

ಕರ್ನಾಟಕ ರಾಜ್ಯಮಟ್ಟದ ಬ್ಯಾಂಕರುಗಳ ಸಮಿತಿ
कर्नाटक राज्य स्तरीय बैंकर्स समिति
STATE LEVEL BANKERS' COMMITTEE, KARNATAKA

೧೫೭ನೇ ಎಸ್.ಎಲ್.ಬಿ.ಸಿ ಸಭೆಯ ಕಾರ್ಯ ಸೂಚಿ ಟಿಪ್ಪಣಿಗಳಿಗೆ ಅಡಕಗಳು

ANNEXURES TO AGENDA NOTES OF 157th
SLBC MEETING

ದಿನಾಂಕ : ಗುರುವಾರ , ೧೨.೦೫.೨೦೨೨
ಸಮಯ : ಬೆಳಿಗ್ಗೆ ೧೧.೦೦ ಘಂಟೆಗೆ

DATE : Thursday, 12th May 2022
TIME : 11.00 AM

VENUE CONFERENCE HALL, # 334
3rd FLOOR, VIDHANA SOUDHA
BENGALURU-560 001

ಸಂಯೋಜಕರು ಸಂಯೋಜಕ Convenor

ಕೆನರಾ ಬ್ಯಾಂಕ್ ಕೆನರಾ ಬೆಂಕ್ Canara Bank

ಕೆನರಾ ಸಿಂಡಿಕೇಟ್ Syndicate

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ANNEXURE-1

Bank Wise Bank Mitrs, Aadhaar Enrolment Centres & FLCs AS ON 31.3.2022

Sl.	NAME OF THE BANK	Bank Mitrs (BCs)				Aadhaar Enrolment Centres (AECs)			Financial Literacy Centres (FLCs)		
		Active BCs	Inactive BCs	Total BCs	Out of Total BCs, no. of BCs certified by IIBF	Functional	Non Functional	Total AECs	Functional	Non Functional	Total FLCs
1	Canara Bank	1120	470	1590	1031	118	23	141	50	0	50
2	State Bank of India	2474	77	2551	2448	148	17	165	27	23	50
3	Union Bank Of India	268	12	280	245	74	0	74	10	14	24
4	Bank of Baroda	1220	116	1336	600	69	7	76	12	3	15
5	Bank of India	83	0	83	0	12	0	12	0	1	1
6	Bank of Maharashtra	39	5	44	6	0	0	0	0	0	0
7	Central Bank of India	41	0	41	0	12	0	12	0	0	0
8	Indian Bank	39	0	39	4	7	0	7	0	0	0
9	Indian Overseas Bank	85	0	85	27	28	0	28	0	0	0
10	Punjab National Bank	9	5	14	0	6	0	6	0	0	0
11	Punjab and Synd Bank	0	0	0	0	2	0	2	0	0	0
12	UCO Bank	17	32	49	0	5	0	5	0	0	0
13	IDBI Bank	0	0	0	0	9	0	9	0	0	0
14	Karnataka Bank Ltd	84	0	84	50	46	0	46	5	0	5
15	Kotak Mahendra Bank	68	0	68	0	0	0	0	0	0	0
16	Catholic Syrian Bank Ltd.	0	0	0	0	2	0	2	0	0	0
17	City Union Bank Ltd	0	0	0	0	2	0	2	0	0	0
18	Dhanalaxmi Bank Ltd.	0	0	0	0	1	0	1	0	0	0
19	Federal Bank Ltd.	1	0	1	0	3	0	3	0	0	0
20	J and K Bank Ltd	0	0	0	0	0	0	0	0	0	0
21	Karur Vysya Bank Ltd.	14	0	14	0	2	0	2	0	0	0
22	Lakshmi Vilas Bank Ltd	0	0	0	8	0	8	8	0	0	0

Bank Wise Bank Mtrs, Aadhaar Enrolment Centres & FLCs AS ON 31.3.2022												
Sl.	NAME OF THE BANK	Bank Mtrs (BCs)				Aadhaar Enrolment Centres (AECs)				Financial Literacy Centres (FLCs)		
		Active BCS	Inactive BCS	Total BCS	Out of Total BCS, no. of BCS certified by ILDE	Functional	Non Functional	Total	Functional	Non Functional	Total	FLCs
23	Ratnakar Bank Ltd	0	0	0	0	5	0	5	0	0	0	0
24	South Indian Bank Ltd	0	0	0	0	8	2	10	0	0	0	0
25	Tamil Nadu Merchantile Bank Ltd.	0	0	0	0	1	0	1	0	0	0	0
26	IndusInd Bank	0	0	0	0	0	0	0	0	0	0	0
27	HDFC Bank Ltd	453	13	466	247	34	2	36	0	0	0	0
28	Axis Bank Ltd	8	0	8	0	8	0	8	0	0	0	0
29	ICICI Bank Ltd	0	0	0	0	0	0	0	0	0	0	0
30	YES BANK Ltd.	0	0	0	0	5	0	5	0	0	0	0
31	Bandhan Bank	0	0	0	0	6	0	6	0	0	0	0
32	DCB Bank Ltd	0	0	0	0	1	0	1	0	0	0	0
33	IDFC Bank	636	0	636	0	0	0	0	0	0	0	0
34	KBS Bank	0	0	0	0	0	0	0	0	0	0	0
35	Karnataka Grammeena Bank	1285	15	1300	892	116	0	116	22	0	22	22
36	Karnataka Vikas Grammeena Bank	679	10	689	671	63	0	63	10	0	10	10
37	KSCARD BK.Ltd	0	0	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	0	0
39	Indl Co.Op.Bank Ltd.	0	0	0	0	0	0	0	0	0	0	0
40	KSFC	0	0	0	0	0	0	0	0	0	0	0
41	Equitas Small Finance Bank	0	0	0	0	8	0	8	0	0	0	0
42	Ujivan Small Finance	0	0	0	0	12	0	12	0	0	0	0
43	Suroday Small Finance Bank	6	0	6	0	0	0	0	0	0	0	0
44	ESAF Small Finance Bank	40	0	40	0	2	0	2	0	0	0	0
45	Jana Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0
46	AU Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0
47	Fincare Small Finance Bank	0	0	0	0	0	0	0	0	0	0	0
48	India Post Payments Bank Limited	0	0	0	0	0	0	0	0	0	0	0
49	Airtel Payments Bank	0	0	0	0	0	0	0	0	0	0	0
Total		8669	755	9424	6229	815	59	874	136	41	177	

ANNEXURE - 2

BANK WISE STATUS OF AEC AS ON 13.04.2022				
Sl.No	Bank Name	Active Kits	Total Enrolments /Updates in last 30 days	Avg. Enrolments/day
1	South Indian Bank	10	8352	35
2	Bank of Baroda	73	24394	14
3	STATE BANK OF INDIA	151	48038	13
4	Bank of India	10	3012	13
5	Axis Bank Ltd	7	1855	11
6	City Union Bank Limited	2	520	11
7	Andhra Bank	8	2036	11
8	Federal Bank	7	1672	10
9	Corporation Bank	51	12156	10
10	IDBI Bank Ltd	8	1815	9
11	Karnataka Bank	50	10958	9
12	Indian Bank	14	3068	9
13	Canara Bank II	88	18667	9
14	BANK OF MAHARASHTRA	3	635	9
15	Punjab National Bank	3	632	9
16	ICICI Bank Limited	33	6831	9
17	Union Bank Of India	18	3671	8
18	Canara Bank	170	34412	8
19	IDFC BANK LIMITED	9	1753	8
20	HDFC Bank Limited	35	6796	8
21	KotakMahindra Bank	16	3038	8
22	INDIAN OVERSEAS BANK	30	4544	6
23	Lakshmi Vilas Bank	10	1387	6
24	YES Bank Limited	4	547	6
25	Dhanlaxmi Bank	1	127	5
26	Ujjivan Small Finance Bank	7	855	5
27	IndusInd Bank	13	1315	4
28	RBL Bank Limited	5	491	4
29	Equitas Small Finance Bank	9	738	3
30	Central Bank of India	12	854	3
31	Tamil Nadu Mercantile Bank	1	63	3
32	Punjab & Sind Bank	2	98	2
33	Fincare Small Finance Bank Limited	21	992	2
34	Karur Vysya Bank	2	84	2
35	Bandhan Bank Ltd	3	107	1
36	ESAF SMALL FINANCE BANK LIMITED	3	94	1
Grand Total		889	206607	10

ANNEXURE - 3A

Raichur District Key performance Indicators (KPI) Bank-wise Target Vs Achievement upto 31.03.2022												
Sl No	Name of the Bank	No of branches	PMJJBY Enrollments				PMSBY Enrollments				Remaining budget	Achievement %
			Target	Enrollments upto 31.03.2022	Achievement %	Remaining budget	Target	Enrollments upto 31.03.2022	Achievement %	Remaining budget		
1	AXIS BANK	6	2000	658	32.90	1342	9000	667	7.41	8333		
2	BANK OF BARODA	6	6500	4367	67.18	2133	18000	8527	47.37	9473		
3	BANK OF INDIA	1	3000	1207	40.23	1793	5000	3291	65.82	1709		
4	BANK OF MAHARASHTRA	1	1200	347	28.92	853	3000	529	17.63	2471		
5	CANARA BANK	23	45000	16639	36.98	28361	92000	44131	47.97	47869		
6	CENTRAL BANK OF INDIA	3	4500	1584	35.20	2916	12000	3399	28.33	8601		
7	CITY UNION BANK	1	100	8	8.00	92	100	18	18.00	82		
8	DCB BANK	2	100	4	4.00	96	550	8	1.45	542		
9	FEDERAL BANK	1	500	129	25.80	371	2000	198	9.90	1802		
10	HDFC BANK	2	2300	869	37.78	1431	5000	1121	22.42	3879		
11	ICICI BANK	13	4800	242	5.04	4558	16700	240	1.44	16460		
12	IDBI BANK	2	3000	1965	65.50	1035	6500	2256	34.71	4244		
13	INDIA POST PAYMENT BANK	1	4300	99	2.30	4201	0	0	0.00	0		
14	INDIAN BANK	5	4500	4174	92.76	326	10500	5011	47.72	5489		
15	INDIAN OVERSEAS BANK	5	4200	3031	72.17	1169	9500	4239	44.62	5261		
16	JANA BANK	1	0	0	0.00	0	0	0	0.00	0		
17	KARNATAKA BANK	7	4500	2989	66.42	1511	13500	5339	39.55	8161		
18	KARNATAKA GRAMIN BANK	67	31500	29580	93.90	1920	147000	50188	34.14	96812		
19	KARUR VYSYA BANK	1	800	276	34.50	524	1900	340	17.89	1560		
20	KBS BANK	6	11000	7952	72.29	3048	22000	9674	43.97	12326		
21	KOTAK MAHINDRA BANK	2	600	279	46.50	321	4000	405	10.13	3595		
22	LAXMI VILAS BANK	1	1000	135	13.50	865	2500	209	8.36	2291		
23	PUNJAB NATIONAL BANK	2	1000	3073	307.30	0	5000	5948	118.96	0		
24	RDCC BANK	16	5000	4334	86.68	666	38500	4560	11.84	33940		
25	STATE BANK OF INDIA	47	31000	36957	119.22	0	105000	105160	100.15	0		
26	UCO BANK	2	2000	1149	57.45	851	5000	2166	43.32	2834		
27	UNION BANK OF INDIA	13	12000	11625	96.88	375	48000	21584	44.97	26416		
28	YES BANK	6	2000	11	0.55	1989	2000	7	0.35	1993		
TOTAL		243	188400	133683	70.96	54717	584250	279215	47.79	305035		

ANNEXURE -3 B

Yadgir District Key performance indicators (KPI) Bank-wise Target Vs Achievement upto 31.03.2022									
SL NO	BANK NAME	No of branches	PMJBY Enrollments			PMSBY Enrollments			Achievement %
			Target	Enrollments upto 31.03.2022	Achievement %	Target	Enrollments upto 31.03.2022	Achievement %	
1	STATE BANK OF INDIA	22	29828	42714	143	92497	118267	128	
2	CANARA BANK	13	20650	11122	54	64036	21437	33	
3	BANK OF BARODA	3	4589	2558	56	14230	6448	45	
4	KARNATAKA BANK LTD	7	9178	2952	32	28461	6280	22	
5	CENTRAL BANK OF INDIA	2	2294	1662	72	7115	2752	39	
6	INDIAN BANK	2	2294	2301	100	7115	2921	41	
7	UNION BANK OF INDIA	5	9178	6685	73	28461	15569	55	
8	BANK OF INDIA	1	1147	692	60	3558	784	22	
9	KARNATAKA GRAMEENA BANK	36	22945	7745	34	71151	14529	20	
10	PUNJAB NATIONAL BANK	1	1147	1060	92	3558	2600	73	
11	BANK OF MAHARASTRA	1	1147	3867	337	3558	6517	183	
12	LAKSHMI VILAS BANK	1	860	17	2	2668	24	1	
13	TAMILNAD M BANK	1	860	286	33	2668	738	28	
14	YES BANK	3	1147	143	12	3558	78	2	
15	HDFC	2	1434	157	13	4447	231	5	
16	ICICI	2	1434	399	28	4447	387	9	
17	AXIS BANK	3	1721	250	15	5336	831	16	
18	SUCO BANK	2	1147	0	0	3558	15	0	
19	IDBI	1	1147	1612	141	3558	4982	140	
20	KBS BANK	2	574	6463	1127	1779	7891	444	
21	KSFC	1	0	0	0	0	0	0	
22	GDCC	3	0	0	0	0	0	0	
23	PCARD	3	0	0	0	0	0	0	
24	IPPB	1	0	8	100	0	0	0	
25	SURYODAY SFB	2	0	2	0	0	2	0	
	TOTAL	120	114723	92695	81	355757	213283	60	

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ANNEXURE - 4

RSETIs in Karnataka - Training Details (1st Apr 2021 to 31st March 2022)

SN	RSETI Name	Targets		No of Programs	Total Trained	% Ach	Total	Total
		Prog	Candidate				settled	Credit linked
1	CANB Chikkaballapur	19	565	25	583	103	591	295
2	CANB Davanagere	19	565	23	570	101	549	338
3	CANB Haliyal	24	600	27	754	126	756	420
4	CANB Harohalli	20	500	20	528	106	604	318
5	CANB Hassan	18	500	22	537	107	496	291
6	CANB Kolar	19	565	21	570	101	385	224
7	CANB Ramanagara	12	350	9	177	51	401	185
8	CANB Shimoga	21	565	28	627	111	691	205
9	CANB Sonnahallipur	11	300	14	302	101	248	97
10	CORPB Chikmagalur	22	560	26	580	104	494	248
11	CORPB Kodagu	17	500	19	505	101	360	187
12	KMB Bagalkot	19	500	25	616	123	507	250
13	RUDSETI Bengaluru	20	565	26	594	105	476	271
14	RUDSETI Brahmavar	19	500	20	503	101	370	65
15	RUDSETI Chitradurga	21	620	28	736	119	721	327
16	RUDSETI Dharwad	22	620	28	722	116	521	268
17	RUDSETI Mysore	17	450	22	547	122	397	225
18	RUDSETI Ujire	20	565	23	565	100	431	223
19	RUDSETI Vijayapura	21	565	24	570	101	735	245
20	SBI Chamarajanagar	14	400	7	193	48	72	6
21	SBI Gadag	19	500	24	542	108	430	229
22	SBI Gulbarga	20	500	25	521	104	430	269
23	SBI Koppal	21	565	22	567	100	428	222
24	SBI Raichur	21	565	24	592	105	660	345
25	SBI Tumkur	21	560	29	704	126	585	312
26	SBI Yadgir	18	450	16	476	106	396	215
27	DCC Bank Bidar	23	565	27	634	112	589	518
28	SYNDB Belgaum	28	750	28	753	100	614	452
29	SYNDB Bellary	22	600	24	630	105	480	283
30	SYNDB Manipal	20	500	13	346	69	750	294
31	SYNDB Kumta	19	500	22	530	106	685	70
32	VB Haveri	17	500	23	600	120	594	287
33	VB Mandya	19	565	25	658	116	617	160
Total		643	17475	739	18332	105	17063	8344

All member banks are requested to arrange for credit linkage to all RUDSET / RSETI trained candidates to foster self-employment and also arrange for awareness programs to migrant labours in each district in coordination with the District LABOUR Offices for the awareness programs conducted by RSETIs.

ANNEXURE - 5

Issues- Reimbursement of pending BPL claims of training expenditures:

NRLM BPL Claims of RSETIs in Karnataka pending as on 31-03-2022								
SN	Name of the RSETI	Total no. of prog	Total Trained	No. of BPL candidates	Claimed	Received	Amount Rejected	Pending
1	CANB Chikkaballapur	374	11150	10933	8319218	1383128	0	6936090
2	CANB Davanagere	374	12406	11117	3949599	0	0	3949599
3	CANB Haliyal	434	11663	8900	2965059	0	0	2965059
4	CANB Harohalli	396	10828	9606	9186392	0	0	9186392
5	CANB Hassan	342	9834	8661	4421804	0	0	4421804
6	CANB Kolar	323	10090	8858	4645028	165000	0	4480028
7	CANB Ramanagara	419	11811	9767	9186392	0	0	9186392
8	CANB Shimoga	367	10816	8801	5293856	1105890	0	4187966
9	CANB Sonnahallipur	326	10461	10106	2118366	330701	0	1787665
10	UBIB Chikkamagaluru	293	7375	6400	10533586	744192	845406	8943988
11	UBIB Kodagu	198	5417	4045	13947717	4086296	3298881	6562540
12	KMB Bagalkot	421	12071	9117	10631079	3294600	60088	7276391
13	RUDSETI Bengaluru	364	9012	6699	10790254	3216230	0	7574024
14	RUDSETI Brahmavar	317	8146	6183	15637920	8970600	80400	6586920
15	RUDSETI Chitradurga	490	15244	14163	22808893	10929000	972264	10907629
16	RUDSETI Dharwad	394	11317	8373	19190729	9657622	78800	9454307
17	RUDSETI Mysore	390	10827	9090	25142354	10778518	0	14363836
18	RUDSETI Ujire	331	8537	5721	13518769	9188600	0	4330169
19	RUDSETI Vijayapura	466	13455	11020	18351929	11641480	166680	6543769
20	SBI Chamarajanagar	173	4087	3968	285360	0	0	285360
21	SBI Gadag	283	8047	7606	12482789	3124949	0	9357840
22	SBI Gulbarga	290	8108	7285	8561229	2784004	0	5777225
23	SBI Koppal	348	11015	10510	17586087	5173816	0	12412271
24	SBI Raichur	285	7794	5946	15019870	5244416	0	9775454
25	SBI Tumkur	315	8576	7825	13727539	1622000	0	12105539
26	SBI Yadgir	166	4644	4106	4849525	90000	0	4759525
27	DCCB Bidar	344	9817	7941	12777744	0	0	12777744
28	CANB Belgaum	325	8823	6570	13806065	5252800	0	8553265
29	CANB Bellary	296	8255	4838	5224392	0	270000	4954392
30	CANB Manipal	283	7067	4940	6276080	0	0	6276080
31	CANB Kumta	272	7083	5881	9511402	0	0	9511402
32	BOB Haveri	266	6944	6108	12270209	5368795	593700	6307714
33	BOB Mandya	305	8430	7955	6779641	0	0	6779641
TOTAL		10970	309150	259039	349796876	104152637	6366219	239278020

BANK WISE NRLM BPL CLAIMS - Karnataka -31-03-2022

1	Canara Bank Total	4531	130287	108978	84903653	8237519	270000	76396134
2	Union Bank Total	491	12792	10445	24481303	4830488	4144287	15506528
3	Kotak M Bank Total	421	12071	9117	10631079	3294600	60088	7276391
4	RUDSETI Total	2752	76538	61249	125440848	64382050	1298144	59760654
5	SBI Total	1860	52271	47246	72512399	18039185	0	54473214
6	DCCB Bidar Total	344	9817	7941	12777744	0	0	12777744
7	BOB (VB) Total	571	15374	14063	19049850	5368795	593700	13087355
All Banks Total		10970	309150	259039	349796876	104152637	6366219	239278020

NRLM-BPL Claims (Year wise) - Position as on 31-03-2022

1	2011-12	920	27163	22867	2147630	2147630	0	0
2	2012-13	1143	38470	34128	6468178	5662578	0	805600
3	2013-14	960	28050	22472	6708310	6336510	0	371800
4	2014-15	1070	31685	24561	10150200	9234000	4000	912200
5	2015-16	1243	36346	29848	10056500	9107704	0	948796
6	2016-17	1226	34539	27402	14418845	10649045	106000	3663800
7	2017-18	1035	27515	21918	29398967	19198280	462232	9738455
8	2018-19	1014	26041	21776	63406364	32463848	1071582	29870934
9	2019-20	959	24676	21765	83444774	3210473	1420358	78813943
10	2020-21	661	16333	15164	90839296	2774358	14785	88050153
11	2021-22	739	18332	17138	16989602	0	0	16989602
Total		10970	309150	259039				

ANNEXURE - 6					
KARNATAKA					
BANK WISE TOTAL KCC AS ON MARCH 2022					
Reports in Crore					
SR.	Name of Bank	TOTAL NO. OF KCC AS ON END OF CURRENT QUARTER	OUTSTANDING Amount. AS ON END OF CURRENT QUARTER	NO. OF KCC ISSUED DURING Fin Year (Including renewal)	AMOUNT DISBURSED Fin Year
1	CANARA BANK	410875	6781.16	189514	2767.93
2	STATE BANK OF INDIA	214953	4442.69	179588	7455.84
3	UNION BANK OF INDIA	73214	2273.07	331366	3709.71
4	BANK OF BARODA	89601	1976.38	2276	525.76
5	BANK OF INDIA	19514	285.33	1562	189.76
6	BANK OF MAHRASHTRA	6975	121.77	1757	33.08
7	CENTRAL BANK OF INDIA	4731	95.94	4145	29.25
8	INDIAN BANK	11082	203.98	761	11.33
9	INDIAN OVERSEAS BANK	16970	251.81	10769	141.64
10	PUNJAB NATIONAL BANK	11378	224.76	2672	91.64
11	PUNJAB AND SIND BANK	4	0.06	1	0.02
12	UCO BANK	2935	44.11	301	4.77
13	IDBI BANK	5783	191.35	1567	38.93
14	KARNATAKA BANK	168829	2212.06	42730	612.21
15	KOTAK MAHINDRA BANK	1417	21.88	0	0
16	CSB BANK LIMITED	0	0	0	0
17	CITY UNION BANK	215	4.32	318	5.82
18	DHANLAXMI BANK	0	0	0	0
19	FEDERAL BANK	2430	138.79	10307	280.66
20	J & K BANK	0	0	0	0
21	KARUR VYASYA BANK	30	4.23	1	0.07
22	LAXSHMI VILAS BANK	0	0	4	0
23	RBL BANK	2802	106.33	717	17.14
24	SOUTH INDIAN BANK	76	13.78	89	1.26
25	TAMILNAD MERCANTILE BANK	70	2.56	35	1.13
26	INDUSIND BANK	0	0	0	0
27	HDFC BANK	185028	2900.3	93914	1693.56
28	AXIS BANK	16232	1114.13	4342	333.75
29	ICICI BANK	20118	1381.52	22518	812.49
30	YES BANK	223	12.72	100	7.19
31	BANDHAN BANK	0	0	0	0
32	DCB BANK	1352	196.46	661	103.27
33	IDFC FIRST BANK	0	0	995	29.05
34	KBS BANK	0	0	0	0
35	KARNATAKA GRAMEENA BANK	274978	4394.88	209507	3294.2
36	KARNATAKA VIKAS GRAMEENA BA	374515	7255.96	353188	6596.81
37	KSCARD BK.LTD	0	0	0	0
38	K.S.COOP APEX BANK LTD	2581606	17080.13	2762134	19647.29
39	KSFC	0	0	0	0
40	EQUITAS SMALL FINANCE BANK	0	0	0	0
41	UJJIVAN SMALL FINANCE BANK	100	1.84	51	1.31
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
Grand Total		4498036	53734.30	4227890	48436.87

ANNEXURE-6A

F. No. 3/25/2021-AC
GOVERNMENT OF INDIA
Ministry of Finance
Department of Financial Services

Jeevan Deep Building,
Parliament Street, New Delhi,
Dated: 12 April, 2022

To

1. Chairman NABARD
2. Chairman SBI
3. MD & CEOs of all PSBs

Subject: "Kisan Bhagidari Prathamikta Hamari Campaign"- A sprint campaign of Kisan Credit card (KCC) saturation drive during the period from 24.04.2022 to 01.05.2022- reg.

Madam/Sir,

As you are aware, a special KCC saturation drive was launched on 12th February, 2020 to cover all the PM Kisan beneficiaries under the ambit of KCC. Thereafter, the KCC saturation drive was made part of the Atmanirbhar Bharat Package with the objective to cover 2.5 crore farmers including Fishermen and Dairy farmers with a credit boost of ₹ 2 lakh crore.

2. Government of India through Department of Agriculture & Farmers Welfare (DA&FW) has decided to launch a sprint campaign, "किसान भागीदारी प्राथमिकता हमारी" from 24.04.2022 to 01.05.2022 to provide KCC to the left over farmers including PM-Kisan beneficiaries within the ongoing saturation drive.
3. In this regard DACFW has issued detailed instructions alongwith SOP to all States and UTs vide letter dated 10th April, 2022 (copy enclosed for ready reference).
4. In terms of the SOP for the sprint campaign, while local administration including the Panchayat Secretary/Sarpanch will be primarily responsible for sourcing of applications. Banks will also supplement their efforts by sourcing applications through BCs/Bank Sakhi network to ensure success of the campaign.
5. In view of the above backdrop, you are requested to issue suitable instructions to all zonal and regional head, bank branches and other field functionaries, including RRBs sponsored by your bank for their proactive participation in the camp and ensure processing and sanctioning of KCC to eligible left over farmers including PM-Kisan beneficiaries and make the sprint campaign a success.

Yours faithfully



(Chandragupt Shaurya)
Under Secretary to the Govt. of India
Phone No. 23747189
e-mail : acsec-bkg@nic.in

Encl as above

Copy to

Joint Secretary, Department of Agriculture & Farmers Welfare,
Krishi Bhawan, New Delhi-w.r.t OM No. 1-4/2022-Credit-I dated 10th April, 2022

ANNEXURE - 7

Kisan Bhagidari Prathmkita Hammari campaign progress (24.04.2022 to 01.05.2022) (nos. in actuals)

S.No.	District	Total uncovered PM Kisan beneficiaries	KCC Loan Applications (Cumulative position from 24.04.2022 till date)				No. of farmers approached but reluctant to avail KCC	KCC AH/Fisheries Loan Applications (Cumulative position from 24.04.2022 till date)				Total farmers contacted (Total applications received + reluctant to avail)
			Received	Sanctioned	Rejected	Pending		Received	Sanctioned	Rejected	Pending	
1	Bagalkot	34748	5864	5646	0	218	0	292	202	0	90	6156
2	Bangalore Rural	42596	6614	2059	4097	458					0	6614
3	Bangalore Urban	55803	65	5		60					0	65
4	Belagavi	165993	1512	1209	35	268	0	151	35	0	116	1663
5	Bellary	38114	217	7	0	210	0				0	217
6	Bidar	69302	2103	1086	14	1003		453	0	0	453	2556
7	Bijapur	163337	1054	253	0	801	0	0	0	0	0	1054
8	Chamarajanagar	90438	288	194	4	90	0	0	0	0	0	288
9	Chikkaballapur	90000	789	372	93	324	5	10	3	4	3	804
10	Chikmagalur	74485	385	250	9	126	0	419	6	3	410	804
11	Chitradurga	17657	80	18	0	62					0	80
12	Dakshin Kannada	84250	3389	407	107	2875	0	176	0	10	166	3565
13	Davangere	136	183	126	30	25		1028			1028	1211
14	Dharwad	48248	5095	5062		33					0	5095
15	Gadag	67831	1256	1234		22					0	1256
16	Gulbarga	73377	126	31	12	83	651	1826	77	39	1710	2603
17	Hassan	153490	4143	683	291	3169	0	0	0	0	0	4143
18	Haveri	70338	15806	15518	209	79		0	0	0	0	15806
19	Kodagu	8796	96	86	4	6	0	0	0	0	0	96
20	Kolar	83355	588	306	183	36	5	48	45	0	0	641
21	Koppal	100474	381	362		19					0	381
22	Mandya	74373	1470	185		1285					0	1470
23	Mysore	113508	737	623	0	114	0	3428	0	0	3428	4165
24	Raichur	39901	7876	7876	0	0	0	0	0	0	0	7876
25	Ramanagara	49869	1201	1201		0		415	415		0	1616
26	Shimoga	89805	1465	701	21	743	12	64			64	1541
27	Tumkur	72192	1345	1236	0	109	0	890	1	82	807	2235
28	Udupi	114033	10439	1767	1078	7594	26492	436	178	113	148	37367
29	Uttar Kanara	110081	5500	350	0	5150		159	12		147	5659
30	Vijayanagara	98104	1821	701		1120					0	1821
31	Yadgir	46201	1023	690	0	333	0	335	0	0	335	1358
	TOTAL	2340835	82911	50244	6187	26415	27165	10130	974	251	8905	120206

ANNEXURE - 8

F. No. 3/25/2021-AC
GOVERNMENT OF INDIA
Ministry of Finance
Department of Financial Services

Jeevan Deep Building,
Parliament Street, New Delhi,
Dated: 6th April, 2022

To

1. Chairman NABARD
2. Chairman SBI
3. MD & CEOs of all PSBs

Subject: Resumption of nationwide AHDF KCC Campaign from 18th April, 2022 to 31st July, 2022- reg.

Sir,

As you are aware, a special saturation drive in the form of weekly "District-level Camp" was launched w.e.f 8th November 2021 to ensure maximum coverage of farmers engaged in Animal Husbandry & Fisheries under KCC.

2. A Standard Operating Procedure (SOP) dated 24th September, 2021 had been issued and shared with all PSBs and NABARD to streamline the process of credit delivery through KCC to Animal Husbandry & Fisheries farmers. A copy of the SOP is enclosed at Annexure I for ready reference.
3. In view of COVID, the weekly KCC Campaign was temporarily suspended w.e.f 18th January, 2022 vide DAHD letter dated 18th January, 2022. Now, DAHD vide its letter dated 1st April, 2022 has informed that the Nationwide AHDF KCC Campaign shall resume from 18.04.2022 till 31.07.2022. In this regards, DAHD's communication dated 1st April, along with the guidelines are annexed at Annexure-II for reference.
4. In view of the above, you are kindly requested to issue suitable instructions to all zonal and regional head, bank branches and other field functionaries, including RRBs sponsored by your bank for their proactive participation in the camp and ensure processing and sanctioning of KCC to eligible Animal Husbandry & Fisheries farmers in a timely manner. You are also requested to kindly monitor the progress of the camp in your personal desk and ensure successful holding of camps.


(Jitendra Asati)

Joint Director to Govt. of India
Phone No.23748706
e-mail : acsec-bkg@nic.in

Encl as above

Copy to:

1. All SLBC Convenors
2. Department of Animal Husbandry for information

ANNEXURE - 9A

KCC AH campaign progress 22.04.2022 as per Jansuraksha portal						
	District Name	Cummulative No of Applications Received	Cummulative No of Applications Accepted	Cummulative No of Applications Sanctioned	Cummulative rejected	Pending applications
1	Chikkaballapura	1422	1422	770	393	259
2	Bengaluru Rural	524	524	215	98	211
3	Hassan	2	2	0	0	2
4	Bellary	287	269	203	66	0
5	Tumkur	1589	1571	367	337	867
6	Yadgir	409	409	158	70	181
7	Dharwad	1137	1137	506	579	52
8	Mysore	5271	5271	1496	861	2914
9	Mandya	797	797	797	0	0
10	Shimoga	816	772	337	356	79
11	Bijapur	1276	1276	413	863	0
12	Bagalkot	0	0	0	0	0
13	Bangalore	807	807	199	217	391
14	Haveri	47	47	46	1	0
15	Gulbarga	1937	1937	359	166	1412
17	Kodagu	506	506	481	25	0
18	Bidar	483	483	187	177	119
19	Belgaum	10454	10454	3445	2060	4949
20	Chitradurga	378	378	106	42	230
21	Raichur	1174	1174	379	348	447
22	Chikmagalur	2	2	0	0	2
23	Chamarajanagar	2770	2770	1134	1433	203
24	Uttara Kannada	1711	1512	428	956	128
25	Koppal	2516	2483	341	336	1806
26	Davanagere	318	318	140	117	61
27	Ramanagara	394	394	196	9	189
28	Dakshina Kannada	828	828	495	281	52
29	Kolar	1912	1907	1112	239	556
30	Gadag	54	54	47	7	0
31	Udupi	556	554	318	164	72
	Total	40377	40058	14675	10201	15182

ANNEXURE - 9B

KCC Fisheries campaign progress 22.04.2022 as per Jansuraksha portal						
SL. No	District Name	Cummulative No of Applications Received	Cummulative No of Applications Accepted	Cummulative No of Applications Sanctioned	Cummulative applica. Rejecected	Pending at branches
1	Chikkaballapura	18	18	5	7	6
2	Koppal	0	0	0	0	0
3	Bellary	0	0	0	0	0
4	Tumkur	113	88	9	44	35
5	Yadgir	320	320	209	71	40
6	Dharwad	75	75	16	35	24
7	Mandya	6	6	6	0	0
8	Shimoga	182	141	49	55	37
9	Bijapur	0	0	0	0	0
10	Bagalkot	0	0	0	0	0
11	Bangalore	121	0	0	0	0
12	Haveri	73	73	28	45	0
13	Gulbarga	15	15	10	5	0
14	Bidar	90	90	5	30	55
15	Kodagu	54	54	53	1	0
16	Chitradurga	0	0	0	0	0
17	Belgaum	249	249	63	138	48
18	Chitradurga	0	0	0	0	0
19	Mysore	83	83	11	18	54
20	Raichur	198	198	71	58	69
21	Chikmagalur	47	47	0	0	47
22	Chamarajanagar	84	84	24	40	20
23	Uttara Kannada	424	348	124	164	60
24	Davanagere	11	11	11	0	0
25	Dakshina Kannada	19	19	8	2	9
26	Ramanagara	40	40	0	0	40
27	Kolar	74	74	54	5	15
28	Gadag	0	0	0	0	0
29	Udupi	111	111	13	94	4
30	Hassan	0	0	0	0	0
		2407	2144	769	812	563

ANNEXURE - 10

BANK WISE TOTAL KCC FOR ANIMAL HUSBANDRY AS ON MARCH 2022

Reports in Crore

SR.	Name of Bank	NO. OF KCC for Animal husbandry issued during (Including renewal) FY 2021-22	Total amount disbursed during FY 2021-22	O/s no. of KCC Animal Husbandry as on Mar. 2022	O/s balance of KCC Fisheries as on Mar 2022
1	CANARA BANK	9952	48.12	65213	110.54
2	STATE BANK OF INDIA	13045	33.99	17031	40.21
3	UNION BANK OF INDIA	6400	7.72	10251	9.98
4	BANK OF BARODA	34	0.32	13001	6.19
5	BANK OF INDIA	661	2.56	1557	4.6
6	BANK OF MAHRASHTRA	7	0.02	7	0.02
7	CENTRAL BANK OF INDIA	40	0.95	190	7.1
8	INDIAN BANK	109	0.59	750	1.61
9	INDIAN OVERSEAS BANK	336	1.51	449	1.58
10	PUNJAB NATIONAL BANK	32	0.41	38	0.43
11	PUNJAB AND SIND BANK	6	0.12	12	0.13
12	UCO BANK	71	0.64	1023	7.32
13	IDBI BANK	35	0.05	84	0.07
14	KARNATAKA BANK	150	1.7	618	10.9
15	KOTAK MAHINDRA BANK	0	0	0	0
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	63	1.8	350	4.63
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	11	0.16	205	1.16
24	SOUTH INDIAN BANK	0	0	0	0
25	TAMILNAD MERCANTILE BANK	0	0	0	0
26	INDUSIND BANK	0	0	0	0
27	HDFC BANK	109	0.9	121	0.96
28	AXIS BANK	0	0	1	0.07
29	ICICI BANK	0	0	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	12301	46.81	18611	49.23
36	KARNATAKA VIKAS GRAMEEN	16765	90.42	19578	100.97
37	KSCARD BK.LTD	0	0	0	0
38	K.S.COOP APEX BANK LTD	41250	33.52	68387	65.51
39	KSFC	0	0	0	0
40	EQUITAS SMALL FINANCE BAN	0	0	0	0
41	UJJIVAN SMALL FINANCE BAN	0	0	0	0
42	SURYODAY SMALL FINANCE E	0	0	0	0
43	ESAF BANK	0	0	0	0
44	JANA SMALL FINANCE BANK L	0	0	0	0
45	AU SMALL FINANCE BANK LTD	0	0	0	0
46	FINCARE SMALL FINANCE BAN	0	0	0	0
47	INDIA POST PAYMENTS BANK	0	0	0	0
48	AIRTEL PAYMENTS BANK	0	0	0	0
	Grand Total	101377	272.31	217477	423.21

ANNEXURE - / /
BANK WISE KCC FOR FISHRIES AS ON MARCH 2022

(Amt. Rs in Crore)

SR.	Name of Bank	NO. OF KCC Fisheries issued during (Including renewal) FY 2021-22	Total amount disbursed during FY 2021-22	O/s no. of KCC Fisheries as on Mar. 2022	O/s balance of KCC Fisheries as on Mar 2022
1	CANARA BANK	134	1.35	537	5.57
2	STATE BANK OF INDIA	350	1.52	995	6.34
3	UNION BANK OF INDIA	2160	22.15	2538	49.52
4	BANK OF BARODA	160	1.84	160	1.89
5	BANK OF INDIA	14	0.09	141	0.51
6	BANK OF MAHRASHTRA	0	0	0	0
7	CENTRAL BANK OF INDIA	1	0.13	29	0.21
8	INDIAN BANK	1	0.01	6	0.07
9	INDIAN OVERSEAS BANK	14	0.05	27	0.24
10	PUNJAB NATIONAL BANK	1	0	0	0
11	PUNJAB AND SIND BANK	0	0	0	0
12	UCO BANK	1	0.02	7	0.18
13	IDBI BANK	0	0	1	0
14	KARNATAKA BANK	50	2.1	620	14.53
15	KOTAK MAHINDRA BANK	0	0	0	0
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	1	0	1	0.18
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	0	0	0	0
24	SOUTH INDIAN BANK	0	0	0	0
25	TAMILNAD MERCANTILE BANK	0	0	0	0
26	INDUSIND BANK	0	0	0	0
27	HDFC BANK	2	0.25	0	0
28	AXIS BANK	0	0	0	0
29	ICICI BANK	0	0	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 KARNATAKA VIKAS	62	0.41	159	0.95
36	GRAMEENA BANK	38	0.19	149	0.77
37	KSCARD BK.LTD	0	0	0	0
38	K.S.COOP APEX BANK LTD	250	1.2	253	1.35
39	KSFC	0	0	0	0
40	EQUITAS SMALL FINANCE	0	0	0	0
41	UJJIVAN SMALL FINANCE	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	0	0	0	0
46	FINCARE SMALL FINANCE BANK LIMITED	0	0	0	0
47	INDIA POST PAYMENTS BANK	0	0	0	0
48	AIRTEL PAYMENTS BANK	0	0	0	0
	Grand Total	3239	31.31	5623	82.31

2016-17 to 2021-22 Year wise/Season wise Insurance premium payment and eligible farmers claim settlement (Rs. in crores) as on 04.05.2022

Year/Season	Enrolment	Farmers Share of Premium	Total Premium	Claim Initiated		Total claim Settled		Pending		Pendency as percentage to claims initiated	Remarks
				No. of Beneficiaries	Amount	No. of Beneficiaries	Amount	No. of Beneficiaries	Amount		
2016 Kharif	1398164	143.63	757.46	682467	1002.2	682467	1002.2	0	0	0	
2016-17 Rabi & Summer	1179697	66.18	629.15	1187996	850.84	1187996	850.84	0	0	0	
2017 Kharif	1333153	203.03	1708.92	556061	610	556061	610	0	0	0	For Kharif 2017, Rs.1.27 crores for 1754 beneficiaries, it is the Arsikere CCE revision case that has resulted in this claim recently and USGIC has said that the claims will be settled and UTR details will be shared
2017-18 Rabi & Summer	29387	2.31	21.53	8983	10.51	8983	10.51	0	0	0	
2018 Kharif	1528986	152.58	1139.68	835867	1612.5	825304	1592.8	10563	19.74	1	
2018-19 Rabi & Summer	565009	36.27	386.36	453460	1002.6	453160	1001.8	300	0.83	0	
2019 Kharif	1420443	133.26	1315.81	591430	693.69	569658	665.96	21772	27.73	4	Pending claim amount of Rs.59.89 crores settlement is in progress by Insurance companies and includes bounced back cases
2019-20 Rabi & Summer	681486	40.3	489.56	177342	194.43	168499	182.84	8843	11.59	6	
2020 Kharif	1344771	131.96	1338.96	428514	540.99	422700	533.39	5814	7.6	1	
2020-21 Rabi & Summer	143662	11.35	172.29	65428	84.943	64116	83.01	1312	1.94	2	
2021 Kharif	1267901	125.36	432.56	210020	135.73	210020	135.73	0	0	0	
Total	10892659	1046.23	8392.28	5197568	6738.5	5148964	6669.1	48604	69.43	14	

Wherein the Rs.69.43 crores is pending due to

1. For Kharif 2018, pending claims of Rs.19.74 crores is due from UIIC and Rs.0.81 crores is pending by remaining ICs namely USGIC, reliance, AIC, FGI and NIA.
2. For Rabi & Summer 2018-19, Rs.0.83 crores is pending to be settled by ICs namely AIC, USGIC, FGI and NIA
3. For Rabi & Summer 2019-20, pending claims of Rs.5.80 crores is due to be settled by AIC due to higher yield issue.
4. For Rabi & Summer 2020-21, Rs.1.94 crores is in settlement process by ICs
5. Rs.17.31 crores is due to the NPCI validation failure issues out of which for banks it is Rs.10.43 crores which will be settled by ICs once the banks will seed aadhaar with bank account.
6. Remaining pendency is due to bounce back cases namely account holder expired, account closed, invalid destination, invalid receiver IFSC etc.

ANNEXURE - 13

RWBCIS 2016-17 to 2021-22 Kharif and Rabi claim settlement details as on 30-04-2022
(Rs in Lakh)

Year and Season	*No of Enrolled Cases	i) Loanee	ii) Non Loanee	Farmer share	Area Insured (Ha)	Total Claims Initiated	*No of beneficiary cases claim initiated	Claim Amount settled by company	no of cases (claim settled)	Pending claims	* Pending beneficiary cases	% claim settled	Remarks
1	2	3	4	5	6	7	8	9	10	11	12	13	14
Kharif 2016	171198	154896	16302	4255.75	90427.58	26451.05	171198	26451.05	171198	0.00	0	100.00	
Rabi 2016	7598	2718	4880	410.60	7127.10	1834.25	7598	1834.25	7598	0.00	0	100.00	
Kharif 2017	150787	127612	23175	3768.88	67614.05	20860.07	150787	20732.82	149945	127.25	842	99.39	Returned due incorrect bank Acc.no/ IFSC code/ name mismatch etc., Aadhaar based payment is under Progress.
Rabi 2017	3072	2245	827	285.99	3498.50	2893.17	3072	2893.17	3072	0.00	0	100.00	
Kharif 2018	172612	99533	73079	3955.66	72174.26	31293.66	160092	30566.88	151860	726.78	8232	97.68	Claim Settlement is under Progress for clear cases.
Rabi 2018	6617	1231	5386	458.97	7003.52	5069.27	6617	5067.88	6609	1.39	8	99.97	Returned due incorrect bank Acc.no/ IFSC code/ name mismatch etc., AEPS is under Progress.
Kharif 2019	240297	188418	51879	6135.12	114802.42	44306.82	222505	43741.45	218246	565.37	4259	98.72	Claim Settlement is under Progress for clear cases.
Rabi 2019	21006	5356	15650	1840.26	19852.12	22756.52	19933	22115.42	19508	641.10	425	97.18	Claim Settlement is under Progress for clear cases.
Kharif 2020	282713	230444	52269	7158.51	136867.52	39840.71	269996	38572.02	253989	1268.69	16007	96.82	Claim Settlement is under Progress
Rabi 2020	8112	447	7665	320.52	7967.68	3126.33	6873	3062.47	6714	63.86	159	97.96	Claim Settlement is under Progress
Kharif 2021	348043	267256	80787	10132.24	181277.73								
Rabi 2021	10765	196	10569	438.78	10766.27								
Total	1422820	1080352	342468	39161.28	719378.74	198431.85	1018671	195037.42	988739	3394.44	29932	98.29	

IU wise Payout per Ha calculation is under Process for the risk period completed termsheets

ANNEXURE - 14

Crop insurance DBT failure due "limit exceeds" reason

Bank name	Credit limit exceed cases		Success		Pending as on 07.05.2022	
	No.	Claim Amt	No.	Claim Amt	No.	Claim Amt
Axis Bank Ltd	6	584400.59	1	22091.76	5	562308.83
UTIB0000412 - AXIS Bank Ltd., Raichur Branch	2	210806.83			2	210806.83
UTIB0000619 - AXIS Bank Ltd., Sindhur Branch	1	58286.5			1	58286.5
UTIB0000709 - AXIS Bank Ltd., Manvi Branch	2	293215.5			2	293215.5
UTIB0001201 - AXIS Bank Ltd., Yadgir Branch	1	22091.76	1	22091.76		
BIDAR DCC Bank	1	15792.43	1	15792.43		
BIDAR DCCB, KAMLANAGAR P.O.	1	15792.43	1	15792.43		
BIJAPUR DCC Bank	1	12209.08	1	12209.08		
BIJAPUR_14043-BIJAPUR DCCB, GM	1	12209.08	1	12209.08		
Central Bank of India	1	137681.7			1	137681.7
CBIN0280869-SIRWAR	1	137681.7			1	137681.7
DCB Bank	2	196885.92			2	196885.92
DCBL0000202-HOSSHALI(Ej) BRANCH	2	196885.92			2	196885.92
HDFC Bank Ltd	3	275142.12			3	275142.12
HDFC0000768-HDFC0001247-Belgaum	1	14998.4			1	14998.4
HDFC0000839-HDFC0001247-Belgaum	1	106359.7			1	106359.7
HDFC0002552-HDFC0001247-Belgaum	1	153784.02			1	153784.02
ICICI Banking Corporation Bank Ltd	4	64058.43			4	64058.43
ICIC0000445-ICIC0000445, Sindhanur	1	60023.7			1	60023.7
ICIC0002891-ICIC0002891, Sangankeri	3	4034.73			3	4034.73
Karnataka Vikasa Grameena Bank	4	217836.82			4	217836.82
KVGB0002208K K KOPPA	2	4479.52			2	4479.52
KVGB0002910UGARGOL	1	112260.52			1	112260.52
KVGB0003304TALIKOTI	1	101096.78			1	101096.78
Pragathi Krishna Grameena Bank	2	120927.87			2	120927.87
BALLATAGI	1	58717.62			1	58717.62
SINDHANUR	1	62210.25			1	62210.25
RAICHUR DCC Bank	1	18620.71			1	18620.71
RAICHUR DCCB, CITY TALKIES	1	18620.71			1	18620.71
State Bank of Hyderabad	1	178597.16	1	178597.16		
SBHY0020375-TALKAL	1	178597.16	1	178597.16		
State Bank of India	2	68011.18			2	68011.18
HAVERI A.D.B.	2	68011.18			2	68011.18
Syndicate Bank	6	422017.71	2	373130.83	4	48886.88
SYNB0000865-KARADI	1	75950.89	1	75950.89		
SYNB0001214-TUMMINKATTI	1	297179.94	1	297179.94		
SYNB0001235-GEJJEHALI (HIRUR)	2	14218.73			2	14218.73
SYNDICATEBANK KALLEDEVAR	2	34668.15			2	34668.15
Union Bank of India	2	46058.59	2	46058.59		
UBIN0560031-UBIN0560031Byadagi	2	46058.59	2	46058.59		
Grand Total	36	2358240.3	8	647879.85	28	1710360.5

ANNEXURE - 15

NPCI validation failed cases:

Banks	C- Cancelled	Error in Aadhaar No.	I- InActive	N-Not Seeded	Grand Total	Sum of ClaimAmt
Allahabad Bank			1		1	13043.86
Andhra Bank				2	2	61413.51
Axis Bank Ltd			91	146	237	5697945.98
BAGALKOT DCC Bank		6	60	11	77	741545.56
BANGALORE DCC Bank			5		5	10753.05
Bank of Baroda				2	2	5067.94
Bank of India			18	30	48	231481.76
Bank of Maharashtra			5	13	18	37345.6
BELLARY DCC Bank		2			2	8901.51
BIDAR DCC Bank		172	18	14	204	820662
BIJAPUR DCC Bank			10	7	17	130830.61
Canara Bank		12	174	143	329	3055229.66
Central Bank of India			5	3	8	94392.79
CHITRADURGA DCC Bank			11	20	31	219187.91
Corporation Bank			25	49	74	627667.13
DAVANAGERE DCC Bank		1	5	1	7	43369.96
DCB Bank		4	1	5	10	170749.78
Federal Bank			1	2	3	31333.53
GULBURGA DCC Bank		122	21	19	162	491468.37
HASSAN DCC Bank				1	1	4791.99
HDFC Bank Ltd			47	17	64	1355782.66
ICICI Banking Corporation Bank Ltd		2926	80	157	3163	62365154.19
IDBI Bank				3	3	15300.75
Indian Bank			4	3	7	56390.03
Indian Overseas Bank			24	15	39	254799.38
Karnataka Bank			55	47	102	764019.82
Karnataka Vikasa Grameena Bank		259	198	44	501	6095445.52
Kaveri Grameena Bank			50	13	63	530531.55
KCC BANK		27	79	67	173	1371113.04
KODAGU DCC Bank			1		1	2584.7
Kotak Mahindra Bank			2	1	3	14582.81
MANDYA DCC Bank			19	1	20	158339.23
MYSORE DCC Bank			2		2	26832.65
NORTH KANARA DCC Bank			67	70	137	800801.47
Oriental Bank of Commerce			4	1	5	24882.16
Pragathi Krishna Grameena Bank		70	94	38	202	2376179.9
Punjab National Bank			5	3	8	26145.27
RAICHUR DCC Bank			13	6	19	191235.6
SHIMOGA DCC BANK			32	66	98	783241.62
SOUTH CANARA DCC Bank			14		14	876.48
State Bank of Hyderabad		3	78	113	194	2541485.1
State Bank of India		5	134	112	251	3079228.2
State Bank of Mysore	1	2	117	66	186	1835269.97
Syndicate Bank		3	91	149	243	2746988.38
TUMKUR DCC Bank			13	28	41	362430.64
Uco Bank			6	9	15	92141.86
Union Bank of India			37	18	55	650539.45
Vijaya Bank		79	146	129	354	3300890.02
Grand Total	1	3693	1863	1644	7201	104320395

ANNEXURE - 16					
KARNATAKA					
BANK WISE BRANCH NETWORK AS ON MARCH 2022					
Reports in Actual					
SR.	Name of Bank	Rural	Semi-Urban	Urban	Total
1	CANARA BANK	750	342	592	1684
2	STATE BANK OF INDIA	459	400	711	1570
3	UNION BANK OF INDIA	226	197	332	755
4	BANK OF BARODA	285	149	247	681
5	BANK OF INDIA	27	31	80	138
6	BANK OF MAHRASHTRA	11	11	43	65
7	CENTRAL BANK OF INDIA	10	33	65	108
8	INDIAN BANK	15	25	110	150
9	INDIAN OVERSEAS BANK	70	61	92	223
10	PUNJAB NATIONAL BANK	9	20	135	164
11	PUNJAB AND SIND BANK	0	1	12	13
12	UCO BANK	8	9	47	64
13	IDBI BANK	7	31	49	87
14	KARNATAKA BANK	194	157	206	557
15	KOTAK MAHINDRA BANK	44	33	108	185
16	CSB BANK LIMITED	0	8	34	42
17	CITY UNION BANK	0	6	35	41
18	DHANLAXMI BANK	0	0	12	12
19	FEDERAL BANK	22	35	49	106
20	J & K BANK	0	0	9	9
21	KARUR VYASYA BANK	1	12	38	51
22	LAXSHMI VILAS BANK	3	11	47	61
23	RBL BANK	3	12	42	57
24	SOUTH INDIAN BANK	1	8	50	59
25	TAMILNAD MERCANTILE BANK	0	9	11	20
26	INDUSIND BANK	1	8	80	89
27	HDFC BANK	27	96	249	372
28	AXIS BANK	14	75	210	299
29	ICICI BANK	62	87	199	348
30	YES BANK	11	17	49	77
31	BANDHAN BANK	9	72	72	153
32	DCB BANK	5	1	19	25
33	IDFC FIRST BANK	10	28	57	95
34	KBS BANK	2	9	2	13
35	KARNATAKA GRAMEENA BANK	838	147	133	1118
36	KARNATAKA VIKAS GRAMEENA BA	427	140	62	629
37	KSCARD BK.LTD	178	0	25	203
38	K.S.COOP APEX BANK LTD	461	206	234	901
39	KSFC	0	0	0	0
40	EQUITAS SMALL FINANCE BANK	7	21	52	80
41	UJJIVAN SMALL FINANCE BANK	17	28	35	80
42	SURYODAY SMALL FINANCE BANK	17	24	32	73
43	ESAF BANK	2	9	14	25
44	JANA SMALL FINANCE BANK LTD.	7	5	39	51
45	AU SMALL FINANCE BANK LTD.	0	0	3	3
46	FINCARE SMALL FINANCE BANK LI	2	60	25	87
47	INDIA POST PAYMENTS BANK	0	8	23	31
48	AIRTEL PAYMENTS BANK	0	0	0	0
Grand Total		4242	2642	4770	11654

BranchDetail_Mar22



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STATE BANK OF INDIA

9. Scheme for saturation of PMJDY account holders enrolment under social security schemes.

DDM NABARD informed the committee that for increasing coverage of enrolment under both the PMJJBY and PMSBY schemes in the Aspirational Districts, there is need to conduct more ground level special awareness camps targeting the PMJDY account holders for which both banks and their associate BCs are the key stakeholders in the process of enrolment of beneficiaries. She informed that Financial Inclusion Fund (FIF) of NABARD has approved a Special Scheme for saturation of enrolment of eligible operative PMJDY A/c holders under Social Security Schemes (SSS) i.e. PMSBY and PMJJBY in 117 Aspirational Districts of 28 States. She urged the members to implement the scheme in Aspirational Districts by 31.05.2022. She mentioned that reimbursement of expenses incurred by banks for organizing monthly block level and village level special camps in all Aspirational Districts up to 31 May 2022 (up to a maximum of Rs.6000/- per program and an amount of Rs.1/- each for the BC and the bank branch for every fresh enrolment of eligible PMJDY account holder will be reimbursed under PMSBY and an amount of Rs.10/- each for the BC and bank branch for every fresh enrolment of eligible PMJDY account holder will be reimbursed under PMJJBY. She urged the bankers to utilize this scheme and onboard maximum number of PMJDY customers under the scheme.

10. Any other matter with the permission of chair

Closure /Merger of Branches: LDM informed that Canara Bank have requested to permit DCC to close 3 rural branches in the district at Anwari (Population- 5365), Bappur (Population-1269) and Medikinalhal (Population- 3816) and Karnataka Gramin Bank has proposed to close 2 branches at Idapanur (Population- 5516) and Pagadadinni camp (Population- 3254). CEO madam enquired about the reasons for closing the branches and whether any alternate arrangements are made for meeting the requirements at that area. The officials from KGB and Canara Bank mentioned that they have arranged BC point at the proposed closure branches and will be providing most of the required banking services provided by bank branch. The committee has not approved the closure of rural branches of Canara Bank Anwari and KGB Idapanur as the villages has more than 5000 population and as per RBI guidelines there shall be at least one bank branch at that village. The committee recommended for closure of Canara Bank Bappur, Medikinal branches and KGB Pagadadinni camp branches, subject to approval from SLBC Karnataka.

The meeting concluded with vote of thanks by LDM.


Lead Dist. Manager
Lead District Manager
District Consultative Committee (DCC)
Raichur District


(Mrs. Noor Zahara Khanum)
Chief Executive Officer, ZP Raichur and Chairman
District Consultative Committee (DCC)
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ಮಹಡಿಯ: ಎಸ್.ಎ.ಟಿ ಕ್ಯಾಂಪಸ್ ಶಾಖೆ
ರಾಯಚೂರು -584103

लीड बैंक कार्यालय
भारतीय स्टेट बैंक
ऊपर एन.ई.टी. कैम्पस शाखा
रायचूर -584103

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



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STATE BANK OF INDIA

LBORCR/2021-22/DCC/

Date: 04.03.2022

Proceedings of the District Consultative Committee (DCC) Meeting for the quarter ending September and December 2021

The District Consultative Committee (DCC) meeting for the quarter ending September and December 2021 conducted on 25.02.2022 (Friday) at 3:30 pm under the chairmanship of Mrs Noor Zahara Khanum, Chief Executive Officer (CEO), Zilla Panchayat Raichur. The meeting convened by Sri Babu Balaganur, Lead District Manager attended by Sri Murli Mohan Pathak, Lead District Officer (LDO) RBI Bengaluru, Smt Kalavathi N, DDM NABARD, Sri Ashok Kumar, Regional Manager, Karnataka Gramin Bank, Sri Ravindra Ratnakar, Chief Manager, SBI RBO Raichur, Sri Santhosh Tiwari, Manager Canara Bank RO Raichur, Line Departments officials and all District Coordinators of the banks operating in the district. The representatives from DCB Bank and Kotak Mahindra Bank were absent for the meeting.

Sri Babu Balaganur, LDM in his opening remarks welcomed the dignitaries and the members of DCC and presented the agenda of meeting for deliberation.

1. Confirmation of minutes – previous DCC Meeting held on 16th November, 2021

LDM informed that minutes of previous DCC meeting was circulated through email on 25.11.2021 and the committee has approved the minutes.

2. Review of Annual Credit Plan achievement for the FY 2021-22 as on 30.09.2021 and 31.12.2021

LDM informed that the Annual Credit Plan for the Raichur District is ₹ 8106 crores for the FY 2021-22 and till the quarter ending December 2021, achievement in disbursements is ₹ 3980 crores, which is 49 % of the target which is considerably less comparing to previous years. He said that out of priority sector target of ₹6571 crores, 3072 crores have been disbursed till December end which means 46 % of priority sector target and out of Non priority sector target of ₹1535 crores, ₹908 crores have been disbursed which means 59 % is achieved. He informed that ₹1400 crores new advances have been disbursed during the quarter September to December. Sri MM Pathak LDO RBI mentioned that there is a low performance by banks in priority sector. He requested all the bankers to focus more on priority sector advances and achieve the ACP target by March 2022. CEO madam showed displeasure on poor performance on housing and education loans. She advised all bankers to improve both education and housing loans of priority sector.

(In Rs Crores)						
S N o	SECTOR	Annual Target 2021-22	Achievement as on 30.09.2021	Achievement as on 31.12.2021	% Achievement as on 31.12.2021	Gap to Target (In Cr)
1	Priority Sector					
1	Agriculture	4341	1551.67	2189.90	50.45 %	2151.1
2	MSME	1190	476.26	744.15	62.53 %	445.85

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ಮಹದಿಯ: ಎನ್.ಎ.ಟಿ ಕ್ಯಾಂಪಸ್ ಶಾಖೆ

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Lead Bank Office

State Bank of India

Upstairs: SBI N.E.T Campus Br.

Raichur-584103



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3	Education	52.04	6.25	10.44	20.06 %	41.06
4	Housing	447.58	27.79	49.08	10.96 %	398.5
5	Other Priority	540.38	39.78	79.09	14.64 %	461.29
	Total Priority Sector	6571	2101.75	3072.66	46.76 %	3498.34
	Loans to Weaker Sections Under Priority Sector	610.25	448.38	806.21	132.11 %	0
II	Non-Priority Sector					
1	Agriculture (Nps)	1	0.6	0.86	86.00 %	0.14
2	Education (Nps)	10	8.23	9.22	92.20 %	0.78
3	Housing (Nps)	120	40.18	74.33	61.94 %	45.67
4	Personal Loans (Nps)	100	124.93	194.92	194.92 %	0
5	Other Nps	1306	303	628.78	48.14 %	677.22
	Total Non Priority	1535	476.94	908.11	59.16 %	626.89
	Grand Total	8106	2578.69	3980.77	49.11 %	4125.23

LDM mentioned that from the bank wise data, many banks have not reached 50 % of target allotted to their banks in priority sector. He said that out of Public Sector Banks, Canara Bank, SBI, Indian Overseas Bank and Uco Bank have shown poor performance and out of private banks, Karnataka Bank, Kotak Mahindra Bank, City Union Bank, Laxmi Vilas Bank, Karur Vysya Bank, Axis Bank, ICICI bank and yes Bank have shown poor performance. He requested all bankers to focus on Priority sector advances and improve the position. He informed that in the previous DCC meeting, CEO instructed all private banks to improve the priority sector advances however there is no improvement shown. CEO madam showed her displeasure on SBI and Canara Bank on low performance in Housing loans and Education loans and enquired about the low performance of housing loans in rural areas. SBI official replied that majority of housing loans sanctioned are from urban area as the income of rural customers is mainly from agriculture which is difficult for them for monthly repayment. He also mentioned that there is housing loan product (independent scheme) in SBI known as Gram Niwas up to a loan of Rs.10 lakhs. LDM mentioned that from the bank wise data of Non-Priority sector, SBI, Bank of Baroda and Bank of Maharashtra have shown poor performance in Non- Priority sector. He requested the bankers to improve the position

Priority Sector- Bank Wise Performance for the quarter ending December 2021

	Name of Bank	Target Under Priority Sector	Agriculture	MSME	Education	Housing	Other priority	Total Achievement under PS as on 31.12.2021	% Achiever
	Public Sector Banks		Achievement						
1	CANARA BANK	843.29	206.57	58.64	4.54	14.31	16.47	300.53	35.64
2	STATE BANK OF INDIA	1643.34	307.98	164.29	3.24	13.21	0	488.72	29.74

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ಸ್ಟೇಟ್ ಬ್ಯಾಂಕ್ ಆಫ್ ಇಂಡಿಯಾ

ಮಹಡಿಲು: ಎಸ್.ಎ.ಬಿ ಕ್ಯಾಂಪಸ್ ಶಾಖೆ

ರಾಯಚೂರು -584103

ಲೀಡ್ ಬ್ಯಾಂಕ್ ಕಾರ್ಯಾಲಯ

भारतीय स्टेट बैंक

ऊपर एन.ई.टी. कैम्पस शाखा

रायचूर -584103

Lead Bank Office

State Bank of India

Upstairs: SBI N.E.T Campus Br.

Raichur-584103



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STATE BANK OF INDIA

3	BANK OF BARODA	130	58.66	17.39	0.29	1.02	0	77.36	59.51
4	BANK OF INDIA	8.14	8.67	7.09	0.1	0.5	0	16.36	200.98
5	BANK OF MAHRASHTRA	17.21	4.87	0.01	0.03	0.36	4.89	10.16	59.04
6	CENTRAL BANK OF INDIA	67.79	24.16	12.27	0.04	0.2	0	36.67	54.09
7	INDIAN BANK	54.48	57.43	41.4	0.5	1.25	0	100.58	184.62
8	INDIAN OVERSEAS BANK	67.06	8.24	2.54	0.23	1.78	0	12.79	19.07
9	PUNJAB NATIONAL BANK	18.37	6.9	0.21	0.1	0.84	0	8.05	43.82
10	UCO BANK	36.17	4.55	1.7	0.04	0.36	0.19	6.84	18.91
11	UNION BANK OF INDIA	342.09	345.41	81.58	0.51	3.78	0.02	431.3	126.08
	Total of Public Sector Banks	3227.94	1033.44	387.12	9.62	37.61	21.55	1489.36	46.14
	Private Banks								
12	IDBI BANK	115.06	55.41	5.21	0.09	0.34	0	61.05	53.06
13	KARNATAKA BANK	110.34	29.96	8.73	0.11	1.19	0.01	40	36.25
14	KOTAK MAHINDRA BANK	231.42	37.86	31.52	0	0	2.04	71.42	30.86
15	CITY UNION BANK	6.02	0.59	0	0	0	0	0.59	9.80
16	FEDERAL BANK	37.26	20.55	4.48	0	0.15	0	25.18	67.58
17	KARUR VYSYA BANK	26.97	5.93	0.05	0.01	0.58	0.01	6.58	24.40
18	LAXSHMI VILAS BANK	12.88	0.41	1.8	0	0	0	2.21	17.16
19	HDFC BANK	268.67	119.09	62.51	0.01	0.89	3.35	185.85	69.17
20	AXIS BANK	350.75	48.02	39.64	0	0.03	6.41	94.1	26.83
21	ICICI BANK	622.1	136.43	137.26	0	0.34	0.9	274.93	44.19
22	YES BANK	158.41	13.66	0.78	0	0	0	14.44	9.12
23	DCB BANK	13.02	34.17	0.72	0	0.57	0	35.46	272.35
24	KBS Bank	24.45	0	0	0	0	24.57	24.57	100.49
	Total of Private Banks	1977.35	502.08	292.7	0.22	4.09	37.29	836.38	42.30
	R R B's								
25	KARNATAKA GRAMEENA BANK	860.53	331.46	43.13	0.6	6.59	0	381.78	44.37
	Co-Op Sector								
26	KSCARD BK.LTD	44.29	3.46	0	0	0	0	3.46	4.99
27	K.S.COOP APEX BANK LTD (RDCC Bank)	448.73	310.97	0	0	0	0	310.97	69.30
28	KSFC	5.16	0	20.18	0	0	0	20.18	391.09
	Total of Co-Op Sector	498.18	314.43	20.18	0	0	0	334.61	63.96
	Small Finance Bank								
29	JANA SMALL FINANCE BANK LTD.	7	2.47	1.02	0	0.79	5.87	10.15	145.00
	Grand Total	6571	2189.9	744.15	10.44	49.08	79.09	3072.66	46.76

Non Priority Sector- Bank Wise Performance for the quarter ending December 2021

	Name of Bank	Target Under Non Priority Sector	Agriculture	Education	Housing	Personal loans	Other Non priority	Total Achievement under NPS as on 31.12.2021	% Achieveme
	Public Sector Banks		Achievement						
1	CANARA BANK	320.93	0.02	3.43	30.94	55.39	172.6	262.38	81.76
2	STATE BANK OF INDIA	372.4	0.79	0	10.01	8.32	113.33	132.45	35.57

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ಭಾರತೀಯ ಸ್ಟೇಟ್ ಬ್ಯಾಂಕ್

ಉಪ್ಪರ್ ಎನ್.ಇ.ಟಿ ಕ್ಯಾಂಪಸ್ ಶಾಖೆ

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3	BANK OF BARODA	106.45	0	0.65	1.79	3.19	7.08	12.71	11.94
4	BANK OF INDIA	3.27	0	0	0.35	0.75	1.24	2.34	71.56
5	BANK OF MAHRASHTRA	45.58	0	0.25	0.86	0	0.26	1.37	3.01
6	CENTRAL BANK OF INDIA	6	0	0	0.05	4.99	1.51	6.55	109.17
7	INDIAN BANK	15	0	0	4.44	9.38	0.05	13.87	92.47
8	INDIAN OVERSEAS BANK	7	0	0	1.97	1.38	4.02	7.37	105.29
9	PUNJAB NATIONAL BANK	12	0	0.13	0	9.64	2.02	11.79	98.25
10	UCO BANK	1	0	0	0	0	0.88	0.88	88.00
11	UNION BANK OF INDIA	100	0	0.3	6.32	22.98	10.46	40.06	40.06
	Total of Public Sector Banks	989.63	0.81	4.76	56.73	116.02	313.45	491.77	49.69
	Private Banks								
12	IDBI BANK	4	0	0	1.36	1.09	1.25	3.7	92.50
13	KARNATAKA BANK	7	0	0	1.87	0.77	4.23	6.87	98.14
14	KOTAK MAHINDRA BANK	5	0	0	0	0	4.2	4.2	84.00
15	CITY UNION BANK	2	0	0	0	1.22	0.36	1.58	79.00
16	FEDERAL BANK	5	0	0	0.5	0.32	3.25	4.07	81.40
17	KARUR VYSYA BANK	7	0.05	0	1.61	1.19	3.27	6.12	87.43
18	LAXSHMI VILAS BANK	2	0	0	0	0.31	1.03	1.34	67.00
19	HDFC BANK	220	0	0	0	37.12	126.69	163.81	74.46
20	AXIS BANK	6	0	0	0	0.11	5.31	5.42	90.33
21	ICICI BANK	234	0	0.19	7.8	25.68	138.81	172.48	73.71
22	YES BANK	3.4	0	0	0	0	2.33	2.33	68.53
23	DCB BANK	15	0	0	1.16	0	12.35	13.51	90.07
24	KBS Bank	5	0	0	0	0	3.82	3.82	76.40
	Total of Private Banks	515.4	0.05	0.19	14.3	67.81	306.9	389.25	75.52
	R R B's								
25	KARNATAKA GRAMEENA BANK	27.2	0	0.27	1.11	11.09	9.45	21.92	80.59
	Co-Op Sector								
26	KSCARD BK.LTD	0	0	0	0	0	0	0	0.00
27	K.S.COOP APEX BANK LTD (RDCC Bank)	0.77	0	0	0	0	0	0	0.00
28	KSFC	0	0	0	0	0	0	0	0.00
	Total of Co-Op Sector	0.77	0	0	0	0	0	0	0.00
	Small Finance Bank								
29	JANA SMALL FINANCE BANK LTD.	2	0	0	2.19	0	1.56	3.75	187.50
	Grand Total	1535	0.86	5.22	74.33	194.92	632.78	908.11	59.16

Annual Credit Plan 2021-22 – Targets and Achievements
Summary (As on 31.12.2021) (₹ Crores)

S NO	Sector	ACP Target FY 2021-22		Achievement (upto end of June 2021)		Achievement (upto end of Sept- 2021)		Achievement (upto end of Dec- 2021)		% Achievement up to Dec- 2021		Amount Outstanding	
		No of Acs	Amt	No of Acs	Amt	No of Acs	Amt	No of Acs	Amt	No of Acs	Amt	No of Acs	Amt
1A	Agriculture= 1A(i)+1A(ii)+1A (iii)	190918	4341	55877	835.87	108994	1551.67	164179	2189.9	85.99	50.45	329406	5898.1
	Crop Loans	167691	3266	34717	407.95	81271	939.71	128552	1361.87	76.66	41.70	186010	2793.3

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	Term loans	12923	769	20983	127.07	27258	227.43	34976	345.98	270.65	44.99	134650	2436.34
1A(i)	Farm Credit	180614	4035	55700	535.02	108529	1167.14	163528	1707.85	90.54	42.33	320660	5229.65
1A(ii)	Agriculture Infrastructure	2252	240.02	5	1.02	62	8.93	23	17.74	1.02	7.39	6592	77.6
1A(iii)	Ancillary Activities	8052	65.97	172	299.83	403	375.6	628	464.31	7.80	703.82	2154	590.88
1B	MSMEs = 1B(i)+1B(ii)+1B(iii)+1B(iv)	40015	1190	2039	327.43	4086	476.26	6846	744.15	17.11	62.53	41531	1461.17
1B(i)	Micro Enterprises inc Khadi& Vil	17811	535	1784	164.12	3727	210.82	6245	294.84	35.06	55.11	38639	708.69
1B(ii)	Small Enterprises	11948	357.1	236	144.9	325	242.01	467	370.6	3.91	103.78	2511	554.49
1B(iii)	Medium Enterprises	5863	178.54	13	16.89	23	22.73	33	43.53	0.56	24.38	113	161.44
1B(iv)	Other finance to MSMEs	4393	119.1	5	1.52	11	0.7	100	35.18	2.28	29.54	268	36.55
1C	Export Credit	0	0	0	0	0	0	0	0	0.00	0.00	0	0
1D	Education	3978	52.01	105	1.25	413	6.25	669	10.44	16.82	20.07	3077	86.21
1E	Housing	9993	447.6	285	9.82	586	27.79	815	49.08	8.16	10.97	5513	436.24
1F	Social Infrastructure	1714	45.05	0	0	0	0	1	0.02	0.06	9.04	2	0.02
1G	Renewable Energy	1748	45.05	0	0	0	0	0	0	0.00	0.00	85	0.17
1H	Others	9970	450.42	1593	9.01	6756	39.58	14356	79.07	143.99	17.55	37406	88.25
2	Total Priority Sector Lending = 1A+1B+1C+1D+1E+1F+1G+1H	258336	6571	59899	1183.38	120837	2101.75	186866	3072.66	72.33	46.76	417020	7970.19
3	Loans to weaker Sections under PS	11998	610.25	27182	216.2	50022	448.38	79523	806.21	662.80	132.11	239649	3321.37
4A	Agriculture	0	0	0	0	46	0.6	65	0.86	100.00	100.00	103	6.21
4B	Education	51	2.5	9	0.67	119	8.23	44	5.22	86.27	208.80	147	18.56
4C	Housing	1776	119.53	163	11.85	431	40.18	476	74.33	26.80	62.19	2059	384.1
4D	Personal Loans under NPS	0	0	1335	43.36	4737	124.93	6285	194.92	100.00	100.00	25107	765.87
4E	Others	161078	1412.98	6689	217.81	10829	303	14899	632.78	9.25	44.78	39693	885.85
5	Total Non Priority sector lending= 4A+4B+4C+4D+4E	162905	1535	8196	273.69	16162	476.94	21769	908.11	13.36	59.16	67109	2060.59
	Grand Total (2+5)	421241	8106	68095	1457.07	136999	2578.69	208635	3980.77	49.53	49.11	484129	10030.78

3. Review of Key Indicators (Out Standing) as on 30.09.2021 and 31.12.2021

(In Rs Crores)			
PARAMETER	As on 30.09.2021	As on 31.12.2021	Growth over Previous Quarter
Number of Branches	249	250	1
Aggregate Deposit - Rs. Crore	8930.46	8726	-204.46
Aggregate Advances - Rs.Crore (Outstanding)	9417.55	10032.25	614.7

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लीड बैंक कार्यालय

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Credit / Deposit Ratio	105.45	114.97	9.52 %
Priority Sector Advances - Rs. Crore	7511.7	7970.19	458.49
a) Agricultural Advances - Rs. Crore	5691.52	5898.13	206.61
b) Industrial Advances - Rs. Crore	1227.80	1461.17	233.37
c) Other PSA - Rs. Crore	592.38	610.89	18.51

LDM informed that the CD ratio of the district has improved from 105 % to 115 % from the quarter September to December 2021, however there is a downfall of ₹204 crores in deposits majorly from Axis Bank. He requested the bankers to improve the deposit position of all banks. He informed that one new branch of HDFC Bank has been opened at Manvi during this quarter and it is operational since 23.12.2021. He informed that Yes Bank has least CD ratio of 11.6 followed by SBI with 49.7. He requested these banks to maintain at minimum level of 60 as prescribed by RBI. He informed that the aggregate advance level of the district has surpassed the ₹10000 crores mark and he congratulated all the bankers.

4. Aadhaar seeding for Scholarship accounts/ Social Security Schemes/PMFBY

LDM mentioned that DFS, GOI has instructed all banks to speed up Aadhaar seeding/linking of bank accounts of beneficiaries on NPCI mapped. He informed that % of accounts seeded with Aadhaar to total bank accounts as on September-2021 was 89.60 % and December-2021 is 90.60 % in which Indian Bank, Axis Bank, HDFC Bank KGB, IPPB and State Bank of India has highest pendency for Aadhaar seeding. CEO madam advised the bankers not to deduct the compensation amount of beneficiaries received from Government through DBT to their loan accounts. She also said that there is a pendency of aadhaar seeding for more than 4000 students due to which they are unable to receive the scholarship through DBT. LDM mentioned that Lead Bank has requested the welfare departments to provide bank-branch wise pendency for aadhaar pendency however no data has been received from the departments. CEO madam instructed the welfare departments to provide the required data to LDM.

PMFBY: LDM informed that for the Kharif, Rabi & Summer seasons 2019-20 and 2020-21, due to various errors in Aadhaar Seeding, a total of 2080 accounts with an amount of Rs.4.43 crores credit to farmer's account through DBT have been failed and highest pendency is with ICICI Bank and CSC centers. He requested the bankers to rectify the errors so that eligible farmers gets credit amount of PMFBY. Joint Director, Department of Agriculture official mentioned that various errors in aadhaar seeding have been rectified for the PM Kisan beneficiaries.

PMFBY- Bank Wise Pendency			
Sl No	Name of Bank	Pendency (Nos)	Claim Amount (Rs. Lakhs)
1	ICICI Bank	940	265.60
2	CSC Centers	794	104.39
3	Axis Bank	73	22.83
4	State Bank of India	70	16.30
5	Karnataka Gramin Bank	44	7.07
6	RDCC Bank	44	3.39
7	Canara Bank	35	6.53
8	HDFC Bank	34	5.43
9	DCB Bank	26	8.15

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10	UCO Bank	7	0.23
11	Union Bank of India	8	1.59
12	Bank of Baroda	5	1.75
TOTAL		2080	443.25

5. Review of Progress under Financial Inclusion Plan of Aspirational District Program

LDM presented the summary of progress made in Aspirational District program. He requested the controllers and coordinators to advise the service area banks to coordinate with FLCs for organizing camps which will give impact on achieving targets set by DFS. He requested CEO madam to instruct the GP members to coordinate with banks and conduct FI camps at their villages. CEO madam advised all the bankers to enroll maximum number of customers under PMJJBY and PMSBY schemes.

Aspirational District Program (ADP)-Raichur District Summary				
Particulars	Bank Accounts (CASA) per lakh population	PMJJBY enrolments per lakh population	PMSBY enrolments per lakh population	APY enrolments per lakh population
Target set by DFS	129755	9772	30303	2886
Achievement till December 2021	135431	6514	13623	3039
% Achievement	104.37%	66.65 %	44.95 %	105.30 %
Gap to target (per lakh population)	0	3258	16680	0
Absolute Target	0	62814	321590	0

6. Doubling of farmer's income by 2022

LDM informed that the DFS strategy as recommended by the Inter-ministerial Committee include seven sources of income growth viz., (i) improvement in crop productivity; (ii) improvement in livestock productivity; (iii) resource use efficiency or savings in the cost of production; (iv) increase in the cropping intensity; (v) diversification towards high value crops; (vi) improvement in real prices received by farmers; and (vii) shift from farm to non-farm occupations. He requested all bankers to provide KCC loans to beneficiaries of PMKISAN.

7. Progress under SHG- Bank Linkage

LDM presented the performance in SHG bank linkage. He informed that the target under No of SHGs is already reached, however disbursements need to be improved for SHG beneficiaries. NRLM official mentioned that account opening for SHG members is being delayed for months at SBI Gunjhalli, Ramdurg, Hutti, K.Irabgera, Kalmala, Jalahalli, Roudalbanda, Canara Bank Maski and KGB Gillesugur branches. He said that some banks are insisting for registration copies and other documents for SHG account opening. He also mentioned that certain banks are not accepting the SHG loan applications which are sponsored by NRLM as they are not forwarded by corporate BCs/NGOs. He also mentioned that certain banks are not accepting PMJJBY and PMSBY forms provided by NRLM officials. CEO madam showed her displeasure on banks for inordinate delay for SHG account opening and advised LDM to look into the issue. She mentioned that many customers from rural background are uneducated and unaware of insurance schemes due to which NRLM officials are

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collecting applications and submitting to banks on behalf of them. LDM advised all banks to accept such applications submitted by NRLM officials. Sri MM Pathak, LDO RBI mentioned that Raichur being a 100% digital district, bankers delaying one month for opening SHG account is not acceptable. He advised LDM to escalate the matter by writing to the controllers of banks marking RBI under CC if any branch is delaying for account opening without any proper reason.

Progress of SHG Bank Linkage							(Amount in Cr)		
FY	Target			Achievement			Achievement %		
	SHGs	Disbursement Amt	Outstanding Amt	SHGs	Disbursement Amt	Outstanding Amt	SHGs	Disbursement Amt	Outstanding Amt
2020-21	15280	313.41	425.95	17508	241.60	322.52	114.58	77.09	75.72
2021-22	15660	419.50	545.00	16069	171.26	344.43	102.61	40.82	63.20

8: Latest Notification of GOI/RBI/NABARD

❖ Pradhana Mantri Formlisation Of Micro Food Processing Enterprises (PMFME): One District One Product

LDM informed that a total of 6 online applications received by JD Agriculture under this scheme and 2 application sanctioned by Canara Bank, 3 applications are pending with SBI and 1 application is pending with KGB. JD Agriculture official informed that the target for Raichur District is 100 and the department has received 30 applications of PMFME and will be forwarded to banks shortly. She urged the bankers to sanction the applications at the earliest. CEO madam instructed the officials to provide loans to SHG members under PMFME scheme. SBI official mentioned that one of the applicant of PMFME from Sindhanur is not providing leased agreement of premises at which unit will be established which is causing delay for sanction of loan. CEO madam advised JD Agriculture official to provide full application to the bankers for sanction.

❖ Agriculture Infrastructure Fund (AIF)

LDM informed that AIF shall be used for post harvest management infrastructure like Supply chain services including e-marketing platforms, Warehouses, Silos, Pack houses, Assaying units, Sorting & grading units Cold chains, Logistics facilities, Primary processing centers (of cashew eligible), Ripening Chambers etc.,

❖ Animal Husbandry Infrastructure Development Fund

LDM informed that the recently announced Prime Minister's Atma Nirbhar Bharat Abhiyan package mentioned about setting up of Rs 15000 crores Animal Husbandry Infrastructure Development Fund, to establish 1) the dairy processing and value addition infrastructure 2) meat processing and value addition infrastructure and 3) Animal Feed Plant. He mentioned that special KCC saturation campaign for Animal Husbandry, Poultry and Fisheries for 3 months has been launched by AHDF Dept, GOI for 3 months w.e.f 15.11.2021.

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LBORCR/2021-22/DLRC/

Date: 04.03.2022

Proceedings of the District Level Review Committee (DLRC) Meeting for the quarter ending September and December 2021

The District Level Review Committee (DLRC) meeting for the quarter ending September and December 2021 conducted on 25.02.2022 (Friday) at 5 pm under the chairmanship of Mrs Noor Zahara Khanum, Chief Executive Officer (CEO), Zilla Panchayat Raichur. The meeting convened by Sri Babu Balaganur, Lead District Manager attended by Sri Murli Mohan Pathak, Lead District Officer (LDO) RBI Bengaluru, Smt Kalavathi N, DDM NABARD, Sri Ashok Kumar, Regional Manager, Karnataka Gramin Bank, Sri Ravindra Ratnakar, Chief Manager, SBI RBO Raichur, Sri Santhosh Tiwari, Manager Canara Bank RO Raichur, Line Departments officials and all District Coordinators of the banks operating in the district. The representatives from DCB Bank and Kotak Mahindra Bank were absent for the meeting. LDM presented the agenda of DLRC meeting for deliberation.

1. Confirmation of minutes – previous DLRC Meeting held on 16th November, 2021

LDM informed that minutes of previous DLRC meeting was circulated through email on 25.11.2021 and the committee has approved the minutes.

2. Review of Pradhan Mantri Mudra Yojana (PMMY) and STANDUP INDIA (SUI)

PMMY: LDM informed that Mudra is a key indicator in Aspirational District Program of Raichur District, however many banks have not even sanctioned a single Mudra loan till date. Kotak Mahindra Bank, City Union Bank, Laxmi Vilas Bank, Yes bank, Karur Vysya Bank and Jana Bank have zero Mudra loans sanctioned in this FY and also many other banks have not crossed ₹1 crore advances. CEO madam showed her displeasure on bankers for poor performance on PMMY and enquired about the reason from Kotak Mahindra Bank and City Union Bank officials for their nil sanction of MUDRA loans. The representative from Kotak Mahindra Bank was absent and City Union Bank official mentioned that their branch is newly established and assured to sanction new Mudra loans in the future. LDM requested all banks to sanction more number of MUDRA loans which helps in achieving the target of ₹480 crores under Aspirational District program.

PMMY Progress for the Qtr ending Sept vs Dec 2021

For the quarter ending Sept 2021			For the quarter ending Dec 2021		Growth in No of accounts	Growth in Amt
	No of ACs	Amount (In Cr)	No of ACs	Amount (In Cr)		
Sishu	15738	37.41	28110	66.95	12372	29.54
Kishore	7405	70.68	7849	86.88	444	16.20
Tarun	400	26.53	428	29.52	28	2.99

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Total	23543	134.62	36387	183.35	12844	48.73
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SUI: LDM mentioned that each bank branches in the district have been allotted with 2 Standup India Targets for the FY 2021-22 and to provide at least 2 loans to SC/ST/Women Entrepreneurs under SUI. He mentioned that only 5 banks have sanctioned loans under Stand up India scheme among which Karur Vysya Bank, Canara Bank and SBI are the major contributors and he congratulated them. He requested all banks to come forward and sanction loans under Stand Up India scheme. SBI official informed that a special campaign for Stand Up India scheme has started of which agricultural segment allied activities loans are also considered under SUI.

Progress made under Stand Up India Scheme up to 31.12.2021						
Sl No	Bank Name	Female	SC	ST	Total Sanctioned Amt	Total No of beneficiaries
1	Canara Bank	1.33 cr	0.72 cr	0	2.05 cr	10
2	State Bank of India	0	0.5 cr	0	0.5 cr	8
3	Kotak Mahindra Bank	0	0.49 cr	0	0.49 cr	1
4	Karur Vysya Bank	4.25 cr	2.51 cr	0	6.76 cr	24
5	HDFC Bank	0.2 cr	0	0	0.2 cr	1
TOTAL		6.28 cr	3.72 cr	0	10.00 cr	44

3. PMSVANIDHI Loans status report as on 31.01.2022 and sanction of second term loans

LDM mentioned that this scheme is formulated with an intention to help the street vendors to cope with the financial difficulties faced due to COVID-19 pandemic and GOI has also issued guidelines and targets for 2nd tranche of loans up to Rs.20000/- (Min Rs.15000/-) for all those borrowers who repaid the first loan .2nd tranche loan target has been fixed @50% of the loans disbursed till 31.03.2021.He urged the coordinators are to provide 2nd loan of PMSVANIDHI to all eligible borrowers. He informed that 2nd term loan applications are viewed under applications closed section in the website and after marking closed under closed section it will be viewed under new applications section. NULM official presented the bank wise pendency of PMSVANIDHI and DAY NULM schemes and urged to clear the pendency at the earliest. Central Bank of India official mentioned that the customers are not coming to branch for documentation for sanctioning of loans. CEO madam instructed NULM officials to pass on the feedback provided by bankers to all TMCs.

ULB	Target	Applications received	Sanctioned	Disbursements	% to online sanction against target	% to disbursements against target
12	5557	8321	6709	6223	120.73 %	111.98 %

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Status of PMSVANIDHI second term loans				
CMC/TMC	Applications received	Sanctioned	Pending	Applications with closure
Raichur	27	7	20	55

4. Review & implementation of Government Sponsored Schemes

LDM presented the progress under PMEGP scheme as on 15.02.2022. JD DIC mentioned that the target for the FY 2021-22 under DIC and KVIB have been achieved and assured to reach the target of KVIB at the earliest. He also mentioned that they are providing Udyog Aadhar for the beneficiaries which are now mandatory for availing loans at banks.

Progress under PMEGP scheme as on 15.02.2022						
Agency	Target for FY 2021-22	No of Applications forwarded	No of sanctions	Referred back for rectification	Rejected applications	Pending at Bank
DIC	60	384	60	13	235	96
KVIB	40	163	43	2	74	46
KVIC	40	105	24	0	55	32

LDM presented the progress under DAY NULM scheme as on 20.02.2022. He informed that only CMC Raichur, CMC Sindhanur, TMC Maski, TMC Lingsugur and TP Kowtal have provided data. CEO madam instructed CMC Raichur official to provide the full data to Lead Bank at the earliest and advised bankers to achieve the target under DAY NULM.

Progress under DAY-NULM Scheme					
CMC/TMC/TP- Scheme	Target for FY 2021-22	No of Applications forwarded	No of sanctions	Rejected applications	Pending at Bank
Raichur- SEP (I)	25	156	2	24	135
Raichur - SEP (Group)	5	4	0	2	2
Raichur- SEP (Credit Linkage)	10	7	7	0	0
Raichur Total	40	167	9	26	137
Sindhanur- SEP (I)	31	53	12	0	41
Sindhanur- SEP (Group)	4	4	0	0	4
Sindhanur - SEP (Credit Linkage)	10	10	0	0	10
Sindhanur Total	45	67	12	0	54
Maski - SEP (I)	10	10	3	0	7
Maski -SEP (Credit Linkage)	4	4	0	0	4
Maski Total	14	14	3	0	11
Lingsugur - SEP (I)	5	5	0	0	5

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Lingsugur -SEP (Group)	1	1	0	0	1
Lingsugur- SEP (Credit Linkage)	3	3	2	0	1
Lingsugur Total	9	9	2	0	7
Manvi- SEP(I)	30	30	0	0	30
Manvi- SEP (Group)	2	2	0	0	2
Manvi- SEP (Credit Linkage)	5	5	0	0	5
Manvi Total	37	37	0	0	37
Mudgal -SEP (I)	6	6	0	0	6
Mudgal - SEP (Group)	1	1	0	0	1
Mudgal -SEP (Credit Linkage)	6	6	0	0	6
Mudgal Total	13	13	0	0	13
Devdurga -SEP (I)	2	2	0	0	2
Devdurga- SEP (Credit Linkage)	3	3	0	0	3
Devadurga Total	18	18	0	0	18
Turvihal -SEP (I)	3	3	0	0	3
Turvihal- SEP (Credit Linkage)	2	2	0	0	2
Turvihal Total	5	5	0	0	5
Kowtal -SEP (I)	2	6	0	0	6
Kowtal-SEP (Credit Linkage)	1	2	0	0	2
Kowtal Total	3	8	0	0	8
Balaganur -SEP (I)	8	8	0	0	8
Balaganur-SEP (Group)	2	2	0	0	2
Balaganur- SEP (Credit Linkage)	2	2	0	0	2
Balaganur Total	12	12	0	0	12
Sirwar- SEP (I)	4	4	0	0	4
Sirwar Total	4	4	0	0	4
Hutti- SEP (I)	2	2	0	0	2
Hutti- SEP (Group)	1	1	0	0	1
Hutti-SEP (Credit Linkage)	5	5	0	0	5
Hutti Total	8	8	0	0	8

LDM presented the progress under Government sponsored schemes of various departments. He informed that Dr. BR Ambedkar Development Corporation, Maharshi Valmiki Development Corporation and AH & VS department have not provided the progress data. CEO madam instructed the department officials to provide the progress data to LDM as it is difficult to monitor the progress. She reviewed the department/corporation wise performance. KMDC department official mentioned that certain customers are not interested to avail the loan hence declared that there is no pendency. WCD department official mentioned that the major pendency is with SBI and UBI. AV & VS department official mentioned that there is no pendency. CEO madam instructed all bankers to prepare a checklist of documents required for various Government sponsored schemes and submit to Department heads. Further Departments heads are advised to distribute the check list to sub-offices and ensure to submit the full set of documents of applicants to the bank as per the checklist.

Progress under other Govt Sponsored schemes					
S No	Dept/Corp/Schemes	Targets 2020-21	Sanctioned	Pending	Rejected

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1	KMDC-Taxi	15	4	10	1
2	Women & Child Dev Dept- Udyogini scheme	70	32	48	0
3	Agri- PMFME (2021-22)	6	2	4	0
4	LIDKAR (2021-22)	4	0	4	0
5	KTDC (Thanda)- ISB scheme	11	0	11	0
6	KBDC (Bhovi)- ISB scheme	14	0	14	0
7	Devaraj Urs Dev Corp- 2 wheeler	17	0	17	0
8	Dr. B R Ambedkar Dev Corp -ISB Scheme	45	0	45	0
9	KMVSTDC (Valmiki)- Airawata scheme	13	0	13	0
10	KMVSTDC (Valmiki)- ISB scheme	125	0	125	0
11	Sheep & wool (AH & VS)	15	0	15	0

LDM mentioned that special KCC campaign for Animal Husbandry and Fisheries was started on 15.11.2021 for three months and bank wise performance is presented.

Progress under KCC for Animal Husbandry and Fisheries as on 18.02.2022				
Dept	No of Applications forwarded to banks	Sanctioned	Pending	Rejected
Animal Husbandry	1174	378	535	261
Fisheries	198	71	69	58

5. Pradhana Mantri Awas Yojana (PMAY) under Housing for All (HFA)

LDM mentioned that the banks which have already received the application are requested to process the applications immediately as the progress is being reviewed weekly by ACS & DC, Government of Karnataka. He mentioned that there are no sanctions by any bank till date.

PMAY-HFA (Urban) Construction of Dwelling units by Karnataka Slum Development Board (KSDB)		
Bank Name	Targets allotted	Applications Forwarded to Banks
SBI	351	151
Canara Bank	268	67
K G B	206	39
U B I	75	7
Axis Bank	45	3
Bank of Baroda	35	8
HDFC Bank	30	3
ICICI Bank	65	1

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IDBI Bank	15	7
Indian Bank	45	15
Indian Overseas Bank	45	35
Karnataka Bank	45	6
Bank of India	5	4
Punjab National Bank	5	1
Central Bank of India	5	3
Uco Bank	5	5
Bank of Maharashtra	4	1
Karur Vysya Bank	1	1
TOTAL	1250	357

Any other matter with the permission of chair

Sri MM Pathak, LDO in his closing remarks mentioned that CD ratio of YES Bank and SBI Bank is lower than minimum and advised them to improve their position. He informed that Reserve Bank of India has conducted Financial Literacy week from 14th to 18th February 2022 all over India with a theme "Go Digital, Go Secure" focusing on creating awareness about (a) Convenience of digital transactions; (b) Security of digital transactions; and (c) Protection of customers. He mentioned that a financial literacy program for target groups and BCs were organized at Raichur in coordination with Lead Bank. He mentioned that to effectively monitor the progress of the policy initiatives undertaken to promote Financial Inclusion, a national financial index (FI) is introduced by RBI with a target to reach 100% by 2025. In a scale of 0 to 100, the annual FI-Index, computed for the year 2021 stood at 53.9 as on March 2021. LDO mentioned that as per RBI guidelines, every rural bank branch has to organize one Financial Literacy camp on every third Friday of month, however practically it is not happening. He urged the bankers to conduct the program without fail. CEO madam in her closing remarks urged the bankers not to delay for account opening of SHGs. A large amount of funds have been pooled up with Government for funding SHGs. She mentioned that SBI, Canara Bank and Karnataka Gramin Bank being the major stakeholders in the district have to be more pro-active and cooperative to public and Government departments.

The meeting concluded with vote of thanks by LDM.



(Mrs. Noor Zahara Khanum)
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ANNEXURE - 17 B



ಮಾನ್ಯರ ಬ್ಯಾಂಕ್ ಅಧಿಕಾರಿ ಅಗ್ರಣಿ ಬೆಂಕ ಕಾರ್ಯಾಲಯ Lead Bank Office
ಭಾರತೀಯ ಸ್ಟೇಟ್ ಬ್ಯಾಂಕ್ ಭಾರತೀಯ ಸ್ಟೇಟ್ ಬೆಂಕ State Bank of India
ಬ್ಯಾಂಕ್ ರಸ್ತೆ, ತುಮಕೂರು / ಬೆಂಕ ರೋಡ್, ತುಮಕೂರು Bank Road, Tumakuru
ಮೂರನೇ ಮಂಜೆ: ೦೮೧೬-೨೨೫೪೧೭ ಸಂಪರ್ಕ ಸಂಖ್ಯೆ: ೦೮೧೬-೨೨೫೪೧೭
/ Contact No.: 0816-2252417, email: lbo_tumakuru@sbi.co.in

Ref: LBO/13/252/2021-22

Date: 30.03.2022

TO ALL THE MEMBERS OF DLRC

Madam / Dear Sir,

Proceedings of the DLRC meeting held on 10.03.2022

at Zilla Panchayat Meeting Hall, Tumakuru at 10.30 AM

The DLRC meeting for the quarter ended Dec-2021 was held on 10.03.2022 at Zilla Panchayat meeting hall, Tumakuru under the Chairmanship of Dr. Vidya Kumari IAS, CEO, Zilla Panchayat, Tumakuru.

Other Dignitaries:

Smt Jeevika Z J, LDO, RBI, Bengaluru

Smt Keerthi Prabha N, DDM, NABARD, Tumakuru

Shri B D Yellurkar, Convenor and LDM, Lead Bank, Tumakuru.

The Convenor welcomed Chairman DLRC and extended warm welcome to all the dignitaries, Controllers/Coordinators of the Banks, line department officers of GoK & other participating agencies.

LDO, RBI in her address said that there are many instances reported that DBT transactions are not happening due to dormant account, inactive adhaar. She advised to resolve the issues pertaining to PMJDY / BSBD accounts in case of such rejections and ensure that amount is credited to beneficiaries.

She briefed about the RBI's new schemes UPI 123Pay and DigiSaathi.

UPI123Pay includes four distinct options as below:

- App-based Functionality:** An app would be installed on the feature phone through which several UPI functions, available on smart phones, will also be available on feature phones.
- Missed Call:** This will allow feature phone users to access their bank account and perform routine transactions such as receiving, transferring funds, regular purchases, bill payments, etc., by giving a missed call on the number displayed at the merchant outlet. The customer will receive an incoming call to authenticate the transaction by entering UPI PIN.
- Interactive Voice Response (IVR):** UPI payment through pre-defined IVR number would require users to initiate a secured call from their feature phones to a predetermined number and complete UPI on-boarding formalities to be able to start making financial transactions without internet connection.
- Proximity Sound-based Payments:** This uses sound waves to enable contactless, offline, and proximity data communication on any device.

The 24x7 Helpline – DigiSaathi – provides a channel to obtain help on the entire gamut of digital payments. Automated responses on information related to digital payment products and services are available in Hindi and English through multiple options like – (a) toll-free number (1800-891-3333), (b) a short code (14431), (c) website – www.digisaathi.info, and chatbots. DigiSaathi will assist users with their queries on digital payments via website & chatbot facility and through toll-free calls where user can dial or call out the options / products for which the information is required. More interactive options and language choices shall be enabled going forward.

The above initiatives are envisioned to accelerate the process of digital adoption in India, by creating a richer and inclusive ecosystem that can accommodate larger sections of population. She requested Bankers to create awareness among the customers about the new schemes.

AGENDA No 1: Follow up actions of previous meetings

Follow up actions on the decisions taken in the previous DLRC/DCC meeting were discussed and proceedings of the previous DLRC/DCC meeting were confirmed with the permission of the committee.

AGENDA No 2: Review of Banking statistics

Review of bank wise performance 2021-22 i.e., from 01.04.2021 to 31.12.2021.

Particulars	31.12.2021	30.09.2021	Growth over Sept 2021	(Amt. in lakhs)
Deposit	1580939	1544429	36510	
Advance	1245706	1198129	47577	
C.D. Ratio	79	78	1	
*C.D. Ratio	78	77	1	

LDM said that there is a good progress under both advances and deposits over Sept 2021 quarter and appreciated the banks who have achieved more than 60% CD ratio showing good progress and contributing to overall 79% of CD ratio in Tumakuru district. Further, he pointed out that few Banks have not reached a minimum of 60% target stipulated by RBI. He requested the banks to achieve the CD ratio of 60% which is mandatory for all banks.

He appreciated TDCC Bank and SBI for showing excellent performance in advances for the quarter ended Dec 2021. Other Banks were requested to show good progress and avoid negative growth in the upcoming quarter.

The contribution by Banks/F.I.s in Deposits growth as on 31.12.2021 was as follows:-

Particulars	31.12.2021	30.09.2021	Growth over Sept 2021	(Amt. in lakhs)
Nationalized Banks	967167	931064	36103	
Other Banks	323448	328150	-4702	
RRBs (KGB)	154251	151208	3043	
Co-operative Banks	136073	134007	2066	
TOTAL	1580939	1544429	36510	

The following banks/F.I.s has achieved excellent growth in Advances as on 31.12.2021.

Banks	No. of Brs.	31.12.2021	30.09.2021	Growth over Sept 2021	(Amt. in lakhs)
TDCC Bank	41	66071	45982	20089	
SBI	88	248787	238204	10583	
Canara Bank	54	323835	317829	6006	

AGENDA No 3: Sector wise performance under ANNUAL CREDIT PLAN 2021-22

Particulars	Target 31.12.2021	Achievement 31.12.2021	% Achieved.	(Amt in Lakhs)
Farm Credit/ Agri Infra	388221	287916	74	
Ancillary Activities	26032	10925	42	
MSME	132766	70961	53	
Trade & Service	190533	11779	6	
TOTAL	737551	381580	52	

LDM reviewed the progress under the Annual Credit Plan and said that achievement of 52% under Priority Sector for the quarter ended Dec 2021 is not satisfactory. The Banks have achieved only 42% towards ACP 2021-22 and still Rs 4139 crores loans to be extended to achieve the 100% target under Priority Sector.

In this connection, he requested all the Controllers / Coordinators of the Banks to improve lending in all segments in a campaign mode to achieve the targets.

Chairman expressed her dissatisfaction towards poor progress under ACP achievements and also pointed out that in the previous meeting Banks were repeatedly asked to lend more towards Agriculture segment but still the progress is not satisfactory. Few Banks have very less / Nil progress under Farm Credit. She insisted to improve farm credit and assist the farming community to overcome the losses incurred during COVID pandemic. She instructed Banks to achieve 100% of the targets by end of the financial year 2021-22.

LDM urged upon Bankers to disburse 100% loans under Agriculture segment and requested to achieve 100% ACP targets in the next quarter along with previous quarters deficit.

LDM Lead Bank advised bankers to dispose-off the loan applications under various Govt sponsored schemes within RBI time norms and not to keep applications pending at the branch which is viewed seriously. Branches have to update the applications in received / disposed register as it is being monitored by RBI. He appealed all the Bankers to sanction all the pending applications under various Govt Sponsored Schemes by 25.03.2022.

AGENDA No 4: Financial Inclusion PMJDY/ PMSBY/PMJJBY/APY/ PMMY / PMFBY and PMAY:

- Banks to continue opening of BSBID accounts under PMJDY as per DES letter F.No.1/9/2014-FI(C-69241) in normal course and to issue RuPay card. Under the expanded coverage from "every household to every adult", accidental insurance cover for new RuPay card holders to be raised from Rs 1 lakh to Rs 2 lakh to cover PMJDY accounts opened after 28.08.2018.
- Aadhaar seeding is a National Priority and should be attended by Banks on priority. LDM advised the banks to take support from their higher authorities in accomplishing the task of Aadhaar seeding well on time.

	PMSBY			PMJJBY			APY
	Eligible	Enrolled	%	Eligible	Enrolled	%	Enrolled
No. of enrollments as on 30.12.2021(Outstanding)	3082308	516461	17	1897846	212683	11	70501

LDM briefed about the schemes and said that progress under PMSBY is good as compared to PMJJBY and APY. In view of the above the Bankers are requested to cover all the walk-in customers & enroll them under eligible Social Security Schemes.

Chairman DLRC said that complaints are being received from public that Banks are not responding properly when the eligible people visit their branches for enrolment under various Social Security Schemes. She reiterated to allot a dedicated staff for creating awareness and enrolling the eligible customers under PMSBY, PMJJBY, APY. She insisted to furnish branch wise enrolment details under Social Security Schemes.

SBI official said that Financial Inclusion department head in Tumakuru district are creating awareness and covering the enrolments. Further, services of CSPs are being utilized to maximize the enrolments under Social Security Schemes.

She instructed Banks to increase enrollments under Social Security Schemes by at least 2 to 5%.

LDM requested District Coordinators of the Banks to accept the Social Security Schemes enrollment forms submitted by NRLM department at all Taluks.

LDM said that many Banks are conducting camps in the district and are covering more people under Social Security Schemes with an annual target of 70 accounts per branch.

He also said that as per RBI instructions every 3rd Friday FL camps to be conducted by rural branches in coordination with FLCs to the target groups i.e., Students, Teachers, SHGs, Senior Citizens, Farmers and general public.

PMMY and SUI: LDM requested Banks to improve lending under PMMY and Stand-Up India (SUI) scheme. He clarified that Allied activities can also be covered under PMMY. He requested to focus more on Greenfield enterprises under these schemes.

Chairman DLRC advised to sanction at least 2 applications per branch under SUI scheme and extend maximum loans under PMMY scheme to the needy youth to establish their own ventures thereby aiding the employment generation in the district.

SBI officials requested the line departments to furnish the eligible applicants details so as to cover them under SUI.

LDM said as per the instructions of DISHA committee; all Banks are requested to submit the beneficiary list to Lead Bank Office for onward submission of the same to DISHA Committee.

Further, Chairman DLRC said that the details will be published in the forum and hence advised Bankers to provide beneficiary details by 20.03.2022 to LBO.

PMAY-AHP: LDM briefed about the scheme and said that still many banks have to give in-principle sanctions. He readout the Bank wise pending list and requested Banks to sanction the loans at the earliest.

SBI official said that the borrowers under the scheme are showing low income and are having CIBIL related issues. Due to low repayment capacity Banks are facing hardship in sanctioning loans.

Chairman DLRC advised all Banks not to reject the application due to CIBIL related issues.

LDM requested Banks to stretch the loan tenure to match the income criteria as the loan amount is less. Further, service area approach is not applicable for considering loans under PMAY.

Chairman DLRC advised to dispose-off the pending applications under AHP by 25.03.2022.

AIF & PMFME schemes: DDM, NABARD briefed about the AIF scheme and said that the scheme details were explained in all BLBC meetings. She requested the department official and Controllers to circulate the guidelines to their branches and improve the performance. She also requested Agriculture department to source more applications for the Banks.

Agriculture department official briefed about PMFME scheme and informed that 12 applications are sanctioned by banks and 4 are pending at the branches. She said that the Taluk coordinators will be sensitized to source more applications and conduct awareness camp for Bankers. She requested Banks to sanction the loans by 15.03.2022 on priority basis.

Chairman DLRC said that out of 120 targets only 38 applications are sponsored. She advised the department officials to make necessary arrangements to source more applications under the Scheme. She also said Banks to encourage the entrepreneurs by extending loans to the eligible applicants.

PMFBY: The department official requested banks to clear the pendency under crop insurance survey verification for the year Kharif 2019-20. The proceeds of the insurance claim are being rejected due to NPCI mapping issue and granular data will be submitted to take up the matter with the Banks.

Bankers said that the Crop survey verification is completed and updated in the app by all their branches. Banks requested the department official to send the latest pendency details to clear same. Further, it was informed that joint accounts will not be taken in DBT transactions and hence students above 10 years have to approach the Banks to convert their joint account to individual account to avail Raita Vidya Nidhi scholarship.

The department official said that the PMFBY Kharif 2022 insurance enrolment will start during June 2022. She requested Banks to enroll maximum number of farmers under PMFBY in the district. Loanee farmers' enrolment under PMFBY is mandatory and consent letter has to be obtained if the loanee farmer does not want to enroll under PMFBY insurance scheme.

Chairman DLRC advised Banks to enroll loanee farmers which are mandatory and non loanee farmers on a voluntary basis. She advised the department official to provide proper publicity among the farmers through print media thereby avoiding last minute rush at the bank branches. She instructed Banks and department official to ensure maximum enrolments under PMFBY scheme.

Opening of New branches:

- Request to open a new branch at Talagunda Village, Sira Taluk, Tumakuru district was received from Talagunda GP through RBI. At present BCA of KGB is active and KGB is not keen on opening branch at the said Village. Hence, other major Banks are requested to explore the possibilities to open a new Brick and Mortar branch at Talagunda Village. The proposal to be forwarded to major Banks viz Canara Bank, SBI, DCC Bank, Bank of Baroda, Karnataka Bank etc.
- Request for opening of new branches at Lakkanahalli villages, Sira Taluk and Benchehalli, Sira Taluk was received from Hon'ble MLA Sira Taluk and general public. The same was forwarded to Canara Bank Regional Office, Tumakuru and SBI for further process. LDM said Banks are yet to the report action taken in this regard.

Rationalization of branches:

The merger request for the below Bank branches were kept for approval in the meeting.

- Merger of KGB, K Palasandra to KGB, Kesaramadu
- Merger of KGB, Rantavalalu to KGB, D Kymara
- Merger of SBI, Arasikere branch (41017) to SBI, Mangalawada branch (18223)
- Merger of SBI, Biligere (40192) to Banasandra (40105)
- Merger of SBI, RG Circle (41115) to Hulyar (8038)
- Merger of SBI, Kunigal (11268) to BM Road, Kunigal (40094)
- Merger of SBI, KH Halli (40485) to Amruthur (40840)
- Request for closure of IDFC Bank's Banking Outlet (BC Point) Located at Turuvekere rural, Tumakuru District

Chairman DLRC with the permission of the hall approved the merger of SBI, RG Circle, Hulyar (41115) with SBI, Hulyar (8038) (Distance between the branches are at around 250 meters) and SBI, Kunigal branch (11268) with SBI, BM Road, Kunigal branch (40094) (Distance between the branches are at around 700 meters) along with IDFC Bank's BC point at Turuvekere rural and said that if there are any objections received from the customers / general public then the Bank may have to revisit the merger decision and ensure that their concerns are addressed suitably.

Chairman DLRC advised to relook the merger option of other locations as the customer base is high and non-availability of nearby bank branches to serve the existing customers and present the proposal in the next DLRC meeting with proper justifications.

AGENDA No 5: Implementation of Govt. Sponsored schemes:

- a) PMEGP: The department official briefed about the scheme and said that the targets for the year 2021-22 are achieved and subsidy support will also be extended to any new proposals received from the Banks.

Year	Target issued on	Agency	Target	Appls sent	Sanctioned	Pending
2021-22	05.08.2021	DIC	66	271	92	
		KVIC	30	30	14	16
	05.08.2021	KVIB	30	139	34	

LDM requested the Banks to achieve targets under KVIC before 25.03.2022.

(Action: Banks)

- b) D. Devaraj Urs BCM Dev. Corporation:

The department official briefed about the scheme and said that applications are forwarded to the Banks and requested the Bankers to sanction the loan at the earliest.

Year	Chaitanya Scheme	Target	Target issued	Sanctioned	Returned	Pending
2021-22	Vishwakarma	3	23.03.2022	0	0	3
	Alemari / Sri Alemari	7		0	1	3

Chairman DLRC advised the Banks to process the applications at the earliest.

(Action: Banks)

- c) The Karnataka Minority Development Corporation:

The department official briefed about the scheme. Applications are sent to the bank branches and requested Banks to sanction the loans at the earliest.

Year	Scheme	Target	Sanctioned	Pending
2021-22	Taxi / Goods/ Passenger auto rickshaw subsidy scheme	34		34

As the targets are less, Chairman DLRC instructed the Bankers to clear the pendency by 25.03.2022. (Action: Banks)

d) **Dr. B.R. Ambedkar SC Development Corporation:**

The department official briefed about the scheme and said that documents for 42 applications out of pending 88 applications are received and will be forwarded to the Banks. He requested Banks to clear the pendency.

Year	Scheme	Target	Target issued date	Sanctioned	Pending
2020-21	ISB	120	10.11.2021	32	88
2021-22	Targets for the year 2021-22 are yet to be taken				

Chairman DLRC advised the department official to follow up with the Hon'ble Ministers to get the beneficiaries list for the year 2021-22 and issue the targets at the earliest. She advised the Banks to sanction the loans at the earliest. (Action: Line Department / Banks)

e) **Adijambava Development Corporation:**

The department official briefed about the scheme and readout the Bank wise pendency list. He said that the Banks are rejecting the applications after claiming the subsidy.

Year	Scheme	Target	Target issued date	Sanctioned	Pending
2019-20	ISB	109 splitted to 121	05.09.2020, 19.10.2020, 27.10.2020, 11.02.2021, 06.07.2021	107	14
2020-21	ISB	62	06.07.2021, 20.07.2021, 02.08.2021, 07.09.2021, 30.09.2021		
2021-22	Targets for the year 2021-22 are yet to be taken				

Chairman DLRC instructed the Bankers to check CIBIL before claiming the subsidy and sanction the loans at the earliest.

LDM requested concerned Bank officials to look into the matter and resolve the issue at the earliest. (Action: Banks)

f) **Maharshi Valmiki ST Development Corporation:** The department official briefed about the scheme and said that they have called for applications for the year 2021-22

Year	Scheme	Target	Target issued on	Sanctioned	Pending
2019-20	ISB	61 targets splitted to 148 (92+56)	06.03.2020	77	
2020-21	ISB	54	18.08.2021	7	47

Chairman DLRC instructed the Banks to clear the pendency and sanction the loans by 25.03.2022. (Action: Banks)

g) **Women & Child Development Dept.:**

Year	Scheme	Target	Achiv.	Pending	Remarks
2021-22	Udyogini	75	12	63	Targets issued on 19.11.2021, 25.11.2021, 18.12.2021, 27.12.2021, 27.01.2022, 02.02.2022, 16.02.2022

The department official briefed about the scheme and said that the physical targets are divided to 115 along with the financial targets. She said that still 103 applications need to be sanctioned to achieve the targets. She requested the Banks to advise their branches to speed up the process and clear the pendency at the earliest.

Chairman DLRC advised the Banks to clear the targets by March 2022. (Action: Banks)

b) NULM:

The department officials briefed about the scheme and read the bank wise pendency status. He requested to clear the pendency at the earliest.

Year	Scheme	Target	Achiv.	Remarks
2021-22	NULM	71	47	Targets issued on 26.07.2021

LDM briefed about the PMSVANidhi scheme and requested banks to revisit the rejected applications of 1st tranche loans. He also said that there won't be any physical applications sent to the branches for 2nd tranche loans and requested to sanction the 2nd tranche loans immediately to the eligible beneficiaries.

He also briefed about Socio Economic Profiling where he appealed Banks to cover the PMSVANidhi beneficiaries and their eligible family members under Social Security Schemes viz PMJDY, PMSBY and PMJJBY. The department officials have already submitted the applications to the branches and Banks are requested to accept and enroll them under the eligible Social Security Schemes and appraise the status to Lead bank / City Municipal Corporation. (Action: Banks / Line Department)

Credit flow to SC/ ST, Minority and DRI: LDM requested Banks to lend more either under DRI or MUDRA scheme. Further, he said that 15% of the total lending to be extended to Minority communities.

LDM requested the Banks to process the applications under various Govt sponsored schemes on priority basis. A special care needs to be taken while sanctioning loans to Handicaps, SC / ST, Women and Minority Community and avoid unnecessary delay in disposing off the applications. He requested Banks to advise their branches to clear the pendency by 25.03.2022.

He insisted Bank and Branch wise pending data from the line departments on a monthly basis so that Lead Bank can follow up with the Banks in clearing the pending applications on time.

AGENDA No 6: NPA & RECOVERY

LDM reviewed the NPA position of the Banks in the district and said that NPA under Priority Sector is 12% which is on higher side.

He requested the line departments to assist in recovery of bad loans under various Govt sponsored schemes. Banks were requested to share the details of NPA to respective departments and seek assistance in recovering the same.

All the controllers of the Banks are requested to advise their Branch Managers to prepare the area wise list of NPA borrowers under PMEGP scheme and draw a schedule of Joint Recovery drives in consultation with the sponsoring agencies.

DDM, NABARD said that Banks are not extending loans in certain areas where NPA is more and hence credit flow is stopped to such areas.

Chairman DLRC said that the repayment capacity differs from person to person and hence Banks should lend loans on individual assessment and also instructed the line department officials to assist Bankers in recovery of loans. Further, she said that SHGs plays a prime role in deposits and advances hence, Banks should extend more credit support to the eligible SHGs.

AGENDA No 7: Miscellaneous issues

Loans to SC / ST Entrepreneurs: Extension of the existing scheme of 4% interest subsidy to SC/ST entrepreneurs to start commercial and business activities like shops / dealership/ franchise and hotel industries, to avail the loan up to a maximum of Rupees One Crore from Scheduled Commercial Banks.

The expenditure to be incurred for interest subsidy will be met from the budget provided to Social Welfare Department / Tribal Welfare Department under SCP/TSP or from the unspent amount if any under the relevant head of account within the limit of grant provided to implementing the scheme as per the guidelines and in the transferment manner. (Ref GO No. SWD 157 SLP 2021, Bangalore, dt 25.08.2021)

LDO, RBI advised Banks not to insist for deposits from SC ST borrowers while lending the loan. She advised Banks to work towards uplifting the downtrodden people towards betterment as per the circular instructions.

Sericulture Department: The department official briefed about the scheme and said that 700 new farmers are created and existing beneficiaries are extending the area under operation. He requested loan facilities to the farmer for investment on equipment to carryout sericulture activity. He said the department will select the eligible beneficiaries and abundant fund allocation is made available by the Govt. Hence Banks can extend loans to the eligible beneficiaries. He also said the department will assist in recovery of bad loans in case of any defaults by the beneficiaries.

LDM requested the department official to furnish the list of beneficiaries for further sharing the same among the Banks for implementation of the scheme.

Chairman DLRC said that the payments pertaining to Sericulture department are processed within 6 months hence Banks are requested not to reject the applications.

She instructed bankers and line department officials to have more co ordination at block level for smooth and successful implementation of Govt Sponsored Schemes in the district and advised all the bankers to clear pending applications under various Govt sponsored schemes immediately and not to keep them pending for more than 15 days.


Chairman,

DLRC, TUMAKURU DIST.

ANNEXURE - 17C



Ref: LBO/BLRR/Branch Merger/ /2022-23

Date: 28.04.2022

To,

The General Manager,
SLBC, Karnataka
Canara Bank, Head Office Annex,
Gandhinagar, Bengaluru -1

Dear Sir/Madam,

Subject: Request received for approval of merger of Honnasandra Branch, DBS Bank India Ltd., (erstwhile Lakshmi Vilas Bank) with their Vishveswarapura branch

Ref: DBS Bank India Ltd., Regional office, Bengaluru letter dtd 25.02.2022

We have received request from DBS Bank India Ltd., (erstwhile Lakshmi Vilas Bank), Regional office, Bengaluru for placing **proposal of merger of their Honnasandra branch with Vishveswarapura branch** before DCC/DLRC committee for approval. DBS Bank India Ltd., Regional office, Bengaluru has informed that their Head office has permitted the subject proposal. Both the branches are rural branches as per 2011 census.

We have kept subject rural branch merger proposal as one of the agenda item for the DCC/DLRC meeting conducted for the quarter ending Dec 2021 on 18.03.2022. The DCC/DLRC committee has approved the merger proposal of **Honnasandra branch with Vishveswarapura branch** of DBS Bank India Ltd., which are functioning in Nelamangla Taluk, Bengaluru Rural District based on the reasons that Canara Bank, Yentaganahalli and Kotak Mahindra Bank, Sondekoppa branches are located within 5 Kms and many of their existing customers are maintaining accounts with above said Canara Bank, Yentaganahalli and Kotak Mahindra Bank branches. DBS Bank India Ltd., Regional office officials further informed that they have only 200 operative Savings Bank accounts and 4 active Current accounts & 90% of their active accounts are digitally enabled and their customers can do transactions through Debit card, Mobile banking, and internet banking etc., Hence, there will be no inconvenience for their customers for basic banking facilities.

In view of the above, we hereby request you to place before SLBC committee for the approval of subject rural branch merger proposal.

कृते केनरा बैंक/For CANARA BANK


MADHUSUDHAN M C
अधीक्षक, ग्रामीण विकास विभाग, बंगलूरु
LEAD DISTRICT MANAGER
Lead District Office, Bengaluru Rural District

LEAD BANK OFFICE, BENGALURU RURAL DIST,
CANARA BANK, SPENCER TOWERS, 3rd FLOOR
No. 86, M G ROAD, BANGALORE - 560001
Ph.080- 25326213, 25321406; FAX : 080 -25320390
E:Mail : lboblrrural@canarabank.com



LVB is now



DBS

REF: DBS/885/LDM/01/2021-22

DATE: 25.02.2022

The Convener,
DCC

Dear Sir,

Sub: Request for approval for merger of our Honnasandra Branch with Vishveswarapura branch

Your Ref: LBO/BLRR/D8/DCC Approval: MCM

In continuation of our discussions with respect to the captioned subject and your mail dated June 1, 2021, we have the following to submit to you.

Erstwhile Lakshmi Vilas Bank (eLVB) had approached you with a request to merge **Honnasandra Branch with Vishveswarapura branch**. Accordingly, the request was approved vide the captioned letter. Since eLVB was taken over by DBS Bank India Ltd vide Central Government order dated 27/11/2020 the action of merger was kept on hold.

Post takeover of erstwhile Lakshmi Vilas Bank on Nov 27, 2020, we now would like to initiate the **merger of our Honnasandra Branch with Vishveswarapura branch** as per the approval granted vide captioned letter.

As requested in your mail dated June 1, 2021, Details of the branches are as under

Sl	Name of the Branch	category of branch	District	State	Name of the other bank's branch at the centre	Proposed Merger branch	Distance between two branches	Remarks if any
1	Honnasandra	Rural	Bangalore	Karnataka	Kotak Mahindra, SBI & Canara	Vishveswarapura	10 Kms	

As per clauses 5.2 and 5.3 of the captioned RBI Circular on Rationalization of Branch Authorisation Policy- Revision of Guidelines, Merger, Closure and shifting of any rural 'Banking Outlet' as well as a sole semi urban 'Banking Outlet' would require approval of the DCC/DLRC.

As required in the circular, we confirm the following.

- 1) By the propose merger of branches in the same vicinity, the banking needs of people in the area will not be affected.
- 2) The customers of the branch will be informed at least two months in advance about the merger of the branch to avoid any customer inconvenience.

In light of the foregoing, we request you to kindly accord your approval for the merger of the branches as proposed above in terms of the above mentioned RBI circular.

Thanks and Regards

For DBS Bank India Limited (eLVB)

Sincerely,

Regional Head

Authorised Officer
Regional Office, Bengaluru



Regional Office For Correspondence

DBS Bank India Ltd
Lakshmi Vilas Bank, (now Part Of DBS Bank India Ltd),
No.93, 2nd Floor, T K N Mansion,
KH Road (double Road), Opp Ksrctc Head Office,
Bengaluru, karnataka 560027
www.dbs.com/in

LVB House,
4/1 Sardar Patel Road,
Guindy,
Chennai 600032
www.lvbank.com
Tel: 1800 425 2233

From: Lead Bank Office, Bangalore (Rural) <lboblrural@canarabank.com>

Sent: Tuesday, June 1, 2021 3:02 PM

To: Suman Kumar.D (Chief Manager Regional Service, Delivery & Operations, Bangalore)

<SumanKumar.Gopalakrishnamurthy@lvbank.in>; Suman Kumar.D (Chief Manager Regional Service, Delivery & Operations, Bangalore) <SumanKumar.Gopalakrishnamurthy@lvbank.in>; Jagannath N (AVP - Regional Head) <Jagannath.Nagarajan@lvbank.in>

Cc: slbcbangalore bangalore <slbcbangalore@gmail.com>; slbckarnataka@gmail.com

Subject: Re: Branch Closure information - 01.04.2020 onwards

External Mail - Be cautious before opening links or attachments.

प्रियं महोदय / महोदया Dear Sir/Madam,

This has reference to the trailing mail received from SLBC and our earlier communication regarding merger of your Honnasandra branch, Erstwhile Lakshmi Vilas Bank with Vishveshwarapura branch, Erstwhile Lakshmi Vilas Bank .

SLBC vide their trailing mail has directed our office to submit fresh proposal in the said format to enable them to appraise the same in ensuing SLBC meeting and to obtain approval from State level committee.

In view of the above, we hereby request you to submit the fresh proposal and provide required details as per the format in the trailing mail.

सादर With Regards,

Lead District Divisional Manager

अग्रणी बैंक कार्यालय Lead Bank Office

बेंगलूरु ग्रामीण जिला Bangaluru Rural Dist

दूरभाषा Ph: 0820 25321406

Mob: 9483537125

Reply all Delete Junk Block sender

LVB Honnasandra Branch Merger with Vishveswarapura Branch

SK Suman Kumar.D (Chief Manager Regional Service,
Delivery & Operations, Bangalore)
<SumanKumar.Gopalakrishnamurthy@lvbank.in>
Fri 29-04-2022 17:40
To: Lead Bank Office, Bangalore (Rural)
Cc: raghavendra6 <raghavendra6@dbb.com>; Bangalorero_inspection (SP .Arthy) <Bangalorero.

CAUTION: This email is originated from outside Canara Bank. Do not click any links or open attachments unless you recognize the sender and know that the content is safe.

Dear Sir,

With Regards to the above & as discussed, Please find below Postal addresses of the branches

LVB – Honnasandra Branch	LVB – Visveshwarapura Branch
The Lakshmi Vilas Bank Ltd, NO:127/13/1, Dharmanayaka Thanda, Honnasandra, Nelamangala Taluk, Bengaluru Rural – 562123 Karnataka. Mobile No : 9343066611/7411297905	The Lakshmi Vilas Bank Ltd., D.No. 156/1 Visveshwarapura Doddaballapura Road, Nelamangala taluk Bangalore Rural district PIN:-562123 Phone:080- 27723188 Moblle:7483233016

we confirm that Both the Branches are under RURAL as per 2011 Census

We would like to inform that our Head Office had approved for Merger of Below Branches which are Categorized as RURAL as per 2011 Census .

Our Honnasandra Branch is located in Dharma Nayaka Tandya near Honnasandra, Soladevanhalli panchayat. The following bank branches are in the vicinity of our Honnasandra branch:

1. Canara Bank – Yentaganahalli branch, located at a distance of about 4 to 5 kms
2. Kotak Mahindra Bank – Sondekoppa branch, located at a distance of about 4 to 5 kms

S. No.	Accounts Details	SB	CA
1.	Total no of Accounts	997	15

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LVB Honnasandra Branch Merger with Vishveswarapura Branch

2. KOTAK Mahindra Bank – Sondaekoppa branch, located at a distance of about 4 to 5 kms

S. No.	Accounts Details	SB	CA
1.	Total no of Accounts	997	15
2.	Dormant Accounts	376	6
3.	Account holders from Nelamangala Town (Salary Accounts)	421	5
5.	Accounts near branch location which is in Regular operative	200	4

Recommendation: Since only 200 SB & 4 CA active accounts are there, customers can do transactions through our Visveswarapura branch. Further, more than 90% of the active accounts are digitally enabled, customers can do transactions through mobile app, internet banking etc. We will also provide door step banking for senior citizen customers from our Visveswarapura branch.

Also, considering Canara Bank and Kotak Mahindra Bank are located nearby our branch, customers are unlikely to face any issues with respect to availability of banking services.

Based on the above, we request your good selves to do the needful at the earliest.

D.Suman Kumar
Chief Manager - RSDO
LVB (Now part of DBS Bank India Ltd)
#93, Second Floor | TKN Mansion | KH Road
Bangalore – 560 027 | Karnataka
LL:080 – 46766309 | Mob no – 63648-74474



LEAD BANK OFFICE, BENGALURU RURAL DISTRICT

**MINUTES OF THE DCC MEETING FOR DECEMBER 2021 QUARTER HELD ON
23.03.2022 AT ZILLA PANCHAYAT, BENGALURU RURAL DISTRICT**

LDM Sri M C Madhusudhan welcomed Sri. K Revanappa, CEO, Zilla Panchayath, Bengaluru Rural District, Dr Nagaraj, Project Director, Bengaluru Rural District, Ms. Jeevika Z J, LDO, RBI, Sri Ronnie Raju, DDM, NABARD, Sri Srinivasa Rao, AGM, Canara Bank Regional Office Bengaluru Rural, Sri B N Prakash Murthy, Regional Office, RM, SBI, besides the Region Heads/District Co-ordinators of Banks functioning in the district and District officers of various development agencies/line departments of Bengaluru Rural District.

Thereafter, Agenda was taken up for deliberation.

Agenda 1: Adoption of minutes of the DCC meeting held on 04.01.2022.

The proceedings of the previous DCC meeting held on 04.01.2022 were circulated to all the members for approval and the same was approved.

Agenda 2: Discussion on latest Guidelines/Instructions issued by RBI/NABARD.

The LDO of RBI and DDM of NABARD were requested to inform about the latest guidelines issued by RBI and NABARD.

Ms. Jeevika Z J, LDO, RBI informed about the latest guidelines issued by RBI:

The Reserve Bank has launched two key initiatives today – (1) UPI123Pay – Option to make Unified Payments Interface (UPI) payments for feature phone users, and (2) DigiSaathi - a 24x7 Helpline to address the queries of digital payment users across products. While launching the two initiatives, it was highlighted the importance of these initiatives in enhancing the diversity, utility and transformational power of digital innovations in the country. These initiatives will further deepen the digital ecosystem and financial inclusion. The Governor also stated that the RBI stands committed to providing an enabling environment for this.

Lead Bank Office,
Bangalore Rural District, Canara Bank
Circle Office, Bangalore Rural
3rd Floor, Spencer Towers
No 86, MG Road, Bangalore 560001

T 2532 1406, 25626213Ex. 315,

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At present, efficient access to UPI is available on smart phones. UPI can be accessed through NUUP (National Unified USSD Platform) using the short code of *99#. But this option is cumbersome and not popular. Considering that there are more than 40 crore feature phone mobile subscribers in the country, UPI123pay will materially improve the options for such users to access UPI. UPI123Pay includes four distinct options as below:

App-based Functionality: An app would be installed on the feature phone through which several UPI functions, available on smartphones, will also be available on feature phones.

Missed Call: This will allow feature phone users to access their bank account and perform routine transactions such as receiving, transferring funds, regular purchases, bill payments, etc., by giving a missed call on the number displayed at the merchant outlet. The customer will receive an incoming call to authenticate the transaction by entering UPI PIN.

Interactive Voice Response (IVR): UPI payment through pre-defined IVR numbers would require users to initiate a secured call from their feature phones to a predetermined number and complete UPI on-boarding formalities to be able to start making financial transactions without internet connection.

Proximity Sound-based Payments: This uses sound waves to enable contactless, offline, and proximity data communication on any device.

The 24x7 Helpline – ‘DigiSaathi’ – provides a channel to obtain help on the entire gamut of digital payments. Automated responses on information related to digital payment products and services are available in Hindi and English through multiple options like – (a) toll-free number (1800-891-3333), (b) a short code (14431), (c) website – www.digisaathi.info, and chatbots. DigiSaathi will assist users with their queries on digital payments via website & chatbot facility and through toll-free calls where user can dial or call out the options / products for which the information is required. More interactive options and language choices shall be enabled going forward.

She also reiterated about the complaints regarding credits under DBT Schemes especially DBT amount not credited to beneficiary account and amount not credited in inoperative accounts.

The DDM, NABARD informed that no new guidelines were received for the review period and reiterated about AIF and PMFME Schemes and requested the Bankers to create awareness among the farmers and to cover eligible activities under the above said schemes.

Agenda 3: Launching of Annual Credit Plan for the FY 2022-23. Brief presentation of DCP 2022-23 by LDM.

LDM made a brief presentation of the Annual Credit Plan and the District Credit Plan for 2022-23 was launched.

The high light s of the plan is given below:

- The District Credit Plan 2022-23 of Bengaluru Rural District envisages Total Outlay of Rs.5800 crores.
- The plan envisages lending to Priority Sector to the extent of Rs.4110 crores, which is 12.60 % more than previous year 2021-22 plan (Rs.3650 Crores).
- Agriculture and Allied activities received prime important with an outlay of Rs.2243.00 crores, constituting 55 % share in total priority sector credit.
- Non Farm Sector, which mainly comprises MSME, Artisans, Rural Industries, Transport Operators, Retail Trade, Small Business, Handlooms and Power Looms has also been given a thrust with an outlay of Rs.1186.80 crores (28.85% of total priority sector)
- Other Priority Sectors, which includes Educational Loans, Housing Loans etc. constitute 16.54% share i.e. Rs 680 crores in total priority sector credit.
- The Commercial Banks, which have 174 branches in the District, account for major share of credit to the extent of 82.57%, followed by Co-operative Banks (13 branches) and Regional Rural Banks (19 branches) with 10.16% and 7.27% share, respectively.
- There are 147 villages with a population of above 1000 and below 2000 in the district and the allotted banks have initiated steps for providing banking facilities.

Under District priority sector credit plan of Rs.4110 crores, Devanahalli block has 29.78% (Rs.1224.08 Cr), Doddaballapura has 23.94% Rs.984.31 Cr), Hoskote has 23.55 % (Rs 968.04 Cr) and Nelamangala has 22.71% (Rs.933.57 Cr) share.

Agenda 4: KCCS saturation campaign for Animal Husbandry and other allied activities launched by Ministry of Animal Husbandry and Dairying, GOI and DFS, Ministry of Finance, GOI

582 applications were handed over to the Co ordinating Banks. As on date 203 loans are sanctioned by the branches. 88 proposals are rejected by Banks due to issue and no milch animals. 221 applications are under process.

Agenda 5: PM Svanidhi (Prime Minister Street Vendor's Scheme) – 2nd Tranche target allotted for sanctioning Rs.20,000/- loan limit for 2nd term to all the eligible street vendors who have promptly repaid their earlier loan amount of Rs.10,000/-.

As against the target of 2502 allotted in the first tranche Percentage of achievement is 125 %.

LDM requested all the bankers to clear all the pending applications and sanction Rs.20,000/- loan limit for 2nd term to all the eligible street vendors who have promptly repaid their earlier loan amount of Rs.10,000/-.

Agenda 6: ODOP (One District One Product) Pradhan Mantri Formalisation of Micro food processing Enterprises (PMFME) scheme and Agriculture Infrastructure Fund (AIF) scheme.

Joint Director of Agriculture, Bengaluru Rural District has informed the house that 17 sanctions were given out of the targeted 35 applications under PMFME Scheme

Three applications are pending with UBI branches of Muddalinganahalli, Nelamangala and Tubugere. The CEO has called for explanation in the matter and informed the house that proper action would be initiated against the branch manager for keeping the applications pending for more than 30 days and not conveying the decisions in respect of the application. Also a letter to be addressed to the Chairman & Managing Director of Union Bank of India Ministry of Finance and other implementing Agencies .

The LDO from RBI advised the Bankers to take serious note and act immediately and not reject applications for irrelevant reasons and to substantiate for the rejection.

Agenda 7: Implementation of Fruits portal.

LDM informed that on 07.12.2021 Bankers meeting conducted under the chairmanship of District Registrar, Bengaluru Rural District regarding implementation of FRUITS portal. District Registrar has informed that they will not entertain the offline Charge Creation /Mortgage transactions henceforth and advised all the bankers to forward Charge Creation or Mortgage transactions through FRUITS portal. Agriculture Department, State Government has already given training for master trainers of all the banks. LDM requested District CO-ordinators to ensure providing training for branch users and any technical issues should be taken up with Fruits support group.

Agenda 8: Completion of Aadhaar seeding and mapping with NPCI for students accounts.

LDM requested District Co-ordinators to give necessary instructions to their bank branches for completion of Aadhaar Seeding and mapping with NPCI for students account to enable them to receive scholarship amount through DBT.

Agenda 9: Deputy Commissioner, Bengaluru Rural District has issued orders for all Banks and Financial institutions regarding not to issue any notice for recovery of crop loans and gold loans for three months as government has stopped procurement of Ragi under MSP(Minimum Support Price).The same was conveyed to all the Co-ordinating Banks in the District.

Agenda 10: Permission sought by DBS Bank India Ltd.,(e- Lakshmi Vilas Bank) for merger of their Honnasandra branch to Visveshwarapura branch, Nelamangala Taluk.

Regarding the above proposal it was decided to seek clarification from RBI/SLBC regarding population, and category of branch.

Any other matter, with the permission of Chairman.

As there was no other matter, meeting concluded with vote of thanks by Smt Pankajaveni Senior Manager, Lead Bank Office, Bengaluru Rural District.

ANNEXURE - 18**KARNATAKA****BANK WISE ATM NETWORK AS ON MARCH 2022****Reports in Actual**

SR.	Name of Bank	Rural	Semi-Urban	Urban	Total
1	CANARA BANK	605	443	1571	2619
2	STATE BANK OF INDIA	398	944	3236	4578
3	UNION BANK OF INDIA	206	209	549	964
4	BANK OF BARODA	267	265	688	1220
5	BANK OF INDIA	18	19	82	119
6	BANK OF MAHRASHTRA	9	10	38	57
7	CENTRAL BANK OF INDIA	9	25	60	94
8	INDIAN BANK	9	23	135	167
9	INDIAN OVERSEAS BANK	50	61	83	194
10	PUNJAB NATIONAL BANK	10	19	174	203
11	PUNJAB AND SIND BANK	0	1	10	11
12	UCO BANK	7	6	41	54
13	IDBI BANK	10	34	124	168
14	KARNATAKA BANK	272	130	699	1101
15	KOTAK MAHINDRA BANK	24	18	242	284
16	CSB BANK LIMITED	0	6	31	37
17	CITY UNION BANK	0	8	71	79
18	DHANLAXMI BANK	0	0	13	13
19	FEDERAL BANK	21	26	56	103
20	J & K BANK	0	0	5	5
21	KARUR VYASYA BANK	4	25	69	98
22	LAXSHMI VILAS BANK	1	15	78	94
23	RBL BANK	2	7	40	49
24	SOUTH INDIAN BANK	3	8	70	81
25	TAMILNAD MERCANTILE BANK	0	9	21	30
26	INDUSIND BANK	1	8	148	157
27	HDFC BANK	41	140	1009	1190
28	AXIS BANK	148	350	1061	1559
29	ICICI BANK	26	121	1006	1153
30	YES BANK	4	17	59	80
31	BANDHAN BANK	0	0	20	20
32	DCB BANK	5	1	14	20
33	IDFC FIRST BANK	2	16	74	92
34	KBS BANK	2	6	2	10
35	KARNATAKA GRAMEENA BANK	40	57	42	139
36	KARNATAKA VIKAS GRAMEENA BA	17	29	28	74
37	KSCARD BK.LTD	0	0	0	0
38	K.S.COOP APEX BANK LTD	30	23	72	125
39	KSFC	0	0	0	0
40	EQUITAS SMALL FINANCE BANK	3	7	23	33
41	UJJIVAN SMALL FINANCE BANK	2	28	36	66
42	SURYODAY SMALL FINANCE BANK	0	0	0	0
43	ESAF BANK	0	1	9	10
44	JANA SMALL FINANCE BANK LTD.	0	1	12	13
45	AU SMALL FINANCE BANK LTD.	0	0	3	3
46	FINCARE SMALL FINANCE BANK LI	0	0	9	9
47	INDIA POST PAYMENTS BANK	0	0	0	0
48	AIRTEL PAYMENTS BANK	0	0	0	0
Grand Total		2246	3116	11813	17175

ANNEXURE - 19A

KARNATAKA												
BANK WISE TOTAL PRIORITY SECTOR TARGET-ACHIEVEMENT AS ON MARCH 2022												
Reports in Crore												
SR. No.	Name of the Bank	SHORT TERM				AGRI TERM				SUB TOTAL		
		Target	Achivement	%		Target	Achivement	%		Target	Achivement	%
1	CANARA BANK	12704.62	4996.91	39.33		7253.57	12568.68	173.28		19958.19	17565.59	88.01
2	STATE BANK OF INDIA	11140.07	7755.69	69.62		5597.31	1403.19	25.07		16737.38	9158.88	54.72
3	UNION BANK OF INDIA	4131.94	1890.08	45.74		2199.49	7207.16	327.67		6331.43	9097.24	143.68
4	BANK OF BARODA	3143.2	4150.97	132.06		1923.8	1639.36	85.21		5067	5790.33	114.28
5	BANK OF INDIA	907.56	286.27	31.54		530.45	798.36	150.51		1438.01	1084.63	75.43
6	BANK OF MAHRASHTRA	387.81	58.44	15.07		152.19	1.72	1.13		540	60.16	11.14
7	CENTRAL BANK OF INDIA	425.68	226.17	53.13		296.81	242.7	81.77		722.49	468.87	64.90
8	INDIAN BANK	397.21	417.08	105.00		293.47	397.89	135.58		690.68	814.97	118.00
9	INDIAN OVERSEAS BANK	800.32	59	7.37		528.67	506.62	95.83		1328.99	565.62	42.56
10	PUNJAB NATIONAL BANK	415.25	98.85	23.80		296.19	6.13	2.07		711.44	104.98	14.76
11	PUNJAB AND SIND BANK	68	0	0.00		26.41	0.06	0.23		94.41	0.06	0.06
12	UCO BANK	152.51	11.62	7.62		124.51	13.14	10.55		277.02	24.76	8.94
13	IDBI BANK	461.56	692.98	150.14		336.72	1772.07	526.27		798.28	2465.05	308.80
14	KARNATAKA BANK	1996.74	1751.93	87.74		1322.77	61.94	4.68		3319.51	1813.87	54.64
15	KOTAK MAHINDRA BANK	311.64	337.95	108.44		239.8	1305.26	544.31		551.44	1643.21	297.99
16	CSB BANK LIMITED	90.04	55.23	61.34		31.26	239.85	767.27		121.3	295.08	243.26
17	CITY UNION BANK	45.07	30.39	67.43		29.06	2.54	8.74		74.13	32.93	44.42
18	DHANLAXMI BANK	30.07	0	0.00		3.94	39.86	1011.68		34.01	39.86	117.20
19	FEDERAL BANK	416.41	2712.22	651.33		215.65	22.73	10.54		632.06	2734.95	432.70
20	J & K BANK	3.68	8.15	221.47		9.86	0	0.00		13.54	8.15	60.19
21	KARUR VYASYA BANK	122.67	217.64	177.42		73.3	0.35	0.48		195.97	217.99	111.24
22	LAXSHMI VILAS BANK	67.72	20.95	30.94		62.04	30.73	49.53		129.76	51.68	39.83
23	RBL BANK	182.96	59.49	32.52		180.83	246.69	136.42		363.79	306.18	84.16
24	SOUTH INDIAN BANK	79.46	1.92	2.42		60.04	0	0.00		139.5	1.92	1.38

KARNATAKA		BANK WISE TOTAL PRIORITY SECTOR TARGET-ACHIEVEMENT AS ON MARCH 2022											
Reports in Crore													
SR. No.	Name of the Bank	SHORT TERM				AGRI TERM				SUB TOTAL			
		Target	Achivement	%		Target	Achivement	%		Target	Achivement	%	
25	TAMILNAD MERCANTILE BANK	30.64	44.9	146.54		30.31	22.58	74.50		60.95	67.48	110.71	
26	INDUSIND BANK	48.56	0	0.00		39.57	3259.29	8236.77		88.13	3259.29	3698.28	
27	HDFC BANK	1115.05	1194.87	107.16		580.33	924.8	159.36		1695.38	2119.67	125.03	
28	AXIS BANK	1057.76	195.37	18.47		572.26	741.44	129.56		1630.02	936.81	57.47	
29	ICICI BANK	1483.24	531.04	35.80		560.38	620.87	110.79		2043.62	1151.91	56.37	
30	YES BANK	170.37	11.14	6.54		147	129.86	88.34		317.37	141	44.43	
31	BANDHAN BANK	35.4	0	0.00		24.57	77.33	314.73		59.97	77.33	128.95	
32	DCB BANK	1266.69	211.5	16.70		697.09	83.28	11.95		1963.78	294.78	15.01	
33	IDFC FIRST BANK	46.44	44.57	95.97		41.96	1029.36	2453.19		88.4	1073.93	1214.85	
34	KBS BANK	0	0	#DIV/0!		0	0	#DIV/0!		0	0	#DIV/0!	
35	KARNATAKA GRAMEENA BANK	8259.29	9431.54	114.19		3250.48	416.02	12.80		11509.77	9847.56	85.56	
36	KARNATAKA VIKAS GRAMEENA BANK	4876.17	5704.07	116.98		1503.12	666.83	44.36		6379.29	6370.9	99.87	
37	KSCARD BK.LTD	363.62	0	0.00		549.22	310.22	56.48		912.84	310.22	33.98	
38	K.S.COOP APEX BANK LTD	14575.94	18563.53	127.36		2191.36	761.47	34.75		16767.3	19325	115.25	
39	KSFC	22.26	0	0.00		14.84	0	0.00		37.1	0	0.00	
40	EQUITAS SMALL FINANCE BANK	21.7	0	0.00		16.85	87.14	517.15		38.55	87.14	226.04	
41	UJIVAN SMALL FINANCE BANK	49.32	1.47	2.98		23.78	428.24	1800.84		73.1	429.71	587.84	
42	SURYODAY SMALL FINANCE BANK	0.36	0	0.00		1	84.86	8486.00		1.36	84.86	6239.71	
43	ESAF BANK	1.69	0	0.00		1.29	286.4	22201.55		2.98	286.4	9610.74	
44	JANA SMALL FINANCE BANK LTD.	16.96	0	0.00		5	169.4	3388.00		21.96	169.4	771.40	
45	AU SMALL FINANCE BANK LTD.	0	0	#DIV/0!		0	0	#DIV/0!		0	0	#DIV/0!	
46	FINCARE SMALL FINANCE BANK LTD.	0	0	#DIV/0!		0	145.65	#DIV/0!		0	145.65	#DIV/0!	
47	INDIA POST PAYMENTS BANK	0	0	#DIV/0!		0	0	#DIV/0!		0	0	#DIV/0!	
48	AIRTEL PAYMENTS BANK	0	0	#DIV/0!		0	0	#DIV/0!		0	0	#DIV/0!	
Grand Total		71923.65	61773.93	85.89		32038.55	38752.07	120.95		103962.2	100526	96.69	

KARNATAKA													
BANK WISE TOTAL PRIORITY SECTOR TARGET-ACHIEVEMENT AS ON MARCH 2022													
Reports in Crore													
SR. No.	Name of the Bank	AGRI INFRA			ANCILLARY ACTIVITIES			CREDIT POTENTIAL FOR AGRI (SUB TOTAL +AGRI INFRA +ANCILLARY ACTIVITIES)					
		Target	Achivement	%	Target	Achivement	%	Target	Achivement	%			
1	CANARA BANK	1363.21	90.35	6.63	2487.57	1716.74	69.01	23808.97	19372.68	81.37			
2	STATE BANK OF INDIA	1215.99	11.22	0.92	2305.5	2761.82	119.79	20258.87	11931.92	58.90			
3	UNION BANK OF INDIA	372.22	74.74	20.08	1424.75	2276.22	159.76	8128.4	11443.2	140.84			
4	BANK OF BARODA	312.72	26.11	8.35	1121.26	5673.31	505.98	6500.98	11489.75	176.74			
5	BANK OF INDIA	72.71	0.77	1.06	311.66	196.38	63.01	1822.38	1281.78	70.34			
6	BANK OF MAHRASHTRA	17.86	0.64	3.58	134.13	377.26	281.26	691.99	438.06	63.30			
7	CENTRAL BANK OF INDIA	35.72	0.32	0.90	261.27	22.87	8.75	1019.48	492.06	48.27			
8	INDIAN BANK	37.24	5.1	13.69	321.7	340.95	105.98	1049.62	1161.02	110.61			
9	INDIAN OVERSEAS BANK	69.52	5.84	8.40	405.63	2.01	0.50	1804.14	573.47	31.79			
10	PUNJAB NATIONAL BANK	129.95	2.35	1.81	368.05	341.42	92.76	1209.44	448.75	37.10			
11	PUNJAB AND SIND BANK	6.39	0	0.00	76.89	0	0.00	177.69	0.06	0.03			
12	UCO BANK	14.48	0.26	1.80	177.23	55.13	31.11	468.73	80.15	17.10			
13	IDBI BANK	45.21	0.03	0.07	632.99	46.62	7.37	1476.48	2511.7	170.11			
14	KARNATAKA BANK	258.14	40.86	15.83	749.1	304.94	40.71	4326.75	2159.67	49.91			
15	KOTAK MAHINDRA BANK	34.76	7.65	22.01	124.55	201.28	161.61	710.75	1852.14	260.59			
16	CSB BANK LIMITED	3.41	2.7	79.18	44.23	0.34	0.77	168.94	298.12	176.47			
17	CITY UNION BANK	4.02	3.47	86.32	21.79	15.82	72.60	99.94	52.22	52.25			
18	DHANLAXMI BANK	0.86	0	0.00	17.32	0	0.00	52.19	39.86	76.37			
19	FEDERAL BANK	36.23	2.91	8.03	337.99	58.61	17.34	1006.28	2796.47	277.90			
20	J & K BANK	1.34	0	0.00	39.08	57.73	147.72	53.96	65.88	122.09			
21	KARUR VYASYA BANK	8.55	8.33	97.43	89.73	0.9	1.00	294.25	227.22	77.22			
22	LAXSHMI VILAS BANK	8.76	0.5	5.71	80.48	56.96	70.78	219	109.14	49.84			
23	RBL BANK	13.04	0	0.00	43.97	292.03	664.16	420.8	598.21	142.16			
24	SOUTH INDIAN BANK	7.39	0	0.00	97.57	798.24	818.12	244.46	800.16	327.32			

KARNATAKA									
BANK WISE TOTAL PRIORITY SECTOR TARGET-ACHIEVEMENT AS ON MARCH 2022									
Reports in Crore									
SR. No.	Name of the Bank	AGRI INFRA			ANCILLARY ACTIVITIES			CREDIT POTENTIAL FOR AGRI (SUB TOTAL +AGRI INFRA +ANCILLARY ACTIVITIES)	
		Target	Achivement	%	Target	Achivement	%	Target	Achivement
25	TAMILNAD MERCANTILE BANK	6.02	0	0.00	32.56	21.01	64.53	99.53	88.49
26	INDUSIND BANK	4.99	0	0.00	47.44	0.01	0.02	140.56	3259.3
27	HDFC BANK	77.63	38.13	49.12	471.68	655.63	139.00	2244.69	2813.43
28	AXIS BANK	83.02	36.02	43.39	490.93	436.79	88.97	2203.97	1409.62
29	ICICI BANK	143.46	0	0.00	452.33	1032.98	228.37	2639.41	2184.89
30	YES BANK	12.79	2.76	21.58	305.95	498.24	162.85	636.11	642
31	BANDHAN BANK	3.25	0.07	2.15	12.41	55.97	451.01	75.63	133.37
32	DCB BANK	84.54	0	0.00	439.61	91.63	20.84	2487.93	386.41
33	IDFC FIRST BANK	20.23	0	0.00	13.21	0.95	7.19	121.84	1074.88
34	KBS BANK	0	0	#DIV/0!	0	0	#DIV/0!	0	0
35	KARNATAKA GRAMEENA BANK	610.44	0.72	0.12	834.7	12.84	1.54	12954.91	9861.12
36	KARNATAKA VIKAS GRAMEENA BANK	371.22	61.03	16.44	317.35	1.1	0.35	7067.86	6433.03
37	KSCARD BK.LTD	93.45	132.99	142.31	235.53	0.05	0.02	1241.82	443.26
38	K.S.COOP APEX BANK LTD	493.53	112.07	22.71	592.82	0	0.00	17853.65	19437.07
39	KSFC	1.87	0	0.00	0.96	0	0.00	39.93	0
40	EQUITAS SMALL FINANCE BANK	2.04	0	0.00	5.13	13.88	270.57	45.72	101.02
41	UJIVAN SMALL FINANCE BANK	6.94	0	0.00	7.7	0	0.00	87.74	429.71
42	SURYODAY SMALL FINANCE BANK	0.06	0.26	433.33	3.58	6.43	179.61	5	91.55
43	ESAF BANK	0.17	0	0.00	3.74	0	0.00	6.89	286.4
44	JANA SMALL FINANCE BANK LTD.	0.08	0	0.00	3.65	0	0.00	25.69	169.4
45	AU SMALL FINANCE BANK LTD.	0	0	#DIV/0!	0	0	#DIV/0!	0	0
46	FINCARE SMALL FINANCE BANK LTD.	0	0	#DIV/0!	0	0	#DIV/0!	0	145.65
47	INDIA POST PAYMENTS BANK	0	0	#DIV/0!	0	0	#DIV/0!	0	0
48	AIRTEL PAYMENTS BANK	0	0	#DIV/0!	0	0	#DIV/0!	0	0
Grand Total		6085.45	668.2	10.98	15945.72	18425.09	115.55	125993.37	119619.29
									94.94

KARNATAKA													
BANK WISE TOTAL PRIORITY SECTOR TARGET-ACHIEVEMENT AS ON MARCH 2022													
Reports in Crore													
SR. No.	Name of the Bank	MSME			EXPORT CREDIT			EDUCATION					
		Target	Achivement	%	Target	Achivement	%	Target	Achivement	%	Target	Achivement	%
1	CANARA BANK	12969.66	6940.3	53.51	724.37	0	0.00	1231.79	557.45	45.26			
2	STATE BANK OF INDIA	15145.28	15479.06	102.20	876.69	11.85	1.35	1271.02	291.52	22.94			
3	UNION BANK OF INDIA	7736.67	6745.74	87.19	415.07	0	0.00	508.71	65.51	12.88			
4	BANK OF BARODA	6906.37	4341.88	62.87	460.83	0	0.00	515.45	98.83	19.17			
5	BANK OF INDIA	3468.12	1762.01	50.81	41.16	1.95	4.74	135.68	11.58	8.53			
6	BANK OF MAHRASHTRA	1759.94	761.29	43.26	15.1	0	0.00	51.2	5.37	10.49			
7	CENTRAL BANK OF INDIA	2816.85	352	12.50	31.23	0	0.00	68.64	7.25	10.56			
8	INDIAN BANK	3907.86	2138.65	54.73	79.35	0	0.00	209.96	37.07	17.66			
9	INDIAN OVERSEAS BANK	3597.25	457.64	12.72	110.08	0	0.00	159.98	5.99	3.74			
10	PUNJAB NATIONAL BANK	4913.69	521.23	10.61	44.8	43.03	96.05	182.1	14.11	7.75			
11	PUNJAB AND SIND BANK	346.76	101.45	29.26	14.42	0	0.00	21.74	0.01	0.05			
12	UCO BANK	1025.98	141.42	13.78	26.01	0	0.00	49.48	1.89	3.82			
13	IDBI BANK	5366.31	788.3	14.69	64.95	0	0.00	97.03	9.48	9.77			
14	KARNATAKA BANK	5488.11	1920.26	34.99	146.88	0	0.00	253.66	36.52	14.40			
15	KOTAK MAHINDRA BANK	3987.61	3714.11	93.14	31.63	6.74	21.31	63.17	0	0.00			
16	CSB BANK LIMITED	334.49	7.8	2.33	7.31	0	0.00	13.37	0	0.00			
17	CITY UNION BANK	250.15	213.28	85.26	5.51	0	0.00	9.85	0.29	2.94			
18	DHANLAXMI BANK	162.03	68	41.97	1.6	0	0.00	4.62	0.16	3.46			
19	FEDERAL BANK	3297.64	853.25	25.87	42.69	0	0.00	33.98	2.04	6.00			
20	J & K BANK	112.03	16.79	14.99	1.1	0	0.00	4.62	0.46	9.96			
21	KARUR VYASYA BANK	226.21	58.74	25.97	4.8	0	0.00	13.77	0.86	6.25			
22	LAXSHMI VILAS BANK	355.33	56	15.76	9.43	0	0.00	9.31	0	0.00			
23	RBL BANK	380.89	2087.62	548.09	5.4	0	0.00	7.34	0.05	0.68			
24	SOUTH INDIAN BANK	2619.45	704.9	26.91	39.75	0	0.00	20.03	0.51	2.55			

KARNATAKA									
BANK WISE TOTAL PRIORITY SECTOR TARGET-ACHIEVEMENT AS ON MARCH 2022									
Reports in Crore									
SR. No.	Name of the Bank	MSME			EXPORT CREDIT			EDUCATION	
		Target	Achivement	%	Target	Achivement	%	Target	Achivement
25	TAMILNAD MERCANTILE BANK	295.35	236.41	80.04	2.73	0	0.00	8.61	0.1
26	INDUSIND BANK	1576.39	3963.33	251.42	6.41	199.51	3112.48	10.97	0
27	HDFC BANK	3795.77	6276.03	165.34	111.43	0	0.00	77.53	0.8
28	AXIS BANK	4069.83	3858.69	94.81	124.58	227.52	182.63	93.1	14.36
29	ICICI BANK	4019.42	6953.05	172.99	110.78	0.01	0.01	74.85	40.41
30	YES BANK	2626.35	2936.19	111.80	10.98	4.34	39.53	15.12	0
31	BANDHAN BANK	114.4	199.4	174.30	4.4	0	0.00	5.28	0
32	DCB BANK	277.22	91	32.83	13.2	0	0.00	30.88	0.18
33	IDFC FIRST BANK	181.77	730.12	401.67	4.47	0	0.00	8.05	0
34	KBS BANK	0	0	#DIV/0!	0	0	#DIV/0!	0	#DIV/0!
35	KARNATAKA GRAMEENA BANK	1887.91	960.58	50.88	0	0	#DIV/0!	419.17	12.82
36	KARNATAKA VIKAS GRAMEENA BANK	1874.1	805.2	42.96	0	0	#DIV/0!	188.57	24.07
37	KSCARD BK.LTD	220.17	0	0.00	0.84	0	0.00	4.68	0
38	K.S COOP APEX BANK LTD	2291.92	1932.76	84.33	5.22	0	0.00	62.89	0.26
39	KSFC	1200.18	763.73	63.63	25.2	0	0.00	21.72	0
40	EQUITAS SMALL FINANCE BANK	106.53	110.27	103.51	3.4	0	0.00	5.34	0
41	UJIVAN SMALL FINANCE BANK	77.28	58.33	75.48	4.01	0	0.00	6.21	0
42	SURYODAY SMALL FINANCE BANK	16.9	0	0.00	0	0	#DIV/0!	0	#DIV/0!
43	ESAF BANK	10.32	49.03	475.10	0	0	#DIV/0!	0.16	0.39
44	JANA SMALL FINANCE BANK LTD.	12.44	246.58	1982.15	0	0	#DIV/0!	0.29	0
45	AU SMALL FINANCE BANK LTD.	0	12	#DIV/0!	0	0	#DIV/0!	0	#DIV/0!
46	FINCARE SMALL FINANCE BANK LIM	0	3.18	#DIV/0!	0	0	#DIV/0!	0	#DIV/0!
47	INDIA POST PAYMENTS BANK	0	0	#DIV/0!	0	0	#DIV/0!	0	#DIV/0!
48	AIRTEL PAYMENTS BANK	0	0	#DIV/0!	0	0	#DIV/0!	0	#DIV/0!
Grand Total		111828.93	80417.6	71.91	3627.81	494.95	13.64	5969.92	1240.34
									20.78

KARNATAKA													
BANK WISE TOTAL PRIORITY SECTOR TARGET-ACHIEVEMENT AS ON MARCH 2022													
Reports in Crore													
SR. No.	Name of the Bank	HOUSING			SOCIAL INFRASTRUCTURE			RENEWABLE ENERGY					
		Target	Achievement	%	Target	Achievement	%	Target	Achievement	%	Target	Achievement	%
1	CANARA BANK	4554.94	1127.68	24.76	384.81	6.62	1.72	461.39	0.31	0.07			
2	STATE BANK OF INDIA	5550.09	2356.31	42.46	485.28	0	0.00	544.41	6.1	1.12			
3	UNION BANK OF INDIA	2423.91	245.69	10.14	170.71	3.09	1.81	175.8	0.42	0.24			
4	BANK OF BARODA	2136.31	272.22	12.74	185.84	20.43	10.99	201.76	1.06	0.53			
5	BANK OF INDIA	814.21	53.79	6.61	25.8	0	0.00	42.4	0	0.00			
6	BANK OF MAHRASHTRA	402.59	25.54	6.34	13.82	0	0.00	20.76	0.08	0.39			
7	CENTRAL BANK OF INDIA	721.76	76.82	10.64	19.89	1.59	7.99	30.98	0.26	0.84			
8	INDIAN BANK	1007.61	35.97	3.57	39.5	0.13	0.33	43.73	0	0.00			
9	INDIAN OVERSEAS BANK	975.04	77.82	7.98	76.39	0	0.00	82.94	0.01	0.01			
10	PUNJAB NATIONAL BANK	1016.88	537.16	52.82	39.81	0	0.00	45.47	0.1	0.22			
11	PUNJAB AND SIND BANK	172.98	1.52	0.88	5.89	0	0.00	7.27	0	0.00			
12	UCO BANK	382.06	19.25	5.04	18.12	500	2759.38	26.57	0	0.00			
13	IDBI BANK	1643.43	328.29	19.98	27.03	0.61	2.26	40.48	0	0.00			
14	KARNATAKA BANK	1406.67	219.5	15.60	114.11	0	0.00	118.89	16.99	14.29			
15	KOTAK MAHINDRA BANK	324.3	2.29	0.71	32.71	0	0.00	54.77	0	0.00			
16	CSB BANK LIMITED	77.96	0	0.00	4.02	0	0.00	5.19	0	0.00			
17	CITY UNION BANK	94.15	5.36	5.69	5.02	0	0.00	5.63	0.75	13.32			
18	DHANLAXMI BANK	47.72	2.88	6.04	1.83	0	0.00	1.85	0	0.00			
19	FEDERAL BANK	382.92	28.84	7.53	17.86	2.79	15.62	26	0	0.00			
20	J & K BANK	44.56	1.87	4.20	2.03	0	0.00	2.35	0	0.00			
21	KARUR VYASYA BANK	146.29	3.4	2.32	5.04	0	0.00	6.49	0	0.00			
22	LAXSHMI VILAS BANK	92.69	0	0.00	5.62	0	0.00	6.41	0	0.00			
23	RBL BANK	30.89	2.9	9.39	2.91	0	0.00	6.69	0	0.00			
24	SOUTH INDIAN BANK	76.8	3.64	4.74	25.36	1.08	4.26	24.92	0	0.00			

KARNATAKA		BANK WISE TOTAL PRIORITY SECTOR TARGET-ACHIEVEMENT AS ON MARCH 2022											
SR. No.	Reports in Crore Name of the Bank	HOUSING				SOCIAL INFRASTRUCTURE				RENEWABLE ENERGY			
		Target	Achivement	%	Target	Achivement	%	Target	Achivement	%	Target	Achivement	%
25	TAMILNAD MERCANTILE BANK	28.01	6.47	23.10	2.25	0	0.00	3.47	0	0.00			
26	INDUSIND BANK	69	1.55	2.25	4.88	0	0.00	8.46	0	0.00			
27	HDFC BANK	821.28	1244.8	151.57	44.75	0	0.00	71.14	0	0.00			
28	AXIS BANK	857.86	191.94	22.37	40.79	0	0.00	50.94	161.43	317.00			
29	ICICI BANK	831.59	157.33	18.92	36.85	0	0.00	57.97	0	0.00			
30	YES BANK	414.96	15.32	3.69	9.24	0	0.00	11.03	0	0.00			
31	BANDHAN BANK	20.06	64.41	321.09	2.3	0	0.00	2.41	0	0.00			
32	DCB BANK	120.24	33.96	28.24	19.56	0	0.00	22.17	0	0.00			
33	IDFC FIRST BANK	33.07	171.85	519.66	2.36	12.49	529.24	40.77	0	0.00			
34	KBS BANK	0	0	#DIV/0!	0	0	#DIV/0!	0	0	#DIV/0!			
35	KARNATAKA GRAMEENA BANK	1333.6	86.86	6.51	168.3	0	0.00	192.54	0.15	0.08			
36	KARNATAKA VIKAS GRAMEENA BANK	459.4	105.84	23.04	78.26	0	0.00	70.46	0.08	0.11			
37	KSCARD BK.LTD	15.27	0	0.00	1.99	0	0.00	2.51	0	0.00			
38	K.S.COOP APEX BANK LTD	557.79	223.18	40.01	50.51	23.45	46.43	557.31	0.08	0.01			
39	KSFC	41.58	0	0.00	24.77	0	0.00	25.48	0	0.00			
40	EQUITAS SMALL FINANCE BANK	14.06	4.95	35.21	1.78	0	0.00	2.35	0	0.00			
41	UJIVAN SMALL FINANCE BANK	16.33	213.75	1308.94	3.2	0	0.00	8.91	0	0.00			
42	SURYODAY SMALL FINANCE BANK	1	0.03	3.00	0	0	#DIV/0!	0	0	#DIV/0!			
43	ESAF BANK	1.52	1.68	110.53	0.02	0	0.00	0.01	0	0.00			
44	JANA SMALL FINANCE BANK LTD.	1.96	82.68	4218.37	0.18	0	0.00	0.14	0	0.00			
45	AU SMALL FINANCE BANK LTD.	0	0	#DIV/0!	0	0	#DIV/0!	0	0	#DIV/0!			
46	FINCARE SMALL FINANCE BANK LTD.	0	0	#DIV/0!	0	0	#DIV/0!	0	0	#DIV/0!			
47	INDIA POST PAYMENTS BANK	0	0	#DIV/0!	0	0	#DIV/0!	0	0	#DIV/0!			
48	AIRTEL PAYMENTS BANK	0	0	#DIV/0!	0	0	#DIV/0!	0	0	#DIV/0!			
Grand Total		30165.34	8035.34	26.64	2201.39	572.28	26.00	3111.22	187.87	6.04			

KARNATAKA									
BANK WISE TOTAL PRIORITY SECTOR TARGET-ACHIEVEMENT AS ON MARCH 2022									
Reports in Crore									
SR. No.	Name of the Bank	OTHERS			TOTAL (AGRI+MSME+EXPORT CREDIT+EDUCATION+HOUSING+SOCIAL INFRASTRUCTURE+RENEWABLE ENERGY+OTHERS)				
		Target	Achievement	%	Target	Achievement	%		
1	CANARA BANK	1542.97	351.18	22.76	45678.9	28356.22	62.08		
2	STATE BANK OF INDIA	1976.56	0	0.00	46108.2	30076.76	65.23		
3	UNION BANK OF INDIA	522.38	0	0.00	20081.65	18508.65	92.17		
4	BANK OF BARODA	511.32	15.71	3.07	17418.86	16239.88	93.23		
5	BANK OF INDIA	181.15	0.54	0.30	6530.9	3111.65	47.65		
6	BANK OF MAHRASHTRA	60.99	1196.13	1961.19	3016.39	2426.47	80.44		
7	CENTRAL BANK OF INDIA	71.4	0	0.00	4780.23	929.98	19.45		
8	INDIAN BANK	121.18	0	0.00	6458.81	3372.84	52.22		
9	INDIAN OVERSEAS BANK	212.82	0	0.00	7018.64	1114.93	15.89		
10	PUNJAB NATIONAL BANK	109.15	0.19	0.17	7561.34	1564.57	20.69		
11	PUNJAB AND SIND BANK	12.72	0	0.00	759.47	103.04	13.57		
12	UCO BANK	76.6	245.54	320.55	2073.55	988.25	47.66		
13	IDBI BANK	100.66	0	0.00	8816.37	3638.38	41.27		
14	KARNATAKA BANK	369.48	5.51	1.49	12224.55	4358.45	35.65		
15	KOTAK MAHINDRA BANK	226.63	253.32	111.78	5431.57	5828.6	107.31		
16	CSB BANK LIMITED	13.07	15.32	117.21	624.35	321.24	51.45		
17	CITY UNION BANK	25.15	0	0.00	495.4	271.9	54.88		
18	DHANLAXMI BANK	19.55	0.01	0.05	291.39	110.91	38.06		
19	FEDERAL BANK	78.94	41.08	52.04	4886.31	3724.47	76.22		
20	J & K BANK	9.05	0.26	2.87	229.7	85.26	37.12		
21	KARUR VYASYA BANK	33.84	0.2	0.59	730.69	290.42	39.75		
22	LAXSHMI VILAS BANK	17.56	0	0.00	715.35	165.14	23.09		
23	RBL BANK	15.54	38.12	245.30	870.46	2726.9	313.27		
24	SOUTH INDIAN BANK	27.71	107.56	388.16	3078.48	1617.85	52.55		

KARNATAKA		BANK WISE TOTAL PRIORITY SECTOR TARGET-ACHIVEMENT AS ON MARCH 2022							
Reports in Crore									
SR. No.	Name of the Bank	OTHERS			TOTAL (AGRI+MSME+EXPORT CREDIT+EDUCATION+HOUSING+SOCIAL INFRASTRUCTURE+RENEWABLE ENERGY+OTHERS)				
		Target	Achivement	%	Target	Achivement	%		
25	TAMILNAD MERCANTILE BANK	6.87	0	0.00	446.82	331.47	74.18		
26	INDUSIND BANK	11.93	0.19	1.59	1828.6	7423.88	405.99		
27	HDFC BANK	207.47	337.75	162.79	7374.06	10672.81	144.73		
28	AXIS BANK	198.62	216.22	108.86	7639.69	6079.83	79.58		
29	ICICI BANK	165.75	37.36	22.54	7936.62	9373.05	118.10		
30	YES BANK	40.07	269.85	673.45	3763.86	3867.7	102.76		
31	BANDHAN BANK	1.86	553.98	29783.87	226.34	951.16	420.24		
32	DCB BANK	49.49	0	0.00	3020.69	511.55	16.93		
33	IDFC FIRST BANK	19.73	0	0.00	412.06	1989.34	482.78		
34	KBS BANK	0	97.74	#DIV/0!	0	97.74	#DIV/0!		
35	KARNATAKA GRAMEENA BANK	1400.21	0	0.00	18356.64	10921.53	59.50		
36	KARNATAKA VIKAS GRAMEENA BANK	140.04	256.24	182.98	9878.69	7624.46	77.18		
37	KSCARD BK.LTD	52.28	0	0.00	1539.56	443.26	28.79		
38	K.S.COOP APEX BANK LTD	816.17	2978.94	364.99	22195.46	24595.74	110.81		
39	KSFC	36.46	0	0.00	1415.32	763.73	53.96		
40	EQUITAS SMALL FINANCE BANK	6.63	88.9	1340.87	185.81	305.14	164.22		
41	UJIVAN SMALL FINANCE BANK	7.43	521.36	7016.96	211.11	1223.15	579.39		
42	SURYODAY SMALL FINANCE BANK	0	114.07	#DIV/0!	22.9	205.65	898.03		
43	ESAF BANK	0.07	60.33	86185.71	18.99	397.83	2094.94		
44	JANA SMALL FINANCE BANK LTD.	1	403.07	40307.00	41.7	901.73	2162.42		
45	AU SMALL FINANCE BANK LTD.	0	0	#DIV/0!	0	12	#DIV/0!		
46	FINCARE SMALL FINANCE BANK LTD.	0	81.75	#DIV/0!	0	230.58	#DIV/0!		
47	INDIA POST PAYMENTS BANK	0	0	#DIV/0!	0	0	#DIV/0!		
48	AIRTEL PAYMENTS BANK	0	0	#DIV/0!	0	0	#DIV/0!		
Grand Total		9498.5	8288.42	87.26	292396.48	218856.09	74.85		

ANNEXURE - 19B

KARNATAKA												
BANK WISE TOTAL NON PRIORITY SECTOR TARGET-ACHIEVEMENT AS ON MARCH 2022												
SR. No.		Name of the Bank		Agriculture			EDUCATION			HOUSING		
Reports in Crore				Target	Achievement	%	Target	Achievement	%	Target	Achievement	%
1	CANARA BANK			285.68	480.84	168.31	369.76	518.49	140.22	1901.08	13056.45	686.79
2	STATE BANK OF INDIA			518.2	51.06	9.85	616.63	0	0.00	2720.43	6003.03	220.66
3	UNION BANK OF INDIA			88.78	0	0.00	181.05	63.46	35.05	1287.29	1386.73	107.72
4	BANK OF BARODA			100.36	86.88	86.57	191.79	127.14	66.29	1278.03	2263.73	177.13
5	BANK OF INDIA			20.3	0	0.00	56.5	11.06	19.58	795.16	365.33	45.94
6	BANK OF MAHRASHTRA			8.14	0	0.00	32.53	6.32	19.43	334.63	251.92	75.28
7	CENTRAL BANK OF INDIA			13.82	0	0.00	51.14	0.07	0.14	351.01	1.73	0.49
8	INDIAN BANK			25.85	4.68	18.10	70.79	0	0.00	792.74	443.41	55.93
9	INDIAN OVERSEAS BANK			44.26	0.05	0.11	59.03	2.79	4.73	489.3	161.3	32.97
10	PUNJAB NATIONAL BANK			28.12	150.39	534.82	60.6	16.52	27.26	958.44	425.33	44.38
11	PUNJAB AND SIND BANK			16.36	0	0.00	13.89	0.83	5.98	60.2	16.46	27.34
12	UCO BANK			9.45	0	0.00	21.72	1.3	5.99	318.45	118.89	37.33
13	IDBI BANK			13.34	0	0.00	19.07	8.88	46.57	1553.52	1499.43	96.52
14	KARNATAKA BANK			65.56	4.18	6.38	74.53	18.23	24.46	713.65	921.72	129.16
15	KOTAK MAHINDRA BANK			33.55	0	0.00	27.04	0	0.00	447.8	0	0.00
16	CSB BANK LIMITED			8.28	0	0.00	9.51	0	0.00	160.06	0	0.00
17	CITY UNION BANK			5.18	0	0.00	6.96	0.1	1.44	162.26	26.46	16.31
18	DHANLAXMI BANK			1.04	0	0.00	2.54	0.18	7.09	164.71	4.2	2.55
19	FEDERAL BANK			12.84	0	0.00	23.44	1.74	7.42	293.09	740.69	252.72
20	J & K BANK			2	0	0.00	3.02	0.49	16.23	52.56	26.28	50.00
21	KARUR VYASYA BANK			3.59	141.07	3929.53	6.99	0.99	14.16	264.07	55.82	21.14
22	LAXSHMI VILAS BANK			12.7	0	0.00	7.35	0	0.00	114.85	0.07	0.06
23	RBL BANK			3.22	1.17	36.34	4.98	0	0.00	57.42	25.67	44.71
24	SOUTH INDIAN BANK			9.31	0.01	0.11	7.29	0.78	10.70	168.2	22.77	13.54
25	TAMILNAD MERCANTILE BANK			2.08	0	0.00	5.43	0.62	11.42	55.22	15.67	28.38

KARNATAKA												
BANK WISE TOTAL NON PRIORITY SECTOR TARGET-ACHIVEMENT AS ON MARCH 2022												
Reports in Crore												
Sr. No.	Name of the Bank	Agriculture			EDUCATION			HOUSING				
		Target	Achivement	%	Target	Achivement	%	Target	Achivement	%		
26	INDUSIND BANK	5.58	0	0.00	6.18	0	0.00	74.58	2.2	2.95		
27	HDFC BANK	65.6	0	0.00	53.25	0.02	0.04	1697.21	0	0.00		
28	AXIS BANK	45.87	15.48	33.75	52.76	0	0.00	979.07	2294.88	234.39		
29	ICICI BANK	34.54	0	0.00	38.4	47.96	124.90	940.62	6511.91	692.30		
30	YES BANK	7.69	0	0.00	7.97	0	0.00	418.88	177.99	42.49		
31	BANDHAN BANK	3.22	0	0.00	5	0	0.00	44.47	233.89	525.95		
32	DCB BANK	9.52	40.94	430.04	12.79	0	0.00	55.36	136.08	245.81		
33	IDFC FIRST BANK	4.18	0	0.00	7.25	0	0.00	48.38	503.64	1041.01		
34	KBS BANK	0	0	#DIV/0!	0	0	#DIV/0!	0	0	#DIV/0!		
35	KARNATAKA GRAMEENA BANK	78.66	0	0.00	65.74	4.19	6.37	459.15	61.48	13.39		
36	KARNATAKA VIKAS GRAMEENA BANK	79.28	0	0.00	105.1	1.85	1.76	170.5	29.82	17.49		
37	KSCARD BK LTD	3.66	0	0.00	0.7	0	0.00	1.98	0	0.00		
38	K S COOP APEX BANK LTD	39.93	0	0.00	39.5	3.67	9.29	212.06	304.24	143.47		
39	KSFC	2.67	0	0.00	3.31	0	0.00	5.41	0	0.00		
40	EQUITAS SMALL FINANCE BANK	4.63	0	0.00	3.54	0	0.00	54.94	2.55	4.64		
41	UJIVAN SMALL FINANCE BANK	5.79	0.22	3.80	3.05	0	0.00	54.06	235.78	436.15		
42	SURYODAY SMALL FINANCE BANK	0	0	#DIV/0!	0	0	#DIV/0!	20	0	0.00		
43	ESAF BANK	0	0	#DIV/0!	0	0	#DIV/0!	20	0	0.00		
44	JANA SMALL FINANCE BANK LTD.	0.04	0	0.00	0.04	0	0.00	20.12	81.77	406.41		
45	AU SMALL FINANCE BANK LTD.	0	0	#DIV/0!	0	0	#DIV/0!	0	0	#DIV/0!		
46	FINCARE SMALL FINANCE BANK LIMITED	0	0	#DIV/0!	0	0	#DIV/0!	0	0	#DIV/0!		
47	INDIA POST PAYMENTS BANK	0	0	#DIV/0!	0	0	#DIV/0!	0	0	#DIV/0!		
48	AIRTEL PAYMENTS BANK	0	0	#DIV/0!	0	0	#DIV/0!	0	0	#DIV/0!		
Grand Total		1722.87	976.97	56.71	2328.2	837.68	35.98	20770.96	38409.32	184.92		

KARNATAKA														
BANK WISE TOTAL NON PRIORITY SECTOR TARGET-ACHIEVEMENT AS ON MARCH 2022														
Reports in Crore														
SR. No.	Name of the Bank	Personal Loan under NPS			OTHERS			TOTAL NON PRIORITY						
		Target	Achievement	%	Target	Achievement	%	Target	Achievement	%				
1	CANARA BANK	2722.2	2914.9	107.08	20815.4	18920.17	90.90	26094.03	35890.85	137.54				
2	STATE BANK OF INDIA	3447.7	430.09	12.47	21914.9	40202.43	183.45	29217.88	46686.61	159.79				
3	UNION BANK OF INDIA	1638.5	1784.66	108.92	13096.6	10263.19	78.37	16292.23	13498.04	82.85				
4	BANK OF BARODA	1690.8	872.26	51.59	12938.3	16902.59	130.64	16199.3	20252.6	125.02				
5	BANK OF INDIA	710.77	94.22	13.26	3809.93	7375.62	193.59	5392.66	7846.23	145.50				
6	BANK OF MAHRASHTRA	375.35	7.48	1.99	1762.09	3321.12	188.48	2512.74	3586.84	142.75				
7	CENTRAL BANK OF INDIA	278.52	520.83	187.00	3501.99	662.08	18.91	4196.48	1184.71	28.23				
8	INDIAN BANK	737.37	1201	162.88	5508.84	676.23	12.28	7135.59	2325.32	32.59				
9	INDIAN OVERSEAS BANK	583.51	14.89	2.55	4129.82	467.87	11.33	5305.92	646.9	12.19				
10	PUNJAB NATIONAL BANK	613.08	72.44	11.82	6603.46	3306.88	50.08	8263.7	3971.56	48.06				
11	PUNJAB AND SIND BANK	62.42	13.37	21.42	538.87	1144.35	212.36	691.74	1175.01	169.86				
12	UCO BANK	140.14	0.61	0.44	2231.53	147.2	6.60	2721.29	268	9.85				
13	IDBI BANK	1109.5	186.3	16.79	5460.92	1439.34	26.36	8156.32	3133.95	38.42				
14	KARNATAKA BANK	885.87	453.46	51.19	5528.04	3174.21	57.42	7267.65	4571.8	62.91				
15	KOTAK MAHINDRA BANK	440.52	0	0.00	3524.45	13324.47	378.06	4473.36	13324.47	297.86				
16	CSB BANK LIMITED	119.33	125.95	105.55	1084.3	40.34	3.72	1381.48	166.29	12.04				
17	CITY UNION BANK	85.25	320.57	376.04	296.19	193.52	65.34	555.84	540.65	97.27				
18	DHANLAXMI BANK	52.94	- 0.15	0.28	274.78	378.22	137.64	496.01	382.75	77.17				
19	FEDERAL BANK	398.98	83.32	20.88	3430.83	20159.8	587.61	4159.18	20985.55	504.56				
20	J & K BANK	53.9	26.11	48.44	264.1	75.57	28.61	375.58	128.45	34.20				
21	KARUR VYASYA BANK	155.05	209.18	134.91	1144.42	673.57	58.86	1574.12	1080.63	68.65				
22	LAXSHMI VILAS BANK	298.1	94.38	31.66	683.2	242.1	35.44	1116.2	336.55	30.15				
23	RBL BANK	163.22	0.13	0.08	584.17	14677.05	2512.46	813.01	14704.02	1808.59				
24	SOUTH INDIAN BANK	143.94	5.17	3.59	698.41	1360.85	194.85	1027.15	1389.58	135.29				
25	TAMILNAD MERCANTILE BANK	121.71	79.19	65.06	133.74	294.34	220.08	318.18	389.82	122.52				

KARNATAKA		BANK WISE TOTAL NON PRIORITY SECTOR TARGET-ACHIVEMENT AS ON MARCH 2022											
Reports in Crore		Personal loan under NPS				OTHERS				TOTAL NON PRIORITY			
SR. No.	Name of the Bank	Target	Achivement	%	Target	Achivement	%	Target	Achivement	%			
26	INDUSIND BANK	2012.6	0	0.00	2111.95	9130.16	432.31	4210.87	9132.36	216.88			
27	HDFC BANK	2423.1	10256.21	423.27	9145.02	46385.38	507.22	13384.16	56641.61	423.20			
28	AXIS BANK	1752.6	1341	76.52	5768.94	18132.53	314.31	8599.19	21783.89	253.32			
29	ICICI BANK	1818.6	3388.25	186.31	6188.86	24839.66	401.36	9021	34787.78	385.63			
30	YES BANK	528.47	486.25	92.01	4245.09	17777.81	418.79	5208.1	18442.05	354.10			
31	BANDHAN BANK	15.9	23.83	149.87	63.62	524.15	823.88	132.21	781.87	591.38			
32	DCB BANK	161.15	0	0.00	508.38	509.81	100.28	747.2	686.83	91.92			
33	IDFC FIRST BANK	24.35	702.76	2886.08	221.04	7627.17	3450.58	305.2	8833.57	2894.35			
34	KBS BANK	0	0	#DIV/0!	0	16.8	#DIV/0!	0	16.8	#DIV/0!			
35	KARNATAKA GRAMEENA BANK	472.2	213.7	45.26	1471.71	406.82	27.64	2547.46	686.19	26.94			
36	KARNATAKA VIKAS GRAMEENA BANK	286.56	202.66	70.72	648.71	966.44	148.98	1290.15	1200.77	93.07			
37	KSCARD BK.LTD	25.78	0	0.00	109.16	0	0.00	141.28	0	0.00			
38	K.S.COOP.APEX.BANK.LTD	626.49	649.16	103.62	1076.84	8794.89	816.73	1994.82	9751.96	488.86			
39	KSFC	3.16	0	0.00	24.67	0	0.00	39.22	0	0.00			
40	EQUITAS SMALL FINANCE BANK	57.65	0	0.00	55.83	249.15	446.27	176.59	251.7	142.53			
41	UJJIVAN SMALL FINANCE BANK	57.02	33.18	58.19	55.01	549.9	999.64	174.93	819.08	468.23			
42	SURYODAY SMALL FINANCE BANK	50	0.07	0.14	50	0.04	0.08	120	0.11	0.09			
43	ESAF BANK	30.02	0	0.00	50.06	50.11	100.10	100.08	50.11	50.07			
44	JANA SMALL FINANCE BANK.LTD.	20.2	0	0.00	10.14	276.25	2724.36	50.54	358.02	708.39			
45	AU SMALL FINANCE BANK.LTD.	0	0	#DIV/0!	0	1.46	#DIV/0!	0	1.46	#DIV/0!			
46	FINCARE SMALL FINANCE BANK LIMITED	0	0	#DIV/0!	0	61.41	#DIV/0!	0	61.41	#DIV/0!			
47	INDIA POST PAYMENTS BANK	0	0	#DIV/0!	0	0	#DIV/0!	0	0	#DIV/0!			
48	AIRTEL PAYMENTS BANK	0	0	#DIV/0!	0	0	#DIV/0!	0	0	#DIV/0!			
Grand Total		27394	26807.73	97.86	151764	295723.05	194.86	203980.64	362754.75	177.84			

ANINEXURE - 20

DISTRICT WISE ACP Disbursement AS ON MARCH 2022													
Reports in Crore		Sr. No.	Name of Bank	Farm Credit				Out of Farm Credit, total allied activities				Agri. Infrastructure	
Short Term Loan				Term Loan		A/c		Amt		A/c		Amt	
A/c	Amt			A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
1	BAGALKOTE	356571	3681.99	84062	1248.37	37990	311.16	1386	28.65				
2	BALLARI	246906	3008.87	63134	840.32	13448	182.26	44	19.23				
3	DAVANGERE	190313	1897.73	105127	1682.88	31891	207.38	867	14.85				
4	MYSURU	269993	3079.68	303169	3042.87	127053	859.49	696	27.65				
5	SHIVAMOGGA	162882	2113.58	122498	1347.06	19499	178.64	656	13.48				
6	CHIKKABALLAPURA	94886	1092.94	93379	677.79	25080	126.51	604	8.86				
7	BELAGAVI	680780	5766.34	180153	2414.89	79260	635.83	1802	48.81				
8	KALABURAGI	200620	1876.16	37251	470.73	13255	100.47	586	4.13				
9	HASSAN	326944	2785.05	223295	2646.95	31266	325.35	855	17.07				
10	HAVERI	133723	1805.84	114736	1076.98	42808	290.26	580	24.06				
11	KODAGU	72489	1130.36	44928	603.27	2794	43.92	185	2.12				
12	KOLAR	102516	1308.95	54190	822.85	7337	144.25	13	0.3				
13	KOPPAL	95082	1018.59	40081	758.79	12853	99.6	150	4.15				
14	YADGIR	70080	826.93	18555	275.01	2598	23.76	499	2.21				
15	BIDAR	194287	1306.18	26354	322.12	4857	45.87	538	2.29				
16	CHITRADURGA	210432	1799.45	81775	695.93	36272	189.98	1890	87.04				
17	DAKSHINA KANNADA	144372	2809.21	77274	1093.43	24027	797.81	756	10.32				
18	DHARWAD	102439	1586.89	83558	957.43	25033	325.44	612	28.09				
19	MANDYA	343545	3108.52	194351	2512.56	60832	385.46	312	4.7				
20	RAICHUR	167584	1815.13	45635	656.09	8196	70.41	132	24.21				
21	UDUPI	69106	888.9	61537	780.08	19239	272.34	690	17.01				
22	RAMANAGARA	146558	1510.99	1211005	4111.64	158667	636.94	557	18.47				
23	BENGALURU URBAN	132384	2619.65	99843	2557.06	56770	1027.52	208	109.15				
24	BENGALURU RURAL	108985	1341.75	72354	1001.81	27469	243.44	646	56.68				
25	VIJAYAPURA	288273	3238.63	55266	762.09	17966	150.12	771	35.65				
26	CHAMARAJANAGARA	79993	770.34	141527	1190.96	60102	264.53	548	6.44				
27	CHIKKAMAGALURU	113354	2041.33	88558	1236.14	14732	182.25	731	20.75				
28	GADAG	99841	1642.99	41184	402.31	15418	102.56	535	9.9				
29	TUMAKURU	265931	2423.59	138639	1927.97	37970	332.75	597	19.17				
30	UTTARA KANNADA	116127	1477.37	56774	635.69	13101	146.46	88	2.76				
GRAND TOTAL		5586996	61773.93	3960192	38752.07	1027783	8702.76	18534	668.2				

DISTRICT WISE ACP Disbursement AS ON MARCH 2022

Reports in Crore											
Sr. No.	Name of Bank	Ancillary Activities		Total Agriculture (PS)		Micro Enterprises		Small Enterprises		A/c	Amt
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt		
1	BAGALKOTE	1300	114.38	443319	5073.39	10388	330.46	593	181.1		
2	BALLARI	1371	424.85	311455	4293.27	20001	1124.22	1396	763.54		
3	DAVANGERE	3000	183.11	299307	3778.57	10877	454.71	604	227.53		
4	MYSURU	5312	317.04	579170	6467.24	25701	1413.88	1932	1059.93		
5	SHIVAMOGGA	5983	264.21	292019	3738.33	17516	805.92	999	340.71		
6	CHIKKABALLAPURA	865	28.21	189734	1807.8	7192	173.3	276	127.43		
7	BELAGAVI	16531	997.87	879266	9227.91	31749	1296.41	2019	805.06		
8	KALABURAGI	3453	174.27	241910	2525.29	8795	519.26	582	291.86		
9	HASSAN	2174	52.89	553268	5501.96	10729	397.08	801	332.44		
10	HAVERI	1171	68.03	250210	2974.91	8373	380.64	585	274.67		
11	KODAGU	1567	53.02	119169	1788.77	9586	350.2	488	237.55		
12	KOLAR	1338	48.34	158057	2180.44	9476	274.14	413	237.59		
13	KOPPAL	606	190.79	135919	1972.32	6270	244.96	345	188.61		
14	YADGIR	589	55.44	89723	1159.59	4903	132.29	262	90.55		
15	BIDAR	496	23.81	221675	1654.4	4908	221.97	381	156.82		
16	CHITRADURGA	2101	102.35	296198	2684.77	7735	272	329	175.29		
17	DAKSHINA KANNADA	55041	5374.59	277443	9287.55	20940	1305.22	2482	1232.79		
18	DHARWAD	1565	220.29	188174	2792.7	16663	1170.14	2039	1039.89		
19	MANDYA	6367	125.58	544575	5751.36	7986	314.52	404	144.63		
20	RAICHUR	1184	578.04	214535	3073.47	9312	404.85	985	471.78		
21	UDUPI	2821	812.32	134154	2498.31	17189	707.48	1025	575.58		
22	RAMANAGARA	2824	60.51	1360944	5701.61	150367	616.83	1225	148.66		
23	BENGALURU URBAN	28145	7328.51	260580	12614.37	94514	13571.45	20484	17566.78		
24	BENGALURU RURAL	1744	209.13	183729	2609.37	7331	358.69	553	316.66		
25	VIAVAPURA	1034	97.95	345344	4134.32	11122	376	826	311.18		
26	CHAMARAJANAGARA	1004	27.89	223072	1995.63	4942	150.5	156	35.24		
27	CHIKKAMAGALURU	1296	98.31	203939	3396.53	8465	345.46	355	121.93		
28	GADAG	382	39.49	141942	2094.69	6119	194.3	428	129.71		
29	TUMAKURU	4062	235.18	409229	4605.91	10738	521.74	690	333.58		
30	UTTARA KANNADA	1963	118.69	174952	2234.51	14604	408.08	1709	1389.26		
	GRAND TOTAL	157289	18425.09	9723011	119619.29	574491	28836.7	45366	29308.35		

DISTRICT WISE ACP Disbursement AS ON MARCH 2022										
Reports in Crore			Priority Sector							
Sr. No.	Name of Bank	Medium Enterprises		Khadi and Village Industries		Others under MSMEs		Total MSMEs (PS)		
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	
1	BAGALKOTE	48	46.37	17	0.35	198	9.38	11244	567.66	
2	BALLARI	126	182.13	36	3.33	463	26.47	22022	2099.69	
3	DAVANGERE	59	91.44	18	0.43	219	2.07	11777	776.18	
4	MYSURU	131	397.34	27	0.65	660	30.94	28451	2902.74	
5	SHIVAMOGGA	73	166.16	32	1.87	220	15.19	18840	1329.85	
6	CHIKKABALLAPURA	26	39.11	7	1.03	247	3.09	7748	343.96	
7	BELAGAVI	162	214.3	34	1.19	608	6.1	34572	2323.06	
8	KALABURAGI	28	62.66	10	0.24	209	19.27	9624	893.29	
9	HASSAN	141	132.68	36	0.56	298	12.74	12005	875.5	
10	HAVERI	20	29.82	28	0.99	265	1.73	9271	687.85	
11	KODAGU	12	15.94	28	0.75	118	19.07	10232	623.51	
12	KOLAR	117	90.71	23	0.85	174	2.26	10203	605.55	
13	KOPPAL	28	35.86	9	4.77	77	2.28	6729	476.48	
14	YADGIR	18	4.03	10	0.16	78	2.31	5271	229.34	
15	BIDAR	13	5.59	2	0.05	541	156.28	5845	540.71	
16	CHITRADURGA	29	11.83	7	0.61	422	2.25	8522	461.98	
17	DAKSHINA KANNADA	358	673.91	96	3.3	517	24.57	24393	3239.79	
18	DHARWAD	352	493.27	24	1.49	197	19.13	19275	2723.92	
19	MANDYA	15	10.05	16	0.22	104	7.96	8525	477.38	
20	RAICHUR	37	80.88	4	0.05	64	7.67	10402	965.23	
21	UDUPI	160	240.18	55	1.72	375	3.79	18804	1528.75	
22	RAMANAGARA	35	10.4	20	0.66	78	1.62	151725	778.17	
23	BENGALURU URBAN	6831	14898.01	167	67.26	6374	3048.33	128370	49151.83	
24	BENGALURU RURAL	69	156.99	15	3.72	154	3.51	8122	839.57	
25	VIJAYAPURA	41	38.53	22	0.81	321	10.02	12332	736.54	
26	CHAMARAJANAGARA	3	2.95	18	0.52	248	0.9	5367	190.11	
27	CHIKKAMAGALURU	35	24.92	13	0.23	250	8.3	9118	500.84	
28	GADAG	15	16.55	7	0.19	209	4.14	6778	344.89	
29	TUMAKURU	42	62.14	9	5.43	170	6.04	11649	928.93	
30	UTTARA KANNADA	442	469.69	25	1.26	167	6.01	16947	2274.3	
GRAND TOTAL		9466	18704.44	815	104.69	14025	3463.42	644163	80417.6	

DISTRICT WISE ACP Disbursement AS ON MARCH 2022

Reports in Crore												
Sr. No.	Name of Bank	Export Credit		Education (PS)		Housing (PS)		Social Infrastructure		Renewable Energy		
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	
1	BAGALKOTE	12	0	1089	17.43	2036	112.25	328	24.87	19	0	
2	BALLARI	0	0	1633	26.75	1781	101.78	83	0.44	3	1.19	
3	DAVANGERE	0	0	1422	27.75	1971	110.54	341	1.89	0	0	
4	MYSURU	0	0	3158	63.27	11249	299.71	100	0.48	4	16.85	
5	SHIVAMOGGA	1	10.97	2827	40.2	2620	139.33	156	0.63	1	0.05	
6	CHIKKABALLAPURA	0	0	828	11.97	1637	26.55	93	0	0	0	
7	BELAGAVI	1	1	3879	62.45	5390	289.79	0	0.41	13	0.01	
8	KALABURAGI	0	0	1283	22.33	1780	108.7	2	0.05	1	0.02	
9	HASSAN	0	0	1400	22.76	4837	108.3	17	0.08	1	0	
10	HAVERI	0	0	908	13.55	1831	120.59	309	1.24	1	0	
11	KODAGU	0	0	1080	15.72	420	37.31	0	0	0	0	
12	KOLAR	1	43.03	986	15.48	1010	35.94	1	0.1	0	0	
13	KOPPAL	0	0	638	8.11	890	47.73	140	0.58	0	0	
14	YADGIR	0	0	356	5.2	440	32.63	4	0.04	11	0.21	
15	BIDAR	0	0	995	13.45	861	52.94	1	0.03	0	0	
16	CHITRADURGA	0	0	1071	14.5	1794	91.09	424	1.98	0	0	
17	DAKSHINA KANNADA	2	6.2	6106	92.67	12876	456.57	6	1.57	16	1.1	
18	DHARWAD	1	4.44	2479	46.15	3874	226.22	289	2.75	25	0.78	
19	MANDYA	0	0	1429	18.19	5440	104.39	416	1.75	0	0	
20	RAICHUR	0	0	830	14.89	1156	81.5	1	0.03	0	0	
21	UDUPI	0	0	6413	96.33	6621	352.9	2	0.07	10	0.03	
22	RAMANAGARA	0	0	761	15.55	2567	63.6	16	0.19	0	0	
23	BENGALURU URBAN	64	429.3	12206	438.4	42279	4421.07	16	523.06	25	167.39	
24	BENGALURU RURAL	1	0.01	797	13.62	1745	54.5	2	0.08	1	0.01	
25	VIJAYAPURA	0	0	991	20.4	1528	109.93	37	0.22	1	0.12	
26	CHAMARAJANAGARA	0	0	474	7.03	2635	36.84	21	0.1	0	0	
27	CHIKKAMAGALURU	0	0	1817	27.03	1944	119.26	126	0.51	22	0.05	
28	GADAG	0	0	574	9.24	1416	82.92	161	0.64	1	0	
29	TUMAKURU	0	0	1324	22.69	5590	120.15	67	8.4	0	0	
30	UTTARA KANNADA	0	0	3043	37.23	1349	90.31	1	0.09	3	0.06	
	GRAND TOTAL	83	494.95	62797	1240.34	131567	8035.34	3160	572.28	158	187.87	

DISTRICT WISE ACP Disbursement AS ON MARCH 2022												
Reports in Crore												
Sr. No.	Name of Bank	Other Priority		Total Priority Sector		Loans to weaker sections under Priority Sector		Agriculture (NPS)		Education (NPS)		Amt
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	
1	BAGALKOTE	9502	72.6	467549	5868.2	133252	1853.1	137	2.82	66	4.4	
2	BALLARI	22826	106.76	359803	6629.88	262189	2503.95	210	18.19	68	7.62	
3	DAVANGERE	23726	93.41	338544	4788.34	180000	2213.57	83	1.72	85	13.94	
4	MYSURU	97753	595.23	719885	10345.52	516914	4582.73	221	17.59	293	53.54	
5	SHIVAMOGGA	18848	90.84	335312	5350.2	157093	1763.49	137	14.13	113	15.24	
6	CHIKKABALLAPURA	16824	124.76	216771	2315.04	170085	1418.87	66	8.51	34	5.11	
7	BELAGAVI	43438	230.56	966652	12135.19	307364	3801.02	97	2.66	164	20.07	
8	KALABURAGI	19841	121.72	274441	3671.4	104849	1279.95	140	1.39	70	12.24	
9	HASSAN	29942	171.02	601470	6679.62	324538	3659.32	117	14.78	85	11.85	
10	HAVERI	33264	198.01	295794	3996.15	159776	1576.32	53	9.62	24	2.77	
11	KODAGU	4081	65.21	134982	2530.52	61440	743.71	12	2.99	46	7.62	
12	KOLAR	15053	166.14	185311	3046.68	123355	1532.79	64	12.29	56	7.06	
13	KOPPAL	4601	21.79	148917	2527.01	76479	1091.94	89	1	21	2.05	
14	YADGIR	8363	46.81	104168	1473.82	52243	598.7	63	0.55	10	1.2	
15	BIDAR	18747	470.95	248124	2732.48	55131	1006.6	97	1.28	22	1.56	
16	CHITRADURGA	26558	208.93	334567	3463.25	198695	1543.12	96	5.72	36	2.79	
17	DAKSHINA KANNADA	14863	779.14	335705	13864.59	165315	7242.7	111	357.1	298	41.15	
18	DHARWAD	59880	301.1	273997	6098.06	136972	1583.43	35	59.39	139	21.31	
19	MANDYA	76611	667.43	636996	7020.5	350170	4016.55	144	3.47	69	9.75	
20	RAICHUR	17107	100.07	244031	4235.19	103426	1244.61	127	1.33	49	7	
21	UDUPI	17412	201.24	183416	4677.63	82268	1164.26	17	4.81	319	30.37	
22	RAMANAGARA	18914	84.88	1534927	6644	1668099	5825.5	74	1.73	42	10.51	
23	BENGALURU URBAN	194128	2502.43	637668	70247.85	362098	6872.8	4827	352.55	2346	498.02	
24	BENGALURU RURAL	36304	155.61	230701	3672.77	156254	1804.36	72	2.82	47	7.37	
25	VIJAYAPURA	19248	140.43	379481	5141.96	95550	1295.17	87	1.57	74	7.28	
26	CHAMARAJANAGARA	19674	113.14	251243	2342.85	190160	1583.31	113	0.98	17	3.37	
27	CHIKKAMAGALURU	6285	39.99	223251	4084.21	116499	2122.84	42	21.22	86	9.58	
28	GADAG	26643	167.19	177515	2699.57	72107	878.47	31	2.27	16	2.25	
29	TUMAKURU	31289	125.97	459148	5812.05	257081	3147.3	390	7.32	110	17.46	
30	UTTARA KANNADA	10281	125.06	206576	4761.56	76451	1156.25	69	45.17	43	3.2	
GRAND TOTAL		942006	8288.42	11506945	218856.09	6715853	71106.73	7821	976.97	4848	837.68	

DISTRICT WISE ACP Disbursement AS ON MARCH 2022												
Reports in Crore			Non Priority Sector						Grand Total (Priority Sector + Non Priority Sector)			
Sr. No.	Name of Bank	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	
1	BAGALKOTE	1011	137.39	6919	218.53	61101	1810.9	69234	2174.04	536783	8042.24	
2	BALLARI	1223	247.74	17225	602.78	56947	4180.92	75673	5057.25	435476	11687.13	
3	DAVANGERE	1476	226.46	9405	330.97	51479	1816.02	62528	2389.11	401072	7177.45	
4	MYSURU	6257	1402.79	22478	1310.57	195631	5797.62	224880	8582.11	944765	18927.63	
5	SHIVAMOGGA	2307	349.37	12205	357.12	53849	1418.61	68611	2154.47	403923	7504.67	
6	CHIKKABAL LAPURA	542	52.03	4658	156.72	15835	431.2	21135	653.57	237906	2968.61	
7	BELAGAVI	2887	510.7	21204	662.88	125788	5610.3	150140	6806.61	1116792	18941.8	
8	KALABURAGI	1133	175.43	9617	367.05	28089	1423.75	39049	1979.86	313480	5651.26	
9	HASSAN	1716	262.5	9955	275.81	65092	1061.62	76965	1626.56	678435	8306.18	
10	HAVERI	704	118.16	6962	193.09	48567	693.04	56310	1016.68	352104	5012.83	
11	KODAGU	771	130.03	4617	105.31	30361	561.17	35807	807.12	170789	3337.64	
12	KOLAR	918	110.11	7294	236.6	21693	702.74	30025	1068.8	215336	4115.48	
13	KOPPAL	463	60.11	4815	135.44	16826	506.6	22214	705.2	171131	3232.21	
14	YADGIR	248	40.1	2496	75.83	7860	198.87	10677	316.55	114845	1790.37	
15	BIDAR	871	104.09	6485	260.99	26059	1097.07	33534	1464.99	281658	4197.47	
16	CHITRADURGA	1074	151.24	6438	191.67	27471	528.82	35115	880.24	369682	4343.49	
17	DAKSHINA KANNADA	5090	974.8	34520	724.8	197620	10881.71	237639	12979.56	573344	26844.15	
18	DHARWAD	3022	569.81	18093	582.6	99838	4577.88	121127	5810.99	395124	11909.05	
19	MANDYA	1458	193.43	12677	276.54	36165	929.15	50513	1412.34	687509	8432.84	
20	RAICHUR	627	107.54	7634	267.16	19218	773.76	27655	1156.79	271686	5391.98	
21	UDUPI	3052	526.18	28229	334.14	99570	2764.53	131187	3660.03	314603	8337.66	
22	RAMANAGARA	1124	139.52	6229	167.9	69946	847.18	77415	1166.84	1612342	7810.84	
23	BENGALURU URBAN	73075	30564.85	314916	17140.88	2160780	239548.6	2555944	288104.9	3193612	358352.72	
24	BENGALURU RURAL	1445	296.75	10712	392.88	39476	1292.18	51752	1992	282453	5664.77	
25	VILAYAPURA	1098	185.26	9481	235.93	56662	2001.19	67402	2431.23	446883	7573.19	
26	CHAMARAJANAGARA	415	57.6	3059	86.04	12789	193.18	16393	341.17	267636	2684.02	
27	CHIKKAMAGALURU	1308	218.07	5754	169.92	26808	1188.86	33998	1607.65	257249	5691.86	
28	GADAG	614	93.9	4335	115.12	18898	344.03	23894	557.57	201409	3257.14	
29	TUMAKURU	1940	309.34	10161	390.24	72188	1756.85	84789	2481.21	543937	8293.26	
30	UTTARA KANNADA	1772	94.02	21778	442.22	25024	784.73	48686	1369.34	255262	6130.9	
GRAND TOTAL		119641	38409.32	640351	26807.73	3767630	295723.1	4540291	362754.8	16047236	581610.84	

ANNEXURE - 21

BANK WISE TOTAL ACP Outstanding AS ON MARCH 2022													
Reports in Crore													
Sr. No.	Name of Bank	Farm Credit						Out of Farm Credit, total allied activities					
		Crop Loan			Term Loan			A/c			Amt		
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
1	CANARA BANK	521059	8116.08	1138671	20888.62	147861	1896.46	1492	331.58				
2	STATE BANK OF INDIA	549736	10254.4	105685	1723.29	33621	206.29	22	17.78				
3	UNION BANK OF INDIA	182124	4457.27	331159	8647.15	54968	1086.7	14159	714.61				
4	BANK OF BARODA	340962	5027.98	256041	4559.65	122573	2441.43	1788	131.71				
5	BANK OF INDIA	37893	633.8	55679	1933.87	11501	183.3	11	3.87				
6	BANK OF MAHRASHTRA	8259	147.53	1933	46.55	529	6.39	110	3.53				
7	CENTRAL BANK OF INDIA	9168	204.56	18622	272.88	393	13.51	58	1.46				
8	INDIAN BANK	34211	527.38	4534	438.62	3085	163.89	58	21.5				
9	INDIAN OVERSEAS BANK	9294	119.97	18996	323.9	8322	94.03	44158	654.35				
10	PUNJAB NATIONAL BANK	18806	400.34	4190	80.12	2161	24.6	393	9.79				
11	PUNJAB AND SIND BANK	27	1.34	15	0.93	24	1.3	0	0				
12	UCO BANK	3130	47.56	3481	90.25	309	2.62	107	4.62				
13	IDBI BANK	30070	737.81	100091	2427.72	424	10.13	5	0.21				
14	KARNATAKA BANK	168834	2214.44	7543	425.28	16398	274.21	422	185.41				
15	KOTAK MAHINDRA BANK	44187	469.47	422712	1693.68	0	0	80	12.84				
16	CSB BANK LIMITED	1284	33.63	42510	272.59	10749	195.8	13	0.75				
17	CITY UNION BANK	3142	25.86	32	12.01	18	5.11	5	2.55				
18	DHANLAXMI BANK	730	39.76	0	0	0	0	0	0				
19	FEDERAL BANK	92063	1717.01	1183	88.41	182	11.49	4	2.16				
20	J & K BANK	10	17.72	16	25.87	7	3.22	4	2.21				
21	KARUR VYASYA BANK	12658	256.93	162	13.38	49	1.37	7	9.64				
22	LAXSHMI VILAS BANK	1385	24.09	2116	32.04	301	5.93	37	0.54				
23	RBL BANK	3622	92.26	215190	527.21	213840	328.16	0	0				
24	SOUTH INDIAN BANK	54	15.99	0	0	0	0	0	0				

BANK WISE TOTAL ACP Outstanding AS ON MARCH 2022											
Reports in Crore											
Sr. No.	Name of Bank	Farm Credit				Out of Farm Credit, total allied activities				Agri. Infrastructure	
		Crop Loan		Term Loan		A/c		Amt		A/c	Amt
25	TAMILNAD MERCANTILE BANK	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
26	INDUSIND BANK	4563	55.2	7347	101.03	5916	75.85	1	0.36		
27	HDFC BANK	0	0	1136746	2791.7	1136746	2791.7	0	0		
28	AXIS BANK	29573	1784.43	163620	1818.31	12690	118.92	222	90.08		
29	ICICI BANK	15253	1048.19	47348	894.33	27876	31.77	7	97.79		
30	YES BANK	48319	1930.39	45358	632.79	27250	506.66	0	0		
31	BANDHAN BANK	253	11.95	83430	449.84	83194	160.64	1	0.21		
32	DCB BANK	0	0	22639	73.96	22637	73.86	47	0.07		
33	IDFC FIRST BANK	46949	375.38	51302	162.54	42222	126.05	0	0		
34	KBS BANK	745	71.61	277226	1162.24	189819	798.38	0	0		
35	KARNATAKA GRAMEENA BANK	287	2.38	9942	41.21	0	0	16	0.33		
36	KARNATAKA VIKAS GRAMEENA BANK	846725	9732.24	547371	10335.48	41463	307.18	416	53.27		
37	KSCARD BK.LTD	374515	7255.96	51348	1008.24	15987	127.07	14678	422		
38	K.S.COOP APEX BANK LTD	0	0	229069	1664.44	0	0	109518	460.46		
39	KSFC	2813704	18618.87	129602	2065.51	6347	135.02	4697	202.41		
40	EQUITAS SMALL FINANCE BANK	0	0	0	0	0	0	0	0		
41	UJIVAN SMALL FINANCE BANK	0	0	63483	564.6	63483	564.6	0	0		
42	SURYODAY SMALL FINANCE BANK	100	1.84	175838	574.32	170448	556.32	0	0		
43	ESAF BANK	0	0	52165	116.71	49752	111.06	124	0.3		
44	JANA SMALL FINANCE BANK LTD.	0	0	96675	325.11	96675	325.11	0	0		
45	AU SMALL FINANCE BANK LTD.	0	0	57860	215.69	38657	153.14	0	0		
46	FINCARE SMALL FINANCE BANK LTD.	0	0	0	0	0	0	0	0		
47	INDIA POST PAYMENTS BANK	0	0	280141	614.64	0	0	0	0		
48	AIRTEL PAYMENTS BANK	0	0	0	0	0	0	0	0		
Grand Total		6253694	76471.62	6259071	70136.71	2658477	13919.27	192660	3438.39		

BANK WISE TOTAL ACP Outstanding AS ON MARCH 2022													
Reports in Crore													
Sr. No.	Name of Bank	Ancillary Activities		Total Agriculture (PS)		Micro Enterprises		Small Enterprises		Medium Enterprises		A/c	Amt
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt		
1	CANARA BANK	36381	3220.18	1897603	32556.46	342557	10839.67	33642	8584.57	2061	3479.27		
2	STATE BANK OF INDIA	1847	3957.24	657290	15952.71	67479	6882.95	10964	7951.73	755	3029		
3	UNION BANK OF INDIA	25311	2206.24	552753	16025.27	130869	4170.64	6962	3558.71	1153	1434.99		
4	BANK OF BARODA	54848	2416.5	653639	12135.84	84776	4630.34	2462	1680.08	252	814.7		
5	BANK OF INDIA	2183	286.52	95766	2858.06	36169	1507.45	1123	872.03	39	81.86		
6	BANK OF MAHRASHTRA	1506	488.71	11808	686.32	6748	1137.82	499	319.34	25	72.92		
7	CENTRAL BANK OF INDIA	69	24.38	27917	503.28	10571	294.4	652	240.12	11	2.39		
8	INDIAN BANK	3304	404.34	42107	1391.84	24731	999.64	4705	794.85	97	261.18		
9	INDIAN OVERSEAS BANK	240	28.65	72688	1126.87	614	86.09	34553	970.28	306	307.45		
10	PUNJAB NATIONAL BANK	731	489.04	24120	979.29	12153	654.43	2038	695.91	174	277.64		
11	PUNJAB AND SIND BANK	5	1.81	47	4.08	736	52.27	57	47.99	1	0.99		
12	UCO BANK	8	55.22	6726	197.65	7514	98.79	638	195.9	16	18.64		
13	IDBI BANK	304	9.13	130470	3174.87	15415	639.56	300	242.89	31	108.94		
14	KARNATAKA BANK	1840	942.83	178639	3767.96	29236	2436.57	6860	3683.41	542	1239.04		
15	KOTAK MAHINDRA BANK	444	607.14	467423	2783.13	5713	1327.79	4858	2546.66	1567	2188.61		
16	CSB BANK LIMITED	20	0.38	43827	307.35	360	16.46	15	30.31	5	23.34		
17	CITY UNION BANK	47	56.49	3226	96.91	1277	232.33	726	492.92	52	110.37		
18	DHANLAXMI BANK	6	92.47	736	132.23	67	25.8	7	8.08	0	0		
19	FEDERAL BANK	129	77.98	93379	1885.56	946	322.48	430	372.08	73	156.02		
20	J & K BANK	47	111.94	77	157.74	840	78.71	146	43.19	25	56.01		
21	KARUR VYASYA BANK	16	7.73	12843	287.68	505	110.3	247	137.02	36	109.86		
22	LAXSHMI VILAS BANK	4011	61.21	7549	117.88	73	19.79	36	50	2	8.75		
23	RBL BANK	1797	163.36	220609	782.83	5190	256.23	409	180.86	46	48.09		
24	SOUTH INDIAN BANK	35582	855.62	35636	871.61	1068	192.81	576	467	135	244.98		

BANK WISE TOTAL ACP Outstanding AS ON MARCH 2022

Reports in Crore													
Sr. No.	Name of Bank	Ancillary Activities		Total Agriculture (PS)		Micro Enterprises		Small Enterprises		Medium Enterprises		A/c	Amt
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt		
25	TAMILNAD MERCANTILE BANK	66	26.1	11977	182.69	1239	174.85	76	40.79	5	33.57		
26	INDUSIND BANK	8	5.65	1136754	2797.35	284948	1593.97	4231	904.5	203	368.07		
27	HDFC BANK	457	773.31	193872	4466.13	195445	3209.48	13428	3504.82	2580	3800.79		
28	AXIS BANK	441	1096.94	63049	3137.25	9173	2904.36	4905	3243.2	1319	2283.52		
29	ICICI BANK	293	1090.33	93970	3653.51	10434	2413.5	9152	3814.39	2413	1390.06		
30	YES BANK	110	527.4	83794	989.4	3016	795.57	2204	810.57	853	500.67		
31	BANDHAN BANK	14349	48.03	37035	122.06	45	106.31	18	126.26	9	37.11		
32	DCB BANK	94	113.78	98345	651.7	1671	241.87	170	109.04	20	1.5		
33	IDFC FIRST BANK	0	0	277971	1233.85	20777	603.73	1419	377.28	277	125.85		
34	KBS BANK	0	0	10245	43.92	18082	81.26	0	0	0	0		
35	KARNATAKA GRAMEENA BANK	4941	101.48	1399453	20222.47	198601	1988.19	64	118.43	0	0		
36	KARNATAKA VIKAS GRAMEENA B	125	5.7	440666	8691.9	147783	1813.45	22	43.02	0	0		
37	KSCARD BK.LTD	113	0.86	338700	2125.76	0	0	0	0	0	0		
38	K.S.COOP APEX BANK LTD	0	0	2948003	20886.79	7611	63.64	311	380.96	506	593.84		
39	KSFC	0	0	0	0	611	113.71	2508	1804.82	66	131.96		
40	EQUITAS SMALL FINANCE BANK	0	0	63483	564.6	10399	471.46	672	42.4	63	4.27		
41	UJIVAN SMALL FINANCE BANK	0	0	175938	576.16	40466	99.21	61	15.67	2	0.11		
42	SURYODAY SMALL FINANCE BANK	4352	9.31	56641	126.32	270	1.19	6	0.22	0	0		
43	ESAF BANK	0	0	96675	325.11	18399	57.54	0	0	0	0		
44	JANA SMALL FINANCE BANK LTD.	0	0	57860	215.69	8657	400.57	237	89.24	85	27.37		
45	AU SMALL FINANCE BANK LTD.	0	0	0	0	0	0	0	0	1	11.98		
46	FINCARE SMALL FINANCE BANK L	0	0	280141	614.64	176	20.99	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		
Grand Total		196025	20364	12901450	170410.72	1763410	54168.17	152389	49591.54	15806	23365.71		

BANK WISE TOTAL ACP Outstanding AS ON MARCH 2022											
Reports in Crore			Priority Sector								
Sr. No.	Name of Bank	Khadi and Village Industries		Others under MSMEs		Total MSMEs (PS)		Export Credit		Education (PS)	
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
1	CANARA BANK	4	0.19	12445	315.88	390709	23219.58	0	0	81527	2150.96
2	STATE BANK OF INDIA	1	0.01	1575	281.71	80774	18145.4	5	24.31	30847	1125.73
3	UNION BANK OF INDIA	447	17.32	0	0	139431	9181.66	0	0	17349	445.98
4	BANK OF BARODA	617	15.44	0	0	88107	7140.56	0	0	25317	583.15
5	BANK OF INDIA	0	0	0	0	37331	2461.34	10	0.93	3022	75.41
6	BANK OF MAHRASHTRA	35	0.51	0	0	7307	1530.59	1	0.45	924	25.24
7	CENTRAL BANK OF INDIA	660	12.33	63	18.46	11957	567.7	0	0	2465	80.83
8	INDIAN BANK	0	0	0	0	29533	2055.67	0	0	2380	180.1
9	INDIAN OVERSEAS BANK	253	150.73	0	0	35726	1514.55	0	0	2604	52.72
10	PUNJAB NATIONAL BANK	4	0.17	0	0	14369	1628.15	0	0	2698	143.69
11	PUNJAB AND SIND BANK	3	0.91	0	0	797	102.16	0	0	92	3.9
12	UCO BANK	0	0	0	0	8168	313.33	10	21.16	811	21.3
13	IDBI BANK	35	26.83	0	0	15781	1018.22	0	0	1740	59.07
14	KARNATAKA BANK	12	0.19	0	0	36650	7359.21	0	0	4364	133.31
15	KOTAK MAHINDRA BANK	0	0	0	0	12138	6063.06	0	0	18	0.19
16	CSB BANK LIMITED	0	0	0	0	380	70.11	0	0	7	0.16
17	CITY UNION BANK	0	0	0	0	2055	835.62	0	0	33	1.6
18	DHANLAXMI BANK	0	0	0	0	74	33.88	0	0	23	0.58
19	FEDERAL BANK	0	0	0	0	1449	850.58	0	0	662	16.72
20	J & K BANK	0	0	0	0	1011	177.91	0	0	90	4.57
21	KARUR VYASYA BANK	0	0	0	0	788	357.18	0	0	82	3.37
22	LAXSHMI VILAS BANK	0	0	0	0	111	78.54	0	0	26	0.39
23	RBL BANK	0	0	0	0	5645	485.18	0	0	97	0.12
24	SOUTH INDIAN BANK	0	0	0	0	1779	904.79	0	0	122	4.29

BANK WISE TOTAL ACP Outstanding AS ON MARCH 2022

Reports in Crore		Priority Sector									
Sr. No.	Name of Bank	Khadi and Village Industries		Others under MSMEs		Total MSMEs (PS)		Export Credit		Education (PS)	
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt
25	TAMILNAD MERCANTILE BANK	1	0.01	0	0	1321	249.22	0	0	42	1.19
26	INDUSIND BANK	0	0	0	0	289382	2866.54	3	0.04	0	0
27	HDFC BANK	0	0	0	0	211453	10515.09	0	0	95	1.96
28	AXIS BANK	1	9.7	0	0	15398	8440.78	11	155.89	1108	74.25
29	ICICI BANK	0	0	0	0	21999	7617.95	0	0	625	55.92
30	YES BANK	0	0	0	0	6073	2106.81	0	0	0	0
31	BANDHAN BANK	0	0	0	0	72	269.68	0	0	0	0
32	DCB BANK	0	0	0	0	1861	352.41	0	0	75	0.75
33	IDFC FIRST BANK	177	0.63	0	0	22650	1107.49	0	0	0	0
34	KBS BANK	0	0	0	0	18082	81.26	0	0	0	0
35	KARNATAKA GRAMEENA BANK	0	0	0	0	198665	2106.62	0	0	10648	257.41
36	KARNATAKA VIKAS GRAMEENA BANK	0	0	0	0	147805	1856.47	0	0	7611	157.6
37	KSCARD BK.LTD	0	0	0	0	0	0	0	0	0	0
38	K.S.COOP APEX BANK LTD	0	0	687	89.85	9115	1128.29	0	0	77	1.76
39	KSFC	0	0	115	74.82	3300	2125.31	0	0	0	0
40	EQUITAS SMALL FINANCE BANK	0	0	0	0	11134	518.13	0	0	0	0
41	UJIVAN SMALL FINANCE BANK	0	0	0	0	40529	114.99	0	0	0	0
42	SURYODAY SMALL FINANCE BANK	0	0	0	0	276	1.41	0	0	0	0
43	ESAF BANK	0	0	0	0	18399	57.54	0	0	164	0.26
44	JANA SMALL FINANCE BANK LTD.	0	0	0	0	8979	517.18	0	0	0	0
45	AU SMALL FINANCE BANK LTD.	0	0	0	0	1	11.98	0	0	0	0
46	FINCARE SMALL FINANCE BANK LTD.	0	0	0	0	176	20.99	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
Grand Total		2250	234.97	14885	780.72	1948740	128161.11	40	202.78	197745	5664.48

BANK WISE TOTAL ACP Outstanding AS ON MARCH 2022													
Reports in Crore													
Sr. No.	Name of Bank	Housing (PS)		Social Infrastructure		Renewable Energy		Other Priority		Total Priority Sector			
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt		
1	CANARA BANK	63181	5106.37	22	0.24	652	17.66	26996	285.02	2260690	63336.29		
2	STATE BANK OF INDIA	100056	10715.41	1	0.01	14	32.55	0	0	868987	45996.12		
3	UNION BANK OF INDIA	32524	3168.08	79	22.84	52	0.46	21183	2.9	763371	28847.19		
4	BANK OF BARODA	28541	2707.98	6	2.24	30	1.25	155	17.73	795795	22588.75		
5	BANK OF INDIA	4918	459.09	0	0	0	0	16	2.15	141063	5856.98		
6	BANK OF MAHRASHTRA	2522	262.58	0	0	4	0.11	2662	304.74	25228	2810.03		
7	CENTRAL BANK OF INDIA	3735	408.17	5	2.37	4	0.27	62	0.1	46145	1562.72		
8	INDIAN BANK	4826	521	5	0.18	4	0.74	0	0	78855	4149.53		
9	INDIAN OVERSEAS BANK	4450	486.78	0	0	9	0.02	2081	5.13	117558	3186.07		
10	PUNJAB NATIONAL BANK	4894	752.96	0	0	2	7.09	73	0.21	46156	3511.39		
11	PUNJAB AND SIND BANK	576	71.85	0	0	2	0.34	11	0.57	1525	182.9		
12	UCO BANK	2059	180.83	6	947.14	0	0	12821	307.74	30601	1989.15		
13	IDBI BANK	8802	1120.03	16	4.42	0	0	5	0	156814	5376.61		
14	KARNATAKA BANK	16123	1509.86	12	3.84	51	37.35	1942	11.85	237781	12823.38		
15	KOTAK MAHINDRA BANK	120	23.13	0	0	0	0	107043	248.36	586742	9117.87		
16	CSB BANK LIMITED	66	5.71	0	0	0	0	5561	16.53	49841	399.86		
17	CITY UNION BANK	433	39.27	0	0	1	0.75	4	0	5752	974.15		
18	DHANLAXMI BANK	204	29.02	0	0	0	0	8	0	1045	195.71		
19	FEDERAL BANK	1900	197.02	1	3.55	0	0	25797	58.44	123188	3011.87		
20	J & K BANK	498	40.87	0	0	0	0	142	12.99	1818	394.08		
21	KARUR VYASYA BANK	408	50.15	0	0	0	0	276	0.57	14397	698.95		
22	LAXSHMI VILAS BANK	50	3.04	0	0	0	0	4	1.06	7740	200.91		
23	RBL BANK	911	10.93	0	0	0	0	20746	27.85	248008	1306.91		
24	SOUTH INDIAN BANK	765	80.33	7	4.82	0	0	149	106.29	38458	1972.13		

BANK WISE TOTAL ACP Outstanding AS ON MARCH 2022

Reports in Crore												
Sr. No.	Name of Bank	Housing (PS)		Social Infrastructure		Renewable Energy		Other Priority		Total Priority Sector		
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	
25	TAMILNAD MERCANTILE BANK	471	47.31	0	0	0	0	27	0	13838	480.41	
26	INDUSIND BANK	155	7.07	0	0	0	0	138	0.37	1426432	5671.37	
27	HDFC BANK	17932	2028.59	0	0	0	0	27207	53.2	450559	17064.97	
28	AXIS BANK	9956	865.59	0	0	6	158.79	151550	299.11	241078	13131.66	
29	ICICI BANK	8707	982.67	0	0	0	0	2253	49.21	127554	12359.26	
30	YES BANK	1756	126.48	5	3.67	2	2.19	478	259.89	92108	3488.44	
31	BANDHAN BANK	4394	442.55	0	0	0	0	150985	490.84	192486	1325.13	
32	DCB BANK	1350	134.05	0	0	0	0	799	0.05	102430	1138.96	
33	IDFC FIRST BANK	42324	264.18	6643	17.85	0	0	0	0	349588	2623.37	
34	KBS BANK	70	2.3	0	0	0	0	0	0	28397	127.48	
35	KARNATAKA GRAMEENA BANK	14000	1060.58	0	0	2593	8.63	48	0.05	1625407	23655.76	
36	KARNATAKA VIKAS GRAMEENA BANK	9158	603.64	0	0	1588	2.66	15296	266.89	622124	11579.16	
37	KSCARD BK.LTD	0	0	0	0	0	0	0	0	338700	2125.76	
38	K.S.COOP APEX BANK LTD	9717	736.5	4	37.27	47	0.69	210830	4946.21	3177793	27737.51	
39	KSFC	0	0	0	0	0	0	0	0	3300	2125.31	
40	EQUITAS SMALL FINANCE BANK	433	38.84	0	0	0	0	100412	99.83	175462	1221.4	
41	UJIVAN SMALL FINANCE BANK	19443	230.03	0	0	0	0	223564	719.9	459474	1641.08	
42	SURYODAY SMALL FINANCE BANK	177	7.42	0	0	0	0	79707	165.5	136801	300.65	
43	ESAF BANK	94	2.37	0	0	0	0	21524	60.07	136856	445.35	
44	JANA SMALL FINANCE BANK LTD.	3561	162.75	0	0	0	0	159958	514.24	230358	1409.86	
45	AU SMALL FINANCE BANK LTD.	0	0	0	0	0	0	0	0	1	11.98	
46	FINCARE SMALL FINANCE BANK LTD.	0	0	0	0	0	0	105250	374.98	385567	1010.61	
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	
Grand Total		426260	35693.38	6812	1050.44	5061	271.55	1477763	9710.57	16963871	351165.03	

Reports in Crore		BANK WISE TOTAL ACP Outstanding AS ON MARCH 2022									
Sr. No.	Name of Bank	Loans to weaker sections under Priority Sector		Agriculture (NPS)		Education (NPS)		Housing (NPS)			
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt		
1	CANARA BANK	1783390	30174.92	743	716.93	5615	657.37	44472	22753.72		
2	STATE BANK OF INDIA	593924	10392.6	2365	56.64	0	447.69	122267	36390.27		
3	UNION BANK OF INDIA	530933	11767.99	0	0	1260	289.26	15995	6002.67		
4	BANK OF BARODA	473614	7504.81	478	169.95	1684	392.62	24114	8250.13		
5	BANK OF INDIA	88759	2345.24	0	0	204	40.27	5114	2007.58		
6	BANK OF MAHRASHTRA	12560	616.9	0	0	177	32.09	3038	985.03		
7	CENTRAL BANK OF INDIA	29045	476.91	0	0	243	39	680	213.4		
8	INDIAN BANK	17005	470.1	13	37.87	0	0	5842	1828.75		
9	INDIAN OVERSEAS BANK	85287	1058.4	96	0.29	132	28.38	2231	681.97		
10	PUNJAB NATIONAL BANK	27351	522.01	16	8.57	129	23	5224	1585.17		
11	PUNJAB AND SIND BANK	903	62.45	0	0	22	5.69	166	77.83		
12	UCO BANK	17857	438.64	0	0	36	8.39	1458	571.58		
13	IDBI BANK	131404	3154.03	0	0	84	29.57	16904	4982.86		
14	KARNATAKA BANK	169159	2540.51	32	22.4	336	51.86	14780	4891.86		
15	KOTAK MAHINDRA BANK	571545	3046.28	0	0	0	0	0	0		
16	CSB BANK LIMITED	386	1.33	1	0.24	3	0	32	5.57		
17	CITY UNION BANK	2932	24.06	0	0	19	3.69	536	190.79		
18	DHANLAXMI BANK	552	15.19	0	0	8	1.97	93	29.88		
19	FEDERAL BANK	106081	1487.37	0	0	38	5.07	3843	2019.44		
20	J & K BANK	1170	234.53	7	285.81	7	1.36	792	238.09		
21	KARUR VYASYA BANK	10417	133.44	3866	150.58	22	2.86	1175	424.39		
22	LAXSHMI VILAS BANK	5468	80.09	5	0	5	1.3	134	15.88		
23	RBL BANK	241898	419.45	24	2.82	0	0	182	42.99		
24	SOUTH INDIAN BANK	35732	713.67	2	0.05	28	5.1	1042	368.88		

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BANK WISE TOTAL ACP Outstanding AS ON MARCH 2022												
Reports in Crore												
Sr. No.	Name of Bank	Loans to weaker sections under Priority Sector		Agriculture (NPS)		Education (NPS)		Housing (NPS)				
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt	
25	TAMILNAD MERCANTILE BANK	10547	147.43	0	0	6	0.89	414	108.88			
26	INDUSIND BANK	1680965	3927.77	0	0	0	0	62	9.24			
27	HDFC BANK	355619	2647.07	0	0	0	0	21892	5440.93			
28	AXIS BANK	190200	1687.99	5	16.24	3	0.03	23513	8813.27			
29	ICICI BANK	77581	2805.7	0	0	290	66.07	45519	18056.62			
30	YES BANK	84263	520.26	0	0	0	0	749	291.32			
31	BANDHAN BANK	154252	399.71	0	0	0	0	4962	588.51			
32	DCB BANK	96255	449.5	1610	23.81	8	0.79	1682	426.44			
33	IDFC FIRST BANK	281982	794.17	0	0	0	0	2440	957.82			
34	KBS BANK	0	0	0	0	0	0	0	0			
35	KARNATAKA GRAMEENA BANK	1439050	15879.92	0	0	134	22.94	1275	496.6			
36	KARNATAKA VIKAS GRAMEENA BANK	384113	5969.32	0	0	17	4.74	209	69.76			
37	KSCARD BK.LTD	0	0	0	0	0	0	0	0			
38	K.S.COOP APEX BANK LTD	393597	3516.76	0	0	74	7.22	5875	1164			
39	KSFC	0	0	0	0	0	0	0	0			
40	EQUITAS SMALL FINANCE BANK	145734	170.07	0	0	0	0	110	25.32			
41	UJIVAN SMALL FINANCE BANK	436907	1330.08	13	0.24	0	0	3054	282.97			
42	SURYODAY SMALL FINANCE BANK	92771	-183.55	0	0	0	0	1	0.1			
43	ESAF BANK	136028	423.92	0	0	0	0	0	0			
44	JANA SMALL FINANCE BANK LTD.	203107	664.98	0	0	0	0	1564	249.63			
45	AU SMALL FINANCE BANK LTD.	0	0	0	0	0	0	0	0			
46	FINCARE SMALL FINANCE BANK L	104993	229.12	0	0	0	0	0	0			
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			
Grand Total		11205336	119428.24	9276	1492.44	10584	2169.22	383435	131540.14			

BANK WISE TOTAL ACP Outstanding AS ON MARCH 2022													
Reports in Crore		Non Priority Sector											
Sr. No.	Name of Bank	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
1	CANARA BANK	200311	4875.98	144639	29935.86	395780	58939.86	2656470	122276.15				
2	STATE BANK OF INDIA	286488	10344.8	443135	64750.82	854255	111990.22	1723242	157986.34				
3	UNION BANK OF INDIA	88160	3673.89	34047	14304.03	139462	24269.85	902833	53117.04				
4	BANK OF BARODA	98975	1208.34	91430	28820.74	216681	38841.78	1012476	61430.53				
5	BANK OF INDIA	9012	165.71	25454	16065.43	39784	18278.99	180847	24135.97				
6	BANK OF MAHRASHTRA	814	17.65	8770	5281.66	12799	6316.43	38027	9126.46				
7	CENTRAL BANK OF INDIA	17183	1179.77	7313	1866.89	25419	3299.06	71564	4861.78				
8	INDIAN BANK	36301	1756.43	3417	650.26	45573	4273.31	124428	8422.84				
9	INDIAN OVERSEAS BANK	2176	32.29	27843	1515.14	32478	2258.07	150036	5444.14				
10	PUNJAB NATIONAL BANK	5376	142.75	14738	9624.07	25483	11383.56	71639	14894.95				
11	PUNJAB AND SIND BANK	429	17.34	1948	1151.71	2565	1252.57	4090	1435.47				
12	UCO BANK	513	3.87	9306	392.18	11313	976.02	41914	2965.17				
13	IDBI BANK	7508	816.67	51629	1527.65	76125	7356.75	232939	12733.36				
14	KARNATAKA BANK	19871	1893.41	55517	6855.69	90536	13715.22	328317	26538.6				
15	KOTAK MAHINDRA BANK	0	0	389952	13202.05	389952	13202.05	976694	22319.92				
16	CSB BANK LIMITED	9665	146.36	3511	282.54	13212	434.71	63053	834.57				
17	CITY UNION BANK	8705	369.61	1176	596.24	10436	1160.33	16188	2134.48				
18	DHANLAXMI BANK	89	0.93	3325	394.78	3515	427.56	4560	623.27				
19	FEDERAL BANK	12360	188.11	79658	8937.93	95899	11150.55	219087	14162.42				
20	J & K BANK	1854	122.25	269	2886.78	2929	3534.29	4747	3928.37				
21	KARUR VYASYA BANK	12681	315.41	3277	1956.18	21021	2849.42	35418	3548.37				
22	LAXSHMI VILAS BANK	6263	108.09	436	907.42	6843	1032.69	14583	1233.6				
23	RBL BANK	1738	27.15	3304	1886.96	5248	1959.92	253256	3266.83				
24	SOUTH INDIAN BANK	294	5	21947	1652.31	23313	2031.34	61771	4003.47				

BANK WISE TOTAL ACP Outstanding AS ON MARCH 2022											
Reports in Crore		Non Priority Sector				Grand Total (Priority Sector + Non Priority Sector)					
Sr. No.	Name of Bank	Personal Loans under NPS		Others NPS		Total Non Priority Sector					
		A/c	Amt	A/c	Amt	A/c	Amt	A/c	Amt		
25	TAMILNAD MERCANTILE BANK	4800	75.91	297	320.16	5517	505.84	19355	986.25		
26	INDUSIND BANK	0	0	191156	9463.11	191218	9472.35	1617650	15143.72		
27	HDFC BANK	314255	15580.06	2311396	47348.86	2647543	68369.85	3098102	85434.82		
28	AXIS BANK	39630	3801.79	220734	24331.47	283885	36962.8	524963	50094.46		
29	ICICI BANK	163629	6071.71	701634	20837.69	911072	45032.09	1038626	57391.35		
30	YES BANK	25308	1090.52	154662	9161.73	180719	10543.57	272827	14032.01		
31	BANDHAN BANK	3154	133.8	18265	638.05	26381	1360.36	218867	2685.49		
32	DCB BANK	125	0.26	7444	542.74	10869	994.04	113299	2133		
33	IDFC FIRST BANK	33853	1093.54	501814	5473.24	538107	7524.6	887695	10147.97		
34	KBS BANK	0	0	4370	24.2	4370	24.2	32767	151.68		
35	KARNATAKA GRAMEENA BANK	29357	542.94	17586	707	48352	1769.48	1673759	25425.24		
36	KARNATAKA VIKAS GRAMEENA B	14185	272.95	118516	1176.25	132927	1523.7	755051	13102.86		
37	KSCARD BK LTD	0	0	0	0	0	0	338700	2125.76		
38	K.S.COOP APEX BANK LTD	61203	1072.34	317280	13813.55	384432	16057.11	3562225	43794.62		
39	KSFC	0	0	0	0	0	0	3300	2125.31		
40	EQUITAS SMALL FINANCE BANK	0	0	12414	849.57	12524	874.89	187986	2096.29		
41	UJIVAN SMALL FINANCE BANK	2650	40.09	59232	671.53	64949	994.83	524423	2635.91		
42	SURYODAY SMALL FINANCE BAN	153	1.32	18805	11.7	18959	13.12	155760	313.77		
43	ESAF BANK	0	0	1870	48.83	1870	48.83	138726	494.18		
44	JANA SMALL FINANCE BANK LTD.	0	0	15095	360.19	16659	609.82	247017	2019.68		
45	AU SMALL FINANCE BANK LTD.	0	0	6	0.45	6	0.45	7	12.43		
46	FINCARE SMALL FINANCE BANK L	0	0	4240	158.35	4240	158.35	389807	1168.96		
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		
Grand Total		1519068	57189.04	6102857	351383.99	8025220	543774.83	24989091	894939.86		

ANNEXURE - 22

Statewise-Bankwise Aadhaar Progress of CASA in Karnataka as on 29/04/2022 (figure in lakhs)								
Sl No	State Name	Bank Name	Bank Type	Number of operative CASA	Number of Aadhaar seeded CASA	% of CASA Aadhaar seeding	No. of operative savings a/c seeded with Mobile	% Mobile Seeding
1	Karnataka	Airtel Payment Bank	PVT	28.28	28.28	100	28.28	100.00
2	Karnataka	Axis Bank Ltd	PVT	17.8	13.94	78.3	16.26	91.35
3	Karnataka	Bandhan Bank	PVT	3.44	2.45	71.4	3.3	95.93
4	Karnataka	Bank of Baroda	PSB	59.16	48.31	81.7	50.95	86.12
6	Karnataka	Bank of India	PSB	10.97	10.43	95.1	9.56	87.15
7	Karnataka	Bank of Maharashtra	PSB	3.65	3.22	88.4	3.35	91.78
9	Karnataka	Canara Bank	PSB	161.18	147.78	91.7	142.31	88.29
10	Karnataka	Canara Bank	RRB	130.37	119.03	91.3	108.36	83.12
11	Karnataka	Catholic Syrian Bank Ltd	PVT	0.35	0.34	96.5	0.31	88.57
12	Karnataka	Central Bank of India	PSB	6.54	5.96	91.2	4.53	69.27
13	Karnataka	City Union Bank Ltd	PVT	0.65	0.57	87.3	0.63	96.92
14	Karnataka	DCB Bank Limited	PVT	0.21	0.15	74.8	0.18	85.71
15	Karnataka	Dhanalakshmi Bank Ltd	PVT	0.25	0.18	71.3	0.2	80.00
16	Karnataka	Federal Bank Ltd	PVT	5.81	5.36	92.2	5.72	98.45
17	Karnataka	HDFC Bank Ltd	PVT	27.45	15.91	58	26.48	96.47
18	Karnataka	ICICI Bank Ltd	PVT	19.62	16.11	82.1	18.46	94.09
19	Karnataka	IDBI Bank Ltd.	PVT	7.46	6.3	84.5	7.03	94.24
20	Karnataka	IDFC Bank Ltd.	PVT	6.79	0	0	6.75	99.41
21	Karnataka	India Post Payment Bank	PVT	26.5	26.5	100	28.29	106.75
22	Karnataka	Indian Bank	PSB	10.92	9.09	83.3	8.84	80.95
23	Karnataka	Indian Overseas Bank	PSB	10.2	9.44	92.6	9.26	90.78
25	Karnataka	IndusInd Bank Ltd	PVT	9.07	8.83	97.4	8.49	93.61
26	Karnataka	Jammu & Kashmir Bank Ltd	PVT	0.3	0.26	87.7	0.28	93.33
27	Karnataka	Karnataka Bank Ltd	PVT	46.79	42.28	90.4	44.65	95.43
28	Karnataka	Karur Vysya Bank	PVT	2.3	2.16	93.8	2.19	95.22
29	Karnataka	Kotak Mahindra Bank Ltd	PVT	19.19	16.99	88.6	1.52	7.92
30	Karnataka	Lakshmi Vilas Bank Ltd	PVT	0.91	0.75	82.3	0.83	91.21
33	Karnataka	Punjab & Sind Bank	PSB	0.35	0.33	96	0.33	94.29
34	Karnataka	Punjab National Bank	PSB	9.36	7.37	78.7	8.03	85.79
36	Karnataka	RBL Bank Ltd	PVT	5.27	5.02	95.2	5.19	98.48
37	Karnataka	South Indian Bank Ltd	PVT	2.21	1.98	89.8	2.15	97.29
38	Karnataka	State Bank of India	PSB	171	159.49	93.3	145.78	85.25
40	Karnataka	Tamilnadu Mercantile Bank Ltd	PVT	0.47	0.08	16.4	0.54	114.89
41	Karnataka	UCO Bank	PSB	3.54	3.24	91.5	3.15	88.98
42	Karnataka	Union Bank of India	PSB	65.66	53.02	80.7	65.09	99.13
44	Karnataka	Yes Bank Ltd	PVT	2.9	2.07	71.5	2.68	92.41
Total				876.92	773.22	88.2	769.95	87.80

ANNEXURE - 23

ANNEXURE -			
KARNATAKA			
BANK WISE TOTAL Progress under PMJDY AS			
ON MARCH 2022			
SR.	Name of Bank	Total	Aadhaar Seeded
1	CANARA BANK	2808911	2480081
2	STATE BANK OF INDIA	3818834	2711864
3	UNION BANK OF INDIA	909238	1419331
4	BANK OF BARODA	492769	687456
5	BANK OF INDIA	136524	130060
6	BANK OF MAHRASHTRA	76777	71246
7	CENTRAL BANK OF INDIA	140664	106399
8	INDIAN BANK	188541	143302
9	INDIAN OVERSEAS BANK	273635	230296
10	PUNJAB NATIONAL BANK	155077	128281
11	PUNJAB AND SIND BANK	12462	40399
12	UCO BANK	121936	100957
13	IDBI BANK	34295	26759
14	KARNATAKA BANK	121973	103549
15	KOTAK MAHINDRA BANK	35042	22117
16	CSB BANK LIMITED	1250	2479
17	CITY UNION BANK	3696	364
18	DHANLAXMI BANK	4	3
19	FEDERAL BANK	38848	12322
20	J & K BANK	4001	2512
21	KARUR VYASYA BANK	0	12951
22	LAXSHMI VILAS BANK	168	60
23	RBL BANK	16968	8558
24	SOUTH INDIAN BANK	8462	6595
25	TAMILNAD MERCANTILE BANK	181	640
26	INDUSIND BANK	44236	41512
27	HDFC BANK	147613	75242
28	AXIS BANK	101186	36313
29	ICICI BANK	113686	87727
30	YES BANK	258	249
31	BANDHAN BANK	0	0
32	DCB BANK	696	0
33	IDFC FIRST BANK	1569	1555
34	KBS BANK	0	0
35	KARNATAKA GRAMEENA BANK	2715743	2179893
36	KARNATAKA VIKAS GRAMEENA	1846510	1596893
37	KSCARD BK.LTD	0	0
38	K.S.COOP APEX BANK LTD	4440	8208
39	KSFC	0	0
40	EQUITAS SMALL FINANCE BANK	0	0
41	UJJIVAN SMALL FINANCE BANK	0	0
42	SURYODAY SMALL FINANCE BA	982	35
43	ESAF BANK	91133	0
44	JANA SMALL FINANCE BANK LT	193	123
45	AU SMALL FINANCE BANK LTD.	140	2
46	FINCARE SMALL FINANCE BANK	0	0
47	INDIA POST PAYMENTS BANK	0	0
48	AIRTEL PAYMENTS BANK	0	0
Grand Total		14468641	12476333

ANNEXURE - 24

Aadhaar Demographic Verification Status Report - Active workers as on 09.05.2022				
S No.	District	Total Worker	Total Number of Workers Converted into Aadhaar Based Payment	% of Workers Converted into Aadhar based
1	2	3	4	5=4/3
1	BAGALKOTE	272857	97133	35.60
2	BALLARI	255239	116216	45.53
3	BELAGAVI	675178	272007	40.29
4	BENGALURU	10919	2676	24.51
5	BENGALURU RURAL	107947	49665	46.01
6	BIDAR	268270	80742	30.10
7	CHAMARAJA NAGARA	240736	105037	43.63
8	CHIKKABALLAPURA	282694	129160	45.69
9	CHIKKAMAGALURU	181796	107531	59.15
10	CHITRADURGA	349321	169116	48.41
11	DAKSHINA KANNADA	117229	50195	42.82
12	DAVANAGERE	227355	108891	47.89
13	DHARWAR	160471	95601	59.58
14	GADAG	256773	144704	56.35
15	HASSAN	317427	209123	65.88
16	HAVERI	301496	154152	51.13
17	KALABURAGI	457325	131028	28.65
18	KODAGU	51408	22057	42.91
19	KOLAR	247114	108649	43.97
20	KOPPAL	389276	163441	41.99
21	MANDYA	262750	146706	55.83
22	MYSURU	306960	133572	43.51
23	RAICHUR	573678	245088	42.72
24	RAMANAGARA	283447	165237	58.30
25	SHIVAMOGGA	297924	173655	58.29
26	TUMAKURU	426909	209281	49.02
27	UDUPI	68971	26152	37.92
28	UTTARA KANNADA	147004	84167	57.25
29	VIJAYANAGARA	312325	161396	51.68
30	VIJAYPURA	308733	102913	33.33
31	Yadgir	234651	48320	20.59
Total		8394183	3813611	45.43

ANNEXURE - 25					
KARNATAKA					
BANK WISE TOTAL PROGRESS UNDER SURAKSHA BIMA YOJANA AS ON MARCH 2022					
SR.	Name of Bank	Total No. of Enrolment under PMJJBY	Total No. of Enrolment under PMSBY	Total No. of Enrolment under APY	Total
1	CANARA BANK	1120160	2897839	622290	4640289
2	STATE BANK OF INDIA	1612878	3795624	348586	5757088
3	UNION BANK OF INDIA	373423	891511	94747	1359681
4	BANK OF BARODA	384060	1000934	213833	1598827
5	BANK OF INDIA	106456	216314	39541	362311
6	BANK OF MAHRASHTRA	24914	39604	9274	73792
7	CENTRAL BANK OF INDIA	35177	81388	7113	123678
8	INDIAN BANK	68970	111612	27716	208298
9	INDIAN OVERSEAS BANK	44430	104770	32285	181485
10	PUNJAB NATIONAL BANK	23967	91471	14073	129511
11	PUNJAB AND SIND BANK	1947	11829	2150	15926
12	UCO BANK	25715	42677	7435	75827
13	IDBI BANK	55921	97969	32088	185978
14	KARNATAKA BANK	185728	298836	62467	547031
15	KOTAK MAHINDRA BANK	21995	37445	3164	62604
16	CSB BANK LIMITED	279	558	237	1074
17	CITY UNION BANK	1775	2901	2207	6883
18	DHANLAXMI BANK	558	872	986	2416
19	FEDERAL BANK	1181	2219	0	3400
20	J & K BANK	321	464	55	840
21	KARUR VYASYA BANK	0	0	0	0
22	LAXSHMI VILAS BANK	3132	4676	137	7945
23	RBL BANK	1148	10911	589	12648
24	SOUTH INDIAN BANK	22623	38917	1894	63434
25	TAMILNAD MERCANTILE BANK	2739	9758	4070	16567
26	INDUSIND BANK	181	1331	35	1547
27	HDFC BANK	87414	125728	71720	284862
28	AXIS BANK	24161	54654	57825	136640
29	ICICI BANK	890	76	459	1425
30	YES BANK	403	579	1303	2285
31	BANDHAN BANK	0	0	0	0
32	DCB BANK	0	3	530	533
33	IDFC FIRST BANK	1768	5197	1055	8020
34	KBS BANK	0	0	0	0
35	KARNATAKA GRAMEENA BANK	336858	690234	341838	1368930
36	KARNATAKA VIKAS GRAMEEN	606663	1295310	264817	2166790
37	KSCARD BK.LTD	0	0	0	0
38	K.S.COOP APEX BANK LTD	30533	71086	6460	108079
39	KSFC	0	0	0	0
40	EQUITAS SMALL FINANCE BAN	0	0	0	0
41	UJJIVAN SMALL FINANCE BAN	0	0	0	0
42	SURYODAY SMALL FINANCE B	25	24	1	50
43	ESAF BANK	0	0	1032	1032
44	JANA SMALL FINANCE BANK L	0	0	0	0
45	AU SMALL FINANCE BANK LTD	74	97	80	251
46	FINCARE SMALL FINANCE BAN	0	0	0	0
47	INDIA POST PAYMENTS BANK	2184	0	0	2184
48	AIRTEL PAYMENTS BANK	0	0	0	0
Grand Total		5210651	12035418	2274092	19520161

DETAILS OF BANK WISE PERFORMANCE UNDER PMEGP SCHEME IN KARNATAKA
YEAR 2021-22 (As on 31.03.2022)

FOR THE

Sl.No	Name	(Projects in No's , Margin Money/Subsidy Rs in Lakhs)											
		Forwarded to Bank		Sanctioned by Bank		MM Disbursed		Returned by Bank		M.M Failed		Pending at bank	
		Prj.	MM	Prj.	MM	Prj.	MM	Prj.	MM	Prj.	MM	Prj.	MM
1	CANARA BANK	7776	23701.27	2504	7126.21	2116	6011.55	4728	13861.35	1	0.75	851	2588.60
2	BANK OF BARODA	2059	6911.05	636	2326.10	527	1924.21	475	1489.01	8	19.89	1090	3486.16
3	STATE BANK OF INDIA	6189	18437.78	926	2163.37	773	1746.33	3721	10757.60	0	0.00	1689	5175.69
4	UNION BANK OF INDIA	2362	7055.81	691	2080.06	552	1720.17	1277	3444.68	0	0.00	546	1785.21
5	KARNATAKA VIKAS GRAMEENA BANK	4127	9412.22	898	1445.72	771	1236.34	2373	5305.40	2	1.40	1064	2634.04
6	KARNATAKA BANK LTD	1415	4482.61	226	748.49	187	628.71	503	1427.42	2	6.00	767	2507.58
7	KARNATAKA GRAMIN BANK	2672	7003.36	409	607.92	338	480.37	1133	2983.82	2	2.74	1278	3401.04
8	BANK OF INDIA	595	1797.72	198	577.11	156	429.02	173	443.72	3	5.25	257	816.21
9	INDIAN OVERSEAS BANK	336	1139.61	80	300.96	101	355.06	130	399.38	0	0.00	148	493.97
10	INDIAN BANK	498	1437.25	126	377.79	85	221.00	167	368.45	0	0.00	244	772.33
11	PUNJAB NATIONAL BANK	242	721.13	60	173.90	61	182.81	129	351.84	0	0.00	57	179.95
12	Suco Souharda Sahakari Bank Ltd	28	130.20	8	35.44	22	157.94	7	25.80	1	8.75	13	68.80
13	ICICI BANK LIMITED	85	381.07	24	210.00	18	150.90	1	3.50	0	0.00	67	228.82
14	CENTRAL BANK OF INDIA	292	924.45	58	189.17	45	138.67	63	221.51	1	1.75	176	512.63
15	BANK OF MAHARASHTRA	203	599.32	39	134.73	33	124.65	68	168.80	0	0.00	101	299.39
16	IDBI BANK	230	653.57	43	122.23	35	102.02	73	194.71	0	0.00	123	337.80
17	SUCO SOUHARDA SAHAKARI BANK LTD	40	210.75	10	58.80	6	37.05	8	27.63	0	0.00	21	114.34
18	UCO BANK	119	338.10	8	12.42	7	19.25	72	180.73	0	0.00	38	135.37
19	SOUTH INDIAN BANK	13	39.46	0	0.00	3	15.50	1	2.50	0	0.00	12	36.96
20	KARUR VYSYA BANK	26	114.13	4	11.63	3	15.15	1	8.75	0	0.00	24	103.00
21	FEDERAL BANK	115	343.21	7	20.62	6	11.01	42	112.00	0	0.00	66	204.40
22	AXIS BANK LTD	99	343.46	5	5.65	6	9.10	8	33.75	1	0.75	88	304.71
23	CITY UNION BANK LIMITED	11	47.83	1	7.00	1	8.75	0	0.00	0	0.00	11	47.83
24	THE KARNATAKA STATE COOPERATIVE APEX BANK LIMITED	0	0.00	0	0.00	1	8.75	0	0.00	0	0.00	0	0.00
25	Ujjivan Small Finance Bank Limited	0	0.00	1	8.75	1	8.75	0	0.00	0	0.00	0	0.00
26	SARASWAT COOPERATIVE BANK LTD	1	8.75	0	0.00	1	8.73	0	0.00	0	0.00	1	8.75

27	TAMILNAD MERCANTILE BANK LTD	15	58.90	3	12.37	2	8.32	7	19.85	0	0.00	6	28.25
28	PUNJAB AND SIND BANK	23	63.00	7	15.91	2	4.00	10	30.50	0	0.00	6	17.00
29	HDFC BANK	103	336.71	5	10.93	3	3.91	24	76.76	0	0.00	78	257.45
30	BANDHAN BANK LTD	2	4.50	1	3.50	1	3.50	0	0.00	0	0.00	1	1.00
31	DHANALAKSHMI BANK LTD	0	0.00	1	2.50	1	2.50	0	0.00	0	0.00	0	0.00
32	BARCLAYS BANK	1	1.50	0	0.00	0	0.00	1	1.50	0	0.00	0	0.00
33	DCB BANK LIMITED	1	3.50	0	0.00	0	0.00	0	0.00	0	0.00	1	3.50
34	IDFC FIRST BANK LTD	33	66.37	0	0.00	0	0.00	1	3.50	0	0.00	32	62.87
35	INDUSIND BANK	6	16.12	0	0.00	0	0.00	0	0.00	0	0.00	6	16.12
36	KALLAPPANNA AWADE ICHALKARANJI JANATA SAHAKARI BANK LTD	2	12.90	1	6.63	0	0.00	0	0.00	0	0.00	1	6.25
37	KARNATAKA BANK LIMITED	1	1.25	0	0.00	0	0.00	1	1.25	0	0.00	0	0.00
38	KOLAR CHIKKABALLAPUR CO OP CENTRAL BANK LTD.	16	81.00	1	2.50	0	0.00	0	0.00	0	0.00	16	81.00
39	KOTAK MAHINDRA BANK LTD	34	83.75	0	0.00	0	0.00	1	1.75	0	0.00	33	82.00
40	LAXMI VILAS BANK	4	5.50	0	0.00	0	0.00	0	0.00	0	0.00	4	5.50
41	PRATHAMA U.P. GRAMIN BANK	1	3.50	0	0.00	0	0.00	1	3.50	0	0.00	0	0.00
42	RATNAKAR BANK LTD	6	26.50	0	0.00	0	0.00	1	3.50	0	0.00	5	23.00
43	SHRI VEERSHAIV CO OP BANK LTD	1	8.75	0	0.00	0	0.00	0	0.00	0	0.00	1	8.75
44	THANE JANATA SAHAKARI BANK LTD	1	2.50	0	0.00	0	0.00	0	0.00	0	0.00	1	2.50
45	TUMKUR GRAIN MERCHANTS COOPERATIVE BANK LTD	1	1.50	0	0.00	0	0.00	0	0.00	0	0.00	1	1.50
46	The Ajara Urban Co op Bank Ltd Ajara	1	3.50	0	0.00	0	0.00	0	0.00	0	0.00	1	3.50
47	UNITED OVERSEAS BANK	1	3.50	0	0.00	0	0.00	0	0.00	0	0.00	1	3.50
48	VISHWESHWAR SAHAKARI BANK LTD	1	8.75	0	0.00	0	0.00	0	0.00	0	0.00	1	8.75
49	YES BANK	21	66.03	0	0.00	0	0.00	2	9.53	0	0.00	17	49.50
	TOTAL	29808	87093.64	6981	18798.41	5864	15774.02	15202	41963.99	21	47.28	8944	26905.52

AZIZ EXURD - 26 B

DETAILS OF DISTRICT WISE PERFORMANCE UNDER PMEGP SCHEME IN KARNATAKA FOR THE YEAR 2021-22 (As on 31.03.2022)

(Projects in No's , Margin Money/Subsidy Rs in Lakhs)

Sl.No	Name of the District	Target		Forwarded to Bank		Sanctioned by Bank		Disbursement Made by Nodal Branches		Returned by Bank		Pending at Bank		% of Active met
		Prj.	MM	Prj.	MM	Prj.	MM	Prj.	MM	Prj.	MM	Prj.	MM	
1	BAGALKOT	151	453.00	2138	5412.47	478	987.52	391	834.53	1079	2590.91	709	1956.81	184
2	BANGALORE	274	829.00	1710	6650.26	329	1407.21	298	1246.53	816	3148.97	640	2292.23	150
3	BANGALORE RURAL	152	456.00	429	1680.89	117	462.26	99	403.92	160	597.86	171	647.58	89
4	BELGAUM	217	658.40	3567	9360.18	821	2227.24	625	1665.98	1896	4548.90	1020	2753.61	253
5	BELLARY	166	503.00	2614	5939.88	425	730.75	343	620.00	1496	3369.86	790	1826.69	123
6	BIDAR	124	376.00	925	2673.49	163	440.59	112	324.33	493	1320.37	311	959.34	86
7	BIJAPUR	192	579.00	3101	7213.84	513	1088.62	426	870.85	2163	4802.54	533	1309.99	150
8	CHAMARAJNAGAR	126	382.00	334	955.70	92	224.39	80	185.84	136	366.87	129	374.06	49
9	CHIKBALLAPUR	152	456.00	531	2145.21	101	435.90	91	383.21	284	1077.65	170	676.56	84
10	CHIKMAGALUR	124	372.00	688	2086.42	155	417.99	114	321.86	425	1248.93	134	424.49	87
11	CHITRADURGA	150	452.00	671	2260.77	119	319.69	88	321.07	319	1061.13	255	875.73	71
12	DAKSHIN KANNAD	312	944.60	989	3631.27	433	1423.93	438	1420.10	378	1425.83	240	888.09	150
13	DAVANGERE	150	450.00	397	1660.37	131	503.75	115	450.51	182	739.17	105	426.60	100
14	DHARWAD	112	336.00	686	1476.80	190	381.90	157	288.70	278	564.16	268	573.79	86
15	GADAG	112	336.00	683	1727.74	100	253.60	109	255.17	372	878.92	231	597.30	76
16	GULBARGA	123	373.00	863	2228.75	157	258.63	119	207.76	378	1034.78	359	887.22	56
17	HASSAN	113	340.00	605	1906.47	146	397.13	130	332.92	293	925.19	190	583.83	98
18	HAVERI	112	336.00	1313	3531.53	312	649.26	257	536.17	781	2048.76	293	820.15	160
19	KODAGU	138	415.00	180	623.15	83	235.06	74	199.90	58	203.88	49	179.56	48
20	KOLAR	115	345.00	762	3028.71	132	456.62	55	205.12	323	1298.87	334	1336.57	59
21	KOPPAL	123	373.00	834	1824.25	94	190.56	90	157.40	450	939.86	312	697.00	42
22	MANDYA	168	504.00	505	2000.91	173	557.34	146	461.56	187	737.37	180	730.55	92
23	MYSORE	154	462.00	677	2392.25	194	593.34	161	452.27	275	1001.84	241	803.28	98
24	RAICHUR	140	420.00	688	2254.81	167	443.17	118	312.23	408	1232.11	156	574.58	74
25	RAMANAGARA	115	346.00	364	1337.78	101	305.27	84	249.76	132	491.17	149	545.52	72
26	SHIMOGA	188	564.00	830	2752.60	290	886.18	247	770.76	315	1003.76	291	1021.41	137
27	TUMKUR	126	382.00	606	2212.25	167	498.91	149	416.80	248	793.91	214	857.25	109
28	UDUPI	173	519.00	625	2057.73	331	1008.50	314	959.60	179	595.76	157	536.69	185
29	UTTARA KANNADA	142	426.00	724	2000.39	293	745.43	271	694.19	301	798.59	190	552.30	163
30	YADAGIRI	119	361.00	769	2066.77	174	267.67	163	224.98	397	1116.07	251	641.27	62
	Total	4563	13749.00	29808	87093.64	6981	18798.41	5864	15774.02	15202	41963.99	9072	27350.05	115

AGENCY- WISE TARGET AND ACHIVEMENT UNDER PMEGP IN KARNATAKA STATE DURING 2021-22 (As on 31.03.2022)															
(Projects and Employment in Nos. & M M Rs.In Lakhs.)															
PARTICULORS	KVIC			KVIB			DIC			COIR			GRAND TOTAL		
	PRO	M M	EMP	PRO	M M	EMP	PRO	M M	EMP	PRO	M M	EMP	PRO	M M	EMP
TARGET	1121	3378.00	8968	1149	3462.00	9192	2293	6909.00	18344	0	0	0	4563	13749.00	36504
ACHIVEMENT	805	2810.52	6440	1750	4305.85	14000	3307	8646.40	26456	2	11.25	8	5864	15774.02	46904
ACHIVEMENT IN %	72	83	72	152	124	152	144	125	144				129	115	128

ANNEXURE - 26D

No. N-11011/37/2021-HFA-IV-UD (E- 9111947)

Government of India
Ministry of Housing & Urban Affairs
(HFA-IV Division)

Nirman Bhawan, New Delhi

Dated: 31 March 2022

To

Principal Secretaries/ Secretaries,
(Housing/ Urban Development Department) of all States/ UTs

**Subject:- Continuation of Pradhan Mantri Awas Yojana-Urban (PMAY-U)
beyond 31 March 2022 - reg.**

Sir,

I am directed to inform that the tenure of Pradhan Mantri Awas Yojana-Urban (PMAY-U) is expiring on 31 March 2022. The continuation of the Scheme beyond 31 March 2022 is under active consideration of the Government. However, in the interim, it has been decided to extend the Scheme period with all the verticals, except CLSS, for a further period of six (06) months or till the final approval of the Cabinet is taken, whichever is earlier.

Yours faithfully,

(S.K. Babbar)

Deputy Secretary (HFA-IV)

Tele: 011-2306 2272

Copy to:

1. Prime Minister's Office, South Block, New Delhi. (Kind Attn.: Shri Mangesh Ghildiyal, Deputy Secretary).
2. Special Secretary, Managing Urbanisation (UD), NITI Aayog, New Delhi
3. Secretary, Deptt. of Expenditure, North Block, New Delhi.
4. Secretary, Deptt. of Economic Affairs, North Block, New Delhi.
5. Secretary, Deptt. of Financial Services, Jeevan Deep Building, Sansad Marg, New Delhi.
6. Secretary, Deptt. of Rural Development, Krishi Bhawan, New Delhi.
7. Secretary, Deptt. of Health & Family Welfare, C-Wing, Nirman Bhawan, New Delhi.
8. Secretary, Deptt. of School Education & Literacy, Shastri Bhawan, New Delhi.
9. Secretary, Ministry of Labour & Employment, Shram Shakti Bhawan, New Delhi.
10. Secretary, Deptt. of Social Justice & Empowerment, Shastri Bhawan, New Delhi.
11. Secretary, Ministry of Minority Affairs, 11th Floor, Paryavaran Bhawan, CGO Complex, New Delhi.
12. Secretary, Ministry of Environment, Forests & Climate Change, Indira Paryavaran Bhawan, Jorbagh Road, New Delhi.
13. Secretary, Ministry of Statistics and Programme Implementation, Sardar Patel Bhawan, Sansad Marg, New Delhi.

pm Ay
No. N-11015/4/2018-HFA-V-UD/FTS-9042236

Government of India
Ministry of Housing and Urban Affairs
(HFA-V Division)

Room No.3, Technical Cell, Gate No.7,
Nirman Bhawan, New Delhi
Dated: 01.04.2022

To

Principal Secretary/ Secretary of States/UTs,
Urban Development/Housing Deptt.

Sub: **Extension of PMAY-U scheme beyond 31.03.2022 and submission of Annual Capacity Building Plan for FY 2022-23 - reg.**

Sir/Madam,

Please refer to this Ministry's letter No. N-11011/37/2021-HFA-IV-UD (E-9111947) dated 31.03.2022 regarding extension of Pradhan Mantri Awas Yojana - Urban (PMAY-U) scheme beyond 31.03.2022 **(copy enclosed)**.

2. It may be noted that PMAY-U scheme period has been extended with all verticals except Credit Linked Subsidy Scheme (CLSS) for further period of six months or till the final approval of the Union Cabinet is taken, whichever is earlier.

3. You are, therefore, requested to send the duly approved ACBP for FY 2022-23 with requisite information as per the predefined format latest by 15th April 2022 and continue the already engaged SLTCs/ CLTCs for current FY i.e. 2022-23.

Yours Sincerely,

[Signature]
(B.K. Mandal)

Under Secretary to the Govt. of India
Tel: 011-23063285,

[Handwritten: 2/4]
[Handwritten: 1/3 communication to SLTA & IAS]
[Handwritten: 01/04]
[Handwritten: W.T. (8/100)]
Encl.: As above.

Copy to:

Mission Directors (PMAY-U) of States/ UTs

Copy for information to:

1. PPS to JS&MD (HFA), MoHUA
2. PA to Director (HFA-V), MoHUA