

YET TO TENDER PROJECTS

[illegible]

KARNATAKA SLUM DEVELOPMENT BOARD

Bank wise details of PMAY(U) 83119 Ongoing Houses

Sl No	Name of the Banks	Loan Applications Submitted with Relevant documents	Loan Sanctioned	Loan Disbursed
1	CANARA BANK	3247	572	7
2	STATE BANK OF INDIA	3049	829	0
3	UNION BANK OF INDIA	1103	117	0
4	BANK OF BARODA	1601	313	180
5	KARNATAKA BANK	637	25	0
6	KGB	733	57	0
7	KVGB	402	136	0
8	BANK OF INDIA	442	81	0
9	AXIS BANK	107	0	0
10	CENTRAL BANK OF INDIA	88	5	0
11	FEDERAL BANK	42	0	0
12	HDFC BANK	185	0	0
13	ICICI BANK	70	0	0
14	IDBI BANK	100	0	0
15	INDIAN BANK	123	32	0
16	INDIAN OVERSEAS BANK	283	31	0
17	IIFL	283	171	0
18	KARUR VYSYA BANK	32	0	0
19	KOTAK MAHINDRA BANK	131	0	0
20	PUNJAB NATIONAL BANK	71	30	0
21	PKGB	40	0	0
22	UCO BANK	48	0	0
23	BANK OF MAHARASHTRA	43	7	0
24	UNITED BANK OF INDIA	4	0	0
25	SOUTH INDIAN BANK	2	2	0
26	INDUSIND BANK	3	0	0
27	KDCC	6	0	0
28	IDFC	15	0	0
29	SUCO	4	0	0
30	YES BANK	5	0	0
31	EQUITAS SF BANK	4	0	0
32	DCB BANK	6	0	0
	Total	17009	2408	187

Annexure- 13 N

BANK WISE TOTAL LOANS OUTSTANDING TO MINORITY COMMUNITIES AS ON DECEMBER 2021									
KARNATAKA									
Amount in Crores									
SR.	NAME OF BANK	CHRISTIANS		MUSLIMS		BUDDHISTS			
		No.	Amt.	No.	Amt.	No.	Amt.		
1	CANARA BANK	28679	1279.21	229436	8299.36	14357	530.62		
2	STATE BANK OF INDIA	19949	1731.53	77167	3136.31	228	6.96		
3	UNION BANK OF INDIA	6228	372.09	28397	890.58	29535	1082.07		
4	BANK OF BARODA	1277	70.44	66720	1712.51	502	11.57		
5	BANK OF INDIA	1180	96.96	9820	364.42	3	1.28		
6	BANK OF MAHRASHTRA	531	58.7	3413	160.3	9	0.9		
7	CENTRAL BANK OF INDIA	274	3.93	807	46.19	11	0.1		
8	INDIAN BANK	1922	204.95	8403	265.27	0	0		
9	INDIAN OVERSEAS BANK	1141	44.21	4950	108.56	2	0		
10	PUNJAB NATIONAL BANK	898	61.43	3695	146	4	0.1		
11	PUNJAB AND SIND BANK	34	2.46	204	8.11	0	0		
12	UCO BANK	853	35.69	4550	126.9	3	0.02		
13	IDBI BANK	2077	228.07	7818	302.65	11	1.02		
14	KARNATAKA BANK	2601	138.38	18748	573.59	21	0.71		
15	KOTAK MAHINDRA BANK	2070	26.39	2338	124.24	5	1.56		
16	CSB BANK LIMITED	1530	26.85	4161	54.93	1	0.03		
17	CITY UNION BANK	233	13.46	987	41.64	0	0		
18	DHANLAXMI BANK	5	0.25	11	0.62	12	0.22		
19	FEDERAL BANK	9809	522.03	21522	525.81	4	0.09		
20	J & K BANK	67	4.72	2736	1020.49	0	0		
21	KARUR VYASYA BANK	430	17.67	2532	61.77	3	0.11		
22	LAXSHMI VILAS BANK	0	0	5	0.08	0	0		
23	RBL BANK	950	1.7	12687	24.83	48	0.09		
24	SOUTH INDIAN BANK	2243	110.09	5943	110.78	6	0.06		

BANK WISE TOTAL LOANS OUTSTANDING TO MINORITY COMMUNITIES AS ON DECEMBER 2021									
KARNATAKA									
Amount in Crores									
SR.	NAME OF BANK	CHRISTIANS		MUSLIMS		BUDDHISTS			
		No.	Amt.	No.	Amt.	No.	Amt.		
25	TAMILNAD MERCANTILE BANK	491	21.72	2194	59.1	0	0		
26	INDUSIND BANK	7895	21.51	483588	1174.32	2	0.47		
27	HDFC BANK	2893	40.06	38122	291.37	3	0.03		
28	AXIS BANK	5796	420.83	16862	816.82	16	0.57		
29	ICICI BANK	6575	822.9	26712	1594.55	135	10.83		
30	YES BANK	382	11.68	3376	85.15	10	0.01		
31	BANDHAN BANK	818	4.64	81661	273.94	4	0.01		
32	DCB BANK	217	3.22	2437	73.64	1	0.04		
33	IDFC FIRST BANK	434	3.15	23147	59.17	12	0.02		
34	KBS BANK	0	0	3367	8.01	0	0		
35	KARNATAKA GRAMEENA BANK	3652	61.37	64584	750.82	195	2.39		
36	KARNATAKA VIKAS GRAMEENA BA	9149	136.63	127838	1152.99	10096	94.38		
37	KSCARD BK.LTD	0	0	0	0	0	0		
38	K.S.COOP APEX BANK LTD	34880	320.29	125356	795.96	90	0.39		
39	KSFC	20	9.9	206	111.08	0	0		
40	EQUITAS SMALL FINANCE BANK	1601	1.71	26892	28.46	384	0.29		
41	UJIVAN SMALL FINANCE BANK	11639	32.3	66391	170.37	32	0.07		
42	SURYODAY SMALL FINANCE BANK	1195	2.45	32382	62.01	19	0.04		
43	ESAF BANK	297	1.56	4875	15.39	4	0.01		
44	JANA SMALL FINANCE BANK LTD.	6193	27.29	38096	163.26	13504	61.06		
45	AU SMALL FINANCE BANK LTD.	0	0	0	0	0	0		
46	FINCARE SMALL FINANCE BANK LI	2191	5.58	8695	34.45	0	0		
47	INDIA POST PAYMENTS BANK	0	0	0	0	0	0		
48	AIRTEL PAYMENTS BANK	0	0	0	0	0	0		
49	STANDARD CHARTERED BANK LTD	0	0	0	0	0	0		
Grand Total		181299	7000	1693811	25826.8	69272	1808.12		

BANK WISE TOTAL LOANS OUTSTANDING TO MINORITY COMMUNITIES AS ON DECEMBER 2021												
KARNATAKA												
Amount in Crores												
SR.	NAME OF BANK	SIKHS		ZORASTRIANS		JAINS		TOTAL				
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	
1	CANARA BANK	541	31.99	225	6.48	4922	265.03	278160	10412.69			
2	STATE BANK OF INDIA	617	60.6	5	0.68	952	101.58	98918	5037.66			
3	UNION BANK OF INDIA	120	15.38	220	13.38	865	118.73	65365	2492.23			
4	BANK OF BARODA	281	19.67	144	4.54	2533	121.14	71457	1939.87			
5	BANK OF INDIA	18	2.53	0	0	278	38.98	11299	504.17			
6	BANK OF MAHRASHTRA	24	1.06	2	1.43	248	64.99	4227	287.38			
7	CENTRAL BANK OF INDIA	39	5.14	0	0	104	8.05	1235	63.41			
8	INDIAN BANK	24	2.14	1	0.76	112	10.34	10462	483.46			
9	INDIAN OVERSEAS BANK	5	0.05	0	0	55	1.71	6153	154.53			
10	PUNJAB NATIONAL BANK	50	2.73	0	0	58	9.2	4705	219.46			
11	PUNJAB AND SIND BANK	21	2.13	0	0	16	1.57	275	14.27			
12	UCO BANK	4	0.39	6	0.18	10	0.58	5426	163.76			
13	IDBI BANK	52	9.51	1	0.04	149	18.51	10108	559.8			
14	KARNATAKA BANK	18	0.88	5	0.03	476	68.18	21869	781.77			
15	KOTAK MAHINDRA BANK	47	40.43	0	0	474	379.17	4934	571.79			
16	CSB BANK LIMITED	2	0.02	1	0.02	86	0.5	5781	82.35			
17	CITY UNION BANK	1	0.07	0	0	8	2.79	1229	57.96			
18	DHANLAXMI BANK	0	0	0	0	22	0.77	50	1.86			
19	FEDERAL BANK	90	31.26	0	0	288	17.07	31713	1096.26			
20	J & K BANK	26	3.02	1	0.22	7	2.29	2837	1030.74			
21	KARUR VYASYA BANK	0	0	0	0	37	4.8	3002	84.35			
22	LAXSHMI VILAS BANK	0	0	0	0	0	0	5	0.08			
23	RBL BANK	15	0.02	5	0.04	9	0.02	13714	26.7			
24	SOUTH INDIAN BANK	12	0.17	25	0.33	2	0.11	8231	221.54			

BANK WISE TOTAL LOANS OUTSTANDING TO MINORITY COMMUNITIES AS ON DECEMBER 2021												
KARNATAKA												
Amount in Crores												
SR.	NAME OF BANK	SIKHS		ZORASTRIANS		JAINS		TOTAL				
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	
25	TAMILNAD MERCANTILE BANK	0	0	0	0	34	1.14	2719	81.96			
26	INDUSIND BANK	9	0.67	1	0.03	11	0.56	491506	1197.56			
27	HDFC BANK	28	0.53	3	0.1	51	2.85	41100	334.94			
28	AXIS BANK	75	8.48	16	1.66	425	44.83	23190	1293.19			
29	ICICI BANK	258	43.87	34	1.46	409	149.17	34123	2622.78			
30	YES BANK	12	0.19	0	0	45	32.15	3825	129.18			
31	BANDHAN BANK	0	0	0	0	5	0.01	82488	278.6			
32	DCB BANK	2	0.05	0	0	10	2.6	2667	79.55			
33	IDFC FIRST BANK	128	0.86	4	0	30	1.93	23755	65.13			
34	KBS BANK	0	0	0	0	0	0	3367	8.01			
35	KARNATAKA GRAMEENA BANK	44	1.13	38	1.12	755	27.88	69248	844.71			
36	KARNATAKA VIKAS GRAMEENA BA	10183	71.26	0	0	1356	13.82	158622	1469.08			
37	KSCARD BK.LTD	0	0	0	0	0	0	0	0			
38	K.S.COOP APEX BANK LTD	4	0.28	0	0	39543	254.95	199873	1371.87			
39	KSFC	0	0	2	1.2	6	7.39	234	129.57			
40	EQUITAS SMALL FINANCE BANK	76	0.09	41	0.04	102	0.14	29096	30.73			
41	UJJIVAN SMALL FINANCE BANK	241	0.59	6	0	144	0.54	78453	203.87			
42	SURYODAY SMALL FINANCE BANK	64	0.13	26	0.03	11	0.01	33697	64.67			
43	ESAF BANK	5	0	0	0	3	0.04	5184	17			
44	JANA SMALL FINANCE BANK LTD.	80	0.22	5	0.12	131	1.33	58009	253.28			
45	AU SMALL FINANCE BANK LTD.	0	0	0	0	0	0	0	0			
46	FINCARE SMALL FINANCE BANK LI	0	0	0	0	0	0	10886	40.03			
47	INDIA POST PAYMENTS BANK	0	0	0	0	0	0	0	0			
48	AIRTEL PAYMENTS BANK	0	0	0	0	0	0	0	0			
49	STANDARD CHARTERED BANK LTD	0	0	0	0	0	0	0	0			
Grand Total		13216	357.54	817	33.89	54782	1777.45	2013197	36803.80			

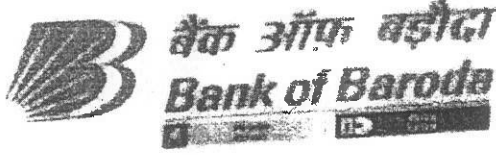
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ವಲಯ ಕಛೇರಿ, ಬೆಂಗಳೂರು

अंचल कार्यालय-बैंगलूरु,

Zonal Office, Bengaluru



ಇ-ಮೇಲ್/ E-mail zm.karap@bankofbaroda.co.in
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ಫೋನ್ PH 080-2501128/1555

DATE: 19/01/2022

Ref: ZO/BZ/AGM/21-22/006

सेवा में, To
The Convenor,
State Level Bankers' Committee (SLBC), Karnataka,
Karnataka Bank Head Office Annex,
Cross, Gandhi Nagar,
Bengaluru-560009.

Dear Sir,

Sub: Rajiv Gandhi Education Loan Scholarship Scheme from Dept of Collegiate Education - Request for initiating claims of Interest Subsidy by all Banks from the FY 2016-17 and subsequent years.

We are pleased to inform that our Bank being a nodal Bank for implementation for Rajeev Gandhi Education Loan Scholarship (Subsidy) Scheme has completed the portal for consolidation purpose to upload the excel data from all the banks. It is now enabled for submission of subsidy claims from all the banks of Karnataka State as per the SLBC direction under Rajeev Gandhi Education Loan Scholarship (Subsidy) Scheme for the students of economically weaker section studying in Graduation and Post Graduation courses among Govt and aided colleges.

Our Bank has finalised the Data input Formant (Excel) approved by Dept. of Collegiate Education, Govt. of Karnataka for submission of the claims from all the banks. It was informed by the Dept. that they will be accepting the claims from the Financial Year 2016-17 on wards and the same will be reimbursed.

The Portal is developed now subsequent to the signing of the Memorandum of Understanding (MOU) Scholarship - entered between and by our Bank and The Director, Department of Collegiate Education, Bengaluru, dated 26.03.2021.

We are herewith enclosing the input student loan data sheet (excel format) finalized in consultation with Department and request you to kindly circulate this format among all the members bank and they can submit the subsidy claim year wise starting from 2016-17 onwards in this format only. We are also enclosing the list of Colleges which are authorised by the DCE Dept. and students studying in these colleges

ಇ/೨, ಎರಡನೇ ಮಹಡಿ, "ವಿಜಯ ಟವರ್", ಎಮ್. ಜಿ. ರಸ್ತೆ, ಟ್ರಿನಿಟಿ ಸರ್ಕಲ್, ಬೆಂಗಳೂರು - ೫೬೦ ೦೦೧.

द्वितीय तल, विजया टावर्स, 41/2, एम.जी. रोड, ट्रिनिटी सर्कल, बैंगलूरु - 560 001

2nd Floor, Vijaya Towers, 41/2, M.G. Road, Trinity Circle, Bengaluru - 560 001 India, फ़ैक्स Fax : 080 25300478

Sl.No.	Subsidy Claimed for the year	Name of the Bank claiming Interest Subsidy	Name of the Govt./Aided College of the Student Studying and who availed the loan from the Bank	College Code	Name of the Student (who availed the loan)	Student College ID No.	Student Category (SC/ST/OBC/GEN)	Father / Guardian Name	Gender (M/F)
1	2	3	4	5	6	7	8	9	10

Date of Birth	Permanent	PAN/any Photo ID of the	Aadhar Number of the Student	Mobile Number	Class (I / II/ III Year of Degree)	Date of Admission	Date of Completion of	Name of the Branch	Amount of the
11	12	13	14	15	16	17	18	19	20

Loan applied	Loan Sanctioned	Student's Bank Loan A/c	Loan Balance Outstanding on the date of claiming Subsidy	Rate of Interest of	IFSC Code of Branch sanctioned Loan
21	22	23	24	25	26

Yearly Interest Debited to Loan Account during Moratorium Period (Please mention the Academic Year wise (Please mention the Academic Year and amount claimed)					
1st Year Int Amount	2nd Year Int Amount	3rd Year Int Amount	Subsidy Interest amount claimed Year wise	Subsidy 1st Year	Subsidy 2nd Year
27	28	29	30	31	32

Total Subsidy	Pooling Account	IFSC CODE of Bank Claiming	District Name	Region Name
39	40	41	42	43

ANNEXURE - 13 P									
KARNATAKA									
BANK WISE SHG AS ON DECEMBER 2021									
Reports in Crore									
SR	NAME OF BANK	During the Quarter				Current FY			
		Savings Linked		Credit Linked		Savings Linked		Credit Linked	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
1	CANARA BANK	863	2.94	3708	83.59	3500	7.98	4234	91.69
2	STATE BANK OF INDIA	35656	92.34	0	0	35656	92.34	26144	1518.05
3	UNION BANK OF INDIA	19	0.36	3056	140.05	36	0.37	14850	707.86
4	BANK OF BARODA	0	0	32948	812.56	0	0	32948	812.56
5	BANK OF INDIA	112	0.49	304	18.63	134	0.63	380	22.3
6	BANK OF MAHRASHTRA	0	0	3	0.05	0	0	5	0.09
7	CENTRAL BANK OF INDIA	0	0	0	0	0	0	0	0
8	INDIAN BANK	46	0.07	44	3.54	4089	7.77	819	24.78
9	INDIAN OVERSEAS BANK	86	4.57	86	4.57	106	5.17	106	5.17
10	PUNJAB NATIONAL BANK	10	0	13	0.84	15	0	37	1.68
11	PUNJAB AND SIND BANK	0	0	0	0	0	0	0	0
12	UCO BANK	23	0.01	8	0.62	47	0.05	14	0.88
13	IDBI BANK	6	0.03	2418	9.88	9	0.03	3142	20.71
14	KARNATAKA BANK	501	0.7	121	6.67	501	0.7	121	6.67
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0
16	CSB BANK LIMITED	0	0	1	0.01	1	0	1	0.01
17	CITY UNION BANK	0	0	0	0	0	0	0	0
18	DHANLAXMI BANK	0	0	0	0	0	0	0	0
19	FEDERAL BANK	4	0.05	0	0	8	0.11	0	0
20	J & K BANK	0	0	0	0	0	0	0	0
21	KARUR VYASYA BANK	0	0	0	0	0	0	0	0
22	LAXSHMI VILAS BANK	0	0	0	0	0	0	0	0
23	RBL BANK	0	0	0	0	0	0	0	0
24	SOUTH INDIAN BANK	0	0	0	0	0	0	0	0
25	TAMILNAD MERCANTILE BANK	4	0	0	0	0	0	0	0

ANNEXURE -											
KARNATAKA											
BANK WISE SHG AS ON DECEMBER 2021											
Reports in Crore											
SR	NAME OF BANK	During the Quarter				Current FY					
		Savings Linked		Credit Linked		Savings Linked		Credit Linked		Credit Linked	
		No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.	No.	Amt.
26	INDUSIND BANK	0	0	0	0	0	0	0	0	0	0
27	HDFC BANK	732	5.47	4177	172.68	1992	8.24	8463	359.55		
28	AXIS BANK	0	0	0	0	0	0	0	0	0	0
29	ICICI BANK	633	28.26	182	4.13	1267	56.22	407	8.72		
30	YES BANK	0	0	0	0	0	0	0	0	0	0
31	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0
32	DCB BANK	0	0	0	0	0	0	0	0	0	0
33	IDFC FIRST BANK	0	0	0	0	0	0	0	0	0	0
34	KBS BANK	0	0	0	0	0	0	0	0	0	0
35	KARNATAKA GRAMEENA BANK	1663	1.05	9786	211.31	3538	5.07	18504	449.74		
36	KARNATAKA VIKAS GRAMEENA	670	0.36	1770	58.46	1461	1.29	4306	140.08		
37	KSCARD BK.LTD	0	0	0	0	0	0	0	0	0	0
38	K.S.COOP.APEX BANK LTD	6703	71.83	7550	285.1	14843	172.42	17355	626.85		
39	KSFC	0	0	0	0	0	0	0	0	0	0
40	EQUITAS SMALL FINANCE BANK	0	0	0	0	0	0	0	0	0	0
41	UJJIVAN SMALL FINANCE BANK	0	0	0	0	0	0	0	0	0	0
42	SURYODAY SMALL FINANCE BA	0	0	0	0	0	0	0	0	0	0
43	ESAF BANK	0	0	0	0	0	0	0	0	0	0
44	JANA SMALL FINANCE BANK LTD	0	0	0	0	0	0	0	0	0	0
45	AU SMALL FINANCE BANK LTD.	0	0	0	0	0	0	0	0	0	0
46	FINCARE SMALL FINANCE BANK	0	0	0	0	0	0	0	0	0	0
47	INDIA POST PAYMENTS BANK	0	0	0	0	0	0	0	0	0	0
48	AIRTEL PAYMENTS BANK	0	0	0	0	0	0	0	0	0	0
49	STANDARD CHARTERED BANK	0	0	0	0	0	0	0	0	0	0
	Grand Total	47731	208.53	66175	1812.69	67203	358.39	131836	4797.39		

ANNEXURE - 13 a					
KARNATAKA					
BANK WISE JLG AS ON DECEMBER 2021					
Reports in Crore					
SR	NAME OF BANK	Disbursement		Outstanding	
		No.	Amt.	No.	Amt.
1	CANARA BANK	16613	176.59	9709	200.89
2	STATE BANK OF INDIA	3195	62.04	3211	48.85
3	UNION BANK OF INDIA	167	0.19	3098	45.64
4	BANK OF BARODA	26	1.43	765	14.94
5	BANK OF INDIA	3	0.12	81	2.22
6	BANK OF MAHRASHTRA	7	12.88	18	3.57
7	CENTRAL BANK OF INDIA	0	0	5	0.09
8	INDIAN BANK	9	0.35	32	0.8
9	INDIAN OVERSEAS BANK	0	0	4	0.07
10	PUNJAB NATIONAL BANK	0	0	3	0.04
11	PUNJAB AND SIND BANK	0	0	0	0
12	UCO BANK	0	0	156	2.74
13	IDBI BANK	27	0.4	8154	169.46
14	KARNATAKA BANK	0	0	68	0.89
15	KOTAK MAHINDRA BANK	0	0	505567	1138.33
16	CSB BANK LIMITED	0	0	0	0
17	CITY UNION BANK	0	0	0	0
18	DHANLAXMI BANK	0	0	0	0
19	FEDERAL BANK	0	0	5	0.01
20	J & K BANK	0	0	0	0
21	KARUR VYASYA BANK	0	0	0	0
22	LAXSHMI VILAS BANK	0	0	0	0
23	RBL BANK	14477	48.54	242094	405.46
24	SOUTH INDIAN BANK	0	0	0	0
25	TAMILNAD MERCANTILE B	0	0	0	0
26	INDUSIND BANK	121287	2663.07	148644	2727.4
27	HDFC BANK	3894	81.13	22028	189.5
28	AXIS BANK	18420	58.76	116596	151.04
29	ICICI BANK	0	0	55	0.03
30	YES BANK	4938	88.17	19229	162.38
31	BANDHAN BANK	0	0	0	0
32	DCB BANK	12404	46.21	80900	145.43
33	IDFC FIRST BANK	28352	104.05	188894	422.27
34	KBS BANK	0	0	0	0
35	KARNATAKA GRAMEENA I	4592	40.67	50819	523.67
36	KARNATAKA VIKAS GRAM	1223	28.32	4179	61.02
37	KSCARD BK.LTD	0	0	0	0
38	K.S.COOP APEX BANK LTD	256	8.33	972	12.31
39	KSFC	0	0	0	0
40	EQUITAS SMALL FINANCE	11176	37.43	173940	172.09
41	UJJIVAN SMALL FINANCE	29055	151.11	499427	1223.65
42	SURYODAY SMALL FINAN	16944	59.48	148330	314.01
43	ESAF BANK	9185	65.04	74879	344.07
44	JANA SMALL FINANCE BA	1435	39.64	29677	231.56
45	AU SMALL FINANCE BANK	0	0	0	0
46	FINCARE SMALL FINANCE	60531	181.43	390484	768.06
47	INDIA POST PAYMENTS B	0	0	0	0
48	AIRTEL PAYMENTS BANK	0	0	0	0
49	STANDARD CHARTERED B	0	0	0	0
Grand Total		358216	3955.38	2722023	9482.49

Anexure - 13 R

Bankwise sanction and disbursement under StandUp India from 01.04.2021 to 31.12.2021																	
#	Lender	Target SC/ST	SC			ST			Target Women	Women (General)		Total Target	Total				
			No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	No Of A/Cs		Sanctioned Amt	Disbursement Amt		No Of A/Cs	Sanctioned Amt	Disbursement Amt		
1	Private Sector Banks																
1.1	HDFC Bank	363	0	0	0	1	0.2	0	0	363	26	5.87	0	726	27	6.07	0
	Kotak Mahindra Bank																
1.2	Limited	157	4	1.29	0	0	0	0	0	157	2	0.26	0	314	6	1.55	0
	Total		4	1.29	0	1	0.2	0	0		28	6.13	0		33	7.62	0
2	Public Sector Banks																
2.1	Bank of Baroda	849	0	0	0	0	0	0	0	849	1	0.1	0	1698	1	0.1	0
2.2	Bank of India	135	0	0	0	1	0.78	0.12	0.12	135	2	0.5	0.5	270	3	1.28	0.62
2.3	Canara Bank	1818	109	23.37	6.66	20	2.95	1.06	1.06	1818	308	76.25	36.59	3636	437	102.57	44.31
2.4	Indian Bank	153	4	0.11	0.11	0	0	0	0	153	9	2.67	0.1	306	13	2.78	0.21
2.5	State Bank of India	1814	79	11.91	1.63	39	5.2	0.52	0.52	1814	217	32.29	5.27	3628	335	49.4	7.43
2.6	UCO Bank	63	0	0	0	0	0	0	0	63	1	0.18	0.18	126	1	0.18	0.18
2.7	Union Bank of India	788	0	0	0	0	0	0	0	788	1	0.23	0	1576	1	0.23	0
	Total		192	35.39	8.39	60	8.93	1.7	1.7		539	112.22	42.65		791	156.54	52.74
	Grand Total		196	36.67	8.39	61	9.13	1.7	1.7		567	118.36	42.65		824	164.16	52.74

Districtwise sanction and disbursement under StandUp India from 01.04.2021 to 31.12.2021

Sl No.	StateName/DistrictName	Total Branches	Total Targets	SC			ST			Women (General)			Total		
				No Of A/Cs	Sanctioned Amt	Disbursement t Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt
1	BENGALURU URBAN	2509	5018	11	2.11	0.9	6	0.38	0.91	118	26.94	16.45	135	29.96	17.73
2	BELAGAVI	775	1550	22	6.34	0.54	1	0.11	0	33	9.41	2.39	56	15.85	2.93
3	DAKSHINA KANNADA	720	1440	8	2.56	0.45	5	2.56	1.5	40	8.73	2.81	53	12.79	3.54
4	TUMAKURU	346	692	17	3.25	0	6	0	0.7	46	6.59	0.85	69	10.54	0.85
5	CHIKKAMAGALURU	261	522	7	1.7	0.29	0	0	0	17	5.71	0.2	24	7.41	0.49
6	DHARWAD	434	868	13	1.57	1.47	0	0	0	22	5.53	2.03	35	7.1	3.5
7	KODAGU	142	284	9	2.31	0	0	0	0	16	4.32	0.89	25	6.63	0.89
8	BALLARI	327	654	8	0.84	0.41	7	0.09	0.77	31	4.77	1.23	46	6.38	1.74
9	MYSURU	602	1204	6	2.1	1.14	1	0	0.1	12	3.98	3.22	19	6.19	4.36
10	KOPPAL	175	350	9	1.41	0.67	2	0.11	0.21	16	3.41	1.41	27	5.03	2.18
11	SHIVAMOGGA	335	670	5	0.5	0	2	0.34	0.34	23	3.46	1.15	30	4.3	1.15
12	KALABURAGI	264	528	8	1	0.2	2	0.35	0.35	17	2.92	1.34	27	4.27	1.89
13	BENGALURU RURAL	354	708	4	0.73	0.37	0	0	0	15	3.53	1.4	19	4.26	1.77
14	UTTARA KANNADA	323	646	1	0.1	0	0	0.1	0.1	17	3.9	0.97	19	4.1	1.07
15	HAVERI	287	574	8	1.03	0	7	0.76	0	13	1.97	0.13	28	3.77	0.13
16	UDUPI	428	856	0	0	0	0	0	0	28	3.68	1	28	3.68	1
17	VJAYAPURA	320	640	7	1.32	0.07	3	0.41	0.41	7	1.96	0.17	17	3.68	0.23
18	RAICHUR	251	502	2	0.79	0.3	1	0.15	0.15	15	2.67	0.47	18	3.61	0.77
19	RAMANAGARA	164	328	1	0.24	0.03	1	0.11	0.11	8	3.16	1.82	10	3.5	1.85
20	DAVANGERE	261	522	13	1.4	0.01	8	0.91	0.91	10	1.13	0.3	31	3.45	0.46
21	BIDAR	193	386	8	0.61	0.35	1	0.78	0.78	11	1.97	1.15	20	3.36	1.62
22	HASSAN	351	702	8	1.14	0	0	0	0	11	1.57	0	19	2.71	0
23	CHITRADURGA	230	460	5	0.68	0	5	0.61	0.61	11	1.3	0.11	21	2.6	0.15
24	KOLAR	186	372	4	1.03	0.42	0	0	0	7	1.42	0.63	11	2.45	1.06
25	CHAMARAJANAGARA	137	274	3	0.43	0.25	1	0.1	0.1	6	1.41	0.29	10	1.94	0.64
26	BAGALKOTE	345	690	6	0.67	0	0	0	0	7	1.25	0.1	13	1.92	0.1
27	MANDYA	278	556	2	0.69	0.52	0	0	0	3	0.41	0	5	1.1	0.52
28	GADAG	225	450	1	0.11	0	1	0.21	0.21	4	0.69	0.12	6	1	0.12
29	CHIKKABALLAPURA	158	316	0	0	0	0	0	0	1	0.28	0	1	0.28	0
31	YADGIR	120	240	0	0	0	0	0	0	1	0.11	0	1	0.11	0
Grand Total		11501	23002	196	36.67	8.39	61	1.7	9.13	567	118.36	42.65	824	164.16	52.74

BANKWISE PROGRESS UNDER MUDRA loan as on 31.12.2021 pertain to Karnataka state

4	Regional Rural Banks
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4.1	Karnataka Vikas Gramena Bank	13230	41.23	41.23	35556	734.61	734.61	2130	165.63	165.63	50916	941.48	941.48
4.2	Karnataka Gramin Bank	30806	138.76	138.07	45446	2017.5	1989.26	11507	163.98	157.93	87759	2320.24	2285.25
	Total	44036	180	179.3	81002	2752.11	2723.87	13637	329.61	323.56	138675	3261.72	3226.73
5	NBFC-Micro Finance Institutions												
5.1	Muthoot Microfin Ltd	14890	56.14	56.14	2621	15.64	15.64	0	0	0	17511	71.78	71.78
5.2	Samasta Microfinance Limited	172343	582.53	582.53	21184	198.79	198.79	94	6.52	6.52	193621	787.83	787.83
5.3	Gramen Koota Financial Services Private Limited	250242	686.97	686.97	198076	1620.22	1620.22	0	0	0	448318	2307.19	2307.19
5.4	IMADURA MICRO FINANCE LIMITED	12797	56.23	56.23	0	0	0	0	0	0	12797	56.23	56.23
5.5	Finance Private Limited	57623	182.32	182.32	1972	13.16	13.16	0	0	0	59595	195.48	195.48
5.6	PRIVATE LIMITED	9936	32.37	32.37	1545	8.99	8.99	0	0	0	11481	41.36	41.36
5.7	Satin Creditcare Network Limited	9188	32.11	32.11	0	0	0	0	0	0	9188	32.11	32.11
5.8	Services Pvt Ltd	53454	122.09	122.09	0	0	0	0	0	0	53454	122.09	122.09
5.9	Limited	14057	51.94	51.94	0	0	0	0	0	0	14057	51.94	51.94
	Total	594530	1802.7	1802.7	225398	1856.8	1856.8	94	6.52	6.52	820022	3666.01	3666.01
6	Non Banking Financial Companies												
6.1	Magma Fincorp Limited	7	0.03	0.03	127	2.85	2.85	10	0.69	0.69	144	3.57	3.57
6.2	Loantap	0	0	0	0	0	0	0	0	0	0	0	0
	Total	7	0.03	0.03	127	2.85	2.85	10	0.69	0.69	144	3.57	3.57
7	Small Finance Banks												
7.1	FINANCE LIMITED	46565	143.85	143.85	2287	18.04	17.76	27	2.09	1.38	48879	163.98	162.98
7.2	Fincare Small Finance Bank	98002	189.29	189.29	0	0	0	0	0	0	98002	189.29	189.29
7.3	Ujivan Small Finance Bank	78654	271.44	271.44	50544	359.5	359.5	0	0	0	129198	630.93	630.93
7.4	Limited	8	0.03	0.03	109	1.61	1.61	0	0	0	117	1.64	1.64
7.5	Equitas Small Finance Bank	34600	103.83	103.83	0	0	0	0	0	0	34600	103.83	103.83
7.6	ESAF Small Finance Bank	24543	106.35	106.35	1689	10.75	10.75	4	0.28	0.28	26236	117.38	117.38
	Total	282372	814.79	814.79	54629	389.89	389.61	31	2.37	1.66	337032	1207.05	1206.06
	Grand Total	2088397	5754.7	5744.78	600854	8067.77	7946.4	44972	2768.44	2594.78	2734263	16590.9	16285.95

District wise progress under MUDRA loan as on 31.12.2021 pertain to Karnataka state

Sr No	State/District	Shishu			Kishore			Tarun				Total		
		No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	Total
1.1	Belgaum	174439	457.23	455.97	50767	572.66	567.19	7421	576.1	552.78	232627	1605.99	1575.94	
1.2	Bangalore urban	156295	418.68	416.5	53035	715.04	695.11	5339	408.26	377.66	214569	1541.98	1489.27	
1.3	Mysore	204649	567	566.61	48154	614.32	607.32	2170	105.57	96.47	254973	1286.9	1270.4	
1.4	Tumkur	122390	353.71	353.58	36970	460.66	457.45	1128	61.7	58.37	160488	876.08	869.4	
1.5	Other	56873	222.77	222.77	40603	465.66	469.59	537	35.47	35.47	98013	727.91	727.84	
1.6	Mandya	106153	304.58	304.41	25587	302.23	294.35	756	36.75	34.42	132496	643.56	633.18	
1.7	Shimoga	59190	166.98	166.62	17075	325.56	325.23	5433	133.39	127.89	81698	629.93	619.73	
1.8	Hassan	90347	252.25	251.83	23113	276.85	271.01	888	54.14	50.99	114348	583.24	573.83	
1.9	Bellary	75034	202.78	202.38	20972	324.86	320.67	1048	53.93	51.7	97054	581.56	574.75	
1.10	Dharwad	72831	193.7	193.43	19790	245.67	245.52	1810	133.34	125.94	94431	576.7	564.9	
1.11	Bagalkot	51854	153.59	153.16	15712	205.37	203.45	2806	213.82	180.73	70372	572.79	537.34	
1.12	Davangere	82341	211.52	211.34	24697	265.65	266.6	824	52.61	49.61	107862	533.77	527.55	
1.13	Chitradurga	62942	175.76	175.58	20816	310.76	307.48	482	24.85	23.25	84240	511.37	506.31	
1.14	Kolar	68712	169.72	169.55	14778	265.93	263.34	1378	47.19	45.78	84868	482.84	478.67	
1.15	Haveri	67790	174.23	174.06	16941	192.69	191.04	752	62.71	60.88	85483	429.64	425.98	
1.16	Chamarajanagar	71495	187.18	186.91	14845	164.93	163.5	796	37.14	36.01	87136	389.25	386.41	
1.17	Ramanagara	56093	153.69	153.43	16441	192.57	189.63	448	29.82	27.22	72982	376.08	370.28	
1.18	Uttara Kannada	34438	88.91	88.55	13404	211.18	208.23	856	65.94	61.68	48698	366.03	358.46	
1.19	Dakshina Kannada	23153	62.74	62.12	8930	164.12	156.17	1740	137.29	124.97	33823	364.15	343.26	
1.20	Raichur	45274	124.24	124.18	11543	207.36	205.87	271	18.23	17.51	57088	349.82	347.55	
1.21	Chikmagalur	42951	121.57	121.4	11771	186.81	182.31	693	41.39	38.91	55415	349.77	342.62	
1.22	Bijapur	29505	87.14	87	11723	168.96	166.68	1163	83.64	81.42	42391	339.73	335.1	
1.23	Bangalore Rural	61789	160.84	160.57	10042	130.62	124.92	614	43.5	38.57	72445	334.96	324.05	
1.24	Gulbarga	51050	136.27	136.08	12050	160.78	157.24	608	37.77	36.94	63708	334.83	330.25	
1.25	Bidar	47515	132.66	132.58	12947	149.39	147.69	407	29.1	26.83	60869	311.15	307.09	

1.26	Chikkaballapura	34840	87.66	87.55	10709	170.38	167.96	435	25.51	24.32	45984	283.55	279.82
1.27	Gadag	30796	82.9	82.85	9152	123.6	122.82	733	55.86	54.99	40681	262.36	260.67
1.28	Kodagu	42187	108.39	108.1	9826	127.52	125.38	377	25.24	23.15	52390	261.15	256.63
1.29	Udupi	14319	41.39	41.15	7996	137.64	133.23	1000	77.54	72.14	23315	256.58	246.53
1.3	Koppal	26714	82.37	82.29	6274	127.18	125.76	392	19.55	18.97	33380	229.1	227.02
1.31	Yadgir	24438	72.26	72.22	4231	84.79	83.65	1667	41.07	39.21	30336	198.11	195.12
	Total	2088397	5754.7	5744.78	600894	8067.77	7946.4	44972	2768.44	2594.78	2734263	16590.9	16285.95

Statewise progress under MUDRA loan sanction and disbursement from 01.04.2021 to 31.12.2021

Sr No	State Name	Shishu (Loans up to Rs. 50,000)				Kishore (Loans from Rs. 50,001 to Rs. 5.00 Lakh)				Tarun (Loans from Rs. 5.00 Lakh to Rs. 10.00 Lakh)				Total				Total %	
		No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt	No Of A/Cs	Sanctioned Amt	Disbursement Amt
1	Tamil Nadu	3171058	10717.1	10700.47	548474	6334.32	6244.63	28849	2684.41	2614.13	3743881	19735.83	19559.22	12559	1096	11.27			
2	Uttar Pradesh	2317192	6795.66	6793.97	497440	6389.76	6077.96	54558	4788.07	4468.87	2889190	17973.49	17720.8	963	9.98	9.92			
3	Bihar	2734633	8327.36	8258.02	627615	6200.12	5403.65	26577	2090.34	1906.19	3358825	16617.82	15567.86	1138	9.21	9.38			
4	Karnataka	2083397	5754.7	5744.78	600894	8067.77	7946.4	44972	2768.44	2594.78	2734763	16590.9	16285.95	918	9.21	9.38			
5	Maharashtra	1993526	5462.59	5440.72	427579	5102.42	4997.09	44343	3535.83	3307.38	2465448	14100.84	13685.2	828	7.83	7.88			
6	West Bengal	2158506	5403.93	5375.85	367948	5096.77	4703.79	37024	2674.95	2390.38	2563478	13175.66	12470.02	861	7.32	7.18			
7	Rajasthan	1324075	3972.43	3949.15	286505	3680.6	3524.17	30731	2465.19	2377.86	1641311	10118.22	9901.18	551	5.62	5.7			
8	Madhya Pradesh	1472366	4183.35	4095.76	303460	3645.57	3342.68	28560	2115.66	1934.22	1804386	9999.29	9370.65	606	5.52	5.4			
9	Odisha	1915644	5198.57	5171.36	248952	2772.68	2644.71	18895	1428.03	1294.54	2183491	7596.52	7356.77	162	4.22	4.24			
10	Andhra Pradesh	241373	651.27	640.7	196538	3186.86	3085.68	45847	3758.39	3550.39	483758	7596.52	7356.77	162	4.22	4.24			
11	Kerala	798032	2422.25	2411.2	218905	2491.08	2421.15	17514	1491.21	1434.05	1034451	6254.74	6113.94	306	3.47	3.52			
12	Gujarat	716846	2251.5	2239.09	173560	2294.02	2240.24	21166	1709.21	1634.61	911572	6254.74	6113.94	306	3.47	3.52			
13	Punjab	507009	1545.66	1521.6	131149	1938.64	1830.3	15281	1318.43	1245.5	653439	4802.73	4597.4	219	2.67	2.65			
14	Jharkhand	780926	2195.98	2172.63	160766	1698.46	1593.76	11389	904.66	798.6	953081	4799.1	4564.98	3.2	2.67	2.63			
15	Union Territory of Jammu and Kashmir	46813	148.68	147.37	116010	2519.54	2474.4	15561	1434.37	1403.49	182384	4102.59	4025.26	0.61	2.28	2.32			
16	Haryana	445496	1412.63	1397.24	135672	1588.76	1533.16	12471	968.33	920.73	596399	3969.72	3831.12	1.99	2.2	2.21			
17	Chhattisgarh	393629	1136.11	1126.04	82566	1064.13	1004.56	10736	834.93	771.47	486931	3035.17	2901.87	1.63	1.69	1.67			
18	Telangana	107203	252.66	234.67	57427	1188.56	1140.66	18938	1424.31	1381.59	183568	2865.53	2756.92	0.62	1.59	1.59			
19	Assam	170737	432.02	420.83	37360	732.09	598.92	8863	666.45	598.9	216960	1830.56	1618.64	0.73	1.02	0.93			
20	Uttarakhand	194279	449.04	441.81	38212	675.39	643.08	6710	559.01	533.43	179201	1683.44	1618.32	0.6	0.93	0.93			
21	Himachal Pradesh	31033	98.67	90.04	27140	589.09	534.65	6937	577.06	544.05	65110	1264.82	1168.74	0.22	0.7	0.67			
22	Tripura	64364	161.49	156.82	24298	407.44	391.36	8271	686.16	651.38	96933	1255.09	1199.57	0.33	0.7	0.69			
23	Pondicherry	133792	395.13	391.03	27234	327.27	308.83	3225	89.02	82.14	162251	809.42	782.05	0.54	0.45	0.45			
24	Goa	73225	252.24	251.92	17553	191.08	189.24	655	47.97	46.62	91433	491.29	487.78	0.31	0.27	0.28			
25	Union Territory of Ladakh	12301	38.58	37.62	7088	133.94	125.54	1180	92.87	83.07	20569	265.39	246.23	0.07	0.15	0.14			
26	Manipur	191	0.66	0.66	4754	96.71	96.24	3090	82.15	81.04	6035	179.52	177.94	0.02	0.1	0.1			
27	Chandigarh	22270	57.73	56.78	4224	70.34	63.61	605	49.78	43.37	27059	177.85	163.77	0.09	0.1	0.09			
28	Nagaland	5548	15.73	15.48	2506	49.11	45.71	910	76.31	72.05	8962	141.15	133.25	0.03	0.08	0.08			
29	Meghalaya	1599	5.85	5.61	2591	52.34	49.88	595	48.33	42.57	4785	106.51	98.07	0.02	0.06	0.06			
30	Sikkim	4751	13.66	13.28	2193	40.85	37.79	518	41.12	38.66	7462	95.63	89.73	0.03	0.05	0.05			
31	Arunachal Pradesh	3596	11.23	10.79	1723	34.23	32.16	346	29.5	26.91	5665	74.96	68.86	0.02	0.04	0.04			
32	Mizoram	2236	5.94	5.87	557	14.33	13.33	348	28.55	27.12	3141	48.83	46.14	0.01	0.03	0.03			
33	Andaman and Nicobar Islands	412	1.14	1.03	894	19.05	17.56	324	27.09	24.69	1630	47.29	43.28	0.01	0.03	0.03			
34	Dadra and Nagar Haveli	185	0.42	0.4	605	17.51	17.32	336	27.92	27.46	1126	45.85	44.88	0	0.03	0.03			
35	Daman and Diu	506	1.16	1.12	352	6.52	6.35	147	12.51	12.02	1005	20.19	19.49	0	0.01	0.01			
36	Lakshadweep	233	0.54	0.44	233	5.37	5.09	77	6.33	6.16	543	12.23	11.68	0	0.01	0.01			
37	Total	155	0.59	0.57	5381269	68729.54	65462.32	526595	41546.62	39051.6	29781999	180048.39	173616.64						

ANNEXURE - 14A

KARNATAKA

BANK WISE CD RATIO AS ON DECEMBER 2021

Reports In Crore

SR.	Name of Bank	Deposit				Advance				CD Ratio
		Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban	Total	
1	CANARA BANK	23935.06	26383.04	143532.6	193850.69	20525.24	22252.41	79020.95	121798.6	62.83
2	STATE BANK OF INDIA	14280.06	38548.71	190242.8	243071.54	10847.15	19235.64	119664.18	149746.97	61.61
3	UNION BANK OF INDIA	5726.1	10165.81	70904.62	86796.53	5387.99	10331.87	36499.7	52219.56	60.16
4	BANK OF BARODA	8378.46	7637.49	43061.19	59077.14	8564.75	6509.03	42637.2	57710.98	97.69
5	BANK OF INDIA	798.45	1069.3	11060.3	12928.05	828.84	1565.61	21136.92	23531.37	182.02
6	BANK OF MAHRASHTRA	242.95	286.66	3180.89	3710.5	236.63	227.4	7016.39	7480.42	201.60
7	CENTRAL BANK OF INDIA	214.59	554.05	4910.84	5679.48	187.74	435.77	4307.97	4931.48	86.83
8	INDIAN BANK	337.39	675.87	18030.87	19044.13	550.39	572.55	6730.04	7852.98	41.24
9	INDIAN OVERSEAS BANK	1062.77	892.78	7562.45	9518	972.01	892.54	3445.89	5310.44	55.79
10	PUNJAB NATIONAL BANK	230.37	332.29	10534.8	11097.46	285.69	287.7	13651.37	14224.76	128.18
11	PUNJAB AND SIND BANK	0	6.5	723.06	729.56	0	8.53	1156.47	1165	159.69
12	UCO BANK	187.94	158.89	4811.59	5158.42	104.58	184.12	2066.2	2354.9	45.65
13	IDBI BANK	146.29	1322	11192.73	12661.02	739.65	1936.72	8837.04	11513.41	90.94
14	KARNATAKA BANK	6017.89	10077.18	36596.01	52691.08	2639.68	5573.41	17741.98	25955.07	49.26
15	KOTAK MAHINDRA BANK	1113.16	952.27	30924.49	32989.92	1503.6	426.48	18539.01	20469.09	62.05
16	CSB BANK LIMITED	0	31.69	728.38	760.07	0	111.01	735.96	846.97	111.43
17	CITY UNION BANK	0	108.92	2426.6	2535.52	0	247.55	1777.8	2025.35	79.88
18	DHANLAXMI BANK	0	0	417.1	417.1	0	0	476.25	476.25	114.18
19	FEDERAL BANK	867.23	1029.95	6959.37	8856.55	1029.69	1329.18	11415.12	13773.99	155.52
20	J & K BANK	0	0	555.04	555.04	0	0	3988.16	3988.16	718.54
21	KARUR VYASA BANK	48.82	390.22	4101.99	4541.03	45.75	298.12	3017.37	3361.24	74.02
22	LAXSHMI VILAS BANK	0	0	1926.88	1926.88	5.08	49.52	1304.27	1358.87	70.52
23	RBL BANK	48.06	559	6275.01	6882.07	67.1	353.87	2743.02	3163.99	45.97
24	SOUTH INDIAN BANK	19.35	151.05	6003.01	6173.41	44.87	149.78	3615.3	3809.95	61.72
25	TAMILNAD MERCANTILE BANK	0	119.91	1308.19	1428.1	0	313.66	536.32	849.98	59.52
26	INDUSIND BANK	72.15	161.84	9600.13	9834.12	2785.88	236.01	10086.89	13108.78	133.30

ANNEXURE -											
KARNATAKA											
BANK WISE CD RATIO AS ON DECEMBER 2021											
Reports in Crore											
SR.	Name of Bank	Deposit			Total	Rural	Advance			Total	CD Ratio
		Rural	Semi-Urban	Urban			Semi-Urban	Urban			
27	HDFC BANK	1694.87	3584.35	132938.7	138217.87	785.95	5837.72	70703.54	77327.21	55.95	
28	AXIS BANK	424.25	3346.58	59161.35	62932.18	129.29	1364.78	45478.97	46973.04	74.64	
29	ICICI BANK	2534.49	2595.57	90485.82	95615.88	468.39	4143.64	49297.25	53909.28	56.38	
30	YES BANK	388.16	110.04	10170.43	10668.63	157.21	62.56	13230.21	13449.98	126.07	
31	BANDHAN BANK	2.52	37.21	787.82	827.55	25.69	362.33	1758.72	2146.74	259.41	
32	DCB BANK	67.78	3.77	1425.96	1497.51	321.13	55.68	1795.45	2172.26	145.06	
33	IDFC FIRST BANK	31.33	379.94	9087.65	9498.92	441.8	1418.03	7581.81	9441.64	99.40	
34	KBS BANK	10.33	87.51	104.03	201.87	11.22	86.69	42.84	140.75	69.72	
35	KARNATAKA GRAMEENA BANK	13458.25	5530.95	10650.57	29669.77	18021.39	3836.22	3543.39	25401	85.61	
36	KARNATAKA VIKAS GRAMEENA BA	6853.31	4379.17	5172.84	16405.32	8171.72	3266.22	1358.92	12796.86	78.00	
37	KSCARD BK.LTD	0	0	471.72	471.72	1809.83	0	0	1809.83	383.67	
38	K.S.COOP APEX BANK LTD	10049.58	10050.65	22171.12	42271.35	10794.48	11928.19	17964.33	40687	96.25	
39	KSFC	0	0	0	0	0	0	2135	2135	#DIV/0!	
40	EQUITAS SMALL FINANCE BANK	53.52	14.63	1891.38	1959.53	292.11	58.94	228.43	579.48	29.57	
41	UJJIVAN SMALL FINANCE BANK	21.42	266.94	1397.74	1686.1	150.05	868.18	1357.6	2375.83	140.91	
42	SURYODAY SMALL FINANCE BANK	0.58	4.34	202.28	207.2	23.16	139.48	170.01	332.65	160.55	
43	ESAF BANK	1.06	7.45	204.81	213.32	50.97	171.51	202.13	424.01	198.77	
44	JANA SMALL FINANCE BANK LTD.	1.66	27	1528.44	1577.1	120.51	187.39	1632.67	1940.57	123.05	
45	AU SMALL FINANCE BANK LTD.	0	0	791.58	791.58	0	0	0.84	0.84	0.11	
46	FINCARE SMALL FINANCE BANK LI	23.1	23.47	589.96	636.53	13.55	616.35	334.8	964.7	151.56	
47	INDIA POST PAYMENTS BANK	0	40.24	166.82	207.06	0	0	0	0	0.00	
48	AIRTEL PAYMENTS BANK	8.2	6.25	3.84	18.29	0	0	0	0	0.00	
49	STANDARD CHARTERED BANK LTD	0	0	0	0	0	0	0	0	#DIV/0!	
	Grand Total	99351.50	132111.48	977025.7	1208488.69	99140.16	107932.39	640964.68	848037.23	70.17	

ANNEXURE - 14B

KARNATAKA

DISTRICT WISE CD RATIO AS ON DECEMBER 2021

Reports in Crore

		Deposit				Advance				CD Ratio
SR.	Name of District	Rural	Semi-Urban	Urban	Total	Rural	Semi-Urban	Urban	Total	
1	BAGALKOTE	2027.25	5956.19	4963.67	12947.11	3277.75	6849.55	2806.79	12934.09	99.90
2	BENGALURU URBAN	5667.04	4969.18	747028.5	757664.73	6416.02	3762.33	490605.77	500784.12	66.10
3	BENGALURU RURAL	4755.56	7742.39	402.43	12900.38	2757.57	5734.31	760.81	9252.69	71.72
4	BELAGAVI	6272.37	13247.51	19084.18	38604.06	6472.39	10854.52	9523.2	26850.11	69.55
5	BALLARI	2354.83	5278.01	12965.05	20597.89	3381.91	4321.37	8845.26	16548.54	80.34
6	BIDAR	1660.28	2592.98	3693.51	7946.77	2062.44	3143.02	2251.84	7457.3	93.84
7	VIJAYAPURA	2275.77	3731.19	7388.58	13395.54	3258.94	3927.48	5084.13	12270.55	91.60
8	CHAMARAJANAGARA	1311.75	2202.62	75.61	3589.98	1460.81	2492.37	129.26	4082.44	113.72
9	CHIKKAMAGALURU	5070.54	2628.24	3729.21	11427.99	3650.67	2096.12	3530.54	9277.33	81.18
10	CHITRADURGA	2209.41	2757.05	3041.66	8008.12	2702.25	3007.85	1877.27	7587.37	94.75
11	DAKSHINA KANNADA	8976.29	9661.32	36908.91	55546.52	7295.71	4628.22	22893.62	34617.55	62.32
12	DAVANGERE	1765.78	2102.38	6350.31	10218.47	2931.75	1965.18	6988.65	11885.58	116.31
13	DHARWAD	1883.67	1308.69	26366.94	29559.3	2386.68	1295.67	16966.48	20648.83	69.86
14	GADAG	1248.33	2033.49	2833.64	6115.46	1775.79	2028.7	1568.29	5372.78	87.86
15	KALABURAGI	1721.84	2661.18	10492.54	14875.56	2824.52	2686.83	6184.52	11695.87	78.62
16	HASSAN	3809.13	3407.84	5752.41	12969.38	4890.65	3265.27	4508.46	12664.38	97.65
17	HAVERI	1789.02	3672.2	1527.28	6986.5	3072.48	3332.92	1569.19	7974.59	114.11
18	KODAGU	3689.4	3704.41	26.94	7420.75	2752.91	2439.86	97.87	5290.64	71.30
19	KOLAR	2216.46	2137.52	3532.91	7886.89	2849.52	2240.11	2806.31	7895.94	100.11
20	KOPPAL	1370.45	2956.18	1497.34	5823.97	1272.43	2676.36	1616.98	5565.77	95.57
21	MANDYA	3663	2821.98	2938.24	9423.22	3613.31	3640.39	2691.7	9945.4	105.54
22	MYSURU	3499.85	3044.89	37759.9	44304.64	4255.77	3810.25	22662.53	30728.55	69.36
23	RAICHUR	892.03	3197.52	4636.45	8726	1654.49	4269.01	4108.75	10032.25	114.97
24	SHIVAMOGGA	3784.04	3885.45	11095.24	18764.73	3358.5	2403.76	7250.79	13013.05	69.35
25	TUMAKURU	3647.9	5048.32	7538.47	16234.69	3612.27	4626.38	5593.35	13832	85.20
26	UDUPI	10012.73	7675.29	13275.66	30963.68	4942.4	3673.05	5367.86	13983.31	45.16
27	UTTARA KANNADA	4623.03	11949.64	1890.71	18463.38	1298.31	3871.01	1885.32	7054.64	38.21
28	CHIKKABALLAPURA	1870.32	3402.85	139.06	5412.23	2316.68	2509.37	672.59	5498.64	101.60
29	RAMANAGARA	4594.52	3997.64	3	8595.16	5635.99	3635.24	187.41	9458.64	110.05
30	YADGIR	688.91	2337.33	87.35	3113.59	959.25	2745.89	129.14	3834.28	123.15
		99351.5	132111.48	977025.7	1208488.69	99140.16	107932.39	640964.68	848037.23	70.17

Annexure - 15A

KARNATAKA		BANK WISE TOTAL ACP NPA Outstanding AS ON DECEMBER 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		Agri Term Loan		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	
		A/c	Amt	A/c	Amt															
1	CANARA BANK	70725	1108.43	142240	4828	39550	489.79	107	16.49	1543	284.49	214615	6237.41	107235	2063.45					
2	STATE BANK OF INDIA	116886	1778.21	66031	811.12	33242	209.34	17	0.03	1504	317.62	184438	2906.98	24724	598.28					
3	UNION BANK OF INDIA	18267	447.76	14868	373.28	6332	85.66	2027	86.23	692	156.86	35854	1064.13	36222	698.66					
4	BANK OF BARODA	21430	387.88	8880	198.55	11259	133.24	726	28.84	1665	87.29	32701	702.56	22169	610.38					
5	BANK OF INDIA	7684	141.93	5678	225.21	2295	51.32	2	0	413	50.75	13777	417.89	4067	143.1					
6	BANK OF MAHRASHTRA	2017	23.64	584	20.57	322	3.21	49	1.23	122	23.07	2772	68.51	1875	58.46					
7	CENTRAL BANK OF INDIA	2816	56.77	4074	63.59	123	3.58	50	0.94	22	2.7	6962	124	4166	60.38					
8	INDIAN BANK	1660	23.62	307	10.38	559	7.93	78	1.81	35	1.44	2080	37.25	2841	82.25					
9	INDIAN OVERSEAS BANK	10624	187.91	4872	93.59	2406	63.63	2954	24.85	99	19.56	18549	325.91	78	3.21					
10	PUNJAB NATIONAL BANK	7704	144.96	2563	59.28	1248	15.81	342	4.42	97	117.73	10706	326.39	4771	189.23					
11	PUNJAB AND SIND BANK	1	0	23	0.36	16	0.29	0	0	1	0.71	25	1.07	211	8.56					
12	UCO BANK	1584	19.48	1906	70.05	311	2.73	73	2.14	1	0.04	3564	91.71	2503	26.86					
13	IDBI BANK	1257	41.74	252	5.97	127	7.11	2	0.19	39	1.75	1550	49.65	1158	30.15					
14	KARNATAKA BANK	6753	170.59	8014	184.29	1857	23.94	77	8.73	301	94.06	15145	457.67	6628	199.54					
15	KOTAK MAHINDRA BANK	1472	11.29	28050	59.88	0	0	1	0.12	81	15.7	29604	86.99	338	36.8					
16	CSB BANK LIMITED	413	4.2	413	4.2	253	2.18	0	0	0	0	826	8.4	107	1.38					
17	CITY UNION BANK	22	0.38	20	1.1	5	1.18	3	2.68	159	35.91	204	40.07	30	19.65					
18	DHANLAXMI BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
19	FEDERAL BANK	810	37.15	188	9.74	0	0	0	0	27	31.7	1025	78.59	40	8.13					
20	J & K BANK	2	8.27	3	2.86	3	2.86	3	2.21	18	35.24	26	48.58	245	19.43					
21	KARUR VYASYA BANK	263	10.04	124	4.9	46	1.37	0	0	12	2.89	399	17.83	11	2.02					
22	LAXSHMI VILAS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
23	RBL BANK	451	10.7	90	210.66	33177	48.56	0	0	1	0.38	542	221.74	183	0.75					
24	SOUTH INDIAN BANK	10	6.74	0	0	0	0	0	0	59	31.15	69	37.89	134	17.54					
25	TAMILNAD MERCANTILE BANK	1	0.01	1	0.06	25	0.09	0	0	1	0.34	3	0.41	58	4.31					

KARNATAKA		BANK WISE TOTAL ACP NPA Outstanding AS ON DECEMBER 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		Agri Term Loan		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt			
		A/c	Amt	A/c	Amt													
26	INDUSIND BANK	0	0	554	8.83	0	0	0	0	0	0	0	0	554	8.83	885	18.03	
27	HDFC BANK	1884	122.09	20682	97.31	0	0	0	8	5.73	25	12.45	22599	237.58	966	39.16		
28	AXIS BANK	1471	98.54	1574	12.64	1341	2.52	0	0	0	10	15.09	3055	126.27	405	70.55		
29	ICICI BANK	5369	306.97	2519	37.73	1819	24.02	0	0	0	1	7.62	7889	352.32	526	39.87		
30	YES BANK	0	0	17	279.15	14870	8.33	0	0	0	13	200.07	30	479.22	126	28.49		
31	BANDHAN BANK	0	0	2776	10.18	1628	4.47	16	0.03	486	1.12	3278	11.33	1	0.01			
32	DCB BANK	526	11.88	19456	9.79	315	0.47	0	0	3	0.17	19885	21.84	85	7.14			
33	IDFC FIRST BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	45	11.02		
34	KBS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
35	KARNATAKA GRAMEENA BANK	36000	512.74	117233	2351.15	12997	131.51	249	32.02	1795	55.35	155277	2951.26	79365	644.84			
36	KARNATAKA VIKAS GRAMEENA BANK	30387	551.45	26475	431.23	23626	384.89	7878	219.89	55	2.44	64795	1205.01	27778	231.69			
37	KSCARD BK.LTD	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
38	K.S.COOP APEX BANK LTD	5972	105.61	1165	34.93	699	69.03	130	6	0	0	7267	146.54	1307	7			
39	KSFC	0	0	0	0	0	0	0	0	0	0	0	0	73	9.95			
40	EQUITAS SMALL FINANCE BANK	0	0	0	0	0	0	2	0	2	0	4	0	814	0.45			
41	UJIVAN SMALL FINANCE BANK	0	0	39576	39.05	38696	38.3	0	0	0	0	39576	39.05	5	0.03			
42	SURYODAY SMALL FINANCE BANK	6626	9.7	0	0	6383	9.4	12	0.02	587	1.05	7225	10.77	131	0.74			
43	ESAF BANK	0	0	8197	16.1	8197	16.1	0	0	0	0	8197	16.1	1612	2.86			
44	JANA SMALL FINANCE BANK LTD.	0	0	5679	17.14	2286	8.85	0	0	0	0	5679	17.14	28	3.39			
45	AU SMALL FINANCE BANK LTD.	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
46	FINCARE SMALL FINANCE BANK LIM	0	0	39213	58.46	0	0	0	0	0	0	39213	58.46	0	0			
47	INDIA POST PAYMENTS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
48	AIRTEL PAYMENTS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
49	STANDARD CHARTERED BANK LTD	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Grand Total		361087	6340.68	574297	10641.33	246013	1851.71	14806	444.6	9869	1606.74	960059	19033.35	333946	5997.74			

KARNATAKA		BANK WISE TOTAL ACP NPA Outstanding AS ON DECEMBER 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	
		A/c	Amt	A/c	A/c	Amt	A/c	A/c	Amt	A/c	A/c	Amt	A/c	A/c	Amt	A/c	Amt	
1	CANARA BANK	11117	1542.14	265	710.85	4	0.19	2891	27.86	121512	4344.49	0	0	0	0	0	0	
2	STATE BANK OF INDIA	1695	478.11	27	48.72	1	0.01	512	46.76	26959	1171.88	0	0	0	0	0	0	
3	UNION BANK OF INDIA	1859	793.83	332	242.94	208	7.31	0	0	38621	1742.74	0	0	0	0	0	0	
4	BANK OF BARODA	137	110.09	18	127.66	161	2.54	0	0	22485	850.67	0	0	0	0	0	0	
5	BANK OF INDIA	77	44.49	0	0	0	0	0	0	4144	187.59	1	0	0	0	0	0	
6	BANK OF MAHARASHTRA	71	17.88	0	0	31	0.43	0	0	1977	76.77	0	0	0	0	0	0	
7	CENTRAL BANK OF INDIA	66	29.81	2	0.01	144	1.26	5	0.77	4383	92.23	0	0	0	0	0	0	
8	INDIAN BANK	960	75.18	6	3.44	0	0	0	0	3807	160.87	0	0	0	0	0	0	
9	INDIAN OVERSEAS BANK	8040	225.27	13	26.79	2	45.09	0	0	8133	300.36	0	0	0	0	0	0	
10	PUNJAB NATIONAL BANK	435	240.46	37	22.87	1	0.05	0	0	5244	452.61	0	0	0	0	0	0	
11	PUNJAB AND SIND BANK	7	2.16	1	5.66	0	0	0	0	219	16.38	0	0	0	0	0	0	
12	UCO BANK	95	36.16	6	9.86	0	0	0	0	2604	72.88	3	20.56	0	0	0	0	
13	IDBI BANK	73	4.59	16	8.24	0	0	0	0	1247	42.98	0	0	0	0	0	0	
14	KARNATAKA BANK	697	179.4	18	25.97	10	0.13	0	0	7353	405.04	0	0	0	0	0	0	
15	KOTAK MAHINDRA BANK	166	27.31	91	26.91	0	0	0	0	595	91.02	0	0	0	0	0	0	
16	CSB BANK LIMITED	0	0	0	0	0	0	0	0	107	1.38	0	0	0	0	0	0	
17	CITY UNION BANK	6	32.81	0	0	0	0	0	0	36	52.46	0	0	0	0	0	0	
18	DHANLAXMI BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
19	FEDERAL BANK	8	15.41	2	5.15	0	0	0	0	50	28.69	0	0	0	0	0	0	
20	J & K BANK	34	18.42	10	40.9	0	0	0	0	289	78.75	0	0	0	0	0	0	
21	KARUR VYASYA BANK	2	1.66	0	0	0	0	0	0	13	3.68	0	0	0	0	0	0	
22	LAXSHMI VILAS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
23	RBL BANK	13	8.52	2	20.28	0	0	0	0	198	29.55	0	0	0	0	0	0	
24	SOUTH INDIAN BANK	30	22.89	3	20.05	0	0	0	0	167	60.48	0	0	0	0	0	0	
25	TAMILNAD MERCANTILE BANK	3	1.05	0	0	1	0.02	0	0	62	5.38	0	0	0	0	0	0	

BANK WISE TOTAL ACP NPA Outstanding AS ON DECEMBER 2021														
KARNATAKA		Priority Sector												
Reports in Crore														
Sr. No.	Name of Bank	Small Enterprises			Medium Enterprises			Khadi and Village Industries			Others under MSMEs			Export Credit
		A/c	Amt	A/c	A/c	Amt	A/c	A/c	Amt	A/c	A/c	Amt	A/c	
26	INDUSIND BANK	140	11.47	1	0.03	0	0	0	0	0	0	29.53	0	0
27	HDFC BANK	411	53.01	52	14.05	0	0	0	0	0	0	106.22	0	0
28	AXIS BANK	150	60.06	49	38.32	0	0	0	0	0	0	169.13	2	18.57
29	ICICI BANK	440	60.06	23	12.26	0	0	0	0	0	0	112.19	0	0
30	YES BANK	93	184.31	59	72.3	0	0	0	0	0	0	285.1	0	0
31	BANDHAN BANK	0	0	0	0	0	0	0	0	0	0	0.01	0	0
32	DCB BANK	15	8.81	0	0	0	0	0	0	0	0	15.95	0	0
33	IDFC FIRST BANK	54	8.48	4	26.88	0	0	0	0	0	0	46.38	0	0
34	KBS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0
35	KARNATAKA GRAMEENA BANK	10	24.17	0	0	0	0	0	0	0	0	669.01	0	0
36	KARNATAKA VIKAS GRAMEENA BANK	1242	37.81	0	0	0	0	0	0	0	0	269.5	0	0
37	KSCARD BK.LTD	0	0	0	0	0	0	0	0	0	0	0	0	0
38	K.S.COOP APEX BANK LTD	72	2.56	84	111.94	0	0	0	0	159	23.53	145.03	0	0
39	KSFC	221	141.39	11	30.34	0	0	0	0	10	6.74	188.42	0	0
40	EQUITAS SMALL FINANCE BANK	0	0	0	0	0	0	0	0	0	0	0.45	0	0
41	UJJIVAN SMALL FINANCE BANK	0	0	0	0	0	0	0	0	0	0	0.03	0	0
42	SURYODAY SMALL FINANCE BANK	5	0.22	0	0	0	0	0	0	0	0	0.96	0	0
43	ESAF BANK	0	0	0	0	0	0	0	0	0	0	2.86	0	0
44	JANA SMALL FINANCE BANK LTD.	0	0	0	0	0	0	0	0	0	0	3.39	0	0
45	AU SMALL FINANCE BANK LTD.	0	0	0	0	0	0	0	0	0	0	0	0	0
46	FINCARE SMALL FINANCE BANK LIM	0	0	0	0	0	0	0	0	0	0	0	0	0
47	INDIA POST PAYMENTS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0
48	AIRTEL PAYMENTS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0
49	STANDARD CHARTERED BANK LTD	0	0	0	0	0	0	0	0	0	0	0	0	0
Grand Total		28444	4499.99	1132	1652.52	563	57.03	3577	105.66	367562	12313.04	6	39.13	

KARNATAKA		BANK WISE TOTAL ACP NPA Outstanding AS ON DECEMBER 2021														
Reports in Crore																
Sr. No.	Name of Bank	Education (PS)		Housing (PS)		Social Infrastructure		Renewable Energy		Other Priority		Total Priority Sector		Loans to weaker sections under 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	10014	216.7	3613	143.07	4	0	467	1.01	1321	4.85	351546	10947.33	146581	2996.31	
2	STATE BANK OF INDIA	2025	49.23	2575	142.28	1	0.01	7	24.75	0	0	216005	4295.13	184328	2030.77	
3	UNION BANK OF INDIA	2718	56.62	2074	135.27	16	20.45	36	0	14169	2.09	93488	3021.3	45711	718.59	
4	BANK OF BARODA	2566	44.05	1060	57.62	2	0.87	13	0.51	0	0	58827	1656.28	52354	794.12	
5	BANK OF INDIA	289	3.83	172	10.33	0	0	0	0	1	0	18384	619.64	10970	233.14	
6	BANK OF MAHARASHTRA	31	0.61	58	4.1	0	0	0	0	1222	0.25	6060	150.24	3831	47.25	
7	CENTRAL BANK OF INDIA	441	8.07	218	15.01	1	0.01	4	0.12	60	0.1	12069	239.54	7860	106.47	
8	INDIAN BANK	112	2.36	104	11.71	1	0.01	1	0.03	0	0	6105	212.23	3418	69.47	
9	INDIAN OVERSEAS BANK	212	4.9	157	13.79	0	0	4	0.01	0	0	27055	644.97	13886	178.04	
10	PUNJAB NATIONAL BANK	494	11.83	300	25.14	0	0	1	8.03	41	0.09	16786	824.09	11414	203.68	
11	PUNJAB AND SIND BANK	10	0.33	11	1.52	0	0	0	0	6	0.11	271	19.41	123	1.94	
12	UCO BANK	170	3.8	106	7.39	0	0	0	0	329	5.84	6776	202.18	4771	82.63	
13	IDBI BANK	47	1.31	95	9.44	0	0	0	0	6	0	2945	103.38	1472	26.7	
14	KARNATAKA BANK	377	7.53	651	49.43	0	0	4	0.91	193	1.45	23723	922.03	9745	187.14	
15	KOTAK MAHINDRA BANK	14	0.2	2	0.27	0	0	0	0	22016	27.94	52231	206.42	51045	100.81	
16	CSB BANK LIMITED	0	0	5	0.28	0	0	0	0	165	0.5	1103	10.56	500	4.16	
17	CITY UNION BANK	9	0.26	16	1.53	0	0	0	0	1	0	266	94.32	32	0.23	
18	DHANLAXMI BANK	1	0.03	8	1.56	0	0	0	0	0	0	9	1.59	0	0	
19	FEDERAL BANK	45	1.17	38	4.19	0	0	0	0	3084	5.06	4242	117.7	3666	35.1	
20	J & K BANK	8	0.5	133	6.62	0	0	0	0	114	2.51	570	136.96	355	83.75	
21	KARUR VYASYA BANK	13	0.23	22	2.08	0	0	0	0	76	0.27	523	24.09	243	3.91	
22	LAXSHMI VILAS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
23	RBL BANK	14	0	52	0.15	0	0	0	0	2400	3.13	3206	254.57	36045	55.62	
24	SOUTH INDIAN BANK	8	0.15	25	1.44	0	0	0	0	13	0.04	282	100	55	8.33	
25	TAMILNAD MERCANTILE BANK	2	0.03	4	0.31	0	0	0	0	1	0	72	6.13	41	0.29	

BANK WISE TOTAL ACP NPA Outstanding AS ON DECEMBER 2021																
KARNATAKA																
Reports in Crore																
Sr. No.	Name of Bank	Education (PS)		Housing (PS)		Social Infrastructure		Renewable Energy		Other Priority		Total Priority Sector		Loans to weaker sections under Priority Sector		
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	Amt
26	INDUSIND BANK	0	0	0	0	0	0	0	0	0	0	1580	38.36	525	8.53	
27	HDFC BANK	0	0	163	10.6	0	0	0	0	20682	17.96	44873	372.36	38877	70.97	
28	AXIS BANK	42	1.46	164	17.71	0	0	0	0	20819	18.71	24686	351.85	23055	66.13	
29	ICICI BANK	2	0.1	246	27.11	0	0	0	0	503	4.95	9629	496.67	6268	180.25	
30	YES BANK	0	0	130	18.59	0	0	0	0	166	0.11	604	783.02	0	0	
31	BANDHAN BANK	0	0	0	0	0	0	0	0	9843	24.25	13122	35.59	123	0.39	
32	DCB BANK	4	0.06	103	6.89	0	0	0	0	836	0.07	21028	44.81	20647	12.56	
33	IDFC FIRST BANK	0	0	851	4.68	118	0.41	0	0	0	0	1072	51.47	9371	19.88	
34	KBS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
35	KARNATAKA GRAMEENA BANK	4969	125.48	2265	109.01	0	0	1630	4.81	30	0.04	243546	3859.61	226328	2766.15	
36	KARNATAKA VIKAS GRAMEENA BANK	1288	23.41	1309	39.28	0	0	1573	2.87	3370	41.11	101355	1581.18	34041	520.59	
37	KSCARD BK.LTD	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
38	K.S.COOP APEX BANK LTD	49	1.14	762	67.54	1	4.37	9	0.08	13704	411.38	23414	776.08	1870	12.26	
39	KSFC	0	0	0	0	0	0	0	0	0	0	315	188.42	0	0	
40	EQUITAS SMALL FINANCE BANK	0	0	0	0	0	0	0	0	32	0	850	0.45	47568	8.31	
41	UJJIVAN SMALL FINANCE BANK	0	0	2490	7.59	0	0	0	0	32772	40.5	74843	87.17	73137	121.87	
42	SURYODAY SMALL FINANCE BANK	0	0	0	0	0	0	0	0	14766	24.3	22127	36.03	57189	102.69	
43	ESAF BANK	9	0	21	0.02	0	0	0	0	2357	4.62	12196	23.6	12196	23.59	
44	JANA SMALL FINANCE BANK LTD.	0	0	114	1.86	0	0	0	0	21160	49.12	26981	71.51	26005	65.1	
45	AU SMALL FINANCE BANK LTD.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
46	FINCARE SMALL FINANCE BANK LIM	0	0	0	0	0	0	0	0	15929	22.15	55142	80.61	15872	19.86	
47	INDIA POST PAYMENTS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
48	AIRTEL PAYMENTS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
49	STANDARD CHARTERED BANK LTD	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
	Grand Total	25983	565.39	20117	955.41	144	26.13	3749	43.13	202187	713.3	1579907	33688.88	1181518	11967.58	

KARNATAKA		BANK WISE TOTAL ACP NPA Outstanding AS ON DECEMBER 2021																	Grand Total (Priority Sector + Non Priority Sector)		
Reports in Crdre		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	A/c	Amt	A/c	Amt	A/c	Amt
1	CANARA BANK	115	4.32	100	3.39	1289	288.23	16720	218.48	35110	2462.59	53314	2977.01	404860	13924.34						
2	STATE BANK OF INDIA	179	5.58	0	1.47	948	295.97	78	0.82	26681	558.6	27886	862.44	243891	5157.57						
3	UNION BANK OF INDIA	0	0	35	2.88	571	197.47	6117	153.08	12676	1334.35	19399	1687.78	112887	4709.08						
4	BANK OF BARODA	417	48.84	7	1.21	443	121	2917	27.64	9702	1123.6	13486	1322.29	72313	2978.57						
5	BANK OF INDIA	0	0	2	0.42	132	62.5	426	2.42	2598	533.6	3158	598.94	21542	1218.58						
6	BANK OF MAHARASHTRA	0	0	0	0	24	7.94	29	0.28	853	48.17	906	56.39	6966	206.63						
7	CENTRAL BANK OF INDIA	0	0	7	1.24	93	35.85	1477	17.14	453	63.81	2030	118.04	14099	357.58						
8	INDIAN BANK	2	2.02	0	0	116	37.4	586	235.98	725	172.67	1429	448.07	7534	560.3						
9	INDIAN OVERSEAS BANK	0	0	1	0.1	53	19.41	404	1.86	799	83.57	1257	104.94	28312	749.91						
10	PUNJAB NATIONAL BANK	2	8.13	1	0.01	233	96.82	162	1.84	1052	3173.29	1450	3280.09	18236	4104.18						
11	PUNJAB AND SIND BANK	0	0	0	0	5	2.02	66	0.55	19	0.7	90	3.27	361	22.68						
12	UCO BANK	0	0	0	0	138	70.24	131	0.64	801	105.33	1070	176.21	7846	378.39						
13	IDBI BANK	0	0	0	0	77	33.47	118	11.75	628	167.03	823	212.25	3768	315.63						
14	KARNATAKA BANK	3	0.26	2	0.56	335	170.6	1321	73.13	1302	371.41	2963	615.96	26686	1537.99						
15	KOTAK MAHINDRA BANK	0	0	0	0	0	0	0	0	16493	418.64	16493	418.64	68724	625.06						
16	CSB BANK LIMITED	1	0.24	0	0	3	0.01	1069	17.67	826	9.47	1899	27.39	3002	37.95						
17	CITY UNION BANK	0	0	1	0.15	45	20.47	529	22.34	183	67.52	758	110.48	1024	204.8						
18	DHANLAXMI BANK	0	0	0	0	17	7.54	2	0.02	168	35.9	187	43.46	196	45.05						
19	FEDERAL BANK	0	0	1	0	162	31.32	1500	17.25	2394	80.15	4057	128.72	8299	246.42						
20	J & K BANK	7	285.8	0	0	69	29.17	721	29.48	42	1018.79	839	1363.24	1409	1500.2						
21	KARUR VYASYA BANK	11	2.6	0	0	58	34.57	223	8.27	639	166.19	931	211.63	1454	235.72						
22	LAXSHMI VILAS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0						
23	RBL BANK	7	25.48	0	0	4	2.86	282	3.77	754	33.53	1047	65.64	4253	320.21						
24	SOUTH INDIAN BANK	0	0	0	0	39	13.4	0	0	309	67.66	348	81.06	630	181.06						
25	TAMILNAD MERCANTILE BANK	0	0	0	0	7	2.32	27	0.58	4	0.43	38	3.33	110	9.46						

KARNATAKA		BANK WISE TOTAL ACP NPA Outstanding AS ON DECEMBER 2021														
Reports in Crore		Non Priority Sector														
Sr. No.	Name of Bank	Agriculture (NPS)		Education (NPS)		Housing (NPS)		Personal Loans under NPS		Others NPS		Total Non Priority Sector		Grand Total (Priority Sector + Non Priority Sector)		
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	
26	INDUSIND BANK	0	0	0	0	0	0	0	0	10317	60.37	10317	60.37	11897	98.73	
27	HDFC BANK	0	0	0	0	90	23.37	1636	43.7	17227	462.5	18953	529.57	63826	901.93	
28	AXIS BANK	0	0	0	0	331	162.63	1141	87.74	4399	519.31	5871	769.68	30557	1121.53	
29	ICICI BANK	0	0	0	0	536	234.03	4398	102.69	18453	310.86	23387	647.58	33016	1144.25	
30	YES BANK	0	0	0	0	60	23.97	268	6.91	1306	3539.1	1634	3569.98	2238	4353	
31	BANDHAN BANK	0	0	0	0	0	0	0	0	2209	15.45	2209	15.45	15331	51.04	
32	DCB BANK	30	2.01	1	0.08	33	8.55	0	0	1568	45.39	1632	56.03	22660	100.84	
33	IDFC FIRST BANK	0	0	0	0	48	33.51	579	11.57	22654	160.68	23281	205.76	24353	257.23	
34	KBS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
35	KARNATAKA GRAMEENA BANK	0	0	10	2.05	38	8.38	3582	49.83	2675	100.01	6305	160.27	249851	4019.88	
36	KARNATAKA VIKAS GRAMEENA BANK	0	0	0	0	0	0	1139	9.97	1640	25.94	2779	35.91	104134	1617.09	
37	KSCARD BK.LTD	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
38	K.S.COOP APEX BANK LTD	0	0	7	0.75	559	124.92	8247	86.71	7656	1021.94	16469	1234.32	39883	2010.4	
39	KSFC	0	0	0	0	0	0	0	0	0	0	0	0	315	188.42	
40	EQUITAS SMALL FINANCE BANK	0	0	0	0	0	0	0	0	17	0.23	17	0.23	867	0.68	
41	UJJIVAN SMALL FINANCE BANK	0	0	0	0	118	0.15	0	0	9209	14.86	9327	15.01	84170	102.18	
42	SURYODAY SMALL FINANCE BANK	0	0	0	0	0	0	48	0.23	4650	2.53	4698	2.76	26825	38.79	
43	ESAF BANK	0	0	0	0	0	0	0	0	4	0.07	4	0.07	12200	23.67	
44	JANA SMALL FINANCE BANK LTD.	0	0	0	0	48	9.32	0	0	2085	36.37	2133	45.69	29114	117.2	
45	AU SMALL FINANCE BANK LTD.	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
46	FINCARE SMALL FINANCE BANK LIM	0	0	0	0	0	0	0	0	447	17.66	447	17.66	55589	98.27	
47	INDIA POST PAYMENTS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
48	AIRTEL PAYMENTS BANK	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
49	STANDARD CHARTERED BANK LTD	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Grand Total		774	385.28	176	14.31	6702	2209.41	55943	1244.34	221727	18430.27	285321	22283.61	1865228	55972.49	

ANNEXURE - 15 B					
KARNATAKA					
Position of NPA under PMEGP AS ON DECEMBER 2021					
Amount in Crores					
SR.	NAME OF BANK	Total PMEGP			
		Outstanding		Non Performing Assets	
		No.	Amt.	No.	Amt.
1	CANARA BANK	9129	408.26	3655	122.96
2	STATE BANK OF INDIA	246	4.21	0	0
3	UNION BANK OF INDIA	1188	37.76	347	10.66
4	BANK OF BARODA	1084	46.14	99	2.53
5	BANK OF INDIA	443	22.73	62	3.28
6	BANK OF MAHRASHTRA	19	0.86	3	0.06
7	CENTRAL BANK OF INDIA	12	0.4	8	0.08
8	INDIAN BANK	401	19.16	41	1.54
9	INDIAN OVERSEAS BANK	515	24.94	180	7.23
10	PUNJAB NATIONAL BANK	121	3.08	75	1.02
11	PUNJAB AND SIND BANK	0	0	0	0
12	UCO BANK	143	4.07	56	1.55
13	IDBI BANK	124	6.02	15	0.62
14	KARNATAKA BANK	1195	53.53	475	10.92
15	KOTAK MAHINDRA BANK	0	0	0	0
16	CSB BANK LIMITED	0	0	0	0
17	CITY UNION BANK	5	0.44	0	0
18	DHANLAXMI BANK	0	0	0	0
19	FEDERAL DANK	0	0	0	0
20	J & K BANK	0	0	0	0
21	KARUR VYASYA BANK	5	0.21	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	13	0.63	1	0.05
28	AXIS BANK	30	0.67	10	0.21
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	KBS BANK	0	0	0	0
35	KARNATAKA GRAMEENA BANK	984	34.54	290	11
36	KARNATAKA VIKAS GRAMEENA BA	2232	105.89	280	17.57
37	KSCARD BK.LTD	0	0	0	0
38	K.S.COOP APEX BANK LTD	0	0	0	0
39	KSFC	0	0	0	0
40	EQUITAS SMALL FINANCE BANK	0	0	0	0
41	UJJIVAN SMALL FINANCE BANK	0	0	0	0
42	SURYODAY SMALL FINANCE BANK	0	0	0	0
43	ESAF BANK	0	0	0	0
44	JANA SMALL FINANCE BANK LTD.	0	0	0	0
45	AU SMALL FINANCE BANK LTD.	0	0	0	0
46	FINCARE SMALL FINANCE BANK LI	0	0	0	0
47	INDIA POST PAYMENTS BANK	0	0	0	0
48	AIRTEL PAYMENTS BANK	0	0	0	0
49	STANDARD CHARTERED BANK LTD	0	0	0	0
Grand Total		17942	775.46	5610	191.45

ANNEXURE- 15C

BANKWISE RECOVERY PERFORMANCE under KPMR & KACOMP ACT AS AT DEC 2021 (REVENUE RECOVERY ACTS)

Sl	Name of Bank	KPMR & KACOMP ACTS											
		Amount in lakhs											
		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/cs	A/cs	A/cs	A/cs
(A)	Lead Banks												
1	Canara Bank	16977	58107	264	66	1619	5311	15622	50862	3072	6010	6540	15622
2	State Bank of India	25290	32594	0	0	136	150	25154	32445	18415	2615	4124	25154
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)	44251	91562	1316	1168	1755	5461	43812	87269	22508	9926	11378	43812
(B)	Nationalised Banks												
5	Bank of India	0	0	0	0	0	0	0	0	0	0	0	0
6	Bank of Maharashtra	0	0	0	0	0	0	0	0	0	0	0	0
7	Central Bank of India	0	0	0	0	0	0	0	0	0	0	0	0
8	Indian Bank	0	0	0	0	0	0	0	0	0	0	0	0
9	Indian Overseas Bank	8	10	3	5	5	6	6	9	4	1	1	6
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)	17	692	3	5	5	6	15	691	4	1	10	15
(C)	Private Banks												
1	IDBI Bank	0	0	0	0	0	0	0	0	0	0	0	0
2	Karnataka Bank Ltd	358	296	14	13	4	2	368	307	93	95	180	368
3	Kotak Mahendra Bank	0	0	0	0	0	0	0	0	0	0	0	0
4	Catholic 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	Dhanalakshmi 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 Mercantile 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
22	KBS Bank	0	0	0	0	0	0	0	0	0	0	0	0
	Total (C)	381	2960	14	13	4	2	391	2970	97	110	184	391
(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 ALL BANKS	51347	106534	1376	4109	2021	6666	50702	103977	23061	12518	15123	50702
(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 Finance	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
6	AU Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0	0
7	Fincare 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
I	Foreign Banks												
1	Standard Chartered Bank	0	0	0	0	0	0	0	0	0	0	0	0
	Total (I)	0	0	0	0	0	0	0	0	0	0	0	0
	GRAND TOTAL	51347	106534	1376	4109	2021	6666	50702	103977	23061	12518	15123	50702

ANNEXURE- 15 D

Bank wise recovery under SARFAESI, DRT and Lok Adalats as on 31.12.2021

Sl	Name of the Bank	SARFAESI ACT 2002			D R T s			Amount Rs. In Lakh		
		No. Of Notices Sent	Amt involved	Amt Recovered	No. Of Notices Sent	Amt involved	Amt Recovered	LOK ADALAT		
								No. Of Notices Sent	Amt involved	Amt Recovered
(A)	Major Banks									
1	Canara Bank	4407	329635	17792	1043	44261	18154	9512	7155	1009
2	State Bank of India	1304	17725	4417	156	4420	193	41305	77352	2395
3	Union Bank Of India	0	0	0	0	0	0	0	0	0
4	Bank of Baroda	684	163015	4906	224	15631	118	10851	9783	538
	Total (A)	6395	510375.44	27114.6	1423	64312.3	18465	61668	94289.94	3942.3
(B)	Other Nationalised Banks									
5	Bank of India	359	20988	6334	373	57270	547	3933	5501	89
6	Bank of Maharastra	36	2387	251	27	660	55	111	202	17
7	Central Bank of India	313	7956	4	0	0	0	0	0	0
8	Indian Bank	379	6787	548	0	0	0	0	0	0
9	Indian Overseas Bank	42	1548	210	0	0	0	0	0	0
10	Punjab National Bank	443	37257	1227	40	1868	134	1841	143	11
11	Punjab and Synd Bank	251	929	21	0	0	0	0	0	0
12	UCO Bank	95	3845	2641	35	582	205	75	251	115
	Total (B)	1918	81697	11237	475	60360	941	5960	6097	232
(C)	Other Comm.Banks									
13	IDBI Bank	118	1979	58	32	1029	47	28	60	1
14	Karnataka Bank Ltd	579	27208	2271	72	5556	109	13	34	9
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	Onanalam Bank Ltd.	2	270	1	2	224	0	0	0	0
19	Federal Bank Ltd.	330	12293	0	12	659	0	1	12	0
20	J and K Bank Ltd	19	1383	0	0	0	0	0	0	0
21	Karur Vysya Bank Ltd.	31	1372	556	1	72	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	163	12675	1488	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	120	5661	91	102	3503	23	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	199	40	26	0	0	0	0	0	0
33	IDFC Bank	0	0	0	0	0	0	0	0	0
34	KBS Bank	15	203	27	0	0	0	0	0	0
	Total(C)	1581	63181	4617	227	11369	192	148	588	11
(D)	R R B's									
35	Karnataka Grameena Bank	1766	16759	8775	492	14300	1290	24	51	17
36	Karnataka Vikas Grameena Bank	2072	16411	4612	119	3200	129	358	261	109
	Total (D)	3838	33170	13387	611	17500	1419	382	312	126
	Grand Total (A+B+C+D)	13732	688424	56355	2736	153541	21017	68158	101287	4312
	Total (Comm.Banks)	9894	655254	42968	2125	136041	19598	67776	100975	4186
(E)	Co-Op Sector									
37	KSCARD Bk.Ltd	0	0	0	0	0	0	0	0	0
38	K.S.Coop Apex Bank Ltd	0	0	0	0	0	0	0	0	0
39	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
40	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									
41	Equitas Small Finance Bank	213	1058	78	0	0	0	0	0	0
42	Ujjivan Small Finance	0	0	0	0	0	0	0	0	0
43	Suryoday Small Finance Bank	0	0	0	0	0	0	0	0	0
44	ESAF Small Finance Bank	0	0	0	0	0	0	0	0	0
45	Jana Small Finance Bank	60	1168	12	0	0	0	0	0	0
46	AU Small Finance Bank	0	0	0	0	0	0	0	0	0
47	Fincare Small Finance Bank	0	0	0	0	0	0	0	0	0
	Total (G)	273	2226	90	0	0	0	0	0	0
(H)	Payments bank									
48	India Post Payments Bank Limited	0	0	0	0	0	0	0	0	0
49	Airtel Payments Bank	0	0	0	0	0	0	0	0	0
	Total (H)	0	0	0	0	0	0	0	0	0
(i)	Foreign Banks									
50	Standard Chartered Bank	0	0	0	0	0	0	0	0	0
	Total (I)	0	0	0	0	0	0	0	0	0
	TOTAL (A+B+C+D+E+F+G+H)	14005	690650	56445	2736	153541	21017	68158	101287	4312



Annexure - 15 E

Ref No.1895 /NCGTC/ LGSCATSS

February 2, 2022

The Chairman & Managing Directors, Chief Executive Officers of all
Scheduled Commercial Banks

Madam/Dear Sir,

Loan Guarantee Scheme for Covid affected Tourism Service Sector (LGSCATSS)

Modifications in Operational Guidelines

We wish to inform that, based on feedback and with a view to bring about more clarity, the following sentence has been added at the end of para 6 (iii) of the operational guidelines of the LGSCATSS.

"However, such of the borrowers who do not have any existing relationship with a SCB registered with NCGTC under the scheme, may also approach any Scheduled Commercial Bank registered with NCGTC under the scheme and avail benefit under the scheme."

The detailed Operational Guidelines on LGSCATSS, updated as on February 02, 2022, have been uploaded on our website. Please arrange to publicise these modifications and provide support to the eligible borrowers.

With kind regards,

Yours faithfully,

[Durgesh Pandey]
Chief Executive Officer

हम हिन्दी में पत्राचार का स्वागत करते हैं।
नेशनल क्रेडिट गारंटी ट्रस्टी कंपनी लिमिटेड
(वित्त मंत्रालय, भारत सरकार)

NATIONAL CREDIT GUARANTEE TRUSTEE COMPANY LTD.®
(Ministry of Finance, Government of India)

पंजीकृत कार्यालय : स्वावलम्बन भवन, सी-11, जी-ब्लॉक, बान्द्रा-कुर्ला कॉम्प्लेक्स, बान्द्रा (पूर्व), मुंबई - 400 051, भारत. दूरभाष : 022-67531194
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Operational Guidelines for Loan Guarantee Scheme for Covid affected Tourism Service Sector - Updated as on 02.02.2022

1. Name of the Scheme:

The Scheme shall be named as 'Loan Guarantee Scheme for the Covid affected Tourism Service Sector (LGSCATSS)' (hereinafter referred as the 'Scheme')

2. Purpose of the Scheme:

To provide guarantee coverage for loans provided by Scheduled Commercial Banks to registered Tourist Guides (recognized/ approved by M/o Tourism and State Govts/ UT Administrations) and Travel & Tourism Stakeholders recognized/ approved by the Ministry of Tourism, Govt. of India, under the new Loan Guarantee Scheme for the Covid affected Tourism Service Sector, to discharge liabilities and restart their business affected due to Covid -19 pandemic.

This scheme will be subject to a maximum loan of Rs.10 lakhs each for Travel & Tourism Stakeholders and upto Rs.1.00 lakh each for registered Tourist Guides. The guarantee cover provided by NCGTC would be 100% in all cases.

3. Date of commencement

Scheme shall come into force from the date of issue of these guidelines by NCGTC and shall cover all loans sanctioned on or after that date, as specified in para-2 above.

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 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 in the form of fund-based facility and is to be operated as a separate loan account.

"Eligible borrower" means all registered Tourist Guides (recognized/ approved by M/o Tourism and State Govts/ UT Administrations) and Travel & Tourism Stakeholders recognized/ approved by the Ministry of Tourism, Govt. of India.

"Travel & Tourism Stakeholder" means Tour Operators/ Travel Agents/ Tourist Transport Operators recognized/ approved by the Ministry of Tourism, Govt. of India.

"Member Lending Institution(s)"

(MLI) Banks: All Scheduled Commercial Banks.

"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.

"Moratorium period" is the time during a loan term when the borrower is not required to make any repayment of principal installments. However, interest upon the loan amount disbursed is payable.

"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.

"Tenure of guarantee cover" means the maximum period of guarantee cover and shall be co-terminus with the tenor of the loan under the scheme.

"Moratorium period of One year on the Principal amount shall be provided to the borrowers, during which interest shall be payable".

"Period of repayment of loan amount would be upto 5 years from the date of first disbursement".

SCOPE AND EXTENT OF THE SCHEME

5. Eligible MLIs

MLIs for this purpose shall include all Scheduled Commercial Banks (SCBs);

6. Eligible borrowers

- i. Loan will be provided to individuals as well as Business Enterprises constituted as Proprietorship, partnership, registered company, trusts and LLPs (limited Liability Partnership) or any other legal entity shall be eligible under the scheme.
- ii. Tourist Guide and Travel and Tourism Stakeholders not having borrowing relationship with Scheduled Commercial banks (SCBs) but eligible under the scheme shall also be eligible for assistance under the scheme. They may approach any SCB for support under the scheme.
- iii. Borrowers having existing relation with a Scheduled Commercial Bank (SCB) may proceed for borrowing money from that particular bank under this scheme. This mechanism is being opted, to make the Loan process smoother, faster, hassle-free and also to reduce the additional paper work (such as KYC etc.) required by the banks while lending. However, such of the borrowers who do not have any existing relationship with a SCB registered with NCGTC under the scheme, may also approach any Scheduled Commercial Bank registered

- with NCGTC under the scheme and avail benefit under the scheme.
- iv. If the target beneficiary has already availed benefit under ECLGS 1.0 or 3.0, he shall have to close/ pay off the dues under ECLGS, before applying for coverage under LGSCATSS scheme of the M/o Tourism. Likewise, if an eligible borrower has availed assistance under LGSCATSS, he shall have to close/ pay off the dues under LGSCATSS, before applying for coverage under ECLGS.

7. Validity

The scheme is valid till 31st March, 2022, or till guarantees for an amount of Rs. 250 crores are issued under the scheme, whichever is earlier.

8. Duration

The Scheme would be applicable to all eligible loans sanctioned on or after issuance of these guidelines by NCGTC till 31st March, 2022, or till guarantees for an amount of Rs.250 crores are issued under the scheme, whichever is earlier.

9. Loan Amount eligible under the Guarantee Coverage

- i. The amount of guarantee cover would be subject to the loan amount requested by the beneficiary as stated in para-2 above; however, shall be restricted to maximum of Rs.10.00 lakh each in case of recognized/ approved Travel & Tourism Stakeholders and upto Rs.1.00 lakh each for registered Tourist Guides.
- ii. MLIs would be required to open a separate account for Credit Facility extended under the Scheme.

10. Interest Rate of Credit under the Scheme

Interest Rate on loans covered under LGSCATSS would be charged as per the RBI guidelines and shall be capped at 7.95% p.a. till availability of the guarantee cover.

11. Nature of account and Tenor of Credit under the Scheme

- i. A separate loan account should be opened for the borrower, distinct from the existing loan account(s), for coverage under the Scheme;
- ii. Risk weight for loans provided under LGSCATSS shall be as decided by RBI in due course.

12. Security

The lender shall create charge on the existing and proposed assets/securities of the Travel and Tourism Stakeholders; however, no collateral shall be insisted upon. NCGTC shall have second charge on the assets financed under the Scheme, to be created in favour of MLI on behalf of NCGTC within a reasonable period of time from the date of disbursal, but in any case, before the account turning NPA. The MLI shall create charge in favour of itself and also on behalf of NCGTC and take all necessary steps to protect the interests of NCGTC.

13. Guarantee Fee

No Guarantee Fee shall be charged from the MLIs by NCGTC for the Credit facilities provided under the Scheme.

14. Applicable charges and collaterals

There will be no processing charges, no foreclosure / prepayment charges and no requirement of additional collateral. Scheme to be administered by the Ministry of Tourism through NCGTC.

15. Extent of the Guarantee Coverage

NCGTC shall provide 100% Guarantee coverage on the outstanding amount for the credit facility provided to borrowers (recognized/ approved Guides & Travel & Tourism Stakeholders as stated in para-2 above) under the Scheme.

16. 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.

17. Record keeping of beneficiaries

A dedicated portal will be made to capture data on application received, approved, etc.

18. Mechanism for payment settlement with NCGTC would be as under:

- i. NCGTC would open an account specifically for this purpose;
- ii. NCGTC would demand for funds in each financial year and amount approved for each financial year would be transferred directly to NCGTC;
- iii. NCGTC would accordingly settle the claims of NPA/ bad loans received from the Scheduled commercial banks, after following due process;
- iv. NCGTC would submit quarterly report, detailed statement of the default loans, budget utilized, balance amount, etc. to the Ministry of Tourism
- v. Budget provision would be made on a progressive basis over a period of five years depending quantum of NPA amount.

19. Invocation of guarantee

- i. 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;
- ii. The claim shall be settled in two stages – interim claim at stage 1 after initiation of legal action and final claim later on as explained below.
- iii. There shall be lock in period of 1 year from the date of last disbursement to individual borrower, during which period no claim shall be allowed.
- iv. The MLI shall, while applying for interim claim, furnish certain details about the account which would include, inter alia, date of NPA, amount of default, status of legal action, etc.
- v. Mere recall of 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 such other action as may be decided by NCGTC from time to time.

- vi. The Trustee Company shall pay 75 per cent of the guaranteed amount within 30 days of preferring of eligible interim 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 3 years after issue of decree/recovery certificate, whichever is earlier. Any amount recovered over and above the total dues, including legal costs, shall be remitted to NCGTC by the MLI.

20. Appropriation of amount realized by the lending institution in respect of credit facility after the guarantee has been invoked and claim settled

Post invocation/settlement of the guarantee claim, if any recoveries are made in the account, MLIs shall first adjust such recoveries against legal costs incurred by them for recovery of the amount and its dues and shall thereafter remit to NCGTC the balance recoveries.

21. Agreement to be executed by the lending institution

- i. A 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.
- ii. All interested and eligible MLIs are required register themselves with NCGTC for the purpose of this Scheme.

22. Responsibilities of lending institution under the Scheme

- i. MLIs shall provide requisite data / information to NCGTC or DFS or M/o Tourism or its constituents, as it may require from time to time.
- ii. MLIs shall enable communication of the Scheme by highlighting the Scheme details on their website and linking to Scheme webpage.
- iii. MLIs shall draw realistic repayment schedule and closely monitor the implementation of the project.
- iv. MLIs shall ensure to stipulate a condition for the borrower to comply with applicable health quality regulations described by relevant standards/agencies at the time of project appraisal and ensure to obtain proper certification in this regard at the time of disbursement of loan and implementation of the project.
- v. MLIs shall closely monitor the borrower accounts and shall put in all required efforts to ensure that the account is serviced regularly.
- vi. MLIs shall safeguard the securities in respect of the credit facility in good and enforceable condition.
- vii. MLIs 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.
- viii. The payment of guarantee claim by the Trustee Company to the lending institution does not in any way take away the responsibility of the MLI to recover the

entire outstanding amount of the credit from the borrower. The MLI shall exercise all the necessary precautions and maintain its recourse to the borrower for entire amount of credit facility owed by it and initiate all necessary actions for recovery of the outstanding amount, including such action as may be advised by the Trustee Company.

- ix. The MLIs 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 MLI shall be bound to comply with such directions.
- x. The MLI 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 MLI shall, in particular, refrain from any act of omission or commission, either before or subsequent to invocation of guarantee, which may adversely affect the interest of the Trustee Company as the guarantor. In particular, the MLI 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.
- xi. The MLI shall also ensure either through a stipulation in an agreement with the borrower or otherwise, that it shall not create any charge on the security held in the account covered by the guarantee for the benefit of any account not covered by the guarantee, with itself or in favour of any other creditor(s) to the detriment of the Trustee Company. Further the MLI 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.
- xii. Second claim under the guarantee may be considered after conclusion of recovery process or 3 years after issue of decree/recovery certificate, whichever is earlier. NCGTC would submit status report of the same on annual basis and will return the recovered amount in relevant head to the M/o Tourism.

23. Modifications in the Scheme

Any changes to the structure of the Scheme, including but not limited to the eligibility criteria, guarantee fee, rate of interest and tenor of loans under the Scheme, shall be decided by the Management Committee for the LGSCATSS Fund.

24. The scheme guidelines may be read along with the FAQs uploaded on the website from time to time.

25. Any major changes in the guidelines will be made in consultation with the D/o Financial Services, D/o Expenditure & NCGTC and with the approval of Minister-in-charge.



एनसीजीटीसी
NCGTC

October 4, 2021

Ref. No. 1076 / NCGTC / LGSCATSS

To the Chairman and Managing Directors, Chief Executive Officers of all Scheduled Commercial Banks

Dear Sir,

Loan Guarantee Scheme for Covid affected Tourism Service Sector [LGSCATSS]

We are pleased to inform that the Government of India through Ministry of Tourism, has introduced the Loan Guarantee Scheme for Covid affected Tourism Service Sector [LGSCATSS] for providing 100% guarantee coverage for maximum loan of Rs.10 lakhs each for Travel & Tourism Stakeholders and upto Rs.1.00 lakh each for registered Tourist Guides. The Fund and the Scheme will be managed and operated by National Credit Guarantee Trustee Company Ltd. (NCGTC), which is a wholly-owned trustee company of Government of India.

In order to seek guarantee cover under the said Scheme, the eligible institutions have to register itself for the scheme with NCGTC as a Member Lending Institution (MLI) by submitting an Undertaking on stamp paper of the requisite value (to be stamped as an Agreement under the local Stamp Act where the document is executed) to the corporate office of NCGTC at Mumbai. A copy of the Undertaking to be executed in this regard is available on the website. The undertaking is to be executed by an official authorized by appropriate authority of the lending institution.

Kindly arrange for submission of the Undertaking along with relevant documents, at the earliest, to avail benefits under the scheme. The detailed Operating guidelines and FAQs on the scheme are attached and uploaded on our website. In case of any suggestions/clarifications relating to the scheme guidelines, please feel free to revert to the undersigned at ceo@ncgtc.in.

With kind regards,

Yours faithfully,

[Durgesh Pandey]
CEO

Encl. As above

सं हिन्दी में प्रकाशित का स्वागत करते हैं।

नेशनल क्रेडिट गारंटी ट्रस्टी कंपनी लिमिटेड
(वित्त मंत्रालय, भारत सरकार)

NATIONAL CREDIT GUARANTEE TRUSTEE COMPANY LTD.
(Ministry of Finance, Government of India)

पंजीकृत कार्यालय: स्वावलम्बन भवन, सी. 11, जी. ब्लॉक, बान्द्रा-कुर्ला कॉम्प्लेक्स, बान्द्रा (पश्चिम), मुंबई - 400 051, भारत. दूरभाष: 022-67531194
Registered Office: Swavalamban Bhavan, C-11, G-Block, Bandra-Kurla Complex, Bandra (E), Mumbai - 400 051, India. Tel: 022-67531194
DIN: U65191MH2014GOI902620 | Website: www.ncgtc.in

Scanned with CamScanner

**Operational Guideline for Loan Guarantee Scheme for Covid affected
Tourism Service Sector - Updated as on 14.10.2021**

1. Name of the Scheme:

The Scheme shall be named as 'Loan Guarantee Scheme for the Covid affected Tourism Service Sector (LGSCATSS)' (hereinafter referred as the 'Scheme')

2. Purpose of the Scheme:

To provide guarantee coverage for loans provided by Scheduled Commercial Banks to registered Tourist Guides (recognized/ approved by M/o Tourism and State Govts/ UT Administrations) and Travel & Tourism Stakeholders recognized/ approved by the Ministry of Tourism, Govt. of India, under the new Loan Guarantee Scheme for the Covid affected Tourism Service Sector, to discharge liabilities and restart their business affected due to Covid -19 pandemic.

This scheme will be subject to a maximum loan of Rs.10 lakhs each for Travel & Tourism Stakeholders and upto Rs.1.00 lakh each for registered Tourist Guides. The guarantee cover provided by NCGTC would be 100% in all cases.

3. Date of commencement

Scheme shall come into force from the date of issue of these guidelines by NCGTC and shall cover all loans sanctioned on or after that date, as specified in para-2 above.

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 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 in the form of fund based facility and is to be operated as a separate loan account.
- **"Eligible borrower"** means all registered Tourist Guides (recognized/ approved by M/o Tourism and State Govts/ UT Administrations) and Travel & Tourism Stakeholders recognized/ approved by the Ministry of Tourism, Govt. of India.
- **"Travel & Tourism Stakeholder"** means Tour Operators/ Travel Agents/ Tourist Transport Operators recognized/ approved by the Ministry of Tourism, Govt. of India.
- **"Member Lending Institution(s)"**
(MLI) Banks: All Scheduled Commercial Banks.

- **"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.
- **"Moratorium period"** is the time during a loan term when the borrower is not required to make any repayment of principal installments. However, interest upon the loan amount disbursed is payable.
- **"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.
- **"Tenure of guarantee cover"** means the maximum period of guarantee cover and shall be co-terminus with the tenor of the loan under the scheme.

"Moratorium period of One year on the Principal amount shall be provided to the borrowers, during which interest shall be payable".

"Period of repayment of loan amount would be upto 5 years from the date of first disbursement".

SCOPE AND EXTENT OF THE SCHEME

5. Eligible MLIs

- MLIs for this purpose shall include all Scheduled Commercial Banks (SCBs);

6. Eligible borrowers

- Loan will be provided to individuals as well as Business Enterprises constituted as Proprietorship, partnership, registered company, trusts and LLPs (limited Liability Partnership) or any other legal entity shall be eligible under the scheme.
- Tourist Guide and Travel and Tourism Stakeholders not having borrowing relationship with Scheduled Commercial banks (SCBs) but eligible under the scheme shall also be eligible for assistance under the scheme. They may approach any SCB for support under the scheme.
- Borrowers having existing relation with a Scheduled Commercial Bank may proceed for borrowing money from that particular bank under this scheme. This mechanism is being opted, to make the Loan process smoother, faster, hassle-free and also to reduce the additional paper work (such as KYC etc.) required by the banks while lending
- If the target beneficiary has already availed benefit under ECLGS 1.0 or 3.0, he shall have to close/ pay off the dues under ECLGS, before applying for coverage under LGSCATSS scheme of the M/o Tourism. Likewise, if an eligible borrower has availed assistance under LGSCATSS, he shall have to close/ pay off the dues under LGSCATSS, before applying for coverage under ECLGS.

7. Validity

- The scheme is valid till 31st March, 2022, or till guarantees for an amount of Rs. 250 crores are issued under the scheme, whichever is earlier.

8. Duration

- The Scheme would be applicable to all eligible loans sanctioned on or after issuance of these guidelines by NCGTC till 31st March, 2022, or till guarantees for an amount of Rs.250 crores are issued under the scheme, whichever is earlier.

9. Loan Amount eligible under the Guarantee Coverage

- The amount of guarantee cover would be subject to the loan amount requested by the beneficiary as stated in para-2 above; however, shall be restricted to maximum of Rs.10.00 lakh each in case of recognized/ approved Travel & Tourism Stakeholders and upto Rs.1.00 lakh each for registered Tourist Guides.
- MLIs would be required to open a separate account for Credit Facility extended under the Scheme.

10. Interest Rate of Credit under the Scheme

- Interest Rate on loans covered under LGSCATSS would be charged as per the RBI guidelines and shall be capped at 7.95% p.a. till availability of the guarantee cover.

11. 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;
- Risk weight for loans provided under LGSCATSS shall be as decided by RBI in due course.

12. Security

- The lender shall create charge on the existing and proposed assets/securities of the Travel and Tourism Stakeholders; however, no collateral shall be insisted upon. NCGTC shall have second charge on the assets financed under the Scheme, to be created in favour of MLI on behalf of NCGTC within a reasonable period of time from the date of disbursement, but in any case, before the account turning NPA. The MLI shall create charge in favour of itself and also on behalf of NCGTC and take all necessary steps to protect the interests of NCGTC.

13. Guarantee Fee

- No Guarantee Fee shall be charged from the MLIs by NCGTC for the Credit facilities provided under the Scheme.

14. Applicable charges and collaterals

- There will be no processing charges, no foreclosure / prepayment charges and no requirement of additional collateral. Scheme to be administered by the Ministry of Tourism through NCGTC.

15. Extent of the Guarantee Coverage

- NCGTC shall provide 100% Guarantee coverage on the outstanding amount for the credit facility provided to borrowers (recognized/ approved Guides & Travel & Tourism Stakeholders as stated in para-2 above) under the Scheme.

16. 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.

17. Record keeping of beneficiaries

- A dedicated portal will be made to capture data on application received, approved, etc.

18. Mechanism for payment settlement with NCGTC would be as under:

- NCGTC would open an account specifically for this purpose;
- NCGTC would demand for fund in each financial year and amount approved for each financial year would be transferred directly to NCGTC;
- NCGTC would accordingly settle the claims of NPA/ bad loans received from the Scheduled commercial banks, after following due process;
- NCGTC would submit quarterly report, detailed statement of the default loans, budget utilized, balance amount, etc. to the Ministry of Tourism
- Budget provision would be made on a progressive basis over a period of five years depending quantum of NPA amount.

19. 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.
- The claim shall be settled in two stages – interim claim at stage 1 after initiation of legal action and final claim later on as explained below.
- There shall be lock in period of 1 year from the date of last disbursement to individual borrower, during which period no claim shall be allowed.
- The MLI shall, while applying for interim claim, furnish certain details about the account which would include, inter alia, date of NPA, amount of default, status of legal action, etc.
- Mere recall of 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 such other action as may be decided by NCGTC from time to time.
- The Trustee Company shall pay 75 per cent of the guaranteed amount within 30 days of preferring of eligible interim 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 3 years after issue of decree/recovery certificate, whichever is earlier. Any amount recovered over and above the total dues, including legal costs, shall be remitted to NCGTC by the MLI.

20. Appropriation of amount realized by the lending institution in respect of a credit facility after the guarantee has been invoked and claim settled

- Post invocation/settlement of the guarantee claim, if any recoveries are made in the account, MLIs shall first adjust such recoveries against legal costs incurred by them for recovery of the amount and its dues and shall thereafter remit to NCGTC the balance recoveries.

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- All interested and eligible MLIs are required to register themselves with NCGTC for the purpose of this Scheme.

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- MLIs shall enable communication of the Scheme by highlighting the Scheme details on their website and linking to Scheme webpage.
- MLIs shall draw realistic repayment schedule and closely monitor the implementation of the project.
- MLIs shall ensure to stipulate a condition for the borrower to comply with applicable health quality regulations described by relevant standards/agencies at the time of project appraisal and ensure to obtain proper certification in this regard at the time of disbursement of loan and implementation of the project.
- MLIs shall closely monitor the borrower accounts and shall put in all required efforts to ensure that the account is serviced regularly.
- MLIs shall safeguard the securities in respect of the credit facility in good and enforceable condition.
- MLIs 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 borrower's account which shall result in the Trustee Company facing higher guarantee claims.
- The payment of guarantee claim by the Trustee Company to the lending institution does not in any way take away the responsibility of the MLI to recover the entire outstanding amount of the credit from the borrower. The MLI shall exercise all the necessary precautions and maintain its recourse to the borrower for entire amount of credit facility owed by it and initiate all necessary actions for recovery of the outstanding amount, including such action as may be advised by the Trustee Company.
- The MLIs 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 MLI shall be bound to comply with such directions.
- The MLI 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 MLI shall, in particular, refrain from any act of omission or commission, either before or subsequent to invocation of guarantee, which may adversely affect the interest of the Trustee Company as the guarantor. In particular, the MLI 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.

- The MLI shall also ensure either through a stipulation in an agreement with the borrower or otherwise, that it shall not create any charge on the security held in the account covered by the guarantee for the benefit of any account not covered by the guarantee, with itself or in favour of any other creditor(s) to the detriment of the Trustee Company. Further the MLI 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.
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23. Modifications in the Scheme

- Any changes to the structure of the Scheme, including but not limited to the eligibility criteria, guarantee fee, rate of interest and tenor of loans under the Scheme, shall be decided by the Management Committee for the LGSCATSS Fund.

24. The scheme guidelines may be read along with the FAQs uploaded on the website from time to time.

25. Any major changes in the guidelines will be made in consultation with the D/o Financial Services, D/o Expenditure & NCGTC and with the approval of Minister-in-charge.

Data on relief measures extended by banks on account of natural calamities as on 31.12.2021 (Amount in Crore)

SR.N O.	NAME OF THE BANK	Total Outstanding eligible for reschedulement / restructuring		Amount restructured / rescheduled from 01.10.2021 to 31.12.2021		% of achievement of rescheduled / restructured to eligible for rescheduling / restructuring		Fresh finance / relending provided from 01.10.2021 to 31.12.2021		Date of notification of natural calamity & Date (s) of Special SLBC in the State (if any)	Date of Special DCC meeting held in calamities affected district
		No. of A/cs	Amt	No. of A/cs	Amt	No. of A/cs	Amt	No. of A/cs	Amt		
1	Canara Bank	3391	183.75	3391	183.75	100.00	100.00	0	0.00		
2	State Bank of India	1289	171.25	236	59.28	18.31	34.62	103614	3062.97		
3	Union Bank Of India	94	6.13	94	6.13	100.00	100.00	0	0.00		
4	Bank of Baroda	2093	46.66	299	9.23	14.29	19.78	0	0.00		
5	Indian Overseas Bank	165	6.37	112	2.96	67.88	46.47	0	0.00		
6	Punjab National Bank	3432	726.79	3432	726.79	100.00	100.00	55	2.35		
7	Karnataka Grameena Bank	735	14.08	735	14.08	100.00	100.00	0	0.00		
8	Ujjivan Small Finance	13	0.02	13	0.02	100.00	100.00	0	0.00		
9	Karnataka Bank	497	210.35	298	160.35	59.96	76.23	0	0.00		
10	Uco Bank	0	0.00	0	0.00	#DIV/0!	#DIV/0!	0	0.00		
11	Indian Bank	234	21.57	234	21.57	100.00	100.00	281	4.40		
12	Bank of India	0	0.00	0	0.00	#DIV/0!	#DIV/0!	0	0.00		
13	Punjab & sind Bank	0	0.00	0	0.00	#DIV/0!	#DIV/0!	0	0.00		
14	AXIS Bank	0	0.00	0	0.00	#DIV/0!	#DIV/0!	0	0.00		
15	HDFC Bank	0	0.00	0	0.00	#DIV/0!	#DIV/0!	0	0.00		
16	ICI Bank	0	0.00	0	0.00	#DIV/0!	#DIV/0!	0	0.00		
17	Yes Bank	0	0.00	0	0.00	#DIV/0!	#DIV/0!	0	0.00		
18	Karnataka Vikasa Gramin Ban	0	0.00	0	0.00	#DIV/0!	#DIV/0!	0	0.00		
19	Federal Bank	0	0.00	0	0.00	#DIV/0!	#DIV/0!	0	0.00		
20	IDFC First Bank	0	0.00	0	0.00	#DIV/0!	#DIV/0!	0	0.00		
21	Bandan Bank	0	0.00	0	0.00	#DIV/0!	#DIV/0!	0	0.00		
22	KVB Bank	0	0.00	0	0.00	#DIV/0!	#DIV/0!	0	0.00		
23	Indusind Bank	0	0.00	0	0.00	#DIV/0!	#DIV/0!	0	0.00		
24	ESAF SFB	0	0.00	0	0.00	#DIV/0!	#DIV/0!	0	0.00		
25	EQUITAS SFB	0	0.00	0	0.00	#DIV/0!	#DIV/0!	0	0.00		
26	JANA SFB	0	0.00	0	0.00	#DIV/0!	#DIV/0!	0	0.00		
27	IPPB	0	0.00	0	0.00	#DIV/0!	#DIV/0!	0	0.00		
28	SDCC, APEX & KSFC	0	0.00	0	0.00	#DIV/0!	#DIV/0!	0	0.00	11.08.2021, 17.08.2021, 17.09.2021 & 26.10.2021	
	Total	11943	1386.97	8844	1184	74.05	85.38				

AIF PORTAL - FIs - STATUS AS ON 05.02.2022

S.No.	Bank/FI	Submitted on portal	Processed by AIF Central PMU				Processed by Bank/FI			Pending for processing by bank/FI	Sanctioned by Bank/FI			Disbursed by Bank/FI		
			Verified	Pending info	Denied	Total	Verified	Rejected	Total		Nos.	Amount (Rs.Crore)	Nos.	Amount (Rs.Crore)	Nos.	Amount (%)
1	AU SFB	1	1	0	0	1	1	0	1	0	1	0.03	1	0.03	100.00%	30.00%
2	Axis Bank	4	2	1	1	4	0	2	2	0	0	0.00	0	0.00		
3	Bank of Baroda	9	6	1	2	9	2	3	5	1	2	3.45	2	1.33	100.00%	38.55%
4	Bank of India	17	11	2	4	17	8	3	11	0	8	6.43	4	2.84	50.00%	44.17%
5	Canara Bank	75	52	14	7	73	39	12	51	1	39	48.47	30	36.28	76.92%	74.85%
6	Central Bank of India	1	1	0	0	1	1	0	1	0	1	0.31	0	0.00	0.00%	0.00%
7	Cooperative Banks	1060	1030	16	14	1060	885	134	1019	11	885	306.69	615	88.36	69.49%	28.81%
8	HDFC Bank	7	5	2	0	7	2	0	2	3	2	2.10	2	2.10	100.00%	100.00%
9	ICICI Bank	1	1	0	0	1	0	0	0	1	0	0.00	0	0.00		
10	IDBI Bank	12	9	3	0	12	8	1	9	0	8	6.01	3	2.99	37.50%	49.75%
11	Indian Bank	3	3	0	0	3	3	0	3	0	3	3.76	3	2.84	100.00%	75.53%
12	Indian Overseas Bank	1	1	0	0	1	0	0	0	1	0	0.00	0	0.00		
13	Karnataka Bank	17	10	3	1	14	4	0	4	6	4	7.10	3	7.86	75.00%	110.70%
14	Karnataka Gramin Bank	1	0	1	0	1	0	0	0	0	0	0.00	0	0.00		
15	Karur Vysa Bank	4	4	0	0	4	3	1	4	0	3	6.00	3	5.12	100.00%	85.33%
16	Kotak Mahindra Bank	20	14	3	3	20	4	8	12	2	4	6.78	4	4.01	100.00%	59.14%
17	NABKISAN Finance Ltd	7	6	1	0	7	2	0	2	4	2	0.10	1	0.06	50.00%	60.00%
18	State Bank of India	68	35	10	23	68	11	19	30	5	11	14.21	6	10.58	54.55%	74.45%
19	Union Bank of India	18	13	3	2	18	12	0	12	1	12	20.00	6	10.22	50.00%	51.10%
20	Yes Bank	1	0	1	0	1	0	0	0	0	0	0.00	0	0.00		
	TOTAL	1327	1204	61	57	1322	985	183	1168	36	985	431.51	683	174.62	69.34%	40.47%

Pending Information 61

Pending at PMU 5

Pending at Bank 36

TOTAL 102



सत्यमेव जयते

Annexure - 19B
75
आज़ादी का
अमृत महोत्सव



भांडागारण विकास और विनियामक प्राधिकरण
Warehousing Development & Regulatory Authority

T K Manoj Kumar, IAS (Retd.)
Chairperson

D.O. No. : WDRA-Tech0OPS(Deps)/1/2021-Technical /4475

Dated: 04/01/2022

Dear Dr. A. Muralikrishna,

As you are aware the Government of India had enacted the Warehousing (Development and Regulation) Act, 2007 to put in place a Negotiable Warehouse Receipt (NWR) System in the country. Prior to this, warehouse receipts did not have a regulatory backup and, therefore, did not enjoy the fiduciary trust of depositors or banks. The Warehousing Development and Regulatory Authority (WDRA) was set up by Government of India to implement of the provisions of the W (D&R) Act. One of WDRA's main objectives is to implement the NWR System, which would help farmers to store their produce in scientific warehouses and avail loans from banks against pledge of NWRs. This would save farmers from distress sale during the harvesting season and provide an opportunity for better price discovery for their produce at a later date. To facilitate this, WDRA is mandated to make provisions for the development and regulation of warehouses which *inter alia* include negotiability of warehouse receipts, registration of warehouses issuing or intending to issue NWRs, promotion of scientific warehousing, improving fiduciary trust of depositors and banks and enhancing liquidity in rural areas.

2. WDRA has developed a robust mechanism of registering warehouses. The registration process is online and is contactless. WDRA specifies infrastructural requirements, including equipment, for registration of warehouses so that they are fit for long term storage. Further, the registered warehouses are required to follow a Standard Operating Process (SOP) to ensure that their storage practices ensure long term storage in terms of quality and quantity. The SOP provides the process to be followed by the warehouseman from receipt, weighment, sampling, assaying, generation of e-NWR, internal inspections, treatments in case of infestation and delivery. A physical inspection of the warehouse is done before registration to ensure that the warehouse is as per the norms set out by WDRA. Stock is compulsorily insured against fire, flood, riots & strikes, burglary and fidelity to protect the interest of NWR holders. Further inspections of registered warehouses are carried out by WDRA to ensure that the stocks under storage are as specified in the e-NWRs in terms of quality, quantity and the prices at the time of storage. These inspections also ensure that the SOP is followed by the warehouseman. In addition to regular inspections, surprise checks are carried out by WDRA. WDRA can also organize inspections at the request of banks and other financial institutions giving pledge loans against e-NWRs.

Contd.....2/-

17 JAN 2022

3. WDRA's entire working has undergone large scale reforms to facilitate depositors, financial institutions and warehousemen. WDRA has implemented a system of electronic Negotiable Warehouse Receipts (eNWR) by issuing certificates of registration to two repositories namely, National E-Repository Limited (NERL) and CDSL Commodity Repository Limited (CCRL) for creation and management of eNWRs. The eNWRs issued by warehouses registered by WDRA for approved commodities are eligible for pledge financing. Banks can see the e-NWR on the repository system and also mark their lien, which ensures a secure robust system for them. Being closely monitored by WDRA, eNWRs enjoy the trust of banks and other stakeholders. The Indian Banks' Association has recently issued an advisory in this respect to consider finance only against the e-NWRs issued by warehouses registered by WDRA (copy enclosed). This has no doubt increased the trust of financial institutions in the e-NWR backed by WDRA.

4. I would request you to kindly advise all the Public Sector Banks in your State to extend pledge finance to applicants wanting to pledge e-NWRs and avail loans under the PSL scheme. Increasing the loans given against eNWRs in your State will help farmers to avoid distress sale of their produce and get better prices in future and thereby increase their income.

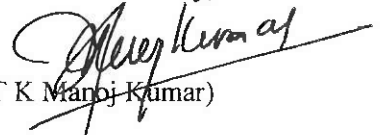
5. WDRA is ready to hold meetings with bankers and other stakeholders at the State and district levels to spread awareness about the utility of eNWRs and increase their use. Your attention in the matter would be very helpful. I would request you to kindly raise the issue of increasing pledge finance against eNWR on the next SLBC meeting.

I also take this opportunity to wish you a very happy new year.

With

With regards,

Yours sincerely,


(T K Manoj Kumar)

To

Mr. A Muralikrishna,
SLBC Convenor,
Syndicate Bank,
SLBC-Karnataka, LB&RRB Wing,
4th Floor, Canara Bank Head Office annexe,
Gandhi Nagar, Bengaluru, Karnataka-560009
Email: slbckarnataka@canarabank.com



Indian Banks' Association

SOCIAL BANKING

SB/WDRA/2021-22/10609
November 23, 2021

The Chairman, State Bank of India
MDs & CEOs All Member Banks

Madam/ Sir,

Financing against e-NWR /Ware House Receipts (WHRs)
Issued by WDRA Registered Warehouses (WHs)

We refer to our letter No.SB/WDRA/21-22/10219 dated 09.08.2021 on the captioned subject.

2. In terms of the above referred letter we had advised the member Banks that we are taking up the matter with the Government authorities (Ministry of Consumer Affairs - MoCA) to bring Collateral Managers under a regulatory regime to mitigate risk in WHR financing business and that, in the meanwhile, the member banks should encourage WHs to get themselves registered with WDRA and also to encourage financing against NWRs/ e-NWRs issued by regulated Warehouses (registered with WDRA).

3. In response to our communication dated 09.08.2021, the MoCA has advise that only 10% of the WHs in country are registered because Banks are continuing to extend pledge finance against local WHRs/ Storage Receipts (SRs) and that if Banks can give a forward-looking statement that from one year on they will finance only against e-NWRs from their registered warehouses, this may encourage more warehouses to seek WDRA registration. Further, that the approach will not disrupt the present system and warehouses can get enough time for upgrading their facilities to WDRA standards and get themselves registered with WDRA which would help towards development of warehousing eco system in the country.

4. The above-mentioned matter was placed before the Managing Committee at the meeting held on 18.11.2021 for discussion and it was proposed to send an advisory to member Banks that they may examine / consider that from one year on they will finance only against e-NWRs issued by registered warehouses under WDRA as suggested by MoCA.

5. Please be guided accordingly.

Yours faithfully,

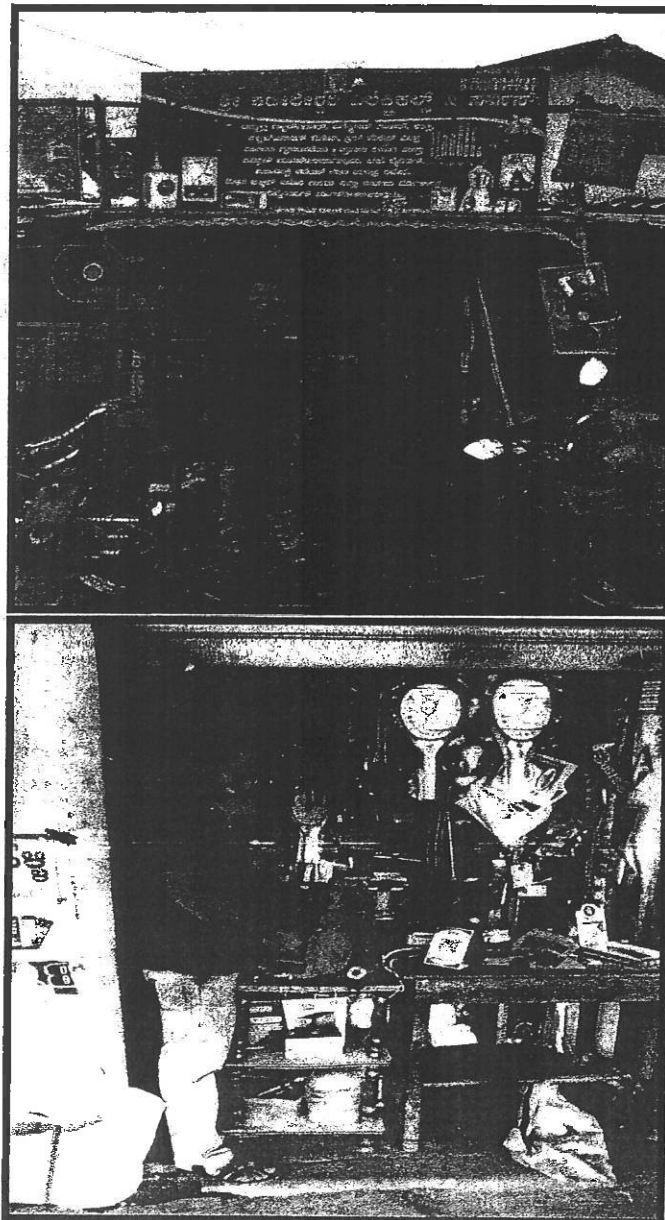

Gopal M Bhagat
Dy. Chief Executive

Annexure - 21 A

Success story for the month November - 2021

success story-1

" SHREEDHARA M IS A SUCCESSFULL TRAINEE....."



Name : SHREEDHARA M

Address: S/O MAHABALASHETTY AMBALIGOLA, SHIKARIPURA TQ SHIVAMOGGA DIST.

Phone No. 9900534931

Batch No.526

Name of the Batch: Electric Motor Rewinding & Repair Services

Date of training undergone: 9/12/2019 TO 7/01/2020

Background of the Trainee

Sri Shreedhara M S/O Mahabalashetty Ambaligolla Shikaripura Taluk Shivamogga Dist. Basically he is from Agriculture background candidate. The income was not satisfied from family income & those filed. So plans to do earn extra income for doing self employment business. He knows about electrician filed and electrical work.

Various training skill acquired by the trainee during the training.

During the training period he acquired skills Motor, Mixer, Fans about the Electrical fled information.

Factors motivated him to establish the enterprise:

Sri Shreedhara M S/O Mahabalashetty Ambaligolla Shikaripura Taluk Shivamogga Dist Basically from Agriculture background family and used to earn his livelihood by working as a other work. The earning was not sufficient meet his family expenses. After completion of his SSLC courses he planning to start own business in Electrical filed. Through his friend he knows our Institute is conducting training for Electrical Motor Rewinding & Repair Services. He came to our Institute directly and selected for Motor Rewinding training for 30 days. During the training period he took keen interest and learnt all methods repair and servicing of all types of Motor's including that mainly the EDP inputs are motivated effectively. After completion of training he started Motor Rewinding work with own investment. Now he is earning very good income happily leading the life.

How you can considered him as Success:

In the training period he learnt both hard skill and soft skill these are all skill are helpful to set up the unit individually. Now he is earning very good income and he is earning more than Rs. 15,000/- pm from Motor Repair & Servicing business.

ECONOMICS:

A. Project cost and Source of funds

Investment	Amount	Source	Amount
Capital	50,000	Investment	50,000
Total	50,000	TOTAL	50,000

B. Monthly profit and loss account

Expenditure	Amount	Income	Amount
1. Purchases	5000	1..Service	18000
2..Rent	-	2..Sales	-
3..Electricity	500	3..Others	3500
4..Salary			
5..Bank Loan/Int.			
6..Others	1000		
Total	6500	Total	21,500
		Net profit	15,000

Proceedings of the 34th Meeting of SLBC Sub-Committee on MSME held on 25.11.2021 at 3.00 PM under the Chairmanship of Secretary to Government, Commerce & Industries Department, (MSME & Mines), Bangalore.

The 34th meeting of the SLBC Sub-committee on MSMEs for June and September 2021 for the State of Karnataka was held on 25.11.2021, 3.00 PM at Room No. 123, 1 Floor, Vikas Soudha, Bangalore-560001. The meeting was presided over by Shri. Pankaj Kumar Pandey, IAS, Secretary to Government of Karnataka, Commerce & Industries Department (MSME & Mines) and Ms. R Vinoth Priya, IAS, Director (MSME) and convened by Shri. D. Chandra Mohan Reddy, Field General Manager, Sri. Sunil Kumar Yadav, Deputy Zonal head, Sri K V Prasanna, Assistant General Manager and Sri. Nagaraj Deshnur, Chief Manager, Union Bank of India. The key issues deliberated upon during the meeting and action points emanating from the discussion are summarized below.

At the outset, Sri. Nagaraj Deshnur, Chief Manager-RABD/SLBC/FI, Union Bank of India welcomed all the participants to the meeting. Sri. D. Chandra Mohan Reddy, GM, UBI briefed the rationale behind conducting the meeting and explained the importance of MSME lending in the present context. Sri. Nagaraj Deshnur, Chief Manager-RABD/SLBC/FI, UBI deliberated the MSME performance in the State of Karnataka for the quarter ended September 2021 under various sectors.

Agenda wise discussions held in the meeting are as follows:

1. Confirmation of proceedings of 33rd SLBC Sub-Committee Meeting on MSME held on 29.06.2021.

The proceedings of 33rd SLBC Sub-Committee Meeting held on MSME held on 29.06.2021 was circulated to all the member banks and Govt. departments. The minutes of the same was approved.

2. Review of performance under MUDRA scheme in the State of Karnataka.

Ms. R Vinoth Priya, IAS, Director (MSME) pointed out that Number of loans sanctioned in Nationalised banks is less than private sector banks. Therefore it was advised by the members to revalidate the data provided by private banks like IndusInd Bank and Kotak Mahindra Bank with previous quarters' data.

(Action: SLBC, Karnataka).

Even small finance banks presence is high compared to Nationalised banks. Hence it was advised by Ms. R Vinoth Priya, IAS, Director (MSME) to compare the interest rate charged by these banks with that of Nationalised banks.

(Action: SLBC, Karnataka).

There is regional disparity with regard to Bank wise and District wise sanction and disbursement of MUDRA loans in the State. The presence of RRBs with respect to number of branches is high in rural

areas but number of loans sanctioned is less. It was suggested by the members to provide Rural and urban divided database to access the reach of the scheme to rural areas

(Action: SLBC, Karnataka).

3. Review of performance under MSME sector in the State of Karnataka.

Ms. R Vinoth Priya, IAS, Director (MSME) suggested to provide the data under direct lending to MSME (Non-schematic) by various banks in comparison to lending under Government sponsored schemes (Schematic) as there is no limit earmarked for sanction under direct lending. Comparison of Non-schematic and schematic lending to MSME can throw light on shortcomings in reach of schematic lending if any.

(Action: SLBC, Karnataka).

DR. I. S. PRASAD, PRESIDENT, FKCCI insisted on reviving of MSME industry post-Covid on the basis of A, B, C category of MSME accounts with the help of credit guarantee extended by the Government. Ms. R Vinoth Priya, IAS, Director (MSME) suggested that the matter can be directly discussed with MSME Ministry.

(Action: Dept. of MSME, Govt. of Karnataka).

Sri. Suresh N Sagar, Panel Expert, KASSIA, proposed that MSME requires more of working capital because of price rise of raw materials and schemes like CLCSS (Credit linked capital subsidy scheme) and 2% interest subvention from Government are beneficial and need to be continued. Ms. R Vinoth Priya, IAS, Director (MSME) clarified that non credit related sufferings of MSME industry like price rise need to be addressed in a different forum and continuation of existing beneficial schemes can be forwarded to government as suggested.

(Action: Dept. of MSME, Govt. of Karnataka).

4. Review of progress under additional 20% MSME loans sanctioned and disbursed under ECLGS Scheme.

It was suggested to ensure for 100% coverage of eligible beneficiaries.

5. Progress under PMEGP scheme.

Ms. R Vinoth Priya, IAS, Director (MSME) reiterated that many applications have been rejected in the portal by quoting the reasons like targets have been exhausted which is not right. Dr. E Mohan Rao, Director, KVIC clarified that no target has been fixed by the Ministry under the scheme and hence feasible applications are sanctioned favourably and advised to clear all the pending applications in the PMEGP portal either by sanction or rejection with valid reasons at the earliest.

(Action: All Banks & FIs).

In addition, Shri. D. Chandra Mohan Reddy, FGM, UBI suggested to relook the old applications pending since 2016-17 to 2019-20 and clear the data base in the portal as the pre and post COVID scenario is entirely different and the customers can be encouraged to reapply with latest details

(Action: All Banks & FIs).

3. Review of progress of loans sanctioned under CGTMSE scheme.

No suggestions were put forth.

Regarding review of PMSvanidhi and PMFME schemes, Ms. R Vinoth Priya, IAS, Director (MSME) suggested that, as the schemes are not the part of MSME committee, hence that can be taken up separately with respective stakeholders.

(Action: SLBC Sub-committee, Karnataka).

The meeting concluded with a vote of thanks to the Chair.



(Pankaj Kumar Pandey)
Secretary to Government,
Commerce and Industries Dept,
(MSME & Mines) & Chairman,
SLBC Sub Committee (MSME).



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

MINUTES OF THE SLBC SUB COMMITTEE MEETING ON SHG BANK LINKAGE FOR
JUNE AND SEPTEMBER '2021 HELD ON 18th NOVEMBER 2021.

The SLBC Sub Committee Meeting On SHG Bank Linkage For June and September '2021 Held On 18th November 2021.

Dr. S.Selvakumar, IAS Chairman of the Subcommittee & Secretary, Skill Development, Entrepreneurship & Livelihood Department, Govt. of Karnataka chaired the meeting and guided the proceedings.

The list of participants is furnished in the Annexure.

Smt. Bhavani Mannan, Assistant General Manager, Canara Bank, Circle Office, Bengaluru (Convener) welcomed Dr. S. Selvakumar, IAS, Chairman of the Sub-committee & Secretary, Skill Development, Entrepreneurship & Livelihood Department, Govt of Karnataka, Smt. Manjushree N, IAS Mission Director, KSRLM, SANJEEVNI, Government of Karnataka, officials from RBI, NABARD, representatives from various banks, Govt. Departments and other Members of the Committee to the subject meeting.

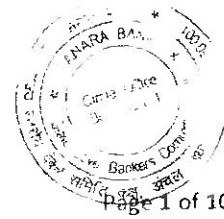
With this, the Agenda items were taken up for discussion.

1. Confirmation of proceedings of previous meeting.

The proceedings of the meeting held on 05.07.2021 were already circulated to all the members and as no suggestions for amendments were received and hence the house confirmed the minutes.

Agenda 2. Review of Performance of State under SHG Bank Linkage Target vis-à-vis Achievement during FY 2021-22 as at 30.09.2021.

The Convener informed the house that state has achieved 30.56% under Disbursements and 96.15% under Outstanding as on 30.09.2021 against the target fixed for the FY 2021-22.



Mission Director informed the house that the banks performance under disbursement should be improved in the ensuing quarter and advised convener to ensure that the allotted targets under disbursement to be achieved.

(Action: KSRLPS/Banks/Lead Banks)

Agenda 3. Bank wise Performance during 2021-22 Target vis-à-vis Achievement as on 30.09.2021 under Disbursements.

The Convener informed the house about the Bank-wise performance under disbursements as on 30.09.2021 for FY 2021-22 and further informed that PSBs have achieved 32%, RRBs 28%, Private Sector Banks disbursed 28%, APEX banks achieved 17% under disbursement and overall achievement is 31%.

Further, convener informed that among major banks Bank of India stands top (66%) under disbursement followed by Union Bank of India (35%) and least performance by Indian Overseas Bank (6%) and in RRBs Karnataka Vikas Grameena Bank achievement is 36% and in Private sector banks HDFC Bank achievement is 30%.

Mission Director has informed that Bankers needs to focus on improving disbursement performance and also advised convener to follow up closely with the bank to improve the performance.

(Action: KSRLPS/Banks/Lead Banks)

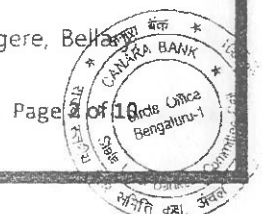
Agenda 4. Bank wise Performance during 2021-22 Target vis-à-vis Achievement as on 30.09.2021 under Outstanding.

The Convener informed the house about the Bank-wise performance under Outstanding Balance target v/s achievement as on 30.09.2021 and informed that overall PSBs have achieved 97.63%, Overall RRBs have achieved 85.73%, overall Private Sector Banks achieved 96.64% and APEX bank achieved 99.47% under outstanding and overall achievement is 96.15%.

(Action: KSRLPS/Banks/Lead Banks)

Agenda 5. District wise Performance during 2021-22 Target vis-à-vis Achievement as on 30.09.2021 under Disbursements.

The Convener informed the house about the District-wise performance under disbursements as on 30.09.2021 for FY 2021-22 and informed the house that the districts like Uttara Kannada, Koppal, Haveri, Bengaluru Rural, Tumkuru, Bengaluru Urban, Davanagere, Bellary,



Kolar and Mandya have performed well and least performance is Chitradurga District with 3.26% achievement.

Mission Director advised the convener to write letters to LDMs of low performing districts and advise them to improve the disbursement performance in the ensuing quarter.

(Action: concerned Lead Banks & KSRLPS)

Agenda 6. District wise Performance during 2021-22 Target vis-à-vis Achievement as on 30.09.2021 under Outstanding.

The Convener informed the house about the District-wise performance under outstanding as on 30.09.2021 under FY 2021-22.

The Convener informed the house that districts like Davanagere, Chikkaballapur, Bagalkote, Yadgir, Koppal, Chamarajanagar, Bidar Mysuru, Kalaburagi, Dakshina Kannada, Vijayapura, Tumkur and Mandya have performed extremely well under outstanding and also informed that out of 30 districts in the State, 13 districts have achieved more than 100% achievement and districts like Udupi, Kodagu, Chikkamagalur are low performing districts with less than 50% achievement.

Mission Director advised the convener to write letters to LDMs of low performing districts and advise them to improve the Outstanding performance in the ensuing quarter.

(Action: Concerned Lead Banks, Banks & KSRLPS)

Agenda 7. NPA Status under SHG Loans as on 30.09.2021.

The Convener informed the house about the NPA level under SHG Loan portfolio Bank wise and District wise. The Chairman reviewed the relatively high NPA Banks i.e. Punjab National Bank, UCO Bank, Bank of Maharashtra, Indian Bank, State Bank of India and Bank of India, Karnataka Vikas Grameena Bank and ICICI Bank. The state wise consolidated NPA status under SHGs is 2.11%.

Mission Director reviewed the Bank wise NPA status and sought the views of the house about the strategies to be followed for regularizing these NPA accounts.

The Convener informed the member banks with high NPA percentage to increase the SHG advances and reduce the NPA level in the ensuing quarter.

(Action: KSRLPS & Banks)

Agenda 8. Bank wise Undrawn Portion under CC limits of SHGs as on 30.09.2021.

The Convener informed the house that about 57.76% of total outstanding amount is in undrawn portion available under CC accounts of SHGs.

Mission Director informed the house that if SHGs withdraws these undrawn portions under CC limits then disbursement and outstanding target can be easily achieved and also advised all banks to create awareness among the SHGs to utilize the un-utilized limits outstanding under SHGs CC limits.

(Action: Banks/ KSRLPS)

Agenda 9. District wise Undrawn Portion under CC limits of SHGs as on 30.09.2021.

The Convener informed the house about undrawn portion available under CC limits of SHGs District wise and informed that districts like Gulbarga, Chikamagalur, Uttara Kannada, Belgaum, Koppal, Kodagu, Tumkur, where more than 50% of amount is in undrawn portion.

Mission Director reviewed the District wise undrawn portion data and advised SBI, Canara Bank and Union Bank of India and also advised the convener to instruct the respective LDMs to educate the branches in their district to utilize undrawn CC limit to full extent to increase SHG credit Portfolio.

(Action: Banks, All lead Banks,KSRLPS)

Agenda 10: NULM-Target v/s Achievement as on 30.09.2021 for 2021-22.

The Convener informed the house about the performance Bank-wise under DAY-NULM scheme during FY 2021-22.

The Convener requested DAY-NULM to provide bank-wise and branch-wise pending applications data to ensure effective monitoring of applications pending at Bank and branch level.

Mission Director informed the house that still banks performance under DAY-NULM is not upto the mark and advised the house that all the banks needs to make a strategy for achieving the allotted targets under DAY- NULM in the ensuing quarter.

The Convener assured Mission Director that member banks will focus to achieving the allotted targets under DAY-NULM in the ensuing quarter.



Agenda 13: Any other matter with the permission of the Chair

Mission Director informed the house that now since every SHG transaction is enrolled through PAiSA Portal-Online Portal for Affordable Credit and Interest Subvention Access Bankers need not to worry about claiming interest subvention. Now claiming interest subvention is easy through PAiSA portal.

KSRLPS Sanjeevini presented a PPT wherein District Wise issues were discussed during the meeting,

BELLARY

- While Opening SHG & GPLF account in KGB, SBI, Canara Bank, Central Bank of India, Bank of India bankers are asking SHG & GPLF Registration Copy and demanding all members should be in one same bank.

(Action: LDM, SBI, Canara Bank, Central Bank of India and Bank of India)

BENGALURU URBAN

- For CIF release, Bank of India Avalahalli Banker is asking for GPLF registration copy.
- Karnataka Grameena Bank is charging for NEFT & RTGES transfers.
- From merged banks, bank pass book issuing getting delayed which leads to delay in scheme releases.

(Action: LDM, Karnataka Grameena Banks and Bank of India)

BIDAR

- SBI Mudhol Branch Kamalanagar taluk, KGB Mannayakheli branch chitagoppa taluk and Canara Bank Chandakapur branch basavakalyan taluk are delaying in account opening due to no staff and also no format available since 3 months and insisting all SHG /GPLF members must be present in branch while account opening.

(Action: LDM, SBI, KGB and Canara Bank)

Chikkaballapur

- Banks are not sanctioning loans under Rajiv Gandhi Chaitanya Yojane.
- Canara Bank Nyamagondlu branch, Gauribidanur Taluk Bankers are asking PAN card for GPLF account opening.
- SBI Kurudi, Gauribidanur Taluk branches bankers are asking EO Letter for opening of WLF account.
- All DCC /VSSNL Branches asking to all SHGs account holders to go to main branch for Bank passbook entry.

(Action: LDM, Canara Bank, SBI and DCC banks)



Chitradurga

- Category 1 District Cash handling charges is being collected by branches while remitting cash by GPLF's.
- While getting CIBIL certificates, some branches are collecting charges from all SHG members, without considering the SHG as a single Account.
- Recently SBI Branches :Thammenahally, Molakalmuru insisted SHG members to submit PAN Card details to open new SHG account.
- Being Category 1 District: Private banks are charging >18%.pa whereas all Commercial Banks, RRB are charging ROI 7% pa.
- SBI Nagasamudra Branch insisted SHG members to submit PAN card for New SHG account opening.

(Action: LDM and SBI)

SHIVAMOGGA

- DCC Banks are collecting 10% of loan amount as share.
- For loan, Branches are insisting to approach through mediator – NGOs.
- Union bank of India (erstwhile Corporation Bank) insisting for LIC insurance while loan sanctioning.
- Post sanctioning of SHG loan adjusted to members individual loan account.

(Action: LDM, DCC Banks and Bank of Baroda)

RAMANAGAR

- SBI branches insisting to submit application through Vikas –NGO ; Sanctions are given only to those who routed through them and also additional charges are levied to pay for NGO Vikas. (SBI, JALAMANAGALA, SBI, KUDUR, MAGADI, TIPPASANDRA HONGANURU branches).

(Action: LDM and SBI)

DAVANGERE

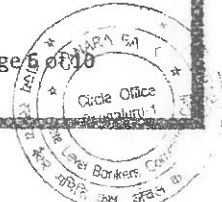
- DCC Banks are collecting 10% of loan as share.
- SBI Bank insisting certification letter from NGO – Vikas for account opening.

(Action: LDM, DCC Banks and SBI)

DAKSHINA KANNADA

- Canara Bank (eSyndicate Bank) Guruvayanakere : Insisting to get PDO certificate as individuals in the SHGs doesn't have any loan to open SHG account.
- Bank of Baroda Mulki branch: Not giving Passbook and Cashbook of New SHGs.

(Action: LDM, Canara Bank and Bank of Baroda)



DHARWAD

- In KVGB Branches, in case if the SHGs family members have any personal/agri loan, then the branches are directly rejecting the applications and not willing to open Zero Balance account for the SHG members

(Action: LDM and KVGB)

GULBARGA

- Punjab National Bank and Bank of Baroda bankers are demanding that all SHG members should be members of one bank.

(Action: LDM, Punjab National Bank and Bank of Baroda)

KOPPAL

- Canara Bank branches in kustagi taluk are insisting SHG registration copy and SHG PAN Card for SHG account opening and for same reason account opening of 40 SHGs pending in SBI, Hulageri Branch(Kushtagi).
- SBI HULGERA branch- Account opening forms are not given account opening, insisting SHG Registration copy, SHG PAN card and for same reason account opening of 25 SHG is still pending.
- SBI Tavaragera Branch- Account Opening Form is not given for SHG bank Account Opening.
- SBI Kustagi Branch : Insisting Registration copy and SHG PAN card and limiting of CIF withdraw Rs 50,000 per day.
- SBI Yelburga branch insisting PAN card to convert GPLF savings bank account to current account and all SHG members presence while SHG a/c opening.
- SBI Bhanapura branch Insisting Pan card & mandatory registration of SHG for loan.
- KGB-Dotihal branch: Insisting Registration copy and SHG PAN card & limiting Rs 49,000 withdraw per day of CIF.
- KGB-Mudenuru branch: No progress updated from bank on PMJJY and PMSBY insurance 100 to 150 SHG member application submitted
- KGB-Chalagera branch: limiting of CIF withdraw Rs.20,000 per day.
- KGB Sanpura branch Gangavatti Taluk: Insisting registration copy and SHG pancard
- Union Bank of India Kukanapalli Branch Koppal Taluk: Insisting registration copy and SHG PAN card.

(Action: LDM, Canara Bank, SBI, KGB and Union Bank of India)

MANDYA

- All SBI, KGB and CANARA bank insisting PAN Card for SHG's & GPLF's for accepting Cash while remittance.

(Action: LDM, SBI, KGB and Canara Bank)



MYSURU

- All SBI Branches, Indian Overseas Bank Kattermalalawadi branch and Karnataka Grameen Bank Hanagodu, Bannikuppe, Aspatre, Kaval & Tattekere branches are demanding PAN Card while giving Loan to SHG's.
- Demanding Vikasa NGO Recommendation for giving loan to SHG's.
- Since 2 Years bankers are not obliging account opening of SHG and WLF ; mentioning they need permission from their Head office for giving loan to SHG's

(Action: LDM, SBI, Indian Overseas Bank, KGB)

TUMAKURU

- Deduction of Bank charges (Cheque, SMS, Transaction) from SHG accounts.
- Interest subvention not credited to SHG loan accounts.
- Not given Loans to SHGs without any recommendations (From NGOs)
- Bankers insisting FD from SHGs in each sanctioned loan.
- No Printing of Individual /SHGs/GPLFs Passbooks (Manually Writing Passbooks)
- Not issuing the pass books and Cheque Books to SHGs/GPLFs.
- Not issuing application formats for PMSBY, PMJJY & APY schemes.

(Action: LDM, all banks and KSRLPS)

RAICHUR

- Bankers insisting PAN Card, SHG Registration documents for account opening.
- Bankers are insisting that all SHG members should have account in same bank.
- KGB Kalmala, Gillesuguru and Yaragera branch, SBI Gunjalli, Rodalabanda branch and Indian Bank Raichur branch have not opened single SHG account.

(Action: LDM, KGB, SBI and Indian Bank)

GADAG

- For SHG accounts opening some bankers are insisting PAN Card.
- Canara Bank Bellatti Branch is not receiving loan applications.

(Action: LDM and all Banks)

UTTARA KANNADA

- Banker are insisting registration copy for Producer Group Bank account Opening.
- SHG / WLF and GPLF account opening taking prolonged time.
- If one of the member defaulter in bank, bankers not allowing to open SHG Account.
- While opening SHG account bankers are making mandatory that all members must have individual account.
- For pass book updation most of the bank were saying machine is not working, hence not possible to initiate passbook updation.

(Action: LDM and all Banks)



YADGIR

- SHG / WLF and GPLF account opening taking prolonged time.
- If one of the member is defaulter in bank, bankers not allowing to open SHG Account
- While opening of SHG account bankers making it mandatory that all members must have individual account.
- While pass book updation most of the bank were saying machine is not working, hence not possible to initiate cash book updation.
- For SHG/WLF and GPLF Account opening bankers asking concern department letter.

(Action: LDM and all Banks)


Mission Director informed the member banks to take a note on the issues discussed and advised the respective branches to follow RBI guidelines. These issues to be discussed by LDMs with respective branches at BLBC & DLBC level meeting and also circulate the RBI Master Circular among all branches of banks.

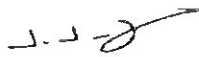
The representative from NABARD informed the following,

- i) More thrust to be given for SHG Bank linkage.
- ii) Average Loan per group to be improved.
- iii) NPA level under SHG loans should be reduced.

The Chairman informed that there is a need to strengthen SHGs in the state and cooperation from member banks are needed and also advised that all the bankers should inform their branches to abide by RBI guidelines while SHG account opening.

With this, the meeting ended with a vote of thanks,

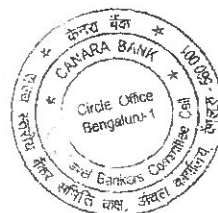

(Smt. Bhavani Mannan)
Assistant General Manager
Canara Bank
Circle office, Bengaluru
Convener, SLBC SHG Sub Committee


(Dr. S. Selvakumar)
Secretary,
Skill Development, Entrepreneurship &
Livelihood Department, Government of
Karnataka & Chairman of SLBC SHG
Sub committee



LIST OF PARTICIPANTS

Sl. No.	Department / Bank Name	Name	Designation
1.	Skill Development, Entrepreneurship & Livelihood Department, GoK.	Dr. S.Selva Kumar, IAS	Secretary and Chairman of Sub Committee
2.	KSRLPS, Sanjeevini	Smt. Manjushree N, IAS	Mission Director
3.	Reserve Bank of India	Smt. Meera Korwar	Manager
4.	NABARD	Sri. Nirmal Kumar	Deputy General Manager
5.	NABARD	Smt. Jilna Joy	Assistant Manager
6.	Canara Bank	Smt. Bhavani Mannan	Asst. General Manager
7.	Canara Bank	Sri. Anand C	Senior Manager
8.	State bank of India	Sri B L Srinivas	Asst. General Manager
9.	State bank of India	Sri Babu Somappa	Asst. General Manager
10.	State bank of India	Smt.Shobha K P	FSTO
11.	Union Bank of India	Sri. V Gurusubramanian	Deputy General Manager
12.	Union Bank of India	Sri. Nagaraj Deshnur	Chief Manager
13.	Bank of Baroda	Smt. B Indumathi	Sr. Manager
14.	Indian Bank	Sri. V A Poorna Kumar	Asst. General Manager
15.	Indian Bank	Sri. Sanjana A V	Asst. Manager
16.	Bank of India	Sri.Mahesh Naik	Senior Manager
17.	Punjab National Bank	Sri Shridhar G J	Senior Manager
18.	Central Bank of India	Smt. V S Geetha	Asst. Manager
19.	Bank of Maharashtra	T. Raghupaty	Manager
20.	Karnataka Grameena Bank	Sri. Vasudev	Manager
21.	Karnataka Vikas Grameena Bank	Sri. P Srinivas	Chief Manager
22.	IDBI	Smt. Sushma Shetty	Asst. General Manager
23.	Kotak Mahindra Bank	Smt. Suman Gupta	Chief Manager
24.	Karnataka Bank	Sri. Palu J S	Manager
25.	NRLM	Sri. Shyam	PE-FI
26.	NRLM	Sri. Mahesh	TEI&P
27.	NRLM	Smt. Aruna Sampige	Consultant
28.	DAY-NULM	Smt. Sumathi B S	Project Officer
29.	Canara Bank	Sri. Abhishek R H	Officer



Annexure - 23C

Proceedings of the 23rd SLBC Sub-Committee Meeting on Recovery and Rehabilitation & Other Measures including Government Sponsored Schemes for the quarter ended June & September 2021 held on 28.01.2022 through Microsoft Teams under the Chairpersonship of Smt Vandita Sharma, IAS, Additional Chief Secretary & Development Commissioner, Government of Karnataka.

Chairperson: Smt Vandita Sharma, IAS, Additional Chief Secretary & Development Commissioner, Government of Karnataka.

Convenor: Smt Vinita Shourie, Deputy General Manager (FI), State Bank of India, Local Head office, Bengaluru.

Members Present: Separate sheet is attached.

The 23rd SLBC Sub-Committee Meeting on Recovery and Rehabilitation & Other Measures including Government Sponsored Schemes for the quarter ended June & September 2021 scheduled on 28.01.2022 through Microsoft Teams under the Chairpersonship of Smt Vandita Sharma, IAS, Additional Chief Secretary & Development Commissioner, Government of Karnataka,

2. At the outset, the Deputy General Manager (FI) from State Bank of India, Local Head office, Bengaluru (The Convenor Bank) welcomed the Chairperson of the Sub-Committee Smt Vandita Sharma, IAS, Additional Chief Secretary & Development Commissioner. She also welcomed the officials from Government Departments and member Banks. With permission from the Chairperson, the Convenor of the Sub-Committee, DGM, SBI took up the agenda.

Agenda No. 1: Confirmation of proceedings of the 22nd Sub-Committee Meeting held on 02.08.2021

The proceedings of the meeting held on 02.08.2021 were already circulated and as no suggestions for amendments were received, the Sub Committee confirmed the minutes.

Agenda No. 2: Recovery of Bank dues under Government sponsored schemes:

The Chairperson expressed that the NPA levels with respect to Government Sponsored Schemes are at higher level and advised the member Banks to approach the district level authorities of the concerned sponsoring agencies/departments/corporations for their guidance/intervention in recovery of overdues.

The DGM, SBI assured to the Chairperson that SBI would share the list of NPA accounts to the concerned departments and seek their intervention in follow-up and recovery activities.
(Action: All member Banks, Line departments)

Agenda No. 2(a): Non-performing Assets position:

Though the percentage of NPA reduced to 6.98% in Sep-21, over June 2021 (8.09), the Chairperson informed that it is matter of concern and advised the member banks to put more focus to bring down the NPA level.

(Action: All member Banks)

52



Agenda No. 2(b): Recovery under SARFAESI Act:

The Chairperson informed that State Bank of India has submitted the district wise list of cases filed under SARFAESI act and pending for issuance of statutory orders by DCs for taking the physical possession of the mortgaged property by the member Banks. Accordingly, the authority had advised the concerned officials at district level to clear the pendency. The Chairperson expressed that they are ready to help the Bankers in recovery related issues and advised the other members to submit the district wise list of cases filed under SARFAESI act and pending for issuance of statutory orders by DCs at the earliest.

(Action: All member Banks, SLBC)

Agenda No.3: Recovery under KPMR/KACOMP Act:

The Chairperson expressed displeasure over non-submission of district wise details of recovery cases filed under KPMR/KACOMP acts. The authority once again advised the member Banks to submit the district wise list of pending cases filed under KPMR/KACOMP acts, so that the concerned revenue department may pass on necessary instructions to the Tehsildars to issue recovery certificates in all the eligible cases at the earliest. The Chairperson once again expressed their readiness to support Bankers in recovery.

(Action: All member Banks, SLBC)

Agenda No.4: Review of NPA position under Housing & Education Loans of Major Banks:

The convener informed that with reference to the data on NPA in Education loans submitted by the nationalised Banks, there is data inconsistency and the same may be reviewed in the coming quarterly review meeting. The Chairperson permitted and advised the member Banks to recheck the data before uploading to SLBC portal.

(Action: All member Banks, SLBC)

Agenda No.5: Review of other Government Sponsored Schemes:

The Chairperson enquired about the status of the loan applications forwarded to Banks by the Minority Development Corporation. The MD of the Corporation informed that only one scheme is linked to Banks credit. 441 applications were sanctioned by the Banks. The department is not aware of NPA status of the loans sanctioned under the scheme.

The Official from NRLM department informed that the banks have submitted the NPA details, but more details are required on SHG related accounts. Requested the member Banks to submit the same at the earliest.

The Chairperson expressed displeasure for non-submission of NPA account details to the respective Sponsoring agency/Department/Corporation and advised the SLBC to send a communication in this regard, to all the member Banks and advise them to submit the list of default accounts (District wise, Department/Corporation/Sponsoring agency wise) to the respective Departments/Corporation/Sponsoring agencies.

The authority also informed that the non-cooperation if any from the respective line departments/sponsoring agencies may be brought to the notice of the Chairperson.

(Action: All member Banks, LDMs, Line departments, SLBC)



15


Agenda No.6: Government support for joint inspection and recovery drive of loans sponsored by KVIC, KVIB and DIC.


The Chairperson advised the member Banks to prepare the schedule/calendar for recovery drives/camps in consultation with the district authorities to meet the desired recovery levels. The officials from the concerned line departments have expressed their willingness to participate in recovery camps/drives conducted by the Bank branches.

(Action: All member Banks, LDIMs, Line departments)

Agenda No.7: Any other issue with the permission of the Chair: -----

The Meeting concluded with vote of thanks.


(Vandita Sharma, IAS)
Chairperson
SLBC Sub-Committee on
Recovery & Rehabilitation
Additional Chief Secretary &
Dev. Commissioner,
Government of Karnataka.


(Vinita Shourie)
Convener
SLBC Sub-Committee on
Recovery & Rehabilitation
Dy. General Manager (FI)
FI Network,
State Bank of India, LHO, Bengaluru.



SLBC Sub committee on Recovery and Rehabilitation meeting held on 28.01.2022 Attendance list			
S No	Full Name	User Action	Timestamp
1	cmleadbank1	Joined	1/28/2022, 2:41:58 PM
2	PRS RDPR (Guest)	Joined	1/28/2022, 2:47:45 PM
3	Dyceso(Development) (Guest)	Joined	1/28/2022, 2:50:01 PM
4	DAYNULM (Guest)	Joined	1/28/2022, 2:50:04 PM
5	GENERAL MANAGER AMBEDKAR CORPORATION (Guest)	Joined	1/28/2022, 2:51:19 PM
6	dgmmfmm ihoban	Joined	1/28/2022, 2:53:04 PM
7	JD (RI & SEP) DIC (Guest)	Joined	1/28/2022, 2:53:29 PM
8	Joint Director (T) MGNREGS (Guest)	Joined	1/28/2022, 2:56:43 PM
9	RBMANE-FHKSRLPS (Guest)	Joined	1/28/2022, 2:56:51 PM
10	RBMANE-FHKSRLPS (Guest)	Joined	1/28/2022, 3:01:01 PM
11	APO (Stree Shakti), Dwcd (Guest)	Joined	1/28/2022, 2:56:11 PM
12	KVGB HO DHARWAD (Guest)	Joined	1/28/2022, 2:57:42 PM
13	KSC Apex Bank Ltd (Guest)	Joined	1/28/2022, 2:58:07 PM
14	MD DBCDC (Guest)	Joined	1/28/2022, 2:59:38 PM
15	Anand (Guest)	Joined	1/28/2022, 2:59:58 PM
16	RBI Bengaluru Regional Office (Guest)	Joined	1/28/2022, 3:01:13 PM
17	Maheshkumar Davangere (Guest)	Joined	1/28/2022, 3:01:36 PM
18	agm2fmm ihoban	Joined	1/28/2022, 3:01:54 PM
19	Vasudev TM (Guest)	Joined	1/28/2022, 3:01:58 PM
20	DAYNULM (Guest)	Joined	1/28/2022, 3:04:41 PM
21	minority DS (Guest)	Joined	1/28/2022, 3:05:29 PM
22	Priority Sector Bengaluru Zone	Joined	1/28/2022, 3:05:30 PM
23	Karnataka Gramin Bank, HO (Guest)	Joined	1/28/2022, 3:05:50 PM
24	dar bangalore	Joined	1/28/2022, 3:06:19 PM
25	vinothriya (Guest)	Joined	1/28/2022, 3:08:24 PM
26	Jayanti V Krishnan	Joined	1/28/2022, 3:06:51 PM
27	Jayanti V Krishnan	Joined	1/28/2022, 3:25:42 PM
28	DMA Bangalore (Guest)	Joined	1/28/2022, 3:07:11 PM
29	Karnataka Gramin Bank, HO (Guest)	Joined	1/28/2022, 3:07:17 PM
30	Nazeer-MD KMDC (Guest)	Joined	1/28/2022, 3:08:15 PM
31	(Guest)	Joined	1/28/2022, 3:08:38 PM
32	Swaroopa Karnick (21 JBBS)	Joined	1/28/2022, 3:08:48 PM
33	Maheshkumar Davangere (Guest)	Joined	1/28/2022, 3:13:43 PM
34	Additional RCS- Credit (Guest)	Joined	1/28/2022, 3:13:46 PM
35	Aruna Sampige	Joined	1/28/2022, 3:13:58 PM
36	Nazeer MD KMDC (Guest)	Joined	1/28/2022, 3:14:44 PM
37	Alia (Guest)	Joined	1/28/2022, 3:16:47 PM
38	MD-KMDC (Guest)	Joined	1/28/2022, 3:18:11 PM
39	ABD (Guest)	Joined	1/28/2022, 3:19:14 PM
40	Maheshkumar Davangere	Joined	1/28/2022, 3:21:30 PM
41	ACS & DC (Guest)	Joined	1/28/2022, 3:21:39 PM
42	kvic SO Bangalore (Guest)	Joined	1/28/2022, 3:26:09 PM
43	RBMANE - FHKSRLPS (Guest)	Joined	1/28/2022, 3:50:13 PM



PROCEEDINGS OF THE 7th SLBC SUB-COMMITTEE MEETING ON EXPANDING AND DEEPENING OF DIGITAL PAYMENTS ECOSYSTEM-HAVERI & YADGIR DISTRICTS FOR THE QUARTER ENDED DECEMBER-2021 HELD ON 24.01.2022 AT 11.00 HRS THROUGH MS TEAMS UNDER THE CHAIRMANSHIP OF GENERAL MANAGER, STATE BANK OF INDIA, BENGALURU

Chairman: Sri. Shantanu Pendsey, General Manager, (NW III), State Bank of India, Local Head Office, Bengaluru.

Convenor: Smt Vinita Shourie, Deputy General Manager (FI), State Bank of India, Local Head Office, Bengaluru.

Members Present: Separate sheet is attached.

7th SLBC Sub-Committee Meeting on Expanding and Deepening of Digital Payments Ecosystem-Haveri and Yadgir Districts for the quarter ended December-2021 was held on 24.01.2022 at 11.00 hrs through MS Teams under the Chairmanship of Sri. Shantanu Pendsey, General Manager (Network-III), State Bank of India, LHO, Bengaluru.

2. The Deputy General Manager (FI), from State Bank of India, Local Head Office, Bengaluru (The Convener Bank) welcomed Shri. A K Pathak, DGM, FIDD, Reserve Bank of India (RBI), Bengaluru, other officials from RBI and SLBC. She also welcomed the representatives of member Banks of both the districts.

1. Agenda item No.1: Confirmation of proceedings of the 6th Sub-Committee meeting held on 17.11.2021.

The proceedings of the 6th Sub-Committee meeting held on 17.11.2021 were already circulated and as no suggestions for amendments were received, the Sub Committee confirmed the minutes.

Agenda item No.2: Review of progress reports (Annexure II) and performance of banks.

DGM, RBI advised both LDMs to rectify errors in the review formats I & II and submit revised data to RBI, SLBC and SLBC Sub-Committee at the earliest.

DGM, RBI expressed displeasure on the low performance of member banks especially in case of Current accounts (with digital coverage of 29.26% in Haveri District and 67.45% in Yadgir District)) and advised all banks to ensure 100% Digitization of both Savings Bank and Current/Business Accounts by **February 15, 2022**.

DGM, RBI also advised the member banks to brief customers about the best practices while using Digital Payment Systems (Do's and Don'ts) as part of Financial Literacy/ Financial Awareness initiatives of the banks.

(Action: All Banks, LDM Haveri and Yadgir)

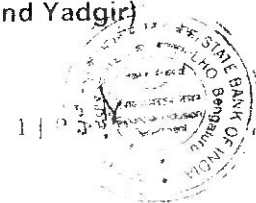
Agenda item No.3: Mapping of financial institutions and streamlining of Bank accounts for facilitating Direct Benefit Transfer (DBT)

Convenor informed the House that all Banks have confirmed that for the purpose of the DBT facility, out of the total banks accounts (individuals) in Haveri district, 95.76% of total SB A/cs are seeded with Aadhar number and in Yadgir District 91.10% of total SB A/cs are seeded with Aadhar number.

DGM, RBI advised member banks in both the districts to complete 100% Aadhaar seeding of all operative accounts. The LDMs are advised to conduct regular meetings with the member banks to resolve the difficulties while making the accounts Aadhar enabled.

DGM RBI, briefed the house about RBI's letter BLR FIDD.LBS No. S-433/02 04 001/2021-22 dated January 07, 2022 wherein Banks have been advised to ensure that there are no DBT payment failures due to accounts being classified as Dormant/Inoperative and amounts exceeding credit limit fixed for the account. DGM, RBI advised SLBC & LDMs of both districts to share the instructions in this regard among the member Banks.

(Action: SLBC, All Banks, LDM Haveri and Yadgir)



Agenda item No.4: All the villages in the district with population more than 2000 population to be provided with banking outlet.

DGM, RBI enquired SLBC (Karnataka) regarding additional Unbanked Rural Centres (URCs)/villages proposed by DFS in which banking outlets needs to be provided by the member Banks. The Official from SLBC mentioned that DFS had informed that there is no additional URC/village in the state to be covered with a banking outlet.

(Action: SLBC)

Agenda item No.5: Villages in the district to have at least one bank branch or banking outlet within five kilometres.

The LDMs of Haveri and Yadgir informed that all the villages are having at least one bank branch or banking outlet within five kilometres.

Agenda item No.6: Dedicated financial literacy initiatives to promote digital payments.

The awareness meetings are being conducted by the Financial Literacy Counsellors (FLCs) about promoting the digital products by various Banks. They also advised to spread awareness about the precautionary steps to be followed by the public while doing digital transactions.

DGM, RBI enquired about the vacancies of FLCs in both the districts. DGM, SBI informed that in Yadgir District, out of 3 FL Centres allotted to SBI, 2 FL Counsellors are functioning at two Centres. Appointment of 3rd FLC at the vacant centre is under process. DGM, SBI mentioned that they will review the vacancies prevailing in FLC positions in both the districts and ensure vacant positions (if any) will be filled at the earliest.

(Action: SLBC Sub-Committee, LDM Haveri and Yadgir, All Banks)


Agenda item No.7: Revised timelines, timely submission of statements and data purity.

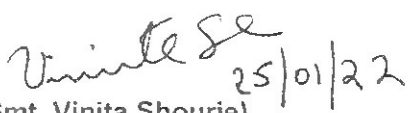
The delay in submission by the member's banks has been viewed seriously by the RBI. The RBI official advised the Nodal Officers, LDMs of Haveri and Yadgir to submit the quarterly progress report in requisite format (Review Format- I & II) within 7 days from the end of the concerned quarter. Non-submission/delayed submission had to be taken up with the Controlling Heads of the respective banks under advice to the Sub- Committee, SLBC and RBI for further action. The DGM, RBI advised the SLBC Sub-Committee, Nodal Banks and Member Banks to ensure 100% Digitization in Savings Bank and Current/Business Accounts by February 15, 2022

(Action: SLBC Sub-Committee, LDM Haveri and Yadgir, All Banks)

Agenda item No.8: Any other issue with the permission of chair.

The Meeting concluded with vote of thanks.


(Sri Shantanu Pendsey)
Chairman
SLBC Sub-Committee on
Expanding and Deepening of Digital
Payments Ecosystem-Raichur District &
General Manager (NW-III)
State Bank of India
LHO, Bengaluru


(Smt. Vinita Shourie)
Convener
SLBC Sub-Committee on
Expanding and Deepening of Digital
Payments Ecosystem-Raichur District &
Dy. General Manager (FI)
State Bank of India,
LHO, Bengaluru



Attendance sheet: 7th SLBC Subcommittee on 100% digitisation HAVERI YADGIR DISTRICTS--24.01.2022

Sl. No	Full Name	Name of the Bank	Timestamp
1	G B Nithyanand	Axis Bank	1/24/2022, 11:12:03 AM
2	Ajith Kumar	Axis Bank	1/24/2022, 11:15:00 AM
3	Sachin Halijole	Axis Bank	1/24/2022, 11:15:41 AM
4	Rama Rao Tadikonda	Axis Bank	1/24/2022, 11:26:18 AM
5	RDM Udupi 2 region	BOB	1/24/2022, 11:12:41 AM
6	SLBC KARNATAKA (Guest)	Canara Bank	1/24/2022, 10:58:14 AM
7	raichur ro (Guest)	Canara Bank	1/24/2022, 11:26:52 AM
8	HUBBALLI II RO (Guest)	CBI	1/24/2022, 11:01:16 AM
9	Manohar S Equitas Small Finance Bank (Guest)	Equitas SF Bank	1/24/2022, 11:22:44 AM
10	Sadanand Patil	HDFC BANK	1/24/2022, 11:01:05 AM
11	Iranna Baliger	IDFC First Bank	1/24/2022, 10:59:50 AM
12	aditya shrivastava bm yadgir (Guest)	INDIAN BANK	1/24/2022, 11:27:29 AM
13	Varun Kumar- Karnataka Gramin Bank Yadgir (Guest)	KGB	1/24/2022, 10:59:38 AM
14	RO HAVERI KVGB (Guest)	KVGB	1/24/2022, 10:52:31 AM
15	LDM HAVERI (Guest)	LDM Haveri	1/24/2022, 11:06:30 AM
16	Siddeshwar K N	LDM Yadgir	1/24/2022, 10:51:10 AM
18	CO HUBBALLI (Guest)	PNB	1/24/2022, 11:02:42 AM
19	RBI Bengaluru Regional Office (Guest)	RBI	1/24/2022, 10:51:10 AM
20	Santhaprakash S RBI Bengaluru (Guest)	RBI	1/24/2022, 10:53:36 AM
21	cmsnldr4 aohubban	SBI	1/24/2022, 11:13:17 AM
22	cmleadbank	SBI, LHO	1/24/2022, 10:51:10 AM
23	dgmdb lhoban	SBI, LHO	1/24/2022, 10:59:48 AM
24	dgmfirm lhoban	SBI, LHO	1/24/2022, 10:59:51 AM
25	AGM Digital	SBI, LHO	1/24/2022, 11:00:52 AM
26	agm2firm lhoban	SBI, LHO	1/24/2022, 11:19:36 AM
27	RITESH KUMAR 5367778	SBI, LHO	1/24/2022, 11:19:36 AM
28	Meenakshi Seshagiri Gad		1/24/2022, 10:51:23 AM
29	RO-Kalaburagi-Priority Sector		1/24/2022, 10:55:31 AM
30	Sheeja K		1/24/2022, 10:58:18 AM
31	Prashant K		1/24/2022, 11:04:27 AM
32	S.D. Vinay		1/24/2022, 11:04:28 AM
33	Venkata Sudhakar Chellapilla		1/24/2022, 11:11:36 AM



Updated Information on additional 20% MSME loans sanctioned and disbursed under ECLGS Scheme by member banks in Karnataka State as on 31.12.2021

Name of the State			Karnataka					Amount in Lakhs		
SL No.	Name of The Bank	Eligible under ECLGS scheme		Cumulative Sanctioned Loans under ECLGS		% Sanctioned Amount over total eligible amount	Cumulative Disbursed loans under ECLGS		% Disbursed Amount over total eligible amount	
		No. of A/c's	Amount	No. of Acs	Amount		No. of Acs	Amount		
1	SBI	23431	154100	17830	149000	96.69	12944	131200.51	85.14	
2	Canara Bank	96913	312137	96425	308225	98.75	84565	210454.27	67.42	
3	Bank of Baroda	20769	44503	20769	44503	100.00	15597	40411	90.81	
4	Central Bank of India	3498	6798	2862	5683	83.60	2862	5683	83.60	
5	Union Bank of India	21405	91823	20125	86124.00	93.79	20125	86124.00	93.79	
6	Indian Overseas Bank	5951	15242.14	4823	13879.25	91.06	3928	11598.25	76.09	
7	Bank of India	7075	20397.78	6375	19885.27	97.49	6375	19885.27	97.49	
8	PNB	5406	14194	5380	13329	93.90	2995	8326	58.66	
9	Bank of Maharashtra	2880	9170.71	2285	8968	97.79	1621	7525	82.05	
10	Indian Bank	6929	21926	6135	21025	95.89	5215	19525	89.05	
11	KGB	410	3267	360	2585	79.16	360	2586	79.16	
12	KVGB Bank	27211	31611	2713	1728	5.47	2690	1685	5.33	
A	Total (PSBs)	221878	690292.08	183009	670621.52	97.15	156227	540732.3	78.33	
1	Karnataka Bank Ltd	16079	82127.94	9015	75215.00	91.58	7253	69921.07	85.14	
2	ICICI BANK	10081	80084.00	6622	75360	94.10	2464	64941	81.09	
3	Axis Bank	5468	75386	3385	46391	61.54	2951	39528	52.43	
4	IDFC BANK Ltd	2207	82438	1032	11002	13.35	1024	10886	13.21	
5	HDFC Bank	8936	65262.02	8936	65262.02	100.00	2378	42099.29	64.51	
6	IDBI Bank	2350	7113.5	1689	6592.25	92.67	1495	5827.73	81.92	
7	Punjab & Sindh Bank	336	56.63	81	48.56	85.75	81	48.56	85.75	
8	Federal Bank	986	8258	523	6082	73.65	523	6082	73.65	
9	Tamilnad Mercantile Bank Ltd	401	2327.91	242	2206.00	94.76	242	2206.00	94.76	
10	RBL Bank Ltd	1226	5141	923	3930	76.44	880	3786	73.65	
11	Yes Bank Ltd	8421	33030.34	8421	33030.34	100.00	1964	6890.37	20.86	
12	IndusInd Bank	195	8651.65	195	8651.65	100.00	138	6843.99	79.11	
13	City Union Bank	847	13455	652	11577	86.04	602	10488	77.95	
14	South Indian Bank Ltd	987	22957	520	15839	68.99	464	13973	60.87	
15	Laxmi vilas Bank	1226	5141	723	3694	71.85	574	3437	66.86	
16	Kotak Mahindra Bank	4546	80049.95	2820	77870.2	97.28	2391	690.77	0.86	
17	Ujjivan Small Finance Bank	138	483.62	138	483.62	100.00	138	483.62	100.00	
18	DCB BANK Ltd	191	1815.92	191	1815.92	100.00	61	786.1	43.29	
B	Total (Private Banks)	64821	573779.22	46108	445050.11	77.56	25623	288918.97	50.35	
A+B	Total of Both PSBs & Private Banks	286499	1264071	229117	1115672	88	181850	829651	66	



Indian Banks' Association

SOCIAL BANKING

SB/MBR/SC-MSME/10856

January 28, 2022

The Conveners of SLBCs,
(As per list)

Madam/ Sir,

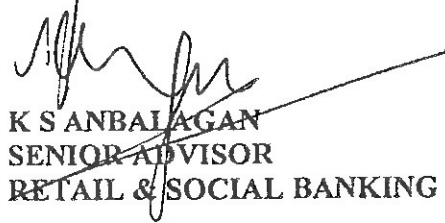
IBA STANDING COMMITTEE ON MSME HELD ON 18.09.2021
EXEMPTION OF STAMP DUTY FOR PMSVANIDHI

We refer to our letter No. SB/SC-MSME/ 2021-22/10473 dated October 25, 2021 on the captioned subject. A copy of the letter is enclosed for ready reference.

2. The captioned matter was again discussed and reviewed in the Action taken report of the meeting of 'IBA Standing Committee on MSMEs' held on 17.01.2022. With a view to updating the status in the matter for placing the same before the captioned Committee, we request you to apprise of the developments if any, in the matter.

3. We look forward to your response at the earliest.

Yours faithfully,



K S ANBALAGAN
SENIOR ADVISOR
RETAIL & SOCIAL BANKING

Encl: a/a

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 - Sikkim, State Bank of India. Local Head Office, Rural Business Unit, Samriddhi Bhavan. 1, Strand Road, Kolkata - 700 001
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 - Uttarakhand, State Bank of India, Administrative Office I, 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



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 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

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

PMSVANIDHI BANKWISE APPLICATION STATUS REPORT AS ON 18.01.2022

(Pendency for Disbursement against sanctioned)

SL. NO	BANK NAME	Total Loan Applied	Market Place	PickedUp	Returned by Bank	SANCTIONED Without Disbursed	DISBURSED	Total Sanctioned	Pendency for Sanction against Loan Applied (10=3-9)	Pendency for Disbursement against sanctioned (11=9-8)	% on disbursement against loan applied 12=8/3*100
1	2	3	4	5	6	7	8	9	10	11	12
1	Canara Bank	54239	163	1382	10377	4840	37477	42317	11922	4840	69.10
2	HDFC Bank	10341	7	5092	222	4628	392	5020	5321	4628	3.79
3	State Bank of India	57565	403	275	9899	2377	44611	46988	10577	2377	77.50
4	Union Bank of India	22444	48	1968	3845	1739	14844	16583	5861	1739	66.14
5	Bank of Baroda	16057	227	3134	4497	1157	7042	8199	7858	1157	43.86
6	RRB Karnataka GB	10610	4	1514	1654	766	6672	7438	3172	766	62.88
7	Karnataka Bank Ltd	17525	42	6222	3267	693	7301	7994	9531	693	41.66
8	RRB Karnataka Vikas GB	10512	13	1921	2435	564	5579	6143	4369	564	53.07
9	Indian Bank	6262	61	753	1348	456	3644	4100	2162	456	58.19
10	Indian Overseas Bank	4098	22	422	1779	133	1742	1875	2223	133	42.51
11	Kotak Mahindra Bank Limited	1540	18	732	100	96	594	690	850	96	38.57
12	IDBI Bank	1584	148	94	598	80	664	744	840	80	41.92
13	THE BELLARY DCC BANK LTD.	376		40	19	79	238	317	59	79	63.30
14	UCO Bank	1487	14	106	649	72	646	718	769	72	43.44
15	Bank of India	5299	13	125	1228	69	3864	3933	1366	69	72.92
16	Federal Bank	1187	12	552	323	59	241	300	887	59	20.30
17	Punjab National Bank	1801	13	327	732	55	674	729	1072	55	37.42
18	Central Bank of India	3000	14	540	742	48	1656	1704	1296	48	55.20
19	Bank of Maharashtra	1536	4	49	542	46	895	941	595	46	58.27
20	Karur Vysya Bank Ltd	850	18	323	212	37	260	297	553	37	30.59
21	The Vijaypur District Central Co-operative Bank Ltd, Vijaypur	41	0	3	0	36	2	38	3	36	4.88
22	Axis Bank	741	77	442	72	22	128	150	591	22	17.27

SL. NO	BANK NAME	Total Loan Applied	Market Place	Picked Up	Returned by Bank	SANCTIONED Without Disbursed	DISBURSED	Total Sanctioned	Pendency for Sanction against Loan Applied (10=3-9)	Pendency for Disbursement against sanctioned (11=9-8)	% on disbursement against loan applied 12=8/3*100
1	2	3	4	5	6	7	8	9	10	11	12
23	Jana Small Finance Bank	89	0	41	0	19	29	48	41	19	32.58
24	Jammu & Kashmir Bank Ltd	123	1	31	27	15	49	64	59	15	39.84
25	Raichur District Center Co-operative Bank Ltd	162		100	2	15	45	60	102	15	27.78
26	KOLAR & CHIKBALLAPUR D.C.C. BANK LTD.	303		164	23	14	102	116	187	14	33.66
27	CSB BANK LTD	73	1	15	45	10	2	12	61	10	2.74
28	SOUTH INDIAN BANK	617	0	368	138	8	103	111	506	8	16.69
29	Ujjivan Small Finance Bank BAGALKOT DISTRICT	1026	23	612	214	8	169	177	849	8	16.47
30	CENTRAL COOPERATIVE BANK LTD	59	33	8	0	4	14	18	41	4	23.73
31	ICICI Bank	279	33	181	20	4	41	45	234	4	14.70
32	City Union Bank	153		142	0	2	9	11	142	2	5.88
33	Punjab and Sind Bank	369	4	7	121	2	235	237	132	2	63.69
34	RBL Bank Limited	53	1	6	33	2	11	13	40	2	20.75
35	DHANLAXMI BANK LIMITED	34	0	12	3	1	18	19	15	1	52.94
36	ESAF Small Finance Bank Total	57		4	26	1	26	27	30	1	45.61
37	Hassan District Central Co-operative Bank Ltd. Hassan	78	21	29	17	1	10	11	67	1	12.82
38	Lamihad Mercantile Bank Ltd	187	1	124	35	1	26	27	160	1	13.90
39	The Chitradurga District Central Co-operative Bank Limited	5	0	4	0	1	0	1	4	1	0.00
40	Airtel Payment Bank	3	3	0	0	0	0	0	3	0	0.00
41	Allahabad Bank	3	3	0	0	0	0	0	3	0	0.00
42	Andhra Pradesh Gr. Vikas Bank	4	3	1	0	0	0	0	4	0	0.00
43	Andhra Pragathi Grammeena Bank	6	1	0	5	0	0	0	6	0	0.00
44	Annapurna Finance Pvt Ltd	1	0	0	1	0	0	0	1	0	0.00
45	Arjavar Bank	1	0	0	1	0	0	0	1	0	0.00
46	AU Small Finance bank	0	0	0	0	0	0	0	0	0	#DIV/0!
47	Bandhan Bank Ltd.	55	42	6	7	0	0	0	55	0	0.00

SL. NO	BANK NAME	Total Loan Applied	Market Place	PickedUp	Returned by Bank	SANCTIONED Without Disbursed	DISBURSED	Total Sanctioned	Pendency for Sanction against Loan Applied (10=3-9)	Pendency for Disbursement against sanctioned (11=9-8)	% on disbursement against loan applied 12=8/3*100
1	2	3	4	5	6	7	8	9	10	11	12
48	Baroda Rajasthan Kshetriya Gramin Bank	1	0	1	0	0	0	0	1	0	0.00
49	BENGALURU DCC BANK LTD	12	0	11	1	0	0	0	12	0	0.00
50	Bharat CBM Ltd	3	3	0	0	0	0	0	3	0	0.00
51	CENTRAL COOPERATIVE BANK	1	0	1	0	0	0	0	1	0	0.00
52	Chikmagalur D.C.C.Bank Ltd.	38	1	17	12	0	8	8	30	0	21.05
53	Corporation Bank	32	15		0	0	17	17	15	0	
54	Davanagere District Central Co-operative Bank Ltd., Davanagere	7	0	2	0	0	5	5	2	0	71.43
55	DCB Bank Ltd.	6	1	2	0	0	3	3	3	0	50.00
56	DCC Bank Ltd., Bidar	142	0	0	87	0	55	55	87	0	38.73
57	DENA Bank	7	7	0	0	0	0	0	7	0	0.00
58	Fincare Small Finance Bank	20	0	0	2	0	18	18	2	0	90.00
59	Head Office Mandya DCC Bank Ltd.	49	0	0	28	0	21	21	28	0	42.86
60	IDFC FIRST Bank Ltd.	139	9	129	1	0	0	0	139	0	0.00
61	IndusInd Bank	72	16	22	34	0	0	0	72	0	0.00
62	Janata Sahkari Bank Ltd. Pune	87	0	0	0	0	87	87	0	0	100.00
63	Karnataka Grameena Bank	41	41	0	0	0	0	0	41	0	
64	Karnataka Vikas Grameena Bank	34	34	0	0	0	0	0	34	0	
65	Kaveri Gramina Bank	8	8	0	0	0	0	0	8	0	
66	KCC Bank	2	2	0	0	0	0	0	2	0	0.00
67	Kodagu District Cooperative Central Bank Limited	2	1	1	0	0	0	0	2	0	0.00
68	Lakshmi Vilas Bank	206	5	190	11		0	0	206	0	0.00
69	MAHARASHTRA GRAMIN BANK	1		1	0	0	0	0	1	0	0.00
70	NKCSB Cooperative Bank Ltd.	0	0	0	0	0	0	0	0	0	0.00
71	Oriental Bank	3	3	0	0	0	0	0	3	0	0.00

SL. NO	BANK NAME	Total Loan Applied	Market Place	PickedUp	Returned by Bank	SANCTIONED Without Disbursed	Disbursed	Total Sanctioned	Pendency for Sanction against Loan Applied (10=3-9)	Pendency for Disbursement against sanctioned (11=9-8)	% on disbursement against loan applied 12=8/3*100
1	2	3	4	5	6	7	8	9	10	11	12
72	PKGB	0	0	0	0	0	0	0	0	0	0.00
73	Post office Bank	0	0	0	0	0	0	0	0	0	0.00
74	RRB Tamilnadu GB	2	0	0	2	0	0	0	2	0	0.00
75	Saptagiri Gramen Bank	2	0	0	2	0	0	0	2	0	0.00
76	SCDCC Bank Ltd	377	0	5	1	0	371	371	6	0	98.41
77	SHARE Microfin Limited	1	0	1		0	0	0	1	0	0.00
78	SHIMOGA DCC BANK LTD.	34	0	19	0	0	15	15	19	0	44.12
79	Suco Bank	2	2	0	0	0	0	0	2	0	0.00
80	Svamaan Financial Services Private Limited	1	1	0	0	0	0	0	1	0	0.00
81	THE KARNATAKA STATE COOPERATIVE APEX BANK LTD.	47	0	2	3	0	42	42	5	0	89.36
82	The Mysore and Chamarajanagar DCC BANK LTD, MYSORE	65	1		21	0	43	43	22	0	66.15
83	THE SARASWAT CO-OPERATIVE BANK LTD	11	0	6	5	0	0	0	11	0	0.00
84	The Shantao Vithal Cooperative Bank	0	0	0	0	0	0	0	0	0	0.00
85	Tumkur District Co-Operative Central Bank (TDCC) Tumkur	0	0	0	0	0	0	0	0	0	0.00
86	United Bank of India	6	6				0	0	6	0	0.00
87	Urban Bank Gokak	2	2				0	0	2	0	0.00
88	Vasavamba cooperative Bank	2	2				0	0	2	0	0.00
89	Yes Bank Ltd.	34	7		18		9	9	25	0	26.47
90	(Other Banks)	81	81	0		0	0	0	81	0	0.00
91	Pragathi Krishna Gramina Bank	11	11	0	0	0	0		11	0	0.00
	Total	234426	1750	28281	45486	18160	140749	158909	75517	18160	60.04

Annexure

District wise PM Svanidhi Pendency for Sanction against Loan Applied Status as on 18.01.2022

S/No	District Name	Target	Applied	Pendency for mobilisation against target	Market Place	Applications Picked UP	Sanctioned without Disbursed (Pending for Disbursement)	Disbursed	Total Sanctioned	Pendency for Sanction against Loan Applied	% on disbursement against loan applied (12=9/4*100)	Returned by Bank
1	2	3	4	5	6	7	8	9	10	11	12	13
1	HBNIP	89499	52785	36714	499	10638	7334	24354	31688	21097	46.14	9960
2	MYSURU	15324	20376	-5052	89	1839	1075	11332	12407	7969	55.61	6041
3	BELAGAVI	14178	14790	-612	66	1587	871	8603	9474	5816	58.17	3663
4	BIDAR	4359	7582	-3223	118	83	108	2343	2451	5131	30.90	4930
5	DAVANGERE	8485	9170	-685	101	1099	428	4878	5306	3864	53.20	2664
6	DHARWAD	10995	9321	1674	50	1453	569	6392	6961	2360	68.58	857
7	SHIVAMOGGA	6737	6967	-230	13	762	427	4214	4641	2326	60.49	1551
8	CHITRADURGA	3328	5087	-1759	32	813	359	2488	2847	2240	48.91	1395
9	BAGALKOTE	6034	6732	-698	39	390	312	4374	4686	2046	64.97	1617
10	GADAG	3810	5163	-1353	22	289	177	3094	3271	1892	59.93	1581
11	VIJAYAPURA	6629	6246	383	32	569	353	4049	4402	1844	64.83	1243
12	BALLARI	10937	12152	-1215	102	765	822	9501	10323	1829	78.18	962
13	DAKSHINA KANNADA	8291	7131	1160	88	430	169	5148	5317	1814	72.19	1296
14	BENGALURU RURAL	2502	5694	-3192	57	1089	669	3259	3928	1766	57.24	620
15	RAICHUR	5557	8321	-2764	25	689	486	6223	6709	1612	74.79	898
16	RAMANAGARA	2785	3727	-942	28	822	284	2147	2431	1296	57.61	446
17	CHIKKABALLAPURA	2653	3297	-644	12	352	151	2002	2153	1144	60.72	780
18	KOLAR	4507	5127	-620	24	552	484	3507	3991	1136	68.40	560
19	KALABURAGI	8882	7708	1174	47	580	250	6420	6670	1038	83.29	411

Sl No	District Name	Target	Applied	Pendency for mobilisation against target	Market Place	Applications Picked UP	Sanctioned without Disbursed (Pending for Disbursement)	Disbursed	Total Sanctioned	Pendency for Sanction pending loan applied	% on disbursement against loan applied (12=9/4*100)	Returned by Bank
1	2	3	4	5	6	7	8	9	10	11	12	13
20	TUMAKURU	6638	7028	-390	15	538	424	5568	5992	1036	79.28	483
21	MANDYA	3059	3525	-466	21	298	241	2275	2516	1009	64.54	690
22	HAVERI	3597	3821	-224	77	214	507	2540	3047	774	66.47	483
23	HASSAN	3479	2878	601	95	375	222	1957	2179	699	68.00	229
24	KOPPAL	3174	3524	-350	10	312	168	2688	2856	668	76.28	346
25	BENGALURU URBAN	2155	1530	625	14	202	109	762	871	659	49.80	443
26	UTTARA KANNADA	3777	3894	-117	14	217	145	3118	3263	631	80.07	400
27	CHAMARAJANAGARA	1750	2615	-865	9	303	310	1679	1989	626	64.21	314
28	CHIKKAMAGALURU	2395	2361	34	14	493	188	1548	1736	625	65.57	118
29	YADGIR	2505	3005	-501	12	269	386	2055	2441	564	68.39	283
30	KODAGU	727	957	-230	6	86	44	611	655	302	63.85	210
31	UDUPI	2186	1912	274	19	173	88	1620	1708	201	84.73	12
	Total	250931	234426	42639	1750	28281	18160	140749	158909	75517	60.04	45486

Annexure								
Status of PM SVANidhi- Second Loan-Karnataka as on 18.01.2022								
Total applied	Sanctioned without disbursed	Disbursed	Total Sanctioned	Picked up	Market place	Returned by Bank	Resubmitted applications	Pendency for Sanction against Loan Applied
1	2	3	4	5	6	7	8	9
7033	1119	4707	5826	873	11	317	6	1207



Ministry of Housing and Urban Affairs
Government of India

For the

SVANidhi se Samriddhi Camps

PM Street Vendor's AtmaNirbhar Nidhi (PM SVANidhi)



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Introduction

SVANidhi se Samridhhi, an additional component of PMSVANidhi scheme, was rolled out on 4th January 2021 in 125 cities, in its first phase. Under this program, socio-economic profiling of PM SVANidhi beneficiaries and their families is conducted. The profile so generated, identifies their potential eligibility for select Central government schemes (See Annexure A for selected Schemes).

To ensure speedy linkages to these Schemes, one week long campaign, SVANidhi se Samridhhi - City level camps, will be organised, starting on the first monday of every month, by the District Level committee (DLC), under the chairmanship of the District Collector/ Municipal Commissioner. National Nodal officers, State Nodal officers, City Level Nodal Officers (CLNOs) deployed by the Concerned Ministries of the various Central Schemes will ensure Scheme Linkages in these Camps (See Annexure B for details of Nodal Officers).

1. Data collection and assessing eligibility

Data collection for Socio-economic profiling of PM SVANidhi beneficiaries and their families is done by ULB officials through a web-based/mobile application. The list of PMSVANidhi beneficiaries (disbursed loans) is available on the IT portal designed for this program. The profile so generated identifies the eligibility of the beneficiaries for select Central government schemes, and text messages are delivered to the Street Vendors on their registered mobile number. The progress of the activities can be seen on the IT portal by ULB and state level officials.

2. Linkages to Central Schemes

District Level committees will play an important role in ensuring scheme linkages to eligible PM SVANidhi beneficiaries and their families.

2.1 Constituting State and District Level Committees

For effective scheme implementation and monitoring, a State / UT Level Monitoring Committee headed by the Principal Secretary Urban Development / Municipal Administration and District Level Monitoring Committees (DLCs) chaired by District Collectors (DC)/ Municipal Commissioners (MC) are to be constituted. City Level Nodal Officers (CLNOs), deployed by concerned Ministries, will be co-opted members of the District Level Committees. (See Annexure C for Composition of DLC)

The Role of the District Level Committee (DLC) is to supervise the

entire exercise of socio-economic profiling and facilitate the camps for scheme linkages. DLCs should meet every month- end for preparation of the upcoming camps and deliberate on the following:

- Assess the eligibility data of PMSVANidhi beneficiaries and their families for each of the selected schemes.
- Plan of action for camps to be organised in the first week of the following month.
- The targets for the camps will be the eligibility data till date of the camp.
- Designate relevant on-ground officials for conducting the camps and filling of application forms of the schemes
- Plan of action to mobilise the Street Vendors for the camps - IEC activities, adherence to COVID-19 restrictions during camp mobilization etc.

2.2. Appointment of the CLNOs

City Level Nodal Officers (CLNOs) have been deployed by the Concerned Ministries for each of the selected Schemes are to be appointed as the co-opted members of the DLC. CLNOs are assigned specific roles as under:

1. CLNOs, under the leadership of the District Collector/ Municipal Commissioners (MC), will coordinate with ULB officials to organise the city level Camps.
2. CLNOs will deploy on ground officials to conduct the camps and ensure form filling of the applications.
3. CLNOs will report the applications and sanctions of the schemes on the IT portal designed for socio economic profiling (CLNOs are provided with Login credentials).

2.3 Organising Camps

City level Camps titled "SVANidhi se Samriddhi Camps" should be organised in the first week of every month by the CLNOs to facilitate linkage of eligible Schemes. Following steps should be kept in mind while organising the Camps:

2.3.1 One-time visits for Street Vendors in the Camps

Camps should be organised in such a way that one -time visits by the Street Vendors and her/ his family members will enable them to apply for all the eligible schemes. The CLNOs and their representatives should be present in all five days of the camp.

2.3.2 Filling applications at Camps

1. PM Shram Yogi Maandhan Yojana has an online application process. Common Service Centres (CSCs) are authorised to make applications for this scheme via online portal and facilitate the payment procedure of the first instalment of Rs. 55-Rs.200.

DLCs and the ULB officials should contact the local Common Service Centres (CSCs) for this purpose. Eligible Street Vendors and their family members should be advised to bring necessary cash amount for scheme linkage (See Annexure D for age wise first installment details).

CSCs have been instructed to be present at the ULB level camps by the Ministry of Labour and Employment to facilitate the scheme applications.

2. **Registration under BoCW-** The application mode used in the State, online/offline, may be used for making applications for the scheme. CLNOs must ensure due diligence required at the camp location to facilitate successful applications.
3. **PM Jeeban Jyoti Yojana, PM Suraksha Bima Yojana and PM Jan Dhan Yojana** have bank specific forms. Lead District Managers may deploy relevant bank officials to set up desks at the camps to fill application forms of the eligible beneficiaries.
4. **PM Matru Vandana Yojana & Janani Suraksha Yojana** have offline modes of application. The relevant CLNOs of both the concerned departments may deploy officials (ASHA/ Anganwadi/ ANM workers) to ensure successful scheme applications. Keeping in mind the convenience of the pregnant eligible beneficiaries, home visits are encouraged for making the applications.
5. **One Nation One Ration Card** - Beneficiaries eligible for this scheme can avail the portability benefits of ration cards whenever they relocate or have migrated to the current city. The CLNOs present at the camps may facilitate information about the nearest FPS/ PDS shop through ONORC mobile application. Beneficiaries can be informed about the benefits of portability and the process to do the same. Chandigarh, Dadar & Nagar Haveli and Puducherry have got separate application forms. These UTs may ensure scheme applications accordingly.

2.3.3 Documents to be carried by Street Vendors

To ensure hassle free process of Scheme applications, Street Vendors should be informed prior to the camps to carry a list of documents (See Annexure E). This is an indicative list, for accurate details ULB officials may prepare a checklist of documents required for enrolment in specific schemes, with the help of the CLNOs.

2.3.4 Mobilisation of Street Vendors through IEC activities

Effective IEC activities undertaken at ULB level will play a vital role to communicate to the street Vendors about the camps. These could be in the forms of hoardings at important locations in the cities, announcements through mobile vehicles, radio jingles, flyers etc. PMSVANidhi beneficiaries could also be informed about the camps (following month) during the data collection activity by the data enumerators. Exact dates and locations of the camps should be communicated to the Street Vendors by the month end.

2.3.5 Infrastructure for Camps

Following are the indicative list of infrastructure requirements that should be arranged at the Camps. This is an indicative list, ULBs may improvise for efficient and speedy work. It is suggested that data feeding for the applications and sanctions may be done in the camps itself, by the CLNO:

- Speedy internet connection
- Minimum of 4-5 Computers
- Printers, Scanners and Photocopying services should be available at the camps
- Proper Seating arrangements, drinking water facility, public utilities

2.3.6 Adherence to COVID-19 restrictions

SVANidhi se Samridhhi Shivar should be organised with strict adherence to the COVID - 19 restrictions, and social distancing norms. Care should be taken to ensure all necessary infrastructure (Sanitisers, thermal scanning machines etc).

3. Reporting Structure for CLNOs

CLNOs play an important role in timely data feeding on the portal about the successful applications made, sanctions and rejections of the Schemes.

- Every CLNO is provided a login ID and password for accessing the portal.
- List of the eligible vendors can be searched by vendor's name, PMS number, mobile number.
- As per the successful applications made in the Camps, CLNO should update the reference no. of the scheme application in the 'Action' column.
- Once the application is completed, the CLNO has to undertake further procedures for scheme.
- linkage and update the status of application as sanctioned or rejected.
- CLNO has access to information of Total eligible beneficiaries, total applications completed and total sanctions on the Dashboard.

Once the CLNOs mark applications made, and sanctioned, the dashboard will show accurate graphical representation.

Annexure A: List of schemes

Sl.No	Schemes	Ministries
1	Pradhan Mantri Jan Dhan Yojana and Issuance of RuPay Card	Department of Financial Services
2	Pradhan Mantri Jeevan Jyoti Bima Yojana	
3	PM Suraksha Bima Yojana	
4	Registration under DoCW	Ministry of Labour and Employment
5	Pradhan Mantri Shram Yogi Maandhan Yojana	
6	NFSA portability benefits - One Nation One Ration Card (oNORC)	Ministry of Consumer Affairs, Food and Public distribution
7	Janan Suraksha Yojana	Ministry of Health and Family Welfare
8	Pradhan Mantri Matru Vandana Yojana (PMMVY)	Ministry of Women and child Development

Annexure B: List of National, State and City Nodal officers

S.No	Schemes	Ministries	National Nodal	State Nodal Officers	City Nodal Officers
1	Pradhan Mantri Jan Dhan Yojana and issuance of RuPay Card	Department of Financial Services	Director, DFS	State Level Banking Committee Convenor (SLBC)	Lead District Bank Manager (LDM) of the district
2	Pradhan Mantri Jeevan Jyoti Bima Yojana				
3	PM Suraksha Bima Yojana				
4	Registration under BoCW	Ministry of Labour and Employment	Director, BoCW, MoLE	Principal Secretary/ Secretary Labour of the State	Assistant Labour Commissioner / Deputy Labour commissioner of the district
5	Pradhan Mantri Shram Yogi Maandhan Yojana		Director, PMSYMY, MoLE		
6	NFSA portability benefits - One Nation One Ration Card (oNoRc)	Ministry of Consumer Affairs, Food and Public Distribution	Director	Principle Secretaries/ Secretaries, Department Food and supplies	District Food Supply Officer
7	Jarant Suraksha Yojana	Ministry of Health and Family Welfare	Director, MoHEW	Principal Secretary, Health	Chief Medical Officer / District Health office
8	Pradhan Mantri Matru Vandana Yojana (PMMVY)	Ministry of Women and child Development	Director, MWCD	Principal Secretary, Women and Child Development	Project Director/ District Project Manager (DPM), ICDS

Annexure C: District Level Monitoring Committee

Designation	Member
District Collector // Municipal Commissioner	Chairperson
Add. Collector/ Chief Development Officer/ Joint Collector	Member
Municipal Commissioners/ Dy. Municipal Commissioner	Member
District Civil Supplies officer	Member
District Assistant / Deputy Labor Commissioner	Member
Chief Medical/ Health Officer	Member
Lead District Bank Manager	Member
Any other relevant officer(s)	Member

CLNOs will be co-opted members

Annexure D: Entry age specific monthly contribution for Pradhan Mantri Shram Yogi Maandhan Yojana

Entry Age (Yrs) (A)	Superannuation Age (B)	Member's monthly contribution (Rs) (C)	Central Govt's monthly contribution (Rs) (D)	Total monthly contribution (Rs) (Total = C + D)
18	60	55.00	55.00	110.00
19	60	58.00	58.00	116.00
20	60	61.00	61.00	122.00
21	60	64.00	64.00	128.00
22	60	68.00	68.00	136.00
23	60	72.00	72.00	144.00
24	60	76.00	76.00	152.00
25	60	80.00	80.00	160.00
26	60	85.00	85.00	170.00
27	60	90.00	90.00	180.00
28	60	95.00	95.00	190.00
29	60	100.00	100.00	200.00
30	60	105.00	105.00	210.00
31	60	110.00	110.00	220.00
32	60	120.00	120.00	240.00
33	60	130.00	130.00	260.00
34	60	140.00	140.00	280.00
35	60	150.00	150.00	300.00
36	60	160.00	160.00	320.00
37	60	170.00	170.00	340.00
38	60	180.00	180.00	360.00
39	60	190.00	190.00	380.00
40	60	200.00	200.00	400.00

Annexure E: List of Documents to be brought to camps by street vendors for scheme linkages.

Scheme	Documents required
PM Jeevan Jyoti Bima Yojana	<ol style="list-style-type: none"> 1. Proof of bank account (copy of passbook, cancelled cheque) 2. Proof of age 3. Premium amount- Rs. 330/-
PM Suraksha Bima Yojana	<ol style="list-style-type: none"> 1. Proof of bank account (copy of passbook, cancelled cheque) 2. Proof of age 3. Premium amount- Rs. 12/-
Pradhan Mantri Jan Dhan Yojana	<ol style="list-style-type: none"> 1. Proof of bank account (copy of passbook, cancelled cheque) 2. Proof of age
Registration under Building and other Construction Workers (BoCW)	<ol style="list-style-type: none"> 1. Proof of bank account (copy of passbook, cancelled cheque) 2. Proof of age 3. Residence proof 4. Detail of dependents and employer's certificate of working for 90 days as construction worker and intimation form. State district may be add to list of requirement based on the State level BoCW registration forms and process of application
PM Shram Yogi Maandhan Yojana	<ol style="list-style-type: none"> 1. Proof of age 2. Proof of bank account (copy of passbook, cancelled cheque) 3. Monthly contributions ranging between Rs 55/- to Rs 200/- per month till they attain the age of 60. 4. Attested copy of Income certificate
One Nation One Ration Card	<ol style="list-style-type: none"> 1. Proof of age 2. Residence proof 3. Proof of bank account (copy of passbook, cancelled cheque) 4. Copy of Ration card 5. Recent Passport Size Photo
Janani Suraksha Yojana	<ol style="list-style-type: none"> 1. ID Proof 2. Copy of Aadhar card 3. Proof of bank account (copy of passbook, cancelled cheque) 4. Copy of BPL card, if any 5. SC/ST certificate, if any
PM Matru Vandana Yojana	<ol style="list-style-type: none"> 1. Copy of MGP Card (Mother and Child Protection Card) 2. Aadhaar card of eligible beneficiary and husband 3. Proof of bank account (copy of passbook, cancelled cheque)

PM SVANidhi Beneficiaries Socio-Economic Profiling Application- Scheme Linkage							
PM Suraksha Bima Yojana							
S.No	ULB Name	No of Eligible	No of Applied	No of Sanctioned	No of Rejected	Balance (Mobilization)	Balance (Sanction)
1	Belgaum	4526	247	239	0	4279	8
2	Hubli-Dharwad	5572	308	265	30	5264	43
3	Gadag-Betageri	1725	1722	1721	1	3	1
4	Bellary	5686	444	254	5	5242	190
5	Davanagere	3717	283	259	4	3434	24
6	Tumkur	3921	1897	597	238	2024	1300
7	Mysore	7936	257	223	0	7679	34
	Total	33083	5158	3558	278	27925	1600
PM Jan Dhan Yojana							
1	Belgaum	846	692	692	0	154	0
2	Hubli-Dharwad	407	9	4	3	398	5
3	Gadag-Betageri	93	92	92	0	1	0
4	Bellary	475	2	1	1	473	1
5	Davanagere	47	43	43	0	4	0
6	Tumkur	291	291	3	288	0	288
7	Mysore	239	0	0	0	239	0
	Total	2398	1129	835	292	1269	294
PM Jeevan Jyoti Bima Yojana							
1	Belgaum	3175	129	118	0	3046	11
2	Hubli-Dharwad	4160	137	111	21	4023	26
3	Gadag-Betageri	1313	1312	1307	0	1	5
4	Bellary	4353	381	212	2	3972	169
5	Davanagere	2767	220	197	2	2547	23
6	Tumkur	2878	1383	394	222	1495	989
7	Mysore	5952	16	15	0	5936	1
	Total	24598	3578	2354	247	21020	1224



ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ನಡವಳಿಗಳು

ವಿಷಯ: ಆತ್ಮ ನಿರ್ಭರ ಭಾರತ ಅಭಿಯಾನ ಯೋಜನೆ ಅಡಿಯಲ್ಲಿ ಪ್ರಧಾನ ಮಂತ್ರಿಗಳ ಕಿರು ಆಹಾರ ಸಂಸ್ಕರಣೆ ಉದ್ದಿಮೆಗಳ ನಿಯಮಬದ್ಧಗೊಳಿಸುವಿಕೆ ಯೋಜನೆ ಹಾಗೂ ಇತರ ಕಾರ್ಯಕ್ರಮಗಳಡಿಯಲ್ಲಿ ಶೇ.35ರಷ್ಟು ಸಹಾಯಧನವನ್ನು ಶೇ.50ಕ್ಕೆ ಹೆಚ್ಚಿಸಲು ಅನುಮೋದನೆ ನೀಡುವ ಬಗ್ಗೆ.

- ಓದಲಾಗಿದೆ: 1. ಸನ್ಮಾನ್ಯ ಮುಖ್ಯ ಮಂತ್ರಿಗಳ ಆಯವ್ಯಯ ಭಾಷಣದ ಕಂಡಿಕೆ(53).
2. ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು, ಕರ್ನಾಟಕ ರಾಜ್ಯ ಕೃಷಿ ಉತ್ಪನ್ನಗಳ ಸಂಸ್ಕರಣೆ ಮತ್ತು ರಫ್ತು ನಿಗಮ ನಿಯಮಿತ ಇವರ ಪತ್ರ ಸಂಖ್ಯೆ:ಕೆಪೆಕ್/PMFME/TOPUP/ಪ್ರಸ್ತಾವನೆ/2020-21, ದಿನಾಂಕ:17.06.2021.

ಪ್ರಸ್ತಾವನೆ:

ಮೇಲೆ ಓದಲಾದ ಕ್ರಮಾಂಕ(1)ರ 2021-22ನೇ ಸಾಲಿನ ಆಯವ್ಯಯ ಭಾಷಣದ ಕಂಡಿಕೆ(53)ರಲ್ಲಿ ಸನ್ಮಾನ್ಯ ಮುಖ್ಯ ಮಂತ್ರಿಗಳು ಈ ಕೆಳಗಿನಂತೆ ಘೋಷಣೆ ಮಾಡಿರುತ್ತಾರೆ.

“ಆತ್ಮ ನಿರ್ಭರ ಭಾರತ ಅಭಿಯಾನದ ಅಡಿಯಲ್ಲಿ ಪ್ರಧಾನ ಮಂತ್ರಿಗಳ ಕಿರು ಆಹಾರ ಸಂಸ್ಕರಣೆ ಉದ್ದಿಮೆಗಳ ನಿಯಮಬದ್ಧಗೊಳಿಸುವಿಕೆ ಯೋಜನೆ ಹಾಗೂ ಇತರ ಕಾರ್ಯಕ್ರಮಗಳಡಿಯಲ್ಲಿ ಶೇ.35ರಷ್ಟು ಸಹಾಯಧನವನ್ನು ವಿವಿಧ ಚಟುವಟಿಕೆಗಳಾದ ಶೀತಲಗೃಹ ನಿರ್ಮಾಣ, ಕೊಯ್ಲೋತ್ತರ ನಿರ್ವಹಣೆ ಮತ್ತು ಸಂಸ್ಕರಣಾ ಘಟಕಗಳ ಸ್ಥಾಪನೆಗೆ ನೀಡಲಾಗುತ್ತಿದೆ. ಈ ಸಹಾಯಧನವನ್ನು ಶೇ.50ಕ್ಕೆ ಹೆಚ್ಚಿಸಲು ರಾಜ್ಯ ಸರ್ಕಾರವು ಶೇ.15ರಷ್ಟು ಹೆಚ್ಚುವರಿ ಸಹಾಯಧನ ನೀಡಲಿದೆ, ಈ ಯೋಜನೆಗೆ 50 ಕೋಟಿ ರೂಗಳನ್ನು ಹಂಚಿಕೆ ಮಾಡಲಾಗುವುದು”.

ಅದರಂತೆ, ಮೇಲೆ ಓದಲಾದ ಕ್ರಮಾಂಕ(2)ರ ಪತ್ರದಲ್ಲಿ, ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು, ಕರ್ನಾಟಕ ರಾಜ್ಯ ಕೃಷಿ ಉತ್ಪನ್ನಗಳ ಸಂಸ್ಕರಣೆ ಮತ್ತು ರಫ್ತು ನಿಗಮ ನಿಯಮಿತ ಇವರು, ಸರ್ಕಾರದ ಆದೇಶ ಸಂಖ್ಯೆ:Agri-AFT/49/2020, ದಿನಾಂಕ:07.08.2020 ರಲ್ಲಿ, ಸದರಿ PMFME ಯೋಜನೆಯನ್ನು ರಾಜ್ಯದಲ್ಲಿ

ಅನುಷ್ಠಾನಗೊಳಿಸಲು. ಕೃಷಿ ಇಲಾಖೆಯನ್ನು ರಾಜ್ಯದ ನೋಡಲ್ ಇಲಾಖೆಯನ್ನಾಗಿ, ಕೆಪೆಕ್ ಸಂಸ್ಥೆಯನ್ನು ನೋಡಲ್ ಏಜೆನ್ಸಿಯನ್ನಾಗಿ ನೇಮಿಸಲಾಗಿರುತ್ತದೆ. ಪ್ರಧಾನ ಮಂತ್ರಿಗಳ ಕಿರು ಆಹಾರ ಸಂಸ್ಕರಣಾ ಉದ್ದಿಮೆಗಳ ನಿಯಮಬದ್ಧಗೊಳಿಸುವಿಕೆ(PMFME) ಯೋಜನೆಯು 5 ವರ್ಷಗಳ ಅವಧಿಯಲ್ಲಿ 2020-21 ನೇ ಸಾಲಿನಿಂದ 2024-25ನೇ ಸಾಲಿನವರೆಗೂ ಜಾರಿಯಲ್ಲಿರುತ್ತದೆ. 2021-22ನೇ ಸಾಲಿನಲ್ಲಿ 2651 ವೈಯಕ್ತಿಕ ಉದ್ದಿಮೆದಾರರಿಗೆ ಹಾಗೂ ಗುಂಪುಗಳಿಗೆ (FPOs, SHGs, Cooperatives) 100 ಉದ್ದಿಮೆಗಳ ಸ್ಥಾಪನೆಗೆ ಸಹಾಯಧನ ಒದಗಿಸುವ ಗುರಿ ಹೊಂದಲಾಗಿರುತ್ತದೆ.

ಆದರಂತೆ, ಪ್ರಸ್ತುತ ಇರುವ ಶೇಕಡ 35ರಷ್ಟು ಸಹಾಯಧನವನ್ನು ಶೇಕಡ 15 ರಷ್ಟು ಹೆಚ್ಚಿಸಿ ನೀಡಲು, ರೂ.85.53 ಕೋಟಿ ಹಾಗೂ ಯೋಜನಾ ಮಾರ್ಗಸೂಚಿ ಅನ್ವಯ ರಾಜ್ಯದ ಪಾಲಿನ ಶೇಕಡ 40 ಅನುದಾನ ಭರಿಸಲು ರೂ.79.82 ಕೋಟಿ ಸೇರಿ ಒಟ್ಟು ರೂ.165.35 ಕೋಟಿ ಅನುದಾನವನ್ನು ಈ ಕೆಳಕಂಡಂತೆ ಭರಿಸಬೇಕಾಗಿರುತ್ತದೆ.

(ರೂ. ಕೋಟಿಗಳಲ್ಲಿ)

ಉದ್ದಿಮೆದಾರರು	ನಿಗದಿಪಡಿಸಿರುವ ಗುರಿ	ಪ್ರತಿ ಘಟಕದ ಅಂದಾಜು ಯೋಜನಾ ವೆಚ್ಚ	ರಾಜ್ಯದ ಪಾಲಿನ ಶೇ.40 ರಷ್ಟು ಅನುದಾನ	ಶೇ.15 ರಷ್ಟು ಹೆಚ್ಚುವರಿ ಅನುದಾನ	ರಾಜ್ಯ ಸರ್ಕಾರವು ಭರಿಸಬೇಕಾಗಿರುವ ಒಟ್ಟು ಅನುದಾನ
ವೈಯಕ್ತಿಕ ಉದ್ದಿಮೆದಾರರು	2651	0.20	74.22	79.53	153.75
ಗುಂಪುಗಳಿಗೆ (FPOs, SHGs, Cooperatives)	100	0.40	5.60	6.00	11.60
ಒಟ್ಟು			79.82	85.53	165.35

ಈ ಹಿನ್ನೆಲೆಯಲ್ಲಿ, ಸನ್ಮಾನ್ಯ ಮುಖ್ಯ ಮಂತ್ರಿಗಳ ಆಯವ್ಯಯ ಭಾಷಣದ ಘೋಷಣೆಯಂತೆ, ಪ್ರಧಾನಮಂತ್ರಿಗಳ ಕಿರು ಆಹಾರ ಸಂಸ್ಕರಣಾ ಉದ್ದಿಮೆಗಳ ನಿಯಮಬದ್ಧಗೊಳಿಸುವಿಕೆ ಯೋಜನೆಯಡಿಯಲ್ಲಿ ಫಲಾನುಭವಿಗಳಿಗೆ ಸಹಾಯಧನವನ್ನು ಶೇಕಡ.35 ರಿಂದ ಶೇಕಡ.50ಕ್ಕೆ ಹೆಚ್ಚಿಸಲು ಹಾಗೂ ರಾಜ್ಯ ಸರ್ಕಾರವು ಶೇಕಡ.15ರಷ್ಟು ಹೆಚ್ಚುವರಿ ಸಹಾಯಧನವನ್ನು ನೀಡಲು ಸೂಕ್ತ ಸರ್ಕಾರಿ ಆದೇಶ ಹೊರಡಿಸುವಂತೆ



ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು, ಕರ್ನಾಟಕ ರಾಜ್ಯ ಕೃಷಿ ಉತ್ಪನ್ನಗಳ ಸಂಸ್ಕರಣೆ ಮತ್ತು ರಫ್ತು ನಿಗಮ ನಿಯಮಿತ ಇವರು, ಕೋರಿರುತ್ತಾರೆ.

ಪ್ರಸ್ತಾವನೆಯನ್ನು ಕೂಲಂಕಷವಾಗಿ ಪರಿಶೀಲಿಸಿ, ಸರ್ಕಾರವು ಈ ಕೆಳಕಂಡಂತೆ ಆದೇಶಿಸಿದೆ.

ಸರ್ಕಾರದ ಆದೇಶ ಸಂಖ್ಯೆ:Agri/AFT/26/2021 ಬೆಂಗಳೂರು,

ದಿನಾಂಕ:14.01.2022.

ಪ್ರಸ್ತಾವನೆಯಲ್ಲಿ ವಿವರಿಸಲಾಗಿರುವ ಅಂಶಗಳ ಹಿನ್ನೆಲೆಯಲ್ಲಿ, ಆತ್ಮ ನಿರ್ಭರ ಭಾರತ ಅಭಿಯಾನ ಯೋಜನೆ ಅಡಿಯಲ್ಲಿ ಪ್ರಧಾನ ಮಂತ್ರಿಗಳ ಕಿರು ಆಹಾರ ಸಂಸ್ಕರಣೆ ಉದ್ದಿಮೆಗಳ ನಿಯಮಬದ್ಧಗೊಳಿಸುವಿಕೆ ಯೋಜನೆ ಹಾಗೂ ಇತರ ಕಾರ್ಯಕ್ರಮಗಳಡಿಯಲ್ಲಿ ನೀಡಲಾಗುತ್ತಿರುವ ಶೇ.35ರಷ್ಟು ಸಹಾಯಧನವನ್ನು, ಶೇ.50 ರಷ್ಟು ಹೆಚ್ಚಿಸಲು, ರಾಜ್ಯ ಸರ್ಕಾರವು ಶೇ.15 ರಷ್ಟು ಹೆಚ್ಚುವರಿ ಸಹಾಯಧನವನ್ನು ನೀಡಲು ಅನುಮೋದನೆ ನೀಡಿ ಆದೇಶಿಸಿದೆ.

ಸದರಿ ಯೋಜನೆಯನ್ನು, 2021-22ನೇ ಸಾಲಿನ ಆಯವ್ಯಯದಲ್ಲಿ, ಪ್ರಧಾನಮಂತ್ರಿಗಳ ಕಿರು ಆಹಾರ ಸಂಸ್ಕರಣಾ ಉದ್ದಿಮೆಗಳ ನಿಯಮಬದ್ಧಗೊಳಿಸುವಿಕೆ ಯೋಜನೆ(PM-FME) ಲೆಕ್ಕ ಶೀರ್ಷಿಕೆ:2408-01-103-0-01-106 (ಸಹಾಯ ಧನ) ರಡಿ ಒದಗಿಸಿರುವ ಅನುದಾನದಲ್ಲಿ, ಲಭ್ಯವಿರುವ ರೂ.421.00 ಲಕ್ಷಗಳ ಅನುದಾನದ ಮಿತಿಯೊಳಗೆ ಅನುಷ್ಠಾನಗೊಳಿಸಲು ಅನುಮತಿ ನೀಡಿದೆ.

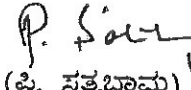
ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು, ಕರ್ನಾಟಕ ರಾಜ್ಯ ಕೃಷಿ ಉತ್ಪನ್ನಗಳ ಸಂಸ್ಕರಣೆ ಮತ್ತು ರಫ್ತು ನಿಗಮ ನಿಯಮಿತ ಇವರು ಸಲ್ಲಿಸುವ Grant-in-Aid ಬಿಲ್ಲುಗಳಿಗೆ ಮೇಲು ಸಹಿ ಮಾಡುವ ಅಧಿಕಾರವನ್ನು ಮುಖ್ಯ ಲೆಕ್ಕಾಧಿಕಾರಿಗಳು ಹಾಗೂ ಆರ್ಥಿಕ ಸಲಹೆಗಾರರು, ಕೃಷಿ ಇಲಾಖೆ, ಬೆಂಗಳೂರು ಇವರಿಗೆ ನೀಡಿದೆ.

ಸದರಿ ಯೋಜನೆಗೆ ಸಂಬಂಧಿಸಿದಂತೆ, ಕೇಂದ್ರ ಸರ್ಕಾರವು ಆಗ್ನಿಂದಾಗ್ಗೆ ಹೊರಡಿಸುವ ಮಾರ್ಗಸೂಚಿ ಅನುಸಾರ, ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು, ಕರ್ನಾಟಕ ರಾಜ್ಯ ಕೃಷಿ ಉತ್ಪನ್ನಗಳ ಸಂಸ್ಕರಣೆ ಮತ್ತು ರಫ್ತು ನಿಗಮ ನಿಯಮಿತ ಇವರು ಯೋಜನೆಯನ್ನು ಅನುಷ್ಠಾನಗೊಳಿಸತಕ್ಕದ್ದು.



ಈ ಆದೇಶವನ್ನು ಸರ್ಕಾರದ ಆದೇಶ ಸಂಖ್ಯೆ:ಎಫ್‌ಡಿ 01 ಟಿಎಫ್‌ಪಿ 2021, ದಿನಾಂಕ:31.12.2021ರಲ್ಲಿ ಸರ್ಕಾರದ ಪ್ರಧಾನ ಕಾರ್ಯದರ್ಶಿಯವರಿಗೆ ಪ್ರತ್ಯಾಯೋಜಿಸಲಾಗಿರುವ ಆರ್ಥಿಕ ಅಧಿಕಾರದನ್ವಯ ಹಾಗೂ ಆರ್ಥಿಕ ಇಲಾಖೆಯ ಟಿಪ್ಪಣಿ ಸಂಖ್ಯೆ:ಆಇ 249 ವೆಚ್ಚ-4/2021, ದಿನಾಂಕ:01.12.2021 ಮತ್ತು ಯೋಜನೆ ಕಾರ್ಯಕ್ರಮ ಸಂಯೋಜನೆ ಮತ್ತು ಸಾಂಖ್ಯಿಕ ಇಲಾಖೆಯ ಟಿಪ್ಪಣಿ ಸಂಖ್ಯೆ:PRS-PFO-/33/2021, ದಿನಾಂಕ:07.08.2021 ರಲ್ಲಿ ನೀಡಿರುವ ಸಹಮತದನ್ವಯ ಹೊರಡಿಸಲಾಗಿದೆ.

ಕರ್ನಾಟಕ ರಾಜ್ಯಪಾಲರ ಆಜ್ಞಾನುಸಾರ
ಮತ್ತು ಅವರ ಹೆಸರಿನಲ್ಲಿ


(ಪಿ. ಸತ್ಯಭಾಮ)

ಸರ್ಕಾರದ ಅಧೀನ ಕಾರ್ಯದರ್ಶಿ
ಕೃಷಿ ಇಲಾಖೆ (ಯೋಜನೆ)

ಇವರಿಗೆ:-

1. ಪ್ರಧಾನ ಮಹಾಲೇಖಪಾಲರು (ಜಿ&ಎಸ್ ಎಸ್ ಎ)/ (ಇ& ಆರ್ ಎಸ್ ಎ), ಕರ್ನಾಟಕ, ಹೊಸ ಕಟ್ಟಡ, ಆಡಿಟ್ ಭವನ, ಬೆಂಗಳೂರು-01.
2. ಪ್ರಧಾನ ಮಹಾಲೇಖಪಾಲರು (ಎ & ಇ), ಕರ್ನಾಟಕ, ಬೆಂಗಳೂರು.
3. ಸರ್ಕಾರದ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿ, ಕರ್ನಾಟಕ ಸರ್ಕಾರ, ವಿಧಾನಸೌಧ, ಬೆಂಗಳೂರು.
4. ಸರ್ಕಾರದ ಅವರ ಮುಖ್ಯ ಕಾರ್ಯದರ್ಶಿ ಮತ್ತು ಅಭಿವೃದ್ಧಿ ಆಯುಕ್ತರು, ವಿಧಾನಸೌಧ, ಬೆಂಗಳೂರು.
5. ಸರ್ಕಾರದ ಪ್ರಧಾನ ಕಾರ್ಯದರ್ಶಿ, ಆರ್ಥಿಕ ಇಲಾಖೆ, ವಿಧಾನಸೌಧ, ಬೆಂಗಳೂರು.
6. ಆಯುಕ್ತರು/ನಿರ್ದೇಶಕರು, ಕೃಷಿ ಇಲಾಖೆ, ಬೆಂಗಳೂರು.
7. ನಿರ್ದೇಶಕರು, ಖಜಾನೆ ಇಲಾಖೆ, ಬೆಂಗಳೂರು.
8. ಜಂಟಿ ನಿರ್ದೇಶಕರು, ರಾಜ್ಯ ಹುಜೂರು ಖಜಾನೆ, ಬೆಂಗಳೂರು.
9. ನಿರ್ದೇಶಕರು, TNMC, ಖನಿಜ ಭವನ, ಬೆಂಗಳೂರು.
10. ವ್ಯವಸ್ಥಾಪಕ ನಿರ್ದೇಶಕರು, ಕರ್ನಾಟಕ ರಾಜ್ಯ ಕೃಷಿ ಉತ್ಪನ್ನಗಳ ಸಂಸ್ಕರಣೆ ಮತ್ತು ರಫ್ತು ನಿಗಮ ನಿಯಮಿತ(ಕೆಪೆಕ್), ಬೆಂಗಳೂರು.
11. ಸರ್ಕಾರದ ಅಧೀನ ಕಾರ್ಯದರ್ಶಿ (FR & CC), ಆರ್ಥಿಕ ಇಲಾಖೆ, ಬೆಂಗಳೂರು.
12. ಸರ್ಕಾರದ ಅಧೀನ ಕಾರ್ಯದರ್ಶಿ (ವೆಚ್ಚ - 4&5), ಆರ್ಥಿಕ ಇಲಾಖೆ, ಬೆಂಗಳೂರು.
13. ಶಾಖೆಯ ರಕ್ಷಾ ಕಡತ / ಹೆಚ್ಚುವರಿ ಪ್ರತಿಗಳು.

Annexure - 24 F

District wise progres under PMFME scheme as on 05.02.2022						
S No	District Name	Targets Given	Applications Submitted	Applications Rejected	Applications Sanctioned	Target Achieved (%)
1	Mandya	100	53	7	18	18
2	Bengaluru Urban	110	33	10	17	15.45
3	Davangere	100	62	36	14	14
4	Bidar	70	62	27	12	17.14
5	Tumakuru	120	19	4	10	8.33
6	Udupi	100	24	13	8	8
7	Hassan	100	51	8	7	7
8	Shivamogga	60	21	5	6	10
9	Bengaluru Rural	70	11	5	5	7.14
10	Kodagu	70	8	1	5	7.14
11	Dharwad	70	14	1	4	5.71
12	Haveri	70	7	2	4	5.71
13	Ramanagara	70	29	19	4	5.71
14	Uttara Kannada	120	9	1	4	3.33
15	Bagalkote	80	9	4	3	3.75
16	Ballari	80	5	0	3	3.75
17	Chikkaballapura	100	6	2	2	2
18	Dakshina Kannada	80	8	3	2	2.5
19	Kalaburagi	60	23	4	2	3.33
20	Kolar	110	3	0	2	1.82
21	Belagavi	120	7	3	1	0.83
22	Chikkamagaluru	70	11	7	1	1.43
23	Chitradurga	70	10	3	1	1.43
24	Gadag	80	8	6	1	1.25
25	Mysuru	110	2	1	1	0.91
26	Raichur	100	8	1	1	1
27	Yadgir	120	21	12	1	0.83
28	Chamarajanagara	60	2	1	0	0
29	Koppal	90	13	8	0	0
30	Vijayapura	120	40	8	0	0
Total		2680	579	202	139	5.19

Bankwise pendency (Under Process) under PM FME Scheme as on 05.02.2022		
SL No.	Name of the Bank	No.of loan applications
1	STATE BANK OF INDIA	52
2	THE KARNATAKA STATE COOPERATIVE APEX BANK	34
3	CANARA BANK	26
4	KARNATAKA GRAMIN BANK	25
5	KARNATAKA BANK LIMITED	24
6	KARNATAKA VIKAS GRAMEENA BANK	15
7	HDFC BANK	11
8	UNION BANK OF INDIA	10
9	BANK OF BARODA	8
10	ICICI BANK LIMITED	4
11	IDBI BANK	4
12	INDIAN BANK	4
13	PUNJAB NATIONAL BANK	4
14	THE HASSAN DCC BANK LTD	3
15	KOTAK MAHINDRA BANK LIMITED	2
16	TAMILNAD MERCANTILE BANK LIMITED	2
17	BANK OF MAHARASHTRA	2
18	AXIS BANK	1
19	BANK OF INDIA	1
20	FEDERAL BANK	1
21	INDUSIND BANK	1
22	SOUTH INDIAN BANK	1
23	SUCO SOUHARDA SAHAKARI BANK LTD	1
24	VIJAYA BANK	1
25	SRI VASAVAMBA CO OPERATIVE BANK LTD	1
	Grand Total	238

**District wise pendnecy under PMFME
scheme as on 05.02.2022**

SL No.	Name of the District	No.of loan applications
1	Hassan	36
2	Vijayapura	32
3	Mandya	28
4	Bidar	23
5	Kalaburagi	17
6	Davangere	12
7	Shivamogga	10
8	Dharwad	9
9	Yadgir	8
10	Bengaluru Urban	6
11	Chitradurga	6
12	Raichur	6
13	Ramanagara	6
14	Koppal	5
15	Tumakuru	5
16	Uttara Kannada	4
17	Belagavi	3
18	Chikkamagaluru	3
19	Dakshina Kannada	3
20	Udupi	3
21	Bagalkote	2
22	Ballari	2
23	Chikkaballapura	2
24	Kodagu	2
25	Bengaluru Rural	1
26	Chamarajanagara	1
27	Gadag	1
28	Haveri	1
29	Kolar	1
	Grand Total	238

Statewise Progress under PMFME as on 04.02.2022

Sl. No	State	Loan Sanctioned
1	Andhra Pradesh	230
2	Maharashtra	208
3	Madhya Pradesh	204
4	Karnataka	139
5	Himachal Pradesh	138
6	Uttar Pradesh	125
7	Manipur	120
8	Odisha	107
9	Telangana	104
10	Punjab	95
11	Tamil Nadu	93
12	Rajasthan	82
13	Haryana	75
14	Kerala	41
15	Jammu And Kashmir	33
16	Assam	15
17	Delhi	11
18	Gujarat	10
19	Chhattisgarh	9
20	Tripura	7
21	Uttarakhand	6
22	Bihar	5
23	Chandigarh	4
24	Andaman And Nicobar Islar	3
25	Goa	2
26	Sikkim	2
27	Ladakh	1
28	Meghalaya	1
	Total	1870



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.

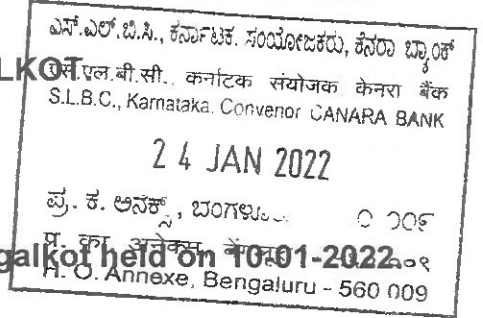
Ref: KFRC/BGK/58/2021-22.

Date: 17 -01 - 2022

TO ALL THE BOARD OF TRUSTEES OF KFRC- BAGALKOT

Dear Sirs,

Subject: Minutes of 34th meeting of BOT of KFRC-Bagalkot held on 10-01-2022



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The 34th meeting of BOT of KFRC was held on 10-01-2022. The meeting was chaired by Shri Murali Krishna, Managing Trustee of KFRC, Convener-SLBC Karnataka, and 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 33rd meeting of the Board of Trustees held on 23-06-2021.

The minutes of the 33rd meeting of Board of Trustees of KFRC held on 23-06-2021 were circulated vide letter No. KFRC/BGK/57/2021-22 dated 07-10-2021 to all the Board of Trustees. The house approved minutes of 33rd meeting of BOT of KFRC as no suggestions for amendment were received. The Minutes of 33rd Meeting treated as approved.

Agenda 2 : Construction of Boundary wall of our site.

ED, KFRC informed about the tender procedure followed (Below 25 Lac amount) for construction of the boundary wall on 27-10-2021 under the guidance of the Sri Bhargab Das Sharma, Manager (Tech), Canara Bank Premises Section, Hubli. The bid amount quoted by bidders were on the higher side hence this tender process was cancelled and to float the new tender procedure as per the norms of the above Rs 25.00 Lacs.

ED informed about the new estimated by the Project Architect Smt. Kavitha Kulkarni of M/s Kulkarni Associates estimated cost of Rs 39.19 Lac, the same was scrutinized by Mr Bhargab das, Manager (Tech), Canara Bank Circle office, Hubballi.

The board has advised for construction of compound wall with precast RCC compound wall and pole which is economical and durable. Further advised to recast the estimation and to follow the guidelines for tender notifications.

Agenda 3: Services of Architect / Consultant of construction of building

ED, KFRC informed the house about the Agreement execute between Executive Director, KFRC, Bagalkot and Smt. Kavitha Anil Kulkarni, Proprietor of M/s Kulkarni Associates in the prescribed format. The agreement signed on 18-12-2021.

Board has approved the action and advised to follow up with the Architect to design the building plan, estimation and BTDA approval to start up the work at earliest.

Agenda 4 : Deputation of an officer to institute to work as Executive Director :

ED KFRC informed the house as discussed in 33rd BoT meeting the next rotation goes to Union Bank of India to post an officer of minimum scale III to designate as Executive Director of KFRC, Bagalkot within 20th Jan 2022, in this regard we have already communicated with Union Bank of India, Bangalore.

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.

The Union Bank of India representative Mr. Nagaraj informed the board to shortly the one officer is being posting to the KFRC-Bagalkot from UBI.

Agenda 5: Filing of Income Tax return and payment of Income tax for the Financial Year 2020 – 21 (Assessment Year 2021-22).

ED KFRC informed to the house as approved in 33rd BoT meeting, deposited an amount of Rs 73,15,000/- and Rs 12,95,000/- in the institute's account maintained at Canara Bank for the purpose of complying with Income Tax Act, 1961 under section 11(5) and details to tax auditor M/s. Shivaram Hegde & Co., Chartered Accountants Bagalkot 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 .

Board advised to follow up with the auditor to complete this work within due date of 15th Jan 2022.

Agenda 6 : Review of performance under Annual Action Plan/ Activities for the financial year 2021-22 as on 31-12-2021.

ED KFRC informed the house that institute had conducted 30 core programmes benefitting 766 farmers 60 Awareness Programmes benefitting 2541 farmers during the period from 01-04-2021 to 31-12-2021. (The offline Training commenced from July-2021. During lock down period, KFRC has conducted training programmes through webinars)

The Board took note of the same.

Agenda 7: Review of Budget Sanctioned V/s Expenditure incurred from 01-04-2021 to 31-12-2021.

ED KFRC informed the house the institute has spent Revenue Expenditure of ₹ 12.23 lakhs against the sanctioned budget of ₹ 51.00 lakhs revenue expenditure and 105 Lakhs capital expenditure.

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

Agenda 8: Horticulture Fair - 2021.

ED KFRC informed to the house about the contribution of Rs 25,000/- [Rupees Twenty-Five Thousand Only] to University of Horticultural Science, Bagalkot for having organized the Horticulture fair 2021 from 25th to 27th December 2021.

The board has approved the same.

Agenda 9: Revision of Boarding Charges

ED KFRC informed to the board that Mr. P S Hiremath, caterer is seeking revision of Boarding Charges due to escalation in cost of various Food items and labour cost. The last revision was made during Dec -2019.

Sl.No	Items	Amount paid presently [Rs]	Amount requested by the caterer [Rs]	Amount recommended by the institute [Rs]
1.	Tiffin with Tea	30	40	40
2.	Tea (@12 PM & 4PM)	06	10	10
3.	Lunch	45	70	60
4.	Dinner	45	70	60
5.	Sweet (on Last Day)	10	10	10

The Board has advised to provide good quality food to the trainees and approved the revised costs which shall be valid for two years from the date of revision.

Agenda 10: Any other matter with the permission of the chair.

ED proposed vote of thanks.

Karnataka Farmer's Resource Centre

Executive Director
KFRC - Bagalkot.

ಕರ್ನಾಟಕ ರಾಜ್ಯ ಮಟ್ಟದ ಬ್ಯಾಂಕುಗಳ ಸಮಿತಿ

ಕರ್ನಾಟಕ ರಾಜ್ಯ ಸ್ತರೀಯ ಬೆಂಕರ್ಸ್ ಸಮಿತಿ

State Level Bankers Committee-Karnataka

Annexure - 253 ಕನ್ವೆನರ್ ಸಂಯೋಜಕ Convenor

ಕರ್ನಾಟಕ ರಾಜ್ಯ ಕೆನರಾ ಬೆಂಕರ್ಸ್ Canara Bank

ಕರ್ನಾಟಕ ಸಿಂಡಿಕೇಟ್ Syndicate

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

Ref: 362/SLBC/0070/HPR/2021/ AKAM/2

Date: 21-12-2021

State Heads of Public sector Banks in Karnataka State,

Sir/Madam,

Sub: Activities under Azadi ka Amrit Mahotsav (AKAM) in Karnataka state

Ref letter : DFS letter vide No. 10/40/2020-coord/DFS,GOI dated: 16.11.2021.

As we all aware, GOI, India is celebrating 75 years of independence "Azadi ka Amrit mahotsav (AKAM)" which commenced on 12th March 2021 marked a 75-week countdown to the 75th Anniversary of our Independence on 15th August 2022 and will continue for a year thereafter, till 15th August 2023. The whole program has been categorized under iconic, non-iconic (anchor and non-anchor) and media campaign / activity.

Ministry of Finance has allocated iconic months, and the iconic activities will have be conducted during those months. In this connection, DFS has advised us as under:

1. All the public sector banks have to identify 75 branches for opening 75 Jandhan accounts.
2. Provide 75 micro insurances.
3. Sanction 75 KCCs, 75 Mudra Loans, loans to 75 women entrepreneurs, 75 SC/STs, 75 PMSVANidhi loans, 75 education loans etc during iconic week. copy of the letters addressed to us are enclosed for your immediate reference.

The details of iconic [anchor and non-anchor months] is attached this letter. You are requested to identify branches as per the list in Karnataka and keep us informed.

In the meantime, we request you to keep us informed about the developments.

It is requested to ensure the compliance of the above.

This is for your information and necessary action.

Yours Faithfully,

(A Muralikrishna)

Convener SLBC Karnataka &

General Manager, Canara Bank.

✓Cc: The LDMs, Karnataka State - for information and necessary action.

AKAM: Anchor Month Activities**Annexure – II (a)**

Sr No.	Organization	Anchor Months	Activities
	State Bank of India	May 2022	<ul style="list-style-type: none"> * Explain the schemes to lower strata of society * Customer meet * Educating pensioners on Pension loans and other bank products * "Chalo Vittiya Jagrut Bane" * Tree plantation at prominent places * Reaching out to unbanked * Special activities on the occasion of Athletics Day * Special campaign on AKAM on Social media platforms * Various CSR activities * Various Topics (E.g. Financial literacy, History etc) * Various activities under Townhall meeting across different centres
		October 2022	<ul style="list-style-type: none"> * Financial Literacy * Govt sponsored schemes * Azadi ke 75 saal banking bemisal * Shramdan * Daan Utsav * "Jab ATM card hai saath, toh darne ki kya baat" * Reaching out to unemployed youth * Various activities under Townhall meeting across different centres * Special campaign on AKAM on Social media platforms * Various CSR activities * Various Topics (E.g. Financial literacy, History etc)
		July 2023	<ul style="list-style-type: none"> * Samruddh Bharat – Saksham Arth Vyavastha . * Tree plantation * Donation of fans/ coolers at Primary school level * "Aao jode khata phone se" * Jo Pehle nahi hua... * New initiatives in Banking * Special campaign on AKAM on Social media platforms * Various activities under Townhall meeting across different centres * Various CSR activities * Various Topics (E.g. Financial literacy, History etc)
	Union Bank of India	April 2022	<ul style="list-style-type: none"> * All creative across Print/OOH/Electronic Media will be done under Azadi Ka Amrit Mahotsav * UNIQuiz on the theme of Azadi Ka Amrit Mahotsav * Posting the creatives on the birth anniversaries of freedom fighters as and when occur. * Using of Azadi Ka Amrit Mahotsav logo on all our static post creatives, GIFs, Videos, corporate website banners. * Using the Azadi Ka Amrit Mahotsav logo on our Posting the creatives on the birth anniversaries of freedom fighters as and when occur. * Any other activity pertaining to Azadi Ka Amrit Mahotsav as and when received or ideated.

		November 2022	<ul style="list-style-type: none"> *All creative across Print/OOH/Electronic Media will be done under Azadi Ka Amrit Mahotsav *UNIQuiz on the theme of Azadi Ka Amrit Mahotsav *Posting the creatives on the birth anniversaries of freedom fighters as and when occur. *Using of Azadi Ka Amrit Mahotsav logo on all our static post creatives, GIFs, Videos, corporate website banners. *Using the Azadi Ka Amrit Mahotsav logo on our Posting the creatives on the birth anniversaries of freedom fighters as and when occur. *Any other activity pertaining to Azadi Ka Amrit Mahotsav as and when received or ideated.
		June 2023	<ul style="list-style-type: none"> *All creative across Print/OOH/Electronic Media will be done under Azadi Ka Amrit Mahotsav *UNIQuiz on the theme of Azadi Ka Amrit Mahotsav *Posting the creatives on the birth anniversaries of freedom fighters as and when occur. *Using of Azadi Ka Amrit Mahotsav logo on all our static post creatives, GIFs, Videos, corporate website banners. *Using the Azadi Ka Amrit Mahotsav logo on our Posting the creatives on the birth anniversaries of freedom fighters as and when occur. *Any other activity pertaining to Azadi Ka Amrit Mahotsav as and when received or ideated.
3	Punjab National Bank	April 2022	<ul style="list-style-type: none"> *Customer meet 360-degree approach *Video on PNB's 75 years of contribution to the nation *Activities on Bank's Foundation Day (12th April): *Inviting customers to attend cultural program at ZO/CO *CSR activities *Honouring the best 3 customers at ZO/ CO *Financial literacy camps *Contact program for MSMEs *Gram Sampark - Social security schemes
		October 2022	<ul style="list-style-type: none"> *Theme – Festive activities: *Customer outreach programs focusing on retail products *MSME meets at ZO/ CO *Gram Sampark – social security schemes *Cyber fraud awareness program – Online frauds *Financial literacy programs
		March 2023	<ul style="list-style-type: none"> *Customer outreach program on Tax savings *CSR activities *Financial literacy camps *Contact program for MSMEs *Gram Sampark - Social security schemes *Cyber fraud awareness program – Online frauds
		April 2023	<ul style="list-style-type: none"> *Customer meet 360-degree approach *Video on PNB's 75 years of contribution to the nation *Activities on Bank's Foundation Day (12th April): *Inviting customers to attend cultural program at ZO/CO *CSR activities

			<ul style="list-style-type: none"> *Honouring the best 3 customers at ZO/ CO *Financial literacy camps *Contact program for MSMEs *Gram Sampark - Social security schemes
4	Indian Overseas Bank	February 2022	<ul style="list-style-type: none"> *Outreach/business meet/Customer meet across the Bank in various themes monthly. *Displaying AKAM logo with Government Schemes/Social Security Schemes in our Mobile ATMs/Bank on Wheels, either poster or digital as the case may be. *SLBC activities on the themes of AKAM during anchor/non-anchor months. *Honouring Freedom Fighter pensioners of IOB. *AKAM badges to all our staff members and AKAM stickers to branches for using it in various stationaries. *Tree Plantation. *Special days will be built during anchor month with AKAM activities as follows: - February 2022, 28th February National Science Day *The following activities are proposed to be conducted by SLBC in the anchor month as below: *The Lead Bank for the district shall co-ordinate with other banks (Pvt Sector Banks, Co-operatives and RRBs)/NABARD for their stalls, promotion and publicity of the event including installation of banners, back drops etc and necessary audio/video infrastructure at the venue. *Providing credit to 7500 eligible persons under Agriculture, Education, MSME, Housing, Retail, Vehicle loan etc., during the Anchor Month. Thrust will be given to dispose of pending application under PMSVANidhi, PMMY, SUI, and Agriculture Infra fund (AIF), Animal Husbandry Infrastructure Fund (AHIDF), and Pradhan Mantri. Formalisation of Micro Food Processing Enterprise (PMFME). *Sanction letters/disbursements shall be arranged to select eligible beneficiaries under various Government Schemes like MUDRA, SUI, PM SVANidhi, SHG, KCC (Fisheries, Animal Husbandry, Dairy) etc. *Press conference shall be held by the organizing banks well in advance to create awareness amongst the public. Publicity in this regard shall be through local newspapers, local radio, T.V.Channels, social media, posters, banners in the area prior to the event. *Local Commercial/Industrial Organisations, Merchant Associations and other relevant stakeholders will be engaged to sensitise the merchants and customers. *Focus will be made on various financial inclusion schemes and digital payment modes available with the banks to bring more customers and traders under the digital transactions as well create awareness among public on the digital payment modes. *More focus will be given to cover large number of eligible persons under PMJS schemes like PMSBY, PMJJBY and Insurance Scheme like APY etc.
		September 2022	*Outreach/business meet/Customer meet across the Bank in various

		<p>themes monthly.</p> <p>*Displaying AKAM logo with Government Schemes/Social Security Schemes in our Mobile ATMs/Bank on Wheels, either poster or digital as the case may be.</p> <p>*SLBC activities on the themes of AKAM during anchor/non-anchor months.</p> <p>*Honouring Freedom Fighter pensioners of IOB.</p> <p>*AKAM badges to all our staff members and AKAM stickers to branches for using it in various stationaries.</p> <p>*Tree Plantation.</p>
	February 2023	<p>*Outreach/business meet/Customer meet across the Bank in various themes monthly.</p> <p>*Displaying AKAM logo with Government Schemes/Social Security Schemes in our Mobile ATMs/Bank on Wheels, either poster or digital as the case may be.</p> <p>*SLBC activities on the themes of AKAM during anchor/non-anchor months.</p> <p>*Honouring Freedom Fighter pensioners of IOB.</p> <p>*AKAM badges to all our staff members and AKAM stickers to branches for using it in various stationaries.</p> <p>*Tree Plantation.</p> <p>*Special days will be built during anchor month with AKAM activities as follows: -</p> <p>February 2022, 28th February National Science Day</p> <p>*The following activities are proposed to be conducted by SLBC in the anchor month as below:</p> <p>*The Lead Bank for the district shall co-ordinate with other banks (Pvt Sector Banks, Co-operatives and RRBs)/NABARD for their stalls, promotion and publicity of the event including installation of banners, back drops etc and necessary audio/video infrastructure at the venue.</p> <p>*Providing credit to 7500 eligible persons under Agriculture, Education, MSME, Housing, Retail, Vehicle loan etc., during the Anchor Month. Thrust will be given to dispose of pending application under PMSVANidhi, PMMY, SUI, and Agriculture Infra fund (AIF), Animal Husbandry Infrastructure Fund (AHIDF), and Pradhan Mantri. Formalisation of Micro Food Processing Enterprise (PMFME).</p> <p>*Sanction letters/disbursements shall be arranged to select eligible beneficiaries under various Government Schemes like MUDRA, SUI, PM SVANidhi, SHG, KCC (Fisheries, Animal Husbandry, Dairy) etc.</p> <p>*Press conference shall be held by the organizing banks well in advance to create awareness amongst the public. Publicity in this regard shall be through local newspapers, local radio, T.V.Channels, social media, posters, banners in the area prior to the event.</p> <p>*Local Commercial/Industrial Organisations, Merchant Associations and other relevant stakeholders will be engaged to sensitise the merchants and customers.</p> <p>*Focus will be made on various financial inclusion schemes and digital payment modes available with the banks to bring more customers</p>

			<p>and traders under the digital transactions as well create awareness among public on the digital payment modes.</p> <p>*More focus will be given to cover large number of eligible persons under PMJS schemes like PMSBY, PMJJBY and Insurance Scheme like APY etc.</p>
5	Bank of Baroda	February 2022	<p>*Customer Meets - All the branches in the Concerned State covering Lead Bank as well as Other Bank network.to organize customer meet during the month for awareness. Organize Night Choupals.</p> <p>*Exhibition / Expo - All major cities in the Concerned State shall organize 1 Exhibition / Expo of 2-3 days for general public at large showcasing AVs / History / AKAM related material during the Expo. Posters / Banners / Standees in All Branches / ATMs / BC Points in CONCERNED STATES [Lead Bank + Other Bank Network]</p> <p>*Road Show / Bike Rally / Tree plantation - All major cities in the Concerned State shall organize 1 Road Show / Bike Rally for general public with AKAM related publicity material</p>
		July 2022	<p>*Customer Meets - All the branches in the Concerned State covering Lead Bank as well as Other Bank network.to organize customer meet during the month for awareness. Organize Night Choupals.</p> <p>*Exhibition / Expo - All major cities in the Concerned State shall organize 1 Exhibition / Expo of 2-3 days for general public at large showcasing AVs / History / AKAM related material during the Expo. Posters / Banners / Standees in All Branches / ATMs / BC Points in CONCERNED STATES [Lead Bank + Other Bank Network]</p> <p>*Road Show / Bike Rally / Tree plantation - All major cities in the Concerned State shall organize 1 Road Show / Bike Rally for general public with AKAM related publicity material.</p> <p>*Foundation Day Celebrations of the Bank with AKAM theme across India</p>
		January 2023	<p>*Customer Meets - All the branches in the Concerned State covering Lead Bank as well as Other Bank network.to organize customer meet during the month for awareness. Organize Night Choupals.</p> <p>*Exhibition / Expo - All major cities in the Concerned State shall organize 1 Exhibition / Expo of 2-3 days for general public at large showcasing AVs / History / AKAM related material during the Expo. Posters / Banners / Standees in All Branches / ATMs / BC Points in CONCERNED STATES [Lead Bank + Other Bank Network]</p> <p>*Road Show / Bike Rally / Tree plantation - All major cities in the Concerned State shall organize 1 Road Show / Bike Rally for general public with AKAM related publicity material</p>
		July 2023	<p>*Customer Meets - All the branches in the Concerned State covering Lead Bank as well as Other Bank network.to organize customer meet during the month for awareness. Organize Night Choupals.</p> <p>*Exhibition / Expo - All major cities in the Concerned State shall organize 1 Exhibition / Expo of 2-3 days for general public at large showcasing AVs / History / AKAM related material during the Expo. Posters / Banners / Standees in All Branches / ATMs / BC Points in CONCERNED STATES [Lead Bank + Other Bank Network]</p>

			<p>*Road Show / Bike Rally / Tree plantation - All major cities in the Concerned State shall organize 1 Road Show / Bike Rally for general public with AKAM related publicity material</p> <p>*Foundation Day Celebrations of the Bank with AKAM theme across India</p>
6	Canara Bank	January 2022	<p>*Promotion of AKAM activities in various campaigns - Print, TV and Digital etc. in Hindi, English and other regional languages.</p> <p>*Customers Meet/Staff/Events/road shows/fairs to be carried out with AKAM theme Janta Se Judoprograms through Circle Offices.</p> <p>*Promotion of AKAM logo on our Social Media Creatives and digital marketing campaigns.</p> <p>*Success stories/Story video from all regions will be shared on Govt. Schemes like PMJJBY, PMSBY, APY, SHGs etc.</p> <p>*Local level outreach programme awareness programs at local level (Janta se Judo) exhibitions, expositions to be conducted by SLBC in Karnataka region.</p> <p>*CSR activities based on AKAM theme to be conducted in Karnataka region</p>
		July 2022	<p>*Customers Meet/Staff/Events/road shows/fairs to be carried out with AKAM theme Janta Se Judoprograms through Circle Offices.</p> <p>*Success stories/Story video from all regions will be shared on Doorstep Banking and Mudra Loan</p> <p>*Local level outreach programme awareness programs at local level (Janta se Judo) exhibitions, expositions to be conducted by SLBC in Kerala region.</p> <p>*CSR activities based on AKAM theme to be conducted in Kerala region.</p>
		December 2022	<p>*Short videos on Business Correspondents highlighting reach and impact.</p> <p>*Customers Meet/Staff/Events/road shows/fairs to be carried out with AKAM theme Janta Se Judoprograms through Circle Offices.</p> <p>*Success stories/Story video from all regions will be shared on Corporate Loans and Digital Products/Channels.</p> <p>*Local level outreach programme awareness programs at local level (Janta se Judo) exhibitions, expositions to be conducted by SLBC in Lakshadweep region.</p> <p>*CSR activities based on AKAM theme to be conducted in Lakshadweep region.</p>
		May 2023	<p>*Short videos on KCC highlighting reach and impact.</p> <p>*Customers Meet/Staff/Events/road shows/fairs to be carried out with AKAM theme Janta Se Judoprograms through Circle Offices.</p> <p>*Success stories/Story video from all regions will be shared on Govt. Schemes like DBT, SHGs, Mudra Loan and Export Import.</p> <p>*Local level outreach programme awareness programs at local level (Janta se Judo) exhibitions, expositions to be conducted by SLBC in Karnataka region.</p> <p>*CSR activities based on AKAM theme to be conducted in Karnataka region.</p>

7	Bank of Maharashtra	March 2022	<ul style="list-style-type: none"> *PMJDY ACs opening *RuPay Card Issuance *Enrolments under SSS *KCC Saturation - KCC Review Renewal *Financial Literacy Camp *MSME Campaign
		August 2022	<ul style="list-style-type: none"> *PMJDY ACs opening *RuPay Card Issuance *Enrolments under SSS *KCC Saturation - KCC Review Renewal *Financial Literacy Camp *MSME Campaign
		March 2023	<ul style="list-style-type: none"> *PMJDY ACs opening *RuPay Card Issuance *Enrolments under SSS *KCC Saturation - KCC Review Renewal *Financial Literacy Camp *MSME Campaign
		August 2023	<ul style="list-style-type: none"> *PMJDY ACs opening *RuPay Card Issuance *Enrolments under SSS *KCC Saturation - KCC Review Renewal *Financial Literacy Camp *MSME Campaign
3	Indian Bank	March 2022	<ul style="list-style-type: none"> *Awareness Campaign through Radio channels *Pamphlets, Dangers, ATM Screens, Merchandizing and Official Correspondence. *Quiz for Staff Members
		August 2022	<ul style="list-style-type: none"> *Cultural & Sport Events (Walkathon/ Marathon/ etc.) CSR Activities *Pamphlets, Dangers, ATM Screens, Merchandizing and Official Correspondence
		April 2023	<ul style="list-style-type: none"> Quiz Competitions in Educational Institutions Awareness Campaign through Radio channels Website Banner Social Media Posts (Images/ Videos) Pamphlets, Dangers, ATM Screens, Merchandizing and Official Correspondence
		August 2023	<ul style="list-style-type: none"> Cultural & Sport Events (Walkathon/ Marathon/ etc.) CSR Activities Social Media Posts (Images/ Videos/ GIFs) Pamphlets, Dangers, ATM Screens, Merchandizing and Official Correspondence
	Bank of India	December 2021	<ul style="list-style-type: none"> *Retail, Agri & MSME campaign *Posting of customer testimonials
		September 2022	<ul style="list-style-type: none"> *Tree plantation drive at branches across country *BOI Foundation day campaigns

		February 2023	*Cleanliness drive with participation of branches * Posting of customer testimonials
		June 2023	*Social Media campaign *News/Media coverage
10	UCO Bank	December 2021	*Walkathon/ Customer interaction/ speeches on 5 pillars of AKAM
		May 2022	* Customer interaction/ speeches on 5 pillars of AKAM
		January 2023	*Sharing of experience by senior citizen, customers, retired executives from any Department, prominent figures of the area, representatives of Panchayats, Zila Parishad etc. and honoring them in the function
11	Central Bank of India	January 2022	*Nukkad Natak *Roadshow *Online Quiz on AKAM *Drawing Competition in Schools & Colleges
		June 2022	*Car / Bike Rallies and Seminars
		December 2022	*Elocution Competition in Colleges *Walkathon
		May 2023	*Story and Poetry Writing Competition *Seminar for Customers
12	Punjab & Sind Bank	June 2022	*Advertisement in Print Media on the occasion of Foundation Day of the Bank *To Organize a Customer Meet in prominent Location *To organize Tree Plantation campaign *Social Media Drive (Short video on Financial Transformation of Indian Economy) *To display Banners in every Chabeel/ Langar on the occasion of Foundation month of the Bank
		November 2022	*To Organize a Customer Meet at Prominent Place *Advertisement in Print Media on the occasion of Guru Purab *To hold the Camps through FLCs *To hold the Camps through BCs & Base Branch staff in villages/ schools *To display Banners in every Chabeel/ Langar on the occasion of Guru Purab *To Launch Campaigns for PMSBY/PMJJBY/APY inclusion, Digital Awareness, CASA Campaigns
		July 2023	*To Organize a Customer Meet at Prominent Place *Advertisement in Print Media on the occasion of Guru Purab *To hold the Camps through FLCs *To hold the Camps through BCs & Base Branch staff in villages/ schools *To display Banners in every Chabeel/ Langar on the occasion of Guru Purab *To Launch Campaigns for PMSBY/PMJJBY/APY inclusion, Digital Awareness, CASA Campaigns

13	General Insurance Corp	June, 2022	<ul style="list-style-type: none"> *Display of web banner *Singing of Jana Gana Mana – National Anthem at 5 pm everyday *Walkathon plan by interested employees *Plantation of trees in a nearby area *Distribution of Prizes to winners of various competitions like Essay, *Poster and Slogan writing *Every outgoing mail has signature logo *Physical banner *Digital standee *Winner of internal competitions held under AKAM – will be displayed on digital standee and on website
		Jan, 2023	<ul style="list-style-type: none"> *Display of web banner *Singing of Jana Gana Mana – National Anthem at 5 pm everyday *Walkathon plan by interested employees *Plantation of trees in a nearby area *Distribution of Prizes to winners of various competitions like Essay, *Poster and Slogan writing *Every outgoing mail has signature logo *Physical banner *Digital standee *Winner of internal competitions held under AKAM – will be displayed on digital standee and on website
14	New India Assurance Co	Dec, 2021	<ul style="list-style-type: none"> *Display of web banner *Physical banner *Digital standee
		July, 2022	<ul style="list-style-type: none"> *Display of web banner *Physical banner *Digital standee
		Feb, 2023	<ul style="list-style-type: none"> *Display of web banner *Physical banner *Digital standee
15	Life Insurance Corp of India Ltd	Jan, 2022	<ul style="list-style-type: none"> *Display of web banner *Physical banner *Digital standee * Tree Plantation
		Aug, 2022	<ul style="list-style-type: none"> *Display of web banner *Physical banner *Digital standee * Tree Plantation
		March, 2023	<ul style="list-style-type: none"> *Display of web banner *Physical banner *Digital standee * Tree Plantation
		Aug, 2023	<ul style="list-style-type: none"> *Display of web banner *Physical banner *Digital standee * Tree Plantation
16	National	Feb, 2022	* Unity Walk/Run, Sports, Clean India drive etc.

	Insurance Co		* Health Check-up camp, Grievance Desk, Quiz etc. * Blood Donation Camp, Tree Plantation Drive, Health Webinars, Cultural Activities etc.
		Sep, 2022	* Unity Walk/Run, Sports, Clean India drive etc. * Health Check-up camp, Grievance Desk, Quiz etc. * Blood Donation Camp, Tree Plantation Drive, Health Webinars, Cultural Activities etc.
		April, 2023	* Unity Walk/Run, Sports, Clean India drive etc. * Health Check-up camp, Grievance Desk, Quiz etc. * Blood Donation Camp, Tree Plantation Drive, Health Webinars, Cultural Activities etc.
17	United India Ins Corp	March, 2022	*Display of web banner *Physical banner *Digital standee
		Oct, 2022	*Display of web banner *Physical banner *Digital standee
		May, 2023	*Display of web banner *Physical banner *Digital standee
18	Oriental Ins Corp	April, 2022	*Janta se Jodna – activities through various medium
		Nov, 2022	*Janta se Jodna – activities through various medium
		June, 2023	*Janta se Jodna – activities through various medium
19	Agriculture Insurance Company of India Limited	May, 2022	*Van Publicity *Rural Workshops/Mela *Other outdoor medias
		Dec, 2022	*Van Publicity *Rural Workshops/Mela *Other outdoor medias
		July, 2023	*Van Publicity *Rural Workshops/Mela *Other outdoor medias
20	EXIM	Aug, 2022	*Customer/ Exporters Outreach *Photography *Contest for Indian citizens *Exim Bazaar *Customer / Exporters Interaction *Grassroot Initiative & Development: Outreach programme Jashn-e-Azaadi (Program for Children) *Commencement Day Lecture for Bank's constituents *Grassroot Initiative & Development: Outreach programme
		Feb, 2023	*Customer/ Exporters Outreach *Photography *Contest for Indian citizens *Exim Bazaar *Customer / Exporters Interaction *Grassroot Initiative & Development: Outreach programme

21	NHB		<p>Jashn-e-Azaadi (Program for Children)</p> <ul style="list-style-type: none"> *Commencement Day Lecture for Bank's constituents *Grassroot Initiative & Development: Outreach programme
		Aug, 2023	<ul style="list-style-type: none"> *Customer/ Exporters Outreach *Photography *Contest for Indian citizens *Exim Bazaar *Customer / Exporters Interaction *Grassroot Initiative & Development: Outreach programme <p>Jashn-e-Azaadi (Program for Children)</p> <ul style="list-style-type: none"> *Commencement Day Lecture for Bank's constituents *Grassroot Initiative & Development: Outreach programme
		Dec, 2021	<p>*The activities will focus on the broad theme (Housing Finance: Credit Outreach) through discussions, lectures, presentations, and success stories by Primary Lending Institutions and SLBC convenors of respective states.</p> <p>*The proposed outreach programme will be conducted in 3 States.</p> <p>Training Session for HFCs on Affordable Housing</p> <p>*Outreach Programme on Housing Finance: credit outreach to be conducted in 3 States through discussions, lectures, presentations, and success stories.</p> <p>*Outreach Programme on Housing Finance: credit outreach to be conducted in 3 States through discussions, lectures, presentations, and success stories.</p> <p>*Outreach Programme on Housing Finance: credit outreaching 2 States through discussions, lectures, presentations, and success stories. Housing Finance: credit outreach</p>
		July, 2022	<p>*The activities will focus on the broad theme (Housing Finance: Credit Outreach) through discussions, lectures, presentations, and success stories by Primary Lending Institutions and SLBC convenors of respective states.</p> <p>*The proposed outreach programme will be conducted in 3 States.</p> <p>Training Session for HFCs on Affordable Housing</p> <p>*Outreach Programme on Housing Finance: credit outreach to be conducted in 3 States through discussions, lectures, presentations, and success stories.</p> <p>*Outreach Programme on Housing Finance: credit outreach to be conducted in 3 States through discussions, lectures, presentations, and success stories.</p> <p>*Outreach Programme on Housing Finance: credit outreaching 2 States through discussions, lectures, presentations, and success stories. Housing Finance: credit outreach</p>
		Jan, 2023	<p>*The activities will focus on the broad theme (Housing Finance: Credit Outreach) through discussions, lectures, presentations, and success stories by Primary Lending Institutions and SLBC convenors of respective states.</p> <p>*The proposed outreach programme will be conducted in 3 States.</p> <p>Training Session for HFCs on Affordable Housing</p>

			<p>*Outreach Programme on Housing Finance: credit outreach to be conducted in 3 States through discussions, lectures, presentations, and success stories.</p> <p>*Outreach Programme on Housing Finance: credit outreach to be conducted in 3 States through discussions, lectures, presentations, and success stories.</p> <p>*Outreach Programme on Housing Finance: credit outreaching 2 States through discussions, lectures, presentations, and success stories. Housing Finance: credit outreach</p>
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22	IIFCL	March,2022	<p>*Newsletters</p> <p>*Quiz Competition</p> <p>*Hindi Workshop</p> <p>*Essay Writing Competition</p> <p>*Corporate film</p> <p>*Extempore competition</p> <p>*RajBhashaSammelan</p> <p>*Workshop</p> <p>*Essay writing competition</p> <p>* Cleanliness drive</p> <p>*Workshop of Rajbhasha</p> <p>*Slogan Writing Competition</p>
		Sep, 2022	<p>*Newsletters</p> <p>*Quiz Competition</p> <p>*Hindi Workshop</p> <p>*Essay Writing Competition</p> <p>*Corporate film</p> <p>*Extempore competition</p> <p>*RajBhashaSammelan</p> <p>*Workshop</p> <p>*Essay writing competition</p> <p>* Cleanliness drive</p> <p>*Workshop of Rajbhasha</p> <p>*Slogan Writing Competition</p>

		March, 2023	<ul style="list-style-type: none"> *Newsletters *Quiz Competition *Hindi Workshop *Essay Writing Competition *Corporate film *Extempore competition *RajBhashaSammelan *Workshop *Essay writing competition * Cleanliness drive *Workshop of Rajbhasha *Slogan Writing Competition
23	NABARD	Jan, 2022	<ul style="list-style-type: none"> *Display of web banner *Physical banner *Digital standee
		May, 2022	<ul style="list-style-type: none"> *Display of web banner *Physical banner *Digital standee
		Nov, 2022	<ul style="list-style-type: none"> *Display of web banner *Physical banner *Digital standee
		May, 2023	<ul style="list-style-type: none"> *Display of web banner *Physical banner *Digital standee
24	SIDBI	Feb, 2022	<ul style="list-style-type: none"> *Display of web banner *Physical banner *Digital standee
		June, 2022	<ul style="list-style-type: none"> *Display of web banner *Physical banner *Digital standee
		Dec, 2022	<ul style="list-style-type: none"> *Display of web banner *Physical banner *Digital standee
		June, 2023	<ul style="list-style-type: none"> *Display of web banner *Physical banner *Digital standee
25	IFCI Ltd.	April, 2022	<ul style="list-style-type: none"> *Display of web banner *Physical banner *Digital standee
		Oct, 2022	<ul style="list-style-type: none"> *Display of web banner *Physical banner *Digital standee
		April, 2023	<ul style="list-style-type: none"> *Display of web banner *Physical banner *Digital standee

Department of Financial Services
New Delhi

List of activities for PSBs during Iconic Week

1st Day

- The physical launch will be centrally organized at Delhi and also the same will be simultaneous live streaming at all Offices/Branches of the Organizations.
- After live streaming, some impactful outreach activities for wide publicity of AKAM.
- Launch special campaign in identified 75 branches of each bank which includes:
 - Opening of 75 Jandhan Accounts
 - 75 Micro Insurance (PMJJBY & PMSBY)
 - Sanction of 75 KCCs
 - Sanction of 75 MUDRA Loans
 - Sanction of 75 loans to Women Entrepreneurs
 - Sanction of 75 loans to SC/STs beneficiaries
 - Sanction of 75 loans under PMSAVNidhi
 - Sanction of 75 Education loans

2nd Day

- The physical AKAM function launch will be centrally organized at Delhi and same will be simultaneous live streaming at all Offices/Branches of the Organizations.
- After live streaming, some impactful outreach activities for wide publicity of AKAM.
- Special Campaign in 75 identified branches by each bank which includes:
 - Staff/Customer interaction
 - Digital Banking awareness programme
 - Safety – Cyber fraud awareness programme
 - Vigilance Awareness programme
 - Quiz / Essay competition on AKAM related issues.
 - Development/growth in country

3rd Day

- The physical AKAM function launch will be centrally organized at Delhi and same will be simultaneous live streaming at all Offices/Branches of the Organizations.
- After live streaming, some impactful outreach activities for wide publicity of AKAM.
- Special Campaign including activities:
 - Plants sapling-: SBI, IOB, BoB, BoI, P&SB, GIC, LIC, NIC.
 - Organize Walkathon / Cyclothon : Indian Bank, CBI, GIC.
 - Organize speeches, healthy discussion on five pillars of AKAM in collages: UCO Bank.
 - Road show for wide publicity of AKAM: Canara Bank,
 - Drawing/quiz competition on AKAM: Indian Bank, CBI, GIC, IIFCL.

F.No. 10/40/2020- Coord.
Ministry of Finance
Department of Financial Services
(Coord. Section)

3rd Floor, Jeevan Deep Building,
Parliament Street, New Delhi-110001
Dated: 16 November, 2021

To,
SLBC Convener Banks of all States/ UTs

Subject: Activities under Azadi ka Amrit Mahotsav (AKAM) – reg.

Madam/Sir,

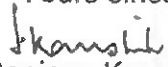
As you are aware, India is celebrating 75 years of Independence "Azadi ka Amrit Mahotsav (AKAM)" having commenced from 12th March, 2021 which marked a 75-week countdown to the 75th Anniversary of our Independence on 15th August, 2022 and will continue for a year thereafter, till 15th August, 2023. The whole program has been categorized under iconic, non-iconic (anchor and non-anchor) and media campaign/ activity.

2. M/o Finance will be allocated an iconic week shortly, and this Department will present its iconic activities in that week. The iconic activities will be conducted centrally at Hon'ble FM level. Live telecast through bank's social media handles and online streaming at all the offices/ branches, followed by impactful outreach activities for wide publicity and plenary effect has been requested to be conducted by PSBs.

3. This is for information, that the PSBs have also been requested to identify 75 branches for opening 75 Jandhan Accounts, Provide 75 micro Insurances, Sanction 75 KCCs, 75 Mudra loans, loans to 75 Women Entrepreneurs, 75 SC/STs, 75 PMSAVNidhi loans, 75 education loans etc. during iconic week. Copy of the letter addressed to PSBs along with annexures are enclosed herewith.

4. SLBCs are requested to coordinate these activities at state / branch level with banks in their states, to ensure maximum outreach, during the iconic week allocated to us and during the whole AKAM celebration period i.e. till August, 2023.

It is requested to ensure the compliance of the above.

Yours sincerely,

(Sanjeev Kaushik)
Additional Secretary
Tel. No. 23364063

Annexure- 25C

Views from State controlling office of banks, Karnataka State on SVAMITVA Scheme

Quote:

S N	Name of the Bank	Views
1	Union Bank of India	<p>1. Property card should be at par with Government Grant or Registered title deed in legal terms and to be backed by legislation.</p> <p>2. Before granting the property Card, the Government should ensure proper mechanism to investigate the title viz, obtain inspection reports by deputing designated officials, notify its decision before issuing the property card inviting objections from public, notify to SRO concerned etc.</p> <p>3. There are chances of multiple claims on the property hence to avoid such claims, the Govt. has to ensure:</p> <p>a). Photograph duly certified by Govt. to be affixed to the property card.</p> <p>b). Property card should be linked to Aadhar Card, PAN card, property tax ID & etc</p> <p>c). Details such as name of the allottee with date of issue of property card should be reflected in SRO records and revenue records.</p> <p>d). The Govt may also have a website / establish a portal wherein details of property card issued are made know to public.</p> <p>We therefore, of the opinion that the document namely "property Card" needs further clarity about right, title and interest of other claimants if any, before we can accept the document as security for the loan.</p>
2	Bank of Baroda	<p>Government of India needs to instruct relevant State government to first guarantee that the property cards are to be recognized as legal proof of ownership by the financial institution; otherwise, property cards will become another legal document which does not conclusively prove ownership, like all other land records. It is important that the property cards are enlisted as documents requiring stamp duty payment under the Revenue acts of the state to give them legal validity.</p> <p>The acceptance of property cards as a valid document for creating mortgage/charge over the property and its subsequent enforceability needs to be clarified.</p> <p>The enforceability of the property mortgaged to the bank under the property cards through recovery Laws viz., SARFASI Act etc., has to confirmed.</p> <p>Details of encumbrances are often not fully entered in the land records. Therefore, it is crucial to make provisions for recording</p>

		<p>encumbrances against landholdings on the property cards to avoid potential litigation.</p> <p>We are of the view that recognition of documents as Title deed can be made only specified under the provisions of law. Accordingly, an enactment empowering to treat the property Card as a Title deed to the property to enable them to secure loans on the basis of entries made in the property Cards has to be passed by State Legislature. Property Cards issued in terms of such Law (special Enactment) will have legal validity. By depositing of which a valid Equitable Mortgage can be created. Without which banks will not be able to finance on the said property.</p> <p>The consideration of property Card as a legal document by the revenue authorities of the state will enable banks to establish the ownership, demarcation, area, valuation, mutation etc. to consider them as a collateral for mortgage purposes.</p>
3	Canara Bank	<p>Based on the observations / views received from our legal team, we would like to inform you the following; "For creation of mortgage, it is important foremost to establish a valid title / ownership".</p> <p>In the instant case, the state Government has not made any amendments to the applicable laws to recognize the property card as a proof of ownership / title.</p> <p>In the absence of any law being enacted by either Central /State Government, the Property Card cannot be considered as the sole basis for recognizing ownership/title over a land.</p> <p>In this regard we are of the view that for creating a valid Mortgage, the mortgagor should have clear title of the property. SVAMITVA scheme envisages the issuance of 'Property Cards' to household owners upon demarcation of the Inhabitant land in rural areas by Drone based mapping. On perusal of the Sample Svamitva PR Card, it is observed that apart from providing the sketch, location map and other details aiding identification of the property in revenue records, no ownership right is being granted to the PR Card Holder by its issuer under this document. Hence, under the present framework proposed it may not be legally possible to create a valid mortgage based on PR Cards alone.</p> <p>Accordingly, we are of the view that PR Cards alone cannot be considered as a Title Document for a property unless necessary Legislative changes are brought in, stipulating that PR Cards issued SVAMITVA Scheme shall confer absolute ownership rights to the holders with unconditional rights of transfer.</p>

		In light of the above, we may request you to kindly advise the concerned state government departments to issue necessary legislative changes stipulating property cards issued under SVAMITVA Scheme shall confer absolute ownership rights to the holders with unconditional right of transfer.
4	Karnataka Bank	<p>With regard to your email, we understand that the proposed Swamitwa property card is a record of right issued by the Government based on the ownership as per revenue records. The valid title to the property cannot be relied based on only Swamitwa property card. Defects in title, disputed title, etc. couldnot be ascertained under Swamitwa property card .</p> <p>Under such circumstances, Swamitwa property card can be considered as one of the supporting document which depicts title and cannot be considered as sole document of title. Further, procedure of ascertaining the valid title by scrutiny of previous link documents cannot be dispensed with, on availability of Swamitwa property card.</p>
5	Karnataka Vikas Grameena Bank	<p>Regarding recognition of property cards by Banks, as authentic legal document, we are of the opinion that, if the property has clear title, marketable and clearly identifiable, and security interest can be enforceable under SARFAESI Act 2002, Bank can sanction loan facilities by taking these properties as collateral securities. We need further clarification on the property card and it's content to refer the matter to our legal cell for their opinion.</p> <p>Regarding accepting property cards for mortgage also we need clarification on the above referred matter.</p>
6	Karnataka Gramin Bank	<p>It is really welcome scheme for free flow credit to farmer's community. We opine as under,</p> <p>1. Property card can be considered as authentic legal documents if it really helps to trace out the title as required in law.</p> <p>2. Can be very well accepted for mortgage purpose and subsequent loan facilities, may be with little update information added to it.</p>
7	Yes Bank	<p>While referring to the attachments and the trail mail, the background has been understood in following manner:</p> <p>1. Survey of Villages and Mapping with Improvised Technology in Village Areas Scheme, or SVAMITVA scheme launched by Hon'ble PM on 24.04.2020 aims to enable citizen of rural areas/villages in using their residential properties as collateral to secure credit facilities and other financial benefits from organized financial sector, ie Banks.</p>

2. This is to be done by making property cards (one of the main objectives), which may serve as a collateral (Title Document, maybe) for mortgage purpose against the desired loan facility.
3. In this regard, member Banks have been asked to put forward their opinions or suggestion.

We have however identified key aspects on which collective thought must be applied by Banking fraternity and required clarity must be established, keeping Bank's perspective under consideration.

1. **Admissibility of the property card as a valid mortgage/title document in court of law:** This must be very clear and mortgage created on the basis of such a property card must be enforceable. Also, in case of a default would Bank be in a position to transfer title to an outside citizen or a person who doesn't belong to the particular village. Comprehensive legal view and practical enforcement in a close knit village eco-system has to be evaluated further.
2. **Robustness and Transparency in the process of Property card issuance:** The entire process including record maintenance must be crystal clear and understandable to a common citizen with ordinary prudence. The process must be robust enough to avoid duplication and take care of any underlying property related/familial disputes before issuance of final Property card.
3. **Required Property details in the Property Card:** The property being offered as a collateral must be:
 - A. Demarcated and Identifiable with respect to details in the property card, ie all basic details like dimensions, directions, four boundaries, area/extent, owner name, property sketch must be available in the property card.
 - B. Command independent and unhindered access.
 - C. Must be free from any encumbrance.
4. **Identification or Constitution of a Local Governing Body:** A local governing body must be identified or constituted having a technical person/committee which shall be responsible for record management, granting NOCs/permissions etc for further additions/alteration/construction in properties post issuance of property card.

		<p>5. Possible Challenges in assessment of Fair Market Valuation: As understood, these properties are primarily part of Village Abadi/inhabitation. It is a well-known fact that Village Abadis are close knit groups and there will virtually be no fair market transactions or historical data available, in other words there would be a complete absence of a "Free Market" for such properties, which may give rise to difficulty in assessing or realizing inherent worth of the collateral, both at the time of valuation or during future auction/disposal.</p>
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Un Quote: This is for your kind information.

Annexure - 2SD



Karnataka Bank Ltd.

Your Family Bank. Across India.

Regd. & Head Office
P. B. No.599, Mahaveera Circle
Kankanady
Mangaluru - 575 002

Phone 0824-2228426 Fax: 0824-2228173
E-Mail agri.crmd@ktnbank.com
Website www.karnatakabank.com
CIN L85110KA1924PLC001128

CREDIT MONITORING DEPARTMENT - CrMD

HO: CrMD:OR: 2514 2021-22

Dt. 17-01-2022

The SLBC Convenor,
Canara Bank, Head Office,
Gandhi Nagar,
BENGALURU-09.

Dear sir,

Reg: Standardized Bankers Certificate/Line of Credit (BC/LOC) letter to be issued by the Banks.

The Banks are extending various types of funded/non funded credit facilities to the customers. Often customers who undertake contract works such as construction activity, man power or material supply etc approach the Banks seeking BC/LOC letter. However, it is observed that different Departments of the Govt. prescribe different formats for BC/LOC to be issued by the Banks.

In our Bank, we are issuing the BC/LOC in Bank's standard format or in the format prescribed by the respective Department/Beneficiaries.

However, the RBI, has made an observation that Bank is issuing BC/LOC in different formats as prescribed by different Departments of the Govt. and has suggested Finance Departments/Bank to have a standard BC/LOC letter formats.

In this direction, we request you to take up the matter in the SLBC Meeting, for prevailing upon the Finance Departments for a standardized format for BC/LOC to be issued by the Banks.

Yours Faithfully,

Nagaraja Rao B
GENERAL MANAGER.

UNION BANK OF INDIA
(erstwhile CORPORATION BANK)
LEAD BANK OFFICE
Corporation Bank Bldg
1st Floor, College Road
Madikeri - 571 201

interest on Advances are deregulated by the RBI to the Banks. Further he also told that the restructured/Converted Crop Loan are also eligible for One time interest Subvention for the First Year and the interest rates are only compounded if the Loans are at default.

Mr. Vishwanath informed to the house that Banks are not entertaining fresh finance to OTS availed borrowers, replying to this the LDM clarified that OTS is purely based on individual Bank's internal policy and RBI policy, a outstanding Loan/Finance which is accrued for more than the prescribed tenure are settled under OTS with a discount on the book liability as per the individual bank policies for which the Borrowers are expecting the Banks to finance for the settled amount. Further he clarified that individual Banks are at their discretion to decide about the Quantum of the Fresh Finance as per the scale of Finance for the Crop Production and other related activities of the borrowers who are non willful defaulters and fresh loans will be disbursed to the affected people based on the scale of finance for the crop and cultivation area as per the extent guidelines. LDM further informed to the forum that every bank is extending OTS to their customer and requested the federations representatives to inform the same to the planters to avail the benefits.

Mr. Mohandas informed the house that adjustment of the Amount received as a compensation for the natural calamities were being credited to the loan accounts of the borrowers, However LDM stressed on the fact that not a Single cases of such has been reported so far and also told that these type of transaction are a part of direct benefit transfer which will be initiated at the backend without the knowledge of the Bankers/ Branch Manager.

Mr. Vishwanath also told the forum about the Crop insurance of Coffee plantations not being included in the WBCIS & PMFBY Scheme replying to the this LDM told that the decision to include/exclude the plantation Crops are the decision of the standing Committee of GOI. Replying to this honorable chairman informed them that separate meeting with Coffee Board will be conducted to resolve the issues like compensation for loss due to natural calamities and area excluded for compensation.

DISTRICT LEVEL BANKERS COMMITTEE MEETING
Near Prasanna Ganapathi Temple, M. G. Road, CHIKMAGALUR - 577101

DLBC /KMY/01/2021-22

Date 28-12-2021

Proceedings of DLBC Meetings for September quarter 2021-22 held on 28-12-2021

Members present :

1. Sri K. N. Ramesh IAS, Deputy Commissioner, Chikkamagaluru
2. Sri E. Pratap, DDM, NABARD, Chikkamagaluru
3. Sri Suresh, LDM, Lead Bank Office, UBI, Chikkamagaluru
4. Sri Bhogegouda, M. S. Chairman, coffee Board, Chikkamagaluru
5. Sri Anil, Savur D. Secretary, Karnataka planters Association
6. Sri K. B. Krishnappa General Secretary, KGF, Sakeleshpur
7. Sri K. D. Manohar, General Secretary, Madigere Taluk planters Association
8. Sri Mohankumar, President, Karnataka Growers Federation
9. Sri Vedavyasa Bhat, AGM, Karnataka Gramina Bank
10. Sri Devaraj, District coordinator, Canara Bank, Chikkamagaluru
11. Sri Murali, Chief manager, District coordinator, UBI, Chikkamagaluru
12. Sri Ramesh, District coordinator, reprl, SBI, Chikkamagaluru
13. All 25 Banks District coordinators, Chikkamagaluru
14. Karnataka coffee growers members association

The District level Bankers meeting committee [DLBC] meeting was held on 28-12-2021, held at Deputy commissioner conference hall, The meeting was presided over by Sri K. N. Ramesh IAS, Deputy commissioner, Chikmagalur. The meeting was attended by Sri E. Pratap District Development Manager, NABARD, Sri Bhojagouda M.S. Chairman, Coffee Board, Chikmagalur, Sri Suresh, LDM, Lead Bank office, Chikmagalur and all other members of Karnataka coffee growers association & Planters association, Moodigere, Karnataka Planters Association etc.

Sri K. N. Ramesh, IAS, Deputy commissioner, Chairman of DLBC meeting has addressed the meeting, participated by all as mentioned above.

The following points were discussed during DLBC the meeting:

1. Coffee grower's problems with respect to the crop failure during current financial year 2021 were discussed elaborately.
It is reported that due to natural calamity prevailed during the current financial year 2021, the coffee growers suffered heavy loss in crop yield and damage was estimated to the extent of more than 60% in Chikmagalur and surrounding areas. Hence, coffee growers demanded immediate implementation of relief measures such as crop loan/Term loan restructuring as well as sanctioning of fresh crop loan to the restructured account beneficiaries. The same was approved in the DLBC Meeting and Bankers are directed to extend relief measures to the eligible borrowers immediately as per Reserve Bank of India Guidelines, RBI /11DD /2018-19 dated 17-10-2018 & Karnataka state government proceeding dated 11-08-2021.
2. All Bankers are directed to extend cooperation to farmers to settle their chronic NPA accounts outstanding since longtime in the Bank under Bank's one time Settlement scheme (OTS). It has been also advised to extend fresh crop loan to such eligible accounts who settled their accounts under OTS scheme.
3. It is advised to all the Bankers not to initiate any recovery action under SARFAESI Act-2002 against Coffee planters for acquisition of estate/landed property of coffee growers since the High court order passed on 29-01-2021 to take recovery action of SARFAESI Act-2002 against the default of bank loan by the coffee planters. Order passed by Division Bench order is challenged by the appellant before the Hon'ble Supreme Court and SLP is pending. Therefore, bankers are advised to refrain from recovery action under SARFAESI act-2002 till receipt of further hearing from the Supreme court.
4. Some of the planters claimed that some crop term loan accounts were restructured [with / without notice the coffee planters] are now turned into NPA. Hence, planters demanded to waive the overdue interest portion as well as penalties levied on such accounts and requested to waive all charges levied on such accounts. The DLBC committee has advised Coffee Board association to submit such proposal to the committee for onward submission to SLBC for consideration of grievances of the farmers and Lead Bank has assured to the committee that matter will be discussed in the next SLBC meeting scheduled to be held shortly.
5. Farmer requested the committee to look into the ROI of crop loans charging by Banks on half yearly basis instead of annually and demanded to charge ROI annually. The same will be referred to SLBC to take matter to appropriate competent Authority for kind consideration of the same.

6. Farmers demanded to increase the scale of finance for coffee loans. The committee has advised Coffee Growers Association to submit its proposal. The decision will be taken up after having consultation with NABARD, Lead Bank office, etc. The same will be placed before committee for its approval for onward submission to SLBC.
7. Due to successive financial distress & due to heavy rainfall, floods and landslide during the years 2018, 2019, 2020 & 2021 farmers have incurred heavy loss in coffee and Pepper crops. Due to the above factors, most of the crops loans are unpaid and Banks have charged compound interest on such accounts since 2018. Due to heavy debt farmers were unable to repay the loan, hence there is a representation from Karmaloka Planters association to waive the interest on such loans. Committee has assured that the matter will be referred to SLBC for kind consideration of farmers grievances.
8. All the Bankers are advised to conduct customers meet once in two months and grievances of the borrowers / customers addressed immediately within a week. The same was approved in the committee.
9. Customers have demanded uniform guidelines of OTS in all the Banks. We endorsed the same and the same will be discussed in the forthcoming SLBC meeting.
10. It has been informed to all the bankers to advise customers suitably the benefits of prompt repayment of crop loan within due date i.e. Within 12 months from the date of disbursement so that farmers can get 3% interest subvention immediately and farmers can avoid overdue interest if loan is repaid after the due date of repayment.
11. We have advised all the coffee growers / farmers / customers to obtain the loan sanction letter from the Banks to know the terms and conditions of the repayment to avoid penalties like overdue interest, high processing charges, other charges etc. so that confusion with respect to the above can be avoided initially.
12. The DLBC committee has decided to conduct DLBC meeting biannually.

The meeting was concluded with Vote of thanks by Sri Suresh, Lead Bank Manager, EBO, Chikamagaluru.

The Chairman & DLBC Committee members assured farmers, that all the points discussed above will be appraised to SLBC, Bengaluru to take suitable measures to enable them to help the farmers community.

Date: 28-12-2021


Deputy Commissioner

Chairman of District level Bankers committee

Place: Chikamagaluru

LEAD BANK OFFICE – HASSAN

(CONVENOR – CANARA BANK) Lead Bank Office, Kuvempunagar Hassan, , HASSAN: 573 201

PROCEEDINGS OF SPECIAL DCC MEETING ON COFFEE LOANS HELD ON 19/11/2021

The special DCC meeting on coffee loans was conducted on 19.11.2021 at Hoysala Sabhangana, Zilla Panchayat, Hassan. Sri. B.A. Paramesh ,CEO ,Z.P. Hassan chaired the meeting. Sri.G.Venkatesh , AGM Reserve Bank Of India Bengaluru , Sri Sunil Kumar AGM RO Canara Bank Hassan , Smt Malini Suvarna ,DDM ,NABARD, Sri.M.S Bhoje Gowda, Chairman, Coffee board , Sri .Malikarjuna.N.A Deputy Director Coffee board, Sri Dr.H.T.Mohan Kumar, President ,Karnataka Growers Federation , Sri.K.B.Krishnappa General Secretary , Karnataka Growers Federation , Sri.T.P.Surendra , Convenor , Karnataka Growers Federation , Sri.M.B.Rajeev , Hon Secretary , Hassan District Planters Association ,Smt.Revathi Sudhakar, Lead District Manager Hassan were on the dias .

Smt.Revathi Sudhakar, LDM welcomed all the dignitaries and district co ordinators of banks and programme started with lighting the lamp by all the dignitaries.

The following points were discussed in the meeting :

1. Restructuring of loans : Coffee growers areas of Karnataka are declared as affected by natural calamity during the year 2018,2019 and 2020 as per notification by disaster management, GOK. Representatives from coffee board and Karnataka growers federation informed that many of the coffee growers were not got benefited with restructuring .
2. Compounding of interest : Growers reported that banks are levying interest on INTEREST and penal interest on the restructured coffee loans which is against the spirit of master guidelines. They also informed that coffee loan accounts are charged with 13.38 % interest which is very very high rate and also interest is automatically compounded .
3. Fresh loans : As per the master guidelines once the loans are restructured, banks should grant fresh 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. They insisted to grant need based Fresh loans with reduced rate of interest.
4. One-time settlement : Growers reported that ,those who had availed one-time settlement (OTS) from banks are deprived of fresh crop loan .
5. Issue of SARFAESI notice : Coffee growers complained that banks are issuing SARFAESI notice to growers which is against RBI guidelines .



LEAD BANK OFFICE – HASSAN

(CONVENOR – CANARA BANK)Lead Bank Office, Kuvempunagar Hassan, , HASSAN: 573 201

All the dignitaries on the Dias expressed their opinion about restructuring of loans, sanctioning of fresh loans to coffee growers , withdrawal of compounding interest on coffee loans and one time settlement for NPA and overdue loans .

Sri.B.A.Paramesh CEO,Z.P. in his key note address opined that lot of issues are being faced by coffee growers/planters. Benefits of disaster management, GOK were not passed on to coffee growers , he suggested to have some packages for coffee growers specifically ,to come out of the present financial crisis and requested to bring out the problems .

RBI AGM Sri.G.Venkatesh ,in his address informed that suitable guidance will be issued after discussion with SLBC, DFS and assured that RBI will be extending maximum support within the framed guidelines .

Mr.Bhoje Gowda ,Chairman of Coffee Board said that,Exporters are charged with interest @ 4% only ,whereas coffee growers and planters are charged with high rate of interest @ 13.38 %. Exporters are making money out of the hardships of poor coffee growers. Requested to extend the nominal rate of interest to coffee growers which is extended to Coffee Exporters.

Deputy director of coffee board ,Sri.Mallikarjuna N A explained about crop loss and poor quality of crops due to heavy rains and problems faced by coffee growers in drying and marketing of coffee products.

Dr.H.T.Mohan Kumar,President of Karnataka Growers Federation informed that due to climate change and lockdown and economic slowdown, 15 lakhs labourers and 3 lakhs growers are suffering . Some of the growers were benefitted with different handholding measures by GOK, but compounding of interest should not happen as coffee growers are unable to repay.

Sri.K B Krishnappa,General Secretary elaborated that, contribution to Indian Economy by coffee growers is on higher side. The interest for other loans are maximum @ 9.5 % to 10 % interest and for Coffee loan is about 13.38% and also compounding interest which is above 13.50 % . Benefits given to agriculturists is not extended to coffee growers .

RBI AGM,Sri G Venkatesh, viewed that, if interest is not serviced , compound interest is charged .He also added that,Customer meeting should be conducted as per RBI guidelines . RBI AGM also informed to issue letter to controlling office to instruct the branches to conduct meeting regularly.

RBI AGM informed that interest charging is deregulated and RBI will not intervene. Visit by Bank officials to field is a must and Complaint to be lodged in case the inspection charge/service charge is debited by bank without visiting the field.



LEAD BANK OFFICE – HASSAN

(CONVENOR – CANARA BANK) Lead Bank Office, Kuvempunagar Hassan, , HASSAN: 573 201

Sri. T P Surendra, Convenor, Karnataka Growers Federation, made point about Issuing Notice by banks without knowing root level problems of coffee growers who are suffering from loss due to heavy rain, lockdown due to COVID and continued economic slowdown. Coffee board representative requested the chair that, the agreement signed at the time of loan sanction / initial stage should hold good till the validity of the agreement and closure of the loan.

Sri. M. B. RAJEEV, Hon. secretary, Hassan District planters association requested that OTS to be extended to coffee growers also and fresh loan to be given. He informed that, Karnataka bank Ltd. and Bank of baroda are not extending OTS scheme. Coffee growers need support from bankers and government. He informed that, since last 5 years all coffee growers are suffering.

In the meeting, a special focus was on initiation of SARFAESI action by Bankers in Hassan district and requested the forum that Central govt has to intervene in modifying Sarfaesi guidelines.

Sending loan Notices have to be postponed considering the difficulties faced by the coffee growers. Mr. Bhoje Gowda Chairman of coffee Board added that, some growers are dealing with banks since 70 years and all of a sudden issuing notice will definitely deteriorate the relationship partially. It was the request on behalf of coffee growers for Discontinuation of issuing notice and sarfaesi action by bankers. In spite of replying to notices, sarfaesi action is initiated. Direction from RBI regarding sarfaesi is not issued but Banks are enabled to act as per bank guidelines.

LDM informed that, NPA account cannot be restructured as per RBI guidelines, but only overdue accounts can be restructured. LDM informed that the outcome of the meeting will be forwarded to SLBC to examine in detail. It was also suggested to conduct meeting with different associations.

Canara Bank official informed that their bank is extending OTS to the customers and requested to avail the benefits.

Karnataka Grameena Bank official informed that their bank is extending OTS to the customers and requested to avail the benefits depending on status of loan.

SBI official informed that, SBI is extending OTS and requested to avail benefits of OTS for eligible customers up to 20 lakhs for all kind of loans.

Union bank also informed that, they are also extending OTS benefits to their customers. OTS purely based on individual banks internal policy and RBI policy.

DDM of NABARD, Mrs. Malini Suvarna, elaborated that to support the coffee and pepper growers in Sakleshapura, NABARD has formed Rudragiri Plantation Framers Producers Company Limited under the Govt of Indias- 10000 FPOs scheme. So far 430 shareholders have been mobilized and action plan to mobilize 1000 shareholders by the end of March 2021. NABARD in co-ordination with Sri Sri Ravishankar Rural Development Project will be providing backward and forward linkage for these coffee and pepper growers in and around Sakleshpur.



LEAD BANK OFFICE – HASSAN

(CONVENOR – CANARA BANK) Lead Bank Office, Kuvempunagar Hassan, , HASSAN: 573 201

In addition, capacity building training will be provided to the landless farmers in the coffee growing belt for taking up Income Generating Activities by NABARD.

AGM of Canara Bank, Sri Sunil kumar, explained about Resolution framework 2.0 of RBI and internal policy of individual banks which has to be implemented by all banks irrespective of whether willful defaulter or non willful defaulter with or without the consent of the customer has to restructure the acs as per guidelines ,unless not signed by customers some bankers are not restructuring .Agriculture loans are repeatedly restructured. All loans are eligible under resolution framework guidelines of RBI.RBI policy applies to all banks, some of the loans are repeatedly restructured .Customers do not come for restructuring and don't agree for restructuring instead going for OTS .Everybody trying to get the benefit. Customers are misguided by different people about the concept of OTS, restructuring and Loan waiver by banks and they are not co operating with the bankers in restructuring of loans or one time settlement and waiting for waiver of loans by state/central government. In current scenario genuine customers are not getting the benefits .In manual system ,the settlement was done manually, but in system based timely payment is not made in OTS. Fresh loans has to be decided by individual banks. Bank has very good scheme under OTS.

RBI AGM said that, the bank's money belongs to depositors and the bank has to repay the deposit with interest on maturity as per the agreement. 6 months moratorium period has been extended to all the borrowers. Fresh loan and compounding of interest is as per top level decision .Depositors money will be returned after certain period by banks which has committed to return to customer on maturity and on closure of deposit. Some banks are running loss ,other bank seen loss based on spread. Bank has to make some profit, earn income to manage its employees and to extend profit to depositor, return their deposit with interest.

LDM advised the members to submit representation on the above issues and same will be forwarded to SLBC and DFS .

The meeting concluded with vote of thanks by LDM.

कृते केनरा बैंक
For CANARA BANK

लीड डिस्ट्रिक्ट प्रबंधक
Lead District Manager
अग्रणी बैंक कार्यालय, हासन
LEAD BANK OFFICE, HASSAN

CHAIRMAN DCC/DLRC



Phone :08172-267587 ,267588 email ID: lbohassan@canarabank.com



ಕರ್ನಾಟಕ ಸರ್ಕಾರ

HORTI/18/HCM/2022

ಅಡಕ :- 5 ಟ್ರಿಟಗಲು

ಕರ್ನಾಟಕ ಸರ್ಕಾರದ ಸಚಿವಾಲಯ

ಬಹುಮಹಡಿ ಕಟ್ಟಡ

ಬೆಂಗಳೂರು, ದಿನಾಂಕ: 13-01-2022

ಇವರಿಂದ:

ಸರ್ಕಾರದ ಪ್ರಧಾನ ಕಾರ್ಯದರ್ಶಿ,
ತೋಟಗಾರಿಕೆ ಮತ್ತು ರೇಷ್ಮೆ ಇಲಾಖೆ.

ಇವರಿಗೆ:

ನಿರ್ದೇಶಕರು,
ತೋಟಗಾರಿಕೆ ನಿರ್ದೇಶನಾಲಯ,
ಲಾಲ್ ಬಾಗ್, ಬೆಂಗಳೂರು.

ಮಾನ್ಯರ,

ವಿಷಯ: ದಾಳಿಂಬೆ ಬೆಳೆಗಾರರ ಸಾಲವನ್ನು ಎಸ್.ಬಿ.ಐ. ಬ್ಯಾಂಕ್
(ಒ.ಟಿ.ಎಸ್.) ಮಾದರಿ ಋಣಮುಕ್ತ ಸಂಧಾನ ಸಭೆಯ ನಡಾವಳಿಯ
ಕುರಿತು.

ಉಲ್ಲೇಖ: ಪತ್ರ ಸಂಖ್ಯೆ: ಸಂ/ಕಂದಾಯ/ಸಂಕೀರ್ಣ/ದಾ.ಬೆ./01/2022,
ದಿನಾಂಕ: 04-01-2022.

ಮೇಲ್ಕಂಡ ವಿಷಯಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ, ಉಲ್ಲೇಖಿತ ಪತ್ರದ ಪ್ರತಿ ಹಾಗೂ ಅಡಕವನ್ನು
ಇದರೊಂದಿಗೆ ಲಗತ್ತಿಸಿದೆ. ಸದರಿ ಪತ್ರದಲ್ಲಿ ಕೋರಿರುವಂತೆ ನಡವಳಿಯನ್ನಯ ಪ್ರಸ್ತಾಪಿಸಿರುವ
ಅಂಶಗಳ ಬಗ್ಗೆ ಸೂಕ್ತ ಕ್ರಮಕೈಗೊಂಡು, ಕೈಗೊಂಡ ಕ್ರಮದ ಮಾಹಿತಿಯನ್ನು ಸರ್ಕಾರಕ್ಕೆ
ಸಲ್ಲಿಸುವಂತೆ ಕೋರಲು ನಿರ್ದೇಶಿತನಾಗಿದ್ದೇನೆ.

ತಮ್ಮ ನಂಬುಗೆಯ,

(ಗುಡುಡಪ್ಪ ಎಂ.ಬಿ.) 12/01/2022

ಸರ್ಕಾರದ ಅಧೀನ ಕಾರ್ಯದರ್ಶಿ(ಪ್ರ),
ತೋಟಗಾರಿಕೆ ಇಲಾಖೆ



ಕರ್ನಾಟಕ ಸರ್ಕಾರ
ಜಿಲ್ಲಾಧಿಕಾರಿಗಳ ಕಾರ್ಯಾಲಯ ಕೊಪ್ಪಳ

ದೂರವಾಣಿ : 08539 - 220844 ಫ್ಯಾಕ್ಸ್ : 221235

ಇ-ಮೇಲ್ : deo.koppal@gmail.com

ಸಂ/ಕಂದಾಯ/ಸಂಕೀರ್ಣ/ದಾ.ಬೆ./01/2022

ದಿನಾಂಕ: 04.01.2022

ಮಾನ್ಯ ಪ್ರಧಾನ ಕಾರ್ಯದರ್ಶಿಗಳು
ತೋಟಗಾರಿಕೆ & ರೇಷ್ಮೆ ಇಲಾಖೆ
ಕರ್ನಾಟಕ ಸರ್ಕಾರ,
ಬೆಂಗಳೂರು,

-ಇವರಿಗೆ

ಮಾನ್ಯರೇ,

ವಿಷಯ: ದಾಳಿಂಬೆ ಬೆಳೆಗಾರರ ಸಾಲವನ್ನು ಎಸ್‌ಬಿಐ ಬ್ಯಾಂಕ್ (ಒ.ಟಿ.ಎಸ್) ಮಾದರಿ
ಋಣಮುಕ್ತ ಸಂಧಾನ ಸಭೆಯ ನಡಾವಳಿಯ ಕುರಿತು.

ಮೇಲಿನ ವಿಷಯಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ. ದಿನಾಂಕ: 27.12.2021 ರಂದು ಮಾನ್ಯ ಶ್ರೀ ಹಾಲಪ್ಪ
ಆಚಾರ್, ಗಣಿ ಮತ್ತು ಭೂವಿಜ್ಞಾನ ಹಾಗೂ ಮಹಿಳಾ ಮತ್ತು ಮಕ್ಕಳ ಅಭಿವೃದ್ಧಿ ಇಲಾಖೆ ಹಾಗೂ ಹಿರಿಯ
ನಾಗರಿಕರಣ ಸಬಲೀಕರಣ ಹಾಗೂ ಕೊಪ್ಪಳ ಜಿಲ್ಲಾ ಉಸ್ತುವಾರಿ ಸಚಿವರ ಅಧ್ಯಕ್ಷತೆಯಲ್ಲಿ ಕೊಪ್ಪಳದಲ್ಲಿ
ನಡೆದ ಅಖಿಲ ಕರ್ನಾಟಕ ದಾಳಿಂಬೆ ಬೆಳೆಗಾರರ ಹೋರಾಟ ಸಮಿತಿ ಇವರ ಮನವಿಯಂತೆ, ಜಿಲ್ಲಾ ಲೀಡ್
ಬ್ಯಾಂಕ್ ಮ್ಯಾನೇಜರ್, ಕೆನರಾ ಬ್ಯಾಂಕ್, ಸಿಂಡಿಕೇಟ್ ಬ್ಯಾಂಕ್ ಮತ್ತು ಕರ್ನಾಟಕ ಗ್ರಾಮೀಣ ಬ್ಯಾಂಕ್‌ನ
ಮುಖ್ಯ ಅಧಿಕಾರಿಗಳು ಹಾಗೂ ಜಿಲ್ಲಾ ಮಟ್ಟದ ಅಧಿಕಾರಿಗಳೊಂದಿಗೆ ನಡೆದ ಸಭೆಯಲ್ಲಿ ಚರ್ಚಿಸಿದಂತೆ
ದಾಳಿಂಬೆ ಬೆಳೆಗಾರರ ಸಾಲ ಮನ್ನಾವನ್ನು ಎಸ್‌ಬಿಐ (ಒ.ಟಿ.ಎಸ್) ಮಾದರಿಯಲ್ಲಿ ಋಣಮುಕ್ತ ಮಾಡುವಂತೆ
ಇತರೆ ಬ್ಯಾಂಕುಗಳಾದ ಕೆನರಾ ಬ್ಯಾಂಕ್, ಸಿಂಡಿಕೇಟ್ ಬ್ಯಾಂಕ್ ಮತ್ತು ಕರ್ನಾಟಕ ಗ್ರಾಮೀಣ ಬ್ಯಾಂಕ್‌ಗಳು
ಅಳವಡಿಸಿಕೊಂಡು ದಾಳಿಂಬೆ ಬೆಳೆಗಾರರನ್ನು ಋಣಮುಕ್ತರಾಗಿ ಮಾಡಬೇಕೆಂದು ಅಧಿಕಾರಿಗಳೊಂದಿಗೆ
ಚರ್ಚಿಸಿ ಕ್ರಮ ಕೈಗೊಳ್ಳುವಂತೆ ಹಾಗೂ ಎಸ್‌ಎಲ್‌ಬಿಸಿ ಬೆಂಗಳೂರು ಸಮಿತಿಯಲ್ಲಿ ತೀರ್ಮಾನ
ಕೈಗೊಳ್ಳುವಂತೆ ಈ ಸಭೆಯಲ್ಲಿ ಚರ್ಚಿಸಿದ ಸಭೆಯ ನಡವಳಿಕೆಗಳನ್ನು ತಮ್ಮ ಮುಂದಿನ ಕ್ರಮಕ್ಕಾಗಿ
ಸಲ್ಲಿಸಲಾಗಿದೆ

ಜಿಲ್ಲಾಧಿಕಾರಿಗಳು,
ಕೊಪ್ಪಳ

ದಿನಾಂಕ: 27.12.2021 ರಂದು ಮಾನ್ಯ ಶ್ರೀ ಹಾಲಪ್ಪ ಆಚಾರ್, ಗಣಿ ಮತ್ತು ಭೂ ವಿಜ್ಞಾನ ಹಾಗೂ ಮಹಿಳಾ ಮತ್ತು ಅಭಿವೃದ್ಧಿ ಇಲಾಖೆ ಹಾಗೂ ಹಿರಿಯ ನಾಗರಿಕರ ಸಬಲೀಕರಣ ಹಾಗೂ ಜಿಲ್ಲಾ ಉಸ್ತುವಾರಿ ಸಚಿವರ ಅಧ್ಯಕ್ಷತೆಯಲ್ಲಿ ಜಿಲ್ಲಾಡಳಿತ ಭವನ, ಕೊಪ್ಪಳದಲ್ಲಿ ನಡೆದ ದಾಳಿಂಚೆ ಬೆಳೆಗಾರರ ಋಣ ಮುಕ್ತ ಸಂಧಾನ ಸಭೆಯ ನಡವಳಿಗಳು

ಸಭೆಯಲ್ಲಿ ಉಪಸ್ಥಿತರಿದ್ದವರು

1. ಮಾನ್ಯ ಶ್ರೀ ಹಾಲಪ್ಪ ಆಚಾರ್, ಗಣಿ ಮತ್ತು ಭೂ ವಿಜ್ಞಾನ ಹಾಗೂ ಮಹಿಳಾ ಮತ್ತು ಅಭಿವೃದ್ಧಿ ಇಲಾಖೆ ಹಾಗೂ ಹಿರಿಯ ನಾಗರಿಕರ ಸಬಲೀಕರಣ ಹಾಗೂ ಜಿಲ್ಲಾ ಉಸ್ತುವಾರಿ ಸಚಿವರು, ಕೊಪ್ಪಳ
2. ಶ್ರೀ ಅಬ್ದುಲ್ ನಯೀಮ್ ಆರ್. ಅಧ್ಯಕ್ಷರು, ಅಖಿಲ ಕರ್ನಾಟಕ ದಾಳಿಂಚೆ ಬೆಳೆಗಾರರ ಹೋರಾಟ ಸಮಿತಿ ಕುಪ್ಪಳಿ

ಸಭೆಯಲ್ಲಿ ಹಾಜರಿದ್ದ ಅಧಿಕಾರಿಗಳು:

1. ಮಾನ್ಯ ಜಿಲ್ಲಾಧಿಕಾರಿಗಳು, ಕೊಪ್ಪಳ
2. ಮಾನ್ಯ ಮುಖ್ಯಕಾರ್ಯನಿರ್ವಾಹಕ ಅಧಿಕಾರಿಗಳು, (ಜಿಪಂ) ಕೊಪ್ಪಳ
3. ಮಾನ್ಯ ಅಪರ ಜಿಲ್ಲಾಧಿಕಾರಿಗಳು, ಕೊಪ್ಪಳ
4. ಶ್ರೀ ಜಿ.ಎಸ್. ರವಿಸುಧಾಕರ್, ಜನರಲ್ ಮ್ಯಾನೇಜರ್ ಹಾಗೂ ಪ್ರಾದೇಶಿಕ ಮುಖ್ಯಸ್ಥರು, ಕೆನರಾ ಬ್ಯಾಂಕ್, ಹುಬ್ಬಳ್ಳಿ
5. ಶ್ರೀ ಗುರುಪ್ರಸಾದರಾವ್, ಜನರಲ್ ಮ್ಯಾನೇಜರ್, ಪ್ರಾದೇಶಿಕ ಮುಖ್ಯಸ್ಥರು, ಕರ್ನಾಟಕ ಗ್ರಾಮೀಣ ಬ್ಯಾಂಕ್, ಪ್ರಾದೇಶಿಕ ಕಛೇರಿ ಕೊಪ್ಪಳ
6. ಶ್ರೀ ಮಂಜುನಾಥ ಬಿ. ಸಿಂಗಿ ಸಹಾಯಕ ಜನರಲ್ ಮ್ಯಾನೇಜರ್ ಹಾಗೂ ಪ್ರಾದೇಶಿಕ ಮುಖ್ಯಸ್ಥರು, ಪ್ರಾದೇಶಿಕ ಕಛೇರಿ ರಾಯಚೂರು.
7. ಉಪನಿರ್ದೇಶಕರು, ತೋಟಗಾರಿಕೆ ಇಲಾಖೆ, ಕೊಪ್ಪಳ
8. ಶ್ರೀ ರೇವಣಸಿದ್ದಪ್ಪ ಭೋಲ್ ಜಿಲ್ಲಾ ಲೀಡ್ ಬ್ಯಾಂಕ್ ಮ್ಯಾನೇಜರ್, ಕೊಪ್ಪಳ

ಸಭೆಯ ಪ್ರಾರಂಭದಲ್ಲಿ ಶ್ರೀ ರೇವಣಸಿದ್ದಪ್ಪ ಲೀಡ್ ಬ್ಯಾಂಕ್ ಮ್ಯಾನೇಜರ್, ಕೊಪ್ಪಳ ರವರು ಮಾತಾನಾಡಿ ಮಾನ್ಯ ಕೊಪ್ಪಳ ಜಿಲ್ಲಾ ಉಸ್ತುವಾರಿ ಸಚಿವರಿಗೆ ಹಾಗೂ ಹಾಜರಿದ್ದ ಎಲ್ಲಾ ಅಧಿಕಾರಿಗಳಿಗೆ ಸ್ವಾಗತ ಕೋರಿದರು ಹಾಗೂ ಸಭಾ ಸೂಚನಾ ಪ್ರಕಾರ ದಾಳಿಂಚೆ ಬೆಳೆಗಾರರ ಋಣ ಮುಕ್ತ ಸಂಧಾನವನ್ನು ಎಸ್.ಬಿ.ಐ. ಮಾದರಿಯಲ್ಲಿ ಮನ್ನಾ ಮಾಡುವ ಕುರಿತು ಚರ್ಚಿಸಲು ಮಾನ್ಯ ಸಭಾ ಅಧ್ಯಕ್ಷರ ಅನುಮತಿ ಪಡೆದರು.

ಮಾನ್ಯ ಜಿಲ್ಲಾಧಿಕಾರಿಗಳು ಕೊಪ್ಪಳ ರವರು ಮಾತಾನಾಡಿ ಅಖಿಲ ಕರ್ನಾಟಕ ದಾಳಿಂಚೆ ಬೆಳೆಗಾರರ ಹೋರಾಟ ಸಮಿತಿ ರವರು ದಾಳಿಂಚೆ ಬೆಳೆಗಾರರ ಸಾಲ ಮನ್ನಾವನ್ನು ಎಸ್.ಬಿ.ಐ. ಬ್ಯಾಂಕ್ ಮಾದರಿಯಲ್ಲಿ ಇತರೆ ಬ್ಯಾಂಕ್‌ಗಳಾದ ಕರ್ನಾಟಕ ಗ್ರಾಮೀಣ ಬ್ಯಾಂಕ್, ಕೆನರಾ ಬ್ಯಾಂಕ್, ಸಿಂಡಿಕೇಟ್ ಬ್ಯಾಂಕ್ ಮತ್ತು ಇತರೆ ಬ್ಯಾಂಕ್‌ಗಳು ಮಾಡಬೇಕೆಂಬ ಮನವಿಯನ್ನು ಜಿಲ್ಲಾ ಆಡಳಿತ ಹಾಗೂ ತಮಗೂ ಸಹ ಮನವಿ ಸಲ್ಲಿಸಿರುತ್ತಾರೆ. ದಾಳಿಂಚೆ ಬೆಳೆಗಾರರ ಮನವಿಯಂತೆ ಕೆನರಾ ಬ್ಯಾಂಕ್, ಸಿಂಡಿಕೇಟ್ ಬ್ಯಾಂಕ್ & ಕರ್ನಾಟಕ ವಿಕಾಸ ಬ್ಯಾಂಕ್ ಮೇಲಾಧಿಕಾರಿಗಳನ್ನು ಈ ಸಭೆಗೆ ಆಹ್ವಾನಿಸಲಾಗಿದೆ ಎಂದು ತಿಳಿಸಿದರು. ಎಸ್.ಬಿ.ಐ. ಬ್ಯಾಂಕ್ (ಒ.ಟಿ.ಎಸ್.) ಋಣಮುಕ್ತ ಮಾದರಿಯಲ್ಲಿ ಇತರೆ ಬ್ಯಾಂಕ್ ಗಳು ಋಣಮುಕ್ತ ಮಾಡುವ ಕುರಿತು ಚರ್ಚಿಸಿದರು. ಮುಂದುವರೆದು ಮಾನ್ಯ ಜಿಲ್ಲಾಧಿಕಾರಿಗಳು ಮಾತಾನಾಡಿ ಬ್ಯಾಂಕ್‌ಗಳು ಸಾಲ ನೀಡುವಾಗ ಬ್ಯಾಂಕ್ ನವರು ಕಡ್ಡಾಯವಾಗಿ ಬೆಳೆ ವಿಮೆ (Insurance) ಯನ್ನು ಸಹ ಸಾಲದಲ್ಲಿ ಮುರಿದು ಕಟ್ಟಿಸಿಕೊಂಡಿರುತ್ತಾರೆ. ಆದ್ದರಿಂದ ಬೆಳೆ ವಿಮೆಯನ್ನು ಪರಿಶೀಲಿಸಿ ದಾಳಿಂಚೆ ಸಾಲ ಪಡೆದ ಬೆಳೆಗಾರರಿಗೆ ಬೆಳೆಯ ವಿಮೆ ಅನುಕೂಲ ಮಾಡಿ ಕೊಟ್ಟಿದ್ದಲ್ಲಿ ಅಥವಾ ಕ್ಲೇಮ್‌ಗೆ ಬ್ಯಾಂಕ್‌ಗಳು ವಿಮೆಗೆ ಸಂಬಂಧಿಸಿದ ಏಜನ್ಸಿಗಳಿಗೆ ತಿಳಿಸಿ ಸದರಿ ಮೊತ್ತವನ್ನು ಈ ಹಿಂದೆಯೇ ಬರಿಸಿಕೊಳ್ಳಬಹುದಿತ್ತು, ಇದರಿಂದ ರೈತರಿಗೂ ಅನುಕೂಲ ಆಗುತ್ತಿತ್ತು ಹಾಗೂ ಬ್ಯಾಂಕ್‌ಗಳು ಸಹ ನಷ್ಟ ಭರಿಸಿಕೊಳ್ಳಬಹುದಿತ್ತು ತಿಳಿಸಿದರು. ಸಚಿವರಿ ಮಾತಾನಾಡಿ ಸಾಲ ನೀಡಿದ ಬ್ಯಾಂಕ್‌ಗಳು

ದಿನಾಂಕ: 13.07.2011 ರಂದು ಮಾನ್ಯ ತೋಟಗಾರಿಕೆ ಹಾಗೂ ಸಕ್ಕರೆ ಸಚಿವರು ಹಾಗೂ ಸಹಕಾರ ಸಚಿವರು ಹಾಗೂ ಸರ್ಕಾರದ ಪ್ರಧಾನ ಕಾರ್ಯದರ್ಶಿಗಳು ತೋಟಗಾರಿಕೆ ಮತ್ತು ರೇಷ್ಮೆ ಇಲಾಖೆ ರವರ ಅಡಿಯಲ್ಲಿ ನಡೆದ ಸಭೆಯಲ್ಲಿ ಚರ್ಚಿಸಿದಂತೆ ದಾಳಿಂಚೆ ಬೆಳೆಗೆ ಬಿದ್ದ ದುಂಡಾಣು ರೋಗ ನಿರ್ವಹಣೆಗೆ, ತೋಟಗಾರಿಕೆ ಇಲಾಖೆ, ವಿವಿಧ ಸಂಶೋಧನೆ ಕೇಂದ್ರಗಳಿಂದ ಸಾಕಷ್ಟು ನಿರ್ವಹಣಾ ಕ್ರಮಗಳನ್ನು ಕೈಗೊಂಡರು ದಾಳಿಂಚೆ ಬೆಳೆಗೆ ತಗಲಿರುವ ತೀವ್ರ ರೋಗ ಬಾಧೆಗೆ ಹವಾಮಾನ ವೈಪರೀತ್ಯದಿಂದ ಬೆಳೆ ಹಾನಿ ಹಾಗೂ ಆರ್ಥಿಕ ಸಂಕಷ್ಟವನ್ನು ಎದುರಿಸುತ್ತಿದ್ದು, ರೈತರು ಈ ಬೆಳೆಯನ್ನು ಬೆಳೆಯಲು ತೆಗೆದುಕೊಂಡ ಸಾಲವನ್ನು

ಮರುಪಾವತಿಸುವ ಸ್ಥಿತಿಯಲ್ಲಿ ಇಲ್ಲದಿರುವುದರಿಂದ ದಾಳಿಂಚೆ ಬೆಳೆಯ ಸಾಲವನ್ನು ಮನ್ನಾ ಮಾಡುವಂತೆ ಸರ್ಕಾರಕ್ಕೆ ಸಲ್ಲಿಸಿದ್ದು, ಸದರಿ ಮನವಿಯನ್ನು ಸಭೆಯಲ್ಲಿ ಚರ್ಚಿಸಿ ಸಾಲ ಮನ್ನಾ ಮಾಡುವ ಬಗ್ಗೆ ಖಚಿತ ನಿರ್ಧಾರ ತೆಗೆದುಕೊಳ್ಳುವುದು ಸಮಂಜಸ ಎಂದು ಈ ಸಭೆಯಲ್ಲಿ ನಿರ್ಣಯಿಸಿರುತ್ತಾರೆ.

ದಿನಾಂಕ: 15.09.2015 ರಂದು ನಿರ್ದೇಶಕರು, ತೋಟಗಾರಿಕೆ ಇಲಾಖೆ ಲಾಲ್ ಬಾಗ್ ಬೆಂಗಳೂರು ರವರು ಸಹ ಮತ್ತೊಂದು ವರದಿಯಲ್ಲಿ 2004 ರ ನಂತರ ದಾಳಿಂಚೆ ದುಂಡಾಣು ರೋಗವು ರಾಜ್ಯದ 13 ಜಿಲ್ಲೆಗಳಲ್ಲಿ ಹೆಚ್ಚಿನ ಮಳೆಯಿಂದಾಗಿ ಮತ್ತು ಅತಿವೃಷ್ಟಿಯಿಂದಾಗಿ 2004 ರಿಂದ 2009 ರ ವರೆಗೂ ದಾಳಿಂಚೆ ದುಂಡಾಣು ರೋಗವು ನಿಯಂತ್ರಣಕ್ಕೆ ಸಿಗದಂತಾಗಿ ಎಲ್ಲಾ ದಾಳಿಂಚೆ ತೋಟಗಳು ಹಾಳಾಗಿರುತ್ತವೆ ಹಾಗೂ ರೈತರಿಗೆ ಆರ್ಥಿಕವಾಗಿ ತುಂಬಾ ನಷ್ಟವಾಗಿರುತ್ತದೆ. ಆದ ಕಾರಣ ದಾಳಿಂಚೆ ಬೆಳೆಗಾರರ ಸಾಲವನ್ನು ರೈತರ ಹಿತದೃಷ್ಟಿಯಿಂದ ಸಂಪೂರ್ಣ ಮನ್ನಾ ಮಾಡಬಹುದೆಂದು ತಿಳಿಸಿರುತ್ತಾರೆ.

ಸಭೆಯಲ್ಲಿ ಹಾಜರಿದ್ದ ಶ್ರೀ ಜಿ.ಎಸ್. ರಾಘವೇಂದ್ರ, ಜನರಲ್ ಮ್ಯಾನೇಜರ್ ಮುಖ್ಯಸ್ಥರು ಕೆನರಾ ಬ್ಯಾಂಕ್ ಹುಬ್ಬಳ್ಳಿ ರವರು ಮಾತಾನಾಡಿ ಪ್ರತಿ ಬ್ಯಾಂಕ್‌ಗಳು ತಮ್ಮದೇ ಆದಂತಹ ಒ.ಟಿ.ಎಸ್. ನಿಯಮಗಳನ್ನು ಹೊಂದಿದ್ದು ಪ್ರತಿ ಬ್ಯಾಂಕ್‌ನ ಒ.ಟಿ.ಎಸ್. ನಿಯಮಗಳು ಬ್ಯಾಂಕ್‌ನ ಆಡಳಿತ ಮಂಡಳಿಯ ನಿರ್ದೇಶನದಂತೆ ರಚಿಸಲ್ಪಟ್ಟಿರುತ್ತದೆ ಎಂದು ತಿಳಿಸಿದರು ಹಾಗೂ ಎಸ್.ಬಿ.ಐ. ಬ್ಯಾಂಕ್ ಅತ್ಯಂತ ದೊಡ್ಡ ಬ್ಯಾಂಕ್ ಆಗಿದ್ದು ಸದರಿ ಬ್ಯಾಂಕ್‌ನ ವ್ಯವಹಾರವು ಸಹ ಹೆಚ್ಚಿನ ಲಾಭಾದಾಯಕವಾಗಿರುತ್ತದೆ ಎಂದು ತಿಳಿಸುತ್ತಾ ಕೆನರಾ ಬ್ಯಾಂಕ್ ಹಾಗೂ ಸಿಂಡಿಕೇಟ್ ಬ್ಯಾಂಕ್, ಕರ್ನಾಟಕ ಗ್ರಾಮೀಣ ವಿಕಾಸ ಬ್ಯಾಂಕ್‌ಗಳು ಸೀಮಿತ ವ್ಯಾಪ್ತಿಯ ವ್ಯವಹಾರ ಹೊಂದಿದ್ದು ಲಾಭವು ಸಹ ಸೀಮಿತ ಮೊತ್ತದ್ದಾಗಿರುತ್ತದೆ ಎಂದು ತಿಳಿಸಿದರು.

ಶ್ರೀ ಜಿ.ಎಸ್. ರವಿಸುಧಾಕರ್, ಜನರಲ್ ಮ್ಯಾನೇಜರ್ ಹಾಗೂ ಪ್ರಾದೇಶಿಕ ಮುಖ್ಯಸ್ಥರು, ಕೆನರಾ ಬ್ಯಾಂಕ್, ಹುಬ್ಬಳ್ಳಿ ರವರು ಮಾತಾನಾಡಿ ಕೇಂದ್ರ ಸರ್ಕಾರದ ಹಣಕಾಸು ಇಲಾಖೆಯಿಂದ ಇತರೆ ಬ್ಯಾಂಕ್‌ಗಳಿಗೆ ಎಸ್.ಬಿ.ಐ. ಮಾದರಿ ಮಾನದಂಡಗಳನ್ನು ಅನುಸರಿಸಿ ಇದೊಂದು ವಿಶೇಷ ಪ್ರಕರಣವೆಂದು ಪರಿಗಣಿಸಿ ಋಣಮುಕ್ತ ಮಾಡಲು ಪ್ರಸ್ತಾವನೆಯನ್ನು ನೀಡಬೇಕೆಂದು ಜಿಲ್ಲಾ ಉಸ್ತುವಾರಿ ಸಚಿವರಿಗೆ ಮನವಿ ಮಾಡಿದರು.

ಶ್ರೀ ಅಬ್ದುಲ್ ನಯೀಮ್ ಆರ್. ಅಧ್ಯಕ್ಷರು, ಅಖಿಲ ಕರ್ನಾಟಕ ದಾಳಿಂಚೆ ಬೆಳೆಗಾರರ ಹೋರಾಟ ಸಮಿತಿ ಕುಷ್ಟಗಿ ರವರು ಮಾತಾನಾಡಿ SBI ಬ್ಯಾಂಕ್ (ಒ.ಟಿ.ಎಸ್.) ಋಣಮುಕ್ತ ಮಾದರಿಯಲ್ಲಿ ದಾಳಿಂಚೆ ಬೆಳೆಗಾರರು ಪಡೆದ ಮೂಲ ಸಾಲಕ್ಕೆ 15-20 ಪ್ರತಿಶತ ಕಟ್ಟಲು ಸಿದ್ಧರಿದ್ದು, ಇತರೇ ಬ್ಯಾಂಕ್ ಅಧಿಕಾರಿಗಳು ಸಂಕಷ್ಟದಲ್ಲಿರುವ ದಾಳಿಂಚೆ ಬೆಳೆಗಾರರಿಗೆ SBI ಬ್ಯಾಂಕ್ (ಒ.ಟಿ.ಎಸ್.) ಋಣಮುಕ್ತ ಮಾದರಿಯಲ್ಲಿ ಅನುಕೂಲ ಮಾಡಿಕೊಟ್ಟಲ್ಲಿ ಕಷ್ಟ ಪಟ್ಟಾದರು ಬೇರೆ ಕಡೆಯಿಂದ ಆಥವಾ ಇತರೆ ಮೂಲಗಳಿಂದ ಹಣ ಹೊಂದಿಸಿ ಬ್ಯಾಂಕ್ ಗಳಿಗೆ ಹಣ ಕಟ್ಟುತ್ತೇವೆ ಎಂದು ತಿಳಿಸಿದರು ಹಾಗೂ ಸದರಿ ವಿಚಾರವನ್ನು ಈಗಾಗಲೇ 155 ನೇ ಎಸ್.ಎಲ್.ಬಿ.ಸಿ. ಸಭೆಯಲ್ಲಿ ಸಹ ತಿಳಿಸಲಾಗಿದೆ ಹಾಗೂ ಸಭೆಯಲ್ಲಿ ಸಹ ಸದರಿ ತಿರ್ಮಾನವು ಸಂಭಂದಪಟ್ಟ ಬ್ಯಾಂಕ್‌ಗಳ ವಿವೇಚನೆಗೆ ಬಿಟ್ಟು ತಿರ್ಮಾನವಾಗಿರುತ್ತದೆ ಎಂದು ತಿಳಿಸಿದರು. ಆದ್ದರಿಂದ ಇತರೆ ಬ್ಯಾಂಕ್ ಗಳು ರೈತರ ಕಷ್ಟಗಳಿಗೆ ಸ್ಪಂದಿಸಿ ಋಣಮುಕ್ತ ಮಾಡಿದ್ದಲ್ಲಿ ಹೊಸ ಬದುಕನ್ನು ಕಟ್ಟಿಕೊಳ್ಳಬಹುದೆಂದು ತಿಳಿಸಿದರು.

ಜಿಲ್ಲಾಧಿಕಾರಿಗಳು, ಕೊಪ್ಪಳ ಜಿಲ್ಲೆಯ ರೈತರು ಎಸ್.ಬಿ.ಐ. ಹೊರತು ಪಡಿಸಿ ಕರ್ನಾಟಕ ಗ್ರಾಮೀಣ ಬ್ಯಾಂಕ್, ಕೆನರಾ ಬ್ಯಾಂಕ್ ಮತ್ತು ಸಿಂಡಿಕೇಟ್ ಬ್ಯಾಂಕ್‌ಗಳಲ್ಲಿ ಸಾಲ ಪಡೆದಿರುತ್ತಾರೆ. ಸದರಿ ಮೊತ್ತವು ಕಡಿಮೆ ಮಟ್ಟದಲ್ಲಿ ಇದ್ದು, ಸಂಬಂಧಿಸಿದ ಬ್ಯಾಂಕ್‌ಗಳು ತಮ್ಮ ಬ್ಯಾಂಕ್‌ಗಳಿಗೆ ವಿವಿಧ ಮೂಲಗಳಿಂದ ಬಂದಿರುವ ಲಾಭದಲ್ಲಿ SBI ಬ್ಯಾಂಕ್ (ಒ.ಟಿ.ಎಸ್.) ಋಣಮುಕ್ತ ಮಾದರಿಯಲ್ಲಿ ರೈತರಿಗೆ ಅನುಕೂಲ ಒದಗಿಸಿ ಋಣಮುಕ್ತ ಮಾಡಲು ಕ್ರಮ ಕೈಗೊಂಡಲ್ಲಿ ರೈತರು ಸಂಕಷ್ಟದಿಂದ ಪಾರಾಗಬಹುದೆಂದು ಜಿಲ್ಲಾಧಿಕಾರಿಗಳ ಬ್ಯಾಂಕ್ ಅಧಿಕಾರಿಗಳಿಗೆ ತಿಳಿಸಿದರು ಹಾಗೂ ಸಂಬಂಧಿಸಿದ ಬ್ಯಾಂಕ್‌ನ ಮುಖ್ಯಸ್ಥರಿಗೆ SBI ಬ್ಯಾಂಕ್ (ಒ.ಟಿ.ಎಸ್.) ಋಣಮುಕ್ತ ಮಾದರಿ ಮನ್ನಾ ಮಾಡಬೇಕೆಂದು ಹಾಜರಿದ್ದ ಬ್ಯಾಂಕ್ ಅಧಿಕಾರಿಗಳಿಗೆ ದಾಳಿಂಚೆ ಬೆಳೆಗಾರರ ಹಿತದೃಷ್ಟಿಯಿಂದ ಪ್ರಸ್ತಾವನೆ ಸಲ್ಲಿಸಲು ತಿಳಿಸಿದರು.

ಜಲ್ಲಾ ಉಸ್ತುವಾರಿ ಸಚಿವರು
(ಕೊಪ್ಪಳ)



ಅಖಿಲ ಕರ್ನಾಟಕ ದಾಳಂಬೆ ಬೆಳೆಗಾರರ ಹೋರಾಟ ಸಮಿತಿ, ಕುಷ್ಟಗಿ

AKHIL KARNATAKA DALIMBE BELEGARARA HORATA SAMITEE

M.A.RABSAB BUILDING KAREEM COLONY KUSHTAGI-583277.

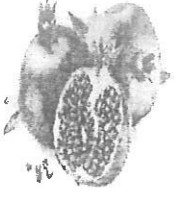
TQ: KUSHTAGI

DIST: KOPPAL

State President

Cell: 9448182103

Sri ABDUL NAYEEM. R. KUSHTAGI



ದಿನಾಂಕ: 28-02-2022

ಗೆ,

ಮಾನ್ಯ ಕನ್ವೀನರ್

ಎಸ್.ಎಲ್.ಬಿ.ಸಿ.

ಕೆನರಾ ಬ್ಯಾಂಕ್ ಪ್ರಧಾನ ಕಛೇರಿ

ಗಾಂಧಿನಗರ ಬೆಂಗಳೂರು.

ಇವರಿಗೆ.

ವಿಷಯ: ರಾಜ್ಯದ 13 ಜಿಲ್ಲೆ ದಾಳಂಬೆ ಬೆಳೆಗಾರರಿಗೆ ಎಸ್.ಬಿ.ಐ.ನಲ್ಲಿ ಈ ಹಿಂದೆ ಜಾರಿ ಮಾಡಿರುವ ಮೂಲ ಸಾಲಕ್ಕೆ ಶೇ. 10% ರಂತೆ ಯೋಜನೆಯನ್ನು ವಿವಿಧ ರಾಜ್ಯದ ಬ್ಯಾಂಕುಗಳಿಗೆ ಜಾರಿ ಮಾಡಿ ಹಾಗೂ ಡಿ.ಆರ್.ಐ. ಮತ್ತು ಜೆ.ಎಂ.ಎಫ್.ಸಿ. ಮತ್ತು ಸಿವಿಲ್ ನ್ಯಾಯಾಲಯಗಳಲ್ಲಿ ದಾವೆ ಹೂಡಿರುವ ದಾವೆಗಳನ್ನು ಹಿಂಪಡೆಯಬೇಕೆಂದು ಮತ್ತು ತಮ್ಮ ಆದೇಶ ರಾಜ್ಯದ ವಿವಿಧ ಬ್ಯಾಂಕ್‌ಗಳಿಗೆ ಜಾರಿ ಮಾಡುವ ಕುರಿತು.

* * * * *

ಮಾನ್ಯರೇ,

ಈ ಮೇಲ್ಕಾಣಿಸಿದ ವಿಷಯಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ ನಾನು ತಮ್ಮಲ್ಲಿ ವಿನಂತಿಸಿಕೊಳ್ಳುವುದೇನೆಂದರೆ. ರಾಜ್ಯದ 13 ಜಿಲ್ಲೆ ದಾಳಂಬೆ ಬೆಳೆಗಾರರು ಕಳೆದ ಅನೇಕ ವರ್ಷಗಳಿಂದ ಸಾಲ ಮನ್ನಾಕ್ಕಾಗಿ ನಿರಂತರ ಹೋರಾಟ ಮಾಡುತ್ತಾ ಬಂದಿದ್ದೇವೆ. ಆದರೆ ಸರ್ಕಾರಗಳು ದಾಳಂಬೆ ಸಾಲಗಾರರ ಸಾಲ ಮನ್ನಾ ಮಾಡಿಲ್ಲ. ಹೀಗಿದ್ದಾಗ್ಯೂ ರಾಜ್ಯದ 13 ಜಿಲ್ಲೆಯ ದಾಳಂಬೆ ಬೆಳೆಗಾರರು ಸೇರಿಕೊಂಡು ಈ ಹಿಂದೆ ಎಸ್.ಬಿ.ಐ. ನಲ್ಲಿ ಜಾರಿ ಮಾಡಿರುವ ಮೂಲ ಸಾಲಕ್ಕೆ ಶೇ. 10% ರಂತೆ ಋಣಮುಕ್ತ ಸಂಧಾನ ಯೋಜನೆಯನ್ನು ಎಲ್ಲಾ ರಾಜ್ಯ ಬ್ಯಾಂಕುಗಳಿಗೆ ಜಾರಿ ಮಾಡಿ ಎಂದು ರಾಜ್ಯದ ಉನ್ನತ ಅಧಿಕಾರಿಗಳು ಮಂತ್ರಿಗಳು ಹಾಗೂ ಕೊಪ್ಪಳ ಜಿಲ್ಲೆಯ ಜಿಲ್ಲಾಧಿಕಾರಿಗಳು ಸೇರಿದಂತೆ ಎಲ್ಲಾ ಗಣ್ಯ ಮಾನ್ಯರು ಎಸ್.ಎಲ್.ಬಿ.ಸಿ.ಗೆ. ನಿರ್ದೇಶನ ನೀಡಿದರು. ಆದರೆ ಕೆನರಾ ಬ್ಯಾಂಕಿನ ಪ್ರಧಾನ ಕಛೇರಿ 4ನೇ ಮಹಡಿಯಲ್ಲಿ ಇರುವ ಎಸ್.ಎಲ್.ಬಿ.ಸಿ. ಅವರು ವಿವಿಧ ಬ್ಯಾಂಕುಗಳ ಮೇಲೆ ಅತೀ ಶೀಘ್ರದಲ್ಲಿ ತಮ್ಮ ಸ್ಟೇಟ್ ಲೇವಲ್ ಬ್ಯಾಂಕ್‌ರ ಕಮೀಷಿಯ ಸಭೆಯನ್ನು ಕರೆದು ಈ ಮೇಲೆ ಕಾಣಿಸಿರುವ ಸಾಲ ವಸೂಲಾತಿ ಒತ್ತಡ ಹಾಗೂ ಡಿ.ಆರ್.ಐ. ಮತ್ತು ಜೆ.ಎಂ.ಎಫ್.ಸಿ. ಮತ್ತು ಸಿವಿಲ್ ನ್ಯಾಯಾಲಯಗಳಲ್ಲಿ ದಾವೆ ಹೂಡಿರುವ ಬ್ಯಾಂಕುಗಳಿಗೆ ಕಟ್ಟು ನಿಟ್ಟಾಗಿ ಈಗ ತಾವು ತೆಗೆದುಕೊಳ್ಳುವ ನಿರ್ಧಾರದಲ್ಲ ಎಲ್ಲಾ ಕೇಸುಗಳನ್ನು ಒಳಪಡಿಸಬೇಕು. ಹಾಗೂ ದಾಳಂಬೆ ರೈತರ ಜಮೀನುಗಳನ್ನು ಯಾವುದೇ ತರಹದ ಹರಾಜು ಮತ್ತು ಆನ್‌ಲೈನ್ ಹರಾಜುಗಳನ್ನು ಮಾಡತಕ್ಕದ್ದಲ್ಲ ಎಂದು ಈ ಎಸ್.ಎಲ್.ಬಿ.ಸಿ. ಸಭೆಯಲ್ಲಿ ನಿರ್ಣಯ ತೆಗೆದುಕೊಂಡು ವಿವಿಧ ಬ್ಯಾಂಕುಗಳಿಗೆ ನಿರ್ದೇಶನಗಳನ್ನು ನೀಡಬೇಕೆಂದು ಈ ಮೂಲಕ ನಾನು ತಮ್ಮಲ್ಲಿ ಅತ್ಯಂತ ವಿನಮ್ರದಿಂದ ಕೈಮುಗಿದು ಬೇಡಿಕೊಳ್ಳುತ್ತೇನೆ.

ವಂದನೆಗಳೊಂದಿಗೆ.

ತಮ್ಮ ವಿಶ್ವಾಸಿ

ರಾಜ್ಯಾಧ್ಯಕ್ಷರು

ಅಬ್ದುಲ್ ನಯೀಮ್

ಕರೀಮ ಕಾಲೋನಿ ಕುಷ್ಟಗಿ ಜಿ.ಕೊಪ್ಪಳ

ಮೊ.ನಂ. 9448182103

ಅಖಿಲ ಕರ್ನಾಟಕ ದಾಳಂಬೆ ಬೆಳೆಗಾರರ ಹೊರಗೂ ಸಮಿತಿ, ಕುಷ್ಟಗಿ

AKHIL KARNATAKA DALIMBE BELEGARARA HORATA SAMITEE
M.A.RABSAB BUILDING KAREEM COLONY KUSHTAGI-583277.

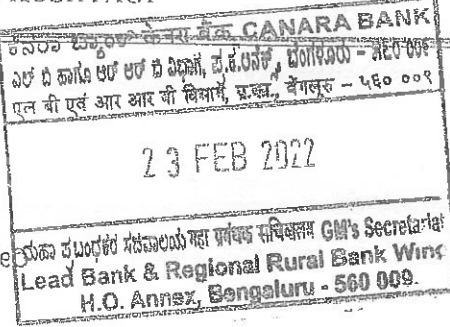
TQ: KUSHTAGI

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SHI ABDUL NAYEEM. R. KUSHTAGI



ದಿನಾಂಕ: 23-02-2022

ಗೆ,

ಕನ್‌ವೀನರ್

ಎಸ್.ಎಲ್.ಐ.ಸಿ.

ಕೆನರಾ ಬ್ಯಾಂಕ್ ಪ್ರಧಾನ ಕಛೇರಿ

ಗಾಂಧಿನಗರ ಬೆಂಗಳೂರು.

ಇವರಿಗೆ.

ವಿಷಯ: ರಾಜ್ಯದ 13 ಜಿಲ್ಲೆ ದಾಳಂಬೆ ಬೆಳೆಗಾರರಿಗೆ ಎಸ್.ಐ.ಐ.ನಲ್ಲಿ ಈ ಹಿಂದೆ ಜಾರಿ ಮಾಡಿರುವ ಮೂಲ ಸಾಲಕ್ಕೆ ಶೇ. 10%ರಂತೆ ಯೋಜನೆಯನ್ನು ವಿವಿಧ ರಾಜ್ಯದ ಬ್ಯಾಂಕುಗಳಿಗೆ ಜಾರಿ ಮಾಡಲು ಆದೇಶ ನೀಡುವ ಕುರಿತು.

* * * * *

ಮಾನ್ಯರ,

ಈ ಮೇಲ್ಕಾಣಿಸಿದ ವಿಷಯಕ್ಕೆ ಸಂಬಂಧಿಸಿದಂತೆ ನಾನು ತಮ್ಮಲ್ಲಿ ವಿನಂತಿಸಿಕೊಳ್ಳುವುದೇನೆಂದರೆ, ರಾಜ್ಯದ 13 ಜಿಲ್ಲೆ ದಾಳಂಬೆ ಬೆಳೆಗಾರರು ಕಳೆದ ಅನೇಕ ವರ್ಷಗಳಿಂದ ಸಾಲ ಮನ್ನಾಕ್ಕಾಗಿ ನಿರಂತರ ಹೋರಾಟ ಮಾಡುತ್ತಾ ಇದ್ದರೂ, ಆದರೆ ಸರ್ಕಾರಗಳು ದಾಳಂಬೆ ಸಾಲಗಾರರ ಸಾಲ ಮನ್ನಾ ಮಾಡಿಲ್ಲ. ಈಗ ಇರುವಾಗ ರಾಜ್ಯದ 13 ಜಿಲ್ಲೆಯ ದಾಳಂಬೆ ಬೆಳೆಗಾರರು ಸೇರಿಕೊಂಡು ಈ ಹಿಂದೆ ಎಸ್.ಐ.ಐ. ನಲ್ಲಿ ಜಾರಿ ಮಾಡಿರುವ ಮೂಲ ಸಾಲಕ್ಕೆ ಶೇ. 10% ರಂತೆ ಋಣಮುಕ್ತ ಸಂಧಾನ ಯೋಜನೆಯನ್ನು ಎಲ್ಲಾ ರಾಜ್ಯ ಬ್ಯಾಂಕುಗಳಿಗೆ ಜಾರಿ ಮಾಡಿ ಎಂಬ ರಾಜ್ಯದ ಉನ್ನತ ಅಧಿಕಾರಿಗಳು ಮಂತ್ರಿಗಳು ಹಾಗೂ ಕೌಪ್ಪಳ ಜಿಲ್ಲೆಯ ಜಿಲ್ಲಾಧಿಕಾರಿಗಳು ಸೇರಿದಂತೆ ಎಲ್ಲಾ ಗಣ್ಯ ಮುಖ್ಯರು ಎಸ್.ಎಲ್.ಐ.ಸಿ.ಗೆ, ನಿರ್ದೇಶನ ನೀಡಿದರು. ಆದರೆ ಕೆನರಾ ಬ್ಯಾಂಕಿನ ಪ್ರಧಾನ ಕಛೇರಿ 4ನೇ ಮಹಡಿಲ್ಲ ಇರುವ ಎಸ್.ಎಲ್.ಐ.ಸಿ. ಯವರು ಈ ಹಿಂದೆ ತಾವು ರೈತರ ವಿಷಯದಲ್ಲಿ ಈ ಹಿಂದೆ ಇದ್ದ ಕನ್‌ವೀನರ್ ರವರು ಬ್ಯಾಂಕುಗಳಿಗೆ ಕಟ್ಟು ನಿಟ್ಟಾಗಿ ಆದೇಶ ಮಾಡಿದ್ದು ಉಂಟು. ಅದೇ ತರಹ ತಾವು ಕನ್‌ವೀನರ್ ಸಾಹೇಬರು ಎಸ್.ಐ.ಐ.ನಲ್ಲಿ ಈ ಹಿಂದೆ ಜಾರಿ ಮಾಡಿರುವ ಸಾಲ ವಸೂಲಾತಿ ಹಾಗೂ ಜಿಲ್ಲಾಧಿ, ಸಾಮಾನ್ಯ ಬಡ್ಡಿ, ರೈತರಿಂದ ಕೈಗೊಳ್ಳದಿರಲು ಅಂದು ಸೂಚಿಸಿದ ಹಾಗೇ ಇಂದು ಕೂಡಾ ಎಸ್.ಐ.ಐ.ನವರು ಈ ಹಿಂದೆ ಜಾರಿ ಮಾಡಿರುವ ಯೋಜನೆಯನ್ನು ರಾಜ್ಯದ 13 ಜಿಲ್ಲೆಯ ದಾಳಂಬೆ ಬೆಳೆಗಾರರಿಗೆ ಒಳಪಡಿಸಬೇಕೆಂದು ಎಸ್.ಎಲ್.ಐ.ಸಿ. ಕನ್‌ವೀನರ್‌ರವರು ರಾಜ್ಯದ ವಿವಿಧ ಬ್ಯಾಂಕುಗಳಿಗೆ ಆದೇಶ ಹೊರಡಿಸಬೇಕೆಂದು ನಾನು ಈ ಸೂಲಾಳ ತಮ್ಮಲ್ಲಿ ವಿನಂತಿಸಿಕೊಳ್ಳುತ್ತೇನೆ.

ವಂದನೆಗಳೊಂದಿಗೆ.

ಲಗತ್ತು :

- 1) ಹಿಂದೆ ಎಸ್.ಎಲ್.ಐ.ಸಿ.ಯಿಂದ ಆದೇಶ ಮಾಡಿರುವ ಜೆರಾಕ್ಸ್ ಪ್ರತಿಗಳು.

ತಮ್ಮ ವಿಶ್ವಾಸಿ

ರಾಜ್ಯಾಧ್ಯಕ್ಷರು

ಅಬ್ದುಲ್ ನಯೀಮ್

ಕರೀಮ ಕಾಲೋನಿ ಕುಷ್ಟಗಿ ಜಿ:ಕೊಪ್ಪಳ

ಮೊ.ನಂ. 9448182103

ಕರ್ನಾಟಕ ರಾಜ್ಯ ಮಟ್ಟದ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿ
कर्नाटक राज्य स्तरीय बैंकर्स समिति

**STATE LEVEL BANKERS' COMMITTEE,
KARNATAKA**



ಸಂಯೋಜಕರು ಸಂಯೋಜಕ CONVENOR

ಕೆನರಾ ಬ್ಯಾಂಕ್ ಕೆನರಾ ಬ್ಯಾಂಕ್ Canara Bank

ಭಾರತ ಸರ್ಕಾರದ ಒಂದು ಉಪಕ್ರಮ

भारत सरकार का उपक्रम

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ಸಿಂಡಿಕೇಟ್ ಸಿಂಡಿಕೇಟ್ Syndicate