

Statewise progress under MUDRA loan as on 30.09.2021

[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	Tamil Nadu	1917154	6235.61	6222.76	284991	3482.59	3400.85	16636	1735.91	1673.06	2218781	11454.12	11296.67
2	Bihar	1693164	5059.13	4992.05	354166	3769.33	3080.51	16104	1302.97	1110.05	2063434	10131.43	9182.62
3	Uttar Pradesh	1250090	3413.6	3325	254376	3301.95	3020.9	28371	2472.64	2215.15	1532837	9188.2	8561.05
4	Karnataka	1225831	3271.59	3263.77	317257	3489.84	3408.5	19133	1491.67	1399	1562221	8253.09	8071.27
5	Maharashtra	1112765	2997.99	2975.22	234923	2778.27	2554.65	23028	1981.33	1772.6	1370716	7757.59	7302.48
6	West Bengal	1248328	2959.68	2938.14	247377	3285.35	3028.69	19474	1429.37	1270.8	1515179	7674.39	7237.64
7	Rajasthan	863787	2601.59	2585.93	172152	2135.22	2053.26	17188	1355.61	1295.94	1053127	6092.42	5935.13
8	Madhya Pradesh	804428	2264.46	2190.48	174179	2151.26	1811.04	14977	1152.08	969.22	993584	5567.8	4970.73
9	Odisha	1169341	3200.25	3179.39	150370	1567.37	1469.82	9398	710.75	623.71	1329109	5478.38	5272.92
10	Andhra Pradesh	133811	342.04	334.11	109787	1786.83	1714.47	27377	2249.46	2173.48	270975	4378.33	4222.06
11	Kerala	448607	1258.29	1249.09	121713	1392.65	1327.75	9906	886.74	835.16	580226	3537.67	3412
12	Gujarat	441704	1434.57	1427.6	86593	1155.63	1116.5	10927	861.16	790.6	539224	3451.36	3334.7
13	Jharkhand	436890	1237.55	1214.87	93155	996.06	878.64	7038	575.21	465.06	537083	2808.82	2558.56
14	Punjab	282140	828.5	812.9	70571	1041.56	963.74	8619	703.47	644.76	361330	2573.53	2421.4
15	Union Territory of Jammu and Kashmir	25164	78.38	77.66	65802	1458.45	1428.2	11667	856.44	833.77	102633	2393.27	2339.63
16	Haryana	238906	722.03	710.01	66490	792.26	744.49	6918	548.2	511.67	312314	2062.49	1966.18
17	Telangana	81236	159.19	143.06	33070	657.99	623.22	11122	825.27	794.88	125428	1642.45	1561.17
18	Chhattisgarh	212666	592.05	581.73	44365	581.29	509.99	5558	446.71	384.52	262589	1620.05	1476.24
19	Assam	82902	215.2	206.74	25284	437.5	355.98	4307	340.5	298.99	112493	993.21	861.71
20	Uttarakhand	66542	218.66	212.13	20882	359.96	337.3	3675	309.36	292.66	91099	887.98	842.1
21	Himachal Pradesh	17693	54.76	48.43	15521	340.69	296.44	4275	362.13	334.89	37489	757.58	679.76
22	Delhi	30433	63.75	60.33	11363	206.53	192.38	4496	390.38	351.93	46292	660.66	604.64
23	Tripura	48261	144.22	142.77	19412	241.58	227.01	735	53.67	49.77	68408	439.47	419.55
24	Pondicherry	42934	142.97	142.63	8171	99.14	97.29	369	26.85	25.6	51474	268.96	265.51
25	Goa	9678	29.75	28.66	4021	73.91	65.13	612	48.74	40.15	14311	152.41	133.95
26	Manipur	19995	51.44	50.72	2356	36.55	30.36	301	24.9	21.74	22652	112.89	102.83
27	Union Territory of Ladakh	106	0.39	0.39	2738	58.71	58.17	682	51.54	50.81	3526	110.63	109.37
28	Chandigarh	2296	5.21	5.09	1053	25.8	23.33	543	47.31	42.04	3892	78.32	70.46
29	Nagaland	904	3.01	2.71	1613	30.76	28.19	326	26.97	24.13	2843	60.73	55.03
30	Sikkim	2481	7.33	6.83	1059	19.64	17.47	188	16.11	13.68	3728	43.08	37.98
31	Meghalaya	1295	3.82	3.59	952	17.91	16.16	257	20.3	18.98	2504	42.03	38.72
32	Arunachal Pradesh	1053	2.23	2.14	325	8.78	7.65	191	16.42	14.76	1569	27.44	24.56
33	Mizoram	246	0.81	0.71	528	9.69	8.8	165	14.15	12.53	939	24.65	22.05
34	Andaman and Nicobar Islands	83	0.21	0.2	285	8.53	8.39	172	14.45	14.05	540	23.2	22.65
35	Dadra and Nagar Haveli	305	0.9	0.89	279	4.52	4.47	85	7.16	6.93	669	12.59	12.29
36	Daman and Diu	115	0.2	0.12	107	2.43	2.2	50	4.28	4.28	272	6.91	6.6
37	Lakshadweep	79	0.29	0.27	144	3.89	3.88	31	2.3	2.23	254	6.48	6.38
Total		13913413	39601.67	39139.13	2997430	37810.44	34915.84	284901	23362.48	21383.6	17195744	100774.6	95438.57

Ammer-14A

ANNEXURE - KARNATAKA											
BANK WISE CD RATIO AS ON SEPTEMBER 2021											
Reports in Crore											
SR.	Name of Bank	Deposit			Advance			Total	CD Ratio		
		Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban			Urban	
1	CANARA BANK	23377.01	25819.17	142550.2	191746.35	20383.83	22011.9	74203.58	116599.31	60.81	
2	STATE BANK OF INDIA	13905.14	37730.52	191189.5	242825.14	10184.99	18785.03	112621	141591.02	58.31	
3	UNION BANK OF INDIA	5568.34	9966.96	68598.31	84133.61	5211.23	9794.06	35606.6	50611.89	60.16	
4	BANK OF BARODA	8139.08	7410.09	44167.88	59717.05	7781.49	6255.96	40959.22	54996.67	92.10	
5	BANK OF INDIA	782.44	941.11	11537.97	13261.52	751.92	1494.14	19310.93	21556.99	162.55	
6	BANK OF MAHARASHTRA	238.12	276.75	2909.06	3423.93	226.64	223.16	7000.49	7450.29	217.59	
7	CENTRAL BANK OF INDIA	215.76	554.93	4910.31	5681	189.53	436.72	4234.05	4860.3	85.55	
8	INDIAN BANK	333.75	675.78	16806.24	17815.78	594.13	557.54	13316.86	14468.53	81.21	
9	INDIAN OVERSEAS BANK	1039.19	867.86	9276.57	11183.62	980.73	888.16	3548.94	5417.83	48.44	
10	PUNJAB NATIONAL BANK	226.26	314.28	10838.43	11378.97	285.58	268.55	4812.67	5366.8	47.16	
11	PUNJAB AND SIND BANK	0	5.37	725.06	730.43	0	6.43	669.02	675.45	92.47	
12	UCO BANK	155.27	157.76	4637.81	4950.84	105.42	186.06	2311.12	2602.6	52.57	
13	IDBI BANK	147.6	1284.77	10587.07	12019.44	703.45	1807.21	8422.67	10933.33	90.96	
14	KARNATAKA BANK	5887.51	9907.23	36011.94	51806.68	2729.98	5760.6	17423.99	25914.57	50.02	
15	KOTAK MAHINDRA BANK	1137.36	900.83	32050.08	34088.27	1537.73	316.61	17329.63	19183.97	56.28	
16	CSB BANK LIMITED	0	32.07	733.17	765.24	0	121.05	723.59	844.64	110.38	
17	CITY UNION BANK	0	103.93	2445.67	2549.6	0	241.66	1738.37	1980.03	77.66	
18	DHANLAXMI BANK	0	0	423.01	423.01	0	0	503.07	503.07	118.93	
19	FEDERAL BANK	812.21	1013.36	6664.54	8490.11	996.69	1282.5	10781.65	13060.84	153.84	
20	J & K BANK	0	0	523.51	523.51	0	0	4125.49	4125.49	788.04	
21	KARUR VYASYA BANK	42.94	359.99	4027.09	4430.02	42.91	297.94	3131.21	3472.06	78.38	
22	LAXSHMI VILAS BANK	10.85	93.34	1835.66	1939.85	5.05	51.12	1558.49	1614.66	83.24	
23	RBL BANK	40.45	597.25	5975.37	7613.07	71.65	379.85	2568.86	3020.36	39.67	
24	SOUTH INDIAN BANK	21.31	149.5	5912.99	6083.8	46.15	149.98	3628.77	3824.9	62.87	
25	TAMILNAD MERCANTILE BANK	0	119.91	1308.19	1428.1	0	313.66	536.32	849.98	59.52	
26	INDUSIND BANK	101.06	160.91	8922.71	9184.68	2780.86	232.32	9697.38	12710.56	138.39	
27	HDFC BANK	1664.16	3629.08	134094.2	139387.46	765.28	5486.48	67403.63	73655.39	52.84	
28	AXIS BANK	452.23	2764.26	54878.41	58094.9	132.09	1302.76	42788.21	44223.06	76.12	
29	ICICI BANK	3372.52	2440.72	90477.83	96291.07	447.3	3680.42	45510.92	49638.64	51.55	
30	YES BANK	378.53	90.94	8869.32	9338.79	142.75	44.52	12950.49	13137.76	140.68	
31	BANDHAN BANK	2.4	42.22	720.19	764.81	23.78	334.95	1502.44	1861.17	243.35	
32	DCB BANK	67.29	4.03	1467.32	1538.64	322.06	60.26	1814.04	2196.36	142.75	
33	IDFC FIRST BANK	31.25	364.86	8984.9	9381.01	424.08	1382.19	7228.91	9035.18	96.31	
34	KARNATAKA GRAMEEENA BANK	13176.35	5504.06	11038.13	29718.54	18074.55	3863.82	3589.22	25527.59	85.90	
35	KARNATAKA VIKAS GRAMEEENA BA	6689.85	4337.36	4968.02	15995.23	7966.38	3139.48	1309.2	12415.06	77.62	
36	KSCARD BK.LTD	0	0	478.68	478.68	1840	0	0	1840	384.39	
37	K.S.COOP APEX BANK LTD	9184.53	8750.93	20527.4	38462.86	10387.51	11470.78	16840.74	38699.03	100.61	
38	KSFC	0	0	0	0	0	0	2163.68	2163.68	#DIV/0!	
39	EQUITAS SMALL FINANCE BANK	52.33	13.34	1655.68	1721.35	305.48	474.71	1480.37	2260.56	131.32	
40	UJUVAN SMALL FINANCE BANK	19	237.64	1108.43	1365.07	136.67	760.42	1145.12	2042.21	149.60	
41	SURYODAY SMALL FINANCE BANK	0.69	4.36	216.81	221.86	23.11	137.81	163.01	323.93	146.01	
42	ESAF BANK	0.93	5.99	180.85	187.77	49.72	150.98	175.43	376.13	200.31	
43	JANA SMALL FINANCE BANK LTD.	1.63	25.7	1689.72	1717.05	114.21	195	1636.24	1945.45	113.30	
44	INDIA POST PAYMENTS BANK	0	32.47	142.51	174.98	0	0	0	0	0.00	
45	AIRTEL PAYMENTS BANK	6.5	7.51	2.05	16.06	0	0	0	0	0.00	
Grand Total		97282	127699	968069	1193050	96765	104347	608466	809577	67.86	

ANNEXURE -

KARNATAKA

DISTRICT WISE CD RATIO AS ON SEPTEMBER 2021

SR.	Name of District	Deposits				Advances				Reports in Crore	
		Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban	Total	CD Ratio	
1	BAGALKOTE	1986.91	5683.57	4951.83	12622.31	3216.36	6627.84	2690.99	12535.19	99.31	
2	BENGALURU URBAN	5180.42	4711.26	740616.8	750508.47	6001.74	3294.33	466142.89	475438.96	63.35	
3	BENGALURU RURAL	4707.77	7431.97	326.87	12466.61	2668.18	5543.62	555.46	8767.26	70.33	
4	BELAGAVI	6000.9	12617.72	18885.37	37503.99	6542.61	10293.36	9038.85	25874.82	68.99	
5	BALLARI	2296.76	5051.26	13544.41	20892.43	3353	4460.49	8130.82	15944.31	76.32	
6	BIDAR	1620.25	2575.63	3636.84	7832.72	2134.81	3018.59	2200.69	7354.09	93.89	
7	VIJAYAPURA	2263.48	3756.96	7235.2	13255.64	3223.46	3843.83	4337.64	11404.93	86.04	
8	CHAMARAJANAGARA	1278.69	2163.81	74.38	3516.88	1412.85	2422.41	99.87	3935.13	111.89	
9	CHIKKAMAGALURU	5030.64	2595.08	3577.09	11202.81	3582.61	2026.1	3408.31	9017.02	80.49	
10	CHITRADURGA	2056.24	2359.44	2984.05	7399.73	2522.88	2768.06	1940.04	7230.98	97.72	
11	DAKSHINA KANNADA	8772.44	9497.78	36117.69	54387.91	6630.94	4486.92	21902.9	33020.76	60.71	
12	DAVANGERE	1536.88	1932.65	6132.3	9601.83	2896.44	1924.69	6676.73	11497.86	119.75	
13	DHARWAD	1836.65	1288.71	25742.28	28867.64	2331.35	1247.43	16210.91	19789.69	68.55	
14	GADAG	1242.2	2012.35	2796.3	6050.85	1733.53	1964.45	1543.64	5241.62	86.63	
15	KALABURAGI	1670.9	2501.5	10539.45	14711.85	2773.1	2528.41	5105.45	10406.96	70.74	
16	HASSAN	3713.04	3327.49	5818.82	12859.35	4706.15	3162.46	4562.15	12430.76	96.67	
17	HAVERI	1723.91	3603.74	1523.16	6850.81	2966.4	3189.17	1438.43	7594	110.85	
18	KODAGU	3611.33	3555.5	23.64	7190.47	2649.99	2382.15	90.7	5122.84	71.24	
19	KOLAR	2179.22	2107.71	3661.32	7948.25	2806.84	2166.12	2700.95	7673.91	96.55	
20	KOPPAL	1350.15	2904.58	1436.68	5691.41	1260.13	2571.11	1540.51	5371.75	94.38	
21	MANDYA	3601.35	2766.23	3001.76	9369.34	3510.79	3486.19	2582.48	9579.46	102.24	
22	MYSURU	3391.48	2938.86	37246.66	43577	4116.42	3689.35	21497.14	29302.91	67.24	
23	RAICHUR	850.8	3236.14	4804.2	8891.14	1618.62	4001.12	3754.19	9373.93	105.43	
24	SHIVAMOGGA	3733.84	3838.43	11117.75	18690.02	3328.18	2322.38	7063.57	12714.13	68.03	
25	TUMAKURU	3271.58	4435.11	6828.03	14534.72	3883.16	4839.62	5537.14	14259.92	98.11	
26	UDUPI	9865.76	7564.8	13378.24	30808.8	4824.92	3700.79	4871.86	13397.57	43.49	
27	UTTARA KANNADA	4579.75	11788.85	1830.98	18199.58	1261.83	3730.7	1796.41	6788.94	37.30	
28	CHIKKABALLAPURA	1783.03	3287.18	146.79	5217	2342.19	2398.15	641.09	5381.43	103.15	
29	RAMANAGARA	5496.78	3941.43	2.95	9441.16	5532.75	3616.81	290.8	9440.36	99.99	
30	YADGIR	648.69	2223.41	86.93	2959.03	932.7	2640.14	113.01	3685.85	124.56	
	TOTAL	97282	127699	968069	1193050	96765	104347	608466	809577	67.86	

Annex - 1 SA

BANK WISE TOTAL NPA AS ON SEPTEMBER 2021

BANK WISE TOTAL NPA AS ON SEPTEMBER 2021

Reports in Crore

Sr. No.	Name of Bank	Farm Credit				Out of Farm Credit, total allied activities		Agri. Infrastructure		Ancillary Activities		Total Agriculture (PS)		Micro Enterprises	
		Short Term Loan		Term Loan		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
		A/c	Amt	A/c	Amt										
1	CANARA BANK	71289	1111.18	143476	4964	37969	489.8	112	16.27	1532	320.23	216389	6411.68	102229	2066.28
2	STATE BANK OF INDIA	112740	1749.69	71163	870.84	34050	210.38	16	0.03	1458	152.34	185377	2772.9	26414	637.69
3	UNION BANK OF INDIA	17704	435	14472	365.18	6064	81.59	1952	82.55	656	141.5	34784	1024.23	34629	714.74
4	BANK OF BARODA	19686	355.62	8873	197.87	12663	154.84	658	26.65	2159	97.1	31376	677.24	21077	602.46
5	BANK OF INDIA	8113	143.71	3060	139.27	2335	51.87	2	0	411	51.41	11586	334.39	3950	141.67
6	BANK OF MAHARASHTRA	1966	22.32	576	20.33	332	3.56	53	1.3	107	36.15	2702	80.1	1908	74.22
7	CENTRAL BANK OF INDIA	4355	72.19	1152	33.74	1121	8.5	50	0.94	22	2.71	5579	109.58	4175	56.95
8	INDIAN BANK	1726	23.86	320	10.34	573	7.94	75	1.83	45	1.8	2166	37.83	2705	88.17
9	INDIAN OVERSEAS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10	PUNJAB NATIONAL BANK	18743	379.18	4188	80.74	2038	22.42	378	8.2	331	79.36	23640	547.48	12191	605.73
11	PUNJAB AND SIND BANK	1	0	23	0.38	16	0.31	0	0	1	0.72	25	1.1	222	10.73
12	UCO BANK	1710	20.97	1920	70.18	316	2.76	76	2.27	1	0.04	3707	93.46	2398	25.59
13	IDBI BANK	1183	37.42	261	6.41	143	7.35	5	0.39	34	1.37	1483	45.59	1132	30.87
14	KARNATAKA BANK	6742	168.04	3195	91.71	1907	24.76	78	9.44	302	93.87	10317	363.06	6488	215.37
15	KOTAK MAHINDRA BANK	1173	10.73	26517	62.26	0	0	1	0.12	79	15.69	27770	88.8	349	35.73
16	CSB BANK LIMITED	399	5.84	394	5.8	285	2.97	0	0	1	0.05	794	11.69	106	1.48
17	CITY UNION BANK	14	0.31	20	1.1	5	1.18	3	2.68	131	26.15	168	30.24	31	19.74
18	DHANLAXMI BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19	FEDERAL BANK	813	36.51	197	9.65	0	0	0	0	25	32.28	1035	78.44	38	8.47
20	J & K BANK	2	8.27	0	0	0	0	3	2.21	7	28.67	12	39.15	243	18.96
21	KARUR VYASYA BANK	394	14.74	270	10.13	20	2.06	46	1.37	0	0	710	26.24	1	0.22
22	LAXSHMI VILAS BANK	3	0.15	4	0.1	4	1.26	0	0	2	0.03	9	0.28	4	1.89
23	RBL BANK	393	9.33	51	6.73	188	29.02	0	0	2	0.45	446	16.51	29	5.32
24	SOUTH INDIAN BANK	10	6.74	0	0	0	0	0	0	72	15.07	82	21.81	138	20.33
25	TAMILNAD MERCANTILE BANK	1	0.01	1	0.06	25	0.09	0	0	1	0.34	3	0.41	58	4.31
26	INDUSIND BANK	0	0	36891	51.95	0	0	0	0	0	0	36891	51.95	2449	15.52
27	HDFC BANK	1816	114.11	18538	97.24	0	0	12	6.35	28	14.56	20394	232.26	1384	44.22
28	AXIS BANK	1495	99.31	946	11.47	654	1.59	0	0	7	11.03	2448	121.81	124	52.38
29	ICICI BANK	4703	248.76	2557	38.24	1744	23.1	0	0	0	0	7260	287	70	15.08
30	YES BANK	0	0	21	282.53	574	0.55	0	0	17	20.11	38	483.63	94	12.9
31	BANDHAN BANK	0	0	1143	3.45	609	1.06	17	0.03	440	0.82	1800	4.3	0	0
32	DCB BANK	340	6.04	15177	8.01	273	0.48	0	0	4	0.2	15521	14.25	94	8.82
33	IDFC FIRST BANK	1	0	11572	8.01	7041	0	0	0	2	0	11575	0	9210	0
34	KARNATAKA GRAMEENA BANK	38584	503.4	113074	2329.5	10541	116.08	249	32.19	1805	54.05	153712	2919.14	88571	586.68
35	KARNATAKA VIKAS GRAMEENA BANK	33798	609.25	14314	231.04	13407	216.41	8436	232.82	60	2.5	56608	1075.61	31046	249.19
36	KSCARD BK.LTD	0	0	0	0	0	0	0	0	0	0	0	0	0	0
37	K.S.COOP APEX BANK LTD	3614	93.22	1165	34.76	699	69.05	121	0	0	0	4900	127.98	1333	7.12
38	KSFC	0	0	0	0	0	0	0	0	0	0	0	0	75	9.88
39	EQUITAS SMALL FINANCE BANK	0	0	437	9.22	437	9.22	2	0	2	0	441	9.22	29028	11.01
40	UJJIVAN SMALL FINANCE BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
41	SURYODAY SMALL FINANCE BANK	5004	7.58	0	0	208	0.35	4787	7.22	0	0	9791	14.8	358	0.58
42	ESAF BANK	0	0	6177	12.13	6177	12.13	0	0	0	0	6177	12.13	1373	2.25
43	JANA SMALL FINANCE BANK LTD.	0	0	5366	18.32	2313	9.88	0	0	0	0	5366	18.32	1709	35.55
44	INDIA POST PAYMENTS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
45	AIRTEL PAYMENTS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Grand Total		358495	6253	507511	10075	144731	1563	17132	435	9744	1382	892882	18185	387433	6538

KARNATAKA

BANK WISE TOTAL NPA AS
ON SEPTEMBER 2021

BANK WISE TOTAL NPA AS ON SEPTEMBER 2021

Reports in Crore		Priority Sector													
Sr. No.	Name of Bank	Small Enterprises		Medium Enterprises		Khadi and Village Industries		Others under MSMEs		Total MSMEs (PS)		Export Credit		Education (PS)	
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
1	CANARA BANK	11289	1584.48	259	723.16	4	0.19	2662	27.53	116443	4401.64	0	0	9756	210.08
2	STATE BANK OF INDIA	1745	519.79	59	154.06	1	0.01	307	1.41	28526	1312.96	0	0	1960	47.69
3	UNION BANK OF INDIA	1830	809.94	322	243.2	213	7.68	0	0	36994	1775.56	0	0	2667	54.62
4	BANK OF BARODA	138	127.93	18	162.97	149	2.27	0	0	21382	895.63	0	0	2420	40.16
5	BANK OF INDIA	81	44.4	0	0	0	0	0	0	4031	186.07	1	0	299	4.05
6	BANK OF MAHARASHTRA	84	32.28	0	0	31	0.43	0	0	2023	106.93	0	0	45	0.72
7	CENTRAL BANK OF INDIA	105	33.24	5	2.24	7	1.42	3	0.22	4295	94.07	0	0	475	8.04
8	INDIAN BANK	873	76.21	4	2.82	0	0	0	0	3582	167.2	0	0	113	2.64
9	INDIAN OVERSEAS BANK	7833	226.07	12	26.78	1	40.78	0	0	7846	293.63	0	0	0	0
10	PUNJAB NATIONAL BANK	1933	630.88	127	136.34	4	0.17	0	0	14255	1373.12	1	18.76	2773	150.79
11	PUNJAB AND SIND BANK	7	2.46	2	5.81	0	0	0	0	231	19	0	0	11	0.34
12	UCO BANK	101	37.33	6	10.83	0	0	0	0	2505	73.75	3	20.56	172	3.96
13	IDBI BANK	72	4.53	14	8.11	1	0.07	0	0	1219	43.58	0	0	45	1.25
14	KARNATAKA BANK	726	212.67	32	63.52	10	0.14	0	0	7256	491.7	0	0	394	7.4
15	KOTAK MAHINDRA BANK	125	25.02	136	30.64	0	0	0	0	610	91.39	0	0	14	0.2
16	CSB BANK LIMITED	0	0	0	0	0	0	0	0	106	1.48	0	0	1	0.02
17	CITY UNION BANK	6	32.81	0	0	0	0	0	0	37	52.55	0	0	9	0.24
18	DHANLAXMI BANK	0	0	0	0	0	0	0	0	0	0	0	0	1	0.03
19	FEDERAL BANK	8	15.4	2	5.14	0	0	0	0	48	29.01	0	0	47	1.22
20	J & K BANK	34	18.5	9	40.42	0	0	0	0	286	77.88	0	0	8	0.51
21	KARUR VYASYA BANK	266	24.88	28	15.42	11	7.85	95	13.93	421	62.3	1	0	0	0
22	LAXSHMI VILAS BANK	0	0	0	0	0	0	0	0	4	1.89	0	0	0	0
23	RBL BANK	3	0.17	2	20.28	0	0	0	0	34	25.77	0	0	7	0
24	SOUTH INDIAN BANK	31	23.34	3	22.91	0	0	0	0	172	66.58	0	0	7	0.14
25	TAMILNAD MERCANTILE BANK	3	1.05	0	0	1	0.02	0	0	62	5.38	0	0	2	0.03
26	INDUSIND BANK	75	5.91	46344	67.75	0	0	0	0	48868	89.18	0	0	0	0
27	HDFC BANK	477	60.75	88	18.17	0	0	0	0	1949	123.14	0	0	0	0
28	AXIS BANK	66	43.92	4	34.72	0	0	0	0	194	131.02	2	18.72	39	1.85
29	ICICI BANK	129	41.68	55	5.54	0	0	0	0	254	62.3	0	0	8	0.36
30	YES BANK	93	42.13	56	32.36	0	0	0	0	243	87.39	0	0	0	0
31	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
32	DCB BANK	17	9.6	0	0	0	0	0	0	111	18.42	0	0	4	0.07
33	IDFC FIRST BANK	29	0	37	0	0	0	0	0	9276	0	0	0	0	0
34	KARNATAKA GRAMEENA BANK	13	30.09	0	0	0	0	0	0	88584	716.77	0	0	4759	115.39
35	KARNATAKA VIKAS GRAMEENA BANK	1313	41.3	0	0	0	0	0	0	32359	290.49	0	0	1273	22.7
36	KSCARD BK.LTD	0	0	0	0	0	0	0	0	0	0	0	0	0	0
37	K.S.COOP APEX BANK LTD	75	2.63	86	147.02	0	0	634	23.93	2128	180.7	0	0	49	0.06
38	KSFC	244	155.57	10	19.89	0	0	10	6.76	339	192.1	0	0	0	0
39	EQUITAS SMALL FINANCE BANK	57	3.52	53	1.37	0	0	0	0	29138	15.9	0	0	0	0
40	UJUVAN SMALL FINANCE BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
41	SURYODAY SMALL FINANCE BANK	94	0.59	4	0.2	0	0	0	0	456	1.37	0	0	0	0
42	ESAF BANK	0	0	0	0	0	0	0	0	1373	2.25	0	0	4	0
43	JANA SMALL FINANCE BANK LTD.	7	3.23	0	0	0	0	0	0	1716	38.78	0	0	0	0
44	INDIA POST PAYMENTS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
45	AIRTEL PAYMENTS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Grand Total		30002	4924	47777	2002	433	61	3711	74	469356	13599	8	58	27362	675

**BANK WISE TOTAL NPA AS
ON SEPTEMBER 2021**

19

BANK WISE TOTAL NPA AS ON SEPTEMBER 2021

BANK WISE TOTAL NPA AS ON SEPTEMBER 2021

Reports in Crore		Non Priority Sector														Grand Total (Priority Sector + Non Priority Sector)	
Sr. No.	Name of Bank	Agriculture (NPS)		Education (NPS)		Housing (NPS)		Personal Loans under NPS		Others NPS		Total Non Priority Sector					
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt		
1	CANARA BANK	107	3.78	95	4.02	1388	302.55	16762	226.1	54375	1440.85	72727	1977.3	421103	13159.45		
2	STATE BANK OF INDIA	172	3.82	0	1.47	1018	310.49	110	1.41	23862	553.62	25162	870.81	243929	5185.79		
3	UNION BANK OF INDIA	1	3.18	28	3.15	566	193.64	6013	158.31	12557	1336.62	19165	1694.9	108257	4709.62		
4	BANK OF BARODA	363	46.64	6	1.3	378	109.46	2611	26.59	8670	1245.09	12028	1429.08	68387	3115.66		
5	BANK OF INDIA	0	0	2	0.42	130	62.6	436	2.47	2306	539.21	2874	604.7	18966	1139.82		
6	BANK OF MAHARASHTRA	0	0	1	0.01	27	12.12	29	0.33	852	52.27	909	64.73	6924	257.06		
7	CENTRAL BANK OF INDIA	0	0	8	1.24	93	35.54	1614	15.92	1006	63.23	2721	115.93	13390	345.98		
8	INDIAN BANK	1	1.01	0	0	108	28.87	510	235.45	489	172.43	1108	437.76	7083	657.64		
9	INDIAN OVERSEAS BANK	0	0	0	0	0	0	0	0	0	0	0	0	7846	293.63		
10	PUNJAB NATIONAL BANK	1	0	120	14.98	4984	1476.52	5093	119.48	12854	1263.15	23052	2874.13	68727	5366.89		
11	PUNJAB AND SIND BANK	0	0	0	0	8	3.77	67	0.59	26	3.53	101	7.89	389	30.24		
12	UCO BANK	0	0	0	0	133	71.65	133	0.65	808	104.94	1074	177.24	7856	380.92		
13	IDBI BANK	0	0	0	0	87	37.19	126	12.1	624	166.97	837	216.26	3698	317.41		
14	KARNATAKA BANK	3	0.27	3	0.6	388	193.14	1442	91.44	1450	409.75	3286	695.2	22180	1611.57		
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	16294	497.6	16294	497.6	67427	708.72		
16	CSB BANK LIMITED	2	0.27	0	0	3	0.01	1459	31.86	975	14.35	2439	46.49	3431	60.31		
17	CITY UNION BANK	0	0	0	0	36	17.78	138	10.75	159	60.81	333	89.34	557	173.16		
18	DHANLAXMI BANK	0	0	0	0	20	10.37	2	0.02	0	0	22	10.39	31	11.29		
19	FEDERAL BANK	0	0	0	0	53	25.7	1344	14.81	2208	83.38	3605	123.89	7552	248.98		
20	J & K BANK	7	285.8	0	0	78	31.65	749	30.09	52	1057.29	886	1404.83	1441	1532.25		
21	KARUR VYASYA BANK	4	0.08	0	0	42	27.19	294	8.3	196	5.96	536	41.53	1668	130.07		
22	LAXSHMI VILAS BANK	54	310.77	2	0	3	0.94	118	2.5	299	448.03	476	762.24	500	765.9		
23	RBL BANK	7	25.48	0	0	6	3.24	413	6.37	709	35.46	1135	70.55	1775	318.21		
24	SOUTH INDIAN BANK	0	0	0	0	41	12.4	3	0.1	319	63.65	363	76.15	665	167.16		
25	TAMILNAD MERCANTILE BANK	0	0	0	0	7	2.32	27	0.58	4	0.43	38	3.33	110	9.46		
26	INDUSIND BANK	0	0	0	0	0	0	0	0	3224	18.35	3224	18.35	88983	159.48		
27	HDFC BANK	0	0	0	0	94	27.86	2089	57.74	24267	535.14	26450	620.74	71692	1009.55		
28	AXIS BANK	0	0	0	0	349	182.79	1390	103.1	7828	536.22	9567	822.11	30389	1129.23		
29	ICICI BANK	0	0	1	0.09	615	275.27	8635	235.29	30563	531.55	39814	1042.2	48132	1429.13		
30	YES BANK	0	0	0	0	63	24.54	326	8.19	1585	364.42	1974	3681.15	2536	4271.2		
31	BANDHAN BANK	0	0	0	0	0	0	0	0	5668	20.46	5668	20.46	7330	37.36		
32	DCB BANK	10	1.92	0	0	40	11.01	1	0.02	692	45.98	743	58.93	17385	99.13		
33	IDFC FIRST BANK	0	0	0	0	0	0	0	0	1051	0	1051	0	23571	0		
34	KARNATAKA GRAMEENA BANK	0	0	8	1.68	38	8.23	3841	48.14	2965	96.06	6852	154.11	258270	4016.09		
35	KARNATAKA VIKAS GRAMEENA BANK	0	0	0	0	0	0	1366	11.56	1957	31.17	3323	42.73	100047	1518.9		
36	KSCARD BK.LTD	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
37	K.S.COOP APEX BANK LTD	0	0	2	0.14	707	193.26	7669	73.7	7576	548.89	15954	815.99	46345	1526.72		
38	KSFC	0	0	0	0	0	0	0	0	0	0	0	0	339	192.1		
39	EQUITAS SMALL FINANCE BANK	0	0	0	0	0	0	0	0	1197	50.86	1197	50.86	30837	76.09		
40	UJIVAN SMALL FINANCE BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
41	SURYODAY SMALL FINANCE BANK	0	0	0	0	0	0	12	0.09	3851	2.24	3863	2.33	23589	33.13		
42	ESAF BANK	0	0	0	0	0	0	0	0	29	0.23	29	0.23	8447	15.68		
43	JANA SMALL FINANCE BANK LTD.	0	0	0	0	31	6.95	0	0	1108	8.6	1139	15.55	31501	126.43		
44	INDIA POST PAYMENTS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
45	AIRTEL PAYMENTS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Grand Total		732	683	276	29	11534	3699	64822	1534	234655	15693	312019	21638	1873285	56337		

Annexure ISB IS-B

ANNEXURE -

KARNATAKA

PMEGP

Schemes AS ON SEPTEMBER 2021 - NPA

15.2

Reports in Crore

SR.	NAME OF BANK	Total PMEGP			
		Outstanding		Non Performing Assets	
		No.	Amt.	No.	Amt.
1	CANARA BANK	8444	374.72	3583	117.65
2	STATE BANK OF INDIA	310	5	0	0
3	UNION BANK OF INDIA	1189	37.14	325	10.83
4	BANK OF BARODA	925	38.44	87	1.75
5	BANK OF INDIA	438	21.14	75	3.44
6	BANK OF MAHRASHTRA	19	0.98	5	0.11
7	CENTRAL BANK OF INDIA	12	0.41	8	0.08
8	INDIAN BANK	374	18.33	46	1.67
9	INDIAN OVERSEAS BANK	510	24.92	175	7
10	PUNJAB NATIONAL BANK	115	2.36	77	1.19
11	PUNJAB AND SIND BANK	0	0	0	0
12	UCO BANK	142	4.04	52	1.47
13	IDBI BANK	121	6.37	18	0.9
14	KARNATAKA BANK	1158	50.67	489	11.32
15	KOTAK MAHINDRA BANK	0	0	0	0
16	CSB BANK LIMITED	0	0	0	0
17	CITY UNION BANK	5	0.53	0	0
18	DHANLAXMI BANK	0	0	0	0
19	FEDERAL BANK	0	0	0	0
20	J & K BANK	0	0	0	0
21	KARUR VYASYA BANK	6	0.23	3	0.17
22	LAXSHMI VILAS BANK	0	0	0	0
23	RBL BANK	0	0	0	0
24	SOUTH INDIAN BANK	3	0.21	0	0
25	TAMILNAD MERCANTILE BANK	49	1.69	10	0
26	INDUSIND BANK	0	0	0	0
27	HDFC BANK	12	0.64	0	0
28	AXIS BANK	29	0.67	12	0.26
29	ICICI BANK	1	0.02	0	0
30	YES BANK	0	0	0	0
31	BANDHAN BANK	0	0	0	0
32	DCB BANK	0	0	0	0
33	IDFC FIRST BANK	0	0	0	0
34	KARNATAKA GRAMEENA BANK	919	32.74	234	8.91
35	KARNATAKA VIKAS GRAMEENA BA	2232	105.89	280	17.57
36	KSCARD BK.LTD	0	0	0	0
37	K.S.COOP APEX BANK LTD	20	0.36	0	0
38	KSFC	0	0	0	0
39	EQUITAS SMALL FINANCE BANK	0	0	0	0
40	UJJIVAN SMALL FINANCE BANK	0	0	0	0
41	SURYODAY SMALL FINANCE BANK	0	0	0	0
42	ESAF BANK	0	0	0	0
43	JANA SMALL FINANCE BANK LTD.	0	0	0	0
44	INDIA POST PAYMENTS BANK	0	0	0	0
45	AIRTEL PAYMENTS BANK	0	0	0	0
Grand Total		17033	727.5	5479	184.32

Annexure-15C

ANNEXURE-41													
BANKWISE RECOVERY PERFORMANCE undetr KPMR & KACOMP ACT AS AT SEPT 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 disposed/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)	Lead Banks												
1	Canara Bank	17729	57312	5626	9414	6508	12896	16847	53830	3346	6306	7195	16847
2	State Bank of India	15676	32236	10030	838	416	480	25290	32594	18551	2615	4124	25290
3	Union Bank Of India	1984	2861	612	101	0	0	2596	2962	581	1301	714	2596
4	Bank of Baroda	0	0	440	1001	0	0	440	1001	440	0	0	440
	Total (A)	35389	92408	16708	11354	6924	13375	45173	90387	22918	10222	12033	45173
(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	17	149	0	0	0	0	17	149	17	0	0	17
9	Indian Overseas Bank	7	9	2	4	4	5	5	8	4	1	0	5
10	Punjab National Bank	9	682	0	0	0	0	9	682	0	0	9	9
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)	33	840	2	4	4	5	31	839	21	1	9	31
(C)	Private Banks												
1	IDBI Bank	0	0	0	0	0	0	0	0	0	0	0	0
2	Karnataka Bank Ltd	348	288	12	11	2	2	358	296	81	96	181	358
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	23	2664	0	0	0	0	23	2664	4	15	4	23
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)	371	2952	12	11	2	2	381	2960	85	111	185	381
(D)	R R B's												
1	Karnataka Grameena Bank	1875	2364	0	0	0	0	1875	2364	99	1570	206	1875
2	Karnataka Vikas Grameena Bank	4823	8957	43	2924	257	1197	4609	10683	353	911	3345	4609
	Total (D)	6698	11320	43	2924	257	1197	6484	13047	452	2481	3551	6484
	TOTAL OF ALLBANKS	42491	107520	16765	14292	7187	14580	52069	107233	23476	12815	15778	52069
(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 Finnacle	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	42491	107520	16765	14292	7187	14580	52069	107233	23476	12815	15778	52069

Annexure-1SD

ANNEXURE-42

Bank wise recovery under SARFAESI, DRT and Lok Adalats as on 30.9.2021

Amount Rs. In Lakh

SI	Name of the Bank	SARFAESI ACT 2002			D R T s			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	4312	79800	11498	2506	84213	4825	1650	714	60
2	State Bank of India	463	7658	1305	17	775	28	18713	25371	1144
3	Union Bank Of India	0	0	0	0	0	0	0	0	0
4	Bank of Baroda	597	150848	3087	183	10370	51	4208	4629	382
	Total (A)	5372	238305.9	15889.7	2706	95358	4904.1	24571	30715	1586.78
(B)	Other Nationalised Banks									
5	Bank of India	104	1560	1042	0	0	0	0	0	0
6	Bank of Maharashtra	16	1787	31	16	310	0	30	110	0
7	Central Bank of India	307	7770	0	0	0	0	0	0	0
8	Indian Bank	224	1051	100	0	0	0	0	0	0
9	Indian Overseas Bank	12	410	0	0	0	0	0	0	0
10	Punjab National Bank	443	37257	1227	40	1868	134	1841	143	11
11	Punjab and Synd Bank	242	899	15	0	0	0	0	0	0
12	UCO Bank	75	2854	1587	10	288	175	50	151	70
	Total (B)	1423	53588	4002	66	2466	309	1921	404	81
(C)	Other Comm.Banks									
13	IDBI Bank	167	6024	76	7	591	70	9	18	0
14	Karnataka Bank Ltd	689	56421	1102	35	3447	35	10	29	8
15	Kotak Mahendra Bank	0	0	0	0	0	0	0	0	0
16	Catholic 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.	2	40	0	1	54	0	1	9	0
19	Federal Bank Ltd.	163	7648	83	0	0	0	0	0	0
20	J and K Bank Ltd	5	204	0	0	0	0	0	0	0
21	Karur Vysya Bank Ltd.	12	430	85	0	0	0	0	0	0
22	Lakshmi Vilas Bank Ltd	5	97	97	2	16	13	0	0	0
23	Ratnakar Bank Ltd	0	0	0	0	0	0	0	0	0
24	South Indian Bank Ltd	155	10074	1276	4	311	0	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	62	2238	52	74	2379	18	106	482	2
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	96	2653	6	0	0	0	0	0	0
33	IDFC Bank	0	0	0	0	0	0	0	0	0
	Total(C)	1356	85828	2778	123	6798	136	126	539	16
(D)	R R B 's									
34	Karnataka Grameena Bank	824	8372	2889	28	1300	451	22	47	16
35	Karnataka Vikas Grameena Bank	1986	15433	2655	108	3222	8	269	341	114
	Total (D)	2810	23805	5544	136	4522	459	291	388	130
	Grand Total (A+B+C+D)	10961	401527	28213	3031	109143	5808	26909	32046	1814
	Total (Comm.Banks)	8151	377722	22669	2895	104621	5349	26618	31658	168
(E)	Co-Op Sector									
36	KSCARD Bk.Ltd	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
38	Indl.Co.Op.Bank Ltd.	0	0	0	0	0	0	0	0	0
	Total (E)	0	0	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	213	1058	78	0	0	0	0	0	0
41	Ujjivan Small Finance	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	208	3801	471	0	0	0	20	346	0
	Total (G)	421	4860	549	0	0	0	20	346	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)	11382	406387	28762	3031	109143	5808	26929	32391	1814

Annexure - 16A

Data on relief measures extended by banks on account of natural calamities as on 30.9.2021 (Amount in lakhs)

SR. NO.	NAME OF THE BANK	Total Outstanding eligible for reschedulement / restructuring		Amount restructured / rescheduled from 01.07.2021 to 30.9.2021		% of achievement of rescheduled / restructured to eligible for rescheduling / restructuring		Fresh finance / relending provided from 01.07.2021 to 30.9.2021	
		No. of A/cs	Amt	No. of A/cs	Amt	No. of A/cs	Amt	No. of A/cs	Amt
1	Canara Bank	2419	12411	2419	12411	100.00	100.00	0	0
2	State Bank of India	21895	254181	17915	204170	81.82	80.32	160167	330999
3	Union Bank Of India	0	0	0	0	#DIV/0!	#DIV/0!	0	0
4	Bank of Baroda	2383	4715	0	0	0.00	0.00	0	0
5	Bank of India	0	0	0	0	#DIV/0!	#DIV/0!	0	0
6	Bank of Maharashtra	29	98	29	98	100.00	100.00	0	0
7	Central Bank of India	0	0	0	0	#DIV/0!	#DIV/0!	0	0
8	Indian Bank	0	0	0	0	#DIV/0!	#DIV/0!	0	0
9	Indian Overseas Bank	145	565	109	534	75.17	94.51	0	0
10	Punjab National Bank	0	0	0	0	#DIV/0!	#DIV/0!	0	0
11	Punjab and Synd Bank	0	0	0	0	#DIV/0!	#DIV/0!	0	0
12	UCO Bank	0	0	0	0	#DIV/0!	#DIV/0!	0	0
13	IDBI Bank	0	0	0	0	#DIV/0!	#DIV/0!	0	0
14	Karnataka Bank Ltd	0	0	0	0	#DIV/0!	#DIV/0!	0	0
15	Kotak Mahendra Bank	0	0	0	0	#DIV/0!	#DIV/0!	0	0
16	Catholic Syrian Bank Ltd.	0	0	0	0	#DIV/0!	#DIV/0!	0	0
17	City Union Bank Ltd	0	0	0	0	#DIV/0!	#DIV/0!	0	0
18	Dhanalaxmi Bank Ltd.	0	0	0	0	#DIV/0!	#DIV/0!	0	0
19	Federal Bank Ltd.	0	0	0	0	#DIV/0!	#DIV/0!	0	0
20	J and K Bank Ltd	0	0	0	0	#DIV/0!	#DIV/0!	0	0
21	Karur Vysya Bank Ltd.	0	0	0	0	#DIV/0!	#DIV/0!	0	0
22	Lakshmi Vilas Bank Ltd	0	0	0	0	#DIV/0!	#DIV/0!	0	0
23	Ratnakar Bank Ltd	0	0	0	0	#DIV/0!	#DIV/0!	0	0
24	South Indian Bank Ltd	0	0	0	0	#DIV/0!	#DIV/0!	0	0
25	Tamil Nadu Merchantile Bank Ltd.	0	0	0	0	#DIV/0!	#DIV/0!	0	0
26	IndusInd Bank	0	0	0	0	#DIV/0!	#DIV/0!	0	0
27	HDFC Bank Ltd	0	0	0	0	#DIV/0!	#DIV/0!	0	0
28	Axis Bank Ltd	0	0	0	0	#DIV/0!	#DIV/0!	0	0
29	ICICI Bank Ltd	0	0	0	0	#DIV/0!	#DIV/0!	0	0
30	YES BANK Ltd.	0	0	0	0	#DIV/0!	#DIV/0!	0	0
31	Bahdhan Bank	0	0	0	0	#DIV/0!	#DIV/0!	0	0
32	DCB Bank Ltd	0	0	0	0	#DIV/0!	#DIV/0!	0	0
33	IDFC Bank	0	0	0	0	#DIV/0!	#DIV/0!	0	0
34	Karnataka Grameena Bank	735	1408	735	1408	100.00	100.00	0	0
35	Karnataka Vikas Grameena Bank	0	0	0	0	#DIV/0!	#DIV/0!	0	0
36	KSCARD Bk.Ltd	0	0	0	0	#DIV/0!	#DIV/0!	0	0
37	K.S.Coop Apex Bank Ltd	0	0	0	0	#DIV/0!	#DIV/0!	0	0
38	Indl.Co.Op.Bank Ltd.	0	0	0	0	#DIV/0!	#DIV/0!	0	0
39	KSFC	0	0	0	0	#DIV/0!	#DIV/0!	0	0
40	Equitas Small Finance Bank	0	0	0	0	#DIV/0!	#DIV/0!	0	0
41	Ujjivan Small Finance	13	2	13	2	100.00	100.00	0	0
42	Suryoday Small Finance Bank	0	0	0	0	#DIV/0!	#DIV/0!	0	0
43	ESAF Small Finance Bank	0	0	0	0	#DIV/0!	#DIV/0!	0	0
44	Jana Small Finance Bank	17627	11347	676	2615	3.84	23.05	0	0
45	India Post Payments Bank Limited	0	0	0	0	#DIV/0!	#DIV/0!	0	0
46	Airtel Payments Bank	0	0	0	0	#DIV/0!	#DIV/0!	0	0
	Total	45246	284727	21896	221239	48.39	77.70	160167	330999

Annexure - 17A

Government of Karnataka

No.KA-MNNU/19/2019

Secretariat of Govt of Karnataka,
Multistorey Building,
Bangalore. Date 30.12.2020

From
Principal Secretary to Government,
Revenue Department,
MS Building,
Bangalore - 560001

Inspector General of Registration and Commissioner of Stamps,
Kandaaya Bhavan,
8th floor, K G Road,
Bengaluru-560 001.

Dear Sir,

Subject : Leading Contracts with Dematerialisation of e-Stamping Certificates through
Information Utility.

Reference: 1. Your letter No. STP/54/2019-20 dated 18.09.2020
2. Govt Order No. Ke/19/MNNU/2019 dated 21.08.2020

We draw your attention to the subject, reference letter and order. We have perused your order referred as no (2) mentioned above, permitting digital e-stamping through National e-Governance Service Limited using Digital e-Stamping System of Stock Holding Corporation of India Ltd(SHCIL).

Sale of e-Stamp directly to customers from Central Record Keeping Agency as per Rule 14 of The Karnataka Stamp (Payment of Duty by means of e-Stamping) Rules 2009 falls under the meaning of Authorised Collection Centres, as such, I am directed to advise that there is no need to amend rules.

Yours faithfully,

Sd/-

(K. EKESH BABU)

Under Secretary,

Revenue Department (Registration and Stamps)



ಕರ್ನಾಟಕ ಸರ್ಕಾರ

ಸಂಖ್ಯೆ: ಕಂಇ-ಎಂಎನ್‌ಎಂಯು/19/2019

ಕರ್ನಾಟಕ ಸರ್ಕಾರ ಸಚಿವಾಲಯ,
ಬಹುಮಹಡಿಗಳ ಕಟ್ಟಡ,
ಬೆಂಗಳೂರು, ದಿನಾಂಕ: 30-12-2020

ಇವರಿಂದ,

ಸರ್ಕಾರದ ಪ್ರಧಾನ ಕಾರ್ಯದರ್ಶಿಗಳು,
ಕಂದಾಯ ಇಲಾಖೆ (ವಿಪತ್ತು ನಿರ್ವಹಣೆ,
ಭೂಮಿ & ಯುಪಿಒಆರ್),
ಬಹುಮಹಡಿಗಳ ಕಟ್ಟಡ,
ಬೆಂಗಳೂರು-560 001.

ಇವರಿಗೆ,

ನೋಂದಣಿ ಮಹಾಪರಿವೀಕ್ಷಕರು
ಹಾಗೂ ಮುದ್ರಾಂಕಗಳ ಆಯುಕ್ತರು,
ಕಂದಾಯ ಭವನ, 8ನೇ ಮಹಡಿ,
ಬೆಂಗಳೂರು.

ಮಾನ್ಯರೇ,

ವಿಷಯ: Leading Contracts with Dematerialization of e-stamping
Certificates through information Utility.

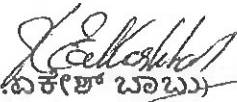
ಉಲ್ಲೇಖ: 1) ತಮ್ಮ ಪತ್ರ ಸಂಖ್ಯೆ: ಎಸ್‌ಟಿಪಿ/54/2019-20 ದಿನಾಂಕ: 18-09-2020.
2) ಸರ್ಕಾರದ ಆದೇಶ ಸಂಖ್ಯೆ: ಕಂಇ/19/ಎಂಎನ್‌ಎಂಯು/2019
ದಿನಾಂಕ: 21-08-2020.

* * *

ಪ್ರಸ್ತಾವಿತ ವಿಷಯಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ, ಉಲ್ಲೇಖಿತ ಪತ್ರ ಮತ್ತು ಆದೇಶದತ್ತ ತಮ್ಮ ಗಮನ
ಸೆಳೆಯಲಾಗಿದೆ. ಸದರಿ ಪತ್ರವನ್ನು ಪರಿಶೀಲಿಸಲಾಗಿ, ನಿಯಮಗಳಿಗೆ ಸೂಕ್ತ ತಿದ್ದುಪಡಿ ಮಾಡುವ
ಪರತ್ತಿಗೊಳಪಟ್ಟು National E-Governance Service Limited ಮುಖಾಂತರ Stock Holding
Corporation of India Ltd., (SHCIL) ರವರ Digital e-Stamping ಪದ್ಧತಿಯನ್ನು ಅಳವಡಿಸಿಕೊಳ್ಳಲು,
ಉಲ್ಲೇಖಿತ (2)ರ ಆದೇಶದಲ್ಲಿ ಅನುಮೋದನೆ ನೀಡಲಾಗಿದೆ.

The Karnataka Stamp (Payment of Duty by means of e-Stamping) Rules, 2009 ಇದರ
ನಿಯಮ 14ರಲ್ಲಿ ಹೇಳಿದಂತೆ, Central Record Keeping Agency ಕಛೇರಿಯಿಂದಲೇ e-Stamp ನ್ನು
ಗ್ರಾಹಕರಿಗೆ ನೇರವಾಗಿ ಮಾರುವುದಾದಲ್ಲಿ ಇವು ಸಹ Authorised Collection centres ಎಂಬ ಪದದ
ವ್ಯಾಪ್ತಿಯಲ್ಲಿ ಬರುವುದರಿಂದ, ಇದಕ್ಕೆ ಯಾವುದೇ ತಿದ್ದುಪಡಿ ಅಗತ್ಯವಿಲ್ಲ ಎಂದು ತಮಗೆ ತಿಳಿಸಲು
ನಿರ್ದೇಶಿತವಾಗಿದ್ದೇನೆ.

ತಮ್ಮ ನಂಬುಗೆಯ,


(ಕೆ.ಎಸ್.ಕೆ. ಬಾಬು)

ಸರ್ಕಾರದ ಅಧೀನ ಕಾರ್ಯದರ್ಶಿ.

ಕಂದಾಯ ಇಲಾಖೆ
(ನೋಂದಣಿ ಮತ್ತು ಮುದ್ರಾಂಕ)



ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ಅಧೀನ ಕಾರ್ಯದರ್ಶಿ,
ಕಂದಾಯ ಇಲಾಖೆ,
ಬಹುಮಹಡಿಗಳ ಕಟ್ಟಡ,
ಬೆಂಗಳೂರು-560 001.

ಪ್ರತಿ ಸಂಖ್ಯೆ 1357

ದಿನಾಂಕ: 01/11/2020

28/11/20



Proceedings of the Government of Karnataka

Subject: Agreement for issuance of E-Stamping certificate to the public through internet in Stamps and Registration Department.

Reference: Letter of the Inspector General of Registration and Commissioner of Stamps vide No.STP/54/2019-20, dated: 25-09-2019 and 22-05-2020.

*_*_*

Preamble:

In the preamble read above. Inspector General of Registration and Commissioner of Stamps Stater that the Government has declared in the budget of the year 2020-21 that. through National e-Governance Services Limited (NeSL) Portal for the mortgage articles registered by the bank through online by the Bank and Non Banking Financing Companies (NBFCs), the only payment system will be introduced. In this regard NeSL and Stock Holding Corporation of India Ltd (SHCIL) before declaring in the budget regarding payment of stamp duties in digital method for the articles related to non registered documents in Karnataka State, the NeSL and SHCIL, while obtaining of the loans from the Bank and non banking financial companies by the public / customers, the under articles mentioned in the below statement are the articles to be executed to the Banking/non banking financial companies. Out of these articles the Mortgage with Possession and Mortgage without Possession are the compulsory registered documents in accordance with the Registration Act Sec.17, other documents are the optional documents. The stamp duty payable to the said documents under the Karnataka Stamp Duty Act, and the documents registered in the sub-registrar's office and non registered documents, by paying the stamp duty at Authorized Collection centres to obtaining physical possession. the statistics has detailed below.

Articles relating to Bank Document:

Sl. No.	Description of Documents	Article	Stamp Duty Payable	Registered in SR office	No. of certificates/ documents issued through ACC's offline)
1	Affidavit	4	20/-	615	8198134
2	Agreement	5(1)	Rs.200/-	171081	215405

2

18/09/20
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Sl. No.	Description of Documents	Article	Stamp Duty Payable	Registered in SR office	No. of certificates/documents issued through ACC's offline)
3	D T D	6(1)	0.1% 0.2% Max 10 Lakhs	171081	215405
4	Pawn or Pledge	6(2)	0.1% 0.2% Max 10 Lakhs	2	
5	Indemnity Bond	29	200/-	201	574141
	Mortgage with possession	34(a)	2%	1177	
	Mortgage without possession	34(b)	4%	500895	61979
8	Deed of hypothecation	34(b)	0.1% 0.2% Max 10 Lakhs	8	
9	Power of Attorney	41(c)	200/-	34001	263067
			Total	698512	9557922
			%	6.8%	93.2%

On observing of the numbers mentioned in the said statement, for 7% of compulsory registration articles the public should appear before the Sub-Registrar office and pay the registration fees and will get registration of the documents. Remaining 93% of the documents which are non compulsory for registration i.e. Bank Guarantee, Loan Agreement, Indemnity Bond, Deed of Hypothecation, Pawn and Pledge, Declaration, Promissory Notes and other documents instead of purchasing the E-stamp papers by visiting to the Authorized Collection Centers, for payment of the stamp duty online through NeSL in digital manner by using the Payment Gateway of SHCIL, by receiving the stamp duty through Swift Messaging System, providing facility to receive in digital manner through NeSL and Swift Messaging.

Presently through online the e-stamping paper is obtaining as per Karnataka Stamps Act 1957 Annexure (4) Affidavits and Annexure (5j) for other purpose) Rs 20/- and Rs 200/- respectively in physical format and the same has been implemented as per the order of the Govt. dated 01.08.2018.

For adopting of this system, SHCIL has developed Software, already in Delhi the Digital e-stamping system has been adopted and allowed to get certificates.

For the documents register in the office of the Sub-Registrar of Karnataka State, as per the Karnataka Stamps Act, 1957, Sec.10 and 11 and Karnataka Stamp (Franking Impression of Stamp) Rules, 2000 and Karnataka Stamp (Payment of Duty by means of e-Stamping) Rules, 2009 collecting the stamp duty.

Therefore, in Karnataka Stamp (Payment of Duty by means of e-stamping) Rules, 2009, Rule 14 there is a provision to adopt Digital e-stamping for non compulsory bank loan agreements in Karnataka State by using the Payment Gateway and Swift Messaging of NeSL and SHCIL, and regarding amendment of Karnataka Stamps Act, 1957, Sec.10 declared in Budget 2020-21, hence, Inspector General of Registration and Commissioner of Stamps submitted proposal requesting for approval.

after verifying the proposal of the Inspector General of Registration and Commissioner of Stamps, ordered as below.

Government Order No. RD/MNMU/19/2019

Bangalore, dated: 21.08.2020

In view of the points explined in the preamble, in Karnataka Stamp (Payment of Duty by means of e-stamping) Rules, 2009, Rule 14 there is a provision to adopt Digital e-stamping, subject to the condition of suitable amendment for the concerned rules, given approval for adopting of the Digital e-stamping system of Stock Holding Corporation of India Ltd., (SHCIL) through National e-Governance Service Limited.

Stock Holding Corporation of India should deposit the stamp duty recovered for Digital e-Stamping for Government head of account no: "0030-02-103-0-01".

... 4

This order has been issued accordance with the consent of the Finance Department Note No.FD 222 Exp-7/2020, dated: 12.08.2020.

By order and in the name of the
Governor of Karnataka,


(K.Eakesh Babu)

Under Secretary to Government,
Revenue Department
(Stamps and Registration)

To:

1. The Secretary to the Principal Accountant General (A&E), Karnataka, Park House Road, P.B.No.5329, Bangalore-560001.
2. Inspector General of Registration and Commissioner of Stamps, Kandaya Bhavana, 8th Floor, K.G. Road, Bangalore.
3. National e-Governance Service Limited, No.3, Ground Floor, the Estate, Diconson Road, Bangalore-560041.
4. M/s. Stock Holding Corporation of India, Branch Office, N.51, 1st Cross, BGSE Building, J.C.Road, Bangalore-560027.
5. All District Registrar Office - By IGR.
6. All Senior Sub Registrar/ Sub Registrars - By IGR.

Copy:

1. Principle Secretary to Government, Revenue Department (D.M., Bhoomi & UPOR) to Personal Secretary, M.S. Building, Bangalore.
2. Secretary to Government, Finance Department (Exp) to Personal Secretary, Vidhana Soudha, Bangalore.
3. Joint Secretary to Government, Revenue Department (D.M., Stamps & Registration) to Personal Assistant, M.S. Building, Bangalore.
4. Office copies.



ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ನಡವಳಿಕೆಗಳು

ವಿಷಯ : ನೋಂದಣಿ ಮತ್ತು ಮುದ್ರಾಂಕ ಇಲಾಖೆಯಲ್ಲಿ ಅಂತರ್ಜಾಲದ ಮುಖಾಂತರ ಸಾರ್ವಜನಿಕರಿಗೆ ಇ-ಸ್ಟಾಂಪಿಂಗ್ ಪ್ರಮಾಣ ಪತ್ರ ನೀಡಲು ಒಪ್ಪಂದದ ಕುರಿತು.

ಓದಲಾಗಿದೆ : ನೋಂದಣಿ ಮತ್ತು ಮುದ್ರಾಂಕ ಇಲಾಖೆಯ ಹಾಗೂ ಮುದ್ರಾಂಕಗಳ ಆಯುಕ್ತರು ಇವರ ಪತ್ರ ಸಂಖ್ಯೆ: ಎಸ್‌ಟಿಪಿ/54/2019-20 ದಿನಾಂಕ: 25-09-2019 ಮತ್ತು 22-05-2020.

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ಪ್ರಸ್ತಾವನೆ:

ಮೇಲೆ ಓದಲಾದ ಪ್ರಸ್ತಾವನೆಯಲ್ಲಿ, ನೋಂದಣಿ ಮತ್ತು ಮುದ್ರಾಂಕ ಇಲಾಖೆಯ ಹಾಗೂ ಮುದ್ರಾಂಕಗಳ ಆಯುಕ್ತರು 2020-21ನೇ ಸಾಲಿನ ಆಯವ್ಯಯದಲ್ಲಿ ನ್ಯಾಷನಲ್ ಇ-ಆಡಳಿತ ಸೇವೆ National e-Governance Services Limited (NeSL) ಪೋರ್ಟಲ್ ಮುಖಾಂತರ ಬ್ಯಾಂಕ್ ಮತ್ತು Non Banking Financing Companies(NBFCs) ಗಳು ಆನ್‌ಲೈನ್‌ನಲ್ಲಿ ನೋಂದಾಯಿಸುವ ಸಾಲ ದಾಖಲಾತಿಗಳಿಗೆ ಮುದ್ರಾಂಕ ಶುಲ್ಕವನ್ನು ಪಾವತಿಸುವ ವ್ಯವಸ್ಥೆಯನ್ನು ಆನ್‌ಲೈನ್ ಮುಖಾಂತರ ಜಾರಿಗೆ ತರಲಾಗುವುದು ಎಂದು ಘೋಷಣೆ ಮಾಡಲಾಗಿರುತ್ತದೆ. ಇದಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ, NeSL ರವರು ಹಾಗೂ Stock Holding Corporation of India Ltd(SHCIL), ರವರು ಕರ್ನಾಟಕ ರಾಜ್ಯದಲ್ಲಿ ನೋಂದಣಿ ಕಡ್ಡಾಯವಲ್ಲದ ಬ್ಯಾಂಕ್ ದಸ್ತಾವೇಜುಗಳಿಗೆ ಸಂಬಂಧಪಟ್ಟ ಅರ್ಜಿಗಳಿಗೆ ಮುದ್ರಾಂಕ ಶುಲ್ಕವನ್ನು ಡಿಜಿಟಲ್ ಮಾದರಿಯಲ್ಲಿ ಪಾವತಿಸಿಕೊಳ್ಳುವ ಬಗ್ಗೆ ಬಜೆಟ್ ಘೋಷಣೆಗೆ ಪೂರ್ವದಲ್ಲಿಯೇ NeSL ಹಾಗೂ SHCIL, ರವರು ಸಾರ್ವಜನಿಕರು/ ಗ್ರಾಹಕರು ಬ್ಯಾಂಕಿನಿಂದ ಹಾಗೂ ಬ್ಯಾಂಕೇತರ ಹಣಕಾಸು ಸಂಸ್ಥೆಗಳಿಂದ ಪಡೆಯುವ ಸಾಲಗಳ ಸಂಬಂಧದಲ್ಲಿ ಪ್ರಮುಖವಾಗಿ ಕೆಳಕಂಡ ಪಟ್ಟಿಯಲ್ಲಿ ನಮೂದಿಸಲಾದ ದಸ್ತಾವೇಜುಗಳು ಬ್ಯಾಂಕಿಂಗ್/ಬ್ಯಾಂಕೇತರ ಹಣಕಾಸು ಸಂಸ್ಥೆಗಳಿಗೆ ಬರೆದುಕೊಡುವ ದಸ್ತಾವೇಜುಗಳಾಗಿರುತ್ತವೆ. ಇವುಗಳ ವೈಕಿ ಸ್ವಾಧೀನ ಸಹಿತ (Mortgage with Possession) ಹಾಗೂ ಸ್ವಾಧೀನ ರಹಿತ (Mortgage without Possession) ಆಧಾರ ಪತ್ರಗಳು ನೋಂದಣಿ ಕಾಯ್ದೆಯ ಕಲಂ 17ರನ್ವಯ ಕಡ್ಡಾಯವಾಗಿ ನೋಂದಾಯಿಸಬೇಕಾದ (Compulsary Registrable Documents) ದಸ್ತಾವೇಜುಗಳಾಗಿದ್ದು, ಇನ್ನುಳಿದ ದಸ್ತಾವೇಜುಗಳು ಕಲಂ 18ರನ್ವಯ ಐಚ್ಛಿಕವಾಗಿರುತ್ತವೆ (Registration is optional). ಸದರಿ ದಸ್ತಾವೇಜುಗಳಿಗೆ ಕರ್ನಾಟಕ ಮುದ್ರಾಂಕ ಕಾಯ್ದೆಯಲ್ಲಿ ಪಾವತಿಸಬೇಕಾದ ಮುದ್ರಾಂಕ ಶುಲ್ಕದ ದರಗಳನ್ನು ಅನುಬ್ದೇದ (Article)ದೊಂದಿಗೆ ಉಪ ನೋಂದಣಿ ಕಛೇರಿಯಲ್ಲಿ ನೋಂದಣಿಯಾಗುವ ದಸ್ತಾವೇಜುಗಳು ಹಾಗೂ ನೋಂದಣಿಯೇತರ ದಸ್ತಾವೇಜುಗಳಿಗೆ ACC(Authorized Collection Centres) ಕೇಂದ್ರಗಳಿಂದ ಮುದ್ರಾಂಕ ಶುಲ್ಕ ಪಾವತಿಸಿ ಭೌತಿಕವಾಗಿ ಸರ್ಟಿಫಿಕೇಟ್ (Physical Certificate) ಪಡೆಯುವ ಅಂಕಿ ಅಂಶಗಳನ್ನು ಈ ಕೆಳಗೆ ವಿವರಿಸಿರುತ್ತಾರೆ.

Articles relating to Bank documents

Sl. No.	Description of Documents	Article	Stamp Duty Payable	Registered in SR office	No of certificates/ documents issued through ACC's (offline)
1	Affidavit	4	20/-	615	8198134
2	Agreement	5(j)	Rs.200/-	171081	215405
3	D.T.D	6(1)	0.1% 0.2% Max 10 Lakh	171081	215405

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Sl. No.	Description of Documents	Article	Stamp Duty Payable	Registered in SR office	No of certificates/ documents issued through ACC's (offline)
4	Pawn or Pledge	6(2)	0.1% 0.2% Max 10 Lakh	2	
5	Indemnity Bond	29	200/-	201	574141
6	Mortgage with Possession	34(a)	5%	1175	
7	Mortgage without possession	34(b)	0.5%	500895	64979
8	Deed of hypothecation	34(b)	0.1% 0.2% Max 10 Lakh	8	
9	Power of Attorney	41(c)	200/-	34001	263067
			TOTAL	698512	9557922
			%	6.8%	93.2%

ಸದರಿ ಪಟ್ಟಿಯಲ್ಲಿನ ಅಂಕಿ ಅಂಶಗಳನ್ನು ಅವಲೋಕಿಸಿದಾಗ ಶೇ.7ರಷ್ಟು ಪ್ರಕರಣಗಳು ಕಡ್ಡಾಯ ನೋಂದಣಿ ದಸ್ತಾವೇಜುಗಳಿಗೆ ಮುದ್ರಾಂಕ ಶುಲ್ಕ ಪಾವತಿಸಲು ಸಾರ್ವಜನಿಕರು ಉಪ ನೋಂದಣಿ ಕಛೇರಿಗೆ ನೋಂದಣಿಗೆ ಹಾಜರಾಗಿ ದಸ್ತಾವೇಜನ್ನು ನೋಂದಾಯಿಸುವ ಮೂಲಕ ಪಾವತಿಸಲಾಗುತ್ತಿದೆ. ಉಳಿದ ಶೇ.93ರಷ್ಟು ನೋಂದಣಿ ಕಡ್ಡಾಯವಲ್ಲದ ಬ್ಯಾಂಕಿಂಗ್ ದಸ್ತಾವೇಜುಗಳಾದ Bank Guarantee, Loan Agreement, Indemnity Bond, Deed of Hypothecation, Pawn and Pledge, Declaration, Promissory Notes ಮುಂತಾದ ದಸ್ತಾವೇಜುಗಳಿಗೆ ಇ-ಸ್ವಾಂಪಿಂಗ್ ಪ್ರಮಾಣ ಪತ್ರವನ್ನು ACC (Authorized Collection Centre) ಕೇಂದ್ರಗಳಿಗೆ ಹೋಗಿ ಪಡೆಯುವುದರ ಬದಲಾಗಿ NeSL ರವರ ಮುಖಾಂತರ ಅಂತರ್ಜಾಲದಲ್ಲಿ ಮುದ್ರಾಂಕ ಶುಲ್ಕವನ್ನು ಡಿಜಿಟಲ್ ಮಾದರಿಯಲ್ಲಿ ಪಾವತಿಸಲು SHCIL ರವರ Payment Gateway ಯನ್ನು ಉಪಯೋಗಿಸಿಕೊಂಡು Swift Messaging System ನ ಮುಖಾಂತರ ಮುದ್ರಾಂಕ ಶುಲ್ಕವನ್ನು ಪಾವತಿಸಿಕೊಂಡು, ಡಿಜಿಟಲ್ ಮಾದರಿಯಲ್ಲಿ NeSL ಹಾಗೂ Swift Messaging System ನ ಮುಖಾಂತರ ಪಡೆಯಲು ಸೌಲಭ್ಯ ಕಲ್ಪಿಸಲಾಗುತ್ತಿದೆ.

ಪ್ರಸ್ತುತದಲ್ಲಿ ಅಂತರ್ಜಾಲದ ಮುಖಾಂತರ ಇ-ಸ್ವಾಂಪಿಂಗ್ ಪ್ರಮಾಣ ಪತ್ರವನ್ನು ಕರ್ನಾಟಕ ಮುದ್ರಾಂಕ ಕಾಯ್ದೆ 1957ರ ಅನುಚ್ಛೇದ (4) ಪ್ರಮಾಣ ಪತ್ರಗಳು ಹಾಗೂ ಅನುಚ್ಛೇದ (5j) (ಇವುಗಳ ಉದ್ದೇಶಗಳಿಗಾಗಿ) ಪ್ರಮಾಣ ಪತ್ರಗಳಿಗೆ ಕ್ರಮವಾಗಿ ರೂ.20/- ಮತ್ತು ರೂ.200/-ಗಳನ್ನು Physical Formatನಲ್ಲಿ ಪಡೆಯಲಾಗುತ್ತಿದ್ದು, ದಿನಾಂಕ:31-08-2018ರ ಪತ್ರದಲ್ಲಿನ ಸರ್ಕಾರದ ಆದೇಶದಂತೆ ಅನುಷ್ಠಾನಗೊಳಿಸಲಾಗಿರುತ್ತದೆ.

ಈ ಪದ್ಧತಿಯನ್ನು ಅಳವಡಿಸಿಕೊಳ್ಳಲು ಈಗಾಗಲೇ SHCIL, ರವರು Softwareನ್ನು ಅಭಿವೃದ್ಧಿಪಡಿಸಿದ್ದು, ಈಗಾಗಲೇ ದೆಹಲಿಯಲ್ಲಿ Digital e-Stamping ಪದ್ಧತಿಯನ್ನು ಅಳವಡಿಸಿ, ಪ್ರಮಾಣ ಪತ್ರವನ್ನು ಪಡೆಯಲು ಅವಕಾಶ ಕಲ್ಪಿಸಿರುತ್ತಾರೆ.

ಕರ್ನಾಟಕ ರಾಜ್ಯದ ಉಪ ನೋಂದಣಿ ಕಛೇರಿಗಳಲ್ಲಿ ನೋಂದಣಿಯಾಗುವ ದಸ್ತಾವೇಜುಗಳಿಗೆ ಹಾಗೂ ನೋಂದಣಿಯೇತರ ದಸ್ತಾವೇಜುಗಳಿಗೆ ಕರ್ನಾಟಕ ಮುದ್ರಾಂಕ ಕಾಯ್ದೆ, 1957ರ ಕಲಂ 10 ಮತ್ತು 10ಎ ರಂತೆ ಹಾಗೂ Karnataka Stamp (Franking Impression of Stamp) Rules, 2000 ಹಾಗೂ Karnataka



Stamp (Payment of Duty by means of e-Stamping) Rules, 2009 ರಂತೆ ಮುದ್ರಾಂಕ ಶುಲ್ಕವನ್ನು ಪಾವತಿಸಿಕೊಳ್ಳಲಾಗುತ್ತಿದೆ.

ಆದ್ದರಿಂದ, NeSL ಮತ್ತು SHCIL, ಇವರ Payment Gateway ಹಾಗೂ Swift Messaging System ಉಪಯೋಗಿಸಿಕೊಂಡು ಕರ್ನಾಟಕ ರಾಜ್ಯದಲ್ಲಿ ನೋಂದಣಿ ಕಡ್ಡಾಯವಲ್ಲದ ಬ್ಯಾಂಕ್ ಸಾಲದ ಕರಾರು ಪತ್ರಗಳಿಗೆ ವಿದ್ಯುನ್ಮಾನವಾದ್ದಾರ Digital e-Stamping ಪದ್ಧತಿಯನ್ನು ಅಳವಡಿಸಲು The Karnataka Stamp (Payment of Duty by means of e-stamping) Rules, 2009ರ ನಿಯಮ 14ರಲ್ಲಿ ಅವಕಾಶವಿದ್ದು, ಕರ್ನಾಟಕ ಮುದ್ರಾಂಕ ಕಾಯ್ದೆ 1957ರ ಕಲಂ 10ಕ್ಕೆ ತಿದ್ದುಪಡಿ ತರುವ ಬಗ್ಗೆ ಈಗಾಗಲೇ 2020-21ರ ಸಾಲಿನ ಆಯವ್ಯಯದಲ್ಲಿ ಫೋಷಣೆ ಮಾಡಿರುವುದರಿಂದ, ಅನುಮೋದನೆ ನೀಡುವಂತೆ ಕೋರಿ ಪ್ರಸ್ತಾವನೆ ಸಲ್ಲಿಸಿರುತ್ತಾರೆ.

ನೋಂದಣಿ ಮಹಾಪರಿವೀಕ್ಷಕರು ಹಾಗೂ ಮುದ್ರಾಂಕಗಳ ಆಯುಕ್ತರವರ ಪ್ರಸ್ತಾವನೆಯನ್ನು ಕೂಲಂಕಷವಾಗಿ ಪರಿಶೀಲಿಸಿ, ಈ ಕೆಳಕಂಡಂತೆ ಆದೇಶ ಹೊರಡಿಸಲಾಗಿದೆ.

ಸರ್ಕಾರದ ಆದೇಶ ಸಂಖ್ಯೆ: ಕಂಇ/ಎಂಎಸ್‌ಎಂಯು/19/2019

ಬೆಂಗಳೂರು, ದಿನಾಂಕ: 21-08-2020

ಪ್ರಸ್ತಾವನೆಯಲ್ಲಿ ವಿವರಿಸಲಾದ ಅಂಶಗಳ ಹಿನ್ನೆಲೆಯಲ್ಲಿ, The Karnataka Stamp (Payment of Duty by means of e-stamping) Rules, 2009ರ ನಿಯಮ 14 ರಲ್ಲಿ e-Stamp ಮಾಡಲು ಅವಕಾಶವಿದ್ದು, ಸಂಬಂಧಪಟ್ಟ ನಿಯಮಗಳಿಗೆ ಸೂಕ್ತ ತಿದ್ದುಪಡಿ ಮಾಡುವ ಪರತ್ತಿಗೊಳಪಟ್ಟು National e-Governance Service Limited ಮುಖಾಂತರ Stock Holding Corporation of India Ltd (SHCIL), ರವರ Digital e-Stamping ಪದ್ಧತಿಯನ್ನು ಅಳವಡಿಸಿಕೊಳ್ಳಲು ಅನುಮೋದನೆ ನೀಡಿ ಆದೇಶಿಸಿದೆ.

Stock Holding Corporation of India ಇವರು Digital e-Stamping ಮಾಡಲು ವಸೂಲಾದ ಮುದ್ರಾಂಕ ಶುಲ್ಕವನ್ನು ಲೆಕ್ಕಶೀರ್ಷಿಕೆ " 0030-02-103-0-01" ಗೆ ಜಮಾ ಮಾಡುವುದು.

ಈ ಆದೇಶವನ್ನು ಅರ್ಥಿಕ ಇಲಾಖೆಯ ಟಿಪ್ಪಣಿ ಸಂಖ್ಯೆ: ಆಇ 222 ವೆಚ್ಚ-7/2020 ದಿನಾಂಕ: 12-08-2020 ರಲ್ಲಿ ನೀಡಿರುವ ಸಹಮತಿಯವ್ಯಯ ಹೊರಡಿಸಲಾಗಿದೆ.

ಕರ್ನಾಟಕ ರಾಜ್ಯಪಾಲರ ಆದೇಶಾನುಸಾರ
ಮತ್ತು ಅವರ ಹೆಸರಿನಲ್ಲಿ,


(ಕೆ.ಎಚ್‌ಕೆ ಬಾಬು)

ಸರ್ಕಾರದ ಅಧೀನ ಕಾರ್ಯದರ್ಶಿ,

ಕಂದಾಯ ಇಲಾಖೆ

(ನೋಂದಣಿ ಮತ್ತು ಮುದ್ರಾಂಕ)



ಇವರಿಗೆ:

- 1) ಪ್ರಧಾನ ಮಹಾಲೇಖಪಾಲರು (ಎ&ಇ) ರವರ ಕಾರ್ಯದರ್ಶಿ, ಕರ್ನಾಟಕ, ಪಾರ್ಕ್ ಹೌಸ್ ರಸ್ತೆ, ಅಂಚೆ ಪೆಟ್ಟಿಗೆ ಸಂಖ್ಯೆ: 5329, ಬೆಂಗಳೂರು-560 001.
- 2) ನೋಂದಣಿ ಮಹಾಪರಿವೀಕ್ಷಕರು ಹಾಗೂ ಮುದ್ರಾಂಕಗಳ ಆಯುಕ್ತರು, ಕಂದಾಯ ಭವನ, ಬೆಂಗಳೂರು.
- 3) ನ್ಯಾಷನಲ್ ಇ-ಗವರ್ನರ್ಸ್ ಸರ್ವಿಸ್ ನಿಯಮಿತ, ನಂ-3, ನೆಲಮಹಡಿ, ದಿ ಎಸ್ಟೇಟ್, ಡಿಕ್ಯುಸಸ್ ರಸ್ತೆ, ಬೆಂಗಳೂರು- 560 041

1. ವೆ ಸ್ಕೂಲ್ ಹೋಲ್ಡರ್ಸ್ ಕಾಂಪ್ಲೇಟ್ ಆನ್ ಕನ್ಸೂಮರ್ ರೈಟ್ಸ್ ಆಕ್ಟ್ 1930
ಇನ್ ದಿ ಜಿಎಸ್‌ಟಿ ಬಿಲ್ಡ್‌ಗೆ ಜೆ.ಎ.ಎಸ್. ಬಿಲ್ಡ್‌ಗೆ 1/2

2. ಎಲ್ಲಾ ಜಿಲ್ಲಾ ನೋಂದಣಾಧಿಕಾರಿಗಳಿಗೆ-ಎಜಿಲ್ ಎ.ಎಸ್.

3. ಎಲ್ಲಾ ಹಿರಿಯ ಉಪ ನೋಂದಣಾಧಿಕಾರಿ/ಉಪ ನೋಂದಣಾಧಿಕಾರಿಗಳಿಗೆ-ಎಜಿಲ್ ಎ.ಎಸ್.

ಪ್ರತಿಗಳು

1. ಸರ್ಕಾರದ ಪ್ರಧಾನ ಕಾರ್ಯದರ್ಶಿಗಳು (ವಿವಿಧ ಸರ್ವಿಸ್, ಫಿಷಿ & ಯುಎಲ್‌ಆರ್, ಕಂದಾಯ ಇಲಾಖೆ ಇವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿಗಳು, ಬಹುಮಹಡಿಗಳ ಕಟ್ಟಡ, ಬೆಂಗಳೂರು.
2. ಸರ್ಕಾರದ ಕಾರ್ಯದರ್ಶಿ, ಆರ್ಥಿಕ ಇಲಾಖೆ (ವೆಚ್ಚ) ಇವರ ಆಪ್ತ ಕಾರ್ಯದರ್ಶಿಗಳು, ವಿಧಾನಸಭಾ ಬೆಂಗಳೂರು.
3. ಸರ್ಕಾರದ ಜಂಟಿ ಕಾರ್ಯದರ್ಶಿ, ಕಂದಾಯ ಇಲಾಖೆ (ವಿವಿಧ ಸರ್ವಿಸ್ ಮತ್ತು ನೋಂದಣಿ & ಮುದ್ರಾಂಕ) ಇವರ ಆಪ್ತ ಸಹಾಯಕರು, ಬಹುಮಹಡಿಗಳ ಕಟ್ಟಡ, ಬೆಂಗಳೂರು.
4. ಶಾಖಾ ರಕ್ಷಾ ಕಡತ / ಹೆಚ್ಚುವರಿ ಪ್ರತಿಗಳು

Annexure 20A



ಕರ್ನಾಟಕ ವಿಕಾಸ ಗ್ರಾಮೀಣ ಬ್ಯಾಂಕ್

KARNATAKA VIKAS GRAMEENA BANK

HEAD OFFICE

BELAGAVI ROAD, DHARWAD - 580 008

Email: adv@kvgbank.com

Website: www.kvgbank.com

Mob. No. 9480699082, 9480699581

ADVANCES DIVISION

Ref. No. 548/HO/ADV/Bhoomi/2021-22

Date: August 13, 2021

The Director (Bhoomi and UPOR)
Bhoomi monitoring cell,
SSLR building, K R Circle
Bengaluru- 560001.

Dear Sir,

Sub: Issues related to bhoomi portal.

Ref: our call to technical cell followed by e-mails dated 03.08.2021, 07.08.2021 and 12.08.2021.

We would like bring to your kind notice that many of our users/Branches/Offices are facing some issues while logging bhoomi portal. It has been reported by the users that while attempting for login, IDs are getting locked immediately after first login.

This issue has been discussed with Mr. Shravan over phone on 31st July-2021. He had informed that the issue will be resolved on or before August 3, 2021. But the same has not been resolved till date. Due to the above issue our Branches could not enter the portal for charge creation and hence disbursement are kept pending at their level. Hence, we request you to look into the matter and make necessary arrangement to resolve the issue at the earliest.

Please treat the matter as most urgent.

Thanking you,

Yours faithfully,

Chief Manager (ADV)

CC: The Convener and General Manager, SLBC, Bengaluru for kind information and follow up with Bhoomi cell for early resolving of the issue.

Annexure 21A

21

Success Story of - Sri. Umesh

Particulars	Particulars
Name	Umesh P
S/O	Puttaramu
Address	Doddamaralavadi, Maralavadi Hobli,
Mobile No	Kanakapura Taluk, Ramanagara Dist.
Name of the training Programme	Sheep Rearing
Batch No	673
Date	27-01-2021 to 05-02-2021
Activity	Started
Project Cost	300000
Bank Finance	-
Net Profit	Rs.40,000 per month

Source Of Fund and Utilization (Amount in Rs.)

Investment	Amount	Source	Amount
Building Advance	-	Own	300000
Furniture	-	Bank finance	-
Raw Material	50000	Bank loan	-
Machineries	20000	Bank Finance	-
Sheep purchase	230000		
Total	300000		300000

Total Monthly Profit and Loss Account (Amount In Rs.)

Expenditure	Amount	Income	Amount
Salaries	-	Monthly Income	50000
Rent	-	Expenditure	10000
Raw Materials	5000		
Power, water, others	3500		
Bank finance	1500		
Total	10000	Net Profit	40000

Net Profit: Rs.40,000/Month

Success Story of - SH Unnati

Particulars	Amount
Net Profit	Rs 40,000 per month
Bank Finance	
Project Cost	300000
Initially	
Started	
27-07-2021 to 03-03-2021	
073	
Shree Prasad	
Kannur, India, Pincode - 571301	
Godanagar, Mahabaleshwar	
Pullarum	
Unnati P.	

Source Of Fund and Utilization (Amount in Rs.)

Investment	Amount	Source	Amount
Building Advance		Own	300000
Furniture		Bank Finance	
Raw Material	5000	Bank loan	
Machineries	2000	Bank Finance	
Space Purchase	20000		
Total	30000		300000

Total Monthly Profit and Loss Account (Amount in Rs.)

Expenditure	Amount	Income	Amount
Salaries		Monthly Income	5000
Rent		Expenditure	1000
Raw Material	5000		
Power, water, others	100		
Bank charges	100		
Total	1000	Net Profit	40000

Net Profit: Rs 40,000/month

FORMAT FOR SUBMISSION OF SUCCESS STORY OF RSETI TRAINED ENTREPRENEURS															
Name of the RSETI: CB RSETI HAROHALLI										Sponsoring Bank: CANARA BANK					
Name of the State: KARNATAKA										District: RAMANAGARA					
I. TRAINEES PERSONAL INFORMATION															
1	Name of the Entrepreneur					Mr. Umesh									
2	Address					Doddamaralavadi, Maralavadi Hubli, Kanakapura Tq, Ramanagara dist									
3	Age (in years) *: 28 Years					4.	Educational Qualification: Graduate								
5	Category (Please tick✓)*					General		SC		ST		OBC	✓	MC	
6	Economic status of trainee (Please ✓)*					APL		BPL	✓						
7	Whether Physically Challenged (PWD) : NO										E-mail ID:				
8	Mobile No*:		9	0	0	8	4	4	9	3	3	5	PAN NO:		
9	AADHAAR Number* (12 Digits):		6	9	8	4	7	5	8	3	8	8	5	1	
10	Brief Pre-Training History with Financial Status: Sri. Umesh hails from Maralavadi village, Kanakapura Taluk, with his Graduation background he was not doing anything. He is from a Agri Background family. But he wanted to learn something so that he can start his own. He knows about our institute one of his friend and Joined our Sheep Rearing training from 27/01/2021 to 05/02/2021.														
II. TRAINING DETAILS:															
11	How the beneficiary came in contact with RSETI					From Ex trainee									
12	Name of the training programme attended:					Sheep Rearing			Course Code:	3	0	0	2	4	
13	Trainee Roll Number:					Duration of Training: 10 days			From: 27/01/2021 To: 05/2/2021						
	Batch No: 673														
14	Date of Settlement (As reported in MIS)					22/10/2021									
III. SOURCE OF FUNDS:															
15	Total Project Cost (in Rs.) (a+b)					300000									
a)	Own funds invested (in Rs.)					300000									
b)	Bank loan availed (in Rs.)					-									
c)	Name of the Financing Bank & Branch:					-									
d)	IFSC Code of Bank					-									
e)	Loan Account Number					-									
f)	Status of Loan Account					-									

IV.DETAILS OF ECONOMIC ACTIVITY AND PRESENT STATUS OF THE UNIT;							
16	<table border="1"> <tr> <td>a) Nature of Economic Activity taken up (Please tick ✓) :</td> <td>Agriculture / Product / Process / Trade ✓</td> </tr> <tr> <td>b)Type of activity (Specify):</td> <td>Sheep Rearing</td> </tr> <tr> <td>c) Date of establishment:</td> <td>22/10/2021</td> </tr> </table>	a) Nature of Economic Activity taken up (Please tick ✓) :	Agriculture / Product / Process / Trade ✓	b)Type of activity (Specify):	Sheep Rearing	c) Date of establishment:	22/10/2021
a) Nature of Economic Activity taken up (Please tick ✓) :	Agriculture / Product / Process / Trade ✓						
b)Type of activity (Specify):	Sheep Rearing						
c) Date of establishment:	22/10/2021						
17	Average Monthly Net Income (in Rs.) 40000						
18	Number of people to whom employment has been provided -						
19	Brief description about the success of the trainee / entrepreneur and about the competencies identified in him/her and the role played by the RSETI;						
<p>Through the training programme he could enrich his business skills With all our inputs like Competencies/EDP inputs/Communication skill development, he started believing himself & developed self confidence & made up his mind to start his own business. He started Sheep Rearing & started earning Rs.40000/- to 50000/-per month and leading a good life. He is very much thankful to Canara Bank Self Employment training Institute.</p>							
20.Details of Awards /Recognitions received by the entrepreneur at District / State / National Level: -----NA-----							

21. CONTACT DETAILS:

1	Name of Director / Faculty	Nethravathi B S
2	Designation	Faculty
3	e-mail ID	cbsetirwharohalli@gmail.com
4	Mobile Number/Land Line	080 - 29760990

Place: Harohalli
Date: October - 2021

DIRECTOR OF RSETI

SLBC CELL
AGRICULTURE FINANCE & PRIORITY SECTOR SECTION
CIRCLE OFFICE: BENGALURU.

MINUTES OF THE SPECIAL SLBC SUB COMMITTEE MEETING ON AGRICULTURE & ALLIED ACTIVITIES ON GRIEVANCES OF COFFEE GROWERS THROUGH VIDEO CONFERENCE.

The Special SLBC Sub-Committee Meeting on Agriculture & Allied Activities on grievances of coffee growers was held on 07.10.2021 at 03:00PM through Video Conference. Dr.Rajkumar Khatri, Additional Chief Secretary, Department of Agriculture, Government of Karnataka chaired the meeting and guided the proceedings.

Smt R Anuradha, General Manager, Canara Bank, Circle Office, Bengaluru (Convener) welcomed Dr.Rajkumar Khatri, Additional Chief Secretary, Department of Agriculture, Government of Karnataka, officials from Government Line Departments, Official from NABARD, Officials from RBI and other Members of the Committee to the subject meeting.

With this, the Agenda items were taken up for discussion.

1.Restructuring of Loan as per RBI master guidelines (NDRF / SDRF)

It is proposed to inform all the Deputy Commissioners of Coffee growing districts to call for DLBC meeting along with the representative of grower's community in Coordination with LDM. In the same meeting DLBC has to inform the Chair about adoption of RBI guidelines by the banks on restructuring.

It was decided to write to Deputy Commissioners and respective LDMs of Chikkamagaluru, Hassan and Kodagu districts to conduct the meeting along with the representatives of Coffee Growers and submit a comprehensive report on the implementation of Master guidelines norms adopted by the banks.

2.Extending of fresh loans without insisting for additional security.

It is proposed that once the loans are rescheduled banks shall grant fresh crop loans to the affected people based on the scale of finance of the crop and the cultivation area as per the extant guidelines without insisting for additional security.


It was decided to request the Deputy Commissioners of Chikkamagaluru, Hassan and Kodagu to convene a DLBC meeting.

Chairman also informed that any bank violating the RBI Master guidelines will be reported and the same will be taken with respective ED's of the Banks.

3.Lower Interest rates for crop loans:

It is proposed that Banks to extend fresh loans upto Rs 10 lakhs at lower interest rates.

The Sub Committee noted that the rate of interest on loans and advances are sole discretion of Banks as per RBI guidelines and therefore this issue may be flagged at the appropriate level with the intervention of RBI.


Dr. Rajkumar Khatri, I.A.S.,
Additional Chief Secretary to Government
Agriculture Department

4. One Time Settlement- Grant of fresh crop loans:

It is proposed that Banks to grant loans to Coffee Growers who had availed One Time Settlement (OTS) from a bank.

The Chairman requested Coffee Board to get district wise list of those coffee growers who availed OTS and are deprived from Fresh Loans, the same will be raised in DLBC meeting and if any such instances found the matter will be subsequently raised to RBI for issuance of guidelines

5. Clarification on SARFAESI Act:

Banks are initiating action before the Debt Recovery Tribunal (DRT) under provisions of SARFAESI Act on the agricultural loans availed by the coffee growers and have proceeded to auction the coffee estates and subsequently in the process of taking the possession of the coffee estates and handing the possession to bidders.

In this regard, it is to inform that the coffee growers have represented the Ministry of Finance for suitable amendments in the Act. Hence, requesting SLBC to issue suitable direction to the authorities concerned to stop issuing of notice (or) if notice is issued not to precipitate till the clarification is obtained from Ministry in this regard.

MAJOR BANKWISE COFFEE LOAN OUTSTANDING, NPA AND SARFAESI DETAILS

Name of the Bank	TOTAL COFFEE LOAN OUTSTANDING (A)		(Amount in Crores)			
			Out of A -NPA		Cases filed under SARFAESI ACT	
	No. of Accounts	Amount	No. of Accounts	Amount	No. of Accounts	Amount
CANARA BANK	24514	848.41	5617	161.38	12	3.77
STATE BANK OF INDIA	5612	240.00	664	28.83	90	9.30
UNION BANK OF INDIA	4932	217.26	790	19.51	1	1.92
BANK OF BARODA	5598	239.72	422	15.72	14	1.82
KARNATAKA STATE CO OPERATIVE APEX BANK	33573	912.97	73	8.23	8	1.99
TOTAL	74229	2458.36	7566	233.67	125	18.8

The Sub Committee observed that the matter is pending at Supreme Court as mentioned in the Coffee Board chairman request letter dt.21.09.2021 and hence the committee will not be able to take any decision on the matter.

6. Opening of accounts in different Banks:

It is proposed to SLBC to request RBI to permit coffee growers to open/ operate current accounts in rural/hilly area apart from the credit availed banks in city/urban areas.

RBI has informed that there is no restriction on opening current account in case of borrowers who have not availed any CC/OD facility from any bank and restriction applies to borrowers in case they avail / availed CC/OD facility and the detailed guidelines for current account opening is displayed in the RBI official website (Latest RBI Cir dt.04.08.2021).

The Sub Committee requested coffee board secretary to inform the coffee Grower representative to verify the details in RBI latest circulars and official website for further clarifications.

7. Special Relief Package for Coffee Growers:

The Sub Committee requested RBI to take a suitable decision to address the plight of the Coffee growers.

8. Section 194 N:

Under Section 194 N of the Income Tax, 1961 through Finance Bill 2020 for deduction of TDS @2% on aggregate cash withdrawals in excess of Rs 20.00 lakhs in a year and deduction of TDS @ 5% on aggregate cash withdrawals in excess of Rs. 1.00 crore in case of a recipient who has not filed the returns of income for all the three assessment years relevant to the three previous years.

In this regard, it is informed that coffee growers handle huge cash for settling the wage bills of the labourers as most of them are migrant labours and also incur money towards purchase of farm inputs locally. As per the amendment, proviso to section 194 N empowers the Central Government to exempt recipients, through a notification in the official gazette in consultation with the RBI. Hence RBI may be requested to recommend for exemption of coffee growers from 194 N of Income Tax Act.

The Sub Committee noted that the Special Sub Committee is not competent enough to take any decision on this agenda.

9. In Areas affected by Natural Calamities.

As per the RBI circular the benefit of asset classification of the restructured account as on the date of natural calamity shall be available only if the restructuring is completed within a period of **three months** from the date of declaration of the natural calamity by the Government.

As the communication of crop loss from concern department of GoK gets delayed after receiving of original notification, it was requested RBI to examine extending permission to Restructuring of loan for the accounts **beyond 3 months (maybe upto 6 months)** from the date of declarations of natural calamity/Crop loss by state government.

The Sub Committee decided that recommendation may be sent to RBI to extend the restructure time period from 3 months to 4 months.

With this, the meeting ended with vote of thanks.



Dr Rajkumar Khatri, IAS
ACS, Agriculture, GoK
Chairman of SLBC Sub Committee
on Agriculture & Allied Activities

Dr. Rajkumar Khatri, I.A.S.,
Additional Chief Secretary to Government
Agriculture Department

**LIST OF PARTICIPANTS FOR SPECIAL SLBC SUB COMMITTEE MEETING ON
AGRICULTURE & ALLIED ACTIVITIES ON GRIEVANCES OF COFFEE GROWERS.**

<u>Sl.No</u>	<u>Department / Bank Name</u>	<u>NAME</u>	<u>DESIGNATION</u>
1.	Agriculture Department	Dr Raj Kumar Khatri, IAS	Additional Chief Secretary, Govt. of Karnataka and Chairman of SLBC Sub Committee on Agriculture and Allied Activities.
2.	Coffee Board	Sri Jagadeesha, IAS	CEO / Secretary of Coffee Board.
3.	CANARA BANK	Sri Chandrasekhar Rao	General Manager and Convener, SLBC Karnataka.
4.	RBI	Sri Pathak	Deputy General Manager
5.	NABARD	Sri Niraj Kumar Varma	Chief General Manager
6.	Department of Fishery	Sri Sudhir P	Joint Director Fisheries Marine
7.	Agriculture Department	Sri Shivaraj	Additional Director of Agriculture
8.	Department of Animal Husbandry	Dr Ramesh Rao	Deputy Director
9.	Department of Horticulture	Ms Asma Naz	Deputy Director
10.	CANARA BANK	Smt R Anuradha	General Manager, Circle Office, Bengaluru.
11.	CANARA BANK	Sri Yogesh B Acharya	General Manager, Mangaluru.
12.	CANARA BANK	Smt Bhavani Mannan	Assistant General Manager
13.	CANARA BANK	Sri Anil Kumar	Divisional Manager, PC Wing, Head Office.
14.	CANARA BANK	Sri Anand C	Senior Manager
15.	CANARA BANK	Sri Abhishek	Officer
16.	STATE BANK OF INDIA	Sri Anand Ganguly	Assistant General Manager
17.	UNION BANK OF INDIA	Sri Sunil Kumar Yadav	Deputy General Manager
18.	BANK OF BARODA	Sri Vinay Guptha	Deputy General Manager
19.	KARNATAKA APEX CO OPERATIVE BANK	Sri Sanjeev Hugar	Manager

Minutes of meeting of State Level Steering Committee on RSETIs held on 09-09-2021

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. **Mrs. N. Manjushree, IAS, Mission Director, KSRLPS, Mr. Bipul Chandra Saha, National Director, National Centre for Excellence of RSTIs (NACER),** Executives and Nodal officers of sponsor Banks and Directors of RSETIs participated in the meeting.

With permission of the chair, **Mr. Ramakrishna Mane, State Director for RSETIs,** presented the ppt on the agenda wise details of the RSETIs, their functioning and the progress for the year 2021-22.

1. Approval of minutes of previous meeting held on 17-06-2021

There were no suggestions from the members for the amendments of the minutes and house approved the minutes of previous meeting held on 17-06-2021.

2. Amalgamation of Canara Bank RSETIs in Bengaluru Rural, Ramanagar and Udupi districts

Mr. Ramakrishna Mane, SDR informed that as per directions of MORD, GOI, each district should have one RSETI. Subsequent to merger of Syndicate Bank with Canara bank, all SyndRSETIs have now become Canara Bank RSETIs. Bengaluru Rural, Ramanagar and Udupi districts have two RSETIs sponsored by Canara Bank. Hence Canara Bank proposes to amalgamate these RSETIs as follows

1. RSETI Sonnahallipurawith RUDSETI Arshinkunte
2. RSETI Manipalwith RUDSETI Brahmavar
3. RSETI Vajarahalliwith RSETI Harohalli

The Board of Directors of Canara Bank has resolved for amalgamation of the RSETIs as above. These RSETIs are also facing problem in getting sufficient number of candidates. After detailed deliberations on the matter, the house approved the proposal of Canara Bank for amalgamation / merger of RSETI Sonnahallipurawith RUDSETI Arshinkunte, RSETI Manipalwith RUDSETI Brahmavarand RSETI Vajarahalliwith RSETI Harohalli.

3. Allotment of land for Canara Bank RSETI for 33 years in Ballari

SDR Mr. Ramakrishna Mane informed that this is a long pending issue and is discussed several times in DLRAC, SLSCR and SLBC. **Director RSETI Ballari** informed the house that Ballari District Administration has allotted 1.11 acres of land in TS No.1084/2b near Bandihatti village Ballari in the name of **CEO, ZP Ballari**with lease for a period of 15 years. Since the sponsor bank has to invest for establishments of RSETI, it is necessary to allot the land in the name of **"The Director, Canara Bank RSETI, Ballari"**and the lease shall be for a minimum period of 33 years. Hence Canara Bank has requested for the following:

1. The land shall be in the name of **"The Director, Canara Bank RSETI, Ballari"**and
2. The land to be allotted for a minimum lease period of 33 years

Dr. Selvakumar S IAS, Chairman of SLSCR informed that they will ensure resolving the matter through District Administration Ballari at the earliest.

4. 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 talukasviz. 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. SBI apprised the house on the steps being taken for establishing new RSETI at Hospete and assured to establish the RSETI at the earliest.z

5. Reimbursement of RSETI claims - List of ZP which have not conducted the pre-audit of all pending claims

The matter of conducting Pre-audit / processing of claims and issue of Pre-auditCertificate jointly signed by PD DRDA and Director RSETI was discussed in detail. Mr Ramakrishna Mane apprised the house on the following;

1. MD SRLM had directed ZPs to visit RSETIs and conduct the processing of all pending claims /pre-audit of all claims pending for all the previous years and issue a pre-audit certificate jointly signed by the PD DRDA and Director of RSETI before 30th June 2021.
2. RSETIs were advised to pursue the matter with PD DRDA and ensure issue of Pre-audit certificate.
3. It is observed that 7 ZPs have conducted pre-audit and issued Pre-audit certificate, viz. (i). Chikkaballapur, (ii). Ballari, (iii). Dharwad, (iv). Gadag, (v). Shimoga, (vi). Ujire (vii). Bagalkot, (viii). Hassan (ix). Koppal (x). Gadag
4. SDR brought to the notice of the house that in some RSETIs (Ex. Belagavi) claims are remaining unattended for more than eight years without conducting pre-audit. Mr. B C Saha, National Director for RSETIs suggested **MD SRLM to advise all ZPs to conduct the pre-audit of all pending claims as one time measure before 30-09-2021 failing which the claims submitted are to be treated as final for payment.** Mrs N. Manjushree, IAS, MD SRLM assured the action in this regard and to issue the Pre-audit certificate duly signed by the Project Director DRDA and Director of RSETI and duly approved by DLRAC. The NDR also suggested that, if necessary, a "SPECIAL DLRAC" may be conducted at district level to finalise all pending claims and submit final position to MD SRLM under copy to all stake holders (SRLM, CEO ZP, NACER, SDR, NAR, and Sponsor Banks).
5. Many RSETIs complained that ZP officials do not have proper guidelines of MORD for processing of claims. They insist for submitting the copies of bills and vouchers of expenditures incurred. SDR clarified that RSETIs on the permission of their sponsor Banks engaged the caterers with an agreement of catering specific items for Breakfast, Lunch, Dinner and two times Tea. Some RSETIs also provide High Tea with snacks in the evening. It is the responsibility of the sponsor banks to look into these matters. The **Domain Skill Trainers (DST / Guest Faculties)** are also engaged for each programme separately besides inviting Veterinary doctors, bankers Chartered accountants etc. to deal with various aspects like Animal husbandry,

banking, GST, income tax etc for the trainees. The base cost of training per hour for training programme category of - I, II and III are Rs.46.70, Rs.40.00 and Rs.33.40 respectively. The base cost of training includes the following;

i) Mobilization of candidates incl. EAPs, ii) Post-placement tracking, iii) Curriculum development, iv) Placement expenses, v) Trainers' training, vi) Training Equipments, vii) Infrastructure costs, viii) Teaching Aids, ix) Raw-material for Training, x) Salary of Trainers, xi) Uniform/ Safety gear, xii) Tool kit to be given to candidates etc.

The sponsor banks have made investment on these and MORD reimburses as a base cost per hour. MORD has fixed the rates per hour for teaching and Boarding (Residential and Non-residential) separately. The rates of reimbursement for Boarding and Lodging costs per day per candidate fixed by MORD based on the category of RSETI (i.e., location centre) of X, Y, Z and O are Rs.375/-, 315/-, 250/-, and Rs.220/- respectively.

Hence it is necessary for the Claim processing officials to understand properly the guidelines of MORD before commencement of processing of claims. SDR suggested for a VC of all ZPs, MD SRLM, SDR, NACER, NAR & Bankers, in this regard. MD SRLM assured to advise the concerned official suitably in this regard under copy to all stake holders. In view of this the individual bills or vouchers of expenditures for either boarding or teaching cannot be insisted. SDR requested Chairman SLSCR and MD SRLM for circulation of minutes of SLSCR to all PDs and CEO of all ZPs in Karnataka.

6. MD SRLM apprised the house about the UC issued to MORD and queries raised by MORD are replied satisfactorily. MD SRLM assured to follow up with MORD for further release of funds and also mark copies of correspondence to NACER to pursue MORD

State Director for RSETIs furnished the details of Bank wise year wise and RSETI wise details of claims pending for reimbursement.

NRLM-BPL Claims (Bank wise) - Position as on 31-08-2021					
SN	RSETI	BPL Nos.	Total Claimed	Total Received	Total Pending
1	Canara Bank Total	39610	192184135	104817933	85844202
2	Union Bank Total	3536	25008783	2262592	22080784
3	Kotak M Bank Total	1413	9462583	3354600	6107983
4	RUDSETI Total	17115	115341384	64342658	50761246
5	SBITotal	11208	74914371	25823039	48578644
6	DCCB Bidar Total	1134	11265356	2881200	8384156
8	BOB (VB) Total	5735	29441390	14058752	15356010
	All Banks Total	79751	457618002	217540774	237113025

NRLM-BPL Claims (Year wise) - Position as on 31-08-2021					
SN	Year	BPL Nos	Total Claimed	Total Received	Total Pending
1	2011-12	674	3479230	3479230	0
2	2012-13	3036	12577978	11956378	621600
3	2013-14	8579	26406710	26406710	0
4	2014-15	8284	27780950	26864750	819800
5	2015-16	7746	26485100	25500476	943600
6	2016-17	8052	30718245	26560395	3717800
7	2017-18	8820	49331464	37219705	10873485
9	2018-19	12418	90512874	52239364	37774055
10	2019-20	12836	94056671	4539200	88868471
11	2020-21	9306	96268780	2774566	93494214
	Total	79751	457618002	217540774	237113025

6. Progress of RSETIs under AAP- 2020-21, Settlement & credit linkage

SDR Karnataka apprised the house about all RSETIs remained closed during the first quarter ending June 2021 due to spread of Covid-19 pandemic. However, some RSETIs have conducted a few programmes during the month of April 2021. During the year 2021-22 (01-04-2021 to 30-06-2021) the RSETIs in Karnataka have trained 892 candidates only through 35 programmes as against the Annual target of training 24676 candidates through 905 programmes. However as at end of August 2021, RSETIs have conducted 201 programmes and trained 4951 candidates which is 20% of the annual target for 2021-22. 4781 candidates were settled, and 1522 candidates were credit linked

7. Issues relating to allotment of land and construction of RSETI Building

There was stalemate 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.

Concerned sponsor banks assured to expedite necessary steps in the matter. The Secretary assured to resolve the matter through District Administration Ballari at the earliest.

8. Providing Support Staff to RSETIs:

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.


9. Implementation of Mission One GP-One BC Sakhi

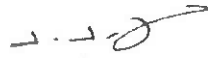
SDR apprised the house on the highlights of Mission One GP-One BC Sakhi. He apprised on the progress of conducting trainings under One GP -One BC Sakhi.

10. Implementation of the project UNNATI

SDR apprised the house on the highlights of Project Unnati and presented the progress achieved under the scheme. Very poor turnout of candidates is observed in all RSETIs. ZPs are finding difficulty in mobilizing enough candidates due to Covid-19.

The meeting concluded with vote of thanks. Mr. Ramakrishna Mane conveyed his regards to Dr. Selvakumar S, IAS, Mrs. N. Manjushree, MD SRLM, CEOs and all Officials of ZPs Bankers, and all the participants for the cooperation and support extended during his tenure as SDR.


(Sri Ramakrishna B Mane)
State Director for RSETIs-Karnataka
& Convener, SLSCR


(Dr. S. Selvakumar)
Chairman of SLSCR &
Secretary, Skill Development, Entrepreneurship
Livelihood Department, Govt. of Karnataka

Proceedings of the Special SLBC Sub-Committee Meeting on Financial Inclusion held on 30-08-2021

The Special SLBC Sub-Committee Meeting on Financial Inclusion was held on 30-08-2021 at 3:30 PM virtually through Microsoft Teams. The meeting was held under the Chairmanship of Smt. Sujatha, Asst. General Manager, SLBC, Karnataka, Co-Chairmanship of Sri. C.V.Reddy, General Manager, NABARD and convened by Sri. Sunil Kumar Yadav, Deputy Zonal Head, Union Bank of India.

At the outset, Sri. Sunil Kumar Yadav, Deputy Zonal Head, Union Bank of India welcomed Sri. C.V.Reddy, GM, NABARD, Sri. A K Pathak, DGM, RBI, Smt. Sujatha, AGM, SLBC, Karnataka, Sri. Rajeev Agarwal, DGM, NABARD and controlling heads of all the banks to the meeting and Sri. Nagaraj Deshnur, Chief Manager-RABD/SLBC/FI, Union Bank of India, briefed about the purpose of conducting the meeting.

Agenda No.1: Utilization of Financial inclusion fund available with NABARD.

Mrs. Shivani, Asst. General Manager, NABARD has given presentation on FIF fund to make effective utilization of FIF fund available with NABARD from all the Banks.

She has explained that a differential approach called Special focus district (SFD) approach is adopted to give more thrust on backward districts that are constrained by various physical, economic and sociological characteristics. Raichur and Yadgir are identified as SFBs in Karnataka. The grant support from FIF for projects implemented in these SFDs, has been enhanced to 90% of the eligible expenditure incurred by the implementing bank irrespective of the type of bank. The grant support for projects in other districts would be limited to 60% of eligible expenditure for Scheduled Commercial Banks (SCBs) including scheduled Small Finance banks (SFBs) and Payment Banks (PBs), 80% for Regional Rural Banks (RRBs) and 90% for Rural Cooperative Banks (RCBs).

In addition, Sri. C.V.Reddy, GM, NABARD, has briefed on SFDs that they are aspirational districts which have been identified for deepening on financial inclusion and those SFDs have been given special benefits under FIF.

Further, Mrs. Shivani has explained about schemes under FIF which are broadly classified into 3 groups viz. 1. Standard Schemes 2.Special Projects 3.Government schemes.

Standard schemes are further classified as follows:

1.1 Financial Literacy Programmes

- 1.1.1 Financial and digital literacy camps by branches of banks
- 1.1.2 Financial digital literacy camps through FLCs
- 1.1.3 Reimbursement of examination fee of BC/BF
- 1.1.4 Demonstration van for financial literacy

1.2 Banking technology adoption schemes

- 1.2.1 Micro ATM deployment
- 1.2.2 POS/mPOS deployment
- 1.2.3 Dual authentication implementation

1.2.4 On boarding BHIM UPI

1.2.5 On boarding PFMS

1.3 Regulatory infrastructure support

1.3.1 AUA/KUA membership

1.3.2 On boarding CKYCR

1.4 Support for connectivity and power infrastructure

1.4.1 VSAT deployment

1.4.2 Mobile signal booster deployment

1.4.3 Solar power unit/UPS deployment

The details of these schemes along with proposal formats are given in the NABARD circular No. 105/DFIBT-04/2019 dated 23-04-2019.

Sri. Sunil Kumar Yadav, Deputy Zonal Head, Union Bank of India, thanked Smt. Shivani, AGM, NABARD for the presentation and conveyed all banks to explore the possibilities under these schemes and make better utilization of the fund.

Sri. Nagaraj Deshnur, Chief Manager-RABD/SLBC/Fl, Union Bank of India requested all the controlling heads to provide atleast 2 projectors to their respective LDMs so that they can spread awareness among the farmers about latest development in Agriculture & Allied activities, financial literacy, Digitalization & Video clips from RBI to empower the farmers.

Sri. A K Pathak, DGM, RBI emphasized on the objective of arranging the meeting which is to create awareness about the FIF fund and promote better utilization of the same as it is not being utilized efficiently year on year and urged all the participants to come up with suitable projects and make people aware and empowered financially. Further, he stressed on having 2 projectors by LDMs to spread financial awareness.

RBI will be providing audio contents of financial literacy in Regional language Kannada. It has already broadcasted the same in community radio in 10 Districts and planning for video broadcast in local cable TV channels.

LDMs are being extended their support to procure Audio-Visual aids and indulge in spreading financial awareness. In addition, he has instructed all controlling heads to activate the existing inactive FLCs and submit the action taken report in this regard within a week.

Sri. Rajeev Agarwal, DGM, NABARD, has advised all the controlling heads of the banks to utilize the FI fund available with NABARD under various schemes mentioned in the presentation.

(Action-All Banks, LDM)

Later, Sri. Sunil Kumar Yadav, Deputy Zonal Head, Union Bank of India thanked Sri. A K Pathak, DGM, RBI for his valuable suggestions & guidance.

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Agenda No.2: Strategies adopted by those banks who are having less than 75% of performance in Aadhar seeding, mobile seeding and activation of Rupay cards.

All banks have assured to overcome the poor performance and assured for crossing of more than 75% performance under Aadhar seeding, mobile seeding and activation of Rupay cards by organizing campaigns in coming days and by taking help of Business Correspondents to achieve the target. Many PMJDY account holders were migrated to their native place because of Covid pandemic due to which the banks were facing constraints to achieve 100% target.

(Action- All Banks)

The meeting was concluded with vote of thanks.


(Sunil Kumar Yadav)

Dy. Zonal Head, UBI

Convener, SLBC Sub-Committee on FI.


(Supatha)

Asst. General Manager
SLBC, Karnataka

Annexure-24A

Emergency Credit Line Guarantee Scheme (ECLGS) Operational Guidelines updated as on October 01, 2021

1. Name of the Scheme:

The Scheme shall be named as 'Emergency Credit Line Guarantee Scheme (ECLGS)'. It shall have the following components, ECLGS 1.0, ECLGS 1.0(Extension), ECLGS 2.0, ECLGS 2.0(Extension), ECLGS 3.0, ECLGS 3.0(Extension) 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 1.0(Extension) refers to the scheme for providing additional support to existing borrowers of ECLGS 1.0 or new borrowers eligible under ECLGS 1.0 based on revised reference date of March 31, 2021.

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 2.0(Extension) refers to the scheme for providing additional support to existing borrowers of ECLGS 2.0 or new borrowers eligible under ECLGS 2.0 based on revised reference date of March 31, 2021.

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, airports and ground handling units) sectors whose days past due are upto 60 days as on February 29, 2020.

ECLGS 3.0(Extension) refers to the scheme for providing additional support to existing borrowers of ECLGS 3.0 or new borrowers eligible under ECLGS 3.0 based on revised reference date of March 31, 2021.

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 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 or 31st March 2021, whichever is higher, to eligible borrowers, in the form of additional term loan /working capital term loan facility and/or non-fund based facility (under ECLGS 2.0, 2.0(Extension) & 4.0) in case of banks and Financial Institutions, and additional term loan facility, 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/crystallised 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 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 1.0 (Extension)** means borrowers who have availed assistance under ECLGS 1.0 or new businesses which are eligible under ECLGS 1.0 based on the revised reference date of 31st March 2021.

- **"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 2.0 (Extension)** means borrowers who have availed assistance under ECLGS 2.0 or new businesses which are eligible under ECLGS 2.0 based on the revised reference date of 31st March 2021.
- **"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 and ground handling units) sectors whose days past due are upto 60 days as on 29.02.2020.
- **"Eligible borrower" under ECLGS 3.0 (Extension)** means borrowers who have availed assistance under ECLGS 3.0 or new businesses which are eligible under ECLGS 3.0 based on the revised reference date of 31st March 2021.**"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 a lending institution 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.
- 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 31.03.2022 or till guarantees for an amount of Rs 4,50,000 crore are issued (taking into account all components of ECLGS), 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 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 1.0(Extension), all borrowers who have availed assistance under ECLGS 1.0 or new businesses which are eligible under ECLGS 1.0 based on the revised reference date of 31st March 2021 and meet the other terms of these guidelines are eligible.
- 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 2.0(Extension), all borrowers who have availed assistance under ECLGS 2.0 or new businesses which are eligible under ECLGS 2.0 based on the revised reference date of 31st March 2021 and meet the other terms of these guidelines are eligible.
- 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, airports and ground handling units) sectors whose days past due are upto 60 days as on 29.02.2020 are eligible
- Under ECLGS 3.0(Extension), all borrowers who have availed assistance under ECLGS 3.0 or new businesses which are eligible under ECLGS 3.0 based on the revised reference date of 31st March 2021 and meet the other terms of these guidelines 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. Loans provided to individuals for business purposes shall be eligible for coverage under ECLGS 1.0 (as specified in the FAQs) under specified categories.
- For the purpose of ECLGS 1.0, 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 29.2.2020/31.03.2021 to be checked across all lending institutions from credit bureau while availing assistance under ECLGS.
- 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. Similarly, all borrower accounts which had NPA or SMA-2 status as on 31.03.2021 shall not be eligible under ECLGS 1.0 (Extension), ECLGS 2.0(Extension) and ECLGS 3.0 (Extension). 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 as on 29.02.2020 (INR Crore)	Overall Outstanding (fund based) of the Borrower with MLI as on 29.02.2020 (INR Crore)	DPD of borrower as on 29 th 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

- Similar would be the eligibility of borrowers under ECLGS 1.0 (Extension), except that the reference date shall change to 31.03.2021

- 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 across all lending institutions on 29.02.2020 (INR Crore)	Overall Outstanding (fund based) of the Borrower with MLI on 29.02.2020 (INR Crore)	DPD of borrower as on 29 th Feb 2020 (Days)	Eligibility
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

- Similar would be the eligibility of borrowers under ECLGS 2.0 (Extension), except that the reference date shall change to 31.03.2021

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 1.0(Extension), the amount of GECL funding to existing ECLGS 1.0 borrowers or new 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 upto 30% (enhanced from the present 20%) of their total credit outstanding (net of support received under ECLGS 1.0) up to Rs. 50 crore (fund based only) as on 29th February, 2020 or 31st March 2021, whichever is higher, 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 2.0(Extension), 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 upto 30% (enhanced from the present 20%) of their total credit outstanding (fund based only, net of support received under ECLGS 2.0) up to Rs. 500 crore as on 29th February, 2020 or 31st March, 2021, whichever is higher, subject to the borrower meeting all the eligibility criteria. Credit facility under ECLGS 2.0(Extension) 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) as on 29.02.2020, 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 3.0 (Extension), 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 incremental credit eligibility based on outstanding of 29.02.2020 or 31.03.2021, whichever is higher.
- 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 30% [40% in case of ECLGS 3.0 & ECLGS 3.0 (Extension), 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 30% (40% in case of ECLGS3.0 and ECLGS 3.0 (Extension)) 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 ECLGS 1.0 & 2.0.

Name of the Borrower	Overall Outstanding (fund based) of the Borrower across all lending institutions as on 29.02.2020 (INR Crore)	Overall Outstanding (fund based) of the Borrower with MLI (INR Crore) as on 29.02.2020	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

Similar would be the calculation of maximum loan allowed under ECLGS 1.0 (Extension) & 2.0 (Extension), except that the percentage would change from 20% to 30% in both columns C & D.

Under ECLGS 1.0 & 1.0 (Extension), the maximum loan amount calculated under Columns C & D can be extended as a fund based facility only.

Under ECLGS 2.0 & 2.0(Extension), 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 or 3.0(Extension) 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 or 3.0(Extension). Examples to calculate the maximum loan amount eligible under ECLGS 3.0 or 3.0(Extension) is given below [Reference date for overall outstanding to be taken as 29.02.2020 for ECLGS 3.0 & 31.03.2021 for ECLGS 3.0(Extension)]:

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/ECLGS 3.0 Extension (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

- Examples to calculate the maximum loan amount covered under ECLGS 1.0(Extension):

Name of the Borrower	Overall Fund based Outstanding across all MLIs as on 29.02.2020 (INR Crore)	Overall Fund based Outstanding across all MLIs as on 31.03.2021 (INR Crore)	Availed under ECLGS 1.0 / 2.0 (INR Crore)	Incremental credit allowed (INR Crore)
	A	B	C= 20% of A	D*
Borrower A	20	25	4	6.3-4 = 2.3
Borrower B	20	20	4	6-4 = 2
Borrower C	50	60	10	15-10 = 5
Borrower D	50	70	10	Ineligible as o/s has exceeded Rs.50 crore with support besides ECLGS support
Borrower E	40	30	8	12-8 = 4
Borrower F	40	44	8	12-8 = 4

*D = 30% of (B-C) - C, if (B-C) is higher than A and 30% of A - C, if (B-C) is lower than or equal to A.

Similar would be the calculation under ECLGS 2.0 (Extension).

- Examples to calculate the maximum loan amount covered under ECLGS 3.0(Extension):

Name of the Borrower	Overall Fund based Outstanding across all MLIs as on 29.02.2020 (INR Crore)	Overall Fund based Outstanding across all MLIs as on 31.03.2021 (INR Crore)	Availed under ECLGS 3.0 (INR Crore)	Incremental credit allowed (INR Crore)
	A	B	C= 40% of A	D= 40% of (B - C) - C
Borrower A	100	100	40	0
Borrower B	100	140	40	0
Borrower C	50	100	20	32-20=12
Borrower D	400	800	160	200 (being the maximum allowed per borrower)

9. Interest Rate of Credit under the Scheme

Interest Rate on GECL under ECLGS 1.0, 1.0(Extension), 2.0, 2.0(Extension), 3.0, and 3.0(Extension) 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 1.0, the tenor of loans provided under GECL shall be four years from the date of first disbursement.
- Under ECLGS 1.0(Extension), the tenor of loans provided under GECL shall be five 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 June 30, 2022.
- Under ECLGS 2.0(Extension), the tenor of facilities provided under GECL shall be for a period of 6 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 June 30, 2022.
- Under ECLGS 3.0 & 3.0 (Extension), 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 June 30, 2022. The last date of disbursement for fund based facility under the scheme shall be June 30, 2022.

- While no last date has been stipulated for the non-fund based facility under ECLGS 2.0, & 2.0(Extension), 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 & 2.0 (Extension) or June 30, 2027, 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.
- Moratorium period of 2 years on the principal repayment shall be provided to borrowers for the fund based portion of GECL credit under ECLGS 1.0(Extension), 2.0(Extension), 3.0 & 3.0(Extension).
- The principal shall be repaid in 36 monthly installments under ECLGS 1.0, & 1.0(Extension), in 48 monthly instalments under ECLGS 2.0, 2.0(Extension), 3.0, & 3.0(Extension) 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 (as amended vide RBI circular dated June 04, 2021)

- Borrowers who have availed assistance under ECLGS 1.0 and are eligible for restructuring as per RBI guidelines of May 05, 2021 (as amended vide RBI Circular dated June 04, 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 with the respective MLI, 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 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 June 30, 2022 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.
- A one time relaxation has been allowed for reporting of NPAs upto October 31, 2021 for accounts missed, subject to payment of penalty of 1.5% of claim amount at the time of claim settlement.
- 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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**Frequently Asked Questions (FAQs) on Emergency
Credit Line Guarantee Scheme of Rs. 4.5 lakh crore
(Updated as on October 01, 2021)**

1. What is Guaranteed Emergency Credit Line (GECL)?

The GECL is a loan for which 100% guarantee would be provided by National Credit Guarantee Trustee Company (NCGTC) to Member Lending Institutions (MLIs), and which will be extended in the form of additional working capital term loan facility and non-fund based facility in case of Scheduled Commercial Banks (SCBs) and Financial Institutions (FIs), and additional term loan facility in case of Non-Banking Financial Companies (NBFCs), to eligible MSMEs/ Business Enterprises, individual borrowers in case of the original loan having been for own business and interested Pradhan Mantri Mudra Yojana (PMMY) borrowers.

Credit under GECL would be up to 30% of the borrower's total outstanding credit (40% in respect of borrowers in the Hospitality sector, Travel & Tourism sector, Leisure & Sporting sector and Civil Aviation sector, subject to a maximum of Rs.200 crore per borrower), excluding off-balance sheet and non-fund based exposures, as on 29th February, 2020 or 31st March, 2021, whichever is higher, i.e., additional credit shall be maximum up to Rs.150 crore (Rs.200 crore in respect of borrowers in the Hospitality sector, Travel & Tourism sector, Leisure & Sporting sector and Civil Aviation sector).

GECL in respect of hospitals/nursing homes/clinics/medical colleges/units engaged in manufacturing of liquid oxygen, oxygen cylinders etc. seeking loans for setting up of on-site oxygen generating plants shall be upto Rs.2 crore and can be provided as fund based or non-fund based facility or a mix of two.

GECL in respect of borrowers with credit outstanding upto Rs.50 crore is open for all MSMEs/businesses, including MUDRA borrowers. However, GECL in respect of borrowers with credit outstanding above Rs.50 crore and not exceeding Rs.500 crore is restricted only to borrowers in the 26 sectors identified by Kamath Committee on Resolution Framework in its report of September 04, 2020 and the Healthcare sector and shall be provided as fund based or non-fund based facility or a mix of two.

No ceiling on loans outstanding has been prescribed for GECL in respect of eligible borrowers in Hospitality, Travel & Tourism, Leisure & Sporting and Civil Aviation sectors, subject to a cap of Rs.200 crore per borrower.

2. What is the objective of the Scheme?

The Scheme is a specific response to the unprecedented situation arising out of COVID-19. It seeks to provide much needed relief to the MSMEs/businesses by incentivizing MLIs to provide additional credit of up to Rs. 4.5 lakh crore at low cost, thereby enabling MSMEs/businesses to meet their operational liabilities and restart their businesses.

3. What is the Emergency Credit Line Guarantee Scheme?

The Emergency Credit Line Guarantee Scheme provides 100% guarantee coverage by NCGTC to MLIs on GECL of up to Rs. 4.5 lakh crore to eligible MSMEs. MSMEs for the purpose of this Scheme will include MSMEs/ Business Enterprises which are constituted as Proprietorships, Partnerships, Registered Companies, Trusts and Limited Liability Partnerships (LLPs), interested borrowers under PMMY, and also loans to individuals for business purpose.

4. Who are the MLIs under the Scheme?

All SCBs are eligible as MLIs. NBFCs which have been in operation for at least 2 years as on 29.2.2020, and FIs will also be eligible as MLIs under the Scheme.

5. What will be the definition of FIs for the purpose of this Scheme?

FIs for the purpose of this Scheme will include All India Financial Institutions as defined under sub-clause (i) of clause (c) of Section 45-I of RBI Act.

6. What is the duration of the Scheme?

The Scheme would be applicable to all loans sanctioned under GECL during the period from May 23, 2020 to March 31, 2022, or till guarantees for an amount of Rs. 4.5 lakh crore are issued by NCGTC, whichever is earlier.

7. What would be the guarantee coverage under the Scheme?

The entire funding provided under GECL shall be provided with a 100% credit guarantee coverage by NCGTC under the Scheme.

8. What will be the eligibility criteria for MSMEs to avail the benefit of the Scheme?

The eligibility criteria under the Scheme are as under:

- All MSME borrower accounts with combined outstanding loans across all MLIs of up to Rs. 50 crore in any sector and any amount in respect of borrowers in the Hospitality sector, Travel & Tourism sector, Leisure & Sporting sector and Civil Aviation sector and classified as regular, SMA-0 or SMA-1 as on 29.2.2020 or 31.03.2021.
- All MSME borrower accounts in the 26 sectors identified by the Kamath Committee on Resolution Framework in its report of September 04, 2020 and the Healthcare sector having combined outstanding loans across all MLIs above Rs. 50 crore and not exceeding Rs.500 crore and classified as regular, SMA-0 or SMA-1 as on 29.2.2020 or 31.03.2021.
- Hospitals/Nursing Homes/Clinics/Medical Colleges/ units engaged in manufacturing of liquid oxygen, oxygen cylinders etc. having credit facility with any lending institution (non necessarily MLI) and classified as regular, SMA-0, SMA-1 or SMA-2 as on 31.03.2021.
- Borrowers who have availed facility under ECLGS 1.0 and are seeking restructuring as per RBI guidelines of May 05, 2021 (as amended vide RBI Circular dated June 04, 2021).
- The Scheme is valid only for existing customers on the books of the MLI.
- The MSME borrower must be GST registered in all cases where such registration is mandatory. This condition will not apply to MSMEs that are not required to obtain GST registration.
- Loans provided to individuals for own business purposes will be covered under the Scheme.

9. Will the Scheme also cover borrowers under PMMY?

Yes, loans under PMMY extended on or before 29.2.2020, and reported on the MUDRA portal shall be covered under the Scheme.

10. Will GECL be extended as a separate loan account, or as part of the existing loan account of the borrower?

A separate loan account shall be opened for the borrower for extending additional credit under GECL. This account will be distinct from the existing loan account(s) of the borrower.

11. Will loans under ECLGS 1.0 be automatically given without any application or solicitation from the borrower?

This is a pre-approved loan. An offer will go out from the MLI to the eligible borrowers for a pre-approved loan which the borrower may choose to accept. If the MSME accepts the offer, it will be required to complete requisite documentation. Thus, an 'opt-out' option will be provided to eligible borrowers under the Scheme, i.e., if the borrower is not interested in availing the loan, he/she may indicate accordingly.

12. What would be the procedure followed in case a borrower has loan accounts with multiple lenders?

- In case a borrower has existing limits with multiple lenders, GECL may be availed either through one lender or each of the current lenders in proportion depending upon the agreement between the borrower and the MLI.
- In case the borrower wishes to take from any specific lender an amount more than the proportional 30% (40% in respect of borrowers in the Hospitality sector, Travel & Tourism sector, Leisure & Sporting sector and Civil Aviation sector, subject to a maximum 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 loan under ECLGS is being proposed to be taken from the specific lender. However, it would be necessary for the specific lender to agree to provide loan under ECLGS on behalf of such lenders.
- No NOC will, however, be required if the GECL availed from a particular lender is limited to the proportional 30% (40% in respect of borrowers in the Hospitality sector, Travel & Tourism sector, Leisure & Sporting sector and Civil Aviation sector, subject to a maximum of Rs.200 crore per borrower) of the outstanding credit that the borrower has with that lender.

13. To avail GECL, will it be necessary for existing loans of the borrower to be covered under existing guarantee schemes such as CGFMU or CGTMSE?

No.

14. Will the interest rate on GECL be capped?

Yes, interest rates on GECL shall be capped as under:

- For Banks and FIs, one of the RBI prescribed external benchmark linked rates (for MSMEs) and marginal cost based 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
- For loans to hospitals/nursing homes/clinics/medical colleges/units engaged in manufacturing of liquid oxygen, oxygen cylinders etc. for setting up on-site oxygen generation plants, rate of interest shall be capped at 7.5% p.a.

The Scheme may also be operated in combination with applicable interest subvention schemes, as far as feasible.

15. What would be the tenor of loans provided under GECL?

The tenor of loans provided under GECL shall be four years from the date of first disbursement in respect of borrowers under ECLGS 1.0. However, such of the borrowers under ECLGS 1.0 who avail of restructuring or borrowers under ECLGS 1.0 (Extension), the tenor of loans under GECL shall be five years from the date of first disbursement.

The tenor of fund based facility provided under ECLGS 2.0 and 4.0 shall be five years from the date of first disbursement/first utilization under fund based or non-fund based facility. The tenor of fund based facility provided under ECLGS 2.0 (Extension) shall be six years from the date

of first disbursement/first utilization under fund based or non-fund based facility. No tenor has been prescribed for non-fund based facility, but the guarantee cover on the non-fund based facility shall expire on completion of 5 years from the date of first disbursement/first utilization under fund based or non-fund based facility. It may be noted that last date of disbursement of fund based facility is December 31, 2021 and first tranche of non fund based facility should be utilized on or before December 31, 2021.

The tenor of loans provided under ECLGS 3.0 & 3.0 (Extension) shall be six years from the date of first disbursement.

No pre-payment penalty shall, however, be charged by the MLIs in case of early repayment.

16. Is there any moratorium period prescribed under the Scheme?

Yes, a moratorium period of one year on the principal amount shall be provided for fund based GECL facility under ECLGS 1.0 & ECLGS 2.0, a moratorium period of two years on the principal amount shall be provided for fund based GECL facility under ECLGS 1.0 (Extension), 2.0 (Extension), 3.0 & 3.0 (Extension) and a moratorium of 6 months shall be provided on fund based GECL facility under ECLGS 4.0. However, borrowers opting for restructuring as per RBI guidelines of May 05, 2021 (as amended vide RBI Circular dated June 04, 2021) shall have extended tenure as clarified at FAQ 15 above. Interest shall, however, be payable during the moratorium period. The principal shall be repaid in 36 instalments after the moratorium period is over in case of loans covered under ECLGS 1.0 & 1.0 (Extension), in 48 instalments after the moratorium period in case of loans covered under ECLGS 2.0, 2.0 (Extension), 3.0 and 3.0 (Extension) and in maximum 54 monthly instalments under ECLGS 4.0. There shall be no moratorium for non-fund based facility.

Type of facility	Total repayment period including moratorium	Moratorium period on principal repayment
GECL 1.0 (without restructuring)	4 years	1 year
GECL 1.0(Extension)	5 years	2 years
GECL 2.0	5 years	1 year
GECL 2.0 (Extension)	6 years	2 years
GECL 3.0 & 3.0(Extension)	6 years	2 years

17. Is any turnaround time prescribed for MLIs under the Scheme for sanction of GECL?

Indicative turnaround time for loans under the Scheme shall be the same as those prescribed by Department of Financial Services for credit support in the context of COVID-19 pandemic.

18. Will any guarantee fee be charged under the Scheme by NCGTC?

No, NCGTC will not charge any guarantee fee under the Scheme.

19. Will any processing fee be charged by MLIs for sanction of loans under GECL?

Since additional credit under GECL is to be provided to existing customers, no additional processing fee shall be charged by lenders.

20. Will MLIs ask for any additional collateral for the GECL facility?

No additional collateral shall be asked by MLIs for additional credit extended under GECL.

21. Will the categorization of existing loans extended through current Government schemes such as PMEGP or PMMY change if GECL is provided to such borrowers?

No. Existing loans extended through current Government schemes would continue to be categorized under that scheme as earlier. GECL under this Scheme shall be over and above the existing loan.

22. What will be the risk weight assigned to the credit extended under GECL?

Zero risk weight be assigned to the credit facilities extended under GECL, as per RBI Circular No. 76/21.06.201/2019-20 dated June 21, 2020.

23. What will be the security on credit extended under GECL Scheme?

The credit under GECL will rank *second charge* with the existing credit facilities in terms of cash flows (including repayments) and securities, with charge on the assets financed under the Scheme to be created within a period of 3 months from the date of disbursement or till June 30, 2022, but in any case prior to the account being classified as NPA.

24. Will MLIs be required to enter into any agreement with NCGTC for the purpose of this Scheme?

Yes, MLIs will be required to submit an Undertaking to NCGTC for the purpose of this Scheme.

25. How will the guaranteed amount be paid by NCGTC to the MLIs on invocation of the guarantee?

75% of the guaranteed amount will be paid by NCGTC within 30 days of an eligible claim being preferred by the MLI concerned. The balance 25% will be paid on conclusion of recovery proceedings or till the decree gets time barred, whichever is earlier.

26. Who will issue detailed operational guidelines for ECLGS, and who will have the authority to modify provisions of the Scheme/operational guidelines?

NCGTC has issued the detailed operational guidelines for the Scheme. The Management Committee for ECLGS fund will have the authority to approve any changes to the current structure of the Scheme/ operational guidelines.

27. I run a business enterprise and have a GST registration. However, I am not registered as an MSME nor do I have Udyog Aadhar. My Bank also does not classify me as an MSME borrower. Am I eligible under the scheme?

You are eligible if

- (i) you have total credit outstanding of Rs. 50 Crore or less as on 29th Feb 2020 or 31st March 31, 2021 ; or
- (ii) belong to the 26 sectors identified by the Kamath Committee on Resolution Framework in its report dated September 04, 2020 or the Healthcare sector and the total credit outstanding is above Rs.50 Crore and not exceeding Rs.500 crore as on 29th Feb 2020 or 31st March, 2021; or
- (iii) you have total credit outstanding of any amount with an eligible MLI as on 29th Feb 2020 or 31st March, 2021 and belong to the Hospitality sector, Travel & Tourism sector, Leisure & Sporting sector or Aviation sector;
- (iv) you are a hospital/nursing home/clinic/medical college /unit engaged in manufacturing

- of liquid oxygen, oxygen cylinders etc. having credit outstanding with a lending institution and need assistance upto Rs.2 crore for setting up a on-site oxygen generation plant;
- (v) you have a GST registration or were not required to obtain such GST registration Udyog Aadhar or recognition as MSME is not required under this Scheme; and
 - (vi) you meet other eligibility criteria prescribed under the scheme.

28. My Bank/ NBFC has offered me a pre approved loan of 15% only though the scheme mentions 20%. Can the Bank/ NBFC do so?

Under ECLGS, Banks/ NBFCs/HFCs are to offer loans up to 30% (40% in respect of borrowers in the Hospitality sector, Travel & Tourism sector, Leisure & Sporting sector and Civil Aviation sector, subject to maximum of Rs.200 crore per borrower). Actual loan extended can therefore be less than 30% (or less than 40% in respect of borrowers in the Hospitality sector, Travel & Tourism sector and Leisure & Sporting sector). This is generally on mutually agreed terms between the borrower and the lender based on factors relevant to the business operations.

29. I run a retail shop. Am I eligible for coverage?

See answer to question 27

30. I operate a lending business. Am I eligible?

No. Typically lending institutions get funds from banks/ NBFCs through on lending, refinance, asset purchase, securitization, assignment etc. There are therefore other windows available including the Partial Credit Guarantee Scheme and the Special Liquidity Facility.

31. Are all NBFCs eligible to become MLIs with NCGTC?

No. The NBFC must be registered with RBI or NHB, should be meeting the CRAR/prudential norms prescribed by RBI/NHB and have been in lending business for at least two years as on 29th Feb 2020. The Managing Committee of the Scheme may prescribe additional qualification criteria from time to time.

32. What will be the procedure for claim settlement ?

Please see reply under FAQ No. 71.

33. Can new MSME borrowers get covered under the scheme?

ECLGS scheme is only for existing borrowers on the books of the banks as on 29th Feb 2020 or 31st March 2021. Any new borrower can, however, be covered under the ongoing CGTMSE and NCGTC schemes.

34. Can co-applicant loans between entity and the promoter or director get covered under the scheme ?

Yes

35. Are off balance sheet loans provided to MSME borrowers covered as part of the scheme?

No, the scheme does not cover the off-balance sheet exposure. Only on balance sheet exposures outstanding as on 29th Feb, 2020 or 31st March 2021 are eligible to be covered

under the scheme.

36. How is the interest rate to be decided for loans under the scheme?

As per RBI guidelines dated September 04, 2019 & February 26, 2020, all loans to MSMEs must be benchmarked to one of the external benchmark rates. Banks are free to decide the spread over the external benchmark as per their approved policies. Accordingly, loans under the scheme must adhere to the above-mentioned guidelines and linked to the external benchmark rates with regard to MSMEs. For non-MSMEs, interest rate would be linked to marginal cost based lending rate.

As part of the Scheme, overall lending rate is capped at 1% above the external benchmark lending rate (for MSMEs) and marginal cost based lending rate (for non-MSMEs) or 9.25% p.a. whichever is lower. Loans which are allowed not to be benchmarked to external rates shall be capped at maximum of 9.25%.

For e.g. for Bank ABC External Benchmark Lending Rate is 7.80 %; i.e. RBI Repo Rate (4.0%) + Spread (3.80%). For the purpose of this scheme the lending rate would be Min of (7.8% + 1% = 8.8% and 9.25%) = 8.8% in this case.

For e.g. for Bank ABC1 External Benchmark Lending Rate is 8.50 %; i.e. RBI Repo Rate (4.0%) + Spread (4.50%). For the purpose of this scheme the lending rate would be Min of (8.5% + 1% = 9.5% and 9.25%) = 9.25% in this case.

As regards NBFCs / HFCs, the interest rate has been capped at 14% p.a.

Interest rate on all loans to hospitals/nursing homes/clinics/medical colleges//units engaged in manufacturing of liquid oxygen, oxygen cylinders etc. for setting up of on-site oxygen generation plant under the scheme shall be capped at 7.5% p.a.

37. I am not a registered MSME and operate a general/retail business. My account was NPA as on 29th Feb, 2020. Am I eligible for ECLGS?

Accounts that are NPA as on date or where overdues have crossed 60 days (SMA-II or NPA) on reference date (February 29, 2020 or March 31, 2021) are not eligible under ECLGS 1.0, ECLGS 2.0 and ECLGS 3.0.

38. My lender, which is an NBFC, proposes to charge 15% for the loan. Is this permissible?

While a NBFC lender can charge a rate of interest higher than 14%, such a loan would not be eligible for guarantee coverage.

39. What is the process of issue of Guarantees under the scheme ?

As per the system developed by us for issue of guarantee under ECLGS, once a lender enters the details of the loan sanctioned to an eligible borrower as per the scheme guidelines, the system shall approve the guarantee automatically and will provide Application Reference No. and Credit Guarantee Number to the lender, which shall be used by the lender for later references.

No documents are sought at the time of application lodgment of guarantee, except in the case of individual loans where a management certificate certifying that the original loan was for business purposes.

40. Will a portfolio / clients that has been purchased under a pool qualify under this scheme?

The guarantee is available to the existing lender for the additional loan extended during the specified period. Thus, the lenders on whose book these borrowers currently are can provide these facilities provided the borrowers meet all the eligible conditions as defined in the scheme guidelines. The buyer of the pool should be an MLI under the Scheme.

41. Once the credit facility / loan under the scheme is extended to eligible clients, can the loans be assigned or be eligible for securitization?

The facilities provided under the scheme are eligible for securitization. Since the facility is to be opened as a separate loan account it can be treated at par with normal loans for securitization purpose. Other conditions of eligibility must be fulfilled.

42. In case where the original loan is an unsecured loan (i.e. with no primary or collateral security), is it required to create a charge within a period of 3 months as applicable for ECLGS scheme?

If the underlying loan is unsecured in nature, no charge is required to be created/extended.

43. In retail financial sector, it is a common practice to balance transfer of loans from one entity to other. Will these customers be eligible for this scheme?

Mere transfer of loan from one lender to the other will not invalidate the customer or reduce the maximum loan eligibility available to such customer under this scheme, provided the lender taking over is also eligible under the scheme as per the criteria defined in the scheme guidelines.

MLIs should note that the overall loan under the scheme will be capped at overall outstanding as on 29th Feb, 2020/31st March 2021(as the case may be). The MLI taking over should submit and retain proof of the outstanding loans of the borrower as on 29th February 2020/31st March 2021, details of eligible GECL obtained by the borrower from the earlier MLI so that the total GECL provided to the borrower is within the eligible limit.

44. Will MSME customer of HFC entitled for this scheme?

MSME portfolio of HFC will be eligible. All MSME Loans must be given to entities which are eligible to be covered and provided other eligibility conditions are fulfilled.

45. What would be the format of NOC and undertaking to be obtained from other lender?

No format has been prescribed under the scheme. MLIs may use whatever they have been following till now.

46. What would be the nature of guarantee under the scheme?

The Credit Guarantee from NCGTC would be unconditional and irrevocable.

47. What would be the risk weight assigned to loans provided guarantee cover under the scheme ?

Zero risk weight is to be assigned to the credit facilities extended under the scheme, as per RBI Circular No. 76/21.06.201/2019-20 dated June 21, 2020.

48. Guarantee was issued under the scheme to a borrower who was eligible at the time of issue of guarantee. However, subsequently its combined loan outstanding across all MLIs exceeded Rs.500 crore or annual turnover exceeded Rs.250 crore. Whether the guarantee issued in such a case become void ?

No, it would not become void. Eligibility is reckoned at the time of sanction of the loan. Relevant Clause of the Undertaking furnished by MLIs shall therefore stand deleted.

49. I run my business as a Society/ HUFs. Am I eligible under the scheme of ECLGS ?

Yes, all legal entities are eligible. Association of Persons is not a legal entity and hence not eligible for assistance under ECLGS.

50. Whether individuals are covered under ECLGS, if they are MUDRA borrowers?

Yes, they are eligible, provided they meet the other eligibility norms of the scheme and the lender should have reported loans extended by it on the Mudra portal.

51. In case of MUDRA borrowers, if the total outstanding after support under ELGS exceeds the limit of Rs.10 lakh as specified for MUDRA borrowers, will they continue to get cover under Credit Guarantee Fund for Micro Units ?

Yes, the additional loan would be covered under NCGTC's ECLGS, while the original loan would continue under CGFMU as previously covered.

52. Whether educational institutes/ agri allied activities eligible for coverage under the scheme?

The scheme is for business activities. Any activity that is classified as an MSME or a business enterprise as per various guidelines issued by RBI or any Ministry from time to time are eligible for coverage under the scheme. If the other norms of the scheme are complied with, these institutions shall stand eligible.

53. Whether projects under implementation (who have not yet started commercial operations or have not completed one year of commercial operations) eligible for coverage under the scheme?

No restriction has been imposed for such types of units as they would also have been impacted by the pandemic and may suffer time and cost overrun. The concerned MLI should ensure overall eligibility under the scheme.

54. What is meant by Commercial Vehicle (CV) ?

It means a vehicle registered for commercial purposes.

55. Whether RRBs are eligible for coverage under the scheme ?

Yes, they are eligible.

56. I am a borrower and have furnished corporate guarantee/ guarantee of self / third party to my Bank on an existing loan. Do I have to arrange to extend this previously furnished guarantee for the 20% loan being availed by me under ECLGS ?

No. Extension of any guarantee or obtention of any fresh guarantee will make the guarantee cover provided by NCGTC under the scheme void.

57. The Bank has taken first charge on perishable assets/current assets against short term loans to a borrower and extended second charge on these assets to NCGTC against facility under ECLGS. What would be the security available once these assets are sold off/disposed ?

The second charge assumes the nature of first charge after payment of full dues of first charge holder. However, if the assets against which second charge was created itself are not there, then the facility extended under ECLGS would become unsecured. New assets would not be required for creating or sustaining the charge.

58. Some lenders have indicated a negative list of sectors for consideration under ECLGS. Does the scheme have any restriction on business activity of a borrower?

ECLGS is admissible for all business activities. There is no negative list for coverage under ECLGS.

59. Whether individuals are eligible for assistance under the scheme ?

Yes, business loans availed by individuals for their own businesses shall be eligible under the scheme. However, the MLI shall have to submit a suitable Management Certificate at the time of lodgement of guarantee application.

60. I am an individual having taken loan from an eligible MLI for commercial purpose vehicle. Am I eligible for ECLGS facility ?

Yes, you are eligible, provided you meet the other eligibility criteria of the scheme.

61. I am an individual having taken loan from an eligible MLI for commercial/ construction equipment. Am I eligible for ECLGS facility ?

Yes, you are eligible, provided you meet the other eligibility criteria of the scheme.

62. I am an individual having taken loan from an eligible MLI for diagnostic equipment. Am I eligible for ECLGS facility?

Yes, you are eligible, provided you meet the other eligibility criteria of the scheme.

63. I am an individual having taken loan against property from an eligible MLI. Am I eligible

for ECLGS facility ?

You are eligible, provided the loan has been taken for your own business purpose and you meet the other eligibility criteria of the scheme.

64. Whether Lease Rental Discounting is eligible for assistance under ECLGS?

No.

65. I am an eligible borrower banking with MLI 'A' and MLI 'B'. MLI 'A' has sanctioned me the eligible assistance of overall outstanding with MLIs 'A' and 'B' and obtained guarantee under ECLGS by indicating in the system that NOC has been obtained from MLI 'B', though it has actually not been. Now MLI 'A' is delaying disbursement and is seeking NOC from MLI 'B', which MLI 'B' is refusing. MLI 'B' has also sanctioned assistance to me as per my eligibility with them, but cannot disburse as it is not able to obtain guarantee under ECLGS. Finally, I am a sufferer not able to avail assistance under ECLGS due to tussle between the 2 MLIs. What should I do ?

On receipt of details, correction would be done by NCGTC to enable guarantee cover to MLI 'B' to the extent of its eligibility and guarantee cover to MLI 'A' to the extent of its eligibility under ECLGS. You will then be able to avail proportional loan from both the MLIs.

66. I am an eligible MLI and have got some guarantees issued in respect of certain eligible borrowers. However, some of the details entered in the system are incorrect. Can the incorrect details entered be modified?

No, there are some validations in the system and hence modifications cannot be allowed. However, on specific request from registered (at the time of enrolment) mail id of the MLI, NCGTC would arrange to delete the guarantees issued and the MLI shall be able to apply afresh for the guarantee in respect of loan to such borrowers.

67. Bureau outstanding has been entered incorrectly by MLI 'A' while taking guarantee cover in respect of an eligible borrower. The said borrower is also banking with MLI 'B', but it is not able to extend assistance to the borrower in view of incorrect entry of Bureau Outstanding. What should MLI 'B' do ?

NCGTC has already developed and circulated a module as per which the MLI 'B' can rectify the Bureau outstanding. It may, however, be noted that MLI 'B' should retain the document relating to Bureau outstanding as proof which would be required in case of claim settlement. Similar provision has been made with regard to incorrect marking of account under GECL 1 or 2 by the MLI, which rectification they may do subject to meeting of validations put thereat.

68. Are Regional Rural Banks (RRBs) eligible as Member Lending institution under ECLGS?

Yes, all scheduled RRBs are eligible. It may be mentioned here that subsequent to amalgamation of certain RRBs which were previously scheduled, they are yet to be included in Second Schedule of RBI Act, but considering that RBI has already commenced the process to include them in the Schedule which may take some time and the fact that they were earlier scheduled, they are also eligible under ECLGS.

69. It has been indicated under FAQ 12 that in case a borrower wishes to take from any lender an amount more than the proportional 30% (or 40% in case of Hospitality, Travel & Tourism, Leisure & Sporting and Civil Aviation sectors subject to maximum 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 all other lenders. Is it necessary for the borrower to obtain NOC from all lenders even though the loan being taken from a particular lender is not the total outstanding across all MLIs ?

No, NOC would be required from the respective lenders whose share of ECLGS loan, the borrower wants to avail from one particular lender. It may, however, be necessary here for the particular lender to agree to provide assistance under ECLGS on behalf of these other lenders.

70. An MLI 'A' has taken guarantee cover under ECLGS for a loan provided to a specific borrower. MLI 'B' takes over the said loan from MLI 'A' anytime during the repayment period. How will the guarantee provided under ECLGS be transferred from MLI 'A' to MLI 'B' and what would be the repayment schedule of the said loan under ECLGS with MLI 'B' ?

A page has been created on the portal for takeover cases wherein MLI 'B' has to enter certain details about the borrower being taken over from MLI 'A'— it includes fields like borrower name, names of MLIs 'A' & 'B', CGPAN number of MLI 'A', loan account number, Management Certificate of having taken over the loan, etc. On submission of the same, NCGTC would verify the details of transfer and on approval, fresh CGPAN number is generated for MLI 'B' and a mail goes to the registered mail ids of the two MLIs about shift of guarantee from MLI 'A' to MLI 'B'.

There would be no change in the repayment schedule, which should be as per scheme guidelines and both MLIs should ensure the same.

71. What would be the procedure for filing and settlement of claims under ECLGS ?

NPA Marking –

NPA marking module is available on portal under Claim & Settlement, wherein provision is made for NPA marking. MLI needs to mark NPA within 90 days of the account being classified as NPA or date of Supreme Court order (March 23, 2021), whichever is later..

Interim Claim –

The MLI shall furnish the details of the account which would include date of NPA, amount in default, status of legal action etc. in the claim lodgment page available on the portal. The MLI may also be required to upload Management Certificate certifying certain details about the account. On submission of this claim, an e-mail shall go to the MLI that their claim has been lodged and NCGTC would initiate action to approve the claim request and arrange to pay 75% of the amount in default within 30 days of the claim date provided all requisite documents are submitted and the claim is found to be in order and complete in all respects. This shall be treated as Interim Claim. In view of the fact that date of default for facilities under non-fund based assistance could be on different dates, multiple interim claims shall be allowed to the MLI.

The MLI shall also furnish details of the recoveries made in the account and after adjusting such recoveries towards default amount relating to first charge and the legal costs incurred by them, remit the balance amount to NCGTC within 30 days, failing which MLI shall be required to pay the recovered amount along with interest at 2% over and above the prevailing repo rate from the date of recovery to the date of payment.

Final Claim :

On completion of the recovery Proceedings or till decree gets time barred, whichever is earlier, the MLI shall submit its claim for the balance 25% of the amount in default (net of recoveries, if not already remitted as above). Procedure for settlement of this Final Claim shall be the same as that of Interim Claim except that in the case of loans to individuals, Management Certificate shall be replaced by Statutory Auditor's certificate.

- 72. The scheme provides that all business enterprises / MSME borrower accounts with combined outstanding loans are eligible for the scheme. In this regard, whether MLI means such institutions which are registered with NCGTC or includes all lending institutions?**

MLI here refers to all lending institutions.

- 73. I am an eligible borrower banking with 2 lending institutions – one is registered with NCGTC and the other is not eligible or not registered with NCGTC. Can the registered MLI provide assistance under ECLGS against my outstanding with non-eligible/non-registered lending institution after obtaining NOC from it ?**

Yes

- 74. I am an eligible borrower banking with MLI 'A' and MLI 'B'. If MLI 'A' provides m ECLGS facility on the outstanding amount of MLI 'B' also based on NOC received from it, do I have to create second charge on my securities available with MLI 'B'.**

No, second charge has to be created only on the securities available with the lender providing the ECLGS facility.

- 75. A legal entity 'A' eligible under the scheme got merged into/taken over by another entity 'B' after February 29, 2020/March 31, 2021 and the account of entity 'A' has since closed. Will entity 'B' be eligible for facility under ECLGS to the extent of 20/30% of outstanding as on February 29, 2020/March 31, 2021 of entity 'B' alone or combined outstanding as on February 29, 2020/March 31, 2021 of entities 'A' & 'B'.**

The facility cannot be provided in respect of closed accounts. Hence, Entity 'B' would be entitled to upto 30% (40% in case of Hospitality, Travel & Tourism and Leisure & Sporting sectors) of outstanding of entity 'B' alone as on February 29, 2020 or March 31, 2021 (whichever is higher), subject to meeting of other eligibility criteria prescribed under the scheme.

However, if the constitution of entity 'A' gets changed to entity 'B' (and PAN gets changed) subsequent to February 29, 2020/March 31, 2021, then entity 'B' shall be eligible for assistance as entity 'A' would have become eligible, had it continued to be in existence.

- 76. NCGTC had come out with an FAQ on June 29, 2020 wherein it was clarified that extension of any guarantee or obtention of any fresh guarantee for the facility under ECLGS shall make the guarantee void. In view of the practice being followed in some MLIs, they have taken extension on guarantees available from the borrowers while creating second charge. Can such accounts be exempted from being considered void, as clarification through FAQ was received only on June 29, 2020.**

The Operational Guidelines of the scheme provide for second charge only on securities available with an MLI. Nowhere any mention of obtention of any guarantee was stipulated. The said FAQ was not an amendment to the guidelines, but just a clarification. MLIs who have obtained guarantee in any form may take necessary steps to get the same cancelled to ensure continuity of guarantee cover.

77. I am an eligible borrower having availed loan under the scheme. Till which date can I avail disbursement?

Sanction under ECLGS is valid upto March 31, 2022 and disbursement out of fund based facility can be availed upto June 30, 2022. Facility under non-fund based portion can be availed during the 5 year tenor of facility sanctioned provided the first tranche has been utilized on or before June 30, 2022.

78. I am a borrower banking with an eligible MLI 'A'. My total turnover is Rs.250 crore (exclusive of taxes) for FY 2019-20 and is exceeding Rs.250 crore with taxes including GST. Whether I am eligible under the scheme?

Yes, the turnover limit is no more applicable.

79. Are Self Help Groups eligible for assistance under ECLGS ?

No.

80. I am an eligible borrower banking with an eligible MLI. However, sister concern of the borrower or my personal account has some outstanding over 60 days past due. Whether I am eligible for assistance under ECLGS?

Yes, eligibility of the borrower is to be seen, not of other entities/personal account.

81. I am an eligible borrower having availed assistance under ECLGS. I have since repaid loans to the lender and am seeking release of partial/full securities. Can the lender release these securities?

The lender can release his charge, but continue to hold the securities on behalf of NCGTC till clearance of entire dues under the scheme.

82. I am an eligible borrower banking with an eligible MLI. My present loan is covered under CGTMSE. Am I eligible for loan under ECLGS?

Yes. While, under the existing guidelines of CGTMSE, assets are exclusively charged to the MLI, CGTMSE is allowing creation of second charge under this specific scheme of ECLGS and has been sending clarifications to the MLIs as and when sought.

83. Subsequent to the account turning NPA, when would legal action be considered as initiated on the part of MLI ?

Mere issue of recall notice shall not be construed as initiation of legal action. Legal action shall be considered as initiated upon filing of application in Lok Adalat/Civil Court/Revenue State Authority/DRT or after action pursuant to the notice issued under Section 13(4) of SARFAESI Act, 2002 or after admission of application under NCLT or commencement of arbitration proceedings or such other action as may be decided by NCGTC from time to time.

- 84. I am an eligible borrower banking with an eligible MLI. Whether commercial or consumer outstanding of credit Bureau (as on February 29, 2020/March 31, 2021) shall be considered while grant of facility under the scheme ?**

It could be cumulative outstanding, particularly in the case of individuals. With regard to commercial bureau outstanding, the outstanding under fund based facility should be considered. With regard to consumer bureau outstanding (basically for individuals), only the outstanding appearing under business purposes like commercial purpose vehicles, commercial and construction equipment, diagnostic equipment, etc. should be considered. For example, loan taken for non business purposes like housing loan, education loan, consumer loan, gold loan, credit card loan etc. taken by the borrower and appearing under the consumer bureau outstanding should not be considered to arrive at the Bureau outstanding. Credit bureau proof of the same should be retained by the MLI for verification, as and when sought.

- 85. Whether an MLI can deny loan solely on the ground that Borrower's credit rating or Bureau score is below the cut-off decided as per the internal policy of the MLI.**

This scheme is designed as pre-approved loan with specified eligibility criteria and 100% guarantee by Gol. Therefore, coverage from NCGTC is not restricted by borrower's credit rating or Bureau score.

- 86. I have 3 proprietary concerns in my name with the same PAN. The Bureau outstanding shows my cumulative outstanding against the 3 units. Am I eligible for assistance in all the 3 units ?**

Yes, provided the total outstanding under a single PAN is limited to the eligible additional assistance of the Bureau outstanding and the borrower units are, otherwise, eligible for assistance under the scheme.

- 87. I am an eligible MLI having loan outstanding in respect of a proprietary concern as on February 29, 2020. The owner has changed due to old age or death and accordingly the PAN has also changed. Is the unit eligible under the new PAN?**

No, eligibility is PAN specific.

- 88. I am an eligible MLI having sanctioned cases under MUDRA scheme. When I was trying to lodge MUDRA cases for guarantee under ECLGS, it was showing that I have exhausted my limit. How is the eligibility limit for extending assistance to MUDRA borrowers assessed ?**

In terms of the scheme guidelines, ECLGS facility can be extended to such of the MUDRA borrowers where, besides meeting the other eligibility criteria including loan outstanding as on February 29, 2020/March 31, 2021, the MLIs have reported the accounts on the MUDRA portal as on March 31, 2020/March 31, 2021 (reporting of outstanding loans to MUDRA being on quarterly basis). The eligibility / limit is, accordingly, assessed.

- 89. I am an eligible MLI having extended assistance under ECLGS to an eligible borrower. The borrower has approached for release of existing full/partial security or replacement of security. Is it permitted?**

Release/replacement of security, partially or fully, is a credit call to be taken by the MLI, subject to the condition that the interest of NCGTC is not compromised in any manner whatsoever, as per the scheme guidelines.

- 90. I am an eligible MLI having extended assistance under ECLGS to an eligible borrower. The borrower has subsequently approached for enhancement of facility/sanction of additional facility. Is it permitted?**

NCGTC may be intimated, as provided in the Operational Guidelines. No prior approval is needed. Enhancement of credit facility / sanction of additional credit facility is a credit call to be taken by the MLI, subject to the condition that the interest of NCGTC is not compromised in any manner whatsoever, as per the scheme guidelines.

- 91. I am an eligible borrower banking with an eligible MLI. My loan outstanding (as on February 29, 2020/March 31, 2021, as the case may be) with the MLI is secured on the basis of second charge on certain assets. What would be the security to be created on ECLGS funding?**

As per the scheme guidelines, it is second charge on existing assets. Accordingly, in case where second or subservient charge is already created, pari passu second charge may be created.

- 92. I am an eligible borrower banking with an eligible MLI. My loan outstanding in one of the Credit Bureaus is showing DPD higher than 60 days as on February 29, 2020/March 31, 2021. However, this is incorrect as I had paid on time and the DPD as on February 29, 2020 was 60 days or less and I have submitted the detailed accounts to my MLI. Am I eligible for assistance under ECLGS?**

The scheme guidelines stipulates checking of such details with a Credit Bureau. It, however, does not specify which Bureau. Mistakes can happen at the Bureau also or in reporting of data to the Bureau. It is, therefore, the duty of the MLI to satisfy itself on the eligibility of the borrower as per the scheme guidelines and preserve such documents, which may be required at the time of claim settlement, if any. Efforts may also be made to rectify such issues with the respective Credit Bureau.

- 93. Whether outstanding NCDs/ Debentures as on February 29, 2020/March 31, 2021 are to be taken into account for arriving at the outstanding debt ceiling as specified in the scheme?**

For better clarity, please read FAQ 102.

- 94. Whether limits sanctioned under bill discounting facilities (purchase wise or seller wise), which is short term but rolling over facility, is eligible for ECLGS assistance based on the outstanding debt as on Feb 29, 2020/March 31, 2021.**

Bill discounting limits are given to purchasers as well as sellers. Such limits given to purchasers only replaces the debts due to their suppliers and does not affect their working capital cycle. Hence, only bill discounting limits given to suppliers will be eligible for ECLGS assistance, based on outstanding facilities as on Feb 29, 2020/March 31, 2021 (as the case may be) subject to it meeting other eligibility norms.

- 95. I am an eligible borrower who was banking with MLI 'A'. The MLI 'A' has assigned major portion of the loan sanctioned to me to MLI 'B' through securitisation and the loan remaining with MLI 'A' is marginal. Also, the security that was available with MLI 'A' has been transferred to MLI 'B' and there is no security available with MLI 'A' now. Whether MLI 'A' can sanction upto 30% (40% in case of Hospitality, Travel & Tourism, Leisure & Sporting and Civil Aviation sectors, subject to maximum of Rs.200 crore per borrower) of my outstanding facility across MLI 'A' & 'B' as on February 29, 2020/March**

31, 2021 after obtaining NOC from MLI B' ?

Yes, MLI 'A' can do so provided the borrower is otherwise eligible and it is an existing customer of MLI 'A'. However, if 100% of the loan is assigned by MLI 'A' to MLI 'B' and there is no outstanding of the borrower with MLI 'A', then MLI 'A' shall not be able to provide facility under ECLGS to the said borrower. There is no stipulation of availability of security in the scheme.

96. Whether loans to Joint Liability Group (JLG) under MUDRA scheme eligible for assistance under ECLGS?

JLG is not an entity and no loans are extended to JLG per se. Under the JLG model of lending, individuals are given loans and as per the ECLGS guidelines, individuals are eligible.

97. I am an individual running a proprietary concern. Am I eligible for ECLGS facility both as a proprietary concern and also as an individual?

PAN would be same for the proprietary concern and the individual. If both meet the eligibility criteria of the scheme and original assistance by the proprietary concern was used for business purposes and original assistance by the individual was used as prescribed under the scheme, both would be eligible for assistance under ECLGS but they shall have to apply separately.

98. I am an eligible borrower under ECLGS. However, I am not required to prepare annual accounts and hence I do not have audited/ finalized turnover details for FY 2019-20. What details are required from me for getting the benefit under ECLGS?

In terms of the scheme guidelines, the MLI shall obtain a declaration from such borrowers regarding turnover. The MLI should satisfy itself in this regard.

99. I am an eligible borrower banking with an eligible MLI. My loan accounts were less than 60 days past due, but small overdues exceeding 60 days past due were there in my (borrower's) credit card/savings account/current account as on February 29, 2020/March 31, 2021 which were appearing in the Credit Bureau report and making the account ineligible for assistance under Emergency Credit Line Guarantee Scheme (ECLGS). Whether any exemption can be granted by the MLIs in such cases?

As an exception, such cases can be considered eligible for assistance under ECLGS, if overdues in respect of credit card/savings account/current account of the borrower does not exceed 1% of the loan amount (i.e. GECL amount) extended under ECLGS facility, the overdue amounts are regularised prior to assistance being provided under ECLGS and are within the materiality concept being followed by the MLI concerned.

100. In a securitization deal, the pooled assets of MLI 'A' have been assigned to a Trust (not an MLI), acting through a Trustee, through direct assignment or through Pass Through Certificate, and the beneficiary is another eligible MLI under the scheme. Please advise whether the purchasing Trust would be eligible for transfer of Guarantees in its name in respect of such pooled assets ?

Yes.

101. What will be the security on credit extended under GECL Scheme in respect of small

loans.

In continuation of FAQ No.23, it is further clarified that as per decision taken on September 08, 2020, the stipulation for creation of second charge has been waived in respect of all loans up to Rs.25 lakh (**outstanding loan on the reference date plus loans sanctioned under GECL**), provided the MLI ensures to safeguard the interests of NCGTC and in this regard obtains a suitable undertaking (as per draft format to be provided by NCGTC and hosted/to be hosted on the website) from the borrower.

- 102. I am an eligible borrower with outstanding loans from an eligible MLI and debentures from an investor. Am I eligible for ECLGS facility on debentures also as this is a type of debt, though subordinate to the senior debt?**

The Scheme is limited to lending institutions covered under the Scheme, and the ECLGS facility is eligible only on outstanding debt. Hence, ECLGS would be eligible on debentures only if they are either Non-convertible or Optionally Convertible and have been raised from a lending institution covered under the Scheme, and not from investor(s)/investing company. In case of Optionally Convertible debentures, the guarantee on GECL shall, however, cease to be operative on such debt being converted to equity during the currency of the guarantee coverage.

- 103. I am an eligible MLI having extended facility under ECLGS to an eligible borrower. In terms of the scheme guidelines, security has to be created within 3 months. Can extension be granted on the same?**

As indicated at FAQ 101, stipulation of creation of second charge has already been waived in respect of all loans up to an aggregate of Rs.25 lakh, inclusive of the original loan as well as the additional credit provided under ECLGS.. Further, certain States have already started the facility of e-stamping. Accordingly, MLIs need to make all efforts to create the security within the stipulated time in all cases where creation of security is required under ECLGS.

However, considering that the sanction under the scheme is valid upto March 31, 2022 and keeping the 3 months period allowed for creation of security in view, time up to June 30, 2022 will be allowed to the MLIs to create the stipulated security. MLIs may, accordingly ensure that the stipulated security is created prior to the account turning NPA or up to June 30, 2022, whichever is earlier, failing which claims shall not be settled and the guarantee shall be considered as void.

- 104. Whether loans given against FDs/Mutual Funds etc. be considered eligible for ECLGS support?**

Yes, provided that the various aspects of the scheme guidelines are complied with. The MLI should ensure to create charge /lien on such assets as per the scheme guidelines to safeguard the interest of NCGTC.

- 105. Whether GECL loans provided under ECLGS are eligible to be restructured without downgrade as per RBI guidelines of August 06, 2020 ?**

No, as only credit outstanding as on March 1st, 2020 is eligible for restructuring under RBI's Resolution framework of August 6, 2020.

However, GECL loans are eligible for rescheduling of principal instalments as per RBI guidelines on resolution framework of May 05, 2021 (as amended vide RBI Circular dated June 04, 2021). The same have been explained in later FAQs.

- 106. An eligible borrower has obtained loan under ECLGS from an eligible MLI 'A'. Whether the said borrower can avail enhanced/fresh loan from the same MLI 'A' or another MLI**

and extend its first charge on the security available?

The borrower can avail enhanced/fresh loan from the same or another MLI against extension of first charge / creation of pari-passu first charge on the security available.

107. I am a borrower banking with an eligible MLI 'A'. Due to some incorrect accounting or inefficiency of MLI 'A', I was marked as SMA-2/NPA as on February 29, 2020/March 31, 2021. Whether MLI can consider loan to me under ECLGS ?

It is for the MLI to check the eligibility of the borrower based on all facts available with it and rectify the mistakes so that an eligible borrower is not denied benefit under the scheme due to inefficiency or incorrect accounting at the end of MLI. In such cases, the MLI concerned which had reported the borrowers to CRILC or any other Credit Bureau as SMA-2 or NPA shall have to certify that such reporting was erroneous or due to purely technical reasons.

108. What is ECLGS 1.0, ECLGS 1.0(Extension), ECLGS 2.0, ECLGS 2.0(Extension) , ECLGS 3.0, ECLGS 3.0 (Extension) & ECLGS 4.0

ECLGS-1.0 refers to the scheme for providing 100% Guarantee coverage by NCGTC to its Member Lending Institutions against extension of eligible credit to its existing borrowers whose total credit outstanding (fund based) across all lending institutions and days past due as on February 29, 2020 was upto Rs.50 crore and upto 60 days respectively.

ECLGS 1.0(Extension) refers to the scheme for providing additional support to existing borrowers of ECLGS 1.0 or new borrowers eligible under ECLGS 1.0 based on revised reference date of March 31, 2021.

ECLGS-2.0 refers to the scheme for providing 100% Guarantee coverage by NCGTC to its Member Lending Institutions against extension of eligible credit to its existing borrowers in the 26 stressed sectors identified by the Kamath Committee on Resolution Framework and the Healthcare sector whose total credit outstanding (fund based) 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 2.0 (Extension) refers to the scheme for providing additional support to existing borrowers of ECLGS 2.0 or new borrowers eligible under ECLGS 3.0 based on revised reference date of March 31, 2021.

ECLGS 3.0 refers to the scheme for providing 100% guarantee coverage by NCGTC to its Member Lending Institutions against extension of eligible credit to its existing borrowers in the Hospitality, Travel & Tourism, Leisure & Sporting and Civil Aviation sectors whose days past due as on February 29, 2020 was upto 60 days, subject to cap of Rs.200 cor per borrower.

ECLGS 3.0 (Extension) refers to the scheme for providing additional support to existing borrowers of ECLGS 3.0 or new borrowers eligible under ECLGS 3.0 based on revised reference date of March 31, 2021.

ECLGS 4.0 refers to the scheme for providing 100% guarantee coverage by NCGTC to its Member Lending Institutions against extension of eligible credit to hospitals/nursing homes/clinics/medical colleges/units engaged in manufacturing of liquid oxygen, oxygen cylinders etc. setting up on site oxygen generation plants.

109. I am an eligible borrower with total credit outstanding across all lending institutions above Rs.50 crore as on February 29, 2020/March 31, 2021. Am I eligible for assistance under the scheme of ECLGS?

You are eligible for assistance under ECLGS 2.0/2.0(Extension) provided you fall in the 26 stressed sectors identified by the Kamath Committee on Resolution Framework or the Healthcare sector, your total outstanding fund based facility across all lending institutions and DPD as on February 29, 2020/March 31, 2021 was upto Rs.500 crore and upto 60 days respectively and you meet the other eligibility criteria prescribed under the scheme.

You are eligible for assistance under ECLGS 3.0/3.0(Extension) provided you belong to the Hospitality sector, Tourism & Travel sector, Leisure & Sporting sector or Civil Aviation sector and have credit facilities with an MLI with DPD of upto 60 days as on February 29, 2020.

You are eligible for assistance under ECLGS 4.0, if you are a hospital/nursing home/clinic/medical college/unit engaged in manufacturing of liquid oxygen, oxygen cylinders etc. having outstanding credit facility with any lending institution with days past due upto 90 days as on March 31, 2021

- 110. I am an eligible borrower in the 27 identified industry sectors for assistance under ECLGS 2.0. How much fund based and / or non-fund based facility am I eligible under the scheme?**

As per the scheme guidelines, you are eligible for total assistance upto 30% (40% in case of Hospitality, Travel & Tourism, Leisure & Sporting and Civil Aviation sectors) of your credit outstanding across all lending institutions as on February 29, 2020 or March 31, 2021 (whichever is higher). This assistance could be in the form of fund based facility, non-fund based facility or a mix of the two. Credit decision of how much would be fund based and/or how much would be non-fund based would rest with the MLI.

- 111. What shall be the repayment period of loans under ECLGS 2.0 & 2.0 (Extension)?**

For fund based facility granted under ECLGS 2.0 & 2.0(Extension), the repayment period shall be 5 years & 6 years respectively, including moratorium period of 1 year & 2 years respectively. No repayment period is prescribed for non-fund based facility in view of its nature, but the guarantee cover on such facility shall expire at the close of 5 years from the date of first disbursement/utilization out of the sanctioned fund based /non-fund based facility, whichever is earlier. It may further be noted that first tranche out of the sanctioned non-fund based facility should be utilized on or before June 30, 2022 to enjoy guarantee cover on the sanctioned non-fund based facility.

- 112. I am an eligible MLI having sanctioned assistance to an eligible borrower under ECLGS. However, I have not yet obtained guarantee cover from NCGTC. Please advise till which date can I apply for guarantee cover ?**

The facility of ECLGS shall be available for sanction till March 31, 2022 or till guarantees for an amount of Rs.4.5 lakh crore are issued by NCGTC, whichever is earlier. Accordingly, you should avail of the guarantee cover at the earliest or else you may lose the same if the amount of guarantees issued under the scheme crosses the mark of Rs.4.5 lakh crore.

- 113. I am an educational institution cum hospital banking with an eligible MLI. My total fund based credit outstanding across all MLIs as on February 29, 2020/March 31, 2021 was upto Rs.500 crore and days past due as on February 29, 2020/March 31, 2021 was upto 60 days. Whether I am eligible for assistance under ECLGS 2.0 ?**

Yes, you are eligible for assistance under ECLGS (both the criteria should be met on the applicable reference date) to the extent of your fund based outstanding in the Healthcare sector as assessed by the MLI, provided you meet the other eligibility criteria prescribed under the scheme.

- 114. I am an eligible borrower banking with an eligible MLI. I am enjoying fund based facility of Rs.500 crore besides some non-fund based facility. Am I eligible for assistance under ECLGS 2.0/2.0 (Extension) ?**

The maximum outstanding of Rs.50 crore under ECLGS 1.0/1.0 (Extension) & Rs.500 crore under ECLGS 2.0/2.0 (Extension) refers to fund based outstanding. Hence, you are eligible for

assistance under ECLGS 2.0/2.0 (Extension).

- 115. I am an eligible borrower banking with an eligible MLI. As per guidelines of ECLGS 2.0/2.0(Extension), I am eligible for credit facility of upto 20% of my outstanding across all MLIs as on February 29, 2020/March 31, 2021. What would be the proportion of fund based and non-fund based facility that I will be entitled to?**

This is a credit call to be taken by the MLI based on requirement of the borrower.

- 116. I am a Housing Finance Company (HFCs) with exposure of lending to MSMEs. Am I eligible under ECLGS?**

Yes, HFCs are eligible. However, please see FAQ 44 in this regard which clarifies that only MSME borrowers of HFCs are eligible.

- 117. I am an eligible borrower having availed assistance under ECLGS 1.0/1.0(Extension). Am I eligible for coverage under ECLGS 2.0/2.0(Extension) ?**

No.

- 118. I am an eligible borrower banking with an eligible MLI. As per guidelines of ECLGS 2.0, I have been sanctioned some fund based and some non-fund based facility. Are the two interchangeable?**

No, the two facilities are not interchangeable and shall be fixed at the time of sanction by the MLI.

- 119. I am an eligible borrower having availed assistance under ECLGS 1.0/1.0(Extension). Can I avail assistance under ECLGS 2.0/2.0(Extension) also ?**

No. A borrower having availed assistance under ECLGS 1.0/1.0(Extension) is not eligible for assistance under ECLGS 2.0/2.0(Extension). Further, non-fund based facility is not eligible for borrowers under ECLGS 1.0/1.0(Extension).

- 120. As the maturity date of a non-fund based facility could be different from the date of NPA of a fund based facility, whether MLI would be allowed for filing of separate claims for the fund based and non-fund based facility in case of default and NPA ?**

Separate claims would be eligible for filing based on the date of NPA of the two facilities. Moreover, as the maturity date of various tranche of utilization under non-fund based would be different from each other and also different from the date of NPA due to default in fund based facility or any one of the non fund based facility, provision has been made to allow multiple interim claims based on amount of default arising from time to time under non fund based facility only.

- 121. I am an eligible borrower having diversified activities and fund based outstanding of Rs.20 crore in one or more of the 27 identified industry sectors for assistance under ECLGS 2.0 and total fund based outstanding for all businesses across all MLIs at Rs.200 crore. How much loan would I be eligible under ECLGS 2.0/2.0(Extension)?**

As your outstanding in the identified sectors under ECLGS 2.0 is only Rs.20 crore, you shall be eligible for only upto 20% of Rs.20 crore, i.e. Rs.4 crore under ECLGS 2.0. However, you shall be eligible for total support of upto 30% of Rs.20 crore i.e. upto Rs.6 crore in view of launch of ECLGS 2.0 (Extension) – part of it could be under ECLGS 2.0 & balance under ECLGS 2.0 (Extension).

As an extension to the above, even if borrowers have fund based outstanding in the select 27 sectors within Rs.500 crore but their total fund based outstanding exceeds Rs.500 crore, they shall be ineligible for assistance under ECLGS 2.0/2.0(Extension).

122. What is the margin prescribed for non-fund based facility under ECLGS 2.0/2.0(Extension) & 4.0?

This is left to the discretion of the MLI.

123. As the last date of sanction of assistance is March 31, 2022 and last date of disbursement is June 30, 2022, can disbursement out of fund based facility or issuance of LC/BG under non-fund based facility happen after March 31, 2022?

The last date of sanction and disbursement of fund based facility has been modified to March 31, 2022 and June 30, 2022 respectively. Entire disbursement out of fund based facility should happen on or before June 30, 2022. Utilization of at least first tranche under non-fund based facility under ECLGS 2.0/2.0(Extension) should happen on or before June 30, 2022. Utilisation of further tranches under non-fund based facility under ECLGS 2.0/2.0(Extension) can happen subsequently during the currency of the guarantee cover. Utilisation of entire non-fund based facility (LC for import of capital goods) under ECLGS 4.0 should happen on or before June 30, 2022, even though they may be crystallising later.

124. What would be the applicable commission on non-fund based facilities extended under ECLGS 2.0/2.0(Extension) ?

This would be as per the existing guidelines of an MLI.

125. What would be the interest rate chargeable on loans provided under ECLGS 2.0/2.0(Extension)?

Interest rate has been capped at 9.25% p.a. for Banks and FIs and 14% p.a. for NBFCs. Interest rates for non-MSMEs would be linked to Marginal Cost based Lending Rate (MCLR) while interest rates for MSMEs would be linked to External Benchmark Lending Rate (EBLR), but the cap prescribed should not be exceeded.

However, in case the MCLR exceeds 9.25% during the tenor of the guarantee, a view would be taken by the Management Committee on revising the cap specified.

126. Whether individuals are eligible under ECLGS 2.0 / 2.0(Extension) ?

No.

127. I am a Housing Finance Company (HFC) registered with NCGTC under ECLGS. Am I eligible for extending assistance under ECLGS 2.0 ?

In partial modification of FAQ Numbers 44 & 116, HFCs are eligible Member Lending Institutions under ECLGS (ECLGS 1.0, 2.0 & 3.0 and extension thereof) for extending 100% guaranteed loans to eligible borrowers within limits specified under the scheme guidelines.

128. I am a borrower banking with an eligible MLI and am interested to avail assistance under ECLGS. I am meeting all the norms of eligibility, but number of days past due in my account as on date is over 90 days. Am I eligible for assistance under ECLGS, in view of Sr. No. 19 of Operational Guidelines of the scheme which states that "The borrower account, otherwise eligible under the scheme, should not be an NPA as on the date of

sanction/disbursement"?

In normal course of business, accounts which are more than 90 days past due would require the MLI to take legal action against such accounts and file claims with NCGTC. Hence, in terms of prudent banking, a borrower with DPD over 90 days would not be eligible for sanction/disbursement under ECLGS.

- 129. I belong to the 27 identified industry sectors for assistance under ECLGS 2.0/2.0(Extension), but my lender feels otherwise. Who shall decide my eligibility under the scheme?**

The scheme parameters have been clearly defined in the Operational Guidelines of the scheme and FAQs are being issued from time to time for further clarification. It is the responsibility of the MLI to check the eligibility of the borrower and satisfy itself, as the guarantees are issued automatically based on submissions of the MLI.

- 130. I have got my original loan with an eligible MLI restructured under the present RBI scheme as per which the account need not be downgraded or classified as NPA. Will I be eligible for facility under ECLGS?**

Yes, you shall be eligible provided you meet all the eligibility parameters of the scheme.

- 131. Whether RBI has issued any guidelines on the new scheme ECLGS 2.0, and if so, what are they?**

ECLGS 2.0 is not a separate scheme, but a window within the ECLGS scheme launched on May 23, 2020. RBI has previously clarified that all loans sanctioned under Guaranteed Emergency Credit Line (GECL) and covered under ECLGS shall carry zero risk weight. Subsequent to introduction of ECLGS 2.0 within ECLGS, RBI has, in its December 04, 2020 statement, informed about extension of sectors and synergy with ECLGS 2.0 of funds from RBI under on tap TLTRO.

- 132. Whether MLIs can charge interest rate lower than that arrived at as per EBLR (for MSMEs) or MCLR (for non-MSMEs) ?**

Yes.

- 133. I am a borrower banking with an eligible MLI. As on 28.02.2021/31.03.2021 (reference date for ECLGS support), I had an outstanding loans against 6 commercial vehicles and have received the eligible ECLGS facility. My original loan against one of the commercial vehicles is getting closed and I want NOC to sell the vehicle. Please advise if I can get it from my MLI.**

The MLI would issue NOC in respect of the vehicle against which the original loan has been repaid, provided you pay the proportionate amount of ECLGS facility availed and the MLI is satisfied with the level of assets available with it to secure the balance loan including loan under ECLGS. Similar approach needs to be adopted by MLIs in case of multiple loans against separate identifiable securities.

- 134. What is ECLGS 3.0?**

ECLGS 3.0 refers to the scheme for providing 100% guarantee coverage by NCGTC to its Member Lending Institutions against extension of eligible credit to its existing borrowers in the Hospitality sector, Travel & Tourism sector, Leisure & Sporting sector and Civil Aviation sector, whose total days past due as on 29.02.2020 was upto 60 days, irrespective of the amount

outstanding.

135. What is eligible credit facility under ECLGS 3.0/3.0 (Extension)?

Under ECLGS 3.0, the borrowers meeting the criteria indicated at FAQ 134 are eligible for additional credit upto 40% of their total loan outstanding (fund based) as on February 29, 2020, subject to cap of Rs.200 crore per borrower and meeting other norms prescribed under the scheme. Under ECLGS 3.0 (Extension), eligible borrowers can avail additional credit upto 40% of loan outstanding (fund based) as on February 29, 2020 or March 31, 2021, whichever is higher subject to maximum of Rs.200 crore per borrower. Such of these borrowers who have already availed assistance under ECLGS 1.0 or ECLGS 2.0, but fall in the sectors specified under ECLGS 3.0 shall be eligible for additional credit under ECLGS 3.0/3.0 (Extension), provided they meet the other terms of the guidelines..

136. What activities are covered under ECLGS 3.0/3.0 (Extension) ?

Eligible activities are businesses in the Hospitality sector (all kinds of hotels, restaurants, canteens, caterers, marriage halls etc.), Travel & Tourism sector (including tour operators, tour assistance activities, adventure tourism etc.), Leisure & Sporting sector (Entertainment or recreational activities including amusement parks, theatres etc.) and Civil Aviation (including scheduled and non-scheduled airlines, chartered flight operators, air ambulances, airports and ground handling units).

137. What shall be the repayment period of loans under ECLGS 3.0 & 3.0 (Extension)?

Under ECLGS 3.0 & 3.0 (Extension), only fund based facility shall be eligible for which the repayment period shall be 6 years including moratorium period of 2 years.

138. I am an eligible borrower having availed assistance under ECLGS 1.0 or ECLGS 2.0. Can I avail assistance under ECLGS 3.0 also ?

Yes, if you are covered by the sectors for ECLGS 3.0. The facility being provided under ECLGS 3.0 should be treated separately. Such of the eligible borrowers who have availed assistance under ECLGS 1.0 or 2.0 are also eligible for assistance under ECLGS 3.0/3.0(Extension), but they shall be eligible for only additional credit upto 20% of their total loan outstanding (fund based) as on February 29, 2020 or March 31, 2021, whichever is higher. . Separate loan account is to be maintained for ECLGS 3.0/3.0(Extension).

139. I am a borrower banking with an eligible MLI in India with loans outstanding of Rs.800 crore, including External Commercial Borrowing (ECB) of Rs.300 crore, as on February 29, 2020. Am I eligible for assistance under ECLGS, particularly as ECB does not get reported to any credit Bureau in India?

As indicated in the Operational Guidelines, the facility under ECLGS 2.0 is available for borrowers whose total loan outstanding from all lending institutions as on February 29, 2020 was upto Rs.500 crore, besides other terms and conditions. As your total outstanding is exceeding Rs.500 crore, you would be ineligible for assistance under ECLGS, if you are falling within the purview of ECLGS 2.0. Same would be the position under ECLGS 2.0(Extension).

The cap of total loan outstanding of Rs.500 crore from all lending institutions has been removed in respect of sectors falling under ECLGS 3.0. Accordingly, if you belong to any one of the sectors specified under ECLGS 3.0 and meet the other eligibility criteria of the scheme, you shall be eligible for assistance upto 40% of your outstanding as on February 29, 2020 or March 31, 2021, whichever is higher, subject to maximum of Rs.200 crore.

As regards checking of outstanding on the Bureau wherein ECB details may not get captured, please appreciate that this has been continued from the time of launch of the scheme when the total outstanding loans as on February 29, 2020 was restricted upto Rs.50 crore. The same is, however, still needed for a second check pertaining to loans other than ECBs.

- 140. I am an eligible borrower under ECLGS 2.0/ECLGS 3.0 banking with an eligible MLI in India with loans outstanding of Rs.500 crore, including External Commercial Borrowing (ECB) of Rs.300 crore, as on February 29, 2020/March 31, 2021. Am I eligible for assistance under ECLGS against full amount of Rs.500 crore ?**

You are eligible for upto 20% of the total outstanding of Rs.500 crore under ECLGS 2.0, upto 30% of the total outstanding as on February 29, 2020 or March 31, 2021 (whichever is higher) under ECLGS 2.0(Extension) and upto 40% of total outstanding of Rs.500 crore under ECLGS 3.0/3.0(Extension), subject to other terms of the scheme guidelines. However, your MLI shall have to furnish proof in support of ECB borrowings along with Bureau Outstanding at the time of claim settlement, if any.

- 141. I am an individual borrower engaged in the business of Hospitality (hotel/restaurants, canteens etc.)/Travel/Tourism/Leisure/Sporting/Civil Aviation sectors banking with an eligible MLI. Am I eligible for assistance under ECLGS 3.0 ?**

Under ECLGS 1.0/1.0(Extension), individuals are allowed coverage if they are either (i) MUDRA borrowers or have taken assistance for (ii) commercial purpose vehicle, (iii) commercial / construction equipment, (iv) diagnostic equipment or (v) have taken loan against property for their own business.

Under ECLGS 2.0/2.0(Extension), individuals are not eligible.

Under ECLGS 3.0/3.0(Extension), such of the individuals who have taken loan against property for their own business which falls within one of the specified sectors under ECLGS 3.0 (i.e. Hospitality/Travel/Tourism/Leisure/Sporting/Civil Aviation) would be eligible, provided all other conditions are met.

- 142. Whether GECL loans provided under ECLGS are eligible for resolution framework without downgrade as per RBI guidelines of May 05, 2021 (as amended vide RBI Circular dated June 04, 2021)?**

Yes, they are eligible, provided the borrower is eligible under extant RBI guidelines and under ECLGS guidelines. The MLI should ensure to comply with the guidelines stipulated therein to be eligible for claims, if any, and seek rescheduling of principal instalments. That is, total tenor of these loans can be enhanced from the present 4 years to 5 years with only interest payment upto 2 years and principal repayment in 36 monthly instalments thereafter. Borrower may or may not seek rescheduling of the original facilities. However, lenders should ensure comprehensive re-assessment of all facilities of the borrower with a view to enable implementation of viable resolution plan.

- 143. I have availed assistance under ECLGS 1.0 and am eligible for resolution framework as per RBI guidelines of May 05, 2021 (as amended vide RBI Circular dated June 04, 2021). Am I eligible for any additional assistance under ECLGS ?**

If you have availed ECLGS 1.0 and your overall outstanding meets the eligibility conditions prescribed by RBI, you are eligible for additional assistance upto 10% of outstanding loan as on February 29, 2020, subject to compliance of other terms and conditions of ECLGS & RBI guidelines. Lenders should ensure comprehensive re-assessment of all facilities of the borrower and further ensure that the additional assistance provided is aligned to RBI resolution framework of May 05, 2021.

144. I have availed assistance under ECLGS 1.0 and my total credit outstanding (including non-fund based facility) was Rs.65 crore as on March 01, 2021. Am I eligible for additional assistance of 10%.

.You shall be eligible for additional support under ECLGS 1.0(Extension) only if your total fund based facility as on February 29, 2020 or March 31, 2020 (net of ECLGS availed) was upto Rs.50 crore, subject to meeting the other conditions of the scheme.

145. I have availed assistance under ECLGS 1.0 & 3.0 and am eligible for resolution framework as per RBI guidelines of May 05, 2021 (as amended vide RBI Circular dated June 04, 2021). Am I eligible for additional assistance under ECLGS ?

No, you have already been provided upto 40% additional assistance under ECLGS 3.0. However, you may get your account restructured as per RBI guidelines.

146. I have availed assistance under ECLGS 1.0 and am eligible for resolution framework as also assistance under ECLGS 3.0. Am I eligible for all the three benefits viz. restructuring, additional assistance under ECLGS 3.0 and additional assistance of upto 10% available to restructured accounts ?

You may avail of the resolution framework as per RBI's guidelines of May 05, 2021 (as amended vide RBI Circular dated June 04, 2021) as per the need. Further, you would be eligible for additional assistance of upto 10% available to accounts covered under the RBI's resolution framework or additional assistance under ECLGS 3.0/3.0 (Extension), but not both.

147. My account was restructured as per earlier RBI guidelines, but I have not yet availed assistance under ECLGS. Upto how much additional assistance am I eligible under ECLGS ?

You may avail of assistance upto 20% of outstanding as on February 29, 2020 under ECLGS 1.0, upto 30% of outstanding as on February 29, 2020 or March 31, 2021 (whichever is higher) under ECLGS 1.0(Extension) and upto 40% of outstanding under ECLGS 3.0/3.0(Extension), depending upon the sector to which you belong and subject to you meeting the other eligibility criteria specified under ECLGS

148. What is ECLGS 4.0?

ECLGS 4.0 refers to the scheme for providing 100% guarantee coverage by NCGTC to its Member Lending Institutions against extension of eligible credit facility to existing hospitals/nursing homes/clinics/medical colleges/units engaged in manufacturing of liquid oxygen, oxygen cylinders etc. who have a loan outstanding with a lending institution (not necessarily MLI) and whose days past due status as on March 31, 2021 was upto 90 days.

149. What is eligible credit facility under ECLGS 4.0?

Under ECLGS 4.0, eligible credit facility means loans upto Rs.2 crore to existing hospitals/nursing homes/clinics/medical colleges/units engaged in manufacturing of liquid oxygen, oxygen cylinders etc. and setting up on-site oxygen generation plants.

150. What activities are covered under ECLGS 4.0 ?

ECLGS 4.0 covers loans for setting up of on-site oxygen generation plants by hospitals/nursing homes/clinics/medical colleges/units engaged in manufacturing of liquid oxygen, oxygen cylinders etc..

151. What shall be the repayment period of loans under ECLGS 4.0?

Under ECLGS 4.0, both fund based and non-fund based (only LC for import of capital equipment) facility shall be eligible. For fund based facility, the repayment period shall be maximum 5 years, including moratorium period of 6 months, from the date of first disbursement. The non-fund based facility granted for import of capital goods shall be converted into a term loan upon crystallization and shall be repayable within a maximum period of 5 years from the date of first disbursement/utilization out of fund based/non-fund based facility, subject to other conditions.

152. I am an eligible borrower having availed assistance under ECLGS 1.0 or 2.0. Can I avail assistance under ECLGS 4.0 also?

Yes. The facility being provided under ECLGS 4.0 should be treated separately. Such of the borrowers who have availed assistance under ECLGS 1.0 or 2.0 and meet the eligibility criteria of ECLGS 4.0 are eligible for assistance under it also. Separate loan account is to be maintained for ECLGS 4.0.

153. I am a Government Hospital / Government Medical College. Am I eligible for assistance under ECLGS 4.0 ?

Yes, you are eligible provided you are enjoying credit facility with some lending institution, have days past due upto 90 days and meet the other terms of ECLGS. You may avail need based assistance upto Rs.2 crore from any MLI registered with NCGTC and ensure to comply with the other terms of ECLGS guidelines.

154. I am an existing hospital/nursing home/clinic/medical college/units engaged in manufacturing of liquid oxygen, oxygen cylinders etc. having credit facility with a lender who is not registered with MLI and days past due on the said credit facility is upto 90 days as on March 31, 2021. Am I eligible for assistance under ECLGS 4.0 from any MLI ?

Yes, you are eligible to avail of the assistance under ECLGS 4.0. Further, even if you are having credit facility with an existing MLI who is unable to assist you under ECLGS 4.0, you may go to another MLI and seek assistance under ECLGS 4.0 without obtention of NOC from your existing MLI.

155. Is there any prescribed technology/plant for expenditure of assistance under ECLGS 4.0 ?

No specific technology / plant has been prescribed for utilization of assistance under ECLGS 4.0. The borrower and the MLI need to assess the best technology/plant suited for the borrower for oxygen generation.

156. ECLGS 4.0 talks about opening of Escrow account. What exactly is it?

It has been prescribed that borrowers availing assistance under ECLGS 4.0 shall open an escrow account on which the lender shall have charge. All cash inflows arising out of usage of the oxygen plant installed should be routed through this escrow account to enable the lender to monitor the cash flows from the said project.

157. It is observed that additional time has been allowed on the tenor of loans under ECLGS 1.0, but the same has not been provided under ECLGS 2.0 or 3.0. What is the reason?

RBI guidelines of May 05, 2021 (as amended vide RBI Circular dated June 04, 2021) permits reschedulement of principal repayments of accounts, without asset downgrade, only where the total outstanding (fund based and non-fund based) is upto Rs.50 crore as on March 31, 2021. Only these loans forming part of ECLGS 1.0 and complying with the terms of ECLGS & RBI

resolution framework have been permitted for reschedulement of instalments by giving additional time. ECLGS 2.0 pertains to borrowers with fund based loans outstanding above Rs.50 crore and hence these loans would be ineligible for reschedulement under RBI guidelines. ECLGS 3.0 was launched on March 31, 2021 and any sanctions/disbursements under it have been done on or after April 01, 2021 - hence these are also ineligible for reschedulement as per RBI guidelines of May 05, 2021.

- 158. I am an eligible MLI having a borrower who is eligible for coverage under the resolution plan. The said borrower has some outstanding with another MLI also. If I restructure the account as per RBI resolution framework of May 05, 2021 (as amended vide RBI Circular dated June 04, 2021), will I be able to extend additional assistance upto 10% of the overall fund based outstanding as on February 29, 2020 ?**

No, you shall be able to extend additional assistance only upto 10% of the fund based outstanding that the borrower had with you as on February 29, 2020, other terms and conditions remaining the same. You will not be able to lend on behalf of the other MLI, whether or not the other MLI restructures its part of the loan to the borrower.

- 159. I am an eligible borrower having availed assistance under ECLGS. I am availing the benefit under RBI resolution Framework and would like to take the additional assistance upto 10% allowed under ECLGS. Please advise the tenor and moratorium that shall be provided on this additional loan.**

The tenor and moratorium period of this additional loan of upto 10% shall be 60 months including moratorium of 24 months and repayment thereafter in 36 months.

- 160. I am an MLI with a borrower whose total outstanding is in the form of non-fund based and External Commercial Borrowing. Can loan be extended to such borrower under ECLGS ?**

No.

- 161. We, an eligible MLI, had extended additional assistance to eligible borrowers under ECLGS. Some of these borrowers have turned NPA. FAQ No. 83 provides that legal action shall be considered as initiated upon filing of application in Lok Adalator after admission of application under NCLT or commencement of arbitration proceedings as may be decided by NCGTC from time to time. Please advise how to file claims for small accounts where accounts are settled by way of arbitration proceedings also.**

Arbitration proceedings are not considered as legal action for recovery of dues. However, a carve out has been provided for low value loans of upto Rs.10 lakh. For such loans i.e. of ECLGS accounts where the total loan outstanding of a borrower as on 29.02.2020 (as per Bureau outstanding) does not exceed Rs.10 lakh, the filing and payment of interim claim shall be permissible without insistence on initiation of legal proceedings. Subsequent to filing of an eligible claim, 75% of amount in default pertaining to loan under ECLGS shall be settled for payment by NCGTC. However, the balance amount (25% of amount in default pertaining to loan under ECLGS) shall be paid only after conclusion of recovery proceedings or till decree gets time barred, whichever is earlier. The Bank should, therefore, initiate appropriate legal action for recovery of dues to claim the balance 25% of amount in default.

- 162. Who can provide answers to any further queries?**

Please address your queries/suggestions to ceo@ncgfc.in

Updated Information on additional 20% MSME loans sanctioned and disbursed under ECLGS Scheme by member banks in Karnataka State as on 30.09.2021

Name of the State			Karnataka										Amount in Lakhs		
SL No.	Name of The Bank	No. of A/c's	Eligible under ECLGS		Presanctioned		Cumulative		%	Cumulative Disbursed		% Disbursed			
			Amount	No. of A/c's	Amount	No. of A/c's	Amount	No. of A/c's	Sanctio	Amount	Amount	Amount over total			
1	SBI	23431	154100	17630	146000	17630	146000	17630	94.74	12944	131200.51	85.14			
	Canara Bank	79089	182831.01	79089	182831.01	78601	178919.32	78601	97.86	74565	170444.27	93.23			
3	Bank of Baroda	20769	44503	20769	44503	20769	44503	20769	100.00	15597	40411	90.81			
4	Central Bank of India	3498	6798	2661	5354	2862	5683	2862	83.60	2862	5683	83.60			
5	Union Bank of India	26127	65303	26127	65303	18132	62343.00	18132	95.47	14590	57226.00	87.63			
6	Indian Overseas Bank	5951	15242.14	5951	15242.14	4823	13879.25	4823	91.06	3928	11598.25	76.09			
7	Bank of India	7075	20397.78	7075	20397.78	6375	19885.27	6375	97.49	6375	19885.27	97.49			
8	PNB	5406	14194	5406	14194	5380	13329	5380	93.90	2995	8326	58.66			
9	Bank of Maharashtra	2880	9170.71	2880	9170.71	2285	8968	2285	97.79	1621	7525	82.05			
10	Indian Bank	6929	21926	3231	13600	6135	21025	6135	95.89	5215	19525	89.05			
11	KGB	410	3267	360	2586	360	2586	360	79.16	360	2586	79.16			
12	KVGB Bank	27211	31611	0	0	2713	1728	2713	5.47	2690	1685	5.33			
A	Total (PSBs)	208776	534466.09	170819	516595.64	162992	514534.84	162992	96.27	140692	471824.3	88.28			
1	Karnataka Bank Ltd	16079	82127.94	16079	82127.94	9015	75215.00	9015	91.58	7253	69921.07	85.14			
2	ICICI BANK	10081	80084.00	0	0.00	6622	75360	6622	94.10	2464	64941	81.09			
3	Axis Bank	5468	75386	0	0.00	3385	46391	3385	61.54	2951	39528	52.43			
4	IDFC BANK Ltd	2207	82438	0	0	1032	11002	1032	13.35	1024	10886	13.21			
5	HDFC Bank	8936	65262.02	8936	65262.02	8936	65262.02	8936	100.00	2378	42099.29	64.51			
6	IDBI Bank	2350	7113.5	2350	7113.5	1689	6592.25	1689	92.67	1495	5827.73	81.92			
7	Punjab & Sindh Bank	336	56.63	335	56.63	81	48.56	81	85.75	81	48.56	85.75			
8	Federal Bank	986	8258	986	8258	523	6082	523	73.65	523	6082	73.65			
9	Tamilnad Mercantile Bank	401	2327.91	0	0	242	2206.00	242	94.76	242	2206.00	94.76			
10	RBL Bank Ltd	1226	5141	0	0	923	3930	923	76.44	880	3786	73.65			
11	Yes Bank Ltd	8421	33030.34	0	0	8421	33030.34	8421	100.00	1964	6890.37	20.86			
12	Indusind Bank	195	8651.65	0	0	195	8651.65	195	100.00	138	6843.99	79.11			
13	City Union Bank	847	13455	652	11577	652	11577	652	86.04	602	10488	77.95			
14	South Indian Bank Ltd	987	22957	0	0	520	15839	520	68.99	464	13973	60.87			
15	Laxmi vilas Bank	1226	5141	0	0	723	3694	723	71.85	574	3437	66.86			
16	Kotak Mahindra Bank	4546	80049.95	3850	800	2820	77870.2	2820	97.28	2391	690.77	0.86			
17	Ujjivan Small Finance Bank	138	483.62	138	483.62	138	483.62	138	100.00	138	483.62	100.00			
18	DCB BANK Ltd	191	1815.92	191	1815.92	191	1815.92	191	100.00	61	786.1	43.29			
B	Total (Private Banks)	64621	573779.22	33517	177494.63	46108	445050.11	46108	77.56	25623	288918.97	50.35			
A+B	Total of Both PSBs & Private	273397	1108245	204336	694090	209100	959585	209100	87	166315	760743	69			

Updated Information on additional 20% MSME loans sanctioned and disbursed under ECLGS 2.0 Scheme by member banks in Karnataka State as on 30.09.2021

Name of the State		Amount in Lakhs			
SL No.	Name of The Bank	Cumulative Sanctioned Loans under ECLGS		Cumulative Disbursed loans under ECLGS	
		No. of Acs	Amount	No. of Acs	Amount
1	SBI	14	13790.00	10	9460.00
2	Canara Bank	17	15482.37	17	15482.37
3	Bank of Baroda	3	2000	3	2000
5	Union Bank of India	5104	3627.00	1496	3594
11	KGB	1	300	1	300
A	Total (PSBs)	5138	34899.37	1526	30536.37
1	Karnataka Bank Ltd	4	2423.00	4	2423.00
16	Kotak Mahindra Bank	20	17975.87	17	16795.87
B	Total (Private Banks)	24	20398.87	21	19218.87
A+B	Total of Both PSBs & Private Bank	5162	55298	1547	49755

Updated Information on additional 20% MSME loans sanctioned and disbursed under ECLGS 3.0 Scheme
by member banks in Karnataka State as on 30.09.2021

Name of the State		Amount in Lakhs			
		Cumulative Sanctioned Loans under		Cumulative Disbursed loans under ECLGS	
SL No.	Name of The Bank	No. of Acs	Amount	No. of Acs	Amount
1	SBI	20	1077	16	1009
2	Canara Bank	314	3340.12	311	3288.78
A	Total (PSBs)	334	4417.12	327	4297.78
16	Kotak Mahindra Bank	7	1436.28	5	808.32
B	Total (Private Banks)	7	1436.28	5	808.32
A+B	Total of Both PSBs & Private Banks	341	5853	332	5106

Updated Information on additional 20% MSME loans sanctioned and disbursed under ECLGS 4.0 Scheme by member banks

Name of the State: Karnataka		Amount in Lakhs			
SL No.	Name of The Bank	Cumulative Sanctioned Loans under ECLGS		Cumulative Disbursed loans under ECLGS	
		No. of Acs	Amount	No. of Acs	Amount
1	SBI	6	256.00	6	176.00
2	Canara Bank	214	3198.07	212	3169.32
A	Total (PSBs)	220	3454.07	218	3345.32
16	Kotak Mahindra Bank				
B	Total (Private Banks)				
A+B	Total of Both PSBs & Private Banks	220	3454	218	3345

Annexure - 24 C

Indian Banks' Association

SOCIAL BANKING

SB/SC-MSME/ 2021-22/10473

October 25, 2021

The Conveners of SLBCs,
(As per list)

Madam/Sir.

IBA STANDING COMMITTEE ON MSME HELD ON 18.09.2021 EXEMPTION OF STAMP DUTY FOR PMSVANIDHI

The meeting of IBA Standing Committee on MSME was held recently under the Chairmanship of Managing Director & CEO, Karnataka Bank. The Committee deliberated on various issues particularly with respect to challenges faced by MSMEs due to lockdowns, disruptions arising out of COVID pandemic. One of the issues that came up for discussion was regarding exemption of Stamp Duty for PMSVANidhi borrowers.

2. The scheme was launched envisaging providing working capital loan upto Rs 10,000.00 to help formalise the street vendors and open up new opportunities to this sector to move up the economic ladder. The scheme is available for beneficiaries belonging to 35 States/UTs have notified rules and scheme under Street Venders as per act, 2014. We understand that already 7 States have fully exempted stamp duty.

3. In the backdrop that the target segment being from the low strata of the society with the loans being disbursed is of low value and as also the challenges arising out of distress due to COVID-19 Pandemic, few member Banks desired that the stamp duty on the loans under the scheme may be waived. It was also submitted that this would lead to ease of sanction disbursement of loans.

4. The committee after detailed deliberations proposed that the matter may be taken up with the SLBCs convector concerned so that they may take up the issue at the state level in the SLBC Forum.

5. Accordingly this advisory is to the SLBC for further necessary action. A line of confirmation on the action taken may be advised to us in due course to take on record and apprise the Committee suitably. We may add, that a suitable communication on the subject has also been sent to the State Governments by the Ministry of Housing and Urban affairs (MoHUA), the nodal ministry monitoring the scheme.

Yours faithfully,


K S ANBALAGAN
SENIOR ADVISOR
RETAIL & SOCIAL BANKING

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Address of SLBC convenors

Sr.No.	SLBC address	Sr. No.	SLBC address
1	SLBC - Andaman & Nicobar, State Bank of India, Local Head Office, Rural Business Unit, Samriddhi Bhavan, 1, Strand Road, Kolkata - 700 001	2	SLBC Karnataka, Canara Bank, Head Office Annex , 2nd Cross, Gandhi Nagar, Bangalore - 560009
3	SLBC - Andhra Pradesh, Union Bank of India, FGM Office,2nd Floor, Andhra Bank Building, R.R. Appa Rao Street, Vijayawada - 520001, Andhra Pradesh	4	SLBC -Kerala, Canara Bank, Circle Office, Canara Bank Building, MG Road, Trivandrum -695001
5	SLBC - Arunachal Pradesh, State Bank of India, Opp Assam Sachivalaya, Local Head Office, Dispur, Guwahati - 781006	6	SLBC - Madhya Pradesh, Central Bank of India, Zonal Office, 9 Arera Hills, Jail Road, Bhopal-462011
7	SLBC - Assam, State Bank of India, Opp Assam Sachivalaya, Local Head Office, Dispur, Guwahati - 781006	8	SLBC Maharashtra, Bank of Maharashtra, HO, Lokmangal, 1501, Shivajinagar, Pune - 411 005.
9	SLBC - Bihar, State Bank of India, Local Head Office 5th Floor, West Gandhi Maidan, Patna (Bihar) - 800 001.	10	SLBC - Manipur, State Bank of India, Opp Assam Sachivalaya, Local Head Office, Dispur, Guwahati - 781006
11	SLBC - Chandigarh, Punjab National Bank, PNB House, 2nd Floor, Sector-17B, Chandigarh, 160017.	12	SLBC - Mizoram, State Bank of India, Opp Assam Sachivalaya, Local Head Office, Dispur, Guwahati - 781006
13	SLBC - Chatisgarh, State Bank of India, Local Head Office, Hoshangabad Road, Bhopal - 462011	14	SLBC - Nagaland, State Bank of India, Opp Assam Sachivalaya, Local Head Office, Dispur, Guwahati - 781006

15	SLBC - Dadara Nagar Haveli, Bank of Baroda, 35 th floor Baroda Bhavan, R C Dutt Road, Alkapuri, Vadodara, Gujarat - 390007	16	SLBC - Odisha, UCO Bank, UCO Bank Building 3rd Floor C-2, Ashok Nagar, Bhubaneswar - 751009 .
17	SLBC - Daman & Diu, Bank of Baroda, 35 th floor Baroda Bhavan, R C Dutt Road, Alkapuri, Vadodara, Gujarat - 390007	18	SLBC - UT of Puducherry, Indian Bank, Zonal Office, 66/4 East Coast Road, Pakkamudayanpet, Puducherry - 605 008
19	SLBC - Delhi, Punjab National Bank, First Floor, 7 PNB House, Bhikaji Cama Place, New Delhi-110066	20	SLBC - Punjab, Punjab National Bank, PNB House, 2nd Floor, Sector-17B, Chandigarh - 160017
21	SLBC - Goa, State Bank of India, Rural Business Unit, Local Head Office, 2nd Floor, Synergy, Bandra Kurla Complex, Mumbai - 400 051.	22	SLBC - Tamilnadu, Indian Overseas Bank, Agriculture & Rural Initiatives Department, Central Office, 763- Anna Salai, Chennai - 600 002
23	SLBC -Haryana, Punjab National Bank, PNB House, 2nd Floor, Sector-17B, Chandigarh - 160017.	24	SLBC - Uttrakhand, State Bank of India, Administrative Office 1, New Cantt Road, Dehradun (Uttarakhand) - 248001.
25	SLBC - Himachal Pradesh, UCO Bank, Zonal Office, Himland Hotel Annexe, Circular Road, Shimla - 171001	26	SLBC - West Bengal, Punjab National Bank United Tower 11, Hemanta Basu Sarani, Kolkata - 700 001.
27	SLBC - Jharkhand, Bank of India, 6th Floor, Ishwari Arcade, Opp. of Hotel Radisson Blu, 5, Main Road Ranchi - 834001	28	SLBC - Sikkim, State Bank of India, Local Head Office, Rural Business Unit, Samriddhi Bhavan, 1, Strand Road, Kolkata - 700 001



Indian Banks' Association

SOCIAL BANKING

SB/SC-MSME/ 2021-22/10473

October 25, 2021

The General Manager,
SLBC Karnataka, Canara Bank,
Head Office Annex, 2nd Cross,
Gandhi Nagar,
Bangalore - 560009.

ಕರ್ನಾಟಕ ಬ್ಯಾಂಕ್ ಕೆನರಾ ಬ್ಯಾಂಕ್ CANARA BANK
ಎಸ್ ಡಿ ಕಾರ್ಡ್ ಆಫ್ ಉಪ ಕೆನರಾ ಬ್ಯಾಂಕ್, ಬೆಂಗಳೂರು - 560009
ಎನ್ ಬಿ ಎಸ್ ಆರ್ ಆರ್ ಸಿ ವಿಭಾಗ, ಪ್ರ.ಕಾ., ಬೆಂಗಳೂರು - 560009

02 NOV 2021

SLBC

Madam/Sir,

ಮಹಾ ಸಮರ್ಥಕ ಸಚಿವಾಲಯ ಸಹ ಪ್ರಧಾನ ಸಚಿವಾಲಯ GM
Lead Bank & Regional Rural Bank

IBA STANDING COMMITTEE ON MSME HELD ON 18/09/2021 EXEMPTION OF STAMP DUTY FOR PMSVANIDHI

The meeting of IBA Standing Committee on MSME was held recently under the Chairmanship of Managing Director & CEO, Karnataka Bank. The Committee deliberated on various issues particularly with respect to challenges faced by MSMEs due to lockdowns/ disruptions arising out of COVID pandemic. One of the issues that came up for discussion was regarding exemption of Stamp Duty for PMSVANidhi borrowers.

2. The scheme was launched envisaging providing working capital loan upto Rs. 10,000.00 to help formalise the street vendors and open up new opportunities to this sector to move up the economic ladder. The scheme is available for beneficiaries belonging to 35 States/UTs have notified rules and scheme under Street Venders as per act, 2014. We understand that already 7 States have fully exempted stamp duty.

3. In the backdrop that the target segment being from the low strata of the society with the loans being disbursed is of low value and as also the challenges arising out of distress due to COVID-19 Pandemic, few member Banks desired that the stamp duty on the loans under the scheme may be waived. It was also submitted that this would lead to ease of sanction / disbursement of loans.

4. The committee after detailed deliberations proposed that the matter may be taken up with the SLBCs convenor concerned so that they may take up the issue at the state level in the SLBC Forum.

5. Accordingly this advisory is to the SLBC for further necessary action. A line of confirmation on the action taken may be advised to us in due course to take on record and apprise the Committee suitably. We may add, that a suitable communication on the subject has also been sent to the State Governments by the Ministry of Housing and Urban affairs (MoHUA), the nodal ministry monitoring the scheme.

Yours faithfully,

K S ANBALAGAN
SENIOR ADVISOR
RETAIL & SOCIAL BANKING

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Government of India

Ministry of Finance

Department of Financial Services

Jeevan Deep Building
Parliament Street, New DelhiDated 04th October 2021

To

1 The Chairman/ MD/CEO of

- (a) All Public Sector Banks
- (b) All Private Sector Banks
- (c) All Small Finance Banks
- (d) NABARD (with a request for circulation to all Regional Rural Banks (RRBs) and Co-Operative Banks)
- (e) Concerned NBFCs and MFIs

2 Conveners, SLBCs/UTLBCs of all States/UTs

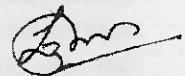
Madam/ Sir(s),

Subject: Inclusion of urban street vendors in MSME category - reg.

This department is in receipt of D.O. letter dated 18.08.2021 addressed to all State/ UTs received from Secretary, Ministry of Housing and Urban Affairs (MoHUA) on the above mentioned subject. In this context, I am to inform that Ministry of Micro, Small and Medium Enterprises (M/o MSME) has clarified vide letter No. 16/17/2020-P&G/ Policy (E-19421) dated August 09, 2021 that Street Vendors can register as retail trades on Udyam Registration (UR) portal.

2. In view of the above, copies of both the self- explanatory letters are forwarded for information and action as deem fit in the matter.

Yours faithfully,

(Sushil Kumar Singh)
Director (FI)

Encl: As stated

Email: sushilidas.dad@hub.nic.in
Tel: 23362782**Copy to:**

Secretary, MoHUA (For Information Only)

दुर्गा शंकर मिश्र

सचिव

Durga Shanker Mishra

Secretary



सत्यमेव जयते



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-12017(33)/1/2021-UPA-I-UD (E- 9111371)

August 18, 2021

Dear

Street vendors play an important role in urban supply chain and provide affordable and convenient access to goods and services to all segments of the society. However, belonging to the unorganized sector they are generally unable to access advantages available in the formal economy.

2. In this context, I am glad to inform that street vendors have been included in the category of 'Retail Trade' by Ministry of Micro, Small and Medium Enterprises (M/o SME) vide their letter No. 16/17/2020-P&G/Policy (E-19421) dated August 09, 2021. A copy of the letter is enclosed. This is a long-awaited move which will benefit the street vendors immensely by way of continued credit flow even after closure of PM SVANidhi Scheme.

3. Firstly, street vendors would be covered for funding under the 'Priority Sector Lending' window of the lending institutions. Priority Sector Lending guidelines of RBI will be applicable to the street vendors which would encourage the lending institutions to accord priority in lending to street vendors. Street Vendors would also be eligible for coverage under the MUDRA loans under SHISHU category.

4. Secondly, the loans extended to street vendors after inclusion in the priority sector can be guaranteed by the National Credit Guarantee Trustee Company Limited (NCGTC) (Portfolio based Guarantee), and Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE) (Transaction based Guarantee).

5. In order to avail these benefits, the street vendors need to register themselves on Udyam Portal to get classified as 'Retail Trader' under MSME. This requires complimenting the efforts of street vendors by the State and ULB. Further, I would request that the matter may also be included appropriately in the State Level Bankers Committee (SLBC) meetings to sensitize the lending institutions.

contd.....2/-

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6. This development, having the potential to positively affect lives of lakhs of street vendors, should be disseminated widely among all the stakeholders through print, electronic and social media. I would also urge you to instruct ULBs to take necessary steps for Udyam registration of all the street vendors, specially those benefitted under PM SVANidhi Scheme, in your State/ UT in consultation with State Department(s) of MSME/ Industry to enable them to access the above-mentioned benefits.

Yours Sincerely,
Sd/-

(Durga Shanker Mishra)

To

Administrator, UTs of Chandigarh / U.T. Administration of Dadra and Nagar Haveli and
Daman & Diu / Lakshadweep / Ladakh

Chief Secretaries of All States / UTs

Copy to:

- ✓ 1. Shri Debashish Panda, Secretary, Department of Financial Services, Ministry of Finance, New Delhi.
2. Shri E.B. Swain, Secretary, Ministry of Micro, Small & Medium Enterprises, Udyog Bhawan, New Delhi.


(Durga Shanker Mishra)

Nirman Bhawan, New Delhi-110108

Dated: 09th August, 2021OFFICE MEMORANDUM

Subject: Inclusion of urban street vendors in MSME category - reg.

M/o Housing and Urban Affairs vide their D.O. letters No. K-12017(33)/1/2021-UPA-I-UD (9/11371) dated 09.07.2021 and 19.07.2021 has requested for inclusion of urban street vendors in the ambit of MSME.

2. Accordingly, it is clarified that the Street Vendors can register as retail trades on Udyam Registration (UR) portal. The registration process does not differentiate between urban and rural enterprises. However, the benefits to Retail and Wholesale trade MSMEs are to be restricted to Priority Sector Lending only.

3. It is to state further that the list of eligible additional activities under NIC Code 45, 46 and 47 are as follows:-

45	Wholesale and retail trade and repair of motor vehicle and motorcycles
46	Wholesale trade except of motor vehicles and motor cycles
47	Retail Trade Except of Motor Vehicles and motor cycles

4. It is to further state that on 01.07.2020, Udyam Registration replaced the earlier registration process of Udyog Aadhaar Memorandum. Udyam Registration is free of cost, transparent, online, hassle-free, based on self-declaration and requires Aadhaar and PAN cards. The registration does not require any documents and has an automatic integration with CBDT and GSTIN. In case of an enterprise, when no prior ITR is available, the investment in Plant & Machinery and turnover will be based on self-declaration.

The address of the Udyam registration site is: <https://udyamregistration.gov.in>.

This issues with the approval of the competent authority.

AP 09.08.2021

(A.K. Tamaría)

Deputy Director (Policy)

Tele: 011 23062680

To

1. Shri Durga Shanker Mishra, Secretary, M/o Housing and Urban Affairs, Room No. 122-C, Nirman Bhawan, New Delhi, secyurban@nic.in.
2. Shri Debasish Panda, Secretary, Department of Financial Services, Ministry of Finance, Room No. 6A, 3rd Floor, Jeevan Deep Building, Sansad Marg, New Delhi. secy.fs@nic.in
3. Shri Nagendra Nath Sinha, Secretary, M/o Rural Development, Room No.119-II, Krishi Bhawan, Dr. Rajendra Prasad Road, New Delhi 110001. secyrd@nic.in.
4. Shri Sunil Kumar, Secretary, Ministry of Panchayati Raj, Room No. 7, Ground Floor, Gate No. 2, Krishi Bhawan, New Delhi, Email id- secy-mopr@nic.in
5. Smt. Sonali Sen Gupta, Chief General Manager-in-Charge, Financial Inclusion and Development Department, Reserve Bank of India, Central Office 10th Floor, Central Office Building, Shahid Bhagat Singh Road, Mumbai-400 001 Email: ssengupta@rbi.org.in
6. Shri Shubhendu Kumar, Sr. Technical Director, NIC Unit, O/o DC(MSME)- For uploading on website for information of general public.

Office of the Mission Director
National Livelihood Mission



Govt. of Karnataka

Email: daynulm@gmail.com

No.4, 3rd Floor, Mysugar Building
Opp Town Hall, J.C Road,
Bangalore-560002

No: MD 275 DAY-NULM 2021-22

Date: 10.10.2021

2.11.21

To,

Shri. B. Chandrashekar Rao
Convener,
State level Banker Committee
Gandhinagara,
Bangalore

Subject: Enrolment of Street vendors and their families under Prime Minister's Jan Suraksha Schemes (PMJSS) of Department of Financial Services (DFS), Ministry of Finance-reg.

Ref: DO letter from Under Secretary to the Govt. of India,
No.K-12012/08/2020-PM SVANidhi, Dated: 08.10.2021

._*._*._*_

With Reference to the subject & reference cited above, DO letter has been issued by the Ministry of Housing and Urban Affairs on enrolment of Street vendors and their families under Prime Minister's Jan Suraksha Schemes (PMJSS) to States and ULBs. (Attached)

In this regard, it is requested to take up the matter in State Level Bankers Committee meeting (SLBC) to cover all PM SVANidhi beneficiaries and their families under these schemes on priority. In view of the above you are requested to issue direction to all the concerned banks to coordinate with Urban Local Bodies.

Thanking you,

Your's sincerely,

Manjunath 2/11/21
Mission Director,
National Livelihood Mission,
Bengaluru.

Copy to:

- 1) Under Secretary to the Govt. of India, Ministry of Housing and Urban Affairs, PM SVANidhi-C Desk.
- 2) The Secretary, Department of Skill Development, Entrepreneurship And Livelihood, Bangalore.
- 3) Office copy.

04/11/21

K-12012/08/2020-PM SVANidhi
Government of India
Ministry of Housing and Urban Affairs
PM SVANidhi-C Desk

Nirman Bhawan, New Delhi
Dated the 8th October, 2021

To,

State Mission Directors
All States/UTs (125 ULBs)

13/10

16/10

Sub: Enrolment of Street vendors and their families under Prime Minister's Jan Suraksha Schemes (PMJSS) of Department of Financial Services (DFS), Ministry of Finance - reg

Madam/ Sir,

I am directed to enclose herewith a copy of DFS Letter no. 21(23)/2014-FI (Mission) dated 27th September, 2021 on the subject noted above for further necessary action. All lead banks of all States and Union Territories have been instructed to initiate a campaign for enrollment of persons eligible under Prime Minister's Jan Suraksha Schemes (PMJSS). It is pertinent to mention here that Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) for life cover, Pradhan Mantri Suraksha Bima Yojana (PMSBY) for personal accident cover have already been included in 'SVANidhi Se Samridhi' program.

2. In this regard, it is requested to take up the matter in State/UT Level Bankers Committee (SLBC/UTLBC) to cover all PMSVANidhi beneficiaries and their families under these schemes on priority. The necessary coordination at district level may be ensured for achieving saturation under these schemes. The action taken in this regard may also be timely reported on 'SVANidhi Se Samridhi' portal.

Yours faithfully,

Encl: As above

Meenakshi

(Meenakshi Bhardwa)

Under Secretary to the Govt. of India

Tele: 01123063630

Copy to:

1. Secretary, Department of Financial Services, Ministry of Finance, 3rd Floor, Jeevan Deep Building, Sansad Marg, New Delhi-110 001 w.r.t.DO letter No. 21923)/2014-FI (Mission) for information please.
2. Municipal Commissioners/ District Collectors of 125 ULBs for necessary action please.

Debasish Panda, IAS

01-11-23 142478
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GOVERNMENT OF INDIA

DEPARTMENT OF FINANCIAL SERVICE

MINISTRY OF FINANCE

3rd FLOOR, JEEVAN DEEP BUILDING

SANSAD MARG, NEW DELHI-110 001

E-mail : secy-fs@nic.in



D.O. No. 21(23)/2014-FI (Mission)

Dated, the 27th September 2021

Dear Secretary,

As you may be aware, Hon'ble Prime Minister, in his Independence Day 2021 speech, has announced: "We have to achieve saturation. ... We have to connect every entitled person with the government's insurance and pension schemes. We have to move ahead with a mindset of cent percent achievement." To this end, lead banks of all States and Union territories (UTs) have been instructed to initiate a campaign for enrolment of persons eligible under the three Prime Minister's Jan Suraksha Schemes (PMJSS), viz., Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) for life cover, Pradhan Mantri Suraksha Bima Yojana (PMSBY) for personal accident cover and Atal Pension Yojana (APY) for pension. For this, lead banks have been asked to firm up in regular or special State/UT Level Bankers Committee (SLBC/UTLBC) at the earliest, State/UT Jan Suraksha Schemes Enrolment Plans that include both a digital campaign and periodic physical camps/drives, the first round of which will begin from 2.10.2021. A brief note on PMJSS is enclosed herewith, along with the enrolment forms.

Your ministry/department is implementing beneficiary-oriented schemes on a large scale, for which it enrolls beneficiaries and follows up with them for various scheme purposes through its own field formations as well as with those of implementing State/UT departments/agencies and other partners such as voluntary organisations. Scheme beneficiary databases too are maintained for DBT. In order to realise the Prime Minister's vision, it is essential these field formations and databases be leveraged to connect with scheme beneficiaries to enrol them under PMJSS as well for social security protection. This requires contacting the scheme beneficiaries in the eligible age-groups (18 to 50 for PMJJBY, 18 to 70 for PMSBY and 18 to 40 for APY), explaining them the benefits of Jansuraksha Schemes and obtaining their voluntary consent on the enrolment form for auto-debit of their bank account for payment of the annual insurance premium / pension contribution. Auto-debit itself is proof of insurance cover / pension contribution and claim/pension can also be accessed on this basis directly through bank.

3. To this end, I request you to instruct the national level Scheme Implementing Authorities (SIAs) of your major schemes to—

- (a) advise State/UT level SIAs to also enrol scheme beneficiaries under PMJSS by providing enrolment forms filled by eligible beneficiaries to the district lead bank's Lead District Manager (LDM);
- (b) set for their schemes State/UT-wise quarterly milestones for saturation coverage under PMJSS of eligible beneficiaries by September 2022, coupled with quarterly review by national and State/UT level SIAs.

- (c) advise State/IJT level SIAs to extend necessary cooperation to the SLBC/UTLBC Convener in mobilisation for camps/drives, outreach for the digital campaign, and participation in reviews convened by the Convener.
4. Instructions issued in this regard may be copied to the Mission Office [\[missionfi@nlc.in\]](mailto:missionfi@nlc.in) in this Department, which will coordinate with SLBCs/UTLBCs and scheme implementing ministries/departments/SIAs and report on progress.
5. I look forward to your support in making this collective effort a success.

With regards

Yours sincerely,


(Debashish Panda)

As per list enclosed.

1. Shri Sunil Barthwal, Secretary, Ministry of Labour and Employment
2. Shri Sanjay Agarwal, Secretary, Department of Agriculture and Farmers Welfare
3. Shri Indavar Pandey, Secretary, Ministry of Women and Child Development
4. Shri Atul Chaturvedi, Secretary, Department of Animal Husbandry and Dairying
5. Shri Nagendra Nath Sinha, Secretary, Ministry of Rural Development
6. Shri Durga Shankar Mishra, Secretary, Ministry of Housing and Urban Affairs
7. Shri Sudhanshu Pandey, Secretary, Department of Food and Public Distribution
8. Shri Rajesh Bhushan, Secretary, Department of Health and Family Welfare
9. Shri B.B. Swain, Secretary, Ministry of Micro, Small and Medium Enterprises
10. Shri Tarun Kapoor, Secretary, Ministry of Petroleum and Natural Gas

Encl.: as above

Copy, with enclosure, to:

1. Chairman, State Bank of India
2. Managing Directors and CEO of nationalised banks
3. Chairman and Managing Director, J&K Bank
4. Conveners of all State / Union territory Level Bankers Committees

Brief Write-up on PMJJBY, PMSBY and APY

Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)

- PMJJBY, launched on 9th May, 2015, offers a renewable one-year term life cover of Rupees 2 lakh to all subscribing bank account holders in the age group of 18 to 50 years, covering death due to any reason, for a premium of Rs.330/- per annum per subscriber.
- The scheme is offered / administered through LIC and other Life Insurance companies willing to offer the product on similar terms.
- PMJJBY covers death by any cause including suicide and murder.

Pradhan Mantri Suraksha Bima Yojana (PMSBY)

- Launched on 9th May 2015, PMSBY offers a renewable one-year accidental/death cum disability cover of Rupees Two Lakh to all subscribing bank account holders in the age group of 18 to 70 years for a premium of Rs.12/- per annum per subscriber.

	Table of Benefits	Sum Insured
A	Death	Rs 2 lakh
B	Total and irrecoverable loss of both eyes or loss of use of both hands or feet or loss of sight of one eye and loss of use of hand or foot	Rs 2 lakh
C	Total and irrecoverable loss of sight of one eye or loss of use of one hand or foot	Rs 1 lakh

- The scheme is offered / administered through Public Sector General Insurance Companies (PSGICs) and other General Insurance companies willing to offer the product on similar terms.

Atal Pension Yojana (APY)

- To address the longevity risks among the workers in unorganized sector and to encourage the workers in unorganized sector to voluntarily save for their retirement, the Government launched the Atal Pension Yojana (APY), which will provide a defined pension, depending on the contribution, and its period.
- Subscribers would receive the fixed minimum pension of Rs. 1000 per month, Rs. 2000 per month, Rs. 3000 per month, Rs. 4000 per month, Rs. 5000 per month, at the age of 60 years, depending on their contributions, which itself would be based on the age of joining the APY.
- The minimum age of joining APY is 18 years and maximum age is 40 years. Therefore, minimum period of contribution by any subscriber under APY would be 20 years or more.

Annexure - 24f

PMSVANIDHI BANKWISE APPLICATION STATUS REPORT AS ON 28.07.2021

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	Canara Bank	32590	30535	28586	2055	1949	87.7
2	State Bank of India	42531	40013	38359	2518	1654	90.2
3	Union Bank of India	16716	14463	13205	2253	1258	79.0
4	Bank of Baroda	8373	7492	6416	881	1076	76.6
5	Karnataka Bank Ltd	11944	7338	6548	4606	790	54.8
6	RRB Karnataka GB	8319	6535	5946	1784	589	71.5
7	HDFC Bank	1086	645	291	441	354	26.8
8	Indian Bank	3506	3365	3065	141	300	87.4
9	Indian Overseas Bank	1852	1623	1520	229	103	82.1
10	Kotak Mahindra Bank Limited	1407	679	579	728	100	41.2
11	UCO Bank	678	630	569	48	61	83.9
12	Bank of Maharashtra	877	834	790	43	44	90.1
13	Karur Vysya Bank Ltd	833	170	126	663	44	15.1
14	RRB Karnataka Vikas GB	7962	4333	4290	3629	43	53.9
15	IDBI Bank	857	754	715	103	39	83.4
16	The Vijaypur District Central Co-operative Bank Ltd, Vijaypur	41	38	1	3	37	2.4
17	Punjab and Sind Bank	228	217	190	11	27	83.3
18	Bank of India	3454	3373	3350	81	23	97.0
19	Federal Bank	661	247	226	414	21	34.2
20	Jana Small Finance Bank	86	48	29	38	19	33.7
21	Axis Bank	607	129	111	478	18	18.3
22	Raichur District Center Co-operative Bank Ltd	159	58	42	101	16	26.4
23	DCC Bank Ltd., Bidar	97	36	21	61	15	21.6
24	KOLAR & CHIKBALLAPUR D.C.C. BANK LTD.	253	115	101	138	14	39.9
25	Punjab National Bank	731	644	630	87	14	86.2
26	Central Bank of India	1602	1567	1555	35	12	97.1
27	Jammu & Kashmir Bank Ltd	76	53	44	23	9	57.9
28	SOUTH INDIAN BANK	347	107	98	240	9	28.2
29	CSB BANK LTD	21	8		13	8	0.0
30	Ujjivan Small Finance Bank	624	61	53	563	8	8.5
31	City Union Bank	156	9	4	147	5	2.6
32	DHANLAXMI BANK LIMITED	28	15	10	13	5	35.7
33	BAGALKOT DISTRICT CENTRAL COOPERATIVE BANK LTD.	38	18	14	20	4	36.8
34	ICICI Bank	168	45	41	123	4	24.4
35	The Mysore and Chamarajanagar DCC BANK LTD, MYSORE	49	47	43	2	4	87.8
36	RBL Bank Limited	13	3		10	3	0.0
37	Chikmagalur D.C.C. Bank Ltd.	5	2		3	2	0.0
38	Tamilnad Mercantile Bank Ltd	142	22	20	120	2	14.1
39	Hassan District Central Co-operative Bank Ltd., Hassan	190	5	4	185	1	2.1
40	SCDCC Bank Ltd	334	300	299	34	1	89.5

PMSVANIDHI BANKWISE APPLICATION STATUS REPORT AS ON 28.07.2021

SL.NO	BANK NAME	Total Loan Applied	SANCTIONED	DISBURSED	Pendency for Sanction against Loan Applied	<u>Pendency for Disbursement against sanctioned</u>	% age on disbursement against loan applied =5/3*100
1	2	3	4	5	6	7	8
41	The Chitradurga District Central Co-operative Bank Limited., Chitradurga	5	1		4	1	0.0
42	THE KARNATAKA STATE COOPERATIVE APEX BANK LTD.	46	30	29	16	1	63.0
43	Andhra Pradesh Gr. Vikas Bank	2	0		2	0	0.0
44	Andhra Pragathi Grameena Bank	6	0		6	0	0.0
45	Aryavart Bank	1	0		1	0	0.0
46	AU Small Finance bank	1	0		1	0	0.0
47	Bandhan Bank Ltd.	3	0		3	0	0.0
48	Baroda Rajasthan Kshetriya Gramin Bank	1	0		1	0	0.0
49	BENGALURU DCC BANK LTD	10	0		10	0	0.0
50	CENTRAL COOPERATIVE BANK	1	0		1	0	0.0
51	Davanagere District Central Co-operative Bank Ltd., Davanagere	24	22	22	2	0	91.7
52	DCB Bank Ltd.	4	0		4	0	0.0
53	Fincare Small Finance Bank	26	18	18	8	0	69.2
54	Head Office Mandya DCC Bank Ltd.	54	19	19	35	0	35.2
55	IDFC FIRST Bank Ltd.	28	0		28	0	0.0
56	IndusInd Bank	28	0		28	0	0.0
57	Janata Sahkari Bank Ltd. Pune	1	0		1	0	0.0
58	Kodagu District Cooperative Central Bank Limited	1	0		1	0	0.0
59	Lakshmi Vilas Bank	189	0		189	0	0.0
60	MAHARASHTRA GRAMIN BANK	1	0		1	0	0.0
61	SHARE Microfin Limited	1	0		1	0	0.0
62	SHIMOGA DCC BANK LTD.	31	15	15	16	0	48.4
63	Svamaan Financial Services Private Limited	1	0		1	0	0.0
64	THE BELLARY DCC BANK LTD.	28	0		28	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.	16	9	9	7	0	56.3
68	ESAF Small Finance Bank Total	21	21	21	0	0	100.0
69	MARKET PLACE	1860			1860	0	0.0
TOTAL		152043	126711	118024	25332	8687	77.63

Annexure-3
PM Svanidhi Disbursement Pending Status as on 28.10.2021

Sl No	District Name	Estimated number of Street Vendors (1% of urban Population)	Total Loan Applied	Pendency for mobilisation against target	Market place	Picked Up	Sanctioned	Returned by Bank	Disbursed	Pendency for Sanction against Loan Applied	Pending for Disbursement against Sanctioned	% age on disbursement against loan applied (=7/4*100)
1	2	3	4	5	7	6	8	9	10	11	11	12
1	BAGALKOTE	6034	4981	1053	16	505	4460	2239	4166	521	294	83.64
2	BALLARI	10937	10529	408	208	1113	9208	859	8623	1321	585	81.90
3	BBMP	89499	41066	48433	377	13732	26957	11449	21942	14109	5015	53.43
4	BELAGAVI	14178	10728	3450	55	2280	8393	3055	7558	2335	835	70.45
5	BENGALURU RURAL	2502	4315	-1813	17	1114	3184	1159	2829	1131	355	65.56
6	BENGALURU URBAN	2155	1191	964	11	385	795	385	662	396	133	55.58
7	BIDAR	4359	2786	1573	161	265	2360	4917	2264	426	96	81.26
8	CHAMARAJANAGARA	1750	2319	-569	9	501	1809	255	1551	510	258	66.88
9	CHIKKABALLAPURA	2653	2416	237	3	392	2021	798	1907	395	114	78.93
10	CHIKKAMAGALURU	2395	1978	417	13	376	1589	143	1441	389	148	72.85
11	CHITRADURGA	3328	3679	-351	26	953	2700	1299	2413	979	287	65.59
12	DAKSHINA KANNADA	8291	5994	2297	25	1154	4815	1058	4693	1179	122	78.29
13	DAVANGERE	8485	5965	2520	97	840	5028	2932	4700	937	328	78.79
14	DHARWAD	10995	8160	2835	44	1763	6353	2000	5888	1807	465	72.16
15	GADAG	3810	3407	403	14	362	3031	1679	2915	376	116	85.56
16	HASSAN	3479	2480	999	29	589	1862	925	1740	618	122	70.16
17	HAVERI	3597	3233	364	70	324	2839	457	2364	394	475	73.12

18	KALABURAGI	8882	7190	1692	45	774	6371	1622	6125	819	246	85.19
19	KODAGU	727	740	-13	3	168	569	169	547	171	22	73.92
20	KOLAR	4507	4349	158	12	735	3602	555	3162	747	440	72.71
21	KOPPAL	3174	3030	144	7	359	2664	330	2524	366	140	83.30
22	MANDYA	3059	2943	116	10	586	2347	586	2185	596	162	74.24
23	MYSURU	15324	16150	-826	67	4766	11317	6615	10224	4833	1093	63.31
24	RAICHUR	5557	6985	-1428	18	840	6127	920	5841	858	286	83.62
1	RAMANAGARA	2785	3252	-467	15	1036	2201	435	2012	1051	189	61.87
26	SHIVAMOGGA	6737	5458	1279	10	1234	4214	1374	3889	1244	325	71.25
2	TUMAKURU	6638	6145	493	8	616	5521	445	5336	624	185	86.83
28	UDUPI	2186	2105	81	8	480	1617	383	1559	488	58	74.06
29	UTTARA KANNADA	3777	3356	421	12	257	3087	405	3004	269	83	89.51
30	VILAYAPURA	6629	4894	1735	27	799	4068	1203	3853	826	215	78.73
31	YADGIR	2505	2564	-60	5	346	2213	503	1949	351	264	76.01
	Total	250933	184388	66545	1422	39644	143322	51154	129866	41066	13456	70.43

Annexure-4						
2nd Term loan status as on 28.10.2021						
No. of Applications closed	Sanctioned	Picked up	Market place	Disbursed	Returned by Bank	Resubmitted applications
5831	1144	428	2	776	17	2155

Application Rejected by Bank as on 28.10.2021	
Name of the Bank	No. of Applications
Canara Bank	12651
State Bank of India	10835
Bank of Baroda	4772
Union Bank of India	4083
Karnataka Bank Ltd	3724
RRB Karnataka Vikas GB	2822
Indian Overseas Bank	1974
RRB Karnataka GB	1731
Indian Bank	1596
Bank of India	1289
Central Bank of India	973
Punjab National Bank	965
UCO Bank	669
Bank of Maharashtra	593
IDBI Bank	556
Federal Bank	344
Ujjivan Small Finance Bank	272
Karur Vysya Bank Ltd	226
Punjab and Sind Bank	136
SOUTH INDIAN BANK	125
HDFC Bank	112
Kotak Mahindra Bank Limited	100
DCC Bank Ltd., Bidar	81
Axis Bank	79
CSB BANK LTD	58
Tamilnad Mercantile Bank Ltd	53
Head Office Mandya DCC Bank Ltd.	47
RBL Bank Limited	36
Jammu & Kashmir Bank Ltd	32
IndusInd Bank	31
ESAF Small Finance Bank	29
KOLAR & CHIKBALLAPUR D.C.C. BANK LTD.	29
Yes Bank Ltd.	28
Yes Bank Ltd.	26
ICICI Bank	25
The Mysore and Chamarajanagar DCC BANK LTD, MYSORE	21
Chikmagalur D.C.C. Bank Ltd.	13
Lakshmi Vilas Bank	11
Bandhan Bank Ltd.	9
THE KARNATAKA STATE COOPERATIVE APEX BANK LTD.	7
DHANLAXMI BANK LIMITED	4
THE SARASWAT CO-OPERATIVE BANK LTD	3
Davanagere District Central Co-operative Bank Ltd., Davanagere	2
Raichur District Center Co-operative Bank Ltd	2
RRB Tamil Nadu GB	2
SCDCC Bank Ltd	2
Annapurna Finance Pvt. Ltd.	1
City Union Bank	1
Fincare Small Finance Bank	1
IDFC FIRST Bank Ltd.	1
Total	51154

State wise application status of PMS as on 20.10.2021						
Sl No.	State Name	Application	Sanctioned	Disbursed	Disbursement target	Disbursement target Completed
1	TELANGANA	457789	358742	339414	340000	99.83%
2	MADHYA PRADESH	598725	418894	388630	405000	95.96%
3	UTTAR PRADESH	1189188	785506	710611	830000	85.62%
4	ANDHRA PRADESH	284972	191004	179975	230000	78.25%
5	KARNATAKA	256576	142507	129408	250000	51.76%
6	CHHATTISGARH	99689	46127	44027	100000	44.03%
7	ODISHA	60395	38078	32517	80000	40.65%
8	TAMIL NADU	368680	161017	139952	350000	39.99%
9	GUJARAT	225547	119249	109864	300000	36.62%
10	BIHAR	108437	54550	43448	120000	36.21%
11	RAJASTHAN	155237	72940	64393	195000	33.02%
12	MAHARASHTRA	433832	214701	180449	550000	32.81%
13	JHARKHAND	48681	26501	24826	80000	31.03%
14	PUNJAB	106550	39046	34789	145000	23.99%
15	DELHI	77661	44683	35960	165000	21.79%
16	HARYANA	51829	23993	20429	110000	18.57%
17	KERALA	13229	9243	8845	120000	7.37%
18	WEST BENGAL	27948	14008	8919	295000	3.02%

Loans Sanctioned Under PMFME as on 18.10.2021

Sl. No	Applicant Name	District Name	Bank Name	Branch Name	Total Cost of the Project
1	Naveen Kumar HM	Mysuru	STATE BANK OF INDIA	ADB HUNSUR	35,91,151.00
2	Saroja n patil	Davangere	HDFC BANK	SHIMOGA	20,60,910.00
3	ANKEGOWDA	Ramanagara	BANK OF BARODA	HAROHALLI	14,00,190.00
4	Shireen Taj	Hassan	STATE BANK OF INDIA	BAZAAR ARSIKERE	81,18,920.00
5	VENUGOPAL	Bengaluru Urban	BANK OF INDIA	YELAHANKA	15,17,642.00
6	PRATHIBA KS	Bengaluru Urban	BANK OF INDIA	YELAHANKA	11,75,499.00
7	Radhika Kamat	Uttara Kannada	UNION BANK OF INDIA	TADRI	25,78,518.00
8	Shwetha E R	Hassan	BANK OF BARODA	HOLANARASIPUR	49,73,600.00
9	GV VENKATESH	Bengaluru Urban	KARNATAKA BANK LIMITED	BANASHANKARI III STAGE BANGALORE	11,47,900.00
10	Shobha	Kolar	CANARA BANK	KOLAR	27,12,826.00
11	S K BASAVARAJU	Mandya	BANK OF INDIA	MANDYA	25,43,840.00
12	SMT RATHNAMMA	Tumakuru	CANARA BANK	BARAGUR	27,58,050.00
13	Rekha Ramakrishna	Shivamogga	CANARA BANK	RIPPONPET	55,32,493.00
14	Manjushree M	Bengaluru Urban	BANK OF INDIA	BANASHANKARI	2,54,904.00
15	Thammaiah A A	Kodagu	BANK OF BARODA	POLIBETTA	35,28,360.00
16	Swaroop Aladageri	Haveri	BANK OF BARODA	RANIBENNUR	33,70,822.00
17	Rakesh C	Tumakuru	BANK OF BARODA	CHIKKANAYAKANA HALLI	24,40,435.00
18	VIVEKANANDAIAH K M	Davangere	CANARA BANK	VIDYA NAGAR, DAVANGERE	9,71,786.00
19	SHEELA N R	Davangere	CANARA BANK	HONNALI	2,87,945.00
20	Veena M C	Tumakuru	CANARA BANK	KODINAGASANDRA T B CROSS	21,85,614.00
21	Ganesh N Shet	Uttara Kannada	STATE BANK OF INDIA	KUMTA	12,15,854.00
22	Ravikumar N C	Chikkamagaluru	UNION BANK OF INDIA	CHIKMAGALUR	55,92,155.00
23	KAVITHA B N	Davangere	CANARA BANK	VINOBA NAGAR, DAVANAGERE	5,16,532.00
24	Shreyas N R	Bengaluru Rural	UNION BANK OF INDIA	MELEKOTE	66,82,492.00
25	M KALAVATHI	Bengaluru Urban	CANARA BANK	RAJAJINAGAR III BLOCK, BANGALORE	12,65,424.00
26	JAGADEESH K	Chikkaballapura	CANARA BANK	CHINTAMANI	9,10,853.00

27	AMBUJA D	Davangere	UNION BANK OF INDIA	NAGANUR	10,79,570.00
28	HANUMANTHAPPA N	Davangere	UNION BANK OF INDIA	NAGANUR	4,07,054.00
29	Shreekant ramanna Guledakeri	Haveri	KARNATAKA VIKAS GRAMEENA BANK	BANKAPUR	20,27,351.00
30	SRI VEER PRATAP NAIK . R.	Bengaluru Urban	CANARA BANK	VIJAYANAGAR, BANGALORE	38,77,814.00
31	C R RANGAIAH	Tumakuru	CANARA BANK	CHICKANAYAKANAHALLI	67,44,188.00
32	C B BOMMEGOWDA	Mandya	STATE BANK OF INDIA	PANDAVAPURA	31,77,328.00
33	Shivashankar A C	Tumakuru	STATE BANK OF INDIA	HANDANAKERE	35,97,576.00
34	Shilpa R	Kolar	STATE BANK OF INDIA	KOLAR	26,07,690.00
35	Sabitha Kath	Bengaluru Urban	STATE BANK OF INDIA	KUSHALNAGAR	13,01,350.00
36	GOWTHAM CG	Mandya	BANK OF BARODA	CHIKKADE-MANDYA	38,25,040.00
37	KUMAR B	Ramanagara	STATE BANK OF INDIA	MAGADI	13,11,097.00
38	Pavana Y J	Bengaluru Urban	STATE BANK OF INDIA	BYRASANDRA	23,92,360.00
39	PRAKASH	Hassan	UNION BANK OF INDIA	HASSAN KSOUEC	38,52,302.00
40	RAJANI C S	Tumakuru	CANARA BANK	CHELUR	28,37,916.00
41	Shubha A V	Hassan	STATE BANK OF INDIA	CHANNARAYAPATNA	27,89,060.00
42	Tavanappa C Algur	Bagalkote	CANARA BANK	SAVALGI	71,33,492.00
43	Chetankumar R Bhajantri	Haveri	KARNATAKA VIKAS GRAMEENA BANK	KAGINELLI	23,38,152.00
44	VIRUPAXAPPA CHANNAPPA KARIKATTI	Gadag	STATE BANK OF INDIA	GADAG	15,02,400.00
45	Manjula	Hassan	CANARA BANK	ANATHI	15,93,475.00
46	NAGESH ST	Ramanagara	STATE BANK OF INDIA	HONGANUR	6,41,287.00
47	Vinod J	Bengaluru Urban	CANARA BANK	BANGALORE KATHRIGUPPA	13,33,032.00
48	GAYATHRI K	Ballari	STATE BANK OF INDIA	KURUGODU	8,19,248.00
49	S POOJARANI	Ballari	STATE BANK OF INDIA	KURUGODU	12,18,170.00
50	VANIPUSHPA N	Ballari	STATE BANK OF INDIA	KURUGODU	19,65,950.00
51	SURESHA NAIK K.T.	Bengaluru Urban	STATE BANK OF INDIA	KANAKAPURA ROAD	28,27,762.00
52	vinodkumar	Bidar	STATE BANK OF INDIA	HUDGI	13,77,988.00

53	VIRUPAXAPPA CHANNAPPA KARIKATTI	Gadag	STATE BANK OF INDIA	GADAG	15,02,400.00
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BANKWISE PENDENCY AS ON 18.10.2021 - PM FME

Bank Name	Loan Under Process
BANK OF BARODA	6
CANARA BANK	22
FEDERAL BANK	3
HDFC BANK	7
ICICI BANK LIMITED	2
IDBI BANK	7
IDFC First Bank Ltd	1
INDIAN BANK	4
KARNATAKA BANK LIMITED	32
KARNATAKA GRAMIN BANK	34
KARNATAKA VIKAS GRAMEENA BANK	8
STATE BANK OF INDIA	44
THE KARNATAKA STATE COOPERATIVE APEX BANK LIMITED	31
UNION BANK OF INDIA	4
THE HASSAN DCC BANK LTD	3
SUCO SOUHARDA SAHAKARI BANK LTD	1
AXIS BANK	3
KARUR VYSYA BANK	1
INDUSIND BANK	1
INDIAN OVERSEAS BANK	1
Grand Total	216

BRANCHWISE PENDENCY OF BANK AS ON 18.10.2021

District Name	Bank Name	Branch Name	IFSC Code	Applicant Name	Applicant ID	Loan Under Process
Bagalkote	CANARA BANK	TERDAL	CNRB0010818	Mahadevayya S Mathad	12952421164376	1
					12952421686030	1
		MUDHOL	CNRB0005045	Kadasiddaappa Ramatirth	12952421586786	1
		BILAGI	CNRB0004715	VIJAYKUMAR BALAPPA MADIVALAR	12952421536857	1
	CANARA BANK Total					4
	KARNATAKA VIKAS GRAMEENA BANK	GOTHE	KVGB0001404	Jagadeesh Kasappa Athani	1295242191817	1
	KARNATAKA VIKAS GRAMEENA BANK Total					1
Bagalkote Total						5
Ballari	SUCO SOUHARDA SAHAKARI BANK LTD	SUCO SOUHARDA SAHAKARI BANK LTD	HDFC0CSUCOB	bodapati manoj kumar	1295282158934	1
	SUCO SOUHARDA SAHAKARI BANK LTD Total					1
	AXIS BANK	BELLARY (KARNATAKA)	UTIB0000267	LOKESH G	12952821145591	1
	AXIS BANK Total					1
Ballari Total						2
Belagavi	KARNATAKA VIKAS GRAMEENA BANK	HARUGERI	KVGB0002704	Ishwar ummanna mole	1295272156528	1
	KARNATAKA VIKAS GRAMEENA BANK Total					1

	STATE BANK OF INDIA	HARUGERI	SBIN0003082	MARUTI PUNDALIK MALI	1295272124677	1
	STATE BANK OF INDIA Total					1
Belagavi Total						2
Bengaluru Rural	STATE BANK OF INDIA	DODDABALLAPUR	SBIN0005313	SUKANYA M V	12952621428879	1
	STATE BANK OF INDIA Total					1
Bengaluru Rural Total						1
Bengaluru Urban	HDFC BANK	BASAVESHWARANAGAR	HDFC0000361	Raghu R	12952521699303	1
	HDFC BANK Total					1
	KARNATAKA BANK LIMITED	BASAVESWARNAGAR BANGALORE	KARB0000104	SMT SUPRIYA M S	12952521555185	1
		CHANNAPATNA	KARB0000143	NAGANANDA K	1295252138910	1
	KARNATAKA BANK LIMITED Total					2
	STATE BANK OF INDIA	BOMMASANDRA	SBIN0021745	Raghavendra G	12952521669790	1
		VISHWESHWARAIHA LAYOUT, BANGALORE	SBIN0016225	Naveen Gv	12952521280824	1
		KARNATAKA LAYOUT KURUBARABALLI	SBIN0017346	SUNIL KUMAR	12952521346925	1
	STATE BANK OF INDIA Total					3
	KARUR VYSYA BANK	BANGALORE RAJA RAJESHWARI NAGAR	KVBL0001353	HL ASHOK	1295252198393	1
	KARUR VYSYA BANK Total					1
	INDUSIND BANK	YELAHANKA NEW TOWN KARNATAKA	INDB0001015	cyrus	12952521694134	1
	INDUSIND BANK Total					1
Bengaluru Urban Total						8

Bidar	BANK OF BARODA	BIDAR, KARNATKA	BARB0BIDARX	MD SALLAUDDIN	129529216720 22	1
	BANK OF BARODA Total					1
	CANARA BANK	BHALKI	CNRB0000869	DATTATRI	129529215186 83	1
		CHITTA ROAD	CNRB0001945	Aditi Agrahar	129529216132 8	1
	CANARA BANK Total					2
	HDFC BANK	BIDAR	HDFC0000972	AVINASH	129529216879 44	1
		HUMNABAD	HDFC0002411	ravikant	129529212202 19	1
	HDFC BANK Total					2
	INDIAN BANK	BIDAR	IDIB000B117	RAMESH NAGSHETTY	129529216691 7	1
				MAHADEVAPPA	129529216969 85	1
	INDIAN BANK Total					2
	KARNATAKA BANK LIMITED	BIDAR	KARB0000076	SUNILKUMAR	129529212085 90	1
		CHITGUPPA	KARB0000135	RAHUL	129529216941 28	1
	KARNATAKA BANK LIMITED Total					2
	KARNATAKA GRAMIN BANK	JAMAGI	PKGB0011109	SANTOSH REDDY	129529215762 63	1
				ARUNA	129529213925 91	1
		AURAD	PKGB0011053	LAXMESH NAIK	129529216830 74	1
	KARNATAKA GRAMIN BANK Total					3
	STATE BANK OF INDIA	ANADOOR	SBIN0021950	NAGSHETTY PATIL	129529214753 66	1

		BHALKI	SBIN0020241	SATISH NIMBALKAR	129529216966 67	1
			SBIN0005534	ANUP	129529213807 80	1
		BIDAR	SBIN0001972	SANGAPPA	129529215093 38	1
				POOJA PRABHAKAR	129529216957 84	1
				KIRAN	129529216974 64	1
				VASANTREDDY	129529216984 66	1
		GUMPA ROAD BIDAR	SBIN0021992	SANTOSH BIRADAR	129529216944 72	1
		HUMNABAD	SBIN0006028	ABHIMANYU	129529212200 95	1
		TORNA	SBIN0020649	RAVINDRA	129529215844 32	1
		VIDYANAGAR BIDAR	SBIN0017791	MADHUSUDHAN H VAIDYA	129529216980 73	1
	STATE BANK OF INDIA Total					11
	THE KARNATAKA STATE COOPERATIVE APEX BANK LIMITED	THE DISTRICT COOP CENTRAL BANK LTD BIDAR	KSCB0018001	BABU	129529218417 5	1
				MAHAMUD MUJIBUDDIN	129529218491 0	1
				raj Kumar	129529212094 41	1
				RAM	129529214966 05	1
				SATISH NIMBALKAR	129529214678 75	1
				SHIVRAJ	129529214817 95	1

				SHRIKRISHNA PATIL	129529214081 08	1
				SOMNATH	129529214806 18	1
				SIDRAMAPPA	129529216135 03	1
				PRABHU	129529216953 13	1
				VILAS	129529216027 99	1
				VIKRANT	129529215194 39	1
				Dr Pooja Reddy	129529214209 3	1
	THE KARNATAKA STATE COOPERATIVE APEX BANK LIMITED Total					13
	(blank)	(blank)	(blank)	Shailaja	129529216957 67	1
	(blank) Total					1
Bidar Total						37
Chikkaballapu ra	CANARA BANK	CHINTAMANI	CNRB0000496	M KRISHNAREDDY	129630216962 26	1
	CANARA BANK Total					1
	STATE BANK OF INDIA	GAURIBIDANUR	SBIN0040086	Sandeep Babu Reddy	129630211670 53	1
	STATE BANK OF INDIA Total					1
Chikkaballapu ra Total						2
Chikkamagalu ru	KARNATAKA GRAMIN BANK	ALDUR	PKGB0012386	MADAN GOPAL G	129532213968 8	1
	KARNATAKA GRAMIN BANK Total					1

	UNION BANK OF INDIA	MUDIGERE	UBIN0919489	SHAMANNA BANAKAL	12953221187993	1
	UNION BANK OF INDIA Total					1
Chikkamagaluru Total						2
Chitradurga	FEDERAL BANK	CHALLAKERE	FDRL0001897	SHIVANNA L	12953321466138	1
	FEDERAL BANK Total					1
	KARNATAKA GRAMIN BANK	HANAGAL	PKGB0010623	JYOTHIKUMAR HB	12953321112105	1
		KYADIGUNTE	PKGB0010716	Amrutha perumal	1295332130506	1
		ALUR	PKGB0010938	Thimmegowda C	12953321687661	1
		B T CROSS	PKGB0010531	K B NAGARAJA	12953321114281	1
	KARNATAKA GRAMIN BANK Total					4
Chitradurga Total						5
Dakshina Kannada	CANARA BANK	PANAMBUR, MANGALORE	CNRB0000840	Kasturi Mahesh	12953421694036	1
		MARKET ROAD, MANGALORE	CNRB0000977	Lalitha	12953421547839	1
	CANARA BANK Total					2
	KARNATAKA BANK LIMITED	IRA G.P.	KARB0000356	Keshava Jogi	12953421604580	1
		BC ROAD BANTWAL MUDA	KARB0000071	Sangeetha M Mallya	12953421697448	1
	KARNATAKA BANK LIMITED Total					2
	KARNATAKA VIKAS GRAMEENA BANK	KARANGALAPADY	KVGB0005202	Mr KODANCHA SRIDHAR RAO	12953421694553	1
	KARNATAKA VIKAS GRAMEENA BANK Total					1

	UNION BANK OF INDIA	NEERMARGA	UBIN0918148	SHASHIKALA R BHAT	12953421696686	1
	UNION BANK OF INDIA Total					1
Dakshina Kannada Total						6
Davangere	BANK OF BARODA	KATHALGERE	BARB0VJKTG	RUDRESH T V	12953521694826	1
	BANK OF BARODA Total					1
	CANARA BANK	JAGALUR	CNRB0011021	RAJESH K	12953521698062	1
	CANARA BANK Total					1
	IDBI BANK	SHIVA SAHAKARI BANK NIYAMITHA, DAVANGERE	IBKL0364SSB	M S BASAVARAJAPP A	12953521113173	1
	IDBI BANK Total					1
	IDFC First Bank Ltd	DAVANGERE BRANCH	IDFB0080431	T JAGADISH	12953521167874	1
	IDFC First Bank Ltd Total					1
	KARNATAKA BANK LIMITED	CHANNAGIRI	KARB0000171	Maruti C R	12953521645382	1
		HONNALI	KARB0000310	GADIGEPPA	12953521159946	1
		KUNDUR	KARB0000426	KAVITHA R	1295352168694	1
		BHADRAVATHI	KARB0000075	BHAGYA M	12953521534092	1
		K B EXTENSION DAVANAGERE	KARB0000190	ABHISHEK G	12953521694802	1
	KARNATAKA BANK LIMITED Total					5
	KARNATAKA GRAMIN BANK	DAGINAKATTE	PKGB0010915	S R RAVIKUMAR	12953521526482	1

		PALLAGHATTA	PKGB0010777	M S SANTHOSHKUM AR	129535212927 45	1
		RAMPURA	PKGB0010787	ARUNA KUMAR B T	129535215913 8	1
		THORANAGHATTA	PKGB0010846	MANJUNATHA M N	129535217017 3	1
	KARNATAKA GRAMIN BANK Total					4
	STATE BANK OF INDIA	CHANNAGIRI	SBIN0017846	Lakshmidevi H R	129535211769 72	1
		KUKKUWADA	SBIN0040279	KALLESHWARA P	129535218491 4	1
		KULAMBI	SBIN0040413	RAGHU R S	129535216100 9	1
	STATE BANK OF INDIA Total					3
Davangere Total						16
Gadag	CANARA BANK	GAJENDRAGAD	CNRB0000512	ISHAPPA DURAGAPPA RATHOD	129537211039 14	1
	CANARA BANK Total					1
	STATE BANK OF INDIA	SHIRAHATTI	SBIN0040833	FAKKIRESH shivappa kattimani	129537216969 99	1
	STATE BANK OF INDIA Total					1
	INDIAN OVERSEAS BANK	GAJENDRAGARH	IOBA0002650	LOKESH RATHOD	129537211150 58	1
	INDIAN OVERSEAS BANK Total					1
Gadag Total						3
Hassan	ICICI BANK LIMITED	HASSAN	ICIC0001059	Shamala BS	129539212519 26	1
	ICICI BANK LIMITED Total					1

	KARNATAKA BANK LIMITED	DUDDA	KARB0000184	Padma K C	129539215614 09	1
		HASSAN KUVEMPUNAGAR	KARB0000345	Harish Gowda H S	129539216944 94	1
	KARNATAKA BANK LIMITED Total					2
	KARNATAKA GRAMIN BANK	KUVEMPUNAGARA - HSN	PKGB0012128	Vishwas	129539214665 67	1
	KARNATAKA GRAMIN BANK Total					1
	STATE BANK OF INDIA	MARKET	SBIN0041046	Keshavamurthy H A	129539216880 21	1
		HOLENARASIPUR	SBIN0008040	KAVITHA M	129539219762 1	1
	STATE BANK OF INDIA Total					2
	THE HASSAN DCC BANK LTD	THE HASSAN DCC BANK LTD	YESB0HDCCB2	Sri Jenukul Siddeshwara Traders	129539215732 87	1
				Y C Roopa	129539216947 21	1
				Jayalakshmi	129539216947 34	1
	THE HASSAN DCC BANK LTD Total					3
Hassan Total						9
Haveri	KARNATAKA VIKAS GRAMEENA BANK	KUDUPALI	KVGB0007304	Jayamma N Channagoudra	129540216882 53	1
	KARNATAKA VIKAS GRAMEENA BANK Total					1
	UNION BANK OF INDIA	HAVERI	UBIN0900303	Gopalacharya Channaveerappa Badigeri	129540216944 13	1
	UNION BANK OF INDIA Total					1
Haveri Total						2
Kalaburagi	IDBI BANK	GULBARGA	IBKL0000876	Baburao	129538212067 31	1

	IDBI BANK Total					1
	KARNATAKA BANK LIMITED	JEVARGI	KARB0000373	Sharanagouda	129538212063 24	1
				Shrikanth Patil	129538212315 88	1
	KARNATAKA BANK LIMITED Total					2
	KARNATAKA GRAMIN BANK	BALABATTI	PKGB0011101	Basavaraj	129538211168 54	1
				Guttappa	129538211617 05	1
		NELOGI	PKGB0011005	Nandappa	129538211321 35	1
		SHAHAPUR ROAD - JEWARGI	PKGB0011199	Basawaraj	129538211624 85	1
	KARNATAKA GRAMIN BANK Total					4
	STATE BANK OF INDIA	JEWARAGI	SBIN0020234	Basavaraj Sasabal	129538212050 64	1
				Hanamanthraya	129538212049 81	1
				Shivanand Shadaksharaiah	129538212070 16	1
		MAHAGAON CROSS GULBARGA	SBIN0017860	Aishwarya	129538211313 02	1
				Kamalabai	129538211531 15	1
		MANDEWAL	SBIN0020657	Tippanna	129538211587 62	1
		STATION BAZAAR, GULBARGA	SBIN0007864	Mohammed Gouseuddin	129538218285 0	1
	STATE BANK OF INDIA Total					7
	THE KARNATAKA STATE COOPERATIVE APEX BANK LIMITED	GULBARGA YADAGIR CO-OP BANK LTD	KSCB0017001	Shivalingappa	129538211983 23	1

	THE KARNATAKA STATE COOPERATIVE APEX BANK LIMITED Total					1
Kalaburagi Total						15
Kodagu	CANARA BANK	MAKKANDUR	CNR80001555	Bopanna Belliappa lychetira	129541212545 5	1
	CANARA BANK Total					1
	IDBI BANK	MADIKERI	IBKL0000914	Binoo Stephen George	129541212464 7	1
				JOHN KURIAN	129541212562 8	1
	IDBI BANK Total					2
	KARNATAKA BANK LIMITED	SUNTIKOPPA	KARB0000711	Kuppanda Muthanna Ponnappa	129541216950 24	1
	KARNATAKA BANK LIMITED Total					1
Kodagu Total						4
Kolar	THE KARNATAKA STATE COOPERATIVE APEX BANK LIMITED	KOLAR CHIKKABALLAPUR CO-OP BANK LTD	KSCB0003001	Dr C N Sreenivasa	129542219938 4	1
				Indrani N	129542219346 0	1
	THE KARNATAKA STATE COOPERATIVE APEX BANK LIMITED Total					2
Kolar Total						2
Koppal	HDFC BANK	KOPPAL	HDFC0001970	Basavaraj Chandrashekar	129543212757 08	1
				HANUMESH NAMASEVE	129543219047 9	1
	HDFC BANK Total					2

	IDBI BANK	KARATAGI	IBKL0001718	SAVITHA	129543217335 1	1
	IDBI BANK Total					1
	INDIAN BANK	BANGALORE GANGAVATHI	IDIB000G528	SHIVAPPA	129543211050 70	1
	INDIAN BANK Total					1
	KARNATAKA GRAMIN BANK	BUDUGUMPAG	PKGB0010561	NAGARAJ	129543211042 08	1
		CHALGERA	PKGB0010567	mohan	129543211478 39	1
		KANAKAGIRI	PKGB0010961	Rudrappa Devareddi	129543211246 17	1
				Saharanabasava G	129543211246 94	1
				Bheemappa So Hanamappa	129543215515 6	1
		BUDUGUMPAK	PKGB0010562	Sarojamma	129543216953 26	1
	KARNATAKA GRAMIN BANK Total					6
	UNION BANK OF INDIA	KOPPAL	UBIN0909025	K SHIVARAMAPPA	129543211725 00	1
	UNION BANK OF INDIA Total					1
	AXIS BANK	KOPPAL	UTIB0000882	SHIVAYOGAPPA BOLLOLI	129543219792 5	1
		KUSHTAGI	UTIB0001310	NAGAPPA	129543217207 7	1
	AXIS BANK Total					2
Koppal Total						13
Mandya	BANK OF BARODA	TUBINAKERE	BARB0VJTUBI	MARIGOWDA	129544216949 95	1
		CHIKKAMANDYA	BARB0VJCHKA	CHANDRASHEKA R J B	129544216417 64	1
	BANK OF BARODA Total					2

UNION BANK OF INDIA TOTAL

	CANARA BANK	BASARALU	CNRB0001297	KARIGOWDA D P	129544216939 45	1
		YELIYUR	CNRB0011603	KRISHNA Y K	129544216970 50	1
		MYSORE BELAGOLA INDL ESTATE	CNRB0011711	ARUNKUMAR M	129544216307 58	1
	CANARA BANK Total					3
	KARNATAKA GRAMIN BANK	HOLALU - MALLIGERE	PKGB0012320	Boregowda	129544215747 59	1
		KOTHATHI	PKGB0012377	P K MAHESHA	129544216133 0	1
	KARNATAKA GRAMIN BANK Total					2
	STATE BANK OF INDIA	KOTHATHI	SBIN0040172	KRUPESH H R	129544216947 64	1
				H C RAJANNA	129544216938 78	1
		MANDYA	SBIN0003916	YOGISHA H C	129544216942 38	1
		CHIKKA MANDYA	SBIN0040972	KRISHNAPPA	129544216967 80	1
	STATE BANK OF INDIA Total					4
	THE KARNATAKA STATE COOPERATIVE APEX BANK LIMITED	MANDYA DISTRICT COOP BANK LTD	KSCB0008001	BHAGYA K	129544216298 95	1
				H B UMA	129544215935 16	1
				H M Siddaraju	129544214320 55	1
				H S Chandra	129544211412 32	1
				Jayashankar C A	129544211323 57	1

				Kiran Kumar H K	129544211405 77	1
				Purna chandra tejasvi K	129544216410 36	1
				Siddaraju	129544211463 31	1
				T Krishna	129544211805 39	1
				Darshan M	129544211538 14	1
				YOGESHA H N	129544216969 95	1
	THE KARNATAKA STATE COOPERATIVE APEX BANK LIMITED Total					11
Mandya Total						22
Raichur	FEDERAL BANK	RAICHUR	FDRL0001573	Ashadulla	129546213445 9	1
	FEDERAL BANK Total					1
Raichur Total						1
Ramanagara	FEDERAL BANK	CHANNAPATNA	FDRL0001648	H S Rekha	129631214778 28	1
	FEDERAL BANK Total					1
	HDFC BANK	RAMANAGARAM	HDFC0001747	RAJU	129631219576 4	1
	HDFC BANK Total					1
	KARNATAKA BANK LIMITED	CHANNAPATNA	KARB0000143	GANGADHARA V P	129631219533 6	1
				NANDAN B R	129631214368 61	1
				Nikhil L	129631211015 80	1

				RAMYA B	129631218716 5	1
				RUKMINI	129631219010 2	1
		KANAKAPURA	KARB0000440	Pramod-Kumar A L	129631218751 4	1
		RAMANAGARAM	KARB0000652	SOUMYA	129631218079 7	1
	KARNATAKA BANK LIMITED Total					7
	STATE BANK OF INDIA	KANAKAPURA	SBIN0007692	Rajashekar S N	129631214663 26	1
			SBIN0040029	PRASHEELA	129631215626 77	1
		RAMANAGARAM	SBIN0004998	Sudesh C	129631211456 49	1
		VIDYA NAGAR	SBIN0040796	Sudesh C	129631216947 27	1
	STATE BANK OF INDIA Total					4
	THE KARNATAKA STATE COOPERATIVE APEX BANK LIMITED	BANGALORE RURAL RAMANAGAR COOP BANK	KSCB0002001	K P ASHWATH NARAYANA	129631218678 8	1
				LATHA	129631218920 1	1
	THE KARNATAKA STATE COOPERATIVE APEX BANK LIMITED Total					2
Ramanagara Total	-					15
Shivamogga	BANK OF BARODA	THOGARSI	BARB0VJTHOG	Shilpa	129547216991 19	1
	BANK OF BARODA Total					1
	CANARA BANK	THIRTHAHALLI	CNRB0011908	Sowmya s bhat	129547216949 69	1

	CANARA BANK Total					1
	HDFC BANK	TIRTHAHALLI	HDFC0003008	Nithin herale P	129547215887 1	1
	HDFC BANK Total					1
Shivamogga Total						3
Tumakuru	CANARA BANK	SIRA	CNRB0000587	SMT KAMALAMMA .K.S.	129548216995 97	1
	CANARA BANK Total					1
	KARNATAKA BANK LIMITED	TUMKUR SIT (E.C)	KARB0000768	Nagesh Babu B	129548214326 84	1
	KARNATAKA BANK LIMITED Total					1
	STATE BANK OF INDIA	HONNUDIKE	SBIN0040238	SHRUTHI T S	129548216979 89	1
	STATE BANK OF INDIA Total					1
Tumakuru Total						3
Udupi	BANK OF BARODA	SAIBARKATTA	BARB0VJSAIK	karunaakr shetty	129549216960 09	1
	BANK OF BARODA Total					1
	CANARA BANK	JANNADY	CNRB0006737	sarvothama shetty	129549216271 9	1
	CANARA BANK Total					1
	IDBI BANK	MAHALAKSHMI CO- OPERATIVE BANK LTD, UDUPI	IBKL0186MC1	Nithin	129549213642 8	1
				Rachan	129549213011 2	1
	IDBI BANK Total					2
	KARNATAKA BANK LIMITED	KUNDAPUR MAIN KUNDAPUR	KARB0000140	SUDEENA	129549214975 38	1

- 428 -

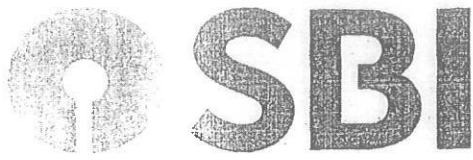
IDBI BANK Total			Rachan	129549213011	1
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		UPPUNDA	KARB0000801	sukumar shetty	129549216708 37	1
	KARNATAKA BANK LIMITED Total					2
	KARNATAKA VIKAS GRAMEENA BANK	HEBRI	KVGB0008002	HEMALATHA	129549216952 86	1
	KARNATAKA VIKAS GRAMEENA BANK Total					1
	STATE BANK OF INDIA	UDUPI	SBIN0000945	Rohith poojary	129549214980 77	1
	STATE BANK OF INDIA Total					1
Udupi Total						8
Uttara Kannada	KARNATAKA VIKAS GRAMEENA BANK	GUND	KVGB0009251	Geeta Shridhara Bhagwatha	129550212263 2	1
	KARNATAKA VIKAS GRAMEENA BANK Total					1
Uttara Kannada Total						1
Vijayapura	CANARA BANK	GOLASANGI	CNRB0010836	TUKARAM R PAWAR	129530212914 0	1
	CANARA BANK Total					1
	ICICI BANK LIMITED	SINDGI	ICIC0003646	Nivedita Hiremath	129530219901 3	1
	ICICI BANK LIMITED Total					1
	INDIAN BANK	BIJAPUR BABLESWAR NAKA AREA	IDIB000B816	SHRIMANT N KATTI	129530211575 20	1
	INDIAN BANK Total					1
	KARNATAKA BANK LIMITED	SINDAGI	KARB0000737	Santosh Sajjan	129530212838 4	1
	KARNATAKA BANK LIMITED Total					1
	KARNATAKA VIKAS GRAMEENA BANK	JAMBAGI	KVGB0003106	SIDDAPPA GERADE	129530212665 8	1
		MUTTAGI	KVGB0003006	Siddappa Pujari	129530216031 2	1

	KARNATAKA VIKAS GRAMEENA BANK Total					2
	STATE BANK OF INDIA	ADARSHA NAGAR BIJAPUR	SBIN0013385	Revappa Shivappa Jangamashetti	12953021199424	1
	STATE BANK OF INDIA Total					1
	THE KARNATAKA STATE COOPERATIVE APEX BANK LIMITED	BIJAPUR CO-OP CENTRAL BANK LTD	KSCB0014001	BASAVARAJ BIRADAR	12953021158979	1
				SADASHIV WAGHAMORE	12953021164331	1
	THE KARNATAKA STATE COOPERATIVE APEX BANK LIMITED Total					2
Vijayapura Total						9
Yadgir	CANARA BANK	SHORAPUR	CNRB0001406	shivaraj	12963521122131	1
		YADGIRI	CNRB0000523	Annapurna	12963521169769	1
				Prakash Kumar	12963521165783	1
	CANARA BANK Total					3
	KARNATAKA BANK LIMITED	SHORAPUR	KARB0000713	Ammappa	12963521151065	1
				Shamimiya	12963521161986	1
				Sanjeevkumar	12963521463210	1
		YADGIR	KARB0000853	Sarojani	12963521165171	1
				Vishwanath	12963521212804	1

CANARA BANK Total

	KARNATAKA BANK LIMITED Total					5
	KARNATAKA GRAMIN BANK	BENDEBEMBLI	PKGB0011047	Prabhu	12963521171085	1
		KARUNESHWAR NAGAR	PKGB0011115	Ningayya	12963521153015	1
		NAGANUR	PKGB0011038	Sharada	12963521160385	1
		RAJANKOLLUR	PKGB0011037	Kavitha Gareddi	12963521166019	1
		RANGAMPETH	PKGB0011156	Balraj	1296352194107	1
		SAIDAPUR	PKGB0011152	GANGI MALAMMA	12963521171349	1
		SHORAPUR	PKGB0011094	Shantamma	1296352170862	1
		WANADURGA	PKGB0011071	Abdul Vahid	12963521154253	1
		YADGIR	PKGB0011099	Pooja	12963521173121	1
	KARNATAKA GRAMIN BANK Total					9
	STATE BANK OF INDIA	SHORAPUR ADB	SBIN0020369	Manjula	12963521166434	1
		KEMBHAVI	SBIN0005983	Vinayak chawan	12963521194762	1
		SHORAPUR MAIN	SBIN0020229	Tayamma	12963521149653	1
	STATE BANK OF INDIA Total					3
Yadgir Total						20
Grand Total						216



ಭಾರತೀಯ ಸ್ಟೇಟ್ ಬ್ಯಾಂಕ್
भारतीय स्टेट बैंक
STATE BANK OF INDIA

For information
we may declare same in L
next SLBC meeting

LBO-RCR/2021-22/DIGI-1

Date: 30.08.2021

The Deputy General Manager
State Bank of India
Financial Inclusion Department
LHO Bengaluru

Dear Sir,

Sub: Expanding and Deepening of Digital Payments Ecosystem - 100% Digitisation of Raichur District

With reference to the above captioned subject, we are glad to inform you that all banks operating in Raichur District has achieved the target of 100% Digitisation of Savings and Current accounts as on 14.08.2021. The progress made by all bank branches is incorporated in Annexure II statement (Enclosed). Each Bank has confirmed the 100% Digitisation of all Savings and Current accounts. The pendency bank Axis Bank has confirmed the 100% Digitisation on 14th August 2021 (Copy enclosed).

Thanking you,

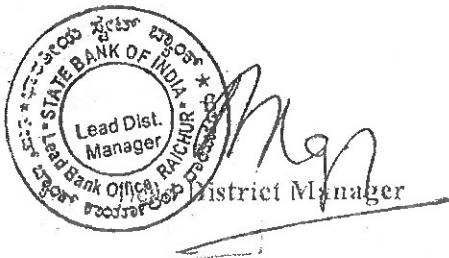
Yours faithfully,

Sd/-

Lead District Manager

Copy for information:

1. The Convenor SLBC Karnataka and General Manager, Canara Bank
2. The Convenor, SLBC Sub-Committee on Expanding and Deepening of Digital Payments Ecosystem- Raichur District
3. The Assistant General Manager, FIDD, RBI Bengaluru
4. The Manager, Lead District Officer (LDO), FIDD, RBI Bengaluru
5. The Deputy Commissioner, Raichur



bank.sbi
Ph : 91 8532 336022
Fax : NA
Mail: lbrcr@gmail.com

ರೀಡ್ ಬ್ಯಾಂಕ್ ಕಛೇರಿ
ಸ್ಟೇಟ್ ಬ್ಯಾಂಕ್ ಆಫ್ ಇಂಡಿಯಾ
ಮಹದಿಯ: ಎನ್.ಎ.ಟಿ ಕ್ಯಾಂಪಸ್ ಶಾಖಾ
ರಾಯಚೂರು -584103

ಲೀಡ್ ಬ್ಯಾಂಕ್ ಕಾರ್ಯಾಲಯ
भारतीय स्टेट बैंक
ऊपर एन.ए.टी. कैम्पस शाखा
रायचूर -584103

Lead Bank Office
State Bank of India
Upstairs: SBI N.E.T Campus Br.
Raichur-584103

STATE BANK OF INDIA
Lead Bank Office RAICHUR

Date: 19/08/2021

Place: Raichur

To,
Lead Bank Manager,

State Bank of India,

Raichur

Respected Sir,

30 AUG 2021

Inward No. 65

Sub: Regarding confirmation of 100% digitalization of Axis Bank, Raichur District

We happy to confirm that below Axis Bank Raichur District 6 Branches are 100% ** digitalized as on 14/08/2021. Totally 1498** are account ineligible accounts for digitalization which includes inoperative accounts, Minor, Freed accounts, etc

2. Digital coverage for business Savings Accounts

Total No. of Eligible Operative SB Accs.	No. of Eligible Operative SE Accs. Covered with Debit/ RuPay cards	% Debit/ RuPay cards coverage	No. of Eligible Operative SE Accs. Covered with Net Banking	% Net banking coverage	No. of Eligible Operative SE Accs. Covered with Mobile Banking/ UPI/ USSD etc.	% of Mobile Banking/ UPI/ USSD coverage	No. of Eligible Operative SE Accs. Covered with Aadhar Enabled Payment System (AEPS)	% AEPS coverage	Total No. of Eligible Operative SE 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 SE Accounts ineligible for digital coverage as per bank's Board approved policies
22030	20607	93.54	3357	95.11	11849	53.78	9054	41.09	22030	100	1410

2. Digital coverage for business (Current Accounts)

Total No. of Eligible Operative Current/ Business Accounts	No. of Eligible Operative Current/ Business Accounts covered through Net Banking	% Net banking coverage	No. of POS/ QR availed by Eligible Operative Current/ Business accounts	% of POS/ QR coverage	No. of Eligible Operative Current/ Business Accounts covered with Mobile Banking etc.	% of Mobile Banking coverage	Total No. of Eligible Operative Current/ Business Accounts covered with at least one of the facilities - Net Banking/ POS/ QR/ Mobile Banking/ Debit/ RuPaycard etc.	% of Eligible Operative Accounts digitally covered (with at least one of the facilities) out of total Operative Current/ Business Accounts	Current Account with RuPay card/ No. of Eligible Operative CA's covered with Debit/ RuPaycard	No. of Operative CA Accounts ineligible for digital coverage
2104	784	37	138	7	1087	52	2104	100	1257	88



Annex III - Review Format for on-boarding of merchants/ traders/ businesses/ utility service providers												
State/ UT	KARNATAKA											
Name of the District	RAICHUR											
Month	14.08.2021											
Total no-of merchants/ traders/ businesses/ utility service providers identified in the district for coverage	A. Rural branches of all banks			B. Semi urban branches of all banks			C. Urban/ Metropolitan branches of all banks			Total (A+B+C)		
	Target	Achievement	% Achievement	Target	Achievement	% Achievement	Target	Achievement	% Achievement	Target	Achievement	% Achievement
	4596	4596	100.00	12324	12324	100.00	10207	10207	100.00	27127	27127	100.00
27127	(Banks include public sector banks,private sector banks,regional rural banks, small finance banks and payment banks)											

(Banks include public sector banks, private sector banks, regional rural banks, small finance banks and payment banks)

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Annexure - 25B



KARNATAKA FARMER'S RESOURCE CENTRE, BAGALKOT
(Sponsors : Govt of Karnataka, NABARD, Scheduled Banks and etc)
B.V.V Sangha's spinning mill complex, Gaddanakeri, Road Bagalkot-587102
Mobile: 9482630790 (Gen), 9449862194 (ED), Phone No: 08354-244028 / 244048,
Email Id: kfrcbagalkot@gmail.com,



Ref: KFRC/BGK/57/2021-22.

Date: 07-10-2021

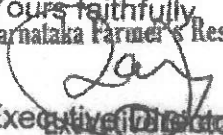
TO ALL THE BOARD OF TRUSTEES OF KFRC- BAGALKOT.

Dear Sir,

We append here below the proceedings of the 33rd meeting of the Board of Trustees [BOT] of KFRC-Bagalkot held through Video Conference in Zoom application meeting Id No 401.919.1626 on 27-09-2021 for your kind perusal and records.

Thanking you,

Yours faithfully,
For Karnataka Farmer's Resource Centre


Executive Director
KFRC-Bagalkot.

Subject: Minutes of 33rd meeting of BOT of KFRC-Bagalkot held on 27-09-2021.

<< 0 >>

The 33rd meeting of BOT of KFRC was held on 27-09-2021. 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 32nd meeting of the Board of Trustees held on 23-06-2021.

The minutes of the 32nd meeting of Board of Trustees of KFRC held on 23-06-2021 were circulated vide letter No. KFRC/BGK/12/2021-22 dated 03-07-2021 to all the Board of Trustees. The house approved minutes of 32nd meeting of BOT of KFRC as no suggestions for amendment were received. The Minutes of 32nd Meeting treated as approved.

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Agenda 2 : Managing Trustee and Technical officer visited the Bagalkot.

ED KFRC thanked General Manager, Canara Bank who have permitted to assign the technical work to Sri Bhargab Das Sharma, Manager Technical, Canara Bank, Circle Office, Hubballi. Board is also thankful to the Sri B Chandrasekhar Rao, Managing Trustee KFRC, Convener SLBC and General Manager, Canara Bank and Mr Bhargab Das Sharma, Manager, Technical have visited the KFRC, Bagalkot on 29-07-2021 and also visited the existing office and vacant site on 29.07.2021 and also we have organized the local advisory committee meeting. In this meeting decision was taken to start the KFRC building construction work in BTDA allotted site. And also met Dr Veeranna Charanthimatha, MLA & Chairman of BVV Sangha, Bagalkot. Honored him for resolved the land issue and also requested him permit to continue KFRC functioning at present building till complete the building work, Orally they have permitted to continue for one year and advised to start the building construction work at the earliest.

Agenda 3 : Rectification deed registered at sub registrar, Bagalkot.

ED KFRC informed the house ED, KFRC, executed the rectification deed of BTDA allotted site 7 Acres 2 gunta in Navanagar unit- II, Bagalkote and registered on 23-07-2021 at sub registrar and the original copy kept in safe custody of Canara Bank, Navanagar Branch. The registration fees 990-00 (Rupees Nine hundred ninety rupees only) and Document writing and miscellaneous expenses of Rs 500 /- (Rupees Five hundred only) incurred.

The house approved the same.

Agenda 4 : Services of Architect / Consultant of construction of building work.

ED KFRC informed to the house about the selection of L-1 bidder quoting of 1.29 % of project cost namely Architect Smt Kavitha A Kulkarni, Proprietor of M/s Kulkarni Associates, as Project architect for construction of KFRC Campus building at Bagalkot.

The Board has approved the Smt, Kavitha Anil Kulkarni, Proprietor of M/s Kulkarni Associates, as Project Architect for construction of KFRC Building at Bagalkot.

The Board has given authority authorised to execute Agreement between "Executive Director KFRC, Bagalkot and Smt, Kavitha Anil Kulkarni, Proprietor of M/s Kulkarni Associates" in the prescribed format.

Agenda 5 : Construction of Boundary wall of our site.

ED KFRC informed the house, In BTDA allotted site of 7.02 Acres in this area the already constructed the boundary wall in West side and South side. In other two side of the site i.e., North and East side there is no boundary wall. To construct of Boundary wall to North and East side estimated cost of Rs 19.70 Lac, it is estimated by Mr Bhargab das Sharma, Manager (Tech), Canara Bank Circle office, Hubballi. As per bank norms below 25.00 Lacs work tender to be float from the Class I and Class II PWD contractor or from any bank panel contractor in Bagalkot area and collect quotation from these contractor to select the least priced quote and allot to contractor for completion of work.

The house advised and approved to take up the work with guidance of Mr Bhargab Das Sharma Manager Technical. Canara bank Circle office, Hubballi.

Agenda 6 : Continuation of the faculty and office Assistant for further two year.

ED KFRC informed the house that,

- a) Faculty Smt. Vijayalakshmi due for renewal from from 14-08-2021. ED KFRC recommend for continuation for further two year period from 14/08/2021 to 13/08/2023. Performance appraisal of Smt. Vijayalakshmi.
- b) Office Assistant: Mr Vittal Shirur as office assistant it is due on 26-02-2021. ED, KFRC Bagalkot review have submitted and confirmed same by Managing Trustee. And requested the board for ratification in this meeting and also further review submitted for further continuation of two years period from 01-08-2021 to 31-07-2023. Performance appraisal of Mr Vittal Shirur.

The house perused and approved for continuation of faculty and office assistant further two years as per ED, KFRC recommendation.

Agenda 7 : Deputation of an officer to institute to work as Executive Director :

ED, KFRC informed the house that presently working Executive Director Mr Rajesh B. is deputed from State Bank of India from 21-01-2019 as Director, after Sri F.B Balikai, retired on 30-06-2019. Mr Rajesh B is working as Executive Director. His period will be ending on 20-01-2022. The post of Executive Director on rotation basis of member of the banks by deputing minimum scale III grade officer. The next rotation is **Union Bank of India.**

The board has advised to the Union bank of India to deputy one scale III officer to KFRC-Bagalkot as Executive Director for further three years.

Agenda 8 : Audit of the KFRC for the period 2020-21.

The house perused and confirmed about the audit work done by M/s Kumar s Jigajinni & Co. Proprietor CA Kumar S Jigajinni for the financial year 2020-21. The copy of Audit reports are attached. The auditor fees of Rs 11,800/- Paid on 31-07-2021 which the board approved.

Agenda 9 : Income tax return submitted and compliance status for last five years as follows.

ED KFRC informed the house about income tax return for last five years in this only the demand raised from income tax department and for rectification of this mistake under section 154 the replay submitted to the department on 24/02/2021 and 13/09/2021.

The Board advised to close this issue by following up with the tax auditor Mr Shivaram Hegde CA.

Agenda 10: Previous years accumulated income detail as follows:

Sl No	Year of Accumulation	Amount Accumulated	Period for which accumulated to set off.
1	2015-16	30,79,269	2020-21
2	2016-17	68,69,989	2021-22
3	2017-18	69,67,961	2022-23
4	2018-19	66,96,762	2023-24
5	2019-20	89,92,557	2024-25
6	2020-21	86,02,643	2025-26

The board has advised to incur the expenditure ₹ 69.00 lakhs for this year to avoid to pay the income tax.

Agenda 11 : Filing of Income Tax return and payment of Income tax for the Financial Year 2020 – 21 (Assessment Year 2021-22).

The Tax Auditor M/s Shivarm Hegade & Co., instructed 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 tax auditor has advised to pass the following resolution in ensuing board of trustee meeting in this regard.

The house resolved that out of the income of Rs 86,02,643/- [Rupees Eighty Six Lacs Two Thousand Six Hundred Forty three only) 85% of income i.e Rs 73,12,247 + 15% of the income i.e. Rs 12,90,396 two separate amount to be deposit at Bank] 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 was authorized to deposit Rs 73,15,000/- and Rs 12,95,000/- 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 3,50,000/- for the period of 2020-21. (Advance tax of Rs 3,00,000/- 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.
- B. To deposit the amount and to pay the income tax amount to department.

C. M/s. Shivaram Hegde & Co., Chartered Accountants Bagalkot is authorized to give consultation to file Income Tax Return, Audit Report, in 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 passed unanimously by the board of trustees.

Agenda 12A&B : Review of performance under Annual Action Plan/ Activities for the financial year 2021-22 as on 31-08-2021.

ED KFRC informed the house that institute was conducted 8 core programmes benefitting 223 farmers 21 Awareness Programmes benefitting 707 farmers during the period from 01-04-2021 to 31-08-2021. (The offline Training commenced from July-2021. During covid lock down, KFRC has conducted training programme through webinars)

The house advised to conduct more programmes.

Agenda 13: Review of Budget Sanctioned V/s Expenditure incurred from 01-04-2021 to 31-08-2021.

ED KFRC informed the house the institute has spent Revenue Expenditure of ₹ 6.70 lakhs against the sanctioned budget of ₹ 51.00 lakhs revenue expenditure and 105 Lakhs capital expenditure.

For advertisement and publicity expenses incurred more than the budgeted due Architect / consultancy service paper notification expenses incurred is Rs 70.560/-.

The house has discussed and approve the expenditure incurred over and above the sanctioned budget by the institute and advised to maintain proper vouchers and bills and on record properly for future reference. The house has ratified and approved the financial expenses incurred which are over and above the sanctioned budge and exercised by the Executive Director.

Vote of thanks by ED, KFRC, Bagalkot

For Karnataka Farmers Resource Centre


Executive Director
KFRC - Bagalkot.

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Annexure -25C



GOVERNMENT OF KARNATAKA

No. FD 12 CAM 2019

Karnataka Government Secretariat,
401, M.S. Building,
Bengaluru, Date: 27.07.2021

From,

Additional Chief Secretary to Government,
Finance Department,
Vidhana Soudha,
Bengaluru.

To,

The Convenor,
State Level Bankers Committee
and General Manager,
Canara Bank,
Head Office Annexe,
Gandhinagar,
Bengaluru - 560009.

Sir,

Sub: Representation from National Working President, National Human Rights Protection & corruption Control Board for implementing tri-lingual formula in banks.

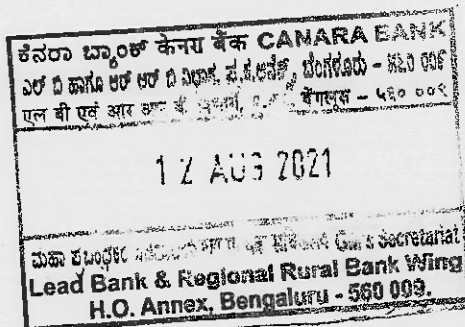
The representation dated 12.04.2021 from National Working President, National Human Rights Protection & Corruption Control Board for implementing tri-lingual formula for all Banking Services/Communication and addressed to the Hon'ble Prime Minister is enclosed.

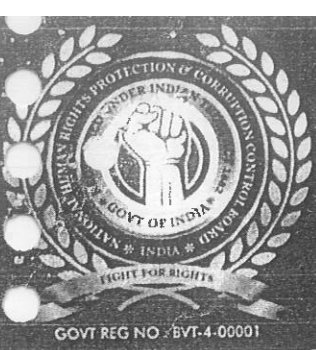
The representation may be considered based on the merits of the case as per the guidelines in force on implementation of the tri-lingual formula in banks.

Yours faithfully

(Manju Prasanna Pillai)
Secretary to Government
(Fiscal Reforms)
Finance Department

28/7/2021





ರಾಷ್ಟ್ರೀಯ ಮಾನವ ಹಕ್ಕುಗಳ ರಕ್ಷಣೆ ಮತ್ತು ಭ್ರಷ್ಟಾಚಾರ ನಿಯಂತ್ರಣ ಮಂಡಳಿ
NATIONAL HUMAN RIGHTS PROTECTION & CORRUPTION CONTROL BOARD

(Registered by Under Indian Trust Act 1882, Govt. of India)

SKANDASHARATH R.

National Additional Chief Director
National Working President
Public Interest & Grievance Redressal Wing

E-Office/2538709/21
19/4/21

To

Sri Narendra Modiravaru
Hon'ble Prime Minister
Govt. of India
Parliament House, New Delhi 01

Respected Sir,

ಶ. 6. ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿ
ಸರ್ಕಾರಿ ಸೇವೆ
12-04-2021

ಮಾನ್ಯನವರಿಗೆ ಸೇವೆ ಸಲ್ಲಿಸುತ್ತೇನೆ.

ಉಪಾಧ್ಯಕ್ಷರೇ.

R ಮುಖ್ಯಮಂತ್ರಿಯವರ ಅಧೀನ ಕಾರ್ಯದರ್ಶಿ

Subject : Requesting for implementation of trilingual format in all the banking services.

With reference to above subject, bringing to your kind notice the lack of financial literacy makes people insecure in dealing with banking service. So, it is necessary for all the banks to consider focusing on regional languages for better customer service, especially in areas where people are not conversant with Hindi and English as well as banking services need to be professional, robust and sensitive to the customers that they serve.

So, I kindly request you to deliberate the issue and come up with ideas where, banks will have to implement a trilingual format (English, Hindi and Regional language where the branch is located) for all banking communications, such as announcements, display indicators, and scheme details. This rule should also be applicable for account opening forms, passbooks, pay slips and other printed materials.

Thanking you,

Yours,

ಸ್ಕಂದ ಶರತ್ ರಾಜ್
(SKANDASHARATH R.)

Copy to :

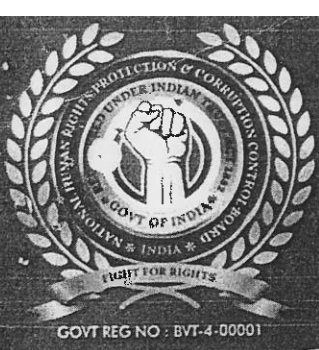
Sri Anurag Thakuravaru – Hon'ble Union Minister of State for Finance & Corporate Affairs,
Govt. of India

✓ Sri B.S. Yediyurappa – Hon'ble Chief Minister, Govt. of Karnataka

O/o ACS, FD

No: 2538709
22.4.2021

Dt: 22.4.2021



ರಾಷ್ಟ್ರೀಯ ಮಾನವ ಹಕ್ಕುಗಳ ರಕ್ಷಣೆ ಮತ್ತು ಭ್ರಷ್ಟಾಚಾರ ನಿಯಂತ್ರಣ ಮಂಡಳಿ
NATIONAL HUMAN RIGHTS PROTECTION & CORRUPTION CONTROL BOARD

(Registered by Under Indian Trust Act 1882, Govt. of India)

SKANDASHARATH R.

National Additional Chief Director
National Working President
Public Interest & Grievance Redressal Wing

E-m/2536127/2021
19/04/21

12-04-2021

To

Sri Narendra Modiravaru
Hon'ble Prime Minister
Govt. of India
Parliament House, New Delhi 01

ಶ್ರೀ. ಅನುರಾಜ್ ಥಾಕುರವರು
ಕರ್ನಾಟಕ ಸರ್ಕಾರ
ನಿರ್ದೇಶನ ಸಲಹೆ ಸ್ವೀಕೃತವಾಗಿದೆ

Respected Sir,

Subject : Requesting for implementation of trilingual format in all
the banking services.

With reference to above subject, bringing to your kind notice the lack of financial literacy makes people insecure in dealing with banking service. So, it is necessary for all the banks to consider focusing on regional languages for beter customer service, especially in areas where people are not conversant with Hindi and English as well as banking services need to be professional, robust and sensitive to the customers that they serve.

So, I kindly request you to deliberate the issue and come up with ideas where, banks will have to implement a trilingual format (English, Hindi and Regional language where the branch is located) for all banking communications, such as announcements, display indicators, and scheme details. This rule should also be applicable for account opening forms, passbooks, pay-in-slips and other printed materials.

Thanking you,

Yours,

(SKANDASHARATH R.)

Copy to :

Sri Anurag Thakuravaru – Hon'ble Union Minister of State for Finance & Corporate Affairs,
Govt. of India

✓ Sri B.S. Yediyurappa – Hon'ble Chief Minister, Govt. of Karnataka

140 ACS, RD
2536127
22/4/2021

- 443 -
22/4/2021
FA/



FIDD (BG).No. S-205 /02.01.020/ 2021-22

September 08, 2021

The Convenor & General Manager
SLBC, Karnataka
Canara Bank
Head Office Annexe, 5th Floor
5th Main, Gandhinagar
Bengaluru – 560 009

Dear Sir,

Sharing of information with investigating agencies- Agenda item for inclusion in SLBC meeting

In the recently held meetings of the Regional Economic Intelligence Committee and the State Level Coordination Committee, various investigation agencies like Police, CID, Enforcement Directorate, etc., have raised concerns that banks were not sharing information/ data related to their customers/ companies like transaction details, KYC, etc., when requested by them. It was also pointed out that many banks were not following KYC norms properly while opening the accounts, particularly not cross verifying the addresses provided in the Official Valid Documents submitted by the customers.

2. Further, Finance Dept., Government of Karnataka (GoK), has also brought to our notice that the Police and the competent authorities experience huge delay in getting information from banks, particularly, pair beneficiary details from bank accounts of fraudulent financial establishments, or of the persons involved in running of these establishments for cases registered under the Karnataka Protection of Interest in Financial Establishments (KPIDFE) Act. This forces the statutory authorities to initiate corrective action against the bank officials also.

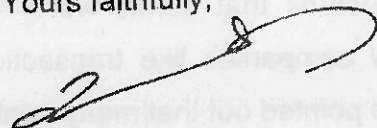
3. In view of the above, GoK has emphasised the need to sensitise the banks and bank branches regarding:

- a) The necessity to furnish the information requested by the investigating agencies and competent authorities under KPIDFE Act, on time;
- b) Stipulate timelines for supplying information by banks to the investigating agencies and other competent authorities; and
- c) To create a regular monitoring mechanism in banks to ensure timely supply of the requisite information by banks to the authorities concerned.

4. In this context, SLBC may like to sensitize the member banks about these issues, and also include the above issues as one of the agenda items for discussion in the forthcoming SLBC meeting.

5. Kindly acknowledge receipt.

Yours faithfully,



(R Sudeep)
General Manager

<p>ಕರ್ನಾಟಕ ರಾಜ್ಯ ಮಟ್ಟದ ಬ್ಯಾಂಕುಗಳ ಸಮಿತಿ ಕರ್ನಾಟಕ ರಾಜ್ಯ ಸ್ತರೀಯ ಬೆಂಕರ್ಸ್ ಸಮಿತಿ State Level Bankers Committee-Karnataka</p>	<p>ಕನ್ವೀನರ್ ಸಂಯೋಜಕ Convenor ಕರ್ನಾಟಕ ಮ್ಯಾಂಕ್ ಕೋ-ಆಪರೇಟಿವ್ ಕ್ಯಾಂಪಾ ಬ್ಯಾಂಕ್ Canara Bank Karnataka Co-operative Bank</p>
<p>Head Office Annex, V Floor, 5th Main, Gandhinagar, Bengaluru - 560009 Phone: 080 2234 3490, Fax: 080 2234 3489 Email: slbcbangalore@gmail.com. website: www.slbc-karnataka.in</p>	

Ref: 275/SLBC/0070/2021/CyberCrime

Date: 09.09.2021

The Heads of Controlling Offices of Commercial Banks
The Chairman of RRBs
The CEOs of Co-operative Bank/KSFC/Small Finance Banks/Payments Bank

Sir / Madam,

Sub: Sharing of information with investigating agencies
Ref: FIDD (BG). No. S-205/02.01.020/2021-22 dated 08.09.2021

With reference to the above, we are forwarding RBI vide letter no FIDD (BG). No. S-205/02.01.020/2021-22 dated 08.09.2021 regarding "sharing of information with investigating agencies". It was observed that banks were not extending support to various investigation agencies like Police, CID, Enforcement Directorate etc., for sharing information/data related to their customers/companies like transaction details, KYC etc., when requested by them. It was also pointed out that many banks were not following KYC norms properly while opening the accounts, particularly found to be not cross verifying the addresses provided in the official Valid Documents submitted by the customers.

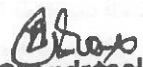
Further, Finance department, GoK, has also observed that the police and the competent authorities experience huge delay in getting information from banks. This forces the statutory authorities to initiate corrective action against the bank officials also.

In view of the above, GoK has emphasized the need to sensitise the banks and bank branches. Therefore we have been advised by RBI to sensitize State/District controlling office/Coordinators of Banks, the bank branches of all Banks regarding following aspects.

- The necessity to furnish the information requested by the investigating agencies and competent authorities under KPIDFE Act, in time;
- Stipulate timelines for supplying information by banks to the investigating agencies and other competent authorities; and
- To create a regular monitoring mechanism in banks to ensure timely supply of the requisite information by banks to the authorities concerned.

This is for your kind information and necessary action as per the extent applicable guidelines.

Yours faithfully,


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

CC: The General Manager, Reserve Bank of India, FIDD, Bengaluru.

Annexure - 25 F

F. no. 21(23)/2014-FI (Mission)

Government of India

Ministry of Finance

Department of Financial Services

3rd floor, Jeevan Deep Building
Sansad Marg, New Delhi - 110 001

Dated 27th September 2021

To:

1. Chairman, State Bank of India
2. Managing Directors and CEO of nationalised banks
3. Chairman and Managing Director, J&K Bank

Subject: Saturation drive for Jan Suraksha Schemes

Sir,

Hon'ble Prime Minister, in his Independence Day 2021 speech, has announced: "We have to achieve saturation. ... all the households should have bank accounts... We have to connect every entitled person with the government's insurance and pension schemes. We have to move ahead with a mindset of cent percent achievement."

2. While the goal of ensuring a bank account for all households has been substantially achieved under Pradhan Mantri Jan Dhan Yojana (PMJDY), this entails ongoing work as young persons attain adulthood and in course of time set up independent households. Therefore, it is necessary to proactively identify such persons, as well as any other persons who may not have an account, and reach out to them to ensure opening of a bank account. The electoral roll is available online on the websites of the Chief Electoral Officers of States and Union territories (UTs), which includes all local adults along with their address details. Addressee banks are hereby advised to ensure the following:

- (a) The Corporate Office of the bank shall arrange to download the electoral rolls for the respective States/UTs for which it is the SLBC convener and arrange to prepare lists in Excel format of all such adults who have attained majority in the last three years i.e. 2019, 2020 & 2021. This should be arranged by district, Assembly constituency and polling station as specified in the electoral roll;
- (b) Communicate the lists prepared above to their respective SLBC/UTLBC Convenors for allocating among the addressee banks latest by 31.10.2021 the responsibility for reaching out directly or through their sponsored RRBs to all such adults, with a view to ascertaining whether they already have a bank account and, if not, to facilitate their account opening within Q3FY2021-22;
- (c) For allocating responsibility as above, the Convenor shall consult the State In-Charge of the addressee banks and their sponsored RRBs as well as all the

- LDMs and generate the bank-wise, branch-wise allocation of polling station-wise lists keeping in view proximity to the polling station area;
- (d) Reports of progress against the allocated lists shall be collated by the Convenor's office from the respective addressee banks, who shall also be responsible for collecting and incorporating the progress in respect of their sponsored RRBs;
 - (e) The addressee banks shall put in place centralised arrangements to collect the feedback from the branches (including RRBs) regarding which of the targeted persons reported already having an account and which ones opened an account with the bank; and
 - (f) Convenors shall furnish consolidated monthly reports in this regard to the Mission Office [missionfi@nic.in].

3. Towards saturation cover of eligible persons under the three Prime Minister's Jan Suraksha Schemes (PMJSS), viz., Pradhan Mantri Jeevan Jyoti Bima Yojana, Pradhan Mantri Suraksha Bima Yojana and Atal Pension Yojana, as lead banks, the addressee banks are hereby advised to take immediate necessary steps for initiating a campaign for enrolment of persons eligible for PMJSS. For this, they may firm up in regular or special State/UT Level Bankers Committee (SLBC/UTLBC) meetings held at the earliest, State/UT-wise Jan Suraksha Schemes Enrolment Plans that include both a digital campaign and periodic physical camps/drives, the first round of which will begin from 2.10.2021.

4. In parallel, the ministries/departments implementing large-scale beneficiary-oriented schemes have been requested (copy of letter attached) to leverage their own or State/UT or other implementing partners' field formations and databases for enrolling eligible beneficiaries under PMJSS for their social security protection and to instruct the national level Scheme Implementing Authorities (SIAs) of their major schemes to advise State/UT level SIAs to provide duly filled enrolment forms to LDMs of the district concerned and to extend necessary cooperation to the SLBC/UTLBC Convenor in mobilisation for camps/drives, outreach for the digital campaign, and reviews convened. State Governments and UT Governments/Administrations too have been requested to extend similar cooperation and to schedule the special SLBC/UTLBC meeting at the earliest possible (copy of letter attached).

5. While other ministries/departments and States/UTs have been requested to assist the banks in realising the Prime Minister's vision in respect of their major schemes, the banks need to ensure saturation cover of beneficiaries under the major schemes implemented through the banks themselves, viz., PMJDY and Pradhan Mantri Mudra Yojana (PMMY), in the eligible age groups. In PMJDY, a quarterly average balance of Rs. 1,000 or more in Q2FY2021-22 may be taken as indicative of the holder of an operative account to pay premium/contribution for PMJSS. To this end, addressee banks are hereby advised to ensure by 15.10.2021,—

- (a) from the Corporate Office, extraction of State/UT-wise numbers of their respective accountholders in each of the three PMJSS scheme eligibility age groups who have—
 - (i) operative accounts under PMJDY with such quarterly average balance, and
 - (ii) standard PMMY accounts,
 along with the number of such accounts that are already enrolled under the respective PMJSS scheme, and communication of the same to the SLBC/UTLBC Convenors concerned;
 - (b) through the SLBC/UTLBC Convenor of the States and UTs for which the addressee bank is the lead bank, allocation by of monthly targets to each addressee bank (including its sponsored RRBs) for achieving saturation enrolment under each of the PMJSS schemes of the unenrolled accounts by 30.9.2022, with advice to similarly allocate targets to their branches;
 - (c) furnishing through their SLBC/UTLBC Convenors consolidated monthly reports in this regard to the Mission Office [missionfi@nic.in].
6. In addition, PSBs are instructed—
- (i) to further assign enrolment targets to each individual field functionary and their sponsored RRBs by 15.10.2021;
 - (ii) put in place instructions for special mention in their service record for each of the appraisal years concerned achievement of their target by 15.10.2021;
 - (iii) institute policies to give this due consideration to such special mention in the promotion process by 15.10.2021;
 - (iv) create auto-prompt feature across channels (branch, BC and ATM) to alert the teller/BC/customer that an uncovered customer is transacting, so that the bank executive / BC may enrol him/her or the customer may self-enrol by 31.10.2021;
 - (v) create by 31.10.2021 a CBS-based MIS for both the bank and its sponsored RRBs to work out the monthly rate of enrolling such uncovered customers transacted with, coupled with automated feedback to branches regarding the absolute and relative performance of the branch and its BCs and automated escalation to supervisory levels in case of pre-defined poor performance;
 - (vi) create by 15.11.2021 CBS-enabled outreach mechanism in the bank and its sponsored RRBs to identify uncovered accounts, detect significant DBT credits to such accounts and send SMSs in local language with feature for voluntarily enrolling through SMS or/and app;
 - (vii) ensure immediately that all BCs of the bank and its sponsored RRBs are made aware of the enhanced intermediary commission of Rs. 30 under PMJJBY, as well as existing commissions under PMSBY and APY, and are encouraged to take advantage of the same, while also ensuring they receive such commission in a quick, timebound manner;
 - (viii) furnish through their SLBC/UTLBC Convenors consolidated monthly reports in this regard to the Mission Office [missionfi@nic.in].

7. The addressee bank's chief executive and the whole-time director reporting to him on financial inclusion are advised to personally review progress in this regard with their respective circle/zonal heads and the SLBC/UTLBC Convenors for the States/UTs for which the address bank is the lead bank, and copy the minutes of the review to the Mission Office [missionfi@nic.in] by the 10th of each month.

Yours faithfully,

Encl.: as above



Sushil Kumar Singh
Director (FI)
Ph. No. 011-23362422

e. f. No. H-12011/2/2015-Ins.II
Government of India
Ministry of Finance
Department of Financial Services

Jeevan Deep Building, 2nd floor
Sansad Marg, New Delhi - 110 001
Dated 12th October 2021

To:

1. Secretary, Department of Posts
2. Chairman, Life Insurance Corporation of India
3. Chairman and Managing Director, New India Assurance / Oriental Insurance / National Insurance / United India Insurance
4. Chief executives of all scheme implementing insurance companies
[through the Life and General Insurance Councils]
5. Chief executives of all implementing commercial banks
[through the Indian Banks' Association]
6. Chief executives of all implementing urban co-operative banks
[through the Reserve Bank of India]
7. Chief executives of all implementing State Co-operative Banks and District Central Co-operative Banks
[through NABARD]

Subject: Pradhan Mantri Suraksha Bima Yojana and Pradhan Mantri Jeevan Jyoti Bima Yojana — Revision of terms and conditions

Madam/sir,

In the context of the saturation drive for Prime Minister's Jan Suraksha Schemes to realise the vision set forth in the Prime Minister's Independence Day 2021 speech in this regard, *vide* paragraph 6(vi) of this Department's letter F. no. 21(23)/2014-FI (Mission), dated 27.9.2021, Public Sector Banks have been instructed to create feature for voluntary enrolment under Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) of hitherto uncovered accountholders through SMS and/or app.

2. In this connection, it is pertinent that, as per the extant scheme rules for PMSBY and PMJJBY (*cf.* this Department's letters of even number, dated 20.4.2015 and 12.6.2021), Re. 1 and Rs. 30 respectively per annum per member is expense reimbursable to insurance agents, business correspondents, micro-insurance agents and corporate agents. In case of voluntary enrolment by an accountholder through electronic means, such voluntary enrolment through SMS or app or any other electronic means may be incentivised by passing on the benefit of the reimbursement amount saved to the subscriber by correspondingly reducing the amount of the insurance premium payable.

3. Further, to enable wider participation, the categories of eligible agents and intermediaries for enrolment under the two schemes may be expanded by also including Insurance Marketing Firms registered with the Insurance Regulatory and Development Authority of India.

4. Against this background, it has been decided to effect the following revisions in the scheme rules with effect from 16.10.2021:

(a) In PMSBY rules, under the heading "Appropriation of Premium",—

(i) in item 2), for the words "Reimbursement of Expenses to BC/Micro/Corporate/Agent by insurer", the words "Reimbursement of expenses to Business Correspondent or Micro-insurance Agent or Corporate Agent or Insurance Agent or Insurance Marketing Firm by the insurer" shall be substituted;

(ii) below item 3), the following Note shall be inserted, namely:—

"Note: The amount of reimbursement of expenses specified in item 2) saved in case of voluntary enrolment by an accountholder through electronic means shall be passed on as a benefit to the subscriber by correspondingly reducing the amount of the Insurance Premium payable specified in item 1).".

(b) In PMJJBY rules, under the heading "11. Appropriation of Premium",—

(i) in the table, for the words "Reimbursement of Expenses to BC/Micro/Corporate/ Agent", the words "Reimbursement of expenses to Business Correspondent or Micro-insurance Agent or Corporate Agent or Insurance Agent or Insurance Marketing Firm" shall be substituted;

(ii) below the table, the following Note shall be inserted, namely:—

"Note: The amount of reimbursement of expenses specified in item 2) saved in case of voluntary enrolment by an accountholder through electronic means shall be passed on as a benefit to the subscriber by correspondingly reducing the amount of the Insurance Premium payable specified in item "Appropriation of Premium Where:").".

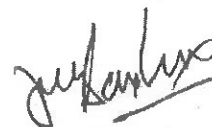
5. The scheme rules as revised are enclosed herewith for implementing insurers and banks and the Department of Posts to place the same on their respective websites.

6. The implementing banks are requested to suitably apprise uncovered accountholders of the benefit in the premium amount in voluntary enrolment in the electronic mode, while sending them SMSs or other electronic alerts as communicated in this Department's letter dated 27.9.2021, cited in paragraph 1 above.

7. The Department of Posts is further requested to make provision for electronic enrolment of its accountholders under PMSBY and PMJJBY.

Yours faithfully,

Encl: as above



(Joy Saxena)

Under Secretary

Tel. 011-23748742

Email: joy65.saxena@gov.in

Copy to:

1. Chairperson, Insurance Regulatory and Development Authority of India

2. Chief General Manager, Department of Regulation (Statutory Operations Group), Reserve Bank of India — with a request to transmit this letter to all urban co-operative banks
3. Chief General Manager, Department of Refinance, NABARD — with a request to transmit this letter to all State Co-operative Banks and District Central Co-operative Banks
4. Secretaries General of Life Insurance Council and General Insurance Council — with a request to circulate this letter among their respective members and to advise them to take necessary steps in this regard on priority
5. Chief Executive, Indian Banks' Association — with a request to circulate this letter among their respective members and to advise them to take necessary steps in this regard on priority
6. Chief Executive, General Insurance Public Sector Association, for information
7. Additional Secretary and Joint Secretary in charge of the Financial Inclusion side, Department of Financial Services, for information
8. Lead Coordinator, Mission Office, Department of Financial Services, for information
9. Conveners of State Level Bankers' Committee / Union Territory Level Bankers' Committee
10. Advisor, Tech Cell (Insurance), Department of Financial Services

REVISED RULES FOR PRADHAN MANTRI JEEVAN JYOTI BIMA YOJANA (w.e.f. 16.10.2021)

1. **Details of the scheme:** PMJJBY is an insurance scheme offering life insurance cover for death due to any reason. It is a one-year cover, renewable from year to year. The scheme is offered / administered through LIC and other Life Insurance companies willing to offer the product on similar terms with necessary approvals and tie ups with Banks / Post office for this purpose. Participating banks/ Post office are free to engage any such life insurance company for implementing the scheme for their subscribers.
2. **Scope of coverage:** All individual account holders of participating banks/ Post office in the age group of 18 to 50 years are entitled to join. In case of multiple bank / Post office accounts held by an individual in one or different banks/ Post office, the person is eligible to join the scheme through one bank/ Post office account only. Aadhaar is the primary KYC for the bank / Post office account.
3. **Enrolment period:** The cover shall be for one-year period stretching from 1st June to 31st May for which option to join / pay by auto-debit from the designated individual bank / Post office account on the prescribed forms will be required to be given by 31st May of every year. Delayed enrolment for prospective cover is possible with payment of pro-rata premium as described below;
 - a) For enrolment in June, July and August – Full Annual Premium of Rs.330/- is payable.
 - b) For enrolment in September, October, and November – pro rata premium of Rs. 258/- is payable
 - c) For enrolment in December, January and February – pro rata premium of Rs. 172/- is payable.
 - d) For enrolment in March, April and May – pro rata premium of Rs. 86/- is payable.

Lien period of 30 days shall be applicable from the date of enrolment.

4. **Enrolment Modality:** The cover shall be for one-year period stretching from 1st June to 31st May for which option to join / pay by auto-debit from the designated individual bank / Post office account on the prescribed forms will be required to be given by 31st May of every year. Delayed enrolment for prospective cover is possible with payment of pro-rata premium as laid down in above para.

For subscribers enrolling for the first time on or after 1st June 2021, insurance cover shall not be available for death (other than due to accident) occurring during the first 30 days from the date of enrolment into the scheme (lien period) and in case of death (other than due to accident) during lien period, no claim would be admissible.

Individuals who exit the scheme at any point may re-join the scheme in future years. The exclusion of insurance benefits during the lien period shall also apply to

subscribers who exit the scheme during or after the first year, and rejoin on any date on or after 01st June 2021.

In future years, new entrants into the eligible category or currently eligible individuals who did not join earlier or discontinued their subscription shall be able to join while the scheme is continuing subject to the 30 days lien period described above.

5. **Benefits:** Rs.2 lakh is payable on member's death due to any cause.

6. **Premium:** Rs.330/- per annum per member. The premium will be deducted from the account holder's bank / Post office account through 'auto debit' facility in one instalment, as per the option given, at the time of enrolment under the scheme. Delayed enrolment for prospective cover after 31st May will be possible with payment of pro-rata premium as laid down in para 3 above. The premium would be reviewed based on annual claims experience.

7. **Eligibility Conditions:**

Individual bank/ Post office account holders of the participating banks/ Post office aged between 18 years (completed) and 50 years (age nearer birthday) who give their consent to join / enable auto-debit, as per the above modality, will be enrolled into the scheme.

8. **Master Policy Holder:** Participating Banks/ Post office are the Master policy holders. A simple and subscriber friendly administration & claim settlement process has been finalized by LIC / other insurance companies in consultation with the participating banks / Post office.

9. **Termination of assurance:** The assurance on the life of the member shall terminate on any of the following events and no benefit will become payable there under:

1) On attaining age 55 years (age near birth day) subject to annual renewal up to that date (entry, however, will not be possible beyond the age of 50 years).

2) Closure of account with the Bank/ Post office or insufficiency of balance to keep the insurance in force.

3) In case a member is covered under PMJJBY with LIC of India / other company through more than one account and premium is received by LIC / other company inadvertently, insurance cover will be restricted to Rs. 2 lakh and the premium paid for duplicate insurance(s) shall be liable to be forfeited.

4) If the insurance cover is ceased due to insufficient balance on due date or due to exit from the scheme, the same can be reinstated on receipt of appropriate premium as mentioned in Para 3 above, subject however to the cover being treated as fresh and the 30 days lien clause being applicable.

5) Participating Banks shall remit the premium to insurance companies in case of regular enrolment on or before 30th of June every year and in other cases in the same month when received.

10. **Administration:** The scheme, subject to the above, is administered by the LIC P&GS Units / other insurance company setups. The data flow process and data proforma has been informed separately.

It is the responsibility of the participating bank/ Post office to recover the appropriate premium in one instalment, as per the option, from the account holders on or before the due date through 'auto-debit' process.

Enrolment form / Auto-debit authorization / Consent cum Declaration form in the prescribed proforma shall be obtained and retained by the participating bank/ Post office. In case of claim, LIC / insurance company may seek submission of the same. LIC / Insurance Company reserve the right to call for these documents at any point of time.

The acknowledgement slip may be made into an acknowledgement slip-cum-certificate of insurance.

The experience of the scheme will be monitored on yearly basis for re-calibration etc., as may be necessary.

11. Appropriation of Premium:

	Appropriation of Premium Where:	Full Annual Premium of Rs.330/- collected	Rs.258/- collected in the 2nd quarter of risk Period	Rs.172/- collected in the 3rd quarter of risk period	Rs.86/- is collected in the 4th quarter of risk period
01	Insurance Premium to LIC/ Insurance Company	Rs.289/-	Rs.225/-	Rs.150/-	Rs.75/-
02	Reimbursement of expenses to Business Correspondent or Micro-insurance Agent or Corporate Agent or Insurance Marketing Firm	Rs.30/-	Rs.22.50	Rs.15/-	Rs.7.50
03	Reimbursement of Administrative Expenses to participating Banks	Rs.11/-	Rs.10.50	Rs.7/-	Rs.3.50

Note: The amount of reimbursement of expenses specified in item 2) saved in case of voluntary enrolment by an accountholder through electronic means shall be passed on as a benefit to the subscriber by correspondingly reducing the amount of the Insurance Premium payable specified in item "Appropriation of Premium Where:").

The date of commencement of the scheme is 1st June 2015. The annual renewal date shall be each successive 1st of June in subsequent years.

The scheme is liable to be discontinued prior to commencement of a new future renewal date if circumstances so require.

RULES FOR THE PRADHAN MANTRI SURAKSHA BIMA YOJANA (With effect from 16.10.2021)

DETAILS OF THE SCHEME:

PMSBY will be an Accident Insurance Scheme offering accidental death and disability cover for death or disability on account of an accident. It would be a one-year cover, renewable from year to year. The scheme would be offered / administered through Public Sector General Insurance Companies (PSGICs) and other General Insurance companies willing to offer the product on similar terms with necessary approvals and tie up with Banks for this purpose. Participating banks will be free to engage any such insurance company for implementing the scheme for their subscribers.

Scope of coverage: All individual bank account holders in the age group of 18 to 70 years in participating banks will be entitled to join. In case of multiple bank accounts held by an individual in one or different banks, the person would be eligible to join the scheme through one bank account only. Aadhar would be the primary KYC for the bank account.

Enrolment Modality / Period: The cover shall be for the one-year period stretching from 1st June to 31st May for which option to join / pay by auto-debit from the designated bank account on the prescribed forms will be required to be given by 31st May of every year. Joining subsequently on payment of full annual premium would be possible. However, applicants may give an indefinite / longer option for enrolment / auto-debit, subject to continuation of the scheme with terms as may be revised on the basis of past experience. Individuals who exit the scheme at any point may re-join the scheme in future years through the above modality. New entrants into the eligible category from year to year or currently eligible individuals who did not join earlier shall be able to join in future years while the scheme is continuing.

Benefits: As per the following table:

	Table of Benefits	Sum Insured
a	Death	Rs. 2 Lakh
b	Total and irrecoverable loss of both eyes or loss of use of both hands or feet or loss of sight of one eye and loss of use of hand or foot	Rs. 2 Lakh
c	Total and irrecoverable loss of sight of one eye or loss of use of one hand or foot	Rs. 1 Lakh

Premium: Rs.12/- per annum per member. The premium will be deducted from the account holder's bank account through 'auto debit' facility in one instalment on or

before 1 st June of each annual coverage period under the scheme. However, in cases where auto debit takes place after 1st June, the cover shall commence from the date of auto debit of premium by Bank.

The premium would be reviewed based on annual claims experience. However, barring unforeseen adverse outcomes of extreme nature, efforts would be made to ensure that there is no upward revision of premium in the first three years.

Eligibility Conditions: Individual bank account holders of participating banks aged between 18 years (completed) and 70 years (age nearer birthday) who give their consent to join / enable auto-debit, as per the above modality, will be enrolled into the scheme.

Master Policy Holder: Participating Bank will be the Master policy holder on behalf of the participating subscribers. A simple and subscriber friendly administration & claim settlement process shall be finalized by the respective general insurance company in consultation with the participating Banks.

Termination of cover: The accident cover for the member shall terminate on any of the following events and no benefit will be payable there under:

- 1) On attaining age 70 years (age nearest birthday).
- 2) Closure of account with the Bank or insufficiency of balance to keep the insurance in force.
- 3) In case a member is covered through more than one account and premium is received by the Insurance Company inadvertently, insurance cover will be restricted to one bank account only and the premium paid for duplicate insurance(s) shall be liable to be forfeited.
- 4) If the insurance cover is ceased due to any technical reasons such as insufficient balance on due date or due to any administrative issues, the same can be reinstated on receipt of full annual premium, subject to conditions that may be laid down. During this period, the risk cover will be suspended and reinstatement of risk cover will be at the sole discretion of Insurance Company.
- 5) Participating banks will deduct the premium amount in the same month when the auto debit option is given, preferably in May of every year, and remit the amount due to the Insurance Company in that month itself.

Administration: The scheme, subject to the above, will be administered as per the standard procedure stipulated by the Insurance Company. The data flow process and data proforma will be provided separately.

It will be the responsibility of the participating bank to recover the appropriate annual premium from the account holders within the prescribed period through 'auto-debit' process.

Enrolment form / Auto-debit authorization in the prescribed proforma shall be obtained and retained by the participating bank. In case of claim, the Insurance Company may seek submission of the same. Insurance Company reserves the right to call for these documents at any point of time.

The acknowledgement slip may be made into an acknowledgement slip-cum-certificate of insurance.

The experience of the scheme will be monitored on yearly basis for re-calibration etc., as may be necessary.

Appropriation of Premium:

- 1) Insurance Premium payable to Insurance Company: Rs.12/- per annum per member
- 2) Reimbursement of expenses to Business Correspondent or Micro-insurance Agent or Corporate Agent or Insurance Agent or Insurance Marketing Firm by the insurer: Re.1/- per annum per member
- 3) Reimbursement of Administrative expenses to participating Bank by insurer: Rs.1/- per annum per member

Note: The amount of reimbursement of expenses specified in item 2) saved in case of voluntary enrolment by an accountholder through electronic means shall be passed on as a benefit to the subscriber by correspondingly reducing the amount of the Insurance Premium payable specified in item 1).

Date of commencement of the scheme is 1st June 2015. The Annual renewal dates shall be each successive 1st of June in subsequent years.

The scheme is liable to be discontinued prior to commencement of a new future renewal date if circumstances so require.

Brief Write-up on PMJJBY, PMSBY and APY

Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)

- PMJJBY, launched on 9th May, 2015, offers a renewable one-year term life cover of Rupees 2 lakh to all subscribing bank account holders in the age group of 18 to 50 years, covering death due to any reason, for a premium of Rs.330/- per annum per subscriber.
- The scheme is offered / administered through LIC and other Life Insurance companies willing to offer the product on similar terms.
- PMJJBY covers death by any cause including suicide and murder.

Pradhan Mantri Suraksha Bima Yojana (PMSBY)

- Launched on 9th May 2015, PMSBY offers a renewable one-year accidental/death cum disability cover of Rupees Two Lakh to all subscribing bank account holders in the age group of 18 to 70 years for a premium of Rs.12/- per annum per subscriber.

	Table of Benefits	Sum Insured
A	Death	Rs 2 lakh
B	Total and irrecoverable loss of both eyes or loss of use of both hands or feet or loss of sight of one eye and loss of use of hand or foot	Rs 2 lakh
C	Total and irrecoverable loss of sight of one eye or loss of use of one hand or foot	Rs 1 lakh

- The scheme is offered / administered through Public Sector General Insurance Companies (PSGICs) and other General Insurance companies willing to offer the product on similar terms.

Atal Pension Yojana (APY)

- To address the longevity risks among the workers in unorganized sector and to encourage the workers in unorganized sector to voluntarily save for their retirement, the Government launched the Atal Pension Yojana (APY), which will provide a defined pension, depending on the contribution, and its period.
- Subscribers would receive the fixed minimum pension of Rs. 1000 per month, Rs. 2000 per month, Rs. 3000 per month, Rs. 4000 per month, Rs. 5000 per month, at the age of 60 years, depending on their contributions, which itself would be based on the age of joining the APY.
- The minimum age of joining APY is 18 years and maximum age is 40 years. Therefore, minimum period of contribution by any subscriber under APY would be 20 years or more.

Annexure-256



Indian Banks' Association

SOCIAL BANKING

No.SB/OTH/SLBC/10383

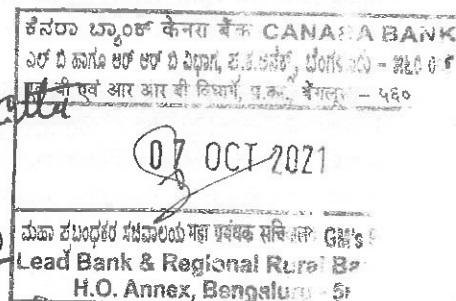
Dated: 04.10.2021

The General Manager,
SLBC Karnataka, Canara Bank,
Head Office Annex, 2nd Cross,
Gandhi Nagar,
Bangalore - 560 009.

Madam/ Sir,

SLBC
Advised to study
IBA Standing Committee
Observations and
place a note. *Bhroo*

IBA STANDING COMMITTEE ON AGRICULTURE
AND ALLIED ACTIVITIES: MEETING DATED 03.09.2021
ISSUES TO BE TAKEN UP IN SLBC



The meeting of the IBA Standing Committee on Agriculture and Allied activities was recently held under the Chairmanship of the Managing Director & CEO, Bank of Baroda. The Committee deliberated on various issues relating to lending to Agriculture and Allied Activities.

2. The issues / agenda submitted by some member Banks were discussed in detail in the captioned meeting and it was observed, given that 'Agriculture' being a state subject it may be appropriate that the issues are taken up at state level in the SLBC forum.

3. We enclose the agenda notes and gist of the observations of the Committee, which may be perused and the same may be taken up in the SLBC meetings appropriately. We shall be glad to be advised of the action taken by SLBC to enable us to take on record the same and apprise the captioned Committee in the next meeting.

Yours faithfully,


K S ANBALAGAN
SENIOR ADVISOR
RETAIL & SOCIAL BANKING

Encl: a/a

- 462 -

Annexure**1. Setting up an Asset Reconstruction Company (ARC) for farm loans:****Issue:**

Non-Performing Assets in agriculture loans is an issue especially when the farmers stop repaying, in anticipation of a loan waiver. Agriculture market is scattered in India and every location has different dynamics. Hence, banks have to put in a lot of efforts to capture and connect to these markets. In case of collections, every bank is putting in resources in the same place, for same type of recovery, hence it is a huge cost for banking industry. If there is a single institution (Asset Reconstruction Company (ARC)) which can cater to collections and recovery of farm loans, then cost of recovery can be optimised.

Observation of the Committee:

It was observed by the committee that, since the objectives of debt waiver announcements are targeted to benefit the farmer beneficiaries, it is likely that an ARC arrangement shall deprive the farmers of the debt relief. As the debt waivers target farmers having loans with Scheduled Commercial Banks/ Regional Rural Bank/ Cooperative Banks and therefore ARC arrangement may not be workable. Further, the agriculture being a state subject and the complexities involved in recovery where agriculture land is the collateral vary from state to state, the subject matter needs to be looked into at SLBC level.

Suggestion:

SLBC may examine the matter in the light of the experience of the Banks in the state and take an appropriate view.

2. Strengthening of State Recovery Act:**Issue:**

- a. Banks file cases under respective State Recovery Act which remain pending for long time due to poor follow up. Bank is ultimately forced to settle the account through its compromise/ OTS scheme with sufficient sacrifice based on merits of each case;
- b. There is no single law in India that deals with enforcement of mortgage created with respect to agricultural land. Provisions relating to enforcement mortgaged land can be found in Revenue Recovery Acts (RRA) of the respective states, Code of Civil Procedure, 1908, Recovery of Debt and Bankruptcy Act, 1993. The procedure followed under the said acts are time consuming due to huge pendency of cases, non-cooperation of revenue authorities in executing the orders etc.
- c. Currently, quite a few states do not have Revenue Recovery laws covering bank loans and in states where RRA is in place, the same is not effective for recovery of banks loans.
- d. It was proposed by the member banks that the mechanism of State recovery Act may be strengthened to ensure effective recovery of bank's overdues. To address the above issue, matter needs to be taken up with the Govt. to bring in legislation for Agriculture land similar to SARI/AESI Act.

Observation of the Committee:

It was observed by the committee that, as agriculture is a state subject, it would be appropriate that the Recovery Framework/ Institution is looked into at the state level and the respective SLBCs may take up the matter appropriately.

Suggestion:

SLBC may examine the matter in the light of the extant Debt/ Revenue recovery provisions in the state and take up the matter with the respective State Governments to strengthen extant State Recovery Laws.



3. Relief Measures in Areas Affected by Natural Calamity:

With regards to the relief measures by Banks in areas affected by Natural Calamities, following suggestions were given by the members of the committee.

- a. DCC/ SLBC need to publish list of affected Farmers/ Villages/ Tehsils/ Districts of affected region along with borrower wise mortgager details as per Govt records in soft copy, preferably in standardized excel format and in English language for faster review and implementation of relief measures.
- b. This information may be shared by SLBCs with banks in single communication instead of multiple circulars/ communications and uploaded on SLBC websites for easy access.
- c. Timeline of three months for implementing relief measures in affected areas may start from date of sharing above mentioned information by SLBCs with Banks.
- d. It is proposed that banks may be accorded discretion/ liberty to select type of relief measures (viz. postponement, restructuring etc.) to be implemented under impacted area.
- e. Dedicated helping/ desk may be set up to resolve queries raised by banks pertaining to implementation of relief measures.

Suggestion:

SLBC may examine the matter in the light of the extant arrangement/ procedures / process followed in the state and take appropriate action.

4. Legal/ Regulatory Challenges:

Following legal/ regulatory challenges were discussed by the committee:

a. Aquaculture Activities:

Delay in obtaining permission/ approval for fresh/ renewal of aquaculture activities from Coastal Aquaculture Authority (CAA). An online mechanism for submission of applications by farmers and issuance of approval by CAA can be developed. Banks can access this information while sanctioning or renewing facilities.

b. Land/ Collateral related challenges:

Currently, the land transfer transactions (Sale/ transfer/ Mortgage etc.) are registered at registrar office even though the agriculture land is mortgaged to a bank. The matter needs to be taken up with respective Govt/ State Authorities to ensure no transfer of land should be allowed/ registered which is mortgaged to Bank, without No objection from bank/ charge release letter from bank. Further, in line with Internal Working Group (IWG) recommendations, digitisation of land records and online charge creation should be implemented by all states.

Suggestion:

SLBC may examine the matter in the light of the extant arrangement/ procedures / process followed in the state and take appropriate action.



Annexure-25 H

ಕರ್ನಾಟಕ ಸರ್ಕಾರ
(ಕೃಷಿ ಇಲಾಖೆ)

ಸಂಖ್ಯೆ:ಉ.ಕೃ.ನಿ(ಬೆವಿ)/ರೈ.ಆ/ಜಾಯೋ/2021-22.

ಕೃಷಿ ಆಯುಕ್ತರ ಕಾರ್ಯಾಲಯ,
ಶೇಷಾದ್ರಿ ರಸ್ತೆ, ಬೆಂಗಳೂರು-1,
ದಿನಾಂಕ: 27.07.2021

ರವರಿಗೆ,

ಕನ್ವೀನರ್ ಮತ್ತು ಜನರಲ್ ಮ್ಯಾನೇಜರ್
ಎಸ್.ಎಲ್.ಬಿ.ಸಿ. ಸಂಸ್ಥೆ
ಸಿಂಡಿಕೇಟ್ ಬ್ಯಾಂಕ್, ರೀಜನಲ್ ಆಫೀಸ್
ಕಾರ್ಪೊರೇಟ್ ಆಫೀಸ್, ಗಾಂಧಿನಗರ
ಬೆಂಗಳೂರು-09.

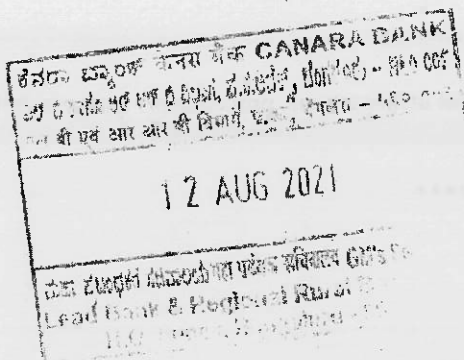
ಮಾನ್ಯರೇ,

ವಿಷಯ: ಬೆಳೆ ಸಾಲಕ್ಕೆ ಸಹಾಯಧನ (ಶೇ.1) ಯೋಜನೆಯನ್ನು 2021-22 ನೇ
ಸಾಲಿನಲ್ಲಿಯೂ ಮುಂದುವರಿಸಿರುವ ಕುರಿತು.

ಮೇಲ್ಕಂಡ ವಿಷಯಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ, ಬೆಳೆ ಸಾಲಕ್ಕೆ ಸಹಾಯಧನ (ಶೇ.1) ಯೋಜನೆಯನ್ನು 2021-22
ನೇ ಸಾಲಿನಲ್ಲಿ ಲೆಕ್ಕ ಶೀರ್ಷಿಕೆ: 2401-00-102-0-28(ಯೋಜನೆ) ಉಪ ಶೀರ್ಷಿಕೆ: (059) ರಡಿ
ಅನುಷ್ಠಾನಗೊಳಿಸಲು ಆಯವ್ಯಯದಲ್ಲಿ ರೂ.433 ಲಕ್ಷಗಳಷ್ಟು ಅನುದಾನ ನಿಗದಿಯಾಗಿದ್ದು (ಅಡಕ), ಪ್ರಸ್ತುತ
ಆರ್ಥಿಕ ವರ್ಷದಲ್ಲಿ ಸದರಿ ಯೋಜನೆಯನ್ನು ಮುಂದುವರಿಸಲಾಗಿದೆ ಎಂಬ ಮಾಹಿತಿಯನ್ನು ತಮ್ಮ ಗಮನಕ್ಕೆ
ತರಬಯಸಿದೆ.

(ಹಿರಿಯ ಕೃಷಿ ಇಂಜಿನಿಯರ ಅನುಮೋದನೆಯೊಂದಿಗೆ)

ತಮ್ಮ ವಿಶ್ವಾಸಿ.



ಕೃಷಿ ನಿರ್ದೇಶಕರು

2021-22ನೇ ಸಾಲಿನ ಕೃಷಿ ಇಲಾಖೆಯ ಯೋಜನೆಗಳಿಗೆ ಕಾರ್ಯಕ್ರಮವಾರು
ಅನುದಾನ ವಿವರಗಳು(ರೂ.ಲಕ್ಷಗಳಲ್ಲಿ)

ಕ್ರ. ಸಂ	ಕೋಡ್	ಯೋಜನೆ ಮತ್ತು ಲೆಕ್ಕ ಶೀರ್ಷಿಕೆ	2021-22ನೇ ಸಾಲಿನ ಗುರಿ (BE)
1		ರಾಜ್ಯ ವಲಯ ಯೋಜನೆಗಳು	
ಎಸ್ 01		ಕೃಷಿ ಆಯುಕ್ತಾಲಯ (2401-00-001-1-01)	
	002	ವೇತನ-ಆಧಾರಿತ	1740 00
	003	ವೇತನ-ಸಹಾಯ	1218 00
	011	ಗ್ರಂಥ ಭಂಡಾರ	729 00
	014	ಇತರೆ ಭಂಡಾರ	534 00
	020	ವೈದ್ಯಕೀಯ ಭಂಡಾರ	7 00
	021	ವೈದ್ಯಕೀಯ ವೆಚ್ಚದ ಮರುಪಾವತಿ	37 00
	033	ದಿನಗೂಲಿ	6 00
	034	ಗುತ್ತಿಗೆ/ ಹೊರಗುತ್ತಿಗೆ	951 00
	041	ಪ್ರಯಾಣ ವೆಚ್ಚ	68 00
	051	ಸಾಮಾನ್ಯ ವೆಚ್ಚ- ಸಾಮಾನ್ಯ ವಿಭಾಗ	50 00
	051	ಸಾಮಾನ್ಯ ವೆಚ್ಚ- ಗಣಕ ಯಂತ್ರ ವಿಭಾಗ	180 00
	052	ದೂರವಾಣಿ ವೆಚ್ಚ	20 00
	071	ಕಟ್ಟಡ ವೆಚ್ಚ-ಸಾಮಾನ್ಯ ವಿಭಾಗ	48 00
	071	ಕಟ್ಟಡ ವೆಚ್ಚ-ರೈಸಂ ಕೇಂದ್ರ	140 00
	101	ಸಹಾಯಕನುದಾನ- ವೇತನ KAMIC	82 00
	103	ಸಹಾಯಕನುದಾನ- ಸಾಮಾನ್ಯ KAMIC	41 00
	195	ಸಾರಿಗೆ ವೆಚ್ಚ	512 60
	200	ನಿರ್ವಹಣೆ	619 75
		ಕೃಷಿ ಆಯುಕ್ತಾಲಯ ಒಟ್ಟು	6983.35
ಎಸ್ 02		ಅನುಸೂಚಿತ ಜಾತಿಗಳ ಉಪಯೋಜನೆ ಮತ್ತು ಬುಡಕಟ್ಟು ಉಪ ಯೋಜನೆ ಕಾಯ್ದೆ 2013ರಡಿ ಬಳಕೆಯಾಗದೆ ಇರುವ ಮೊತ್ತ. (2401-00-001-1-75)	
	422	ಪರಿಣಿತ ಜಾತಿ ಉಪಯೋಜನೆ	438 31
	423	ಗಿರಿಜನ್ ಉಪಯೋಜನೆ	985 43
		ಒಟ್ಟು	1423.74
ಎಸ್ 03		ರೈತರ ಪ್ರೋತ್ಸಾಹ & ಬೆಂಬಲ ಯೋಜನೆಗಳು (2401-00-102-0-28)	
	059	ಸೂಚಿ ಮತ್ತು ಸಲಹೆಗಳು	50 00
	059	ಕೃಷಿ ಪ್ರಶಸ್ತಿ / ಕೃಷಿ ಪಂದಿತ್ ಪ್ರಶಸ್ತಿ	90 00
	059	ಬೆಳೆ ಸುರಕ್ಷಾ ಸಹಾಯಧನ	433 00
	103	ಕೃಷಿ ಬಂಡವಾಳ ಸೂಚಕ ನಿಧಿ	50 00
		ಕೃಷಿ ಬೆಲೆ ಆಯೋಗ	
	059	ಇತರೆ ವೆಚ್ಚ	35 00
	103	ಸಹಾಯಕನುದಾನ	125 00
	115	ಸಹಾಯಕನುದಾನ- ಗುತ್ತಿಗೆ/ ಹೊರಗುತ್ತಿಗೆ	70 00
		ಒಟ್ಟು	230 00
		ರೈತರ ಪ್ರೋತ್ಸಾಹ & ಬೆಂಬಲ ಯೋಜನೆಗಳು ಒಟ್ಟು	853 00

ಕ್ರ. ಸಂ	ಕೋಡ್	ಯೋಜನೆ ಮತ್ತು ಲೆಕ್ಕ ಶೀರ್ಷಿಕೆ	2021-22ನೇ ಸಾಲಿನ ಗುರಿ (BE)
ಎಸ್ 04	02-195	ಬೀಜ ಕೈತ್ಯಗಳು (2401-00-103-0-01)	
	002	ವೇತನ-ಅಧಿಕಾರಿ	181 00
	003	ವೇತನ-ಸಿಬ್ಬಂದಿ	142 00
	011	ತುಟ್ಟಿ ಭತ್ಯೆ	80 00
	014	ಇತರೆ ಭತ್ಯೆ	52 00
	020	ವೈದ್ಯಕೀಯ ಭತ್ಯೆ	1 00
	021	ವೈದ್ಯಕೀಯ ವೆಚ್ಚದ ಮರುಪಾವತಿ	15 00
	033	ದಿನಗೂಲಿ	6 00
	041	ಪ್ರಯಾಣ ವೆಚ್ಚ	6 00
	051	ಸಾಮಾನ್ಯ ವೆಚ್ಚ	9 00
	052	ದೂರವಾಣಿ ವೆಚ್ಚ	2 00
	059	ಇತರೆ ವೆಚ್ಚ	70 00
	071	ಕಟ್ಟಡ ವೆಚ್ಚ	4 00
	180	ಯಂತ್ರೋಪಕರಣಗಳು & ಸಾಧನ ಸಾಮಗ್ರಿಗಳು	16 00
	195	ಸಾರಿಗೆ ವೆಚ್ಚ	6 00
		ಒಟ್ಟು	590.00
ಎಸ್ 05		ಕೃಷಿ ಪರಿಕರಗಳು ಮತ್ತು ಗುಣಮಟ್ಟ ನಿಯಂತ್ರಣ (2401-00-103-0-15)	
		ವೇತನ ಹಾಗೂ ಪ್ರಯೋಗಶಾಲೆ ವೆಚ್ಚಗಳು (FCL/BCL/PRAL/BE)	
	002	ವೇತನ-ಅಧಿಕಾರಿ	597 00
	003	ವೇತನ-ಸಿಬ್ಬಂದಿ	401 00
	011	ತುಟ್ಟಿ ಭತ್ಯೆ	246 00
	014	ಇತರೆ ಭತ್ಯೆ	154 00
	020	ವೈದ್ಯಕೀಯ ಭತ್ಯೆ	3 00
	021	ವೈದ್ಯಕೀಯ ವೆಚ್ಚದ ಮರುಪಾವತಿ	15 00
	041	ಪ್ರಯಾಣ ವೆಚ್ಚ	64 00
	051	ಸಾಮಾನ್ಯ ವೆಚ್ಚ	472 00
	052	ದೂರವಾಣಿ ವೆಚ್ಚ	2 00
	071	ಕಟ್ಟಡ ವೆಚ್ಚ	30 00
	180	ಯಂತ್ರೋಪಕರಣಗಳು & ಸಾಧನ ಸಾಮಗ್ರಿಗಳು	139 00
	200	ನಿರ್ವಹಣೆ	45 00
		ಒಟ್ಟು	2156.00
		ಮಣ್ಣು ಆರೋಗ್ಯ ಅಭಿಯಾನ	
	034	ಗುತ್ತಿಗೆ/ಯೋಜನೆಗುತ್ತಿಗೆ	711 00
	071	ಕಟ್ಟಡಗಳ ವೆಚ್ಚ	14 00
	180	ಯಂತ್ರ ಮತ್ತು ಸಾಧನ ಸಾಮಗ್ರಿಗಳು	46 00
	195	ಸಾರಿಗೆ ವೆಚ್ಚ	4 00
	200	ನಿರ್ವಹಣೆ	83 00
		ಒಟ್ಟು	858.00
		ಬೀಜಗಳ ಪೂರೈಕೆ	
	106	ಸಾಮಾನ್ಯ ವೆಚ್ಚ	10891 4
	422	ಪರಿಶೋಧನೆ ಮತ್ತು ಸಾಮಗ್ರಿಗಳ ಪೂರೈಕೆ	3585 6
	423	ಗಿರಿಜಾನ್ ಬೀಜಪೂರೈಕೆ	1423
		ಒಟ್ಟು	18000.00
	103	ಬೀಜ ಹಾನಿ ನಿಧಿ	1000.00
		ಸಸ್ಯ ಸಂರಕ್ಷಣೆ	
	059	ಇತರೆ ವೆಚ್ಚ	10 00
	106	ಸಾಮಾನ್ಯ ವೆಚ್ಚ	226
		ಒಟ್ಟು	300.00

ಕ್ರ. ಸಂ	ಕೋಡ್	ಯೋಜನೆ ಮತ್ತು ಲೆಕ್ಕ ಶೀರ್ಷಿಕೆ	2021-22ನೇ ಸಾಲಿನ ಗುರಿ (BE)
	103	ರಾಸಾಯನಿಕ ಗೊಬ್ಬರದ ಮೇಲಿನ ಬಡ್ತಿ ಸಹಾಯಧನ ಮಣ್ಣಿನ ಸತ್ತ್ವ ಹೆಚ್ಚಿಸುವಿಕೆ	4000.00
	106	ಸಹಾಯಧನ	227.40
	422	ಪರಿಶಿಷ್ಟ ಜಾತಿ ಉಪಯೋಜನೆ	51.60
	423	ಗಿರಿಜನ ಉಪಯೋಜನೆ	21.00
		ಒಟ್ಟು	300.00
		ಸಾವಯವ ಇಂಗಾಲ ಅಭಿಯಾನ	
	106	ಸಹಾಯಧನ	379.00
	422	ಪರಿಶಿಷ್ಟ ಜಾತಿ ಉಪಯೋಜನೆ	86.00
	423	ಗಿರಿಜನ ಉಪಯೋಜನೆ	35.00
		ಒಟ್ಟು	500.00
		ಕೃಷಿ ಯಾಂತ್ರಿಕರಣ	
	106	ಸಹಾಯಧನ	0.00
	422	ಪರಿಶಿಷ್ಟ ಜಾತಿ ಉಪಯೋಜನೆ	0.00
	423	ಗಿರಿಜನ ಉಪಯೋಜನೆ	0.00
		ಒಟ್ಟು	0.00
		ಕೃಷಿ ಸಂಸ್ಕರಣೆ	
	106	ಸಹಾಯಧನ	1522.20
	422	ಪರಿಶಿಷ್ಟ ಜಾತಿ ಉಪಯೋಜನೆ	715.80
	423	ಗಿರಿಜನ ಉಪಯೋಜನೆ	262.00
		ಒಟ್ಟು	2500.00
	106	ಕೃಷಿ ಯಂತ್ರಧಾರೆ	3000.00
		ಕೃಷಿ ಪರಿಕರಗಳು ಮತ್ತು ಗುಣಮಟ್ಟ ನಿಯಂತ್ರಣ ಒಟ್ಟು	32614.00
ಎಸ್ 06	02-195	ಕೃಷಿ ಕ್ಷೇತ್ರ ಮತ್ತು ಅಭಿವೃದ್ಧಿ ಕೇಂದ್ರಗಳು (2401-00-104-0-10)	
	002	ವೇತನ-ಅಧಿಕಾರಿ	43.00
	003	ವೇತನ-ಸಿಬ್ಬಂದಿ	50.00
	011	ತುಟ್ಟಿ ಭತ್ಯೆ	23.00
	014	ಇತರೆ ಭತ್ಯೆ	15.00
	020	ವೈದ್ಯಕೀಯ ಭತ್ಯೆ	1.00
	021	ವೈದ್ಯಕೀಯ ವೆಚ್ಚದ ಮರುಪಾವತಿ	9.00
	033	ದಿನಗೂಲಿ	17.00
	041	ಪ್ರಯಾಣ ವೆಚ್ಚ	1.00
	051	ಸಾಮಾನ್ಯ ವೆಚ್ಚ	2.00
	059	ಇತರೆ ವೆಚ್ಚ	53.00
	071	ಕಟ್ಟಡ ವೆಚ್ಚ	6.00
	180	ಗುರುತಿಸಲ್ಪಡದ ಸಂಪನ್ಮೂಲಗಳು & ಸಂಧನ ಸಾಮಗ್ರಿಗಳು	3.00
	195	ಸಾರಿಗೆ ವೆಚ್ಚ	5.00
		ಒಟ್ಟು	228.00
ಎಸ್ 07		ಸಾವಯವ ಕೃಷಿ (2401-00-104-0-12)	
		ಸಾವಯವ ಕೃಷಿ ಪ್ರಮಾಣೀಕರಣ	
	059	ಶೋಧ ಮತ್ತು ಅಭಿವೃದ್ಧಿ	1800.00
	106	ಸಹಾಯಧನ	0.00
		ಒಟ್ಟು	1800.00
		ರೈತ ಸಿರಿ (ಶೋಧ ಕಾರ್ಯಕ್ರಮ)	
	106	ಸಹಾಯಧನ	1000.00
	422	ಪರಿಶಿಷ್ಟ ಜಾತಿ ಉಪಯೋಜನೆ	165.00
	423	ಗಿರಿಜನ ಉಪಯೋಜನೆ	110.00
		ಒಟ್ಟು	1275.00
	059	ಶೋಧ, ಬಂಡವಾಳ ನೈಸರ್ಗಿಕ ಕೃಷಿ	400.00
	059	ಸಾವಯವ ಕೃಷಿ - ಆಡಳಿತಾತ್ಮಕ ಮತ್ತು ಉತ್ಪಾದನ ಕಾರ್ಯಕ್ರಮಗಳು	1525.00
		ಸಾವಯವ ಕೃಷಿ ಒಟ್ಟು	5000.00

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ಕೃಷಿ ವಿಸ್ತರಣೆ ಮತ್ತು ತರಬೇತಿ (2401-00-109-0-21)

002	ವೇತನ-ಅಧಿಕಾರಿ	716 00
003	ವೇತನ-ಸಿಬ್ಬಂದಿ	699 00
011	ತುಟ್ಟಿ ಭತ್ಯೆ	348 00
014	ಇತರೆ ಭತ್ಯೆ	161 00
020	ವೈದ್ಯಕೀಯ ಭತ್ಯೆ	4 00
021	ವೈದ್ಯಕೀಯ ವೆಚ್ಚದ ಮರುಪಾವತಿ	18 00
033	ದಿನಗೂಲಿ	74 00
034	ಗುತ್ತಿಗೆ/ ಹೊರಗುತ್ತಿಗೆ	492 00
041	ಪ್ರಯಾಣ ವೆಚ್ಚ	8 00
051	ಸಾಮಾನ್ಯ ವೆಚ್ಚ	10 00
052	ದೂರವಾಣಿ ವೆಚ್ಚ	2 00
059	ಇತರೆ ವೆಚ್ಚ	1 00
071	ಕಟ್ಟಡ ವೆಚ್ಚ	3 00
180	ಯಂತ್ರೋಪಕರಣಗಳು & ಸಾಧನ ಸಾಮಗ್ರಿಗಳು	1 00
195	ಸಾರಿಗೆ ವೆಚ್ಚ	7 45
	ಒಟ್ಟು	2544.45
034	ರೈತ ಸಂಪರ್ಕ ಕೇಂದ್ರಗಳಿಗೆ ಹೊರಗುತ್ತಿಗೆ ಆಧಾರದ ಮೇಲೆ ಸಿಬ್ಬಂದಿಗಳ ನಿಯೋಜನೆ (Staff of RSKs)	2057 00
059	ರೈತ ಸಂಪರ್ಕ ಕೇಂದ್ರಗಳಿಗೆ ವಿದ್ಯಾರ್ಥಿಗಳ ನಿಯೋಜನೆ (RAWEP)	100 00
051	ಕೃಷಿ ಮೊಳೆಗಳು ಮತ್ತು ವಸ್ತು ಪ್ರದರ್ಶನ	55 00
059	ಕೃಷಿ ಖಾತಾ ಘಟಕ	174 50
059	ವಿಸ್ತರಣಾಧಿಕಾರಿಗಳ / ರೈತರ ತರಬೇತಿ ಕಾರ್ಯಕ್ರಮ	100 00
059	ಕೃಷಿ ಅಭಿಯಾನ	556 50
200	ಜಿಲ್ಲಾ ಕೃಷಿ ತರಬೇತಿ ಕೇಂದ್ರಗಳ ನಿರ್ವಹಣೆ	100 00
059	ಜಿಲ್ಲಾ ಕೃಷಿ ತರಬೇತಿ ಕೇಂದ್ರಗಳ ಉನ್ನತೀಕರಣ	50 00
103	ಕೃಷಿಕ ಸಮಾಜ	20 00

5777.45

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02-41 ಕೃಷಿ ಮಹಿಳೆಯರು ಮತ್ತು ಯುವಕ ರೈತರ ತರಬೇತಿ ಮತ್ತು ವಿಸ್ತರಣಾ ಕಾರ್ಯಕ್ರಮ (WYTEP) (2401-00-109-0-80)

002	ವೇತನ-ಅಧಿಕಾರಿ	386 00
011	ತುಟ್ಟಿ ಭತ್ಯೆ	95 00
014	ಇತರೆ ಭತ್ಯೆ	44 00
021	ವೈದ್ಯಕೀಯ ವೆಚ್ಚದ ಮರುಪಾವತಿ	15 00
041	ಪ್ರಯಾಣ ವೆಚ್ಚ	48 00
	ಒಟ್ಟು	588 00

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ಹೊಸ ಬೆಳೆ ವಿಮಾ ಯೋಜನೆ (2401-00-110-0-07)

015	ಪೂರಕ ವೆಚ್ಚಗಳು	23 00
034	ಗುತ್ತಿಗೆ/ ಹೊರಗುತ್ತಿಗೆ	65 00
041	ಪ್ರಯಾಣ ಭತ್ಯೆ	30 00
051	ಸಾಮಾನ್ಯ ವೆಚ್ಚಗಳು	1246 00
106	ಇತರೆ ವೆಚ್ಚಗಳು	61923 00
180	ಯಂತ್ರ ಮತ್ತು ಸಾಧನ ಸಾಮಗ್ರಿಗಳು	334 00
325	ಗೌರವಾನ್ವಿತ	3977 00
422	ಪರಿಶಿಷ್ಟ ಜಾತಿ ಉಪಯೋಜನೆ	14765 00
423	ಗರಿಜನ ಉಪಯೋಜನೆ	7637 00
	ಒಟ್ಟು	90000.00

ಕ್ರ. ಸಂ	ಕೋಡ್	ಯೋಜನೆ ಮತ್ತು ಲೆಕ್ಕ ಶೀರ್ಷಿಕೆ	2021-22ನೇ, ಸಾಲಿನ ಗುರಿ (BE)
ಎಸ್ 11		ಪ್ರಧಾನ ಮಂತ್ರಿ ಕಿಸಾನ್ ಸಮಾನ್ ಯೋಜನೆ- 2401-00-800-1-05	
	100	ಪ್ರಗತಿರೂಪದ ಸೇವಾ ಗುಣ	181112.00
	422	ಪರಿಶೀಲನೆ ಮತ್ತು ಮೇಲ್ವಿಚಾರಣೆ	19316.00
	423	ಗ್ರಾಹಕ ಸೇವಾ ಕೇಂದ್ರಗಳು	11572.00
		ಒಟ್ಟು	212000.00
ಎಸ್ 12	014	ಖಾಲಿ ಹುದ್ದೆಗಳಿಗಾಗಿ ಅನುದಾನ (2401-00-800-1-70)	3960.00
ಎಸ್ 13	02-195	ಭೂಸಾರದ ಸಮೀಕ್ಷೆ ಮತ್ತು ಪರೀಕ್ಷೆ (2402-00-101-0-01)	
	002	ಸಂಶೋಧನೆ	1.00
	003	ಸಂಶೋಧನೆ	15.00
	011	ಕೃಷಿ ಭೂ	4.00
	014	ಜಲ ಸಂಪನ್ಮೂಲ	4.00
	020	ವೈದ್ಯಕೀಯ ಭತ್ಯೆ	1.00
	021	ವೈದ್ಯಕೀಯ ವೆಚ್ಚದ ಮರುಪಾವತಿ	3.00
		ಒಟ್ಟು	28.00
ಎಸ್ 14	4401	ಕೃಷಿ ಮೂಲಭೂತ ಸೌಕರ್ಯ (4401-00-001-1-01)	
	139	ಬಂಡವಾಳ ವೆಚ್ಚ	500.00
	436	ರೈತ ಸಂಪರ್ಕ ಕೇಂದ್ರಗಳು	439.00
		ಕೃಷಿ ಮೂಲಭೂತ ಸೌಕರ್ಯ - ಒಟ್ಟು	939.00
		ರಾಜ್ಯ ವಲಯ ಯೋಜನೆಗಳ - ಒಟ್ಟು (ಎ)	360984.54
II		ಜಿಲ್ಲಾ ಪಂಚಾಯತ್‌ಗೆ ನೆರವು(2401-00-196-1-01))	
1		ಸಿಬ್ಬಂದಿ (2435-00-101-0-27)	7545.10
2		ಕೃಷಿ ಕಾರ್ಯ ಕಟ್ಟಡಗಳು (2435-00-101-0-33)	652.80
3		ಕೃಷಿ ತರಬೇತಿ ಶಾಲೆಗಳು (2435-00-101-0-37)	234.68
		ಜಿಲ್ಲಾ ಪಂಚಾಯತ್‌ಗೆ ನೆರವು(2401-00-196-1-01) - ಒಟ್ಟು (ಬಿ)	8432.58
III		ತಾಲ್ಲೂಕು ಪಂಚಾಯತ್‌ಗೆ ನೆರವು(2401-00-197-1-00)	
1		ತಾಲ್ಲೂಕು ಸಿಬ್ಬಂದಿ (2435-00-101-0-61)	12824.61
		ತಾಲ್ಲೂಕು ಪಂಚಾಯತ್‌ಗೆ ನೆರವು (2401-00-197-1-00) - ಒಟ್ಟು (ಸಿ)	12824.61
		ಜಿಲ್ಲಾ ಪಂಚಾಯತ್ ಕಾರ್ಯಕ್ರಮಗಳ ಒಟ್ಟು	21257.19
IV		ಕೇಂದ್ರ ವಲಯ/ಪುರಸ್ಕೃತ ಯೋಜನೆಗಳು	
ಸಿಎಸ್ 01	059	ರಾಷ್ಟ್ರೀಯ ಆಹಾರ ಸುರಕ್ಷತೆ ಮಿಷನ್ (2401-00-102-0-08)	
	106	ಸಾಮಾನ್ಯ ಯೋಜನೆ	625.00
	106	ಸಾಮಾನ್ಯ ಯೋಜನೆ	11576.00
	422	ಪರಿಶೀಲನೆ ಮತ್ತು ಮೇಲ್ವಿಚಾರಣೆ	3019.00
	423	ಗ್ರಾಹಕ ಸೇವಾ ಕೇಂದ್ರಗಳು	1170.00
		ರಾಷ್ಟ್ರೀಯ ಆಹಾರ ಸುರಕ್ಷತೆ ಮಿಷನ್ ಒಟ್ಟು	16390.00
ಸಿಎಸ್ 02	059	ಬಿತ್ತನೆ ಬೀಜ ಮತ್ತು ಬಿತ್ತನೆ ಸಾಮಗ್ರಿ ಉಪ ಅಭಿಯಾನ (SMSPI-)	
		ಬಿತ್ತನೆ ಬೀಜ ಮತ್ತು ಬಿತ್ತನೆ ಸಾಮಗ್ರಿ ಉಪ ಅಭಿಯಾನ ಒಟ್ಟು	121.91
ಸಿಎಸ್ 03		NMSA-ಮುಖ್ಯಮಂತ್ರಿಗಳ ಸೂಕ್ಷ್ಮ ನೀರಾವರಿ ಯೋಜನೆ (2401-00-108-1-15)	
	059	ಸಾಮಾನ್ಯ ಯೋಜನೆ	500.00
	106	ಸಾಮಾನ್ಯ ಯೋಜನೆ	20757.00
	422	ಪರಿಶೀಲನೆ ಮತ್ತು ಮೇಲ್ವಿಚಾರಣೆ	5541.00
	423	ಗ್ರಾಹಕ ಸೇವಾ ಕೇಂದ್ರಗಳು	2302.00
	436	ರೈತ ಸಂಪರ್ಕ ಕೇಂದ್ರಗಳು	1000.00
		NMSA-ಮುಖ್ಯಮಂತ್ರಿಗಳ ಸೂಕ್ಷ್ಮ ನೀರಾವರಿ ಯೋಜನೆ ಒಟ್ಟು	30100.00

ಕ್ರ. ಸಂ.	ಕೋಡ್	ಯೋಜನೆ ಮತ್ತು ರೆಕ್. ಶೀರ್ಷಿಕೆ	2021-22ನೇ ಸಾಲಿನ ಗುರಿ (BE)
ಸಿಎಸ್ 04	059	ಕೃಷಿ ವಿಸ್ತರಣೆ ಉಪ ಅಭಿಯಾನ (SMAL) 2401-00-109-0-14 ಒಟ್ಟು	3586.00
ಸಿಎಸ್ 05	059	ಕೃಷಿ ಯಾಂತ್ರಿಕರಣ ಉಪ ಅಭಿಯಾನ (SMAM) 2401-00-113-0-02	
	106		
	422		
	423		
		ಒಟ್ಟು	23696.50
ಸಿಎಸ್ 06	059	ರಾಷ್ಟ್ರೀಯ ಕೃಷಿ ವಿಕಾಸ ಯೋಜನೆ (2401-00-800-1-57)	
	103		
	106		
	422		
	423		
		ಒಟ್ಟು	28105.00
ಸಿಎಸ್ 07	059	ರಾಷ್ಟ್ರೀಯ ಕೃಷಿ ವಿಕಾಸ ಯೋಜನೆ ಮಹಾ ಮೊತ್ತ ಮಣ್ಣಿನ ಫಲವತ್ತತೆಯ ಯೋಜನೆ-2402-00-101-0-03	
	106		
	422		
	423		
		ಒಟ್ಟು	2453.00
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	106		
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		ಎಲ್ಲಾ ಯೋಜನೆಗಳ ಒಟ್ಟು	488390.14

ಕೃಷಿ ನಿರ್ದೇಶಕರು

PROCEEDINGS OF THE GOVERNMENT OF KARNATAKA

Subject: As announced in the budget of 2021-22 for extension of the Existing scheme of 4% interest subsidy to the entrepreneurs of scheduled castes and scheduled tribes to start commercial and business activities like shops/ dealership/franchise and hotel industries, to avail the loan up to a maximum of Rupees one crore from Scheduled Commercial banks regarding.

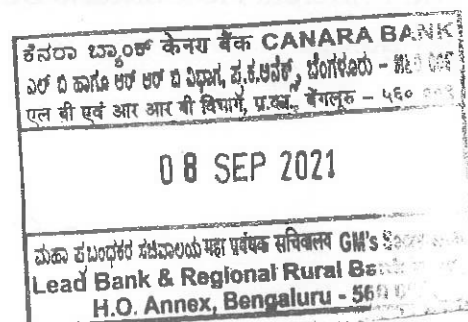
Read: The letter no.Sakani/SCSP/CR-01/2021-22 Dated: 19-04-2021 of Commissioner, Social Welfare Department

Preamble:

In the above said letter under reference it is stated, that in the budget speech of 2021-22 at para no.141 the following announcement is made in relation to Social Welfare Department.

'The Existing scheme of 4% interest subsidy to the entrepreneurs of scheduled castes and scheduled tribes will be extended to commercial and business activities like shops/dealership/franchise and to start hotel industries. Under this scheme, opportunity will be created to avail loan up to a maximum of Rupees one crore from Scheduled Commercial banks''

It is requested to issue the government order asper the announcement of the Budget of 2021-22 for Extension of existing 4% interest subsidy scheme for the entrepreneurs of scheduled castes and scheduled tribes to start shops/dealership/franchise and hotel industries and to avail loan upto a maximum of one crore rupees, the interest subsidy amount will be met from the budget provided to Social Welfare Department/Tribal Welfare Department under SCSP/TSP either in various development schemes for SC/ST or from the unspent amount under the relevant head of account.



Therefore the following government order is issued after the examining in this regard.

GOVERNMENT ORDER NO.SWD 157 SLP 2021, BANGALORE,

DATED: 25-08-2021

As explained in the preamble it is hereby ordered that as announced in the Budget of 2021-22 for the Extension of existing 4% interest subsidy scheme for the entrepreneurs of scheduled castes and scheduled tribes to start shops/dealership/franchise and hotel industries and to avail loan upto a maximum of one crore rupees.

The expenditure to be incurred for interest subsidy will be met from the budget provided to Social Welfare Department/Tribal Welfare Department under SCSP/TSP either in various development schemes (2225-01-796-0-02/2225-02-794-0-02) for SC/ST or from the unspent amount if any under the relevant head of account within the limit of grant provided to implementing the scheme as per the guidelines and in the transferent manner. The guidelines are enclosed. (annexure-1).

This order issued with the concurrence of Finance department vide note no.FD 239 Exp.3/2021 dated 26-05-2021 and the note no.PDS 17 IMM 2021 dated 13-7-2021 of planning department and government order no.FD 02 TFP 2020 dated 13-5-2020 regarding the delegation of financial powers to government Principal Secretary/Secretary.

The Government Order vide No. ಸಕಇ 157 ಎಸ್‌ಎಲ್ ಪಿ 2021 ದಿನಾಂಕ: 17-07-2021 is withdrawn.

By Order and in the name of the
Governor of Karnataka,


(L.Narashimhamurthy)

Under Secretary to Government-1,
Social Welfare Department.

To:

1. The Principal Accountant General (A &E, Audit 1 & 2), Karnataka, Bengaluru

2. The ACS to Finance Department, Bengaluru.
3. The Commissioner for Social Welfare Department, Bengaluru
4. The Director for Tribal Welfare Department, Bengaluru
5. Convener, SLBC, Canara Bank, Town Hall Circle, Bengaluru
6. Managing Director/Zonal Manager/Regional Manager of Scheduled Commercial Banks, Bengaluru, Karnataka
7. Managing Director, The Karnataka State Cooperative Apex Bank Limited, Bengaluru
8. Managing Director, District Co-operative Central Banks of all Districts
9. Under Secretary to Government (Exp.-3&9), Finance Department, VidhanaSoudha, Bengaluru
10. Spare/Additional Copies Department.

ANNEXURE-I OF G.O.NO.
SWD 157 SLP 20221 DATED 25-08-2021
GUIDELINES

Subject: As announced in the budget of 2021-22 for extension of the Existing scheme of 4% interest subsidy to the entrepreneurs of scheduled castes and scheduled tribes to start commercial and business activities like shops/ dealership/franchise and hotel industries, to avail the loan up to a maximum of Rupees one crore from Scheduled Commercial banks regarding.

- 1) The loan under the scheme is to be extended to SC/ST entrepreneurs to commercial and business activities like shops/ dealership/franchise and hotel industries.
- 2) The individual entrepreneurs shall be from SC or ST. In case of partnership firm/LLP/company etc., all partners shall be either from SC or ST.
- 3) The SC/ST caste certificates submitted by the entrepreneurs may also be referred to WWW.nadakacheri.karnataka.gov.in in revenue department website for RD Number to know whether the certificate is issued officially by the authorities of government or not. In case of any complaints regarding false caste certificate against the borrowers under this scheme, the same may be referred to Social Welfare Department for further action and information to the banks. In case of false caste certificate, if proved, the borrower has to payback the entire interest subsidy availed and they are liable for prosecution also.
- 4) The loan may be taken one time or more than one time and for more than one activity within the limit of Rs.1.00 crore only. If once the loan of Rs.1.00 crore is taken then the entrepreneurs are not eligible to take further loan under this scheme. Any borrower if already availed the loan under 4% interest scheme

---2

of Government of Karnataka, such borrowers are not eligible for loan under this scheme.

- 5) Out of the maximum loan of Rs.1.00 crore, it can be term loan and working capital or both.
- 6) The borrower has to pay only 4% interest on the loan amount of maximum of Rs.1.00 crore and remaining interest out of the eligible rate of interest chargeable will be reimbursed to the banks by the government.
- 7) However, if the banks sanction loan depend upon activity/ project more than Rs.1.00 crore, then the entire interest on the loan amount over and above Rs.1.00 crore will be paid by the borrower. That means the interest subsidy is restricted only to Rs.1.00 crore.
- 8) Only one in the family or jointly with other members of the same family are only eligible for taking the loan upto Rs.1.00 crore. The family means wife, husband and minor children and dependent unmarried daughter.
- 9) Repayment:- The repayment period is 5 years including moratorium period.
- 10) The interest subsidy will be reimbursed from the date of first actual disbursement of loan amount and further disbursements there after.
- 11) Banks will be responsible for recovery of the loan amount and interest at the rate of 4% from the borrower.
- 12) In case of default in repayment of instalments and interest by the borrower as per the instalments fixed by the banks within the allowable repayment period of 5 years, the government will not reimburse the difference of the interest for the defaulting period of instalments. However, once the instalments are regularised after due payment, the interest subsidy is available after such regularisation.

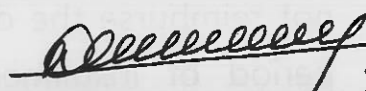
- 13) The scheduled commercial banks shall appoint the Nodal Officer and Nodal branch on behalf of their bank for the purpose of submitting the interest subsidy claims to the government.

In case of Scheduled Caste borrowers the claims be submitted to the Commissioner, Social Welfare Department, 5th Floor, M.S.Building, Dr.B.R.AmbedkarVeedhi, Bengaluru-560001 (080-22253783) and in case of Scheduled Tribes to Director, Tribal Welfare Department, Race course Road, Bengaluru. (080-22261787) these government officers will reimburs the subsidy to the banks on receipt of the claims.

For convience of reimbursement, a lumpsum amount may be kept in the nodal branch of the banks by the commissioner/director for adjustment of interest subsidy for all the loans sanctioned by the branches of that bank as in the case of KSFC and submit the utilisation certificate to the commissioner/director.

The commissioner/director shall monitor the same and also install the suitable software for this purpose.

- 14) The implementation of the scheme will also be brought to the notice of the State Level Bankers Committee in their periodical meetings.
- 15) All the scheduled commercial banks are requested to create awareness among their branches/officers by giving suitable instructions to implement the schemes and help the SC/ST entrepreneurs.


(L.Narashimhamurthy) 2013
Under Secretary to Government-1,
Social Welfare Department.

एम.एस. बोजे गौड़ा
अध्यक्ष, कॉफी बोर्ड
M.S. BOJE GOWDA
Chairman, Coffee Board
बंगलूरु / Mob. No. : +91 7349479805



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Azadi Ka
Amrit Mahotsav

आणिज्य एवं उद्योग मंत्रालय
Ministry of Commerce & Industry
भारत सरकार / Government of India
नं. 1, डॉ. बी.आर. अम्बेडकर वीथी
बंगलूरु / Bengaluru - 560 001.
कार्यालय / Off Ph : 080 - 22200040
फैक्स / Fax : 080 - 22255557
ई-मेल / Email : chairman.cb-bir@gov.in

CB Chairman C/II BNG 2021-22 12
21/09/2021

To
Smt. Nirmala Sitharaman,
Hon'ble Minister of Finance & Corporate Affairs
Government of India,
New Delhi.

Respected Madam,

Sub: Grievances of Coffee Growers for kind consideration - Reg.

The grievances of various coffee growers / associations are narrated here under for your kind consideration and further needful action.

Special Relief Package for Coffee Growers

The coffee growing sector in the country is facing severe crisis situation for the past 7 years. The years 2016 and 2017 were drought years with erratic blossom and backing showers leading to setbacks in production. Further, the major coffee growing areas of Karnataka and Kerala which account for nearly 90% of country's production have been battered by unprecedented heavy rains during August 2018 and August 2019 leading to extensive crop losses beyond 33% and landslides. The continued downward trend in coffee prices from November 2016 onwards and increased production costs over the past seven years has further aggravated the crisis.

Even though, the banks have rescheduled all standard loans after the calamity in 2018 and 2019 for one year majority of growers have not been benefited by the rescheduling since, majority of loans had become overdue loans prior to the occurrence of natural calamity in 2018, as a result of production setback during preceding three years due to drought.

Further realizing the gravity of the natural calamity that hit the coffee areas of Karnataka, based on the advice of Government of India the Karnataka State government had constituted Task Force to look into the losses suffered by coffee growers and suggest suitable measures for reviving the coffee growing sector.

The Taskforce had made some very important recommendations to Government of India like raising the ceiling for crop loss compensation from 2ha to 10ha, rescheduling of overdue loans, extending fresh loans at concessional rates for loans up to Rs. 10.00 lakhs etc., the same have not been considered yet.

In last two years due to Covid-19 pandemic the Indian coffee industry has further adversely impacted. Though the trade and estate operations have resumed to a greater extent, the coffee sector is likely to face the long term impact due to Covid-19 pandemic which severely affected all the major coffee consuming countries like USA, Italy, Germany, Spain, Russia, UK etc.

In view of the above following package may kindly be considered for revival of coffee sector & to address the financial crisis the coffee growers are facing.

All types of coffee loans (short, medium and long term including rephrased / rescheduled loans), extended to coffee growers which are outstanding as on today, including overdue loans and NPAs, shall be consolidated into a 'single term loans' called 'Special Coffee Term Loan 2020', with repayment period of 7 years. The benefit may please be extended to all grower. The average rate of interest calculated at 10% is proposed to be shared between Government, Banks and Growers.

State wise details on loan outstanding

(Rs. in crore)

Sl. No.	State	Balance Outstanding		Total
		Principal	Other than Principal	
1	Karnataka	4055.00	623.73	4678.73
2	Kerala	102.02	12.14	114.16
3	Tamil Nadu	161.07	1.12	162.19
	Total	4318.09	636.99	4955.08

Proposed financial implication over the period of 7 years

Particulars	Amount (Rs. in crore)
The total outstanding loan as shown above	4955.08
The average rate Interest paid on the loan	10%
Interest per annum	495.508
Farmer Contribution at 4%	198.20
Bank Contribution at 3%	148.65
Government of India Contribution through Coffee Board at the rate of 3%	148.65
Total requirement (148.65 x 7)	1040.55

The interest contribution of Government of India may be reimbursed to bank every quarter for those restructured loans where the grower is paying both principal and interest promptly.



COFFEE BOARD
BENGALURU

From,
The Director of Finance,
Coffee Board, Head Office
No.1, Dr. Ambedkar Veedhi,
Bengaluru – 560 001

To,
The Convener,
State Level Bankers Committee,
Syndicate Bank,
Corporate Office,
5th Floor, 2nd Cross,
Gandhinagar, Bengaluru - 560 009

Ref. No.: EXTN/P&C Cell-108/BNG/2021-22/ 114

Date : 08.10.2021

Sir,

Sub: Requesting to convene DLBC meeting in Coffee
Growing Districts – Reg.

Ref: Special SLBC Sub Committee meeting of Agriculture
and Allied activities held on 07.10.2021 – Reg.


With reference to the above, it is to inform during the special SLBC sub committee meeting held on 07.10.2021 it was suggested to convene a DLBC meeting involving coffee grower's associations to discuss on the points furnished below :

- 1) **Restructuring of Loan** – Coffee growing areas of Karnataka are declared as natural calamity affected region during the year 2018, 2019 & 2020 as per the gazette notification of Government of Karnataka. In this regard, all the coffee growers are eligible for restructuring of coffee loans as per the master guidelines of RBI Letter No. RBI/FIDD/2018-19/65 Master Direction FIDD.CO.FSD.BC No.10/05.10.001/2018-19 October 17, 2018. But, growers are complaining that the banks have not extended the restructuring as per the Master Guidelines of RBI to all the growers who are in distress. Hence, SLBC may please issue direction to the DLBC to convene meeting involving coffee grower's association and seek report on progress made on the same and also number of accounts restructured and yet to be restructured.
- 2) **Compounding interest** – Growers are reporting that banks are levying interest on interest and penal interest on the restructured coffee loans which is against the spirit of master guidelines. Hence, DLBC may please be informed to discuss the issue in the meeting and submit a detailed report on the same ie. number of accounts where compounding interest has been levied.
- 3) **Fresh Loan** – As per the master guidelines once the loans are rescheduled, banks shall grant fresh crop loan to the affected people based on the scale of finance of the crop and the cultivation area as per the extant guidelines without insisting for additional security. But, growers are complaining that banks are denying grant of fresh loan which affect their capital investment and against the spirit of RBI guidelines & also strictly adopting banking norms such as valuation of asset, legal opinion on asset etc.,. Hence, same may be discussed in the DLBC and report on the total number of fresh loans sanctioned by each bank may please be sought and number of accounts wherein fresh loans are denied.

- 4) **One Time Settlement:** Growers are reporting that who had availed One Time Settlement (OTS) from banks are deprived of fresh crop loan. Hence, the issue may please be taken up and report may please be sought banks wise on number of OTS accounts granted fresh loans and also number of accounts denied fresh loans

In this regard, it is requested to inform DLBC to convene a meeting at the earliest in the coffee growing districts with the involvement of coffee grower's association and submit Record of Discussion may to further progress.

Yours sincerely,


Director of Finance

Ref: 304/SLBC/KTK/COMP/2021-22

Date: 22.10.2021

The LDM of Chikkamagaluru,
Hassan, Kodagu

Dear Sir,

SUB: Conducting of special DCC on coffee loans involving coffee growers' associations

Ref: 1) Special subcommittee on Agriculture and allied activity to discuss coffee growers' grievances on 07.10.2021.

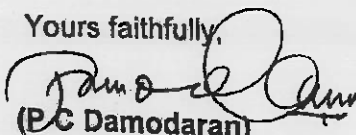
2) Coffee board letter ref: EXTN/P&C CELL -108/BNG/2021-22/114 dated 08.10.2021

With reference to above, this is to inform that during the special SLBC subcommittee meeting held on 07.10.2021 was regarding restructuring of coffee growers accounts which was included as per advise of DFS. In the meeting it was decided to advise LDMs of coffee growing districts to convene a special DCC meeting involving coffee growers' association, district coordinators of banks and coffee board representatives to discuss the following points.

- 1) Restructuring of loans: coffee growing areas of Karnataka are declared as affected by natural calamity during the year 2018, 2019 and 2020 as per notification by disaster management, GoK. Coffee growers are complaining that many of coffee growers were not got benefited with restructuring as the loans were already due at the time of declaration of natural calamity.
- 2) Compounding of interest: Growers are reporting that banks are levying interest on interest and penal interest on the restructured coffee loans which is against the spirit of master guidelines.
- 3) Fresh loans: As per the master guidelines once the loans are rescheduled, banks should grant fresh crop loans to the affected people based on the scale of finance of the crop and the cultivation area as per the extant guidelines. But growers are complaining that banks are denying to grant fresh loans which affect their capital investment and is against the spirit of RBI Guidelines.
- 4) One-time settlement: Growers are reporting that who had availed one-time settlement (OTS) from banks are deprived of fresh crop loan. Hence the issue may please be taken up for discussion and details of OTS sanctioned and fresh loan granted may also be discussed. The cases of denied sanctions if any also to be discussed.

In this regard, we advise LDMs to convene a special DCC meeting to discuss the issues and submit the proceedings of meeting to SLBC to share the same to DFS, coffee board and subcommittee on agriculture and allied activities.

Yours faithfully,


(PC Damodaran)
DGM-SLBC, Karnataka
Canara Bank.

Annexure - 25K
No. 6/30/2021-FI (C-509718)
Government of India
Ministry of Finance
Department of Financial Services

3rd floor, Jeevandeep Building, Sansad Marg
New Delhi-110 001

Dated: 01 November, 2021

To,

SLBC/UTLBC Convenors of all States & Union Territories

Sub: SVAMITVA Scheme- Reg.

Sir,

The Department of Financial Services is in receipt of Ministry of Panchayati Raj D.O. letter No. N-19011/7/2021-Governance dated 27.10.2021 on the subject.


2. As apprised by Ministry of Panchayati Raj, Hon'ble PM has launched the SVAMITVA Scheme on 24.04.2020 with the objective to enable demarcation of inhabited land in rural areas by using the latest drone survey technology. The Scheme aims at bringing financial stability to the citizens in rural areas by enabling them to use their residential property as a financial asset for availing loans and other financial benefits

3. With a view to unlock the economic potential of the residential assets in rural Abadi areas by leveraging them as collateral, Ministry of Panchayati Raj has suggested that the banks may be advised to closely interact with the States/UTs in the meetings of SLBC to work out modalities in this regard.

4. All SLBCs are requested to take further necessary action in the matter in consultation with the member banks, State Govt. & other stakeholders.

5. A copy of Ministry of Panchayati Raj D.O. letter No. N-19011/7/2021-Governance dated 27.10.2021 is enclosed for reference.

Yours faithfully,



(Sushil Kumar Singh)

Director

Tel: 23362422

Email: sushilidas.dad@hub.nic.in

Encl: As above

Copy to:

- i. Chairman, State Bank of India
- ii. MD/CEOs of all Public Sector Banks
- iii. Chief Executive, Indian Bank's Association

सुनील कुमार, आई.ए.एस.
SI IIL KUMAR, IAS



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Azadi Ka
Amrit Mahotsav

सचिव
भारत सरकार
पंचायती राज मंत्रालय
SECRETARY
GOVERNMENT OF INDIA
MINISTRY OF PANCHAYATI RAJ

D.O. No: N-19011/7/2021-Governance

Dated: 27th October, 2021

Dear *Debashish*,

This is in continuation of our discussion on 22nd October, 2021 in your office. As you are aware, SVAMITVA scheme was launched by Hon'ble Prime Minister on 24th April 2020 with the objective to enable demarcation of inhabited land in rural areas by using the latest drone survey technology. The scheme is of national importance and aims at bringing financial stability to the citizens in rural areas by enabling them to use their residential property as a financial asset for availing loans and other financial benefits. In his recent address to the General Assembly in the United Nations on 25th September, 2021, Hon'ble Prime Minister has reiterated that SVAMITVA Scheme is one of the prime focus agenda of the Government. This scheme is also being directly monitored by the Prime Minister's Office.

2. As on 26th October 2021, property cards have been issued to nearly 22 lakh beneficiaries in around 19,000 villages of 9 pilot states and property card distribution in the 19 new States/UTs which have signed the MoU with Survey of India and where work has commenced is also expected to start soon.

3. In furtherance of the aforementioned priority as also to unlock the economic potential of the 19 crore plus residential assets in rural Abadi areas by leveraging them as collateral, it is suggested that the Banks may be advised to closely interact with the States/UTs in the meetings of SLBC to work out modalities in this regard. A background note on SVAMITVA Scheme is enclosed which may be circulated to the Banks.

4. We look forward to working closely with your Department and the Banks to realize the goal of empowering the owners of residential property in rural areas by granting them a legally recognized Property Card under SVAMITVA scheme.

With best wishes,

Yours sincerely,

SN
27.10.21
(Sunil Kumar)

Shri Debashish Panda,
Secretary,
Department of Financial Services,
Ministry of Finance, Govt. of India,
3rd Floor, Jeevan Deep building,
Sansad Marg, New Delhi-110001

- 485 -

Note on SVAMITVA Scheme

Introduction

SVAMITVA Scheme was launched by Hon'ble Prime Minister on 24th April 2020 with the objective to enable demarcation of inhabited land in rural areas by the latest drone survey methods. The scheme is of national importance and aims at bringing financial stability to the citizens in rural areas by enabling them to use their property as a financial asset for taking loans and other financial benefits. Hon'ble Prime Minister in his recent address to United Nations has mentioned SVAMITVA Scheme as one of his prime focus agenda.

2. The SVAMITVA scheme aims to provide an integrated property validation solution for rural India. The demarcation of abadi areas (the abadi area includes inhabited land, inhabited areas contiguous to Abadi and wadis/basties in rural areas) would be done using Drone Surveying technology, with the collaborative efforts of the Ministry of Panchayati Raj, State Panchayati Raj Department, State Revenue Departments and Survey of India.

3. The SVAMITVA scheme would provide the 'Record of Rights' to village household owners possessing houses in inhabited rural areas in villages which, in turn, would enable them to use their property as a financial asset for taking loans and other financial benefits from Banks.

Brief Steps in the Scheme

4. Following are the Steps in the Scheme:

- i. Signing of MoU between Survey of India and respective State Governments.
- ii. Identification of villages to be surveyed
- iii. Sensitisation of GPs/villages
- iv. Demarcation of abadi area and chunna marking of rural properties
- v. Large scale mapping of rural abadi area using unmanned aerial vehicles/drones
- vi. Creation of maps
- vii. Ground verification of maps by State Revenue Department / Panchayati Raj teams
- viii. Correction of maps – post ground verification
- ix. Inquiry Process / Objection process – Conflict / dispute resolution
- x. Generation of final Property Cards/ Title deed or "Sampatti Patrak".
- xi. Availability of the Property Cards on digital platform/ hard copies.

Objective of the Scheme

5. The scheme seeks to achieve the following objectives: -

- i. Creation of accurate land records for rural planning and reduce property related disputes.

- ii. To bring financial stability to the citizens in rural India by enabling them to use their property as a financial asset for taking loans and other financial benefits.
- iii. Determination of property tax, which would accrue to the GPs directly in States where it is devolved or else, add to the State exchequer.
- iv. Creation of survey infrastructure and GIS maps that can be leveraged by any department for their use.
- v. To support in preparation of better-quality Gram Panchayat Development Plan (GPDP) by making use of GIS maps.

Scheme Achievements

6. To fulfil Hon'ble Prime Minister's vision and achieve SVAMITVA Scheme's objective of financial bankability of the property cards prepared to have universal acceptance against which they can be used as collateral for availing loans.
7. As on 25th October 2021, property cards have been issued to nearly 22 lakh beneficiaries in around 19,000 villages of 9 pilot states and it is expected that property card distribution will soon be starting in the new states in which work has already initiated.
8. Making property card as financial instrument is one of the most crucial steps for upliftment and mainstreaming villagers. The Property Card should serve as an effective collateral which the institution should be confident of redeeming in case of default by the borrower.
9. Pilot phase of the Scheme during the financial year 2020-21 covers about 1 lakh villages in the States of Maharashtra, Karnataka, Haryana, Uttar Pradesh, Uttarakhand and Madhya Pradesh, Andhra Pradesh, border district of Punjab & Rajasthan. States have generated Property cards under State Revenue/ Panchayati Raj Rules/ Acts. States have different formats and nomenclature for the Property Cards viz. 'Title deed' in Haryana, 'Rural Property Ownership Record (RPOR)' in Karnataka, 'Adhikar Abhilekh' in Madhya Pradesh, 'Sannad' in Maharashtra, 'Gharauni' in Uttar Pradesh and 'Svamitva Abhilekh' in Uttarakhand (Sample Property Cards are enclosed in Annexure-I)
10. Further, an advisory has been issued to all States/UTs on 5th May, 2021 (copy enclosed at Annexure-II) wherein, *inter alia*, it has been mentioned that the Property Card format should include all relevant details which may be required by the Banks for sanctioning loans for various purposes to the property owners.

Way Forward

11. In light of the above, your support is required in the following:
 - i) Indian Bank's Association (IBA) to consider and take up the matter in the agenda of their meetings.

- ii) State Level Bankers Committee (SLBC)/Union Territory Level Bankers Committee (UTLBC) to consider and take up the matter in the agenda of their further meetings and discuss with State Government officials the Property Card Formats and whether any changes are required therein.
- iii) SLBC/UTLBC to coordinate and liaise with the Land Resource Department of the State so that the Property Cards / Title Deeds issued by States can be recognised for creating equitable mortgage.
- iv) Financing against the Property Card may be included as a part of Annual Credit Plan (ACP) of the Banks and monitored at the District Consultative Committee (DCC)/SLBC level.
- v) SLBC/UTLBC under DFS may suggest the Banks, that they may formulate internal guidelines for issuance of loan against the Issued Property cards.

Annexure-25L



GOVERNMENT OF KARNATAKA

No. FD- CAM/37/2021

Karnataka Government Secretariat,

401, 4th, M S Building,

Bengaluru, Date: 08.11.2021

From,

Additional Chief Secretary to Government,
Finance Department,
Vidhana Soudha,
Bengaluru.

To,

The Convenor
State Level Bankers' Committee &
General Manager
Canara Bank
Head Office Annexe
Gandhinagar, Bengaluru

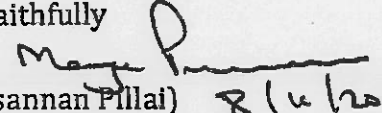
Sir,


Sub: Regarding adoption of One Time Settlement Scheme of SBI by
other Nationalized Banks.

Kind attention is invited to Letter No.Horti/15/PRS/2021 Dt: 16.01.2021 (copy enclosed) addressed to you regarding adoption of One Time Settlement Scheme of SBI by other Nationalized Banks. Letter from Akhila Karnataka Dalimbe Belegarara Horata Samithi, Kustagi dated 12.10.2021 and addressed to the Hon'ble Chief Minister of Karnataka regarding adoption of One Time Settlement Scheme of SBI by other Nationalized Bank is enclosed.

The request for adoption of One Time Settlement Scheme of SBI by other Nationalized Bank has been coming up from many farmers associations and hence the matter may be deliberated/ discussed as an agenda in the ensuing SLBC meeting proposed on 12.11.2021 and suitable steps taken in the matter.

Yours faithfully


(Manju Prasannan Pillai)
Secretary to Government
(Fiscal Reforms)
Finance Department


ಹೊರತುಪಡಿಸಿದ
08/11/21
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25.12



Department of Horticulture

No:DH/AD/FR/ADH-2/E415549/2020-21

Directorate of Horticulture

Lal Bagh, Bangalore-4

Date:02/11/2021

To,

The Convenor,

State Level Bankers Committee,

Bangalore,

Dear Sir,

Subject: Regarding adoption of one time settlement scheme of SBI to other nationalized banks.

Reference: D.O. letter No:Horti/15/PRS/2021, Date:16.01.2021.

With reference to the above subject, only the State Bank of India has implemented an one-time settlement scheme (OTS) for the pomegranate growers of the state, it has been requested to extend the scheme to other nationalized banks by placing before the SLBC meeting for information and directions vide letter under reference. However, there has been no information on the action taken so far. Hence you are requested to kindly issue suitable advice to all the banks to extend the scheme to the Pomegranate Growers and also to place the status and action taken under this scheme before the next SLBC meeting for information and directions in the interest of the state's pomegranate growers. I appreciate an early action in this regard.

Yours faithfully,

W. S. Phaneendra
Director



Rajender Kumar Kataria, as
Principal Secretary to Government



Karnataka Government Secretariat
Horticulture & Sericulture Department

No. Horti/15/PRS/2021

Date: 16.01.2021

Dear Sri Rao,

Sub: Regarding adoption of One Time Settlement
Scheme of SBI to other Nationalised Banks.
Ref: 1) Pomegranate Growers Association President
Letter dated: 12.01.2021.
2) Director, Horticulture department letter
dated: 15.01.2021.

The One Time Settlement (OTS) Scheme i.e. Runarnuktha Samadhana Yojana to help the loanee farmers of Pomegranate has been extended by State Bank of India. The scheme has helped farmers to a great extent.

The Pomegranate Growers Association has requested vide at reference (1) above that no banks other than SBI has extended the scheme to the farmers. There is heavy demand from the Pomegranate Growers to extend this One Time Settlement to all the farmers to all banks in the State.

You are therefore requested to kindly issue suitable advice to all the banks in the State to extend the Scheme to the Pomegranate Growers. I also request to kindly please the status and action taken under this Scheme before the next SLBC meeting for information and directions. I will appreciate an early action in this regard.

With Regards,

Yours

Sincerely

Shri Chandrashekar Rao,
The Convener,
SLBC,
Bengaluru.

SOP for Hypothecation Termination

1. HPT data is pushed by respective bank in VAHAN through API.
2. Vehicle Owner needs to apply through online service portal for HPT service.
3. If Bank data is available then the same is populated in the application.
4. Vehicle owner uploads Form 35 and NOC and completes e-Sign process.
5. After payment is done application is submitted to RTO for verification and approval.
6. User need not send Form 35 and NOC through speed post.
7. At RTO during verification a button (Verify From bank) is shown for verification of such HPT data ,if data is available then the same is shown in a Table for verification and approval by the RTO ,No data received from bank alert is shown if Data from bank is not received . Screenshots attached below-

ONAME: [] Chassis No: MAT612227BKKS6468

Hypothecation Details : HDFC BANK,ADD1 NEW,ADD2 NEW,ADD3,Lucknow,Uttar Pradesh,226001

S.No.	Type	Financer	Hypothecation
1.	Hire-Purchase	HDFC BANK	ADD1 NEW, AD

Verify To Bank Details

Save Options Back

Shot on OnePlus
By kartik Choudhary

localhost:8080/vahan/vahan/ui/registration/form_hp1x.html

UP201815V0818135

Owner Name: Date of Birth: Vehicle No: Purpose:

Hypothecation Details: HDFC BANK ADD1 NEW ADD2 NEW ADD3 Lucknow, Uttar Pradesh - 226001

Hypothecation Details: Vehicle Details:

S.No.	Type	Financier	Hypothecation Details	From	Action
1	New Purchase	HDFC BANK	ADD1 NEW ADD2 NEW ADD3 Lucknow, Uttar Pradesh - 226001	15-OCT-2020	Terminate

S.No.	Type	Financier	Hypothecation Termination Details	From	To	Update
1	New Purchase	HDFC BANK	ADD1 NEW ADD2 NEW ADD3 Lucknow, Uttar Pradesh - 226001	15-OCT-2020	15-OCT-2020	Edit

Verify To Bank Details

S.No.	Bank Name	Reference No	Terminated By	Termination On
1	HDFC BANK	21050000231	2020-10-15	2021-01-01

Save Options | Back | View Uploaded Documents

Shot on OnePlus
By kartik Choudhary

Apache NetBeans x VAHAN 4-152-4 x New Tab

vahan.parivahan.gov.in/vahan/vahan/ui/registration/form_hpt.html

Gmail YouTube Maps VAHAN 4 Assessment - NIC e... VAHAN 4 Gradient card desig... number-plate: reco...

Office Inward ☒ Office Verify ☒ Office Approve ☒

SS2417 Application Date: 10-AUG-2021 Registration No: DL1LR2872

DHAN SINGH Chassis No: MC263ERC0CG256234 Purpose:

Debit - ALPHA MOTOR FINANCE LTD, NA, DELHI, Ganganagar, Delhi, D

Details Owner Details Vehicle Details

S.No.	Type	Financer	Hypothecation Details	Address	From	Up to
1	Hypothecation	ALPHA MOTOR FINANCE LTD.	Alert <input checked="" type="checkbox"/> No Data Received from Bank		11-SEP-2015	10-AUG-2021

Hypothecation Termination Details

Type	Financer	Address	From	Up to
Hypothecation	ALPHA MOTOR FINANCE LTD.	NA, DELHI, DL	11-SEP-2015	10-AUG-2021

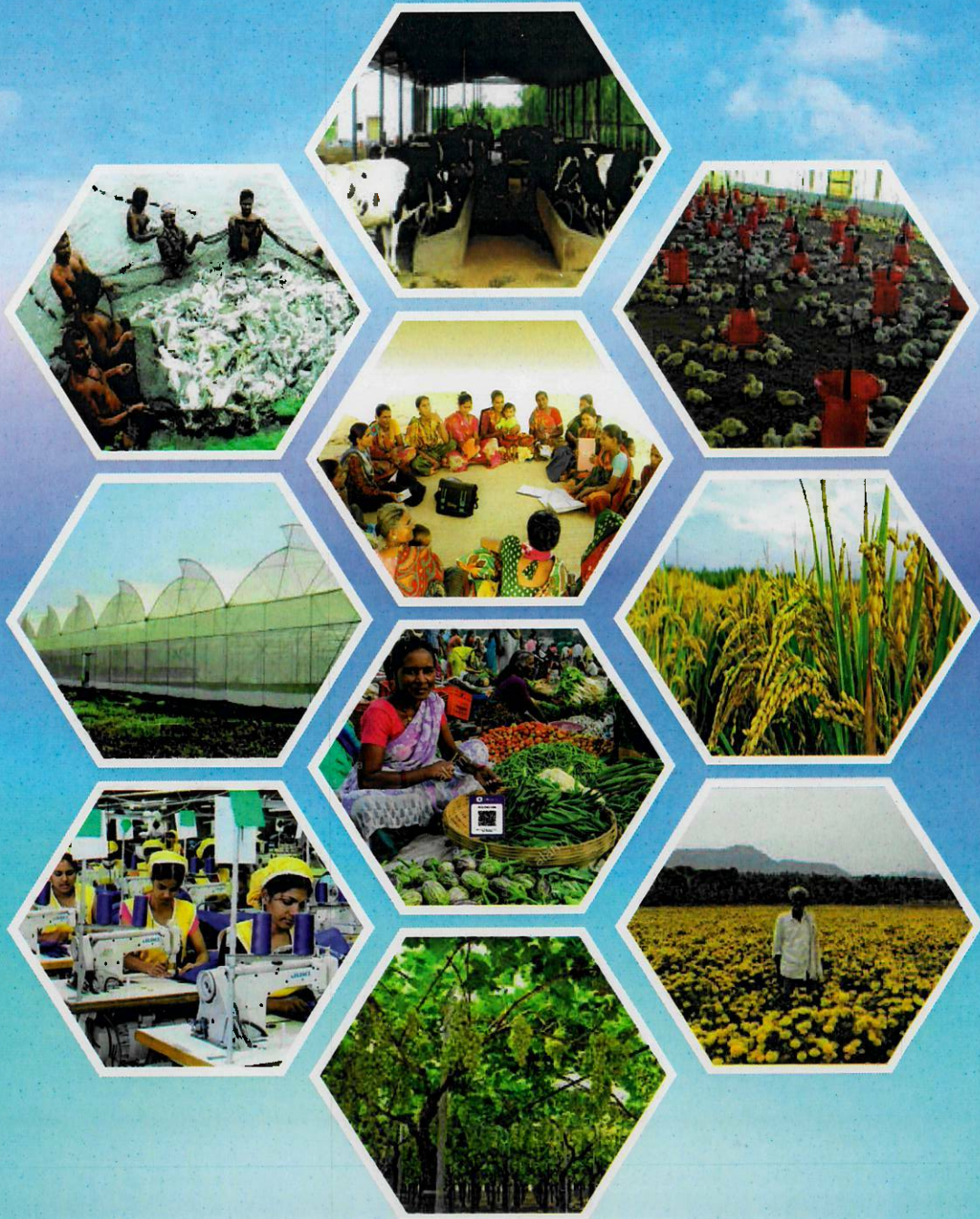
per Bank

Save Options Back View Upload Documents

Shot on OnePlus
By kartik Choudhary

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कर्नाटक राज्य स्तरीय बैंकर्स समिति

**STATE LEVEL BANKERS' COMMITTEE,
KARNATAKA**



ಸಂಯೋಜಕರು ಸಂಯೋಜಕ **CONVENOR**

ಕೆನರಾ ಬ್ಯಾಂಕ್ ಕೆನರಾ ಬ್ಯಾಂಕ್ **Canara Bank** 

ಭಾರತ ಸರ್ಕಾರದ ಒಂದು ಉದ್ಯಮ

भारत सरकार का उपक्रम

A Government of India Undertaking

 ಸಿಂಡಿಕೇಟ್ ಸಿಂಡಿಕೇಟ್ **Syndicate**