure coverage of SHG members under the PMJJBY and PMSBY insurance Schemes.

The Convener requested the member banks to mobilize the SHGs and ensure coverage of SHG members under PMJJBY and PMSBY insurance schemes.

The Chairman Sir appreciated all the banks for good performance in the FY 2020-21 and expressed that the same performance will be continued by banks for the next Financial Year 2021-22.

With this, the Meeting ended with a vote of thanks

(Smt. Bhavani Mannan)

Assistant General Manager
Canara Bank
Circle office, Bengaluru
Convener, SLBC SHG Sub Committee

(Dr.S.Selva Kumar)

Secretary,
Skill Development, Entrepreneurship &
Livelihood Department, Government of
Karnataka & Chairman of SLBC SHG
Sub committee

CANARA BANK Circle Office Bengaluru-1 State Level Bankers Committee

LIST OF PARTICIPANTS

Sl. No.	Department / Bank Name	Name	Designation
1	Skill Development, Entrepreneurship & Livelihood Department,GoK	Dr. S.Selva Kumar, IAS	Secretary and Chairman of Sub Committee
2	KSRLPS, Sanjeevini	Smt. Manjushree N, IAS	Mission Director
3	Reserve Bank of India	Smt. Meera Korwar	Manager
4	NABARD	Smt. Jilna Joy	Assistant Manager
5	Canara Bank	Smt. Bhavani Mannan	Asst. General Manager
6	Canara Bank	Sri. Anand C	Senior Manager
7	Indian Bank	Smt. Padmavathy Srikanth	Asst. General Manager
8	ICICI Bank	Sri. K Venkata Anil	Asst. General Manager
9	APEX Bank	Sri. Puttaswamy C	Asst. General Manager
10	Union Bank of India	Smt. Suma P	Chief Manager
11	Punjab National Bank	Smt. Mercy Victor	Chief Manager
12	Kotak Mahindra Bank	Smt. Suman Gupta	Chief Manager
13	Bank of Baroda	Smt. B Indumathi	Sr. Manager
14	State Bank of India	Smt. Shobha K P	Manager
15	APEX Bank	Sri. Puttuswamy	Manager
16	Karnataka Grameena Bank	Sri. Vasudev	Manager
17	Indian Overseas Bank	Smt. C Divya	Manager
18	Central Bank of India	Smt. V S Geetha	Asst. Manager
19	DWCD	Sri. Karakurappa	APO
20	Canara Bank	Sri. Abhishek R H	Officer

CANARA BANK Circle Office Bengaluru-1

ANNEXURE – 24C

DRAFT

ವಲಯ ಕಛೇರಿ, ಬೆಂಗಳೂರು अंचल कार्यालय, बेंगलूरु ZONAL OFFICE, BENGALURU

PROCEEDINGS OF THE MEETING OF SLBC SUB-COMMITTEE ON RETAIL LOANS HELD ON 14.07.2021 AT 4.00 PM UNDER THE CHAIRMANSHIP OF PRINCIPLE SECRETARY, HOUSING, And GOVT OF KARNATAKA.

16.07.2021

The meeting of SLBC Sub-committee on retail loans was held on 14th July 2021 at 4.00 PM under the chairmanship of Sri Manoj Kumar Meena I.A.S., Secretary to housing Dept. and Govt of Karnataka virtually to review the progress under Housing loans and Education Loans in Karnataka state for the quarter ended March 2021.The list of other committee members and participants is furnished in the Annexure.

1. On behalf of Convener Bank of the SLBC-SUB Committee on Retail Loans Sri. Sudhakara D Nayak A , General Manager ,Bank Of Baroda ,Zonal Office Bangalore welcomed Sri Manoj Kumar Meena I.A.S., Secretary to housing Dept. and Govt of Karnataka and other members of the Sub-Committee represented by Canara Bank ,Union Bank of India and representatives from HUDCO ,Director Collegiate Education,KSDB and RGRHCL.After a brief welcome ,the convenor requested the chairman to preside over the meeting.
2. During the course of the meeting, the chairman pointed out that the private banks performance under Housing Loans Priority segment for March2021 is very poor which is 37% compared to public sector Banks which is 93% .
3. He has suggested all the bankers to focus more on priority Housing sector. Regarding CICSS performance he has mentioned that the performance of other states like Gujarat and Maharashtra is very appreciable compared to Karnataka and asked for the reasons of lagging.
   He mentioned that Karnataka as a progressive state should focus more on CLCSS

ವಲಯ ಕಛೇರಿ, ಬ್ಯಾಂಕ್ ಆಫ್ ಬರೋಡ, 2ನೇ ಮಹಡಿ, ವಿಜಯ ಟವರ್ಸ್, 41/2, ಎಮ್.ಜಿ.ರೋಡ್, ಟ್ರಿನಿಟಿ ಸರ್ಕಲ್, ಬೆಂಗಳೂರು-560001
अंचल कार्यालय, बैंक ऑफ़ बड़ौदा, 2" तल, विजया टावर्स, 41/2, एम जी रोड, ट्रिनिटी सर्कल, बेंगलूरु - 560001
Zonal Office, Bank of Baroda, 2nd Floor, Vijaya Towers, 41/2, M.G.Road, Trinity Circle, Bengaluru - 560001
ದೂರವಾಣಿ दूरभाष Ph : +91-80-25011281 ಇ-ಮೇಲ್ ई-मेल E-mail : zm.karap@bankofbaroda.com

4. He also reviewed the progress of banks in RGRHCL scheme and suggested to clear all the pending applications and disburse maximum loans.
5. Chairman has instructed all the banks to clear pendency in AHP under RGHCL and KSDB schemes and increase sanctions.
6. After detailed deliberations in housing loan sector, progress in education loan sector was discussed in the meeting. As state as a whole has achieved 26% of targets under education loans chairman has suggested for improvement .It is also discussed due to pandemic and travel restrictions education loans disbursed are very less.
7. The Department of Collegiate Education was asked about MOU of Rajiv Gandhi Loan Scholarship Scheme. Chairman has instructed Bank of Baroda and DCE department to complete the process of developing portal and communicate the procedures to member Banks at the earliest.

AS there was no other matters to be discussed, the meeting was concluded at 4.30 pm with vote of thanks to the chair and members.

CONVENOR-SLBC SUB-COMMITTEE

BANK OF BARODA

ವಲಯ ಕಛೇರಿ, ಬ್ಯಾಂಕ್ ಆಫ್ ಬರೋಡ, 2ನೇ ಮಹಡಿ, ವಿಜಯ ಟವರ್ಸ್, 41/2, ಎಮ್.ಜಿ.ರೋಡ್, ಟ್ರಿನಿಟಿ ಸರ್ಕಲ್, ಬೆಂಗಳೂರು-560001
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ದೂರವಾಣಿ दूरभाष Ph : +91-80-25011281 ಇ-ಮೇಲ್ ई-मेल E-mail : zm.karap@bankofbaroda.com

Minutes of the 33rd SLBC Sub Committee Meeting on MSME Held On 29.06.2021

The 33rd meeting of the SLBC subcommittee on MSMEs for the state of Karnataka was held on 29.06.2021, 11.00 AM virtually through Microsoft Teams. The meeting was presided over by Shri. Mukesh Kumar Pandey, IAS, Principal Secretary to Government, Commerce & Industries Department (MSME & Mines) and convened by Shri. D. Chandra Mohan Reddy, Field General Manager and Sri. P.Seetharamaiah, Deputy General Manager and Sri. Sunil Kumar Yadav, Deputy Zonal, Union Bank of India. The key issues deliberated upon during the meeting and action points emanating from the discussion are summarized below.

At the outset, Sri. P.Seetharamaiah, Deputy General Manager, Union Bank of India welcomed all the participants to the meeting. Sri. D. Chandra Mohan Reddy, GM, UBI briefed the rationale behind conducting the meeting and explained the importance of MSME lending in the present context. Ms. Suma Pavithran, Chief Manager, Union Bank of India deliberated the MSME performance in the state of Karnataka for the quarter ended March 2021 under various sectors. She presented the previous meeting proceedings held on 17.03.2021 and same was confirmed by the committee.

Some important discussions held in the meeting are;

1. Sri. Suresh, representative of KASSIA appreciated the MSME performance of the Karnataka state for the quarter ended March 2021. He further requested for extending moratorium period for MSME loans besides concentrating on credit flow to ECGLS scheme. He had further requested all the Banks to restructure all the eligible MSME accounts as per RBI's policy and to give special thrust on Sub ordinate Debt scheme as the same is not picking up. (Action: All Banks & F.Is).

   He has made a special request to Government of Karnataka to redress the Beneficiary Policy 2020 and Kalyana Karantaka Scheme of Karnataka (Action: Govt. of Karnataka, Dept. of MSME).
2. The commissioner, Dept. of MSME, Government of Karnataka informed that, there is regional disparity with regard to Bank wise and District wise sanction and disbursement of PMEGP loans in the state. As such, she requested to dispose of all the pending applications in portal pertaining to previous years of 2018, 2019 and 2020 besides advised to sanction all the applications for the year 2021
   (Action: All Banks & F.Is).

3. The KVIC representative requested to clear all the pending applications under PMEGP portal as they are pending since long. The General Manager, UBI informed that, these applications pertains to previous years and are pending due to various reasons and the Banks shall be advised to clear the same besides concentrating on sanction of applications pertaining to present FY (Action: All Banks & F.Is).

4. The commissioner, Dept. of MSME, Government of Karnataka also requested for reviewing the progress under other MSME schemes such as, CLCSS, interest subvention scheme for MSME and Sub Debt Scheme. Since, SLBC is not providing data pertaining to the same, we request SLBC to collect the same from all the Banks in the State and provide us in order to review the performance of the same in the next meeting (Action: SLBC, Karnataka).

5. The representative of AWAKE thanked all the Banks for extending financial support to women entrepreneurs in the State. She further requested for providing reasons for rejection of loans so that they can mend/ rectify themselves and submit viable proposals to the Bank. The Union Bank Representative informed that, the Banks are already providing reasons for rejection of the applications and no loan shall be rejected without proper reason.

   She has further requested Indian Bank to co-ordinate with AWAKE for training to women entrepreneurs under their MSME Prerana. (Action: Indian Bank).

Besides, the following decisions were made after detailed deliberations:

1. To review the performance of CLCSS, interest subvention scheme for MSME and Sub Debt scheme in the next Sub-committee meeting on MSME.
2. It is decided that, all the PMEGP application pending have to be disposed-of immediately.

The meeting concluded with a vote of thanks to the Chair.

Date: 07.07.2021

(Mukesh Kumar Pandey)

Principal Secretary to Government, Commerce & Industries Department (MSME & Mines)

ANNEXURE – 24D

RAMAKRISHNA B MANE State Director for RSETIs DRAFT	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.01/2021-22/SDR/NACER/SLBC/SLSCR Date: 17-06-2021

To,

The Chairman and 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 the meeting of State Level Steering Committee on RSETIs (SLSCR) held on 17.06.2021

The meeting of State Level Steering Committee on RSETIs (SLSCR) was held on **17.06.2021 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 **Mrs. Manjushree, IAS, Mission Director**, KSRLPS, **Mr. Bipul Chandra Saha,** National Director, National Centre for Excellence of RSTIs (NACER), **Mr. S. Jagannatha Swamy DGM,** Union Bank, CO, Hyderabad and 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 17.06.2021 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

Minutes of meeting of State Level Steering Committee on RSETIs held on 17.06.2021

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 **Mrs. Manjushree, IAS**, **Mission Director**, KSRLPS, **Mr. Bipul Chandra Saha,** National Director, National Centre for Excellence of RSTIs (NACER), **Mr. Ramalingam, DGM,** Canara Bank, HO, Bangalore and 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 25-03-2021**

   The house approved the minutes of previous meeting held on 25-03-2021 as there were no suggestions for the amendments of the minutes.

2. **Establishment of new RSETI by SBI in Vijayanagar district**

   Government of Karnataka vide Notification No.REV:E:4:LRD:2019 dated:08-02-2021 created Vijayanagar district, the 31st district of Karnataka state with Hospete as its district headquarters. Vijayanagar district comprising of 6 talukas viz. Hospete, Kampli, Hagaribommanahalli, Kottur, Hadagali and Harapanahalli is carved out of Bellary district. RBI vide their letter no. FIDD. Co. LBS. BC. No. 11/02.08.001/2021-22 dt.27.05.2021 assigned the lead bank responsibilities to State Bank of India. SLBC vide their letter no.137/SLBC/KTK/AIF/2021-22 dt.06-05-2021 directed NACER for creation of new Rural Self Employment Training Institute at newly formed Vijayanagara district by coordinating with the District Administration. SDR vide email dt.31-05-2021 forwarded the communications of SLBC to SBI and NACER for initiating necessary steps in establishment of new SBI RSETI in Vijayanagar district. SBI apprised the steps being taken for establishing new RSETI at Hospete.

3. **Permission to take up programs sponsored by other Ministries / agencies**

   MORD vide their letter no.J-18046/08/2019RSETI dt.26-05-2021 addressed to NDR, NACER Bengaluru, directed as follows.

   i. The RSETIs will utilize their capacity primarily for MoRD programs ensuring to achieve the MoRD approved AAP targets fully and there after RSETIs may take up other program, provided the RSETIs are left with the capacity to accommodate the candidates of other programs.
   ii. The MoRD main program should not suffer at the cost of taking of programs of other Ministries/Departments as the training infrastructure at RSETIs has been created with huge investments and should primarily be utilized for MoRD program only.
   iii. The programs of other Ministries/ Department may as far as possible be conducted off-campus so that MoRD program is conducted in-campus without any hindrances.
   iv. Training data of other programs should be kept separately and not mixed up with the training data of MoRD program.
   v. There is no duplication in claims for seeking reimbursement from concerned different Ministries/Departments for undertaking the programs.

4. **Minutes of the Meeting with Secretary & MD SRLM- 19-04-2021**

   Further to the discussions held during SLSCR dt.25-03-2021, a separate VC of NDR NACER and SDR with the Secretary and MD SRLM was held on 19-04-2021 and it was resolved as follows.

i. All ZPs to complete pre-audit of all pending claims of RSETIs as a one-time measure and submit report of amount eligible for reimbursement and rejections. immediately
ii. Henceforth, all ZPs to complete pre-audit of all new claims as per SOP within one month of submission by RSETIs
iii. Henceforth the CEOs of ZPs to chair and complete DLRAC meetings in RSETI premises within 45 days after end of each quarter and all issues including eligibility of each candidate for reimbursement of claim to be discussed so that no other queries to be raised at the time of pre-audit of claims submitted on half yearly basis.
iv. Henceforth, SRLM will release the claim amount directly to the bank accounts of RSETIs under intimation to nodal office of sponsor bank and SDR, NACER.
v. Opportunity is provided to all eligible youths in Karnataka to undergo training in any RSETI of their choice without any restriction of any area or district or domicile in case the concerned RSETI is willing to train the candidate and conduct follow up etc..
vi. ZPs to follow SOP guidelines of MORD and not to insist or advise Staff / Directors of RSETIs to conduct training programmes other than the courses notified by MORD for RSETIs. RSETIs may conduct such programmes without affecting their MORD targeted programmes.

5. Reimbursement of RSETI claims- direct release to RSETI A/cs.

State Director for RSETIs furnished the details of Bank wise year wise and RSETI wise details of claims pending for reimbursement. MD SRLM assured to advise all ZPs to complete the pre-audit of all pending claims before 30-06-2021 and furnish the details jointly signed by the Directors and the ZP Officials conducting the pre-audit so that amount reimbursable to each RSETI will be known and be taken up with MORD for reimbursement.

NRLM-BPL Claims (Bank wise) - Position as on 31-05-2021

SN	RSETI	BPL Nos	Total Claimed	Total Received	Total Pending
1	Canara Bank Total	39655	191772348	100203226	**91569122**
2	Union Bank Total	3536	24885290	2262592	**22622698**
3	Kotak M Bank Total	1413	9462671	3354688	**6107983**
4	RUDSETI Total	17081	115196400	58586258	**56610142**
5	SBI Total	11202	74209071	23755743	**50453328**
6	DCCB Bidar Total	1041	10805356	2421200	**8384156**
7	BOB (VB) Total	5735	29441390	19454175	**9987215**
	All Banks Total	**79663**	**455772526**	**210037882**	**245734644**

NRLM-BPL Claims (Year wise) - Position as on 31-05-2021

SN	RSETI	BPL Nos	Total Claimed	Total Received	Total Pending
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	27524950	26868750	**656200**
5	2015-16	7710	26359572	25415972	**943600**
6	2016-17	7843	30357995	26172195	**4185800**
7	2017-18	8688	48513222	34740401	**13772821**
8	2018-19	12159	90245881	49413880	**40832001**
9	2019-20	12840	93933179	3269800	**90663379**
10	2020-21	9454	96833809	2774566	**94059243**
	Total	**79663**	**455772526**	**210037882**	**245734644**

Progress of RSETIs under AAP- 2020-21, Settlement & credit linkage

Mr. Ramakrishna Mane, SDR Karnataka informed the house that due to spread of pandemic Corona virus Covid-19, all RSETIs remained closed for major part of first quarter ending June 2021. However, some RSETIs have conducted a few programmes during the month of April 2021. During the year 2020-21 (01-04-2020 to 31-03-2021) as against the target of 616 programmes and 14420 candidates, RSETIs have surpassed the target and conducted 661 programmes and trained 16333 candidates which is 113% of the annual target for 2020-21. 4386 candidates were settled, and 1913 candidates were credit linked.

6. Issues relating to allotment of land and construction of RSETI Building

There was no progress in the matter of allotment of land to CB RSETI Ballari, Diverting of NIRD funds of Vajarahalli to Harohalli, commencement of construction of building by RSETI Chamarajanagar, RSETI Koppal and shifting of RSETI Yadgir to new own building.

7. Providing Support Staff to RSETIs:

Mr. Ramakrishna Mane SDR informed the house that many RSETIs do not have the required number staff (one Director, two Faculties, two Office Assistants, one Attender and one watchman cum gardener). The chairman of the committee advised sponsor Banks to arrange for providing required number of staffs in all RSETIs.

8. Approval of AAP-2021-22 by MORD

MORD vide their letter no. J-18046/05/2021-RSETI dt.09-04-2021 communicated the decision of the Empowered Committee of NRLM dt.30-03-2021 approving the Annual Action Plan of RSETIs for the year 2021-22. The details are as follows; (Amount Rs. Crores)

SN	Particulars	All India	Karnataka
1	Total number of RSETIs	585	33
2	Total number of training programmes	13797	905
3	Target for training total candidates	390265	24676
4	Target for training total rural poor candidates	273186	17273
5	Target for training total other than rural poor	117079	7403
6	Total budget at CNN rates under AAP 2021-22 (crore)	369.35	27.73
7	Training cost approved for training rural poor (crore)	258.54	19.41
8	Training cost for training other than rural poor	110.80	8.34

9. Implementation of Mission One GP-One BC Sakhi

Mr. Ramakrishna SDR apprised the house on the highlights of Mission One GP-One BC Sakhi. He informed that RSETIs in Karnataka have stopped conducting trainings under One GP -One BC Sakhi due to Covid-19 lockdown.

10. Implementation of the project UNNATI

Mr. Ramakrishna Mane, SDR apprised the house on the highlights of Project Unnati and presented the progress achieved under the scheme. Though the RSETIs are in preparedness for conducting the programmes for Unnati candidates, ZPs are finding difficulty in mobilizing enough candidates due to Covid-19.

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

ANNEXURE – 24E

Union Bank of India
Convenor
Sub Comittee of SLBC on FI.

Proceedings of the 4th Meeting of SLBC Sub Committee on Financial Inclusion held on 02.07.2021

The fourth SLBC Sub-Committee Meeting on Financial Inclusion was held on 02.07.2021 virtually through Microsoft Teams. The meeting was held under the Chairmanship of Smt. Sujatha, Asst. General Manager, SLBC Karnataka and convened by Sri. P. Seetharamaiah, Dy General Manager and Sri. Sunil Kumar Yadav, Deputy Zonal Head, Union Bank of India.

At the outset, Sri. P. Seetharamaiah, Dy. General Manager, Union Bank of India welcomed all the participants to the meeting and briefed them about the importance of Financial Inclusion.

Some important Agenda points discussed are as under;

1. Performance under Pradhan Mantri Jan Dhan Yojana -Aadhaar Seeding, Mobile Number Seeding and Issuance & activation of Rupay cards.

All Bank Branches have to be sensitized to properly seed the Aadhaar & Mobile numbers of the customers in their account in order to make DBT enabled. It is further advised to activate the RuPay cards issued to the PMJDY account holders for getting the benefit of insurance. The mobile seeding percentage of ICICI Bank is just at 59 % and the committee advised to inform the said Bank to improve their performance.

(Action- All Banks & ICICI Bank)

Further, All banks with performance less than 75% in all the three categories (Aadhar Seeding, Mobile Seeding and Activation of Rupay cards) in the accounts shall be called for a special meeting during July 2021.

Sri. Nagaraj N. AGM FIDD- RBI advised to Sub-Committee to analyze the FI data in advance and to come forward with action plan to improve the ~~poor~~ FI parameters by poor performing banks.

(Action - SLBC FI Convenor, All Banks)

2. Coverage of PMJDY account holders under PMJJBY, PMSBY & APY schemes.

Banks should endeavor to enroll at least 10% and 25% of the eligible PMJDY account holders under PMJJBY and PMSBY respectively in terms of DFS letter reference no.F.No.M-18012/1/2020-Mission Jansuraksha dt. 04.08.2020 for the Policy Year 2020-21.

Further, the PFRDA official has informed that, the performance of the state under APY scheme is very poor which needs to be improved.

(Action - Major Banks, RRBs & other PVT Banks)

3. Certification of BCs and activation of Inactive BCs.

Respective Banks shall ensure that BCs deployed by Technology Service Providers are certified within the timelines as per the guidelines of RBI / IBA besides activating all inactive BC's by addressing the issues, if any. The NABARD Representative informed that, BC,s to be certified immediately form IIBF as they are eligible for reimbursement of course fee besides grant assistance from NABARD.

(Action -Banks, RRBs & other PVT Banks)

4. Functioning of Aadhaar Seva Kendras - Status of enrolments & updation of Aadhaar.

All Banks are requested to review the functioning of Aadhaar Seva Kendras and achieve the revised targets for FY 2021-22 as communicated by UIDAI, GOI to carry out minimum number of enrolments/updates. It is further informed that, all the non functional Aadhar seva Kendras to be functional with immediate effect.

(Action -Banks, RRBs & other PVT Banks)

5. Functioning of FLCs - Appointment of Counselors by Sponsor Banks at pending FLCs.

Sponsoring Banks are requested to review the functioning of FLCs and ensure that all FLCs are activated. Further, the Banks are requested to expedite the process of appointment of counselors wherever pending.

(Action -Sponsoring Banks & LDMs)

The RBI representative informed that, Centre for Financial Literacy (CFLs) shall be rolled out by August / September 2021 which will replace the existing FLCs.

(Action -Sponsoring Banks & LDMs)

6. Financial Inclusion Fund (FIF)

The representative of NABARD has informed to make effective utilization of the FIF fund available for various F.I. activities such as Financial Inclusion infrastructure, support for connectivity and power infrastructure, mobile signal booster deployment, micro ATM's/ POS machines, Financial Literacy programmes etc.. He further informed that,

commercial Banks not made use of the FIF and only payment and small Finance Banks have availed the facility as of now.

It is further decided that, SLBC sub-committee on Financial Inclusion shall take initiative to popularize the FIF availability among the Banks to make better utilization of the same.

(Action -SLBC FI Convener)

7. Performance under Aspirational Districts:

The committee informed that, the performance of the two aspirational districts namely Raichur and Yadgir have to be monitored effectively to ensure 100% target achievement in all parameters.

Since, many of the Banks are yet to achieve the targets set, it is decided to convene a special meeting with LDMs, Banks / FIs and controlling heads of the respective Banks in association with RBI, SLBC & NABARD officials of both Districts of Raichur & Yadgir.

(Action -All Banks, SLBC FI Convener, LDMs, RBI & NABARD officials of Raichur & Yadgir District)

The meeting concluded with a vote of thanks.

(Sunil Kumar Yadav)
Dy. Zonal Head, UBI
Convener, SLBC Sub-committee on FI.

(Sujatha)
Asst. General Manager
SLBC, Karnataka

ANNEXURE - 25A

एनसीजीटीसी
NCGTC

Ref No. 0388 /NCGTC/ECLGS

May 31, 2021

The Chairman & Managing Directors, Chief Executive Officers of all
Scheduled Commercial Banks, Financial Institutions and Non-Banking Finance Companies

Madam/Dear Sir,

Emergency Credit Line Guarantee Scheme [ECLGS] – Modifications

Please refer to NCGTC's letter No. 0173/NCGTC/ECLGS dated April 16, 2021 advising modifications in the scheme of ECLGS.

We advise that the scope of ECLGS has further been expanded by introduction of ECLGS 4.0 which provides for 100 per cent collateral free guarantee to Member Lending Institutions in respect of loans upto Rs.2 crore extended to eligible hospitals/nursing homes/clinics/medical colleges / units engaged in manufacturing of liquid oxygen, oxygen cylinders etc. for setting up of on-site oxygen producing plants.

Further, all loans under ECLGS and eligible for coverage under RBI resolution framework of May 5, 2021 have been allowed to be considered for grant of extension in repayment period and for additional assistance upto 10% of their outstanding as on February 29, 2020, subject to terms and conditions as specified under ECLGS and RBI guidelines.

Moreover, the scope of ECLGS 3.0 has been expanded by inclusion of civil aviation sector within it and removal of the loan outstanding limit of Rs.500 crore.

The loans under ECLGS i.e. ECLGS 1.0, ECLGS 2.0, ECLGS 3.0 & ECLGS 4.0 can be sanctioned upto 30.09.2021 and disbursed upto 31.12.2021, subject to terms and conditions as specified in the Operational Guidelines and FAQs.

The updated detailed Operating Guidelines and updated FAQs have been uploaded on our website. We advise you to make maximum use of the modifications introduced in the scheme.

With kind regards,

Yours faithfully,

[Durgesh Pandey]
Chief Executive Officer

ANNEXURE – 25B

Emergency Credit Line Guarantee Scheme (ECLGS)
Operational Guidelines updated as on May 30, 2021

1. Name of the Scheme:

The Scheme shall be named as 'Emergency Credit Line Guarantee Scheme (ECLGS)'. It shall have three components, ECLGS 1.0 , ECLGS 2.0, ECLGS 3.0 and ECLGS 4.0 (hereinafter together referred as the 'Scheme').

ECLGS-1.0 refers to the scheme for providing 100% Guarantee to member lending institutions in respect of eligible credit facility extended by them to its borrowers whose total credit outstanding (fund based only) across all lending institutions and days past due as on February 29, 2020 was upto Rs.50 crore and upto 60 days respectively.
ECLGS-2.0 refers to the scheme for providing 100% Guarantee to member lending institutions in respect of eligible credit facility extended by them to its borrowers in the 26 sectors identified by the Kamath Committee on Resolution Framework vide its report dated 04.09.2020 and the Healthcare sector whose total credit outstanding (fund based only) across all lending institutions and days past due as on February 29, 2020 was above Rs.50 crore and not exceeding Rs.500 crore and upto 60 days respectively.

ECLGS 3.0 refers to the scheme for providing 100% guarantee to member lending institutions in respect of eligible credit facility extended by them to its borrowers in the Hospitality (hotels, restaurants, marriage halls, canteens etc.), Travel & Tourism, Leisure & Sporting and Civil Aviation (scheduled and non-scheduled airlines, chartered flight operators, air ambulances and airports) sectors whose days past due are upto 60 days as on 29.02.2020.

ECLGS 4.0 refers to the scheme for providing 100% guarantee to member lending institutions in respect of eligible credit facility extended by them to its eligible hospitals/nursing homes/clinics/medical colleges / units engaged in manufacturing of liquid oxygen, oxygen cylinders etc. for setting up of on-site oxygen producing plants.
The credit product for which guarantee would be provided under the Scheme shall be named as 'Guaranteed Emergency Credit Line (GECL)'.

2. Purpose of the Scheme:

To provide 100% guarantee coverage for the GECL assistance of loan outstanding as on 29th February, 2020 to eligible borrowers, in the form of additional term loan /working capital term loan facility (under ECLGS 1.0, 2.0 and 3.0 & 4.0) and/or non-fund based

facility (under ECLGS 2.0 & 4.0) in case of banks and Financial Institutions, and additional term loan facility (under ECLGS 1.0, 2.0,3.0 & 4.0), in case of NBFCs, from all Member Lending Institutions (MLIs) to eligible Business Enterprises / Micro, Small and Medium Enterprise (MSME) borrowers, including interested PMMY borrowers, in view of COVID-19 crisis, as a special Scheme.

3. Date of commencement

Scheme shall come into force from the date of issue of these guidelines by NCGTC.

4. Definitions

For the purposes of this Scheme –

- **"Amount in Default"** means the principal and interest amount outstanding in the account of the borrower in respect of term loan/working capital term loan facility/crystalised non-fund facility (including interest) as the case may be, as on the date of the account becoming NPA, or on the date of lodgment of claim application, whichever is lower, or on such other date as may be specified by Trustee Company for preferring any claim against the guarantee cover subject to a maximum of amount guaranteed.
- **"Credit facility"** means financial assistance provided under the Scheme by way of additional term loan / working capital term loan facility (under ECLGS 1.0, 2.0 3.0 and/or 4.0) and / or non-fund based facility (under ECLGS 2.0 & 4.0) (in case of banks and Financial Institutions), and additional term loan facility (under ECLGS 1.0, 2.0 3.0 and /or 4.0) (in case of NBFCs) extended by all Member Lending Institution (MLI) to eligible Business Enterprises / Micro, Small and Medium Enterprise (MSME) borrowers/individuals who have availed loan for business purposes. The financial assistance provided as part of the Scheme is to be operated as a separate loan account.
- **"Eligible borrower" under ECLGS 1.0** means all Business Enterprises / MSMEs/individuals who have availed loan for business purposes with total credit outstanding (fund based only) of up to Rs. 50 crore as on 29.2.2020. The Scheme is valid for existing customers on the books of the MLI. Borrower accounts should be less than or equal to 60 days past due as on 29th February, 2020 in order to be eligible under the Scheme.
- **"Eligible borrower" under ECLGS 2.0** means all Business Enterprises /MSMEs in the 26 sectors identified by the Kamath Committee on Resolution Framework and the Healthcare sector who have availed loan for business purposes with total credit outstanding (fund based only), across lending institutions, above Rs.50 crore and not exceeding Rs.500 crore as on 29.02.2020. To be eligible under ECLGS

2.0, the borrower accounts should be less than or equal to 60 days past due as on February 29, 2020.

- "**Eligible borrower" under ECLGS 3.0** means all Business Enterprises /MSMEs in the Hospitality (hotels, restaurants, marriage halls, canteens etc.), Travel & Tourism ,Leisure & Sporting and Civil Aviation (including scheduled and non-scheduled airlines, chartered flight operators, air ambulances and airports) sectors whose days past due are upto 60 days as on 29.02.2020.

  "**Eligible borrower" under ECLGS 4.0** means existing Hospitals/nursing homes/clinics/medical colleges / units engaged in manufacturing of liquid oxygen, oxygen cylinders etc having credit facility with an MLI with days past due upto 90 days as on March 31, 2021 and requiring assistance of upto Rs.2 crore for setting up technologies like Pressure Swing Adsorption etc. for on-site oxygen producing plants.
- However, exception has been allowed for overdues of the borrower in respect of their credit card/savings account/current account provided the said overdues did not exceed 1% of the loan amount (i.e. GECL amount) extended under the scheme and that the overdue amount were regularized prior to assistance being extended under the scheme and provided further that the member lending institutions ensure that the overdues were covered by the materiality concept being followed by the MLIs.
- For the purpose of this scheme, the term 'Business Enterprises/MSMEs' would also include loans covered under Pradhan Mantri Mudra Yojana (PMMY).
- 'Guarantee Cover' means the maximum cover available per eligible borrower of the amount in default in respect of the credit facility extended by the lending institution. For this Scheme, the guarantee coverage would be 100% of the amount in default.
- **"Member Lending Institution(s)" (MLI)**
  - Banks: All Scheduled Commercial Banks.
  - Financial Institutions: As defined in sub-clause (i) of clause (c) of Section 45-I of Reserve Bank of India Act.
  - NBFC: "Non-Banking Financial Company" means a non-banking financial company as defined in clause (f) of section 45-I of the RBI Act, 1934 and which has its principal business as defined by RBI and has been granted a certificate of registration under sub-section (1) of section 45-IA of the Act and Housing Finance Companies as defined under Clause (d) of Section 2 of the National Housing Bank Act, 1987 All NBFCs which have been in operation for 2 years as on 29th February, 2020 would be eligible under the Scheme.
- **"Non-Performing Assets"** means an asset classified as non-performing based on the instructions and guidelines issued by the Reserve Bank of India from time to time

- **"Primary security"** in respect of a credit facility shall mean the assets created out of the credit facility so extended
- **"Interest Rate"** for a lending institution means the rate so declared by that lending institution from time to time as per Reserve Bank of India guidelines based on which interest rate applicable for the loan will be determined.
- **"Tenure of guarantee cover"** means the maximum period of guarantee cover which shall be co-terminus with the tenor of the loan under GECL

SCOPE AND EXTENT OF THE SCHEME

5. **Eligible MLIs**
   - MLIs for this purpose shall include all Scheduled Commercial Banks (SCBs), Non-Banking Financial Companies (NBFCs) and Financial Institutions (FIs), as specified above.
   - All NBFCs & HFCs which have been in operation for 2 years as on 29th February, 2020 would be eligible under the Scheme.

6. **Duration**
   - The Scheme would be applicable to all loans sanctioned under GECL during the period from the date of issue of these guidelines by NCGTC to 30.09.2021 or till guarantees for an amount of Rs 3,00,000 crore are issued (taking into account ECLGS 1.0, 2.0 3.0 & 4.0), whichever is earlier.

7. **Eligible Borrowers**
   - Under ECLGS 1.0, all borrower accounts pertaining to Business Enterprises /MSMEs/Loans to individuals for specific businesses purposes (as specified in the FAQs) with total credit outstanding (fund based only) across all lending institutions of up to Rs. 50 crore as on 29.2.2020 are eligible. MLIs are expected to check with credit bureau the overall outstanding of the borrower to assess the eligibility of the borrower. To be eligible under ECLGS 1.0, the Borrower accounts should be less than or equal to 60 days past due as on 29th February, 2020 in order to be eligible under the Scheme. *i.e.* they should not have been classified as SMA 2 or NPA by any of the lender as on 29th February, 2020.
   - Under ECLGS 2.0, all Business Enterprises /MSMEs in the 26 Covid related stressed sectors identified by the Kamath Committee on Resolution Framework and the Healthcare sector who have availed loan for business purposes with total credit outstanding (fund based only) across all lending institutions above Rs.50 crore and upto Rs.500 crore as on 29.02.2020 are covered. To be eligible under ECLGS 2.0, the borrower accounts should be less than or equal to 60 days past

due as on February 29, 2020 i.e. they should not have not been classified as SMA 2 or NPA by any of the lender as on 29th February 2020.

- Under ECLGS 3.0, all Business Enterprises /MSMEs in the Hospitality (hotels, restaurants, marriage halls, canteens etc.), Travel & Tourism , Leisure & Sporting and Civil Aviation (including scheduled and non-scheduled airlines, chartered flight operators, air ambulances and airports) sectors whose days past due are upto 60 days as on 29.02.2020 are eligible
- Under ECLGS 4.0, all existing hospitals/nursing homes/clinics/medical colleges / units engaged in manufacturing of liquid oxygen, oxygen cylinders etc, who have a credit facility from a lending institution with days past due upto 90 days as on 31.03.2021 are eligible for assistance of upto Rs.2 crore for setting up technologies like Pressure Swing Adsorption for on site oxygen producing plants.
- Loans provided to Business Enterprises / MSMEs constituted as Proprietorship, Partnership, registered company, trusts and Limited Liability Partnerships (LLPs) or any other legal entity shall be eligible under the Scheme. As per decision taken on August 03, 2020, loans provided to individuals for business purposes under ECLGS 1.0 shall also be eligible (as specified in the FAQs) under specified categories.
- For the purpose of this Scheme, Business Enterprises / MSMEs would include loans covered under Pradhan Mantri Mudra Yojana extended on or before 29.2.2020 and reported on the MUDRA portal. All eligibility conditions including the condition related to Days past due would also apply to PMMY loans.
- Loans provided in individual capacity are covered under ECLGS 1.0 However, such loans should be restricted to business loans taken by individuals (as specified in the FAQs) for their own businesses and should be supported with a Management Certificate to this effect at the time of guarantee application. These loans should also meet the other eligibility criteria of the scheme.
- The Scheme is valid for existing customers on the books of the MLIs.
- Days Past Due status as on 29.2.2020 to be checked across all lending institutions from credit bureau.
- All borrower accounts which had NPA or SMA-2 status as on 29.2.2020 shall not be eligible under ECLGS 1.0, ECLGS 2.0 and ECLGS 3.0. All borrower accounts which had NPA status as on 31.03.2021 shall not be eligible under ECLGS 4.0. However, as per decision taken on September 08, 2020, exception has been allowed for overdues of the borrower in respect of their credit card/savings account/current account provided the said overdues did not exceed 1% of the loan amount (i.e. GECL amount) extended under ECLGS facility and that the overdue amount were regularized prior to assistance being extended under ECLGS and

provided further that the member lending institutions ensure that the overdues were covered by the materiality concept being followed By the MLIs.

- Business Enterprises / MSME borrower must be GST registered in all cases where such registration is mandatory. This condition will not apply to Business Enterprises / MSMEs that are not required to obtain GST registration.
- An 'opt-out' option should be provided to the eligible borrowers under ECLGS 1.0 to enable them to choose whether they wish to opt out of the GECL facility. Facility under ECLGS 2.0 ,ECLGS 3.0 & ECLGS 4.0 however, shall be on 'Opt-in' basis.
- For the purpose of this Scheme it is not necessary that the existing loans of the borrowers should be covered under the existing NCGTC or CGTMSE Scheme.
- Some examples on the eligibility of the borrowers under ECLGS 1.0 are indicated below:

Name of the Borrower	Overall Outstanding (fund based) of the Borrower across all lending institutions (INR Crore)	Overall Outstanding (fund based) of the Borrower with MLI (INR Crore)	DPD of borrower as on 29th Feb 2020 (Days)	Turnover as per latest available financials (INR Crore)	Eligibility
Borrower A	60	15	30	90	Not eligible
Borrower B	60	15	62	90	Not eligible
Borrower C	50	50	59	300	Eligible
Borrower D	15	10	0	80	Eligible
Borrower E	20	10	0	260	Eligible

- Some examples on the eligibility of the borrowers under ECLGS 2.0 are indicated below:

Industry sector of Borrower	**Overall Outstanding (fund based) of the Borrower**	**Overall Outstanding (fund based) of the**	**DPD of borrower as on 29th**	**Eligibility**

	across all lending institutions (INR Crore)	Borrower with MLI (INR Crore)	Feb 2020 (Days)	
Healthcare Sector or 26 stressed sectors identified by the Kamath Committee on Resolution Framework	600	500	30	Not eligible
As above	500	400	62	Not eligible
As above	500	500	60	Eligible
Outside of 27 sectors indicated above (other than those covered under ECLGS 3.0)	500	400	0	Not Eligible

8. **Credit facility eligible under the Guarantee Coverage**

- Under ECLGS 1.0, the amount of GECL funding to eligible borrowers either in the form of additional working capital term loan facility (in case of banks and Financial Institutions), and additional term loan facility (in case of NBFCs) would be up to 20% of their total credit outstanding up to Rs. 50 crore (fund based only) as on 29th February, 2020, subject to the borrower meeting all the eligibility criteria.
- Under ECLGS 2.0, the amount of GECL funding to eligible borrowers either in the form of additional working capital term loan facility and / or non-Fund based facility or a mix of the two (in case of banks and Financial Institutions), and additional term loan facility (in case of NBFCs) would be up to 20% of their total credit outstanding (fund based only) up to Rs. 500 crore as on 29th February, 2020, subject to the borrower meeting all the eligibility criteria. Credit facility under ECLGS 2.0 could be in the form of fund based or non-fund based facility or a mix of the two.
- Under ECLGS 3.0, the amount of GECL funding to eligible borrowers either in the form of additional working capital term loan facility (in case of banks and Financial Institutions) and additional term loan facility (in case of NBFCs) would be up to 40% of their total credit outstanding (fund based only), subject to a cap of Rs.200 crore per borrower and the borrower meeting all the other eligibility criteria. Such of the eligible borrowers, who are eligible under ECLGS 3.0 and have already

availed benefit under ECLGS 1.0 or ECLGS 2.0 shall be eligible for additional credit upto 20% of their total credit outstanding as on 29.02.2020

- Under ECLGS 4.0, the amount of GECL funding to eligible borrowers would be in the form of fund based (term loan) or non-fund based (LC for import of capital goods) facility and would be limited to Rs.2 crore per borrower for setting up on-site oxygen producing plant.
- Total Outstanding Amount would comprise of the on-balance sheet exposure such as outstanding amount across WC loans, term loans and WCTL loans. Off-balance sheet and non-fund based exposures will be excluded.
- MLIs are expected to check with credit bureau the overall outstanding of the borrower to assess the overall additional loan amount eligible for sanction under the Scheme.
- MLIs would be required to open a separate account for Credit Facility extended through the Scheme
- Loans extended through current Government schemes such as PMEGP, PMMY etc. would continue to be categorized under that scheme as earlier. WCTL/Term Loans under this Scheme shall be over and above the existing loan.
- In case a borrower has existing limits with multiple lenders, GECL may be availed either through one lender or multiple lenders depending upon the agreement between the borrower and the MLI.
- In case the borrower wishes to take from any lender an amount more than the proportional 20%(40% in case of ECLGS 3.0 subject to cap of Rs.200 crore per borrower) of the outstanding credit that the borrower has with that particular lender, a No Objection Certificate (NOC) would be required from such lenders whose share of ECLGS loan is being proposed to be taken from the specific lender. However, it would be necessary for the specific lender to agree to provide ECLGS facility on behalf of such of the lenders
- No NOC will, however, be required if the GECL availed from a particular lender is limited to the proportional 20% (40% in case of ECLGS3.0 subject to cap of Rs.200 crore per borrower) of the outstanding credit that the borrower has with that lender.
- MLIs are expected to have simple and enabling criteria to assess the borrower eligibility. Since the loans are being provided to existing borrowers it is expected that the time required for due diligence would be minimal in nature. MLIs should work towards enabling access of this facility to all the eligible borrowers by educating borrowers regarding the Scheme and steps to avail credit under the Scheme.

- Examples to calculate the maximum loan amount covered under the Guarantee coverage:

Name of the Borrower	Overall Outstanding (fund based) of the Borrower across all lending institutions (INR Crore)	Overall Outstanding (fund based) of the Borrower with MLI (INR Crore)	Total Maximum Loan Amount allowed under the scheme (INR Crore)	Total Maximum Loan Amount allowed without NOC for MLI (INR Crore)
	A	B	C= 20% of A	D= 20% of B
Borrower A	20	15	4	3
Borrower B	5	2	1	0.4
Borrower C	25	25	5	5
Borrower D	15	10	3	2
Borrower E	400	100	80	20
Borrower F	500	300	100	60

Under ECLGS 1.0, the maximum loan amount calculated under Columns C & D can be extended as a fund based facility only.
Under ECLGS 2.0, the maximum loan amount calculated at Columns C & D can be extended as a fund based or non-fund based or a mix of the two. For example a borrower eligible for say Rs.100 crore credit facility under ECLGS 2.0 could be provided this facility in any one or more of the following ways :

Eligible credit facility under ECLGS 2.0	**Fund based facility**	**Non fund based**
100	100	0
100	0	100
100	50	50
100	80	20

- Borrowers eligible for assistance under ECLGS 3.0 who have not availed any assistance under ECLGS 1.0 and / or 2.0 would be eligible for full 40% assistance under ECLGS 3.0. Examples to calculate the maximum loan amount eligible under ECLGS 3.0 is given below:

Name of the Borrower (in hospitality sector, Travel & Tourism sector and Leisure & Sporting sector)	Overall Outstanding (fund based) of the Borrower across all lending institutions (INR Crore)	Total Maximum Loan Amount allowed under the scheme (INR Crore)	Already availed under ECLGS 1.0 or 2.0 (INR Crore)	Total Maximum Loan Amount allowed under ECLGS 3.0 (INR Crore)
	A	B= 40% of A	C	D = C - B
Borrower A	20	8	3	5
Borrower B	5	2	1	1
Borrower C	25	10	5	5
Borrower D	15	6	0	6
Borrower E	400	160	0	160
Borrower F	500	200	80	120
Borrower G	700	200	0	200
Borrower H	1500	200	0	200

9. Interest Rate of Credit under the Scheme

Interest Rate on GECL under ECLGS 1.0, 2.0, 3.0 shall be capped as under:

- For Banks and FIs, lending rate linked to one of the external benchmark lending rate prescribed by RBI (for MSMEs) or marginal cost of lending rate (for non-MSMEs) +1%, subject to a maximum of 9.25% per annum.
- For NBFCs, the interest rate on GECL shall not exceed 14% per annum.
- Since the additional facility is to be provided to existing customers, no additional processing fee shall be charged by MLIs to borrowers.
- No penal interest due to any non-compliance of the already accepted covenants on the existing credit facilities may be charged on additional loans during the sanction time.

Interest Rate on GECL under ECLGS 4.0 for loans upto Rs.2. crore to hospitals/nursing homes/clinics/medical colleges / units engaged in manufacturing of liquid oxygen, oxygen cylinders etc for setting up on site oxygen producing plant shall be capped at 7.5% p.a.

10(1). Nature of account and Tenor of Credit under the Scheme

- A separate loan account should be opened for the borrower, distinct from the existing loan account(s), for coverage under the Scheme.
- Under ECLGS 1.0the tenor of loans provided under GECL shall be four years from the date of first disbursement.
- Under ECLGS 2.0, the tenor of facilities provided under GECL shall be for a period of 5 years from the date of first disbursement of fund based facility or first date of utilization of non-fund based facility, whichever is earlier. To be eligible for guarantee cover of the sanctioned non-fund based facility, first utilization must happen on or before September 30, 2021.
- Under ECLGS 3.0, the tenor of facilities provided under GECL shall be six years from the date of first disbursement.
- Under ECLGS 4.0, the tenor of facilities provided under GECL shall be for a maximum period of 5 years from the date of first disbursement of fund based facility or first date of utilization of non-fund based facility, whichever is earlier. Last date of disbursement under fund based facility and utilization of LC under non-fund facility shall be December 31, 2021.
- The last date of disbursement for fund based facility under the scheme (ECLGS 1.0,ECLGS 2.0, 3.0 & 4.0) shall be December 31, 2021.
- While no last date has been stipulated for the non-fund based facility under ECLGS 2.0, the MLIs should ensure to progressively reduce their liability under the non-fund based facility as the guarantee cover under the scheme for a particular borrower shall expire on completion of 5 years from the first date of utilization by the borrower under ECLGS 2.0 or December 31, 2026, whichever is earlier.
- No pre-payment penalty shall, however, be charged by the MLIs in case of early repayment.
- Moratorium period of one year on the principal amount shall be provided to borrowers for the fund based portion of GECL credit under ECLGS 1.0 & 2.0 and 6 months for the fund based portion of GECL under ECLGS 4.0 during which interest shall be payable. Moratorium period of 2 years on the principal amount shall be provided to borrowers for GECL facility (only fund based is allowed) under ECLGS 3.0, during which period interest shall be payable.
- The principal shall be repaid in 36 monthly installments under ECLGS 1.0 in 48 monthly instalments under ECLGS 2.0 and 3.0 and in maximum 54 monthly instalments under ECLGS 4.0, after the moratorium period is over.
- Pre-payment of facilities to be allowed at no additional charge to the borrower. The account may be operated in combination with applicable Interest Subvention

Scheme(s) as far as feasible.RBI's approval has been obtained for keeping risk weight for loans provided under GECL at zero.

10 (2). Restructuring in terms of RBI Guidelines of May 05, 2021

- Borrowers who have availed assistance under ECLGS 1.0 and are eligible for restructuring as per RBI guidelines of May 05, 2021 are permitted to avail of the same. GECL loans in such cases would be allowed a repayment tenure of upto 5 years, i.e, period upto 24 months during which only interest shall be payable and the principal instalments shall be payable thereafter in 36 monthly instalments.
- Borrowers who avail of the restructuring as per RBI guidelines shall be permitted to avail additional assistance upto 10% of their outstanding as on February 29, 2020, provided they have not availed additional assistance under ECLGS 3.0. They shall not be subsequently eligible for ECLGS 3.0, i.e. borrowers may either avail of this additional 10% or additional assistance under ECLGS 3.0, but not both.
- The borrower and the respective MLI shall ensure to comply with the terms and conditions of the said RBI guidelines.

11. Security

- The additional WCTL or non fund based facility (in case of banks and FIs)/ Term loan (in case of NBFCs) facility granted under ECLGS 1.0 or 2.0 or 3.0 or 4.0 shall rank *second charge* with the existing credit facilities in terms of cash flows (including repayments) and security, with charge on the assets financed under the Scheme to be created on or before September 30, 2021 or date of NPA, whichever is earlier.
- No additional collateral shall be asked for additional funding under GECL.
- Borrowers availing assistance under ECLGS 4.0 shall open ESCROW A/c on which MLI shall have its charge.
- As per decision taken on September 08, 2020, the stipulation of second charge has been waived in respect of all loans up to Rs.25 lakh (outstanding as on February 29, 2020 plus loan sanctioned under GECL), subject to MLI ensuring to safeguard the interests of NCGTC. In this regard, MLI shall obtain a suitable undertaking (as per draft format provided by NCGTC and hosted on the website) from the borrower.

12. Guarantee Fee

No Guarantee Fee shall be charged from the MLIs by NCGTC for the Credit facilities provided under the Scheme.

13. Extent of the Guarantee Coverage

The Trustee Company shall provide 100% Guarantee coverage on the outstanding amount for the credit facility provided under the Scheme as on the date of NPA or on the date of lodgment of claim, whichever is lower.

14. Definition of Default

The definition of default for borrowers shall be as per the instructions and guidelines issued by the Reserve Bank of India from time to time under extant norms on income recognition, asset classification and provisioning.

15. Invocation of guarantee

- The Member Lending Institutions (MLIs) are required to inform the date on which the account was classified as NPA within 90 days of the account being classified as NPA or within 90 days of the order dated March 24, 2021 of the Hon'ble Supreme Court.
- The Trustee Company shall pay 75 per cent of the guaranteed amount within 30 days of preferring of eligible claim by the lending institution, subject to the claim being otherwise found in order and complete in all respects. The balance 25 per cent of the guaranteed amount will be paid on conclusion of recovery proceedings or till the decree gets time barred, whichever is earlier. With regard to loans to individuals, furnishing of a Statutory Auditor Certificate certifying the eligibility of the loan availed and claim preferred as per scheme guidelines would be essential prior to final settlement of balance 25%.
- The entire claim process, commencing from reporting of NPAs to invocation of guarantee to lodgment of interim and final claim would be as explained in detail in the FAQs.

16. Appropriation of amount realized by the member lending institution in respect of a credit facility after the guarantee has been invoked

Post invocation of the guarantee claim, if any recoveries are made in the account, MLIs shall first adjust such recoveries towards default amount relating to first charge and the legal costs incurred by them for recovery of the amount and shall thereafter remit to NCGTC the balance recoveries.

17. Agreement to be executed by the member lending institution

- A member lending institution shall not be entitled to a guarantee in respect of any eligible credit facility granted by it unless it has submitted an Undertaking with the Trustee Company in such form as may be required by the Trustee Company for covering by way of guarantee, under the Scheme all the eligible credit facilities granted by the lending institution, for which provision has been made in the Scheme.

- All interested and eligible MLIs are required to submit the Undertaking to NCGTC for the purpose of this Scheme

18. Responsibilities of member lending institution under the Scheme:

Member Lending Institutions shall provide certain data points on a fortnightly basis to Trustee Company to enable Trustee Company to track the outreach and impact of the Scheme. The indicative data points required shall be as follows:

(i) Number of eligible borrowers and the amount outstanding as on 29th February, 2020 (to be shown separately for Business Enterprises, MSME and PMMY borrowers)

(ii) Number of Business Enterprises, MSMEs, PMMY and individual borrowers sanctioned GECL facility under the Scheme (to be shown separately for MSME, PMMY and individual borrowers)

(iii) Number of Business Enterprises, MSMEs, PMMY and individual borrowers disbursed GECL facility under the Scheme (to be shown separately for MSME, PMMY and individual borrowers)

(iv) Total Amount of Funds sanctioned under the Scheme with break up across TL (in case of NBFCs) and WCTL/non-fund based facility (in case of banks and FIs), to be shown separately for Business Enterprises, MSMEs, PMMY and individual borrowers

(v) Total Amount of Funds disbursed under the Scheme with break up across TL (in case of NBFCs) and WCTL/non-fund based facility (in case of banks and FIs), to be shown separately for Business Enterprises, MSMEs, PMMY and individual borrowers

(vi) Total Outstanding Amount for Term loans (in case of NBFCs) and for WCTL/non-fund based facility (in case of banks and FIs), to be shown separately for Business Enterprises, MSMEs, PMMY and individual borrowers

(vii) Number of employees employed by the borrowers, to be shown separately for Business Enterprises, MSMEs, PMMY and individual borrowers (to be provided at the time of sanction and then to be updated monthly)

(viii) Default ratio and NPA ratio
(NCGTC may seek additional information from MLIs within extant regulation)

(ix) Should enable communication of the Scheme to the borrowers by highlighting the Scheme details on their website and linking to Scheme webpage

(x) Lending institution should work towards creating awareness for the Scheme by enabling communication of the Scheme through SMS and Email campaigns to all eligible borrowers

(xi) The lending institution shall closely monitor the borrower account, and shall put in all required efforts to ensure that the account is serviced regularly

(xii) The lending institution shall safeguard the primary securities in respect of the credit facility in good and enforceable condition

(xiii) The lending institution shall ensure that the guarantee claim in respect of the credit facility and borrower is lodged with the Trustee Company in the form and in the manner and within such time as may be specified by the Trustee Company in this behalf and that there are no delays on its part to notify the default in the borrowers account which shall result in the Trustee Company facing higher guarantee claims

(xiv) The payment of guarantee claim by the Trustee Company to the lending institution does not in any way take away the responsibility of the lending institution to recover the entire outstanding amount of the credit from the borrower. The lending institution shall exercise all the necessary precautions and maintain its recourse to the borrower for entire amount of credit facility owed by it and initiate all necessary actions for recovery of the outstanding amount, including such action as may be advised by the Trustee Company

(xv) The lending institution shall comply with such directions as may be issued by the Trustee Company from time to time for facilitating recoveries in the guaranteed account, or safeguarding its interest as a guarantor, as the Trustee Company may deem fit and the lending institution shall be bound to comply with such directions

(xvi) The lending institution shall, in respect of any guaranteed account, exercise the same diligence in recovering the dues, and safeguarding the interest of the Trustee Company in all the ways open to it as it might have exercised in the normal course if no guarantee had been furnished by the Trustee Company. The lending institution shall, in particular, refrain from any act of omission or commission, either before or subsequent to invocation of guarantee, which may adversely affect the interest of the Trustee Company as the guarantor. In particular, the lending institution should intimate the Trustee Company while entering into any compromise or arrangement, which may have the effect of discharge or waiver of personal guarantee(s) or security

(xvii) The lending institution shall also ensure either through a stipulation in an agreement with the borrower or otherwise, that it shall not create any charge on the security held in the account covered by the guarantee for the benefit of any account not covered by the guarantee, with itself or in favour of any other creditor(s) without intimating the Trustee Company. Further the lending institution shall secure for the Trustee Company or its appointed agency, through a stipulation in an agreement with the borrower or otherwise, the right to list the defaulted borrowers' names and particulars on the Website of the Trustee Company.

19. Status of the borrower account on the date of sanction / disbursement

The borrower account otherwise eligible under the scheme should not be an NPA as on the date of sanction / disbursement.

20. Modifications in the Scheme

Any changes to the current structure of the Scheme, including but not limited to the eligibility criteria, guarantee fee, rate of interest and tenor of GECL under the Scheme, shall be decided by the Management Committee for the ECLGS Fund.

21. The scheme guidelines may be read along with the FAQs uploaded on the website from time to time.

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ANNEXURE – 25C

Updated Information on additional 20% MSME loans sanctioned and disbursed under ECLGS Scheme by member banks in Karnataka State as on 31.03.2021

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 Acs	Amount		No.of Acs	Amount	
1	SBI	38551	168700	38551	168700	17597	142495	84.47	12862	136569	80.95
2	Canara Bank	79179	182831.51	79179	182831.51	78601	178919.11	97.86	74565	170444.02	93.22
3	Bank of Baroda	20769	44503	20769	44503	20769	44503	100.00	12497	42411	95.30
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	62343.00	95.47	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	7075	20397.78	7075	20397.78	6375	19885.27	97.49	6375	19908.27	97.60
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	5933	20597	93.94	2709	17019	77.62
11	KGB	682	72138	360	2586	360	2586	3.58	360	2586	3.58
12	KVGB Bank	27211	31611	27211	31611	2584	1596.2	5.05	2584	1596.2	5.05
A	**Total (PSBs)**	**224258**	**549066.59**	**191830**	**539296.14**	**161251**	**506547.34**	**92.26**	**129289**	**467153.96**	**85.08**
1	Karnataka Bank Ltd	16079	82127.94	16079	82127.94	5055	62184.94	75.72	4933	60919.07	74.18
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			1032	11002	13.35	1024	10886	13.21
5	HDFC Bank	8911	61663.22	8911	61663.22	8911	61663.22	100.00	2350	38578.39	62.56
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			923	3930	76.44	880	3786	73.65
11	Yes Bank Ltd	8421	33030.34	0	0	8421	33030.34	100.00	1964	6890.37	20.86
12	IndusInd Bank	195	8651.65	0	0	195	8651.65	100.00	138	6843.99	79.11
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	4546	1049.95	3850	800	2792	763.58	72.73	2391	690.77	65.79
17	Ujjivan Small Finance Bank	138	483.62	138	483.62	138	483.62	100.00	138	483.62	100.00
18	DCB BANK Ltd	191	1815.92	191	1815.92	191	1815.92	100.00	61	786.1	43.29
B	**Total (Private Banks)**	**64504**	**491128.42**	**33400**	**173843.83**	**39425**	**326465.63**	**66.47**	**20531**	**244421.06**	**49.77**
A+B	**Total of Both PSBs & Private Bar**	**288762**	**1040195**	**225230**	**713140**	**200676**	**833013**	**80**	**149820**	**711575**	**68**

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ANNEXURE – 25D

ಅಭಿಯಾನ ನಿರ್ದೇಶಕರ ಕಚೇರಿ
ರಾಷ್ಟ್ರೀಯ ಜೀವನೋಪಾಯ ಅಭಿಯಾನ

ಕರ್ನಾಟಕ ಸರ್ಕಾರ

ಇ-ಮೇಲ್: daynulm@gmail.com
ನಂ.4, 3ನೇ ಮಹಡಿ, ಮೈಸುಗರ್ ಬಿಲ್ಡಿಂಗ್,
ಟೌನ್‌ಹಾಲ್ ಎದುರು, ಜೆ.ಸಿ ರಸ್ತೆ,
ಬೆಂಗಳೂರು-560 002.

ನಂಃ ಅನಿಕ 08 ಡೇ-ನಲ್ಮ್ 2021-22 ದಿನಾಂಕಃ 24.05.2021

ಇವರಿಗೆ,

ವಿಶೇಷ ಆಯುಕ್ತರು (ಕಲ್ಯಾಣ)
ಬಿಬಿಎಂಪಿ ಕೇಂದ್ರ ಕಚೇರಿ,
ಬೆಂಗಳೂರು.

ಜಿಲ್ಲಾಧಿಕಾರಿಗಳು,
ಜಿಲ್ಲಾಧಿಕಾರಿಗಳ ಕಾರ್ಯಾಲಯ,
ರಾಜ್ಯದ ಎಲ್ಲಾ ಜಿಲ್ಲೆಗಳು.

ಮಾನ್ಯರೇ,

ವಿಷಯಃ ಪ್ರಧಾನ ಮಂತ್ರಿ ಬೀದಿ ವ್ಯಾಪಾರಿಗಳ ಆತ್ಮ ನಿರ್ಭರ್ ನಿಧಿ ಯೋಜನೆಯಡಿ ಪರಿಷ್ಕೃತ ಭೌತಿಕ ಗುರಿಯನ್ನು ನಿಗದಿಪಡಿಸುವ ಕುರಿತು.

ಉಲ್ಲೇಖಃ ಕಾರ್ಯದರ್ಶಿ, ಕೇಂದ್ರ ವಸತಿ ಮತ್ತು ನಗರ ವ್ಯವಹಾರಗಳ ಮಂತ್ರಾಲಯ ಭಾರತ ಸರ್ಕಾರ ನವದೆಹಲಿ ರವರ ಪತ್ರ ಸಂಃ K-12020(4)/2/2020-PMS-B Dated: 11.05.2021.

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ಮೇಲ್ಕಂಡ ವಿಷಯಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ, ಉಲ್ಲೇಖಿತ ಪತ್ರದಲ್ಲಿ ಮಾನ್ಯ ಕಾರ್ಯದರ್ಶಿ, ಕೇಂದ್ರ ವಸತಿ ಮತ್ತು ನಗರ ವ್ಯವಹಾರಗಳ ಮಂತ್ರಾಲಯ ಭಾರತ ಸರ್ಕಾರ ನವದೆಹಲಿ ರವರು ಪ್ರಧಾನ ಮಂತ್ರಿ ಬೀದಿ ವ್ಯಾಪಾರಿಗಳ ಆತ್ಮ ನಿರ್ಭರ್ ನಿಧಿ ಯೋಜನೆಯಡಿ ಇಲ್ಲಿಯವರೆಗೂ ದೇಶಾದ್ಯಂತ 20 ಲಕ್ಷಕ್ಕೂ ಹೆಚ್ಚು ಬೀದಿ ವ್ಯಾಪಾರಸ್ಥರಿಗೆ ಬ್ಯಾಂಕುಗಳಿಂದ ಸಾಲ ವಿತರಿಸಲಾಗಿದ್ದು, ಸದರಿ ಪ್ರಗತಿಯ ಕುರಿತು ತೃಪ್ತಿಯನ್ನು ವ್ಯಕ್ತಪಡಿಸುತ್ತಾ, ಈ ಪ್ರಗತಿಗೆ ಶ್ರಮಿಸಿದ ಎಲ್ಲಾ ರಾಜ್ಯಗಳಿಗೆ ಅಭಿನಂದನೆಗಳನ್ನು ಸಲ್ಲಿಸುತ್ತಾ ಹಾಗೂ ಇದುವರೆಗೂ ದೇಶದಲ್ಲಿ 41.07 ಲಕ್ಷಗಳಷ್ಟು ಅರ್ಜಿಗಳು ಪಿಎಂ ಸ್ವನಿಧಿ ಯೋಜನೆಯಡಿ ಸ್ವೀಕೃತವಾಗಿದ್ದು ಈ ಪೈಕಿ 24 ಲಕ್ಷ ಸಾಲದ ಅರ್ಜಿಗಳು ಬ್ಯಾಂಕಿನಿಂದ ಮಂಜೂರಾತಿಯಾಗಿ 20.04 ಲಕ್ಷ ಫಲಾನುಭವಿಗಳಿಗೆ ರೂ.2016.00 ಕೋಟಿಗಳಷ್ಟು ಸಾಲ ವಿತರಿಸಿರುವುದಾಗಿ ತಿಳಿಸಲಾಗಿರುತ್ತದೆ.

ಮುಂದುವರೆದು, ದಿನಾಂಕಃ 02.12.2020ರ ಅರೆ ಸರ್ಕಾರಿ ಪತ್ರದಲ್ಲಿ ಮಾರ್ಚ್ 2021ರ ವರೆಗೆ 2011ರ ನಗರದ ಜನಸಂಖ್ಯೆಯ ಅನುಗುಣವಾಗಿ ನಗರ ಸ್ಥಳೀಯ ಸಂಸ್ಥೆಗಳಿಗೆ ಭೌತಿಕ ಗುರಿಯನ್ನು ನಿಗದಿಪಡಿಸುವಂತೆ ತಿಳಿಸಲಾಗಿತ್ತು. ಈ ಕುರಿತು ಹಲವಾರು ರಾಜ್ಯಗಳು ಭೌತಿಕ ಗುರಿಯನ್ನು ಪರಿಷ್ಕರಿಸುವಂತೆ ಮನವಿಗಳನ್ನು ಸಲ್ಲಿಸಿದ್ದು, ಅದರಂತೆ ಮಾರ್ಚ್-2021ರ ವರೆಗೆ ನಿಗದಿಪಡಿಸಲಾದ ಪರಿಷ್ಕರಿಸಿ ರಾಜ್ಯಗಳವಾರು ಭೌತಿಕ ಗುರಿಯನ್ನು ನಿಗದಿಪಡಿಸಲಾಗಿದ್ದು, **ಈಗಾಗಲೇ ದಿನಾಂಕಃ 31.03.2021ರ ಒಳಗಾಗಿ ಸಾಲ ಪಡೆದ ಫಲಾನುಭವಿಗಳಿಗೆ 2ನೇ ಅವಧಿಗೆ ಬ್ಯಾಂಕಿನಿಂದ ಪ್ರತಿ ಫಲಾನುಭವಿಗೆ ರೂ.20,000/- ಗಳವರೆಗೆ ಸಾಲ ಪಡೆಯಲು ಹಾಗೂ ವಿತರಿಸಲಾದ ಸಾಲದ ಒಟ್ಟು ಅರ್ಜಿ ಸಂಖ್ಯೆಯಲ್ಲಿ ಶೇ.50 ರಷ್ಟು ಭೌತಿಕ ಗುರಿಯನ್ನು ನಿಗದಿಪಡಿಸಿ** ಉಲ್ಲೇಖಿತ ಕೇಂದ್ರ ಸರ್ಕಾರದ ಪತ್ರದಲ್ಲಿ ತಿಳಿಸಲಾಗಿರುತ್ತದೆ. (ಅನುಬಂಧ-1ರಲ್ಲಿ ಲಗತ್ತಿಸಿದೆ)

ಮೇಲ್ಕಂಡ ಅಂಶವನ್ನು ಗಮನಕ್ಕೆ ತರಬಯಸುತ್ತಾ, ನಗರ ಸ್ಥಳೀಯ ಸಂಸ್ಥೆವಾರು ಈಗಾಗಲೇ ಸಾಲ ವಿತರಿಸಲಾದ ಶೇ. 50 ರಷ್ಟು ಫಲಾನುಭವಿಗಳಿಗೆ ಬ್ಯಾಂಕಿನಿಂದ ಪ್ರತಿ ಫಲಾನುಭವಿಗೆ ರೂ.20,000/- ರಂತೆ ಸಾಲ ವಿತರಿಸಲು ಭೌತಿಕ ಗುರಿಯನ್ನು ನಿಗದಿಪಡಿಸಲಾಗಿದ್ದು, (ಅನುಬಂಧ-2ರಲ್ಲಿ ಲಗತ್ತಿಸಿದೆ) ಅದರಂತೆ ಸದರಿ ಗುರಿಯನ್ನು ಸಾಧಿಸಲು ಅಗತ್ಯ ಕ್ರಮ ಕೈಗೊಳ್ಳುವಂತೆ ತಮ್ಮ ಅಧೀನ ಅಧಿಕಾರಿ / ಸಿಬ್ಬಂದಿಗಳಿಗೆ ಸೂಕ್ತ ನಿರ್ದೇಶನವನ್ನು ನೀಡುವಂತೆ ಈ ಮೂಲಕ ಕೋರಲಾಗಿದೆ.

ತಮ್ಮ ವಿಶ್ವಾಸಿ,

24/5/21

(ಮಂಜುಶ್ರೀ ಎನ್., ಭಾ.ಆ.ಸೇ.,)
ಅಭಿಯಾನ ನಿರ್ದೇಶಕರು,
ರಾಷ್ಟ್ರೀಯ ಜೀವನೋಪಾಯ ಅಭಿಯಾನ,
ಬೆಂಗಳೂರು.

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ಪ್ರತಿಯನ್ನು:

1) ಸರ್ಕಾರದ ಅಪರ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿಗಳು, ನಗರಾಭಿವೃದ್ಧಿ ಇಲಾಖೆ, ವಿಕಾಸಸೌಧ, ಬೆಂಗಳೂರು.
2) ಸರ್ಕಾರದ ಕಾರ್ಯದರ್ಶಿಗಳು, ನಗರಾಭಿವೃದ್ಧಿ ಇಲಾಖೆ, ವಿಕಾಸಸೌಧ, ಬೆಂಗಳೂರು.
3) ಸರ್ಕಾರದ ಕಾರ್ಯದರ್ಶಿಗಳು, ಕೌಶಲ್ಯಾಭಿವೃದ್ಧಿ ಉದ್ಯಮಶೀಲತೆ ಮತ್ತು ಜೀವನೋಪಾಯ ಇಲಾಖೆ, ಬೆಂಗಳೂರು.
4) ನಿರ್ದೇಶಕರು, ಪೌರಾಡಳಿತ ನಿರ್ದೇಶನಾಲಯ, ವಿ.ವಿ. ಗೋಪುರ, ಬೆಂಗಳೂರು.
5) ಅಪರ/ಜಂಟಿ ಆಯುಕ್ತರು, ಬಿಬಿಎಂಪಿ ಎಲ್ಲಾ ವಲಯಗಳು, ಬೆಂಗಳೂರು ರವರಿಗೆ ಅಗತ್ಯ ಕ್ರಮಕ್ಕಾಗಿ.
6) ಸಂಚಾಲಕರು, ರಾಜ್ಯ ಮಟ್ಟದ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿ, ಬೆಂಗಳೂರು.
7) Deputy General Manage, SIDBI, Bengaluru.
8) ಯೋಜನಾ ನಿರ್ದೇಶಕರು, ಜಿಲ್ಲಾ ನಗರಾಭಿವೃದ್ಧಿ ಕೋಶ, ರಾಜ್ಯದ ಎಲ್ಲಾ ಜಿಲ್ಲೆಗಳು.
9) ಜಿಲ್ಲಾ ಕೌಶಲ್ಯಾಭಿವೃದ್ಧಿ ಅಧಿಕಾರಿ, ಜಿಲ್ಲಾ ಕೌಶಲ್ಯ ಮಿಷನ್, ರಾಜ್ಯದ ಎಲ್ಲಾ ಜಿಲ್ಲೆಗಳು.
10) ಆಯುಕ್ತರು/ಪೌರಾಯುಕ್ತರು/ಮುಖ್ಯಾಧಿಕಾರಿಗಳು ರಾಜ್ಯದ ಎಲ್ಲಾ ಮಹಾನಗರ ಪಾಲಿಕೆ, ನಗರಸಭೆ, ಪುರಸಭೆ ಮತ್ತು ಪಟ್ಟಣ ಪಂಚಾಯಿತಿಗಳು ರವರಿಗೆ ಅಗತ್ಯ ಕ್ರಮಕ್ಕಾಗಿ.
11) ಕಚೇರಿ ಪ್ರತಿ.

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Revised Disbursement Target under PM SVANidhi Scheme Upto March 2022

SL.NO	DISTRICT	ULB Name	Estimated number of Street Vendors (1% of urban Population)	Additional Target	Total Disbursement target Upto March 2022 (4+5)	DISBURSED as on 17.05.2021	Target of 2nd Tranche of Loans
1	2	3	4	5	6	7	8
1	BAGALKOTE	AMINAGAD Town Panchayat	151		151	95	48
2	BAGALKOTE	Badami Municipality	309		309	214	107
3	BAGALKOTE	Bagalkot Municipality	1120		1120	311	156
4	BAGALKOTE	BELAGALI Town Panchayat	175		175	140	70
5	BAGALKOTE	Bilgi Town Panchayat	178		178	128	64
6	BAGALKOTE	Guledgudda Municipality	334		334	202	101
7	BAGALKOTE	Hungund Municipality	209		209	158	79
8	BAGALKOTE	Ilkal Municipality	602		602	368	184
9	BAGALKOTE	Jamkhandi Municipality	689		689	439	220
10	BAGALKOTE	KAMATAGI Town Panchayat	156		156	106	53
11	BAGALKOTE	Kerur Town Panchayat	197		197	165	83
12	BAGALKOTE	Mahalingpur Municipality	361		361	252	126
13	BAGALKOTE	Mudhol Municipality	522		522	263	132
14	BAGALKOTE	Rabkavi-Banhatti Municipality	770		770	706	353
15	BAGALKOTE	Terdal Municipality	261		261	190	95
		TOTAL	6034	0	6034	3737	1869
16	BALLARI	Ballari Municipal Corporations	4104	500	4604	2809	1405
17	BALLARI	HAGARIBOMMANAHALLI Municipality	366		366	350	175
18	BALLARI	Harapanahalli Municipality	470		470	192	96
19	BALLARI	Hoovina Hadagalli Municipality	280		280	226	113
20	BALLARI	Hosapete Municipality	2062		2062	1464	732
21	BALLARI	KAMALAPURA Town Panchayat	256		256	241	121
22	BALLARI	Kampli Municipality	393		393	445	223
23	BALLARI	Kotturu Town Panchayat	263		263	195	98
24	BALLARI	Kudligi Town Panchayat	267		267	247	124
25	BALLARI	KUDUTINI Town Panchayat	182		182	186	93
26	BALLARI	KUREKUPPA Municipality	226		226	134	67
27	BALLARI	KURUGODU Municipality	220		220	220	110
28	BALLARI	MARIYAMMANAHALLI Town Panchayat	187		187	249	125
29	BALLARI	Sandur Municipality	374		374	265	133
30	BALLARI	Siruguppa Municipality	525		525	391	196
31	BALLARI	Tekkalakote Town Panchayat	262		262	194	97
		TOTAL	10437	500	10937	7808	3904
32	BBMP	BBMP Municipal Corporations	87499	2000	89499	12727	6364
33	BELAGAVI	AINAPUR Town Panchayat	189		189	72	36
34	BELAGAVI	ARABHAVI Town Panchayat	162		162	25	13
35	BELAGAVI	Athni Municipality	478		478	234	117
36	BELAGAVI	Bail Hongal Municipality	492		492	265	133
37	BELAGAVI	Belagavi Municipal Corporations	4882	500	5382	2182	1091
38	BELAGAVI	Belgaum Cantonment Board	0		0	4	2
39	BELAGAVI	BORAGAON Town Panchayat	160		160	39	20
40	BELAGAVI	CHENNAMMANA KITTUR Town Panchayat	176		176	94	47
41	BELAGAVI	Chikodi Municipality	383		383	207	104
42	BELAGAVI	CHINCHALI Town Panchayat	190		190	101	51
43	BELAGAVI	EXAMBA Town Panchayat	164		164	86	43
44	BELAGAVI	Gokak Municipality	791		791	344	172
45	BELAGAVI	HAROGERI Municipality	314		314	114	57
46	BELAGAVI	Hukeri Municipality	230		230	213	107
47	BELAGAVI	KABBUR Town Panchayat	189		189	37	19
48	BELAGAVI	KALLOLLI Town Panchayat	159		159	71	36
49	BELAGAVI	KANKANAVADI Town Panchayat	163		163	7	4
50	BELAGAVI	Khanapur Town Panchayat	193		193	126	63
51	BELAGAVI	Konnur Municipality	275		275	111	56
52	BELAGAVI	Kudchi Municipality	232		232	148	74
53	BELAGAVI	M.K HUBBALLI Town Panchayat	134		134	95	48
54	BELAGAVI	MALLAPUR PG Town Panchayat	161		161	99	50
55	BELAGAVI	Manolli Town Municipal council	0		0	1	1
56	BELAGAVI	Mudalgi Municipality	291		291	127	64
57	BELAGAVI	MUGALAKODA Municipality	258		258	47	24
58	BELAGAVI	MUNAVALLI Municipality	232		232	129	65
59	BELAGAVI	NAAGANURA Town Panchayat	162		162	35	18
60	BELAGAVI	Nipani Municipality	629		629	326	163
61	BELAGAVI	Ramdurg Municipality	416		416	160	80
62	BELAGAVI	Raybag Town Panchayat	187		187	166	83
63	BELAGAVI	Sadalgi Municipality	238		238	65	33
64	BELAGAVI	Sankeshwar Municipality	346		346	148	74

SL.NO	DISTRICT	ULB Name	Estimated number of Street Vendors (1% of urban Population)	Additional Target	Total Disbursement target Upto March 2022 (4+5)	DISBURSED as on 17.05.2021	Target of 2nd Tranche of Loans
1	2	3	4	5	6	7	8
65	BELAGAVI	Saundatti-Yellamma Municipality	412		412	132	66
66	BELAGAVI	SHEDBALA Town Panchayat	153		153	67	34
67	BELAGAVI	UGAR KHURDA Municipality	238		238	80	40
		TOTAL	13679	500	14179	6157	3079
68	BENGALURU RURAL	Devanahalli Municipality	281		281	200	100
69	BENGALURU RURAL	Dod Ballapur Municipality	931		931	792	396
70	BENGALURU RURAL	Hosakote Municipality	570		570	486	243
71	BENGALURU RURAL	Nelamangala Municipality	372		372	320	160
72	BENGALURU RURAL	VIJAYAPURA Municipality	349		349	356	178
		TOTAL	2502		2502	2154	1077
73	BENGALURU URBAN	Anekal Municipality	443		443	133	67
74	BENGALURU URBAN	ATTIBELE Municipality	205		205	58	29
75	BENGALURU URBAN	BOMMASANDRA Municipality	254		254	71	36
76	BENGALURU URBAN	CHANDAPURA Municipality	243		243	79	40
77	BENGALURU URBAN	HEBBUGODI Municipality	808		808	63	32
78	BENGALURU URBAN	JIGANI Municipality	203		203	60	30
79	BENGALURU URBAN	Madanayakanahalli TMC	0		0	53	27
		TOTAL	2155		2155	517	259
80	BIDAR	Aurad Town Panchayat	198		198	52	26
81	BIDAR	Basavakalyan Municipality	697		697	292	146
82	BIDAR	Bhalki Municipality	403		403	171	86
83	BIDAR	Bidar Municipality	2160		2160	835	418
84	BIDAR	Chitgoppa Municipality	253		253	139	70
85	BIDAR	HALLIKEDA (B) Municipality	202		202	57	29
86	BIDAR	Homnabad Municipality	445		445	286	143
		TOTAL	4359		4359	1832	916
87	CHAMARAJANAGARA	Chamarajanagar Municipality	699		699	667	334
88	CHAMARAJANAGARA	Gundlupet Municipality	281		281	184	92
89	CHAMARAJANAGARA	Hanur Town Panchayat	111		111	114	57
90	CHAMARAJANAGARA	Kollegal Municipality	571		571	377	189
91	CHAMARAJANAGARA	Yelandur Town Panchayat	88		88	77	39
		TOTAL	1750		1750	1419	710
92	CHIKKABALLAPURA	Bagepalli Municipality	270		270	150	75
93	CHIKKABALLAPURA	Chik Ballapur Municipality	637		637	444	222
94	CHIKKABALLAPURA	Chintamani Municipality	761		761	292	146
95	CHIKKABALLAPURA	Gauribidanur Municipality	379		379	241	121
96	CHIKKABALLAPURA	Gudibanda Town Panchayat	94		94	84	42
97	CHIKKABALLAPURA	Sidlaghatta Municipality	512		512	496	248
		TOTAL	2653		2653	1707	854
98	CHIKKAMAGALURU	Birur Municipality	227		227	144	72
99	CHIKKAMAGALURU	Chikkamagaluru Municipality	1184		1184	651	326
100	CHIKKAMAGALURU	Kadur Municipality	342		342	152	76
101	CHIKKAMAGALURU	Koppa Town Panchayat	50		50	29	15
102	CHIKKAMAGALURU	Mudigere Town Panchayat	97		97	69	35
103	CHIKKAMAGALURU	Narasimharajapura Town Panchayat	75		75	32	16
104	CHIKKAMAGALURU	Sringeri Town Panchayat	39		39	39	20
105	CHIKKAMAGALURU	Tarikere Municipality	359		359	173	87
		TOTAL	2373		2373	1289	645
106	CHITRADURGA	Challakere Municipality	552		552	385	193
107	CHITRADURGA	Chitradurga Municipality	1459		1459	795	398
108	CHITRADURGA	Hiriyur Municipality	564		564	355	178
109	CHITRADURGA	Holalkere Town Panchayat	158		158	210	105
110	CHITRADURGA	Hosdurga Municipality	284		284	145	73
111	CHITRADURGA	Molakalmuru Town Panchayat	156		156	143	72
112	CHITRADURGA	NAYAKANAHATTI Town Panchayat	155		155	166	83
		TOTAL	3328		3328	2199	1100
113	DAKSHINA KANNADA	Bantval Municipality	402		402	220	110
114	DAKSHINA KANNADA	Beltangadi Town Panchayat	77		77	11	6
115	DAKSHINA KANNADA	Kadaba Town Panchayat	0		0	50	25
116	DAKSHINA KANNADA	KOTEKAR Town Panchayat	165		165	76	38
117	DAKSHINA KANNADA	Mangaluru Municipal Corporations	4995	500	5495	2926	1463
118	DAKSHINA KANNADA	Mudbidri Municipality	294		294	225	113

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SL.NO	DISTRICT	ULB Name	Estimated number of Street Vendors (1% of urban Population)	Additional Target	Total Disbursement target Upto March 2022 (4+5)	DISBURSED as on 17.05.2021	Target of 2nd Tranche of Loans
1	2	3	4	5	6	7	8
119	DAKSHINA KANNADA	Mulki Town Panchayat	173		173	234	117
120	DAKSHINA KANNADA	Puttur Municipality	531		531	232	116
121	DAKSHINA KANNADA	Someshwara Municipal council	241		241	142	71
122	DAKSHINA KANNADA	Sulya Town Panchayat	200		200	81	41
123	DAKSHINA KANNADA	Ullal Municipality	538		538	321	161
124	DAKSHINA KANNADA	VITLA Town Panchayat	176		176	56	28
		TOTAL	7791	**500**	**8291**	**4574**	**2287**
125	DAVANGERE	Channagiri Municipality	213		213	88	44
126	DAVANGERE	Davanagere Municipal Corporations	6290	500	6790	2783	1392
127	DAVANGERE	Harihar Municipality	905		905	591	296
128	DAVANGERE	Honnali Town Panchayat	179		179	87	44
129	DAVANGERE	Jagalur Town Panchayat	173		173	105	53
130	DAVANGERE	MALEBENNURU Municipality	225		225	163	82
		TOTAL	7985	**500**	**8485**	**3817**	**1909**
131	DHARWAD	Alnavar Town Panchayat	172		172	118	59
132	DHARWAD	Annigeri Municipality	283		283	211	106
133	DHARWAD	Hubballi-Dharwad Municipal Corporations	9438	500	9938	4823	2412
134	DHARWAD	Kalghatgi Town Panchayat	169		169	69	35
135	DHARWAD	Kundgol Town Panchayat	187		187	144	72
136	DHARWAD	Navalgund Municipality	246		246	189	95
		TOTAL	10495	**500**	**10995**	**5554**	**2777**
137	GADAG	Gadag-Betigeri Municipality	1728		1728	1360	680
138	GADAG	Gajendragarh Municipality	324		324	312	156
139	GADAG	Lakshmeshwar Municipality	368		368	276	138
140	GADAG	Mulgund Town Panchayat	188		188	86	43
141	GADAG	Mundargi Municipality	249		249	191	96
142	GADAG	Naregal Town Panchayat	167		167	56	28
143	GADAG	Nargund Municipality	363		363	198	99
144	GADAG	Ron Municipality	247		247	170	85
145	GADAG	Shirhatti Town Panchayat	176		176	104	52
		TOTAL	3810		**3810**	**2753**	**1377**
146	HASSAN	Alur Town Panchayat	65		65	28	14
147	HASSAN	Arkalgud Town Panchayat	168		168	94	47
148	HASSAN	Arsikere Municipality	532		532	287	144
149	HASSAN	Belur Municipality	225		225	120	60
150	HASSAN	Channarayapatna Municipality	404		404	189	95
151	HASSAN	Hassan Municipality	1550		1550	570	285
152	HASSAN	Hole Narsipur Municipality	301		301	154	77
153	HASSAN	Sakleshpur Municipality	234		234	96	48
		TOTAL	3479		**3479**	**1538**	**769**
154	HAVERI	Bankapura Municipality	225		225	210	105
155	HAVERI	Byadgi Municipality	300		300	212	106
156	HAVERI	GUTTAL Town Panchayat	175		175	124	62
157	HAVERI	Hangal Municipality	282		282	84	42
158	HAVERI	Haveri Municipality	671		671	323	162
159	HAVERI	Hirekerur Town Panchayat	192		192	100	50
160	HAVERI	Ranibennur Municipality	1064		1064	496	248
161	HAVERI	Savanur Municipality	406		406	177	89
162	HAVERI	Shiggaon Municipality	282		282	148	74
		TOTAL	3597		**3597**	**1874**	**937**
163	KALABURAGI	Afzalpur Municipality	271		271	228	114
164	KALABURAGI	Aland Municipality	424		424	343	172
165	KALABURAGI	Chincholi Municipality	209		209	171	86
166	KALABURAGI	Chitapur Municipality	313		313	318	159
167	KALABURAGI	Jevargi Municipality	257		257	189	95
168	KALABURAGI	KALABURAGI CITY CORPORATION Municipal Corporations	5431	500	5931	3342	1671
169	KALABURAGI	Kalagi Town Panchayat	91		91	89	45
170	KALABURAGI	Sedam Municipality	393		393	302	151
171	KALABURAGI	Shahabad ACC Notified Area Council	137		137	3	2
172	KALABURAGI	Shahabad Municipality	476		476	488	244
173	KALABURAGI	Wadi Municipality	380		380	293	147
		TOTAL	8382	**500**	**8882**	**5766**	**2883**
174	KODAGU	Kushalnagar Town Panchayat	153		153	97	49
175	KODAGU	Madikeri Municipality	334		334	252	126

SL.NO	DISTRICT	ULB Name	Estimated number of Street Vendors (1% of urban Population)	Additional Target	Total Disbursement target Upto March 2022 (4+5)	DISBURSED as on 17.05.2021	Target of 2nd Tranche of Loans
1	2	3	4	5	6	7	8
176	KODAGU	Somvarpet Town Panchayat	67		67	58	29
177	KODAGU	Virajpet Town Panchayat	172		172	109	55
		TOTAL	727		727	516	258
178	KOLAR	Bangarapet Municipality	448		448	354	177
179	KOLAR	Kolar Municipality	1385		1385	746	373
180	KOLAR	Malur Municipality	401		401	304	152
181	KOLAR	Mulbagal Municipality	573		573	331	166
182	KOLAR	Robertson Pet Municipality	1432		1432	693	347
183	KOLAR	Srinivaspur Municipality	268		268	176	88
		TOTAL	4507		4507	2604	1302
184	KOPPAL	BHAGYANAGARA Town Panchayat	190		190	157	79
185	KOPPAL	Gangawati Municipality	1055		1055	815	408
186	KOPPAL	KANAKGIRI Town Panchayat	169		169	193	97
187	KOPPAL	KARATAGI Municipality	300		300	224	112
188	KOPPAL	Koppal Municipality	707		707	379	190
189	KOPPAL	KUKANOORU Town Panchayat	180		180	150	75
190	KOPPAL	Kushtagi Municipality	249		249	141	71
191	KOPPAL	TAVARAGERA Town Panchayat	175		175	178	89
192	KOPPAL	Yelburga Town Panchayat	148		148	90	45
		TOTAL	3174		3174	2327	1164
193	MANDYA	BELLURU Town Panchayat	127		127	86	43
194	MANDYA	Krishnarajpet Municipality	259		259	106	53
195	MANDYA	Maddur Municipality	288		288	176	88
196	MANDYA	Malavalli Municipality	375		375	142	71
197	MANDYA	Mandya Municipality	1377		1377	984	492
198	MANDYA	Nagamangala Municipality	178		178	184	92
199	MANDYA	Pandavapura Municipality	204		204	107	54
200	MANDYA	Shrirangapattana Municipality	251		251	165	83
		TOTAL	3059		3059	1950	975
201	MYSURU	Bannur Municipality	219		219	173	87
202	MYSURU	Heggadadevankote Municipality	143		143	240	120
203	MYSURU	Hunsur Municipality	509		509	584	292
204	MYSURU	Krishnarajanagara Municipality	358		358	171	86
205	MYSURU	Mysuru Municipal Corporations	12454	500	12954	6008	3004
206	MYSURU	Nanjangud Municipality	506		506	346	173
207	MYSURU	Piriyapatna Municipality	209		209	212	106
208	MYSURU	Saragur Town Panchayat	114		114	102	51
209	MYSURU	Tirumakudal - Narsipur Municipality	312		312	231	116
		TOTAL	14824	500	15324	8067	4034
210	RAICHUR	BALAGANUR Town Panchayat	114		114	121	61
211	RAICHUR	Devadurga Municipality	289		289	264	132
212	RAICHUR	Hatti Town Panchayat	163		163	170	85
213	RAICHUR	Hatti NAC	135		135	0	0
214	RAICHUR	KAVITAL Town Panchayat	150		150	165	83
215	RAICHUR	Lingsugur Municipality	354		354	370	185
216	RAICHUR	Manvi Municipality	465		465	587	294
217	RAICHUR	MASKI Municipality	237		237	237	119
218	RAICHUR	Mudgal Municipality	227		227	260	130
219	RAICHUR	Raichur Municipality	2341		2341	1909	955
220	RAICHUR	Sindhnur Municipality	758		758	1036	518
221	RAICHUR	SIRAVARA Town Panchayat	193		193	242	121
222	RAICHUR	TURVIHAL Town Panchayat	130		130	104	52
		TOTAL	5557		5557	5465	2733
223	RAMANAGARA	BIDADI Municipality	298		298	115	58
224	RAMANAGARA	Channapatna Municipality	719		719	317	159
225	RAMANAGARA	Kanakapura Municipality	540		540	261	131
226	RAMANAGARA	Magadi Municipality	276		276	170	85
227	RAMANAGARA	Ramanagara Municipality	952		952	433	217
		TOTAL	2785		2785	1296	648
228	SHIVAMOGGA	Bhadravati Municipality	1511		1511	778	389
229	SHIVAMOGGA	Hosanagara Town Panchayat	58		58	43	22
230	SHIVAMOGGA	Jog-Kargal Town Panchayat	108		108	92	46
231	SHIVAMOGGA	Sagar Municipality	546		546	328	164
232	SHIVAMOGGA	Shikarpur Municipality	360		360	223	112
233	SHIVAMOGGA	Shivamogga Municipal Corporations	3227	500	3727	1724	862
234	SHIVAMOGGA	Siralkoppa Town Panchayat	169		169	123	62
235	SHIVAMOGGA	Sorab Town Panchayat	113		113	95	48
236	SHIVAMOGGA	Tirthahalli Town Panchayat	145		145	79	40
		TOTAL	6237	500	6737	3485	1743
237	TUMAKURU	Chiknayakanhalli Municipality	375		375	334	167
238	TUMAKURU	Gubbi Town Panchayat	184		184	144	72
239	TUMAKURU	HULIYARU Town Panchayat	154		154	173	87

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SL.NO	DISTRICT	ULB Name	Estimated number of Street Vendors (1% of urban Population)	Additional Target	Total Disbursement target Upto March 2022 (4+5)	DISBURSED as on 17.05.2021	Target of 2nd Tranche of Loans
1	2	3	4	5	6	7	8
240	TUMAKURU	Koratagere Town Panchayat	153		153	160	80
241	TUMAKURU	Kunigal Municipality	342		342	272	136
242	TUMAKURU	Madhugiri Municipality	285		285	240	120
243	TUMAKURU	Pavagada Municipality	285		285	267	134
244	TUMAKURU	Sira Municipality	576		576	583	292
245	TUMAKURU	Tiptur Municipality	595		595	452	226
246	TUMAKURU	Tumakuru Municipal Corporations	3021	500	3521	2205	1103
247	TUMAKURU	Turuvekere Town Panchayat	168		168	285	143
		TOTAL	6138	500	6638	5115	2558
248	UDUPI	KAAPU Municipality	219		219	217	109
249	UDUPI	Karkal Municipality	258		258	196	98
250	UDUPI	Kundapura Municipality	304		304	398	199
251	UDUPI	Saligram Town Panchayat	151		151	100	50
252	UDUPI	Udupi Municipality	1253		1253	517	259
		TOTAL	2186		2186	1428	714
253	UTTARA KANNADA	Ankola Municipality	214		214	174	87
254	UTTARA KANNADA	Bhatkal Municipality	320		320	221	111
255	UTTARA KANNADA	Dandeli Municipality	521		521	387	194
256	UTTARA KANNADA	Haliyal Municipality	242		242	145	73
257	UTTARA KANNADA	Honavar Town Panchayat	191		191	178	89
258	UTTARA KANNADA	JAALI Town Panchayat	194		194	8	4
259	UTTARA KANNADA	Karwar Municipality	638		638	571	286
260	UTTARA KANNADA	Kumta Municipality	293		293	292	146
261	UTTARA KANNADA	Mundgod Town Panchayat	189		189	138	69
262	UTTARA KANNADA	Siddapur Town Panchayat	142		142	181	91
263	UTTARA KANNADA	Sirsi Municipality	629		629	474	237
264	UTTARA KANNADA	Yellapur Town Panchayat	205		205	145	73
		TOTAL	3777		3777	2914	1457
265	VIJAYAPURA	ALAMELA Town Panchayat	187		187	106	53
266	VIJAYAPURA	Basavana Bagevadi Municipality	332		332	230	115
267	VIJAYAPURA	CHADACHANA Town Panchayat	155		155	118	59
268	VIJAYAPURA	DEVARAHIPPARAGI Town Panchayat	166		166	75	38
269	VIJAYAPURA	Indi Municipality	382		382	277	139
270	VIJAYAPURA	KOLHARA Town Panchayat	166		166	127	64
271	VIJAYAPURA	MANAGULI Town Panchayat	151		151	130	65
272	VIJAYAPURA	Muddebihal Municipality	342		342	210	105
273	VIJAYAPURA	NALATAVADA Town Panchayat	132		132	123	62
274	VIJAYAPURA	NIDAGUNDI Town Panchayat	153		153	69	35
275	VIJAYAPURA	Sindgi Municipality	372		372	210	105
276	VIJAYAPURA	Talikota Municipality	317		317	229	115
277	VIJAYAPURA	Vijayapura Municipal Corporations	3274	500	3774	1705	853
		TOTAL	6129	500	6629	3609	1805
278	YADGIR	Gurmatkal Municipality	206		206	210	105
279	YADGIR	KAKKERA Municipality	217		217	75	38
280	YADGIR	KEMBHAVI Municipality	210		210	104	52
281	YADGIR	Shahpur Municipality	534		534	370	185
282	YADGIR	Shorapur Municipality	514		514	362	181
283	YADGIR	Yadgir Municipality	743		743	535	268
		TOTAL	2424		2424	1656	828

SL.NO	DISTRICT	ULB Name	Estimated number of Street Vendors (1% of urban Population)	Additional Target	Total Disbursement target Upto March 2022 (4+5)	DISBURSED as on 17.05.2021	Target of 2nd Tranche of Loans
1	2	3	4	5	6	7	8
	GRAND TOTAL		243830	7000	250830	107854	53927

दुर्गा शंकर मिश्र
सचिव
Durga Shanker Mishra
Secretary

भारत सरकार
आवासन और शहरी कार्य मंत्रालय
निर्माण भवन, नई दिल्ली–110011
Government of India
Ministry of Housing and Urban Affairs
Nirman Bhawan, New Delhi-110011

D.O. No. K-12020(4)/2/2020-PMS-B
May 11, 2021

Dear Chief Secretary,

It gives me immense satisfaction to share that the disbursements under PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi) have crossed the 2 million mark. I take this opportunity to thank all the States & UTs for their continuous efforts and hard work in achieving this. Till date, 41.7 lakh applications have been received and 24 lakh applications have been sanctioned. Out of these, 20.4 lakh applications have been disbursed which amounts to ₹2016 Cr in monetary terms.

2. Kindly refer to my earlier D.O. letter of even number dated December 02, 2020 vide which disbursement targets upto March 2021 were communicated to the States/ UTs. The targets were set in three groups i.e., Large States, UTs/ Small States and Hilly & NER States respectively and were based on the urban population in 2011, street vendors identified by the Urban Local Bodies and requests received for Letters of Recommendation (LoRs).

3. Ministry has received several representations from States/ UTs regarding revision of targets. After careful consideration of such representations and performance so far, the targets for March 2021 have been revised. The new targets are annexed for ready reference. In addition, targets have also been fixed for the 2nd tranche of loans of ₹20,000 @ 50% of the disbursements made till March 31, 2021 by the respective State/ UT.

4. PM SVANidhi has evolved as an effective tool to address the credit concerns of the street vendors during the pandemic and has generated higher expectations given its rapid progress so far. I would, therefore, request you to kindly allot the new targets to ULBs in your State/ UT and devise a mechanism for regular monitoring to achieve these targets.

5. I am confident that with your active support, these targets of will be achieved by March, 2022. I shall appreciate an early action taken report in the matter.

Regards,

Yours sincerely,

Encl: As above.

(Durga Shanker Mishra)

Chief Secretaries of All States / UTs

Office Address: Room No. 122 'C' Wing, Nirman Bhawan, New Delhi-110011
Tel.: 011-23062377, 23061179; Fax: 011-23061459; Email: secyurban@nic.in
Website: www.mohua.gov.in

Large States					
1	Andhra Pradesh	2,55,000	2,30,000	1,10,670	55,400
2	Bihar	1,50,000	1,20,000	26,239	13,200
3	Chhattisgarh	1,00,000	1,00,000	39,098	19,600
4	Delhi	2,00,000	1,65,000	30,258	15,200
5	Gujarat	3,75,000	3,00,000	1,01,114	50,600
6	Haryana	1,30,000	1,10,000	16,257	8,200
7	Jharkhand	75,000	80,000	21,473	10,800
8	Karnataka	1,85,000	2,50,000	1,03,801	52,000
9	Kerala	1,20,000	1,20,000	7,737	3,900
10	Maharashtra	6,50,000	5,50,000	1,41,158	70,600
11	Madhya Pradesh	4,52,000	4,05,000	3,10,358	155,200
12	Odisha	1,05,000	80,000	26,439	13,300
13	Punjab	1,10,000	1,45,000	24,803	12,500
14	Rajasthan	1,70,000	1,95,000	47,971	24,000
15	Tamil Nadu	2,62,000	3,50,000	82,379	41,200
16	Telangana	3,81,000	3,40,000	3,04,924	152,500
17	Uttar Pradesh	8,00,000	8,30,000	5,55,409	2,77,800
18	West Bengal	3,60,000	2,95,000	2,112	1,100
UTs / Smaller States					
1	A & N Island	400	450	379	200
2	Chandigarh	14,000	11,000	1,996	1,000
3	D&NH & D&D	3,000	2,500	905	500
4	Goa	5,000	3,000	997	500
5	J &K	16,000	24,000	11,112	5,600
6	Ladakh	300	250	246	130
7	Puducherry	7,800	3,000	1,075	600
Hilly & NER States					
1	Arunachal Pr.	8,000	5,000	1,623	800
2	Assam	70,000	52,000	13,395	6,700
3	Himachal Pradesh	7,000	6,500	2,700	1,400
4	Manipur	15,000	13,000	5,881	3,000
5	Meghalaya	3,000	3,000	227	120
6	Mizoram	3,500	4,000	425	220
7	Nagaland	6,000	4,500	1,169	600
8	Tripura	10,000	8,800	2,580	1,900
9	Uttarakhand	25,000	25,000	8,098	4,600
	TOTAL	50,72,000	48,30,200	20,05,572	10,04,270

ANNEXURE -25E

Gmail

slbcbangalore bangalore <slbcbangalore@gmail.com>

Fwd: Reg- Revised and 2nd Tranche target ULB wise under PM SVANidhi Scheme.

slbcbangalore bangalore <slbcbangalore@gmail.com>
To: LDM BAGALKOT <ldmbagalkot@gmail.com>, LDO Bagalkot <ldo.bagalkot@syndicatebank.co.in>, LDM BLR RURAL <lboblrrural@canarabank.com>, LDM BLR URBAN <lboblrurban@canarabank.com>, LDM BELGAUM <ldo.belgaum@syndicatebank.co.in>, LDM BELGAUM <ka.0541blgldo@syndicatebank.co.in>, LEAD DISTIRCT CHIEF MANAGER <ldo.belgaum@gmail.com>, LDM BELLARY <ldo.bellary@syndicatebank.co.in>, LEAD BANK BALLARI <ldoballari@gmail.com>, LDM BIDAR <lbobidar@sbi.co.in>, LDM BIJAPUR CARE RO BIJAPUR <ldo.bijapur@syndicatebank.co.in>, LDM CHAMRAJNAGAR <leadcham@gmail.com>, LDM CHICKBALLAPUR <lbochickaballapur@canarabank.com>, LDM CHICKMAGALUR <cb0971@corpbank.co.in>, LDM CHITRADURGA <lbochitradurga@canarabank.com>, LDM DAVANAGERE <lbodavangere@canarabank.com>, LDM GADAG <lbosbi.gdg@sbi.co.in>, LDM DHARWAD <hub.leadbank@bankofbaroda.co.in>, LDM GULBARGA <lbgulbarga@gmail.com>, LDM HASSAN <lbohassan@canarabank.com>, LDM HAVERI <leadbankhaveri@gmail.com>, LDM KARWAR <ldo.karwar@syndicatebank.co.in>, LEAD BANK KARWAR <ldokarwar@gmail.com>, LDM KODAGU <cb0972@corpbank.co.in>, LDM KODAGU <cb972@corpbank.co.in>, LDM KOLAR <lbokolar@canarabank.com>, LDM KOPPAL <ldmkpl@gmail.com>, LDM MANDYA <lbo_mandya@yahoo.co.in>, LDM MANDYA <lbomandya@gmail.com>, LBO - Mandya <lbomandya@vijayabank.co.in>, LDM MLORE <ldo.mangalore@syndicatebank.co.in>, LDO MANGALORE <ldo.mangalore@gmail.com>, LDM RAICHUR <margdarshibankrcr@gmail.com>, LDM RAICHUR <lborcr@gmail.com>, LDM RAMNAGAR <cb8984@corpbank.co.in>, CORP BANK <cb8803adv@corpbank.co.in>, "Ramanagaram LBC (CorpBank-8984)" <cb0984@corpbank.co.in>, LDM SHIMOGA <lboshimoga@canarabank.com>, LDM TUMKUR <leadbanktumkur@gmail.com>, LDM UDUPI <ldo.udupi@syndicatebank.co.in>, LDM YADGIR <lboyadgir@gmail.com>, LEAD BANK <LeadBankMysore@sbi.co.in>
Cc: DMA DAY-NULM <daynulm@gmail.com>, KARNATAKA DAY NULM <karnataka.sulm@gmail.com>
2 June 2021 at 16:43

//Very Urgent//

Attention to Lead District Managers
Karnataka State,

Sir/Madam,

Kindly download DAY NULM letter vide No.Ref. No: 08/DAYNULM/21-22 ,dated:24.05.2021 on the captioned subject.

In this connection, please find enclosed herewith the District- wise and ULB- wise Targets allocated under **PMSVANidhi - 2nd Trench** for the year **2021-22** by DAY NULM - Department ,GoK.

All Lead District Managers are hereby advised to reallocate the **Target under PMSVANdhi 2nd Trench** for the year **2021-22** amongst bank branches having potential for the activity and ensure accomplishment of the targets well within the time schedule. You are also advised to take up the review of the bank-wise progress in DCC/ DLRC and branch-wise review in BLBC meetings.

The details of the bank-wise allocations made shall be informed to the district level department officials/DAY NULM / ULBs under a copy to SLBC to take up review in SLBC meetings.

PMSVANidhi- 2nd Trench Guidelines Published in PMSVANidhi Portal> Whats New :

- Added functionality to mark the closure of the existing PMS loan on the Portal by the Lenders, if the loan has been fully repaid. Lender need to provide date of closure of the existing loan while marking the same. Closure of the loans on the Portal can also be marked in bulk through bulk upload by excel sheet through Annexure 7A.
- The Street Vendor can apply for Second term loan of up to ₹20,000 through their already registered mobile number on PMS Portal if he has repaid the existing PMS loan and the same has been marked closed by the lender on the Portal. Alternatively, if Street Vendor has been issued *Loan Closer Certificate* by the Lender, SV can apply for the 2nd loan by simultaneously uploading the Loan Closure Certificate issued to him/ her by the lender.
- Added new functionality of login by SV through Aadhaar number for applying for Second term loan where registered mobile number of Street Vendor has changed. Login will be permitted through Aadhaar linked OTP method only and biometric authentication for this purpose is not provided. SV will have to update new mobile number on PMS Portal after login.
- Deployed Portal side changes under Lender login and ULB login related to 2nd term loan applications. Term Loan 2 records will be shown in Pink, for both NAS and CAS view, while Term Loan 1 view will be without colour. Further, added TL 1 and TL 2 fields in NAS and CAS view with filter option to help search PMS records. Loan heading for term 1 and term 2 is also provided in Master Search Utility. Lenders can Close first Term Loan through 'Close Loan' section and all the Closed applications of Term Loan 1 can be viewed and downloaded from 'Closed Loan Application Report' section both present in side bar menu of Portal and it can also be exported in excel file.
- Provided edit option to the lenders on existing loan details like Sanction Amount and dates on PMS Portal to facilitate the lenders to correct the records on PMS Portal after loan Disbursement details has been uploaded on the Portal.
- A Separate Report Server has been installed. Therefore, all reports will be generated from the data available at the Report Server which will be at T-1 basis. Thus, all the reports on the dashboard will be from this Report Server and numbers will not change through the day. Only counts displayed on PMS Homepage will have live update.
- Provision has been made to display count of 2nd PMS loan Applications (i.e., Applications Received, Applications Sanctions and Applications Disbursed) on Home Page of PM SVANidhi Website below First Loan Applications count.

This is for your kind information and necessary action.

ಗೌರವಗಳೊಂದಿಗೆ / **सादर / Regards**

ಕರ್ನಾಟಕ ರಾಜ್ಯಮಟ್ಟದ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿ

ಕರ್ನಾಟಕ ರಾಜ್ಯ ಸ್ತರೀಯ ಬೆಂಕರ್ಸ ಸಮಿತಿ/State Level Bankers' Committee – Karnataka

ಸಂಯೋಜಕರು / संयोजक / Convenor

ಕೆನರಾ ಬ್ಯಾಂಕ್ / केनरा बैंक / Canara Bank

---------- Forwarded message --------
From: **DAY NULM** <daynulm@gmail.com>
Date: Wed, 26 May 2021 at 11:45
Subject: Reg- Revised and 2nd Tranche target ULB wise under PM SVANidhi Scheme.
To: Deputy Commissioner Bagalkot <deo.bagalkot@gmail.com>, Deputy Commissioner Bangalore Urban <deo.bangaloreu@gmail.com>, <deo.bangalorer3@gmail.com>, Deputy Commissioner Belgaum <deo.belgaum@gmail.com>, dcbellary <dcbellary@gmail.com>, Deputy Commissioner Bidar <deo.bidar@gmail.com>, Deputy Commissioner Vijayapura <deo.bijapur@gmail.com>, <deo.cnagar@gmail.com>, Deputy Commissioner Chikkaballapur <deo.ckbpur@gmail.com>, <deo.cmagalur@gmail.com>, Deputy Commissioner Chitradurga <deo.chitradurga@gmail.com>, DEO DAVANAGERE <deo.davanagere@gmail.com>, Deputy Commissioner Dharwad <deo.dharwad@gmail.com>, Deputy Commissioner Office Mangaluru <dc.mnglr@gmail.com>, Deputy Commissioner Gadag <deo.gadag@gmail.com>, <deo.gulbarga@gmail.com>, Deputy Commissioner Hassan <deo.hassan@gmail.com>, Deputy Commissioner Haveri <deo.haveri@gmail.com>, Deputy Commissioner Kodagu <deo.kodagu@gmail.com>, Deputy Commissioner Kolar District <dcoffice.klr@gmail.com>, DC Office Koppal <deo.koppal@gmail.com>, Dc Mandya <dcmandya09@gmail.com>, <dcofficemysuru@gmail.com>, <dcrevrcr@gmail.com>, Dc Ramanagara <deo.ramanagara@gmail.com>, Deputy Commissioner Shimoga <deo.shimoga@gmail.com>, Deputy Commissioner Tumkur <deo.tumkur@gmail.com>, Deputy Commissioner Udupi <deo.udupi@gmail.com>, UTTARA KANNADA DC <dckarwar@gmail.com>, <dcyadgir@gmail.com>, <welfarebbmp@gmail.com>, Cc: <spcomm-wel@bbmp.gov.in>, BommanaHalli DAY NULM <bhalli.daynulm@gmail.com>, Rrnagar Welfare <welfare.welfare.rrnagar@gmail.com>, sjsrywest bbmp <sjsry.west.bbmp@gmail.com>, sjsry.east.bbmp <sjsry.east.bbmp@gmail.com>, sjsrysouth bbmp <sjsry.south.bbmp@gmail.com>, Yelahanka Zone BBMP <ynk.daynulm@gmail.com>, BBMP Mahadevapura <bbmp.mahadevpur@gmail.com>, Mahadevapura BBMP <mpura.daynulm@gmail.com>, welfare dasarahalli zone <welfare.dasarahalli.bbmp@gmail.com>, sjsrydasarahalli bbmp <sjsry.dasarahalli.bbmp@gmail.com>, Janardhan Char <janadma@gmail.com>, dsdoblr. urban <dsdoblr.urban@gmail.com>, Veerayya Hiremath <dsdobgk@gmail.com>, District Skill Development office <dsdocta@gmail.com>, Dist Skill Development Office Bangalore Rural DSDO <dsdobngrural@gmail.com>, District Skill Development Officer,Belagavi <dsdobgv@gmail.com>, District Skill Development Office Ballari <dsdo.ballari@gmail.com>, DSDO <dsdo_nulm_bidar@yahoo.com>, skill development vijayapur <dsdovijayapur2017@gmail.com>, nulm.vijayapur <nulm.vijayapur@gmail.com>, HAMZATH PASHA <dsdockm@gmail.com>, dsdo cbpura <dsdocbpura@gmail.com>, DSDO CKM <dsdockm@gmail.com>, dkdsdo dk <dsdodk@gmail.com>, SKILL MISSION DAVANAGERE <dsmodvg@gmail.com>, skill development office dharwad <dsdodwd2018@gmail.com>, Dist. 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Dear Sir/Madam,

Pls find the attached copy of Revised disbursement and 2nd Tranche target for ULB wise and please take necessary action regarding the same.

Regards,

Mission Director - DAY-NULM,
No.11, Room No.305, 3rd floor,

Blue cross chambers Building,
Infantry Cross Road,
Bangalore-560001.

Revised and 2nd Tranche target ULB wise under PMS.pdf
3783K

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ANNEXURE – 25F

PMSVANIDHI BANKWISE APPLICATION STATUS REPORT AS ON 30.06.2021

SL.NO	BANK NAME	Total Loan Applied	SANCTIONED	DISBURSED	Pendency for Sanction against Loan Applied	Pendency for Disbursement against sanctioned	% age on disbursement against loan applied =5/3*100
1	2	3	4	5	6	7	8
1	State Bank of India	45524	41217	34772	4307	6445	76.4
2	Canara Bank	33053	30183	28068	2870	2115	84.9
3	Union Bank of India	16654	13746	12103	2908	1643	72.7
4	Bank of Baroda	8887	7057	5877	1830	1180	66.1
5	Karnataka Bank Ltd	11835	7288	6427	4547	861	54.3
6	Indian Bank	4057	3608	2769	449	839	68.3
7	RRB Karnataka GB	8227	6521	5920	1706	601	72.0
8	HDFC Bank	1071	590	290	481	300	27.1
9	Kotak Mahindra Bank Limited	1403	679	579	724	100	41.3
10	Indian Overseas Bank	2026	1599	1500	427	99	74.0
11	UCO Bank	659	617	560	42	57	85.0
12	Bank of Maharashtra	891	816	772	75	44	86.6
13	Karur Vysya Bank Ltd	812	169	125	643	44	15.4
14	IDBI Bank	862	753	714	109	39	82.8
15	The Vijaypur District Central Co-operative Bank Ltd, Vijaypur	41	38	1	3	37	2.4
16	Punjab and Sind Bank	226	217	190	9	27	84.1
17	Federal Bank	639	246	225	393	21	35.2
18	Punjab National Bank	755	643	623	112	20	82.5
19	Jana Small Finance Bank	88	48	29	40	19	33.0
20	Axis Bank	598	129	111	469	18	18.6
21	Raichur District Center Co-operative Bank Ltd	160	58	42	102	16	26.3
22	DCC Bank Ltd., Bidar	91	36	21	55	15	23.1
23	KOLAR & CHIKBALLAPUR D.C.C BANK LTD.	253	115	101	138	14	39.9
24	RRB Karnataka Vikas GB	9178	4292	4281	4886	11	46.6
25	Central Bank of India	1564	1557	1547	7	10	98.9
26	Jammu & Kashmir Bank Ltd	76	53	43	23	10	56.6
27	CSB BANK LTD	21	8		13	8	0.0
28	SOUTH INDIAN BANK	344	105	97	239	8	28.2
29	Ujjivan Small Finance Bank	617	61	53	556	8	8.6
30	BAGALKOT DISTRICT CENTRAL COOPERATIVE BANK LTD.	38	18	14	20	4	36.8
31	City Union Bank	144	8	4	136	4	2.8
32	DHANLAXMI BANK LIMITED	29	14	10	15	4	34.5
33	ICICI Bank	162	45	41	117	4	25.3
34	The Mysore and Chamarajanagar DCC BANK LTD, MYSORE	47	47	43	0	4	91.5
35	RBL Bank Limited	10	3		7	3	0.0
36	THE KARNATAKA STATE COOPERATIVE APEX BANK LTD.	48	28	25	20	3	52.1
37	Chikmagalur D.C.C.Bank Ltd.	3	2		1	2	0.0

PMSVANIDHI BANKWISE APPLICATION STATUS REPORT AS ON 30.06.2021

SL.NO	BANK NAME	Total Loan Applied	SANCTIONED	DISBURSED	Pendency for Sanction against Loan Applied	Pendency for Disbursement against sanctioned	% age on disbursement against loan applied =5/3*100
1	2	3	4	5	6	7	8
38	Tamilnad Mercantile Bank Ltd	135	22	20	113	2	14.8
39	Hassan District Central Co-operative Bank Ltd., Hassan	191	5	4	186	1	2.1
40	The Chitradurga District Central Co-operative Bank Limited., Chitradurga	5	1		4	1	0.0
41	Andhra Pradesh Gr.Vikas Bank	2	0		2	0	0.0
42	Andhra Pragathi Grameena Bank	6	0		6	0	0.0
43	Aryavart Bank	1	0		1	0	0.0
44	AU Small Finance bank	1	0		1	0	0.0
45	Bandhan Bank Ltd.	3	0		3	0	0.0
46	Bank of India	3350	3348	3348	2	0	99.9
47	Baroda Rajasthan Kshetriya Gramin Bank	1	0		1	0	0.0
48	BENGALURU DCC BANK LTD	8	0		8	0	0.0
49	CENTRAL COOPERATIVE BANK	1	0		1	0	0.0
50	Davanagere District Central Co-operative Bank Ltd., Davanagere	24	22	22	2	0	91.7
51	DCB Bank Ltd.	4	0		4	0	0.0
52	Fincare Small Finance Bank	26	18	18	8	0	69.2
53	Head Office Mandya DCC Bank Ltd	52	19	19	33	0	36.5
54	IDFC FIRST Bank Ltd.	28	0		28	0	0.0
55	IndusInd Bank	54	0		54	0	0.0
56	Janata Sahkari Bank Ltd. Pune	1	0		1	0	0.0
57	Kodagu District Cooperative Central Bank Limited	1	0		1	0	0.0
58	Lakshmi Vilas Bank	190	0		190	0	0.0
59	MAHARASHTRA GRAMIN BANK	1	0		1	0	0.0
60	SCDCC Bank Ltd	361	300	300	61	0	83.1
61	SHARE Microfin Limited	1	0		1	0	0.0
62	SHIMOGA DCC BANK LTD.	28	15	15	13	0	53.6
63	Svamaan Financial Services Private Limited	1	0		1	0	0.0
64	THE BELLARY DCC BANK LTD.	30	0		30	0	0.0
65	THE SARASWAT CO-OPERATIVE BANK LTD	11	0		11	0	0.0
66	Tumkur District Co-Operative Central Bank (TDCC) Tumkur	1	0		1	0	0.0
67	Yes Bank Ltd.	31	9	9	22	0	29.0
68	ESAF Small Finance Bank Total	21	21	21	0	0	100.0
69	MARKET PLACE	5094			5094	0	0.0
TOTAL		160757	126394	111753	34363	14641	69.52

District wise PM Svanidhi Disbursement Pending Status -as on 30.06.2021

Sl No	District Name	Estimated number of Street Vendors (1% of urban Population)	Total Loan Applied(excluding Rejection)	Sanctioned	Disbursed	Pending for Disbursement against Sanctioned	% age on disbursement against loan applied (=7/4*100)
1	2	3	4	6	7	8	9
1	BBMP	87499	33561	18596	13813	4783	41.16
2	MYSURU	14824	11353	9853	8583	1270	75.60
3	DAVANGERE	7985	6016	5342	4197	1145	69.76
4	BELAGAVI	13678	10000	7441	6538	903	65.38
5	BALLARI	10437	8542	8401	7766	635	90.92
6	BIDAR	4359	3982	2539	1950	589	48.97
7	HAVERI	3597	2902	2373	1968	405	67.82
8	CHITRADURGA	3328	3506	2710	2208	502	62.98
9	VIJAYAPURA	6129	4816	4089	3617	472	75.10
10	KALABURAGI	8382	7006	6198	5867	331	83.74
11	DHARWAD	10495	8453	5960	5649	311	66.83
12	SHIVAMOGGA	6237	4481	3906	3610	296	80.56
13	BAGALKOTE	6034	4905	4123	3830	293	78.08
14	KOLAR	4507	3506	2999	2706	293	77.18
15	YADGIR	2505	2330	1969	1762	207	75.62
16	RAICHUR	5557	6203	5752	5563	189	89.68
17	RAMANAGARA	2785	1882	1571	1285	286	68.28
18	BENGALURU URBAN	2155	1260	879	604	275	47.94
19	CHAMARAJANAGAR	1750	2050	1684	1521	163	74.20
20	CHIKKABALLAPURA	2653	2272	1956	1812	144	79.75
21	MANDYA	3059	2446	2159	1954	205	79.89
22	BENGALURU RURAL	2502	2930	2395	2292	103	78.23
23	HASSAN	3479	2383	1747	1652	95	69.32
24	TUMAKURU	6138	5628	5293	5232	61	92.96
25	KOPPAL	3174	2788	2493	2337	156	83.82
26	GADAG	3810	3880	2882	2738	144	70.57
27	UDUPI	2186	1672	1558	1424	134	85.17
28	DAKSHINA KANNAD	7791	4834	4664	4560	104	94.33
29	UTTARA KANNADA	3777	3219	2999	2906	93	90.28
30	KODAGU	727	598	547	517	30	86.45
31	CHIKKAMAGALURU	2395	1353	1316	1292	24	95.49
TOTAL		**243933**	**160757**	**126394**	**111753**	**14641**	**69.52**

Statewise PM SVANidhi progress as on 15/6/2021

Applications ● Sanctioned ● Disbursed

StateName	Applications	Sanctioned	Disbursed	Disbursement target	Disbursement target Completed
TELANGANA	455,743	352,116	311,137	340000	91.51%
MADHYA PRADESH	481,731	344,545	316,566	405000	78.16%
UTTAR PRADESH	1,068,341	633,256	571,161	830000	68.81%
ANDHRA PRADESH	271,563	177,332	123,802	230000	53.83%
KARNATAKA	242,358	128,835	108,354	250000	43.34%
CHHATTISGARH	95,192	43,271	40,406	100000	40.41%
GUJARAT	216,932	115,996	102,117	300000	34.04%
ODISHA	58,218	32,237	26,926	80000	33.66%
JHARKHAND	43,832	23,538	22,004	80000	27.51%
MAHARASHTRA	415,348	202,724	148,131	550000	26.93%
TAMIL NADU	284,997	126,270	89,352	350000	25.53%
RAJASTHAN	145,891	64,709	49,239	195000	25.25%
BIHAR	100,012	44,478	28,385	120000	23.65%
PUNJAB	100,473	34,974	27,494	145000	18.96%
DELHI	62,371	37,966	30,929	165000	18.74%
HARYANA	45,186	19,973	16,783	110000	15.26%
KERALA	11,998	8,305	7,976	120000	6.65%
WEST BENGAL	14,277	7,359	2,302	295000	0.78%

ANNEXURE - 256

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ANNEXURE - 25H

Bakwise and Disrictwise PMFME Pendency as on 05.07.2021

Sl No.	Name of the Bank	Bagalkote	Ballari	Belagavi	Bengaluru Rural	Bengaluru Urban	Chikkaballapura	Chikkamagaluru	Davangere	Hassan	Haveri	Kolar	Koppal	Mandya	Ramanagara	Shivamogga	Tumakuru	Udupi	Vijayapura	Yadgir	Grand Total
1	STATE BANK OF INDIA		4	4	2	6		4	8	1		1	5	2	3		2		4	13	59
2	CANARA BANK				1	1	1	5	2		1	1			3	3	3	3	2		26
3	KARNATAKA BANK LIMITED			1		1		3	4						4		1	1		1	16
4	KARNATAKA GRAMIN BANK						1		3	1			4							6	15
5	BANK OF BARODA							2	1	1	1			1	1		1	3	2	1	14
6	KARNATAKA VIKAS GRAMEENA BANK	1		2							1								6		10
7	CORPORATION BANK			1	2													2			5
8	HDFC BANK								3	1			1								5
9	THE KARANATAKA STATE COOPERATIVE APEX BANK LIMITED											2		2	1						5
10	IDBI BANK							1	1				1	1							4
11	UNION BANK OF INDIA				1			1					1		1						4
12	BANK OF INDIA					1								1							2
13	FEDERAL BANK					1		1													2
14	ICICI BANK LIMITED												2								2
15	VIJAYA BANK				1													1			2
16	ALLAHABAD BANK					1							1								1
17	AXIS BANK								1												1
18	IDFC First Bank Ltd														1						1
19	Ujjivan Small Finance Bank Limited																				1
20	Grand Total	1	4	8	7	11	2	17	23	4	3	4	15	7	14	3	7	10	14	21	175

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KARNATAKA - AGRICULTURE INFRASTRUCTURE FUND - BANK-WISE DISBURSEMENT TARGETS FOR EACH YEAR FROM 2021-22 TO 2022-23					
Sl. No.	Name of Bank	AIF Target for 2021-22		AIF Target for 2022-23	
		No.A/cs	Amt.(Rs.Cr)	No.A/cs	Amt.(Rs.Cr)
1	Canara Bank	750	375	750	375
2	State Bank of India	750	375	750	375
3	Union Bank Of India	600	300	600	300
4	Bank of Baroda	600	300	600	300
5	Bank of India	100	50	100	50
6	Bank of Maharastra .	50	25	50	25
7	Central Bank of India	50	25	50	25
8	Indian Bank	50	25	50	25
9	Indian Overseas Bank	50	25	50	25
10	Punjab National Bank	100	50	100	50
11	Punjab and Synd Bank	50	25	50	25
12	UCO Bank	50	25	50	25
13	IDBI Bank	25	13	25	12.5
14	Karnataka Bank Ltd	100	50	100	50
15	Kotak Mahendra Bank	50	25	50	25
16	Cathelic Syrian Bank Ltd.	50	25	50	25
17	J and K Bank Ltd	25	13	25	12.5
18	Karur Vysya Bank Ltd.	25	13	25	12.5
19	South Indian Bank Ltd	25	13	25	12.5
20	Indusind Bank	25	13	25	12.5
21	HDFC Bank Ltd	250	125	250	125
22	Axis Bank Ltd	250	125	250	125
23	ICICI Bank Ltd	250	125	250	125
24	YES BANK Ltd.	50	25	50	25
25	Karnataka Grameena Bank	100	50	100	50
26	Karnataka Vikas Grameena Bank	75	38	75	37.5
27	K.S.Coop Apex Bank ltd	1000	250	1000	250
	Grand Total	5500	2500	5500	2500

2 6A

Annex II - Expanding and Deepening of Digital Payments Ecosystem - Review Format

District:	RAICHUR
Nodal Bank:	SBI
Month/ Quarter:	Mar-21

Bank Name	No of Branches	For Bank Customers								For non-customers				4. Digital Financial Literacy	
		1. Digital coverage for individuals (Savings Accounts)				2. Digital coverage for business (Current Accounts)				3. Provision of Digital infrastructure					
		Total No. of Eligible Operative SB Accs.	Total No. of Eligible Operative SB Accounts covered with at least one of the facilities - Debit/ RuPay cards/ Net Banking/ Mobile Banking/ UPI/ USSD/ AEPS etc.*	% of Eligible Operative Accounts digitally covered (with at least one of the facilities) out of total Operative Savings Accounts	**No. of Operative SB Accounts ineligible for digital coverage as per bank's Board approved policies	Total No. of Eligible Operative Current/ Business Accounts	Total No. of Eligible Operative Current/ Business Accounts covered with at least one of facilities - Net Banking/ POS/ QR/ Mobile Banking* etc.	% of Eligible Operative Accounts digitally covered (with at least one of the facilities) out of total Operative Current/ Business Accounts	**No. of Operative Current/ Business Accounts ineligible for digital coverage as per bank's Board approved policies	A. POS/ QR issued to shopkeepers (other than CA holders)	B. POS/ QR issued to Govt./ Public Service providers	C. POS/ QR issued to others	Total POS/ QR (A+B+C) other than CA holders	No. of FLC camps on Digital FL	No. of people participated
Karnataka Gramin Ba	67	401440	401440	100.00	400694	1180	1180	100.00	1017	0	2	0	2	77	10369
State Bank of India	48	347352	347352	100.00	33197	5754	5754	100.00	77	351	8	27	386	492	15784
Canara Bank	26	212283	212283	100.00	162366	2871	2871	100.00	0	1462	25	0	1487	42	1106
RDCC Bank	16	142074	142074	100.00	157604	NA	NA	NA	3220	0	0	0	0	63	2775
Union Bank of India	15	95025	95025	100.00	8095	2160	2160	100.00	8	0	0	0	0	20	600
Karnataka Bank	7	54785	54785	100.00	24790	998	998	100.00	227	0	0	186	186	0	0
IPPB	1	43735	43735	100.00	0	56	56	100.00	0	0	0	0	0	7	400
Bank of Baroda	6	42466	42466	100.00	50	1096	1096	100.00	16	0	0	0	0	6	48
Indian Overseas Ban	5	35004	35004	100.00	0	500	500	100.00	0	86	0	5	91	1	15
Indian Bank	5	31450	31450	100.00	0	1089	1089	100.00	0	0	0	0	0	0	0
Central Bank of India	3	29151	29151	100.00	1100	417	417	100.00	0	40	0	0	40	7	250
IDBI Bank	2	27714	27714	100.00	2100	814	814	100.00	0	0	0	0	0	7	617
UCO Bank	2	25669	25669	100.00	14294	96	96	100.00	0	0	0	0	0	2	20
Axis Bank	6	21714	20908	96.29	1441	2210	1888	85.43	67	8	0	4	12	0	0
HDFC Bank	2	19529	19529	100.00	875	3665	3665	100.00	1376	55	2	0	57	8	56
ICICI Bank	13	18604	18604	100.00	1871	1067	1067	100.00	8	0	0	3	3	167	5282
Bank of India	1	12734	12734	100.00	0	162	162	100.00	0	11	0	0	11	0	0
Jana Bank	1	10499	10499	100.00	0	NA	NA	NA	362	0	0	0	0	0	0
KBS Bank	6	5388	5388	100.00	4927	41	41	100.00	39	0	0	0	0	4	60
Karur Vysya Bank	1	8010	8010	100.00	0	450	450	100.00	0	0	0	0	0	0	0
Kotak Mahindra Ban	2	7469	7469	100.00	1850	867	867	100.00	35	0	0	6	6	5	8
Yes Bank	6	6281	6281	100.00	0	546	546	100.00	0	20	0	1	21	0	0
Federal Bank	1	5727	5727	100.00	0	153	153	100.00	0	109	0	245	354	1	75
Bank of Maharashtra	1	5283	5283	100.00	693	271	271	100.00	0	211	0	0	211	1	35
Punjab National Ban	2	4361	4361	100.00	263	41	41	100.00	4	5	0	0	5	2	35
Laxmi Vilas Bank	1	3312	3312	100.00	0	254	254	100.00	0	0	0	0	0	18	145
DCB Bank	2	735	735	100.00	0	51	51	100.00	0	4	0	0	4	12	391
City Union Bank	1	219	219	100.00	33	42	42	100.00	0	1	0	0	1	0	0
Total	249	1618013	1617207	99.95	816243	26851	26529	98.80	6456	2363	37	477	2877	942	38071

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ANNEXURE -26B

KARNATAKA FARMER'S RESOURCE CENTRE : BAGALKOT.

BVV Sangh's spinning mill complex; Gaddanakeri Road Bagalkot-587102
Phone No. 08354-244028 / 244048, Mobile: 9449862194 ,eMail :kfrcbagalkot@gmail.com

Ref: KFRC/BGK/12/2021-22.

Date 03-07-2021

TO ALL THE BOARD OF TRUSTEES OF KFRC- BAGALKOT.

Dear Sir,

We append here below the proceedings of the 32nd meeting of the Board of Trustees [BOT] of KFRC-Bagalkot held through Video Conference in Zoom application meeting Id No 401.919.1626 on 23-06-2021 for your kind perusal and records.

Thanking you,

Yours faithfully,
For Karnataka Farmer's Resource Centre

Executive Director,
KFRC-Bagalkot.

Subject: Minutes of 32nd meeting of BOT of KFRC-Bagalkot held on 23-06-2021.

<< o >>

The 32nd meeting of BOT of KFRC was held on 23-06-2021. The meeting was chaired by Shri B Chandrasekhara Rao, Managing Trustee of KFRC, Convener-SLBC Karnataka, General Manager & Canara Bank.

Sri B Rajesh, Executive Director of KFRC welcomed the trustees / General Managers, Deputy General Managers, Asst. General Managers and Representatives from Government Departments and special invitees to this meeting.

Thereafter ED of KFRC presented the agenda points which are as follows:

Agenda 1: Confirmation of the minutes of the 31st meeting of the Board of Trustees held on 30-01-2021.

The minutes of the 31st meeting of Board of Trustees of KFRC held on 30-01-2021 were circulated vide letter No. KFRC/BGK/58/2019-20 dated 16-02-2020 to all the Board of Trustees. The house has approved minutes of 31st meeting of BOT of KFRC as no suggestions for amendment were received. The Minutes of 31st Meeting treated as approved.

Agenda 2: Notice of demand under section 156 of the Income Tax Act 1961 for the Financial Year 2017-18 assessment Year 2018-19.

ED KFRC informed the house that Income tax Department issued the Notice of demand No ITBA/AST/S/156/2020-21/1030556803 (1) Dated 11/02/2021. For the assessment year 2018-19 of Rs 53, 30,198/- . KFRC referred this letter to our tax auditor M/s Shivaram Hegade CA. They told that they wrongly calculated we can go for rectification of this mistake under section 154. This replay submitted to department on 24/02/2021. The managing trustee informed that to close this issue by following up with the auditor Mr Shivaram Hegade CA.

Agenda 3 : Audit of the KFRC for the period 2020-21

ED KFRC informed to house that audit work is done by M/s Kumar s Jigajinni & Co Proprietor CA Kumar S Jigajinni for the financial year 2020-21. The Audit report yet to be finalised.

The KFRC, Baglakot paid advance Income tax for the Financial Year 2020-21 Assessment year of 2021-22 is Rs 3,00,000/- (Rs Three Lacs Only) on 29/03/2021 as advised by the tax auditor Mr Shivaram Hegade & Co.

The Managing Trustee informed that to finalise the audit and submit the audit report within first week of July 2021 and also confirmed the advance tax paid.

Agenda 4 : Filling of Income Tax Return and payment of Income tax for the Financial Year 2020 - 21.

The Auditor M/s Shivarm Hegade & Co., , to submit Form No.10 – Notice to the Assessing officer/Prescribed Authority under section 11(2) of the Income Tax Act, 1961 for utilization of accumulated income of previous year (Financial year 2020-21) in future periods for the purpose/s of fulfilling objectives of the Trust. Further, the Auditor has advised to pass the following resolution in ensuing board of trustees meeting in this regard.

The house hereby resolved that out of the income of Rs 86,00,000/- [Rupees Eighty Six Lacs only) being the gross income of the trust an amount for the previous year [s] relevant to the assessment year 2021-22 and subsequent year [s] and such sum is available at the end of previous year[s] Shall be accumulated or set apart till the previous year[s] ending 31-03-2026., in order to enable the Board of Trustees to accumulate sufficient funds for carrying out the following activities of the Trust:

1) Towards construction of campus building and civil works,
2) Towards purchase of capital assets for the Trust and
3) To meet the training and other recurring expenditures.

Accordingly Executive Director is authorized to deposit Rs 86,00,000/- [Rupees Eighty Six Lacs only] in the Canara Bank account of the institute for the purpose of complying with Income Tax Act, 1961 under section 11(5).
The auditor approximately calculated income tax to pay the income tax of Rs 3,25,000/- for the period of 2021-22.(It includes Rs 3,00,000/- advance tax paid on 29/03/2021)

The house here by authorize Mr. B Rajesh designated Executive Director:

A. To submit Form No-10 and other related forms and also file Income Tax Returns of KFRC hence forth on behalf of KFRC.

KFRC BAGALKOT

B. To deposit the amount and to pay the income tax amount to department.

C. M/s. Shivaram Hegde & Co., Charted Accountants Bagalkot is authorized to file Income Tax Return, Audit Report, and Form No.10B Audit Report under section 12A(b) of the Income Tax Act in respect of KFRC for the financial year 2020-21, Assessment Year 2021-22 to the Income Tax Department

The above Resolutions are be passed unanimously by the board of trustees.

Agenda 5 : Continuation of the faculty and office Assistant for further one year.

ED KFRC Faculty informed house that Ms Vijayalakshmi as faculty and Mr Vittal Shirur continuation for further one year.

The Board was suggested to submit appraisal report of Mr Vittal Shirur and Ms Vijayalakshmi and to review in the next meeting and to seek for permission to continue the term for more than one year. To submit interim review for Mr Vittal Shirur for continuation up to July 2021.

Agenda 6: Review of performance under Annual Action Plan/ Activities for the financial year 2020-21 as on 31-03-2021.

ED, KFRC has presented the performance of KFRC under Annual Action Plan /Activities for the financial year 2020-21 as on 31-03-2020. The institute has conducted 46 Awareness Programmes benefitting 2645 farmers and 21 core programmes benefitting 475 farmers during the period from 01-04-2020 to 31-03-2021. We have conducted training programmes in administrative block the same area utilized for farmers to stay in overnight. The foods have supplied from outside.

Agenda 7: Proposed for Annual Action Plan / Activities for the financial Year 2021-22.

ED KFRC informed the house that the Annual Action plan for the year 2021-22 KFRC to conduct 50 core programmes benefiting of 1000 farmers and 72 awarness programmes benefiting of 2000 farmers. The board is approved to conduct 65 core programmes benefiting of 1300 farmers and 72 awareness programmes benefiting of 2000 farmers.

Agenda 8: Review of Budget Sanctioned V/s Expenditure incurred from 01-04-2020 to 31-03-2021.

ED. KFRC informed to house that expenditure of Rs 19.04 Lakhs has been incurred up to 31-03-2021 against sanctioned budget of Rs 47.00 Lakhs under revenue expenditure head of account.

He confirmed the house that having maintained the vouchers and bills properly pertaining to all expenditure incurred. After discussions. The house approved the financial expenditures incurred by ED, KFRC.

KFRC BAGALKOT

Agenda 9 : Approval of budget for the financial year 2021-22.

ED. KFRC informed the house that to take forward the activities of KFRC in terms of its objectives and Annual Action Plan proposed for the year 2021-22, a total budget of Rs 142 Lakh is sought for approval of the house.

The Board approved for Rs 100.00 Lakhs for capital expenditure for construction of campus in our allotted site. Rs 5.00 Lakhs for fixed assets for office use. Board also has approved the revenue expenditure of Rs 51.00 Lakhs it includes Rs 10.00 Lakhs for Adoption of villages and Rs 5.00 Lakhs for Animal Health Checkup camps. Total Board has approved of Rs 156 Lakhs for the financial year 2021-22.

Agenda 10 : Revision of salary of KFRC Staff.

ED KFRC proposed to revision of salary for presently working staff at KFRC institute on contract basis / Temporary basis.

Sl No	Name	Designation	Existing Salary Per Month	Revision Salary Per Month
1	Smt Vijayalakashmi	Faculty	Rs 30,000	Rs 33,000
2	Sri Vittal Sirur	Office Assistant	Rs 14,000	Rs 15,400
3	Sri Laxman Talikoti	Attender	Rs 9,000	Rs 9,900
4	Smt Basamma Hiremath	Sweeper	Rs 8,000	Rs 8,800

The last existing salary revised w.e.f April 2019. To be revise salary w.e.f April 2021.

The Board of Trustees have approved revised salary (As per above table) as per decision taken in the revamping of KFRC meeting held on 26-03-2019.

Agenda 11: Deputation of an officer to institute to work as Executive Director:
Presently working Executive Director Mr Rajesh B . is deputed form State Bank of India from 21-01-2019 .whose period will be end on 20-01-2022. It was resolved in the meeting that deputy from next member of the bank, namely , Union Bank of India (as e Corporation bank is merged with Union bank of India). The Union Bank of India has to deputy minimum of scale III officer for 3 years to this institute for the post of Executive Director within the date of expiry of deputation.

KFRC BAGALKOT

Agenda 12 & 13 : Building construction works attended so far and Support of Technical officer from Bank for construction of KFRC building.

ED KFRC informed that the construction of building involves requirements of Technical expertise at various level to check progress of construction, quality of construction for payment of bill etc, to the contractor. Service of Technical officer from bank may require from initial stage to taking possession of building on completion.

Board of Trustees and Managing trustee have been advised to ED , KFRC to take help from Technical officer ,Canara Bank, Zonal office, Hubli. KFRC can approach the technical officer for assistance for building construction whenever required. And also visit the KFRC, Bagalkot during the month of July 2021 and take further action.

Agenda 14 : Any other matter with the permission of the chair.

Dr B S Angadi, Executive Director of RDF, BVV Sangha Bagalkot, suggested to change the training curriculum to involve modern technologies in training (Revamping of KFRC Training curriculum) and more handholding to farmers instead of theoretical.

For Karnataka Farmer's Resource Centre

Executive Director

Executive Director
KFRC-Bagalkot

ANNEXURE – 26C

DISTRICT WISE NUMBER OF COMMERCIAL BANK BRANCHES IN THE STATE and COMMERCIAL BANK BRANCHES PER LAKH POPULATION FOR LAST 3 YEARS

s n	Name of District	As per 2011 census	No of commercial bank Branches as on 31.03.19	COMMERCIAL BANK Branches/lakh population	No of commercial bank Branches as on 31.03.20	COMMERCIAL BANK Branches/lakh population	No of commercial bank Branches as on 31.03.21	COMMERCIAL BANK Branches/lakh population
			as on 31.03.19		as on 31.03.20		as on 31.03.21	
1	BAGALKOT	1,889,752	254	13.44	258	13.65	263	13.92
2	BALLARI	2,452,595	299	12.19	309	12.60	323	13.17
3	BELAGAVI	4,779,661	618	12.93	627	13.12	629	13.16
4	BENGALURU RURAL	990,923	240	24.22	230	23.21	243	24.52
5	BENGALURU URBAN	9,621,551	2381	24.75	2502	26.00	2572	26.73
6	BIDAR	1,703,300	159	9.33	164	9.63	169	9.92
7	CHAMARAJANAGAR	1,020,791	123	12.05	125	12.25	135	13.23
8	CHIKBALLAPUR	1,255,104	151	12.03	156	12.43	156	12.43
9	CHIKKAMAGALURU	1,137,961	256	22.50	262	23.02	265	23.29
10	CHITRADURGA	1,659,456	217	13.08	227	13.68	229	13.80
11	DAKSHIN KANNAD	2,089,649	578	27.66	596	28.52	589	28.19
12	DAVANGERE	1,945,497	241	12.39	248	12.75	247	12.70
13	Dharwad	1,847,023	344	18.62	350	18.95	349	18.90
14	GADAG	1,064,570	155	14.56	160	15.03	164	15.41
15	HASSAN	1,776,421	314	17.68	321	18.07	326	18.35
16	HAVERI	1,597,668	206	12.89	209	13.08	213	13.33
17	KALABURAGI	2,566,326	254	9.90	262	10.21	266	10.37
18	KODAGU	554,519	155	27.95	155	27.95	156	28.13
19	KOLAR	1,536,401	184	11.98	186	12.11	185	12.04
20	KOPPAL	1,389,920	159	11.44	160	11.51	159	11.44
21	MANDYA	1,805,769	247	13.68	251	13.90	264	14.62
22	Mysore	3,001,127	533	17.76	546	18.19	554	18.46
23	RAICHUR	1,928,812	227	11.77	229	11.87	230	11.92
24	RAMANAGARA	1,082,636	174	16.07	173	15.98	173	15.98
25	SHIVAMOGGA	1,752,753	300	17.12	305	17.40	309	17.63
26	TUMAKURU	2,678,980	330	12.32	330	12.32	334	12.47
27	UDUPI	1,177,361	366	31.09	377	32.02	375	31.85
28	UTTAR KANNAD	1,437,169	265	18.44	268	18.65	267	18.58
29	VIJAYAPURA	2,177,331	237	10.88	242	11.11	258	11.85
30	YADGIR	1,174,271	109	9.28	112	9.54	114	9.71
	TOTAL	61,095,297	10076	16.49	10340	16.92	10516	17.21

ANNEXURE – 26D

fincare
Small Finance Bank

FSFB/CO/COMP/04/2021-22

Date: 16.04.2021

To

The SLBC Convenor
ಮುಖ್ಯ ಕಛೇರಿ- ಅನೆಕ್ಸ್/ प्रधान कार्यालय - उपभवन / Head Office Annexe,
ಗಾಂಧಿನಗರ /गांधीनगर / Gandhinagar
ಬೆಂಗಳೂರು- ೦೯ / बेंगलूरु-०९ / Bengaluru - 09,
ಕರ್ನಾಟಕ / कर्नाटक / KARNATAKA.

Dear Sir,

Subject: **Request for membership of SLBC, Karnataka -Reg.**

We commenced our Banking Operations on July 21, 2017 as a Small Finance Bank after obtaining license from the Reserve Bank of India (RBI) under Section 22(1) of BR Act, 1949. Our bank was accorded Scheduled status by RBI in June 2019. Our Head Office and Corporate office is located at Law Gardens, Ahmedabad and Sarjapur, Bengaluru, respectively. As we intend to be part of your esteemed committee. Hence, we request you to please accord SLBC membership to our bank.
A Copy of license issued by RBI is attached for your kind reference.
We request you to please let us know further requirements, if any, to be complied by us in this regard.

Thanking You

Yours faithfully,
For Fincare Small Finance Bank

MSai Suryanarayana

(M Sai Suryanarayana) 16/4/21.
Chief People Officer

Encl: a/a.

FINCARE SMALL FINANCE BANK LIMITED

Regd. Office: 301-306, 3rd Floor, Abhijeet-V, Opp. Mayor's Bungalow,
Law Garden Road, Mithakhali, Ahmedabad - 380006
Phone: +91-79-40011000

Head Office: # 835/39, 5th Floor, Bren Mercury, Kaikondanahalli,
Sarjapur Main Road, Bengaluru - 560035, Karnataka.
Phone: +91-80-42504444

www.fincarebank.com

CIN No. U67120GJ1995PLC025373

FSFB/000002016

भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

www.rbi.org.in

लाईसेंस सं. एमयूएम : 135

बैंककारी विनियमन अधिनियम 1949 की धारा 22(1) के द्वारा भारतीय रिज़र्व बैंक को प्रदत्त शक्तियों का प्रयोग करते हुए **फिनकेयर स्मॉल फाईनैन्स बैंक लिमिटेड** को एतद् द्वारा मई 12, 2017 के कार्यालय पत्र बैविवि.एनबीडी.(एसएफबी – दिशा) सं 13365 / 16.13.216 / 2016-17 में उल्लिखित नियमों और शर्तों के अधीन भारत में लघु वित्त बैंक का कारोबार करने के लिए लाईसेंस प्रदान किया जाता है।

Licence No. MUM : 135

In exercise of the powers conferred on the Reserve Bank of India by Section 22 (1) of the Banking Regulation Act, 1949, **Fincare Small Finance Bank Limited** is hereby granted a licence to carry on small finance bank business in India subject to the terms and conditions mentioned in the office letter DBR.NBD. (SFB-Disha).No. 13365 / 16.13.216 / 2016-17 dated May 12, 2017.

(सौरभ सिन्हा)
मुख्य महाप्रबंधक

(Saurav Sinha)
Chief General Manager

भारतीय रिज़र्व बैंक
बैंकिंग विनियमन विभाग
केंद्रीय कार्यालय
मुंबई - 400 001
दिनांक: मई 12, 2017

Reserve Bank of India
Department of Banking Regulation
Central Office
Mumbai – 400 001
Dated: May 12, 2017

AU SMALL FINANCE BANK
A SCHEDULED COMMERCIAL BANK

To,
The Convenor,
SLBC Karnataka & General Manager,
Canara Bank, Head Office, Annexure,5th Floor, Gandhinagar,
Bengalaru-560 009, Karnataka.

Dear Sir/Madam,

Subject: Non receiving of SLBC meeting notifications.

This with reference to the above subject, we would request you to please AU Small Finance bank as member bank of SLBC Karnataka.
Presently we are operating with two branches in Bangalore (Residency Road and JP Nagar), please include the given email-id's for sharing notification/s.

Following are the authorized persons for receiving SLBC notifications.

Name	Designation	Mobile Number	E mail ID
Sangan M. Goudar	Regional Manager	8905111276	sangan.goudar@aubank.in
Sudhakar Pandi	Cluster Operation Manager	8306994023	sudhakar.pandi@aubank.in
Sunil Sadashiv Dange	Branch Manager	9116637009	sunilsadashiv.dange@aubank.in

Thanks & Regards

200617 9/Jul/2021

Sangan M. Goudar,
Regional Manager
Au Small Finance Bank, Bangalore.
Encl:RBI License Copy

AU SMALL FINANCE BANK LTD. Bangaluru Residency Road Branch 2462

ಎಸ್.ಎಲ್.ಬಿ.ಸಿ., ಕರ್ನಾಟಕ, ಸಂಯೋಜಕರು, ಕೆನರಾ ಬ್ಯಾಂಕ್
ಎಸ್.ಎಲ್.ಬಿ.ಸಿ. ಕರ್ನಾಟಕ ಸಂಯೋಜಕ ಕೆನರಾ ಬೆಂಕ
S.L.B.C., Karnataka, Convenor CANARA BANK
09 JUL 2021
ಪ್ರ. ಕ. ಅನೆಕ್ಸ್, ಬೆಂಗಳೂರು - ೫೬೦ ೦೦೯
प्र का अनेक्स बेंगलूरु - 560 009
H. O. Annexe, Bengaluru - 560 009

Registered Office
AU SMALL FINANCE BANK LIMITED
19-A Dhuleshwar Garden, Ajmer Road,
Jaipur - 302001, Rajasthan, India
Phone: +91 141 4110060/61, **Fax:** +91 141 4110090
CIN: L36911RJ1996PLC011381
Formerly known as **Au Financiers (India) Limited**

386976

प्रेस प्रकाशनी PRESS RELEASE

भारतीय रिज़र्व बैंक
RESERVE BANK OF INDIA
वेबसाइट : www.rbi.org.in/hindi
Website : www.rbi.org.in
इ-मेल email: helpdoc@rbi.org.in

संचार विभाग, केंद्रीय कार्यालय, एस.बी.एस.मार्ग, मुंबई-400001
DEPARTMENT OF COMMUNICATION, Central Office, S.B.S.Marg, Mumbai-400001
फोन/Phone: 91 22 2266 0502 फैक्स/Fax: 91 22 22660358

April 19, 2017

Au Small Finance Bank Limited commences operations

Au Small Finance Bank Limited has commenced operations as a small finance bank with effect from April 19, 2017. The Reserve Bank has issued a licence to the bank under Section 22 (1) of the Banking Regulation Act, 1949 to carry on the business of small finance bank in India.

Au Financiers (India) Limited, Jaipur was one of the ten applicants which were issued in-principle approval for setting up a small finance bank, as announced in the press release on September 16, 2015.

Anirudha D. Jadhav
Assistant Manager

Press Release : 2016-2017/2832

June 25, 2021

To

Respected Sir/Ma'am,
State Level Bankers Committee, Karnataka.

Subject: Participation under Lead Bank Scheme- Jio Payments Bank

Dear Sir/ Ma'am,

Greetings from Jio Payments Bank!

RBI has advised Payments Banks (PBs) to approach the concerned SLBCs/UTLBCs where PBs have presence for participating in the SLBC/UTLBC meetings. As Jio Payments Bank Ltd. is opening Banking outlets in Karnataka, we would like to participate in upcoming SLBC meetings. We request you to inform us about the upcoming meetings.

Number of Branches - 10 Banking outlets manned by Business Correspondent Agents operating in the State

Yours sincerely,

S. Shankar
Chief Compliance Officer
Jio Payments Bank Ltd.

भारतीय रिज़र्व बैंक

RESERVE BANK OF INDIA

www.rbi.org.in

लाईसेंस सं. एमयूएम : 129

बैंककारी विनियमन अधिनियम 1949 की धारा 22(1) के द्वारा भारतीय रिज़र्व बैंक को प्रदत्त शक्तियों का प्रयोग करते हुए **जियो पेमेंट्स बैंक लिमिटेड** को एतद् द्वारा जनवरी 27, 2017 के कार्यालय पत्र बैविबि. एनबीडी.सं 8731 / 16.13.215 / 2016-17 में उल्लिखित नियमों और शर्तों के अधीन भारत में भुगतान बैंक का कारोबार करने के लिए लाईसेंस प्रदान किया जाता है।

Licence No. MUM : 129

In exercise of the powers conferred on the Reserve Bank of India by Section 22 (1) of the Banking Regulation Act, 1949, **Jio Payments Bank Limited** is hereby granted a licence to carry on payments bank business in India subject to the terms and conditions mentioned in the office letter DBR.NBD.No. 8731 /16.13.215 / 2016-17 dated January 27, 2017.

(ए. के. चौधरी)
मुख्य महाप्रबंधक

(A K Choudhary)
Chief General Manager

भारतीय रिज़र्व बैंक
बैंकिंग विनियमन विभाग
केंद्रीय कार्यालय
मुंबई - 400 001
दिनांक: जनवरी 27, 2017

Reserve Bank of India
Department of Banking Regulation
Central Office
Mumbai – 400 001
Dated: January 27, 2017

KBS Bank
Krishna Bhima Samruddhi Local Area Bank

KBSCO/CREDIT/ /2021-22

June 28, 2021

To

The Convenor,
State Level Bankers 'Committee – Karnataka
Canara Bank
BENGALURU

Dear Sir/Madam,

Sub: SLBC-Karnataka Membership to Krishna Bhima Samruddhi Local Area Bank

Krishna Bhima Samruddhi Local Area Bank (KBS Bank) is one of the Local Area Banks operating presently in the country. Today, the Bank operates in 12 districts in three states viz. Telangana, Andhra Pradesh and Karnataka. Although the regulation currently allows a LAB to operate in 5 districts, the remaining districts are an outcome of administrative split of the erstwhile district of Gulbarga into Yadgir and Gulbarga and splits of Rangareddy and Mahbubnagar Districts in Telangana. As of date the Bank has 29 branches and 14 Business Correspondent Outlets spread across the districts (Branches – Karnataka (13), Telangana (14) and Andhra Pradesh (2).

2. What sets apart KBS is its business model. Perhaps it is the only bank in the country, whose business model has been built on Financial Inclusion as its core objective and Micro Finance as its delivery model. Right at the beginning the Bank had adopted the mission to be a sustainable local community-based institution providing Financial services to the underserved.

3. Though, we have been actively participating in submission of requisite information and attending the meetings conducted by SLBC/Lead Bank in Karnataka state, we request you to provide us a portal as a member for the SLBC Bengaluru for uploading the data as and when applicable.

4. In this connection, we provide the information as sought by you on our number of Bank branches operating in Karnataka state along with the Bank license and details of Officer for coordination purpose.

KBS Bank
Krishna Bhima Samruddhi Local Area Bank

1) District –wise No. of Branches in the Karnataka State:

DISTRICT	BRANCH
Gulbarga	Chincholi
	Kamalapur
	Gulbarga
	Chowdapur
	Aland
Raichur	Lingasugur
	Yerragera
	Manvi
	Sindhanur
	Raichur
	Deodurga
Yadgir	Shahapur
	Yadgir

2) Bank Co-ordinators for any communication:

Co-ordinator from KBS Bank	1) Sri. P. H. Maheswarulu, GM & Chief Credit Officer; Mobile No.8978885870
	2) Ms. P. Vandana, Manager – Credit, Mobile No.8978885107
	3) Mr. V Abhilash Executive – Credit Mobile No.9100994523

Thanking you,

Regards,

P H Maheswarulu
General Manager & Chief Credit Officer

भारतीय रिज़र्व बैंक
ग्रामीण आयोजना और ऋण विभाग
हैदराबाद 500 004

RESERVE BANK OF INDIA
RURAL PLANNING & CREDIT DEPARTMENT
HYDERABAD 500004

लाइसेंस सं.एचबाईडी.आरपीसीडी. बीएल. 008

बैंककारी विनियमन अधिनियम, 1949 की धारा 22(1) द्वारा भारतीय रिज़र्व बैंक को प्रदत्त शक्तियों का प्रयोग करते हुए इसके द्वारा

कृष्णा भीमा समृद्धि लोकल एरिया बैंक लिमिटेड

को दिनांक 17 नवंबर 2000 के इस कार्यालय के पत्र आरपीसीडी. (एच) सं. 481 / 12.01.11/ 2000-01 में उल्लिखित शर्तों के अधीन आंध्र प्रदेश राज्य के महबूबनगर जिले में और कर्नाटक राज्य के गुलबर्गा और रायचुर जिलों में बैंकिंग कारोबार करने के लिए लाइसेंस प्रदान किया जाता है।

के.सी. महापात्र

(के.सी.महापात्र)
उप महा प्रबंधक

भारतीय रिज़र्व बैंक
ग्रामीण आयोजना और ऋण विभाग
हैदराबाद 500 004
दिनांक 17 नवंबर 2000

Licence No.Hyd.RPCD.BL.008

In exercise of the powers conferred on the Reserve Bank of India by Section 22(1) of the Banking Regulation Act, 1949,

Krishna Bhima Samruddhi Local Area Bank Limited

is hereby granted a licence to carry on banking business in the district of Mehboobnagar in the State of Andhra Pradesh and in the districts of Gulbarga and Raichur in the State of Karnataka subject to the conditions mentioned in this office letter RPCD(H) No.481/12.01.11 /2000-01 dated 17th November 2000.

Reserve Bank of India
Rural Planning & Credit Department
Hyderabad - 500 004
Dated the 17th November 2000.

भारतीय रिज़र्व बैंक हैदराबाद
ग्रा.आयो. ऋण वि.
R.P.C.D.
Reserve Bank of India Hyd

(K.C.Mohapatra)
Deputy General Manager

ANNEXURE – 26E

Ministry of Social Justice and Empowerment
Department of Social Justice and Empowerment
SCD BUREAU
*****

Credit Enhancement Guarantee Scheme for the Scheduled Castes (SCs) (2014-15)

REVISED OPERATIONAL GUIDELINES (2017-18)

1. Background:

The Finance Minister during the Union Budget speech 2014-15 on July 18, 2014, had announced that "a sum of Rs. 200 crore will be allocated towards credit enhancement facility for young and start-up entrepreneurs, belonging to Scheduled Castes, who aspire to be part of neo middle class category with an objective to encourage entrepreneurship in the lower strata of the society resulting in job creation besides creating confidence in Schedule Castes.

The said allocation is under Social Sector Initiatives in order to encourage entrepreneurships among the scheduled castes, who belong to the lower strata of the Society by supporting the Banks and Financial Institutions in the form of Credit Enhancement Guarantee, who shall be providing financial assistance to the Scheduled Caste Entrepreneurs".

2. Objective of the Scheme:

"Entrepreneurship" relates to entrepreneurs managing businesses which are oriented towards innovation and growth technologies. The spirit of the above mentioned fund is to support those entrepreneurs who will create wealth, value for the society, create jobs and in turn will develop confidence and at the same time promote profitable businesses.

The objectives of the Scheme are as below:

- It is a Social Sector Initiative to be implemented nationally in order to promote entrepreneurship among the Scheduled Caste population in India.
- Promote entrepreneurship amongst the Scheduled Castes who are oriented towards innovation and growth technologies.
- To support, by way of providing Credit Enhancement Guarantee to Banks and Financial Institutions, who will be providing financial assistance to the Scheduled Caste Entrepreneurs, who in turn will create wealth, value for the society, create jobs and ultimately will develop confidence and at the same time promote profitable businesses. The assets so created will also create forward/ backward linkages. It will further create chain effect in the locality in specific and society in general.

- To promote financial inclusion for SC entrepreneurs and to motivate them for further growth of SC communities.
- To facilitate economic development of SC entrepreneurs.
- To enhance direct and indirect employment generation for SC population in India.

3. Definition:

For the purposes of this Scheme -

(i) "Amount in Default" means the principal and interest amount outstanding in the account(s) of the borrower in respect of working capital loan, term loan or Composite Term Loan (including interest), as on the date of the account becoming NPA, or the date of lodgement of claim application whichever is lower subject to a maximum of amount of guarantee cover.

(ii) "Collateral security" means the security provided in addition to the primary security, in connection with the credit facility extended by a lending institutions/MLI to a borrower.

(iii) "Credit facility" means any financial assistance by way of working capital loan, term loan or Composite Term Loan facilities extended by the lending institutions/MLI to the eligible borrower. For the purpose of calculation of guarantee fee, the "credit facility extended" shall mean the amount of guarantee cover provided by the lending institutions/MLIs to the borrower.

(iv) "Eligible borrower" means Scheduled Caste Entrepreneurs as covered under Para 5 of the main policy to which credit facility has been provided by the lending institutions/MLIs without any collateral security and/or third party guarantees/and or are not under any restricted category, defined in the eligibility criteria, para 6 of the main policy.

(v) 'Guarantee Cover' means maximum cover available per eligible borrower of the amount in default in respect of the credit facility extended by the lending institution/MLI.

(vi) "Lending institution(s)"/" MLI(s) means a commercial bank for the time being included in the second Schedule to the Reserve Bank of India Act, 1934 and Regional Rural Banks as may be specified by IFCI from time to time, or any other institution (s) as may be directed by the Govt. of India from time to time. IFCI may, on review of performance, remove any of the lending institution/MLI from the list of eligible institution.

(vii) "Material date" means the date on which the guarantee fee on the amount covered in respect of eligible borrower becomes payable by the eligible institution/MLI to IFCI.

(viii) "Non-Performing Assets" means an asset classified as a non-performing based on the instructions and guidelines issued by the Reserve Bank of India from time to time.

(ix) "Primary security" in respect of a credit facility shall mean the assets created out of the credit facility so extended and/or **existing unencumbered assets** which are directly associated with the project or business for which the credit facility has been extended.

(x) "Base Rate" for a lending institutions/MLI means the rate so declared by that lending institutions/MLI for the relevant time period / duration for which the credit facility has been extended.

(xi) "Scheme" means the Credit Enhancement Guarantee Scheme for SCs.

(xii) "Tenure of guarantee cover" means the maximum period of guarantee cover **from Guarantee start date** which shall run through the agreed tenure of the term Loan or Composite Term Loan or **loan termination date**, whichever is earlier, subject to a maximum period of 7 years.

(xiii) "Fund" means the Credit Enhancement Guarantee Fund set up by Government of India with IFCI and parked in NLA with the purpose of guaranteeing credit facility (ies), extended by the lending institution(s)/MLI(s) to the eligible Scheduled Caste borrowers.

(xiv) "Composite loan" means the Combination of term loan, Working Capital Facility and Non fund based facility.

4. Indicative features of the fund:

Sl. No.	Particulars	Details
1.	**Name of Sponsoring Agency**	Department of Social Justice and Empowerment, Ministry of Social Justice and Empowerment.
2.	**Size of the Scheme**	Initial Capital allocation of Rs. 200 Crore. The capital allocation may be supplemented/enhanced by GOI every year with similar allocation amount or higher through annual budgetary allocation, depending upon the progress, response and effectiveness of the Scheme.
3.	**Nature of Scheme**	Central Sector Scheme
4.	**Structure of the scheme**	The Government of India shall set up a corpus of Rs. 200 crore (hereinafter referred to as the ***'fund'***) to be placed with IFCI Ltd which shall be kept in a separate **No Lien Account (NLA)**. Credit Enhancement Guarantee (herein after referred to as ***"Guarantee"***) shall be extended, out of this **fund** and to the extent of the fund/available balance in the NLA (deducting guarantee cover already issued), to Member Lending Institutions (MLIs) for extending Working Capital Loans, Term Loans or Composite Terms Loans to SC entrepreneurs. The fund shall be the base to provide Guarantees to the MLIs who will be encouraged to finance scheduled caste entrepreneurs at reasonable rates, so that these enterprises become profitable ventures and be contributors of the capital formation in the country.

5.	**Name of Asset Management Company (AMC) / Nodal Agency**	**IFCI Ltd** hereinafter referred to as **IFCI.**
6.	**Duration of the fund**	In a block of 7 years from the date of implementation with provision to review and extend the scheme for further blocks of 7 years from each corpus set up date, depending upon the expected deliverables from and /success of the Scheme, which may be reviewed annually by **MSJ&E** based on the MIS received from IFCI from time to time.
7.	**Closings under the fund**	It will be an open ended scheme, on first cum first serve basis for Member Lending Institutions **(MLIs)**, till available corpus with IFCI parked in No Lien Account by GOI is exhausted.
8.	**Guarantee Period**	Initially 1 year, which can be renewed at the expiry of each year for the entire loan period with a maximum tenure of 7 years, subject to timely payment of renewal fee by MLIs in whose favour the Guarantee is extended.
9.	**Cost involved in the Scheme**	**Cost to GOI:** An upfront fee @ 1.5 % flat (exclusive of applicable taxes) for initial set-up of the corpus (the first such corpus announced being Rs.200 crore) for implementing the Scheme shall be paid by GOI to IFCI. Thereafter, annual maintenance fees @ 0.50% p.a. (exclusive of applicable taxes), shall be levied by IFCI on the aggregate Guarantee outstanding as on 31st March every year towards annual maintenance of the scheme, payable at the end of each year during the currency of the Scheme. The upfront fee of 1.50% shall be debited to NLA as soon as the Scheme becomes operational and the annual maintenance fees will be recovered by **IFCI** by debiting the NLA on 01st April every year on an annualised basis. **Cost to MLIs:** Guarantee fee would be levied by IFCI (rates as per following table) on the guarantee cover provided for the First Year and then annual renewal fees of the outstanding Guarantee commitment/obligation, towards renewal of the Guarantee to be paid by MLIs at the beginning of each Financial Year, i.e. 01st April every year. In the event of non-payment of renewal fee by May 31st of that year or any other specified date, the guarantee under the scheme shall not be available to the lending institution/MLI unless IFCI agrees for continuance of guarantee and the lending institutions/MLI pays penal

interest on the renewal fee due and unpaid, with effect from the subsequent June 01, at four per cent over IFCI Bench Mark Rate, per annum, or at such rates specified by IFCI from time to time, for the period of delay.

S. No.	Category	SC Entrepreneur other than SC Women Entrepreneur	SC Women Entrepreneur
1.	Guarantee cover of loan amount of Rs. 0.15 to upto Rs. 1.00 Crore	0.20% p.a.	0.10% p.a.
2.	Guarantee cover of loan amount of Rs. 1.00 Crore and above	0.75% p.a.	0.50% p.a.

5. Implementation Period and Area of Operation:

The scheme has been implemented from **2014-15** and thereafter on an ongoing basis, throughout the country.

6. Indicative structure of the scheme:

6.1 Eligibility Criteria to be considered by MLIs:

- Enterprises, projects/units being set up, promoted and run by Scheduled castes in primary, manufacturing and services sector ensuring asset creation out of the funds deployed in the unit, under any State/Central Government Subsidy/Grant Scheme shall be considered;
- Registered Companies and Societies/Registered Partnership Firms/Sole Proprietorship firms/Individual SC Entrepreneur having more than 51% shareholding by Scheduled Caste entrepreneurs/promoters/members with management control for the past 6 months;
- Credit Guarantee would be extended to startup SC Entrepreneur.
- Individual SC Entrepreneur would be eligible for a guarantee cover of a loan amount of upto Rs. 1.00 crore.

- Documentary proofs of being SC will have to be mandatorily submitted by the entrepreneurs/promoters/partners/society members/ sole proprietorship firms/individual SC Entrepreneur at the time of submitting the proposals;
- The Scheduled Caste promoter(s)/Partners/Society members shall not dilute their stake below 51% in the company/enterprise during the currency of the Loan.
- To be eligible for Guarantee Cover under the Scheme, the banks / FIs/ MLI's shall submit to IFCI a copy of the valid sanction letters/LoI issued to Scheduled Caste beneficiary/enterprise/company/firm/society/ sole proprietorship firms/individuals. In order to save time, the information may also be submitted online on the web portal of CEGSSC. The indicative Appraisal Format and Due Diligence Module are provided in the Scheme as **Annexure-III** and **Annexure-IV** respectively for facilitation. However, the MLIs who have already developed their own formats and modules are free to use their own appraisal formats/modules.

6.2 Amount of Guarantee Cover : The Amount of guarantee cover will be as per the below

Parameters	Loan amount (Rs. in Crore)			
	Rs 0.15 to Rs 1.00	Rs. 1.00 to Rs. 2.00	Rs. 2.00 to Rs. 5.00 #	More than Rs. 5.00 #
Amount of guarantee cover	100 % of the sanctioned facility	80% of the sanctioned facility	70% of the sanctioned facility	60% of the sanctioned facility
Guarantee Obligation	100% of the amount in default subject to maximum of amount of guarantee cover	80% of the amount in default subject to maximum of amount of guarantee cover	70% of the amount in default subject to maximum of amount of guarantee cover	60% of the amount in default subject to maximum of amount of guarantee cover
Minimum Cover Available	0.15	1.00	1.60	3.50
Maximum Cover Available	1.00	1.60	3.50	5.00

Incubation facility would be facilitated by MLI through the existing Schemes of various Departments, for loan amount more than Rs. 2.00 Crore.

6.3 Scheme details (Indicative): Details of the Credit Enhancement Guarantee Scheme is given in **Annexure-I and Claim Form is given in Annexure-VI.** However, indicative details of the financial assistance are as follows:

Sr. No.	Particulars	Details
1	**Corpus of Scheme**	The Government of India will provide corpus of Rs. 200 crore to IFCI to carry out the Scheme which will be maintained under "No Lien Account" by IFCI as per directions of Ministry of Social Justice & Empowerment, Government of India.
2	**Eligibility**	Enterprises promoted and run by Scheduled Caste entrepreneur, under any other State/Central Government Subsidy/ Guarantee Schemes shall be considered. Please refer para 6.1 above for further details.
3	**Sector covered under Scheme**	The borrower engaged in Primary/Manufacturing/Service sector may be considered for financial assistance by MLIs. Please refer para 6.1 above for further details.
4	**Type of borrower**	a) Registered Companies/ Registered partnership Firms having more than 51% shareholdings with Scheduled Caste promoter(s) for the past 6 months having management control in the hands of SC entrepreneurs/promoters. b) Society registered under Society act, and carrying approved business as per the prevailing policy of Bank/FIs, having more than 51% shareholdings with Scheduled Caste member(s) at least for the past 6 months having management control in the hands of SC entrepreneurs/SC members. c) Sole Proprietorship firms of SC Entrepreneurs/Individual SC Entrepreneur. • The Scheduled Caste promoters of Companies would be given precedence vis-a-vis Registered Partnership firms and Registered Societies. • The Scheduled Caste Promoter(s)/ Partner(s)/members shall not dilute his/her/their shareholdings/ equity during the currency of the loan.

5	**Amount of guarantee cover**	As per the details given in point no 6.2 above with a maximum amount of Rs. 5.00 crore.
6	**Tenure of guarantee**	Maximum 7 years or repayment period whichever is earlier. However, initially the loan shall be guaranteed for 1 year and renewed at yearly intervals subject to payment of annual renewal fee (details given in **Annexure-I**) and satisfactory loan conduct and satisfactory loan review certification by MLIs at the time of renewal.
7	**Maximum guarantee coverage**	As mentioned in the point no 6.2 above with a maximum amount of Rs. 5.00 crore. The term 'Loan' shall cover Working Capital Loan, Term Loan / Composite Term Loan granted to SC Enterprises by MLIs.
8	**Guarantee obligation**	Guarantee obligation shall be limited to the amount in default as mentioned in the para 6.2. "Amount in Default" means the principal and interest amount outstanding in the account(s) of the borrower in respect of term loan and amount of outstanding working capital facilities (including interest), as on the date of the account becoming NPA, or the date of lodgement of claim application whichever is lower, subject to maximum of the amount of guarantee cover
9	**Security for MLIs**	Asset created from Loan, and pledge of promoters' shareholdings in the assisted Company/firm/society.
10	**Follow up and Monitoring of Loan account**	The sourcing, sanction, documentation, monitoring, follow up and recovery of the loan shall be the sole responsibility of MLIs providing assistance to the SC enterprise. Under No circumstances, IFCI shall be responsible and involved, in any manner, whatsoever, in any of the processes, viz receipt of application, appraisal, sanction, disbursement, follow up, monitoring and recovery, etc. of the loan. Liabilities and responsibilities of MLIs are detailed in **Annexure-I.**

11	**Terms of Guarantee:**	a) IFCI shall issue Guarantee to the MLIs on terms and conditions, as detailed in this Scheme document. b) The MLIs shall be required to enter into an agreement with IFCI for memberships. Thereafter, they shall register the loan application(s) as soon as they agree in principle to extend loan to the SC beneficiary (ies) and get a registration number in token of acknowledgment from IFCI to earmark funds against the guarantee to be extended by IFCI for the said loan(s) to them. Mere issuance of token shall not be construed as commitment on the part of IFCI. MLI may also submit the application to IFCI through online web portal of the scheme and accordingly an acknowledgement number will be generated. This acknowledgement number will be used as a reference. MLI shall furnish sanction letter, the proof of disbursement and guarantee fee within 30 days of first disbursement of loan, pursuant to which guarantee shall be issued. The covering letter conveying final sanction by MLIs to IFCI should invariably mention token number/ acknowledgement number as reference. MLI needs to give a certificate in the regards that the sanction terms have been complied with to IFCI. c) In order to enforce expeditious implementation of the scheme and have a professional approach, IFCI shall retain absolute rights to cancel the token/ acknowledgement and allocate the earmarked funds for other SC beneficiary (ies) under the scheme, in case intimation of final sanction from MLIs, accompanied by final sanction letter(s) and sanction terms is/are not received at IFCI's Counter within 30 working days from the date of registration/ date of issuance of Token. d) Guarantee will be issued on first come first serve basis, till the available fund is exhausted. As soon as the liability under the guarantee gets reduced/extinguished on account of partial or full repayment of loan or on cancellation of the Guarantee by IFCI, IFCI shall provide fresh guarantee(s) to the extent of liability so reduced/extinguished/cancelled to new beneficiary (ies), towards optimization of funds utilization so that as many SC beneficiaries as possible within the available corpus can be covered and benefited under the Scheme. e) The guarantee cover will commence from the date of payment of guarantee fee and shall run through the agreed tenure of the term credit in respect of term credit / composite credit subject to payment of annual renewal fee within the time frame defined in this Policy / Scheme document.

		f) The maximum aggregate amount of guarantees to be issued by IFCI will commensurate with actual available corpus at the hands of IFCI (after deduction of its applicable fee defined in this policy and including interest on the corpus amount) in the No Lien Account of IFCI. The amount may increase with every addition to the corpus (the current corpus size being Rs.200.02 Crore) subsequent to future additional budgetary allocations, if any. g) The cases where mala fide is proved against any official of MLI in any of the loan processes, viz. the loan sanction, disbursal, maintenance, monitoring, rehabilitation and recovery of the asset covered under the scheme, the guarantee claim shall not be entertained. h) Incubation facility would be facilitated by MLI/FI through the existing Schemes of various Departments, for loan amounting to more than Rs. 2.00 Crore. i) The MLIs shall submit quarterly statement of Borrower wise loan disbursement and outstanding position including default(if any), within 45 days from the end of the quarter, to IFCI, in duplicate, as per format given in **Annexure-V**, a consolidated copy of which will be submitted by IFCI to MSJ&E for their perusal and records in a month's time. j) The claim under the guarantee shall be admissible only after the MLIs classify the account as NPA and would have initiated legal recovery proceedings after exhausting all other recovery efforts. k) The amount paid to MLIs will be debited to No Lien account on receipt of duly discharged original guarantee issued by IFCI. l) MLIs shall continue to make full efforts for recovery of dues till sale/disposal of the assets created out of the loans sanctioned by them. The amount so recovered by the MLIs, after payment of Guaranteed amount by IFCI, shall be shared by the MLIs and IFCI in the following manner: ➢ Expenses incurred towards recovery of the loan after the guarantee settled date shall be appropriated by the MLIs first; and then the remaining recovered amount shall be distributed to IFCI in the ratio of Guarantee Claim paid by IFCI to the loan outstanding, on the guarantee claim settlement date, in the books of MLIs (excluding Penal interest and liquidated damages).

		➢ Any delay/shortfall in distribution of recovery amount and any consequent delay in remittance back to IFCI beyond 7 working days from the date of such recovery shall attract interest @ 300 basis points over IFCI's Benchmark Rate, with effect from the date of recovery and shall become payable by MLIs. Such defaults in distribution of recovery shall be reported to MSJ&E too for punitive measures.
12	**Loan**	The guarantee shall be extended for availing Working Capital Loan, Term Loan or Composite Term Loan facility granted by MLIs.
13	**Guarantee Fee and obligation of IFCI on the Guarantee**	**a) Cost to GOI:** An upfront fee @ 1.5 % flat (exclusive of applicable taxes) for initial set-up of the corpus (the first such corpus announced being Rs.200 crore) for implementing the Scheme shall be paid by GOI to IFCI. Thereafter, annual maintenance fees @ 0.50% p.a. (exclusive of applicable taxes), shall be levied by IFCI on the aggregate Guarantee outstanding as on 31st March every year towards annual maintenance of the scheme, payable at the end of each year during the currency of the Scheme. The upfront fee of 1.50% shall be debited to NLA as soon as the Scheme becomes operational and the annual maintenance fees will be recovered by **IFCI** by debiting the NLA on 01st April every year on an annualised basis. **b) Cost to MLIs:** Guarantee fee would be levied by IFCI (rates as per following table) on the guarantee cover provided for the First Year and then annual renewal fees of the outstanding Guarantee commitment/obligation, towards renewal of the Guarantee to be paid by MLIs at the beginning of each Financial Year, i.e. 01st April every year. In the event of non-payment of renewal fee by May 31st of that year or any other specified date, the guarantee under the scheme shall not be available to the lending institution/MLI unless IFCI agrees for continuance of guarantee and the lending institutions/MLI pays penal interest on the renewal fee due and unpaid, with effect from the subsequent June 01, at four per cent over IFCI Bench Mark Rate, per annum, or at such rates specified by IFCI from time to time, for the period of delay.

S. No.	Category	SC Entrepreneur other than SC	SC Women Entrepreneur

				Women Entrepreneur	
		1.	Guarantee cover of loan amount of Rs. 0.15 to upto Rs. 1.00 Crore	0.20% p.a.	0.10% p.a.
		2.	Guarantee cover of loan amount of Rs. 1.00 Crore and above	0.75% p.a.	0.50% p.a.
		c) The Guarantee obligation shall cease to exist as soon as the underlying loan is repaid or the Guarantee validity period has expired, whichever is earlier.			
14	**Guarantee Devolvement**	The letter of intimation of invocation/claim of the guarantee received from MLIs (along with sufficient grounds for invocation) by IFCI, shall be first sent to the Ministry of Social Justice and Empowerment (MSJ&F) by IFCI within 7 (Seven) working days from the date of receipt of invocation intimation at IFCI's counter, for their comments/objections (if any) to the payment of invoked guarantee. For objection(s) raised, if any, by MSJ&E, clarification will be sought from MLIs on objection(s) so raised and the verdict of MSJ&E, post receipt of clarification from MLIs to MSJ&E's objection(s) shall be final and binding on all parties. In case no response is received from MSJ&E within 15 working days from the date of receipt of invocation notice at IFCI's counter, it would be construed as deemed NOC from MSJ&E and claims shall be settled by IFCI without further waiting for response from MSJ&E within a maximum period of 30 days from the date of receipt of claim from MLI by IFCI.			
15	**Repeat Credit Enhancement**	In case of satisfactory track record and post liquidation of the First facility under the scheme, the benefits of Guarantee under the scheme may be extended to such SC Entrepreneurs/Enterprises for repeat finance, in order to incentivize and inculcate healthy credit culture amongst the ultimate beneficiaries.			
16	**Lock-in Period**	The guarantee cover will have a lock-in period of 12 months from the date of last disbursement. No claim made under the guarantee shall be entertained by IFCI if the account becomes NPA within the lock in period.			

7. Deal sourcing strategy:

The objective of the Scheme is to provide Credit Enhancement Guarantee to MLIs for extending concessional/reasonable finance and easier access of finance to SC Entrepreneurs. It would be the complete prerogative of MLIs to identify and provide financial assistance/loans to suitable/eligible SC Entrepreneurs/beneficiaries.

IFCI will facilitate by way of wide publicity of the Scheme through any or all of the modes as mentioned below:

- Launch of the said Scheme shall be publicized through Print and Electronic Media for wide publicity and reception. It will be displayed in the IFCI's website. It will also be brought to the knowledge of the other institutions, Banks, IBA, District Magistrates District and State Level Bankers' Co-ordination Committees, Lead Bank Officers, District Industries Centres etc.
- Approaching Dalit Indian Chamber of Commerce & Industry (DICCI) and its various chapters.
- Approaching institutions under Ministry of Social Justice and Empowerment such as National Scheduled Castes Finance and Development Corporation (NSFDC) and other State Finance Institutions for Scheduled Castes
- The Technical Consultancy Organizations (TCO) promoted by IFCI and other institutions, whose primary objective is to give Technical consultancy to new entrepreneurs, shall also be advised to publicize the Scheme amongst MLIs, wherever they have reach. They may also popularize the fund and help the entrepreneurs in making project appraisal on behalf of Banks and thus act as facilitators too.
- Website for the Scheme for wider publicity

8. Other Conditions:

MIS on Funds Utilization and Management:

- A committee headed by not less than Executive Director of IFCI and having at least 4 members (inclusive of the Head of the Department, which will spear head the Scheme) shall be constituted to implement and monitor the scheme. At least one nominee of the level of Director to represent MSJ&E and representative from National Scheduled Castes Finance and Development Corporation shall be preferred. Appropriate Delegation of Power structure for issuance and settlement of Guarantee claim shall be put in place by IFCI.
- Maintaining and keeping records of all deals Guaranteed.

- Performance of the Scheme and Response to the Scheme to be submitted to MSJ&E/ any other department as directed by GOI.
- Necessary Audit procedures to be carried out for the Scheme annually.

Annexure – I

Credit Enhancement Guarantee Scheme for Scheduled Castes (SCs)

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Credit Enhancement Guarantee Scheme for Scheduled Castes (SCs)

CHAPTER I

INTRODUCTION

IFCI, having decided to frame a Scheme for the purpose of providing guarantees to Scheduled Caste Entrepreneurs, hereby make the following Scheme:

1. **Title and date of commencement**

(i) The Scheme shall be known as the Credit Enhancement Guarantee Scheme for Scheduled Castes **(CEGSSC)**

(ii) It shall come into force from 2014-15.

(iii) It shall cover eligible credit facility extended by the lending institutions to eligible borrowers effective from the date of approval of scheme by Ministry of Social Justice and Empowerment.

2. **Definitions**

For the purposes of this Scheme -

(i) "Amount in Default" means the principal and interest amount outstanding in the account(s) of the borrower in respect of working capital loan, term loan or Composite Term Loan (including interest), as on the date of the account becoming NPA, or the date of lodgement of claim application whichever is lower subject to a maximum of amount of guarantee cover.

(ii) "Collateral security" means the security provided in addition to the primary security, in connection with the credit facility extended by a lending institutions/MLI to a borrower.

(iii) "Credit facility" means any financial assistance by way of working capital loan, term loan or Composite Term Loan facilities extended by the lending institutions/MLI to the eligible borrower. For the purpose of calculation of guarantee fee, the "credit facility extended" shall mean the amount of guarantee cover provided by the lending institutions/MLIs to the borrower.

(iv) "Eligible borrower" means Scheduled Caste Entrepreneurs as covered under Para 6 of the main policy to which credit facility has been provided by the lending institutions/MLIs without any collateral security and/or third party guarantees/and or are not under any restricted category, defined in the eligibility criteria, para 5.1 of the main policy.

(v) 'Guarantee Cover' means maximum cover available per eligible borrower of the amount in default in respect of the credit facility extended by the lending institution/MLI.

(vi) "Lending institution(s)"/" MLI(s) means a commercial bank for the time being included in the second Schedule to the Reserve Bank of India Act, 1934 and Regional Rural Banks

as may be specified by IFCI from time to time, or any other institution (s) as may be directed by the Govt. of India from time to time. IFCI may, on review of performance, remove any of the lending institution/MLI from the list of eligible institution.

(vii) "Material date" means the date on which the guarantee fee on the amount covered in respect of eligible borrower becomes payable by the eligible institution/MLI to IFCI.

(viii) "Non-Performing Assets" means an asset classified as a non-performing based on the instructions and guidelines issued by the Reserve Bank of India from time to time.

(ix) "Primary security" in respect of a credit facility shall mean the assets created out of the credit facility so extended and/or **existing unencumbered assets** which are directly associated with the project or business for which the credit facility has been extended.

(x) "Base Rate" for a lending institutions/MLI means the rate so declared by that lending institutions/MLI for the relevant time period / duration for which the credit facility has been extended.

(xi) "Scheme" means the Credit Enhancement Guarantee Scheme for SCs.

(xii) "Tenure of guarantee cover" means the maximum period of guarantee cover **from Guarantee start date** which shall run through the agreed tenure of the term Loan or Composite Term Loan or **loan termination date**, whichever is earlier, subject to a maximum period of 7 years.

(xiii) "Fund" means the Credit Enhancement Guarantee Fund set up by Government of India with IFCI and parked in NLA with the purpose of guaranteeing credit facility (ies), extended by the lending institution(s)/MLI(s) to the eligible Scheduled Caste borrowers.

(xiv) "Composite loan" means the Combination of term loan, Working Capital Facility and Non fund based facility.

CHAPTER II

SCOPE AND EXTENT OF THE SCHEME

3. **Guarantees by IFCI**

(i) Subject to the other provisions of the Scheme, IFCI undertakes, in relation to credit facilities extended to an eligible borrower from time to time by an eligible institution/MLI which has entered into the **necessary agreement** for this purpose with IFCI, to provide a guarantee on account of the said credit facilities.

(ii) IFCI reserves the discretion to accept or reject any proposal referred by the lending institution/MLI which otherwise satisfies the norms of the Scheme.

4. **Credit facilities eligible for cover under the Scheme:**

The Scheme shall cover credit facilities extended by Member Lending Institution(s)/MLI(s) to a single eligible borrower as defined under **para 6.1** of the operational guidelines by way of working capital loan, term loan or Composite Term Loan facilities on or after entering into an agreement with IFCI, without any collateral security and\or third party guarantees and or are not under any restricted category, defined in the eligibility criteria, para 6.1 of the operational guidelines or such amount as may be decided by IFCI from time to time. Provided further that, as on the material date-

(i) The dues to the lending institutions/MLI have not become NPA and/or bad or doubtful of recovery; and / or

(ii) The business or activity of the borrower for which the credit facility was granted has not ceased; and / or

(iii) The credit facility has not wholly or partly been utilised for adjustment of any debts deemed bad or doubtful of recovery, without obtaining a prior consent in this regard from IFCI.

Credit facilities extended by more than one Bank and/or Financial Institution jointly and/or separately to eligible borrower and upto per borrower maximum ceiling, as defined in the operational guidelines (para 6.2).

5. **Credit facilities not eligible under the Scheme**

The following credit facilities shall not be eligible for being guaranteed under the Scheme:

(i) Any credit facility in respect of which risks are additionally covered under a scheme operated / administered by Deposit Insurance and Credit Guarantee Corporation or the Reserve Bank of India or SIDBI, to the extent they are so covered.

(ii) Any credit facility in respect of which risks are additionally covered by Government or by any general insurer or any other person or association of persons carrying on the business of insurance, guarantee or indemnity, to the extent they are so covered.

(iii)Any credit facility, which does not conform to, or is in any way inconsistent with, the provisions of any law, or with any directives or instructions issued by the Central Government or the Reserve Bank of India, which may, for the time being, be in force.

(iv)Any credit facility granted to any borrower, who has availed himself of any other credit facility covered under this scheme or under the schemes mentioned in clause (i), (ii) and (iii) above, and where the lending institution/MLI has invoked the guarantee under the schemes mentioned in clause (i), (ii) and (iii) above, but has not repaid any portion of the amount due under the schemes mentioned in clause (i), (ii) and (iii) above, as the case may be, by reason of any default on the part of the borrower in respect of that credit facility.

(v) Any credit facility which has been sanctioned by the lending institution/MLI against collateral security and / or third party guarantee.

(vi)Any credit facility which has been sanctioned by the lending institution/MLI with interest rate more than 3% over the Base rate of the lending institution/MLI.

Credit facilities which are not fully disbursed by the MLI. In case the loan is not fully disbursed, the MLI should submit sufficient and convincing reasons to IFCI for not disbursing the full sanctioned limit in order to be eligible cover. IFCI's decision to entertain the claim shall be final and binding on the MLI.

6. Agreement to be executed by the lending institution/MLI

A lending institution/MLI shall not be entitled to a guarantee in respect of any eligible credit facility granted by it unless it has entered into an agreement with IFCI in such form as may be required by IFCI for covering by way of guarantee, under the Scheme all the eligible credit facilities granted by the lending institution/MLI, for which provision has been made in the Scheme.

7. Responsibilities of lending institution/MLI under the scheme:

(i) The lending institution/MLI shall evaluate credit applications by using prudent banking judgment and shall use their business discretion / due diligence in selecting commercially viable proposals and conduct the account(s) of the borrowers with normal banking prudence.

(ii) The lending institution/MLI shall closely monitor the borrower account.

(iii) The lending institution/MLI shall safeguard the primary securities taken from the borrower in respect of the credit facility in good and enforceable condition.

(iv) The lending institution/MLI shall ensure that the guarantee claim in respect of the credit facility and borrower is lodged with IFCI in the form and in the manner and within such time as may be specified by IFCI in this behalf and that there shall not be any delay on its part to notify the default in the borrowers account which shall result in IFCI facing higher guarantee claims.

(v) The payment of guarantee claim by IFCI to the lending institution/MLI does not in any way take away the responsibility of the lending institution/MLI to recover the

entire outstanding amount of the credit from the borrower. The lending institution/MLI shall exercise all the necessary precautions and maintain its recourse to the borrower for entire amount of credit facility owed by it and initiate such necessary actions for recovery of the outstanding amount, including such action as may be advised by IFCI.

(vi) The lending institution/MLI shall comply with such directions as may be issued by IFCI, from time to time, for facilitating recoveries in the guaranteed account, or safeguarding its interest as a guarantor, as IFCI may deem fit and the lending institution/MLI shall be bound to comply with such directions.

(vii) The lending institution/MLI shall, in respect of any guaranteed account, exercise the same diligence in recovering the dues, and safeguarding the interest of IFCI in all the ways open to it as it might have exercised in the normal course if no guarantee had been furnished by IFCI. The lending institution/MLI shall, in particular, refrain from any act of omission or commission, either before or subsequent to invocation of guarantee, which may adversely affect the interest of IFCI as the guarantor. In particular, the lending institution/MLI should intimate IFCI while entering into any compromise or arrangement, which may have effect of discharge or waiver of personal guarantee(s) or security. The lending institution/MLI shall also ensure either through a stipulation in an agreement with the borrower or otherwise, that it shall not create any charge on the security held in the account covered by the guarantee for the benefit of any account not covered by the guarantee, with itself or in favour of any other creditor(s) without intimating IFCI. Further the lending institution/MLI shall secure for IFCI or its appointed agency, through a stipulation in an agreement with the borrower or otherwise, the right to list the defaulted borrowers' names and particulars on the Website of IFCI.

(viii) Incubation facility would be facilitated by MLI through the existing Schemes of various Departments, for loan amounting to more than Rs. 2.00 Crore.

(ix) The cases where mala fide is proved against any official of MLI in any of the loan processes, viz. the loan sanction, disbursal, maintenance, monitoring, rehabilitation and recovery of the asset covered under the scheme, the guarantee claim shall not be entertained.

CHAPTER III

GUARANTEE FEE

8. Guarantee Fee, Annual Maintenance fee and Annual Renewal Fee to IFCI

Fee Payable to IFCI by GoI: An upfront fee @1.50% flat (exclusive of applicable taxes) for initial set-up of the Corpus (the first such corpus announced being Rs.200 crore) and for implementing the scheme will be paid by GOI. Thereafter, annual maintenance fees @ 0.50% p.a. (exclusive of applicable taxes), shall be levied by IFCI on the aggregate Guarantee outstanding as on 31st March every year towards annual maintenance of the scheme, payable at the end of each year during the currency of the Scheme. The upfront fee of 1.50% shall be debited to NLA as soon as the Scheme becomes operational and the annual maintenance fees will be recovered by **IFCI** by debiting the NLA on 01st April every year on an annualised basis.

Fee Payable to IFCI from MLIs: Guarantee fee would be levied by IFCI (rates as per following table) on the guarantee cover provided for the First Year and then annual renewal fees of the outstanding Guarantee commitment/obligation, towards renewal of the Guarantee to be paid by MLIs at the beginning of each Financial Year, i.e. 01st April every year. In the event of non-payment of renewal fee by May 31st of that year or any other specified date, the guarantee under the scheme shall not be available to the lending institution/MLI unless IFCI agrees for continuance of guarantee and the lending institutions/MLI pays penal interest on the renewal fee due and unpaid, with effect from the subsequent June 01st, at four per cent over IFCI Bench Mark Rate, per annum, or at such rates specified by IFCI from time to time, for the period of delay.

S. No.	Category	SC Entrepreneur other than SC Women Entrepreneur	SC Women Entrepreneur
1.	Guarantee cover of loan amount of Rs. 0.15 to upto Rs.1.00 Crore	0.20% p.a.	0.10% p.a.
2.	Guarantee cover of loan amount of Rs. 1.00 Crore and above	0.75% p.a.	0.50% p.a.

- Provided further that in the event of non-payment of annual renewal fee within the stipulated time or such extended time that may be agreed to by IFCI on such terms, liability of IFCI to guarantee such credit facility would lapse in respect of those credit facility against which the renewal fees is due and not paid,

- Provided further that, IFCI may consider renewal of guarantee cover for such of the credit facility upon such terms and conditions as IFCI may decide.
- In the event of any error or discrepancy or shortfall being found in the computation of the amounts or in the calculation of the guarantee fee / annual renewal fee, such deficiency / shortfall shall be paid by the eligible lending institutions/MLI to IFCI together with interest on such amount at a rate of four per cent over and above the IFCI Bench Mark Rate, or as may be prescribed by IFCI from time to time. Any amount found to have been paid in excess would be refunded by IFCI. In the event of any representation made by the lending institutions/MLI in this regard, IFCI shall take a decision based on the available information with it and the clarifications received from the lending institution, and its decision shall be final and binding on the lending institution/MLI.
- The amount equivalent to the guarantee fee and / or the renewal fee payable by the eligible lending institutions/MLI may be recovered by it, at its discretion from the eligible borrower.

- The guarantee fee and / or annual renewal fee once paid by the lending institutions/MLI to IFCI is non-refundable. Guarantee fee / Annual Renewal Fee, shall not be refunded, except under certain circumstances like -
  (i) Excess remittance,
  (ii) Remittance made more than once against the same credit application,
  (iii) Guarantee fee & / or annual renewal fee not due,
  (iv) Guarantee fee paid in advance but application not approved for guarantee cover under the scheme, etc.

CHAPTER IV

GUARANTEES

9. Extent of the guarantee

IFCI shall provide guarantee as under:

Parameters	Loan amount (Rs. in Crore)			
	Rs 0.15 to Rs 1.00	Rs. 1.00 to Rs. 2.00	Rs. 2.00 to Rs. 5.00 #	More than Rs. 5.00 #
Amount of guarantee cover	100 % of the sanctioned facility	80% of the sanctioned facility	70% of the sanctioned facility	60% of the sanctioned facility
Guarantee Obligation	100% of the amount in default subject to maximum of amount of guarantee cover	80% of the amount in default subject to maximum of amount of guarantee cover	70% of the amount in default subject to maximum of amount of guarantee cover	60% of the amount in default subject to maximum of amount of guarantee cover
Minimum Cover Available	0.15	1.00	1.60	3.50
Maximum Cover Available	1.00	1.60	3.50	5.00

Incubation facility would facilitated by MLI through the existing Schemes of various Departments, for loan amount more than Rs. 2.00 Crore.

For further details, please refer main Policy Para-6.2 and tables contained therein.

All proposals for sanction of guarantee will have to be rated internally by the MLI and should be of investment grade. Proposals approved by the MLIs post set up of the corpus by GOI with IFCI will be eligible for Guarantee Cover under the scheme.

The guarantee cover will commence from the date of payment of guarantee fee and shall run through the agreed tenure of the term credit in respect of term credit / composite credit subject to payment of annual renewal fee within the time frame defined in this Policy / Scheme document.

CHAPTER V

CLAIMS

10. Invocation of guarantee

(i) The lending institutions/MLI may invoke the guarantee in respect of credit facility within a maximum period of one year from date of NPA, if the following conditions are satisfied: -

a) The guarantee in respect of that credit facility was in force at the time of account turning NPA as well as at the time of lodgement of the claim.

b) The amount due and payable to the lending institutions/MLI in respect of the credit facility has not been paid and the dues have been classified by the lending institutions/MLI as Non Performing Assets. Provided that the lending institutions/MLI shall not make or be entitled to make any claim on IFCI in respect of the said credit facility if the loss in respect of the said credit facility had occurred owing to actions / decisions taken contrary to or in contravention of the guidelines contained in this policy or any policy modifications from time to time and original sanction term of the loan covered under the scheme.

c) The credit facility has been recalled and the recovery proceedings have been initiated under due process of law. Mere issuance of recall notice under SARFAESI Act 2002 cannot be construed as initiation of legal proceedings for purpose of preferment of claim. MLIs are advised to take further action as contained in Section 13 (4) of the above Act wherein a secured creditor can take recourse to any one or more of the recovery measures out of the four measures indicated therein before submitting claims for first instalment of guaranteed amount. In case the MLI is not in a position to take any of the action indicated in Section 13(4) of the aforesaid Act, they may initiate fresh recovery proceeding under any other applicable law and seek the claim for first instalment from IFCI.

d) If the account becomes NPA within the lock-in period the guarantee claim shall not be entertained.

(ii) The claim should be preferred by the lending institutions/ MLI in such manner and within such time as may be specified by IFCI in this behalf.

(iii) IFCI shall pay 75 per cent of the guaranteed amount on preferring of eligible claim by the lending institution, within 30 days, subject to the claim being otherwise found in order and complete in all respects. IFCI shall pay to the lending institutions/MLI interest on the eligible claim amount at the prevailing Bank Rate for the period of delay beyond 30 days. The balance 25 per cent of the guaranteed amount will be paid on conclusion of recovery proceedings by the lending institution. On a claim being paid, IFCI shall be deemed to have been discharged from all its liabilities on account of the guarantee in force in respect of the borrower concerned.

(iv) In the event of default the lending institution/MLI shall exercise its rights, if any, to take over the assets of the borrowers and the amount realised, if any, from the sale of such assets or otherwise shall be credited in full by the lending institutions to IFCI before it claims the remaining 25 per cent of the guaranteed amount appropriated as follows:

The amount recovered by the MLIs, after payment of guaranteed amount by IFCI, shall be shared by the MLIs and IFCI in the following manner:

- expenses incurred towards recovery of the loan after the guarantee settled date shall be appropriated by the MLIs first; and then
- The remaining recovered amount shall be distributed to IFCI in the ratio of Guarantee Claim paid by IFCI to the loan outstanding, on the guarantee claim settlement date, in the books of MLIs (excluding Penal interest and liquidated damages).

(v) The lending institution/MLI shall be liable to refund the claim released by IFCI together with penal interest at the rate of 4% above the prevailing Bank Rate, if such a recall is made by IFCI in the event of serious deficiencies having existed in the matter of appraisal / renewal / follow-up / conduct of the credit facility or where lodgement of the claim was more than once or where there existed suppression of any material information on part of the lending institutions for the settlement of claims. The lending institutions/MLI shall pay such penal interest, when demanded by IFCI, from the date of the initial release of the claim by IFCI to the date of refund of the claim.

(vi) The cases where mala fide is proved against any official of MLI in any of the loan processes, viz. the loan sanction, disbursal, maintenance, monitoring, rehabilitation and recovery of the asset covered under the scheme, the guarantee claim shall not be entertained.

(vii) Security documents must not be time barred at the time of lodgement of claim. Claim arising out of invocation of the guarantee shall not be entertained in case security documents have become time barred.

The Guarantee Claim received directly from the branches or offices other than respective operating offices of MLIs will not be entertained. MLIs shall form Nodal Offices through whom claims shall be routed to IFCI.

11. Subrogation of rights and recoveries on account of claims paid

(i) The lending institutions/MLI shall furnish to IFCI, the details of its efforts for recovery, realisations and such other information as may be demanded or required from time to time. The lending institutions/MLI will hold lien on assets created out of the credit facility extended to the borrower, on its own behalf and on behalf of IFCI. IFCI shall not be involved in legal and recovery procedure pursuant to te account becoming NPAand that the responsibility of the recovery of dues including takeover of assets, sale of assets, etc., shall rest with the lending institution/MLI. However if circumstances so warrant IFCI with the permission of the MOSJ, IFCI can appoint it's advocate/recovery agent to expedite the legal proceedings.

(ii) In the event of a borrower owing several distinct and separate debts to the lending institutions/MLI and making payments towards any one or more of the same, whether the account towards which the payment is made is covered by the guarantee of IFCI or not, such payments shall, for the purpose of this clause, be deemed to have been appropriated by the lending institutions/MLI to the debt covered by the guarantee and in respect of which a claim has been preferred and paid, irrespective of the manner of appropriation indicated by such borrower or the manner in which such payments are actually appropriated.

(iii) Every amount recovered and due to be paid to IFCI shall be paid without delay, and if any amount due to IFCI remains unpaid beyond a period of 30 days from the date on which it was first recovered, interest shall be payable to IFCI by the lending institutions/MLI at the rate which is 4% above Bank Rate for the period for which payment remains outstanding from the date of recovery.

CHAPTER VI

MISCELLANEOUS

12. Appropriation of amount received from the lending institutions

The amount received from the lending institutions shall be appropriated in the order in which the renewal fee, penal interest and other charges have fallen due. If the renewal fee and the penal interest have fallen due on the same date, then the appropriation shall be made first towards renewal fee and then towards the penal interest and finally towards any other charges payable in respect of the eligible credit facility.

10. Appropriation of amount realised by the lending institutions/MLI in respect of a credit facility after the guarantee has been invoked.

The amount recovered by the MLIs, after payment of initial guaranteed amount (75% of the amount in default) by IFCI, shall be shared by the MLIs and IFCI in the following manner:

Expenses incurred towards recovery of the loan after the guarantee settled date shall be appropriated by the MLIs first; and then
The remaining recovered amount shall be distributed to IFCI in the ratio of Guarantee Claim paid by IFCI to the loan outstanding, on the guarantee claim settlement date, in the books of MLIs (excluding Penal interest and liquidated damages).

14. IFCI's liability to be terminated in certain cases

(i) If the liabilities of a borrower to the lending institutions/MLI on account of any eligible credit facility guaranteed under this Scheme are transferred or assigned to any other borrower and if the conditions as to the eligibility of the borrower and the amount of the facility and any other terms and conditions, if any, subject to which the credit facility can be guaranteed under the Scheme are not satisfied after the said transfer or assignment, the guarantee in respect of the credit facility shall be deemed to be terminated as from the date of the said transfer or assignment.

(ii) If a borrower becomes ineligible for being granted any credit facilities under the Scheme, by reason of cessation of his activity or his activity or his undertaking ceasing to come within the definition of an eligible borrower as per the criterion described in point no 6.1, the liability of IFCI in respect of any credit facilities granted to him by a lending institutions/MLI under the Scheme shall be limited to the liability of the borrower to the lending institutions/MLI as on the date on which the borrower becomes so ineligible, subject, however, to the limits on the liability of IFCI fixed under this Scheme.

However, notwithstanding the death or retirement of a partner where the borrower is a partnership firm or the death of one of the joint borrowers, if the lending institutions/MLI's entitled to continue the credit facilities to the surviving partner or partners or the surviving borrower or borrowers and qualify as the eligible borrower as per definition of an eligible borrower as per the criterion described in point no 6.1, as the case may be and if the credit facilities have not already become non performing asset, the guarantee in respect of such credit facilities shall not to be deemed to be terminated as provided in this paragraph.

15. Returns and Inspections

(i) The lending institutions/MLI shall submit such statements and furnish such information as IFCI may require in connection with any credit facility under this Scheme.

(ii) The lending institutions/MLI shall also furnish to IFCI all such documents, receipts, certificates and other writings as the latter may require and shall be deemed to have affirmed that the contents of such documents, receipts, certificates and other writings are true, provided that no claim shall be rejected and no liability shall attach to the lending institutions/MLI or any officer thereof for anything done in good faith.

(iii)IFCI shall, insofar as it may be necessary for the purposes of the Scheme, have the right to inspect or call for copies of the books of account and other records (including any book of instructions or manual or circulars covering general instructions regarding conduct of advances) of the lending institution, and of any borrower from the lending institution. Such inspection may be carried out either through the officers of IFCI or any other person appointed by IFCI for the purpose of inspection. Every officer or other employee of the lending institutions/MLI or the borrower, who is in a position to do so, shall make available to the officers of IFCI or the person appointed for the inspection as the case may be, the books of account and other records and information which are in his possession.

16. Conditions imposed under the Scheme to be binding on the lending institution/MLI

(i)Any guarantee given by IFCI shall be governed by the provisions of the Scheme as if the same had been written in the documents evidencing such guarantee.

(ii)The lending institutions/MLI shall as far as possible ensure that the conditions of any contract relating to an account guaranteed under the Scheme are not in conflict with the provisions of the Scheme but notwithstanding any provision in any other document or contract, the lending institutions/MLI shall in relation to IFCI be bound by the conditions imposed under the Scheme.

17. Modifications and exemptions

(i) IFCI reserves to itself the right to modify, cancel or replace the scheme so, however, that the rights or obligations arising out of, or accruing under a guarantee issued under the Scheme up to the date on which such modification, cancellation or replacement comes into effect, shall not be affected.

(ii) Notwithstanding anything herein contained, IFCI shall have a right to alter the terms and conditions of the Scheme in regard to an account in respect of which guarantee has not been invoked as on the date of such alteration.

(iii) In the event of the Scheme being cancelled, no claim shall lie against IFCI in respect of facilities covered by the Scheme, unless the provisions contained in Clause (i) and (ii) of Section 10, Annexure-I of the Scheme are complied with by the lending institutions/MLI prior to the date on which the cancellation comes into force.

18. Interpretation

If any question arises in regard to the interpretation of any of the provisions of the Scheme or of any directions or instructions or clarifications given in connection therewith, the decision of IFCI shall be final.

19. Supplementary and general provisions

In respect of any matter not specifically provided for in this Scheme, IFCI may make such supplementary or additional provisions or issue such instructions or clarifications as may be necessary for the purpose of the Scheme.

Annexure – II

S. No.	STEPS FOR SETTING UP THE SCHEME / FUND	Remarks
	Setting up of Funds	**Fund Launched from 2014-15**
1	Parking of the funds in no lien account with IFCI	
2	Formal Launch of the Scheme	
3	Registration and Issuance of Token on Receipt of Application from MLIs	
4	Issuance of Credit Enhancement Guarantee to MLIs.	

Annexure – III

INDICATIVE APPRAISAL FORMAT TO BE USED BY BANKS & FIs

Preliminary Appraisal

Name of the company :
Location :
(Regd. office/Admin. office) :
Deal received through :
Background :
Proposed Project & location :
Area of fund Utilization :
Promoters :
Present financial structure :

Rs. in Crore

Particulars	2010-11	2011-12	2012-13	2013-14
Sales				
Profit after Tax				
Equity Capital				
Loan Funds				

Projected profitability : Rs. in Crore

Particulars	2014-15	2015-16	2016-17	2017-18	2018-19
Sales					
Profit after Tax					
Equity Capital					
PAT margin%					

Annexure – IV

Indicative Due Diligence Modules to be adopted by Banks & FIs

Note: The information which are not available or not applicable may be marked NA against them.

I. Statutory documents of company

a) Organization chart
b) Company contracts
(ownership/rental/debt/consultancy/warranty/supplier/client/representation)
c) Shareholding pattern
d) Information on subsidiaries/branch offices
e) JVs, collaborations, tie-ups
f) MOA, AOA
g) Certificate of registration
h) certificate of commencement of business
i) latest telephone bill of company

II. Market & Competition

a) Product description
b) Technology
c) Market/Industry analysis
d) Competition analysis
e) Clients
f) Marketing strategy, distribution network, organisation of sales efforts, sales statistics

III. Business model & Strategy

a) Target-performance comparison & evaluation
b) Company profile/ history/ business model & business divisions
c) Sourcing/ purchasing (raw material) , supplier information
d) Product process, R&D activities, subcontractors
e) Export rate, quoted currency, currency risk

IV. Management & Organization

a) Management /board profile & remuneration/ contracts
b) Directors board profile/ Promoters' Background & Remuneration/ Dependencies/ contracts, PAN No. of promoters, identification proof, IT returns of promoters for past 3 years.
c) Mindset/ team dynamics
d) Corporate governance, MIS
e) Controlling, internal reporting

f) Project Management, Product management, employee Involvement (TQM/TPM/CIP)
g) Risk management & Mitigation plans/ Quality Standards
h) Equity, corporate actions, dormant partners

V. Annual reports & Financial Data

a) Accounting software, flowcharts, processes for liquidity planning, depreciation method & process tools
b) Annual Reports of last 3 yrs including group companies
c) Assets schedule, depreciation intangible assets
d) IP rights, licenses, NDA, disputes
e) Property rights, major assets
f) List of debtors, volume of debt, credit ratings
g) Cash pooling agreements
h) List of accruals, pension liabilities
i) P&L- statement (re-products, clients, business units, regions)
j) Activity Based Costing/ Management (ABC/M)
k) Contingent Liabilities
l) Revaluation of Land, If any
m) Dividends paid
n) Basis of valuation
o) Internal audit reports

VI. Business Plan review

a) Projected Financial plan (P&L, balance sheet, cash flow)
b) Sales plan (products, markets)
c) Product plan
d) HR plan
e) Investment plan
f) Liquidity plan
g) Other, underlying assumptions
h) Time frame for funds mobilization and utilization.

VII. Workforce & Employee Benefits

a) List of employees & remuneration
b) Detailed list of employees with highest level of earnings
c) List of employees with access to company accounts
d) HR contracts
e) Employee benefits programs & costs
f) Downsizing measures of previous yrs

VIII. Others

a) Suppliers, Partners, MOU if any, exclusive rights etc.
b) Insurances
c) Product liability
d) Environment issues/ Pollution level
e) Communication with authorities
f) Important Business Developments
g) Legal disputes/ Allegation/ Charges against company/promoters if any
h) Land lease papers
i) Undertakings on the ongoing legal suits , if any or not
j) Contact references of two people/clients using same technology
k) Any other information, if any

IX. Accounts Inspection

1. System of Accounting (Manually, Tally, SAP etc.).
2. CA Certificate for sources and utilization of funds.
3. Check source/ receipt of funds with bank statement and books of accounts.
4. Receipt of Share application money with bank statement and ledger/ CA certificate.
5. Share capital accounts (Ledger) to check with Minute book/ROC return and check share register.
6. Sanction and disbursement of loan: from letter of intent of institution/bank and disbursement with bank statement/CA certificate.
7. Bank Reconciliation statement.
8. Check cash payment systems.
9. Loan from promoters: secured or not secured.
10. Any other major receipt in the books of accounts.
11. Expenses on land: source, if paid in cash or in lieu of share capital, if share capital whether share allotted or otherwise.
12. Expenses on land development, expenses on building, boundary wall, road, etc.
13. Paid in advance or in full for purchase of plant & Machinery.
14. Expenses from 9 to 11 to verify from bills/invoices/purchase orders and payment to verify from books of accounts/bank statement including for purchases of fixed/moveable assets.
15. Fixed assets Register to verify/check entries for fixed assets.
16. Check preoperative expenses from ledgers, bank statements, vouchers, supports,
17. Insurance cover for all fixed/moveable assets.
18. Check deduction and payment of all statutory dues, Returns (Income Tax for 3 years, PF, ROC, VAT, Service Tax etc.) (Take a certificate from Company).
19. Internal audit report if available.
20. Balance Sheets of 2/3 previous years, if available.

21. Appointments of Board of Director (for payment of salary/perks to MD, Whole time Directors).

22. Contingent liabilities, Guarantee given by the company.

23. Suits filed by the company and against the company and Director.

* CA certificate for Sources & utilization of funds will be required

** Cross checking by bank statements and with ledger

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Annexure – V

Quarterly Report of Disbursement and Outstanding Position

(Rs. In lakh)

Sl. No.	Name of the Borrower	Sanction Limit	Amount Disbursed	Principal Outstanding	Interest Overdue	Outstanding of other charges levied, if any	Remarks

Annexure-VI

Credit Enhancement Guarantee Scheme for the Scheduled Castes (SCs)

Application for Invocation of Guarantee Cover and Preferment of Claim under CEGSSC

In terms of Clause 10, Chapter-V, Annexure-I of Credit Enhancement Guarantee Scheme for Scheduled Castes **(CEGSSC)**, we prefer the claim as under:

1. Online Claim Application Ref. No_____
   Date_____
2. **Details of Operating office & Lending Branch:**

a) Member ID _____
b) (i) Lending Branch Name _____ (ii) Village / Town_____
   (iii) District _____ (iv) State _____
   (v) Tel.No. (STD code) _____ No._____
   (vi) E-mail_____

3. **Borrower's / Unit's Details:**

a) Name _____
b) Complete Address
   _____
c) District _____ d) State_____
e) Tel.No. (STD code) _____ No._____

4. **Status of Account (s):**

a) Date on which a/c was classified as NPA _____
b) Date of reporting of NPA to IFCI _____
C) Reasons for a/c turning NPA _____

_____

d) Date of issue of Recall Notice _____

5. Details of Legal Proceedings:

a) Forum through which legal proceedings were initiated against borrower (Please tick one)

Civil Court/DRT/Lok Adalat/Revenue recovery Authority/Securitisation Act, 2002(SRFAESIA)/

Others (please specify) _____

b) Suit / Case Registration No._____ c) Date _____

d) Name of the Forum and location:_____ e) Amount Claimed_____

f) Current Status / Remarks

_____

_____

_____

_____

_____

g) Whether recovery proceedings have concluded? Yes / No

6. Working Capital Loan/Term Loan (TL) / Composite Loan Details:

(All amounts to be in Rs.)

S. No	CGPAN	Date of last disbursement	Repayments		Outstanding as on the date of NPA #	Outstanding stated in the civil suit / case filed #	Outstanding as on the date of lodgment of claim #
			Principal	Interest & Other Charges			

#- Mention only Principal and interest outstanding

7. Security & Personal Guarantee Details

(All amounts to be in Rs.)

Particulars	Security		Networth of Guarantor(s)	Reasons for reduction in the value of Security, if any
	Nature	Value		
As on date of Sanction of Credit				
As on date of NPA				
As on date of lodgment of Claim				

8. Recoveries made from Borrower / Unit after a/c classified as NPA

(All amounts to be in Rs.)

S. No	CGPAN	Term Loan / Composite Loan/ Working Capital Loan		Mode of @ Recovery
		Principal	Interest & Other Charges	

@- Please indicate mode such as sale of security, subsidy received after date of NPA, One Time Settlement (OTS) etc.

If recovery is done through OTS, indicate the date of seeking approval of IFCI for OTS

9. Total amount for which guarantee claim is being preferred:

(All amounts to be in Rs.)

S. No.	CGPAN	Loan / Limit covered under CGS	*Amount Claimed

*Amount eligible for claim is 75% of:

Working Capital Loan/Term Loan / Composite loan: Lower of

a) Principal amount outstanding in the account as on the date a/c was classified as NPA after netting off any repayment / recovery made under the a/c after date of NPA

or

b) The Working Capital Loan/Term Loan / Composite Loan covered under the CGS

Declaration and undertaking by MLI (Bank / Institution)

(To be signed by the officer not below the rank of Assistant General Manager of Bank or equivalent rank)

Declaration- We declare that the information given above is true and correct in every respect. We further declare that there has been no fault or negligence on the part of the MLI or any of its officers in conducting the account. We also declare that the officer preferring the claim on behalf of MLI is having the authority to do so.

We hereby declare that no fault or negligence has been pointed out by internal / external auditors, inspectors of CEGSSE or its agency in respect of the account(s) for which claim is preferred.

Undertaking- We hereby undertake:

a) To pursue all recovery steps including legal proceedings
b) To report to IFCI the position of outstanding dues from the borrower on half-yearly basis as on 31st march and 30th September of each year till final settlement of guarantee claim by IFCI.

c) To refund to IFCI the claim amount settled along with interest thereof at 4% over and above the prevailing bank rate, if in the view of IFCI we fail or neglect to take any action for recovery of the guaranteed debt from the borrower or any person from whom the amount is to be recovered.

d) On payment of claim by IFCI, to remit to IFCI all such recoveries, after adjusting towards the **Legal expenses** incurred for recovery of the amount, which we or our agents acting on our behalf, may make from the person or persons responsible for the administration of debt, or otherwise, in respect of the debt due from him / them to us.

Signature _____

Name of the official _____ Designation _____

MLI Name & Seal _____

Date _____ Place _____

1.) IFCI reserves the right to ask for any additional information, if required.

2.) IFCI reserves the right to initiate any appropriate action / appoint any person / institution etc

To verify the facts as mentioned above and if found contrary to the declaration, reserves the right to treat the claim under CEGSSC invalid.

Please ensure following prior to lodging Claim:

1. Ensure that the guarantee is in force as on the date of claim and the MLI/borrower has paid the Guarantee Fee (GF) and Renewal Fees (ARF) regularly. MLI has to pay annual Renewal Fee till the issue of 1st instalment of the claim to keep guarantee in force.
2. Ensure that the Lock in period of 12 months from the date of last disbursement.
3. The borrower account is classified as NPA as per norms.
4. Date of issue of Recall Notice is furnished.
5. Ensure that legal Proceedings has been initiated and furnished the relevant details such as date of initiation of legal action and legal authority such as DRT / Revenue Recovery Authority / SARFASI etc to which the legal application is filed. In case of SARFASI, please follow the guidelines as per our Circular No.43.

6. Ensure that The Declaration & Undertaking duly signed by Asst. General Manager of MLI or an officer of equivalent rank is enclosed with the Claim Application Form.
7. Details of subsidy (amount & date of credit) received after date of NPA, if any, availed by the borrower may also be furnished.

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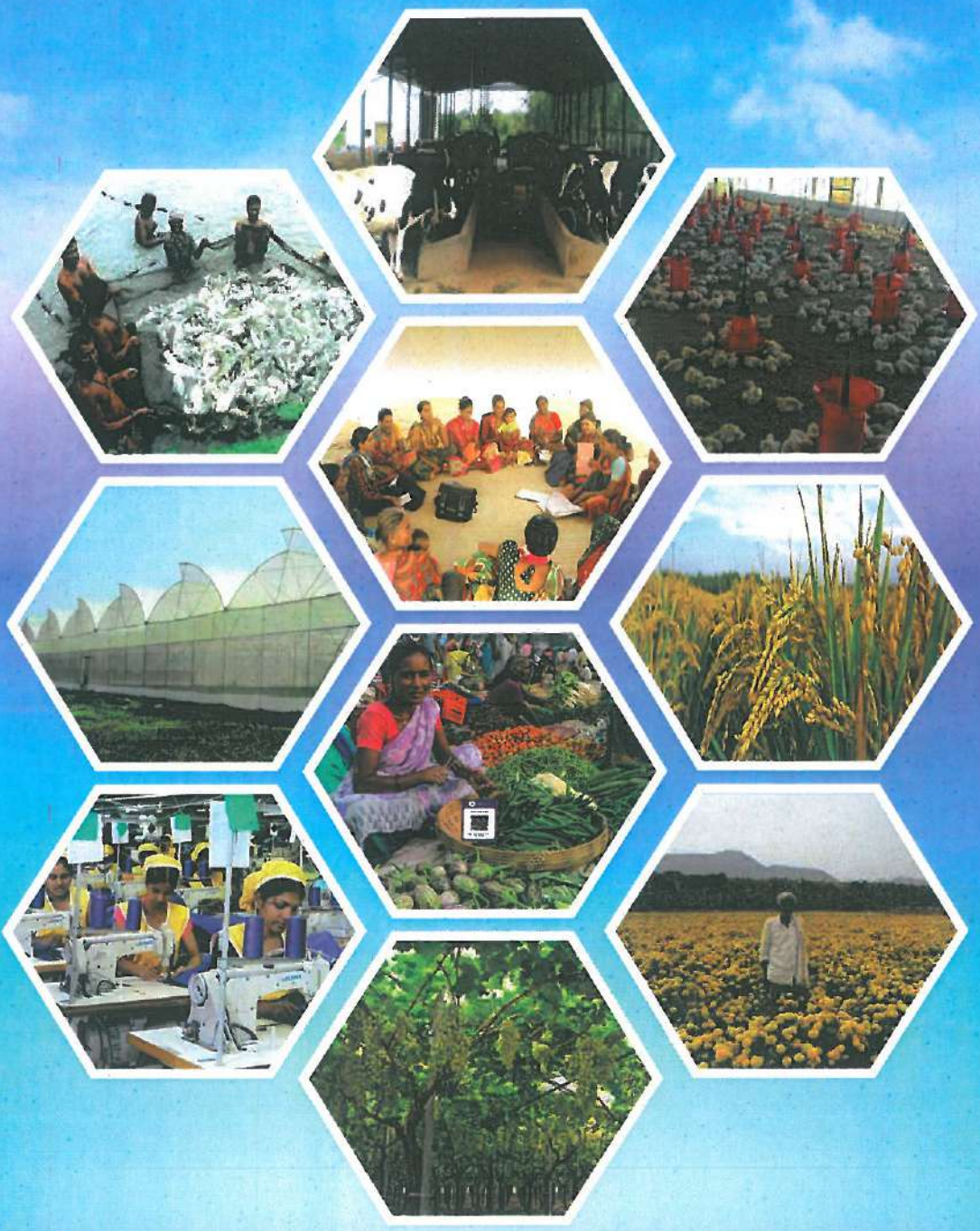
कर्नाटक राज्य स्तरीय बैंकर्स समिति

STATE LEVEL BANKERS' COMMITTEE, KARNATAKA



ಸಂಯೋಜಕರು संयोजक CONVENOR

ಕೆನರಾ ಬ್ಯಾಂಕ್ केनरा बैंक Canara Bank

ಭಾರತ ಸರ್ಕಾರದ ಒಂದು ಉದ್ಯಮ

भारत सरकार का उपक्रम

A Government of India Undertaking

ಸಿಂಡಿಕೇಟ್ सिंडिकेट Syndicate